

Number of Irish bunq savers grows by 74% in 2025, new data shows

- The number of bunq users saving in Ireland increased by 74% in 2025
- Irish bunq savings balances were 39% higher year-on-year at the start of 2026
- The spending peak of the end of the year affects Irish savings: they save 17% less on average.

Dublin, 29 October 2026 - The number of users saving in Ireland increased by 74% in 2025, according to new data from bunq, Europe's second-largest neobank, highlighting growing participation in saving among its Irish user base.

The findings also show that savings balances held by Irish bunq users were 39% higher year-on-year at the start of 2026, reflecting an increase in the total amount held in savings accounts.

During the first half of 2026, savings balances remained broadly stable. This suggests that saving continues to be an important part of financial management for bunq customers in Ireland.

The figures highlight the role savings can play in helping households manage unexpected expenses and plan for longer-term financial goals. Building a financial cushion and earning interest on money set aside remain important considerations for consumers looking to make the most of their savings.

Making the most of savings

With household budgets under pressure, getting the best possible return on savings can help users make more of the money they put aside. This is particularly noticeable during the last months of the year, with the spending peak associated with Black Friday and the Christmas holidays. Between 2023 and 2025, the overall number of transactions from October to

December was, on average, 24% higher than in other months. Irish users managed to keep increasing their savings during this period but at a lower level: 13% less in relation to the monthly average of the year. In 2025 there was a bigger difference: 25% less savings than the rest of the year.

*“Nobody should have to choose between a good Christmas and a safety net,” said **Joe Wilson, Chief Evangelist at bunq.** “You build it across the rest of the year. You set the rule once and it keeps running: a little put aside with every payment, interest on top, all of it adding up while you’re creating new memories with the people you love. People count on that cushion, which is why we work to keep our interest rates among the highest in Europe.”*

As a response to users’ increasing interest in growing their savings, bunq recently increased its euro savings interest rate with a base rate of 1.61% on the first €10,000 saved within a user’s personal savings threshold and a bonus rate of 3.11% on savings above that threshold. This places bunq amongst the top savings rates in Ireland. Interest is paid weekly, allowing customers to benefit regularly from the interest earned on their savings.

About the data

The findings are based on aggregated bunq user activity in France, Germany, Spain, Ireland and The Netherlands analysing savings and transaction trends across 2023, 2024, 2025 and 2026. No individual customer data is identifiable.

About bunq

bunq, Europe’s second-largest neobank, has built the first user-centric bank. By developing a product rooted in its users’ wants and needs, bunq makes life easy for location-independent people and businesses, starting from the way they manage money: how they spend, save, budget and invest. As the world’s first GenAI-powered bank, bunq offers its users safe, secure and simple 24/7 financial support — user-centricity at scale.

Pioneering many things considered impossible, bunq was the first bank to get a greenfield European banking permit in over 35 years, raised the largest Series A round ever secured by a European fintech (€193 million), and was the first EU neobank to achieve structural profitability. As part of its mission to build the first global neobank, bunq has also received its US broker-dealer licence and applied for its Mexican banking licences, with more global expansion to follow.

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