

99 -1 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 | +3 on previous index reading

Attitude Index

104 | +5 on previous index reading



49%

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



46%

of people felt it was a good time to save

27%

felt it was a bad time

VS

INVESTING

96 | -4 on previous index reading

Attitude Index

99 | -3 on previous index reading



32%

of people invested regularly over the past twelve months

57%

of investors felt they invested around the correct amount

Environment Index

92 | -7 on previous index reading



29%

of people felt it was a good time to invest

27%

felt it was a bad time

Monthly Insights – December 2018

- Savings and Investment Index slipped slightly back to 99 in December from 100 but this move masked significant divergences in sentiment towards saving and investment
- The Saving Index rose to a four month high of 103 as savings patterns and the outlook for the saving environment both improved
- Irish people grew more optimistic about the savings environment – the Saving Environment subindex rose to its highest level since February in December
- In contrast, the Investment Index fell to its lowest level on record of 96 in December.
- Investment patterns tailed off in response to continued market volatility but a record level of pessimism on the investment outlook was the key factor pulling investor sentiment down in December.

