Bank of Ireland
Begin

April 2019

Savings & Investment Index

ESRI ECONOMIC & SOCIAL RESEARCH INSTITUTE

100 -2 on previous index reading

About the Index

- Research is carried out each month by the Economic and Social Research Institute (ESRI) for Bank of Ireland Group
- A survey of households across Ireland tracking sentiment towards saving and investment
- Identifies people's attitudes toward saving and their view of the savings environment
- Uncovers where people are investing and whether they believe it's a good or bad time to invest
- 800 households contacted each month

SAVING

103 No change on previous index reading

Attitude Index

104 -2 on previous index reading

50%
of people saved money regularly over the past 12 months

46%
of savers weren't saving as much as they'd like to

Environment Index

102 +1 on previous index reading

43%
of people felt it was a good time to save

25%
felt it was a bad time

VS

INVESTING

97 -4 on previous index reading

Attitude Index

102 -7 on previous index reading

34%
of people invested regularly over the past twelve months

59%
of investors felt they invested around the correct amount

Environment Index

92 -2 on previous index reading

27%
of people felt it was a good time to invest

26%
felt it was a bad time

Monthly Insights – April 2019

- Savings and Investment Index moved lower from 102 to 100 in April with weaker investment sentiment dragging the headline index lower.
- The Savings Index was unchanged at 103 in April with slightly weaker saving attitudes offset by great confidence in the outlook for savings.
- The Investment Index backtracked to 97 from 101 in March with both the Attitudes and Environment subindexes slipping back.
- Investment attitudes were the main source of weakness in April with the Attitudes subindex falling to its lowest level since December as regular investment patterns dropped from their recent highs.

For more information on savings and investments please visit **www.bankofireland.com/marketwatch**