

QUARTERLY UPDATE



DECEMBER 2025

Highlights

As at end of December 2025. For breakdown by quarter, see page 2



The First Home Scheme, a €740m fund set up to help First-Time Buyers to bridge the gap between their mortgage, deposit and the price of a new home, has published its Q4 2025 progress update.

The Scheme is a joint venture between the State and three banks, currently AIB (including subsidiaries EBS and Haven), BOI and PTSB, and remains open to other authorised mortgage lenders in the Irish market to join the scheme.

The report shows continued strong interest in the Scheme, with 9,008 buyers approved and 4,887 homes already bought/built using the Scheme. 609 buyers were approved for the Scheme and 769 homes were bought/built using support from the Scheme during the quarter.

New-build Product

Launched 7th July 2022



Tenant Home Purchase Product

Launched 17 April 2023



Self-build Product

Launched 20 September 2023

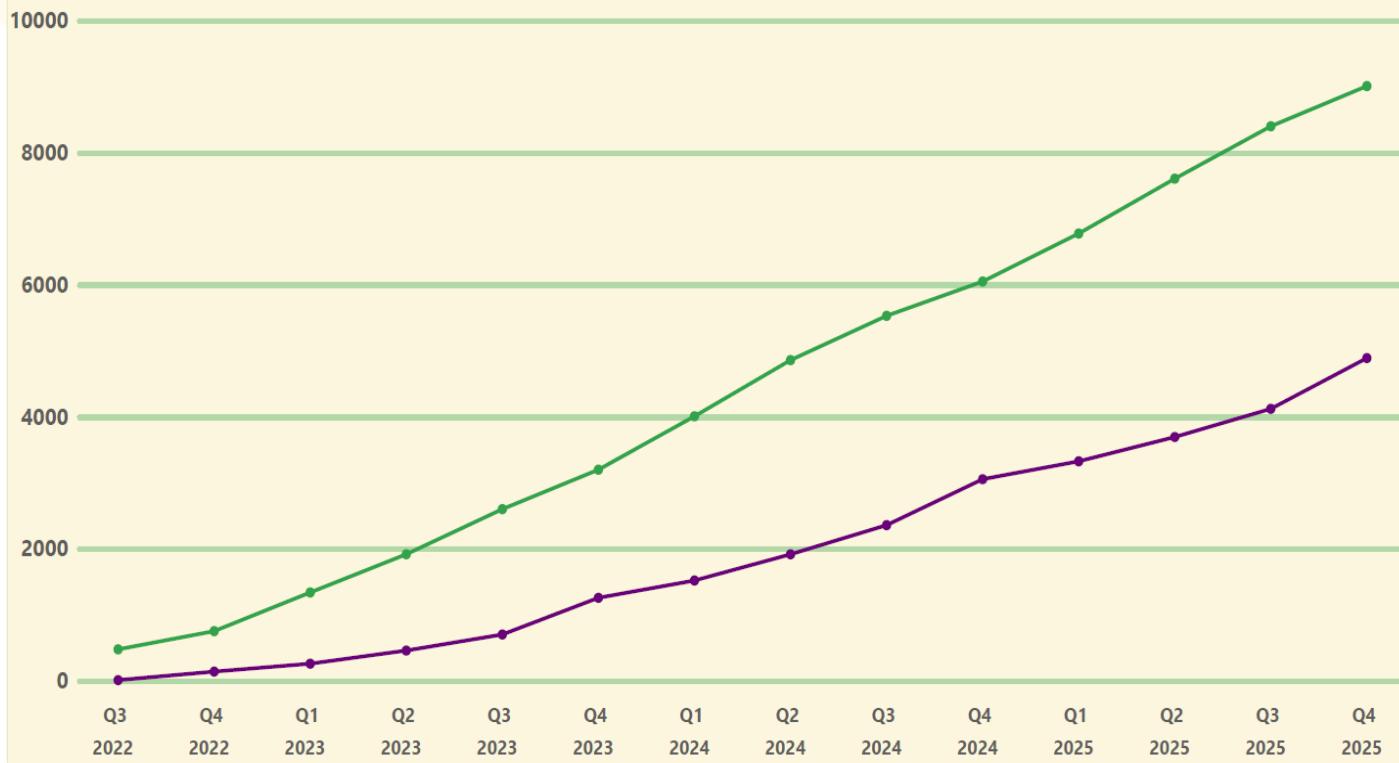


Year	Q1		Q2		Q3		Q4		Total (by year)	
	Approvals	Homes Purchased	Approvals	Homes Purchased						
2022*	N/A	N/A	N/A	N/A	474	8	276	129	750	137
2023	586	120	579	199	683	243	598	556	2,446	1,118
2024	809	262	851	396	711	501	480	638	2,851	1,797
2025	727	271	831	368	794	427	609	769	2,961	1,835

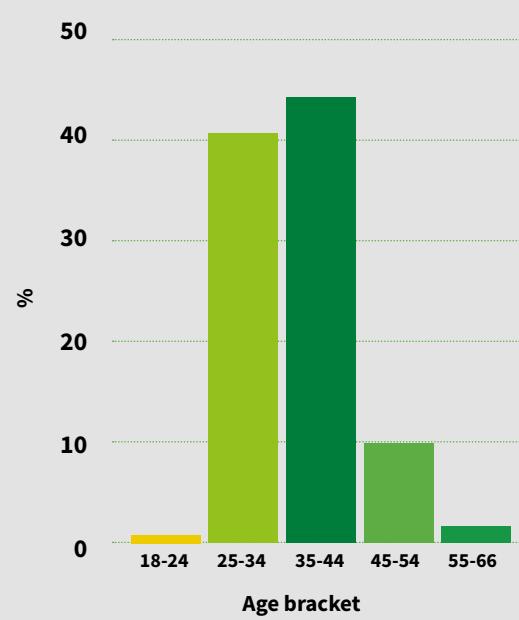
*First Home Scheme was launched on 07 July 2022

Quarter on Quarter progress for Approvals and Homes Purchased/Built

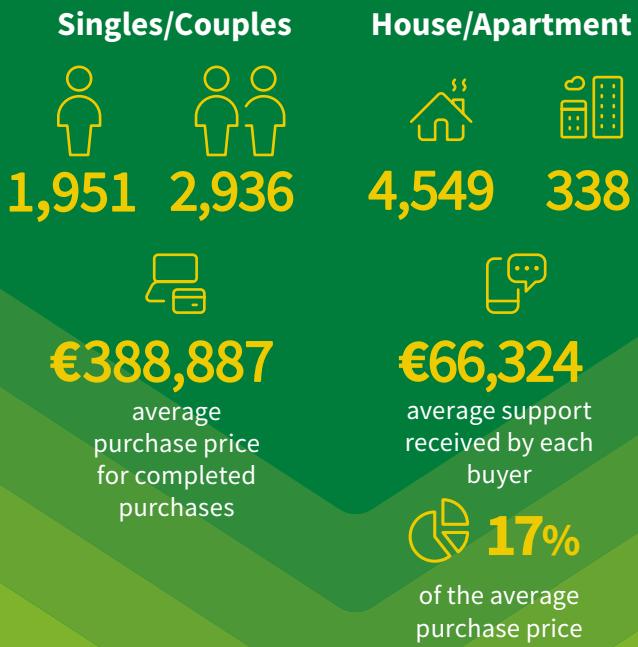
● Approvals ● Homes Purchased



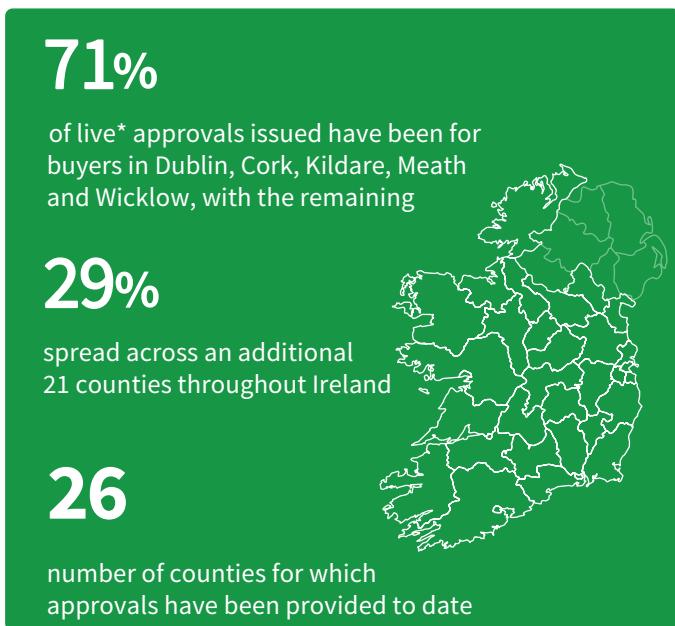
Age Profile



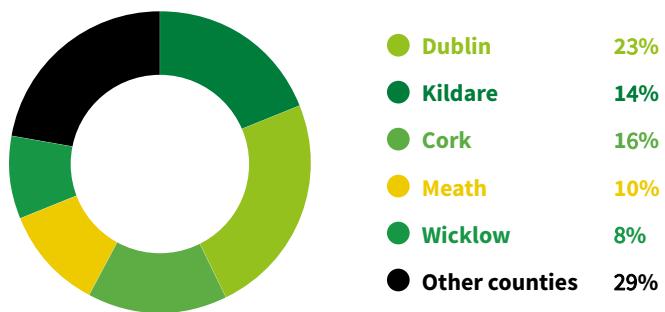
Homes Funded



Geographical split



Breakdown of live* approvals by county

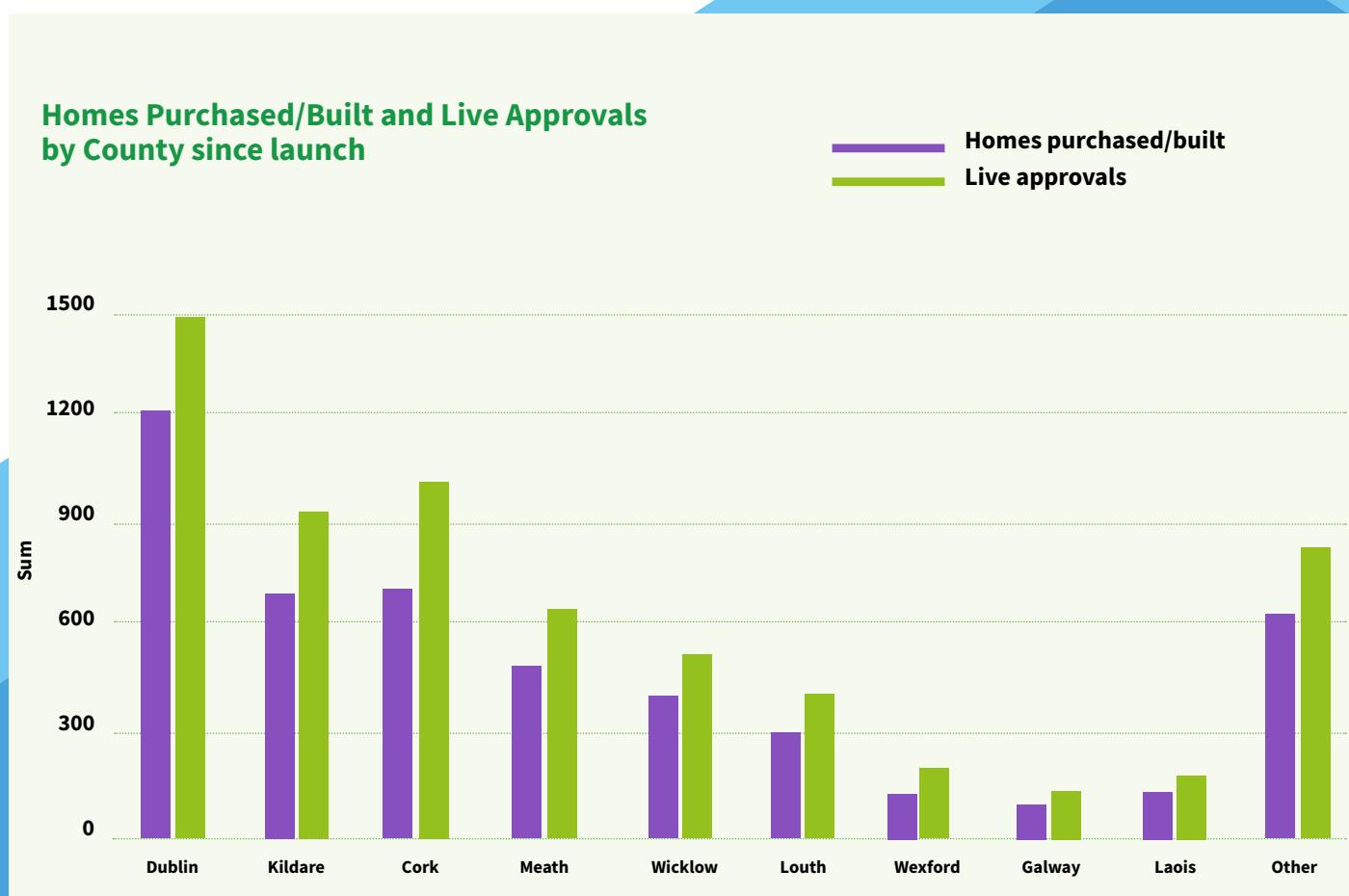


*A live approval is an approval that has not expired or been withdrawn by the customer. Of the 9,008 approvals that have been provided by the First Home Scheme since launch, 6,568 are currently live or have been drawn-down.

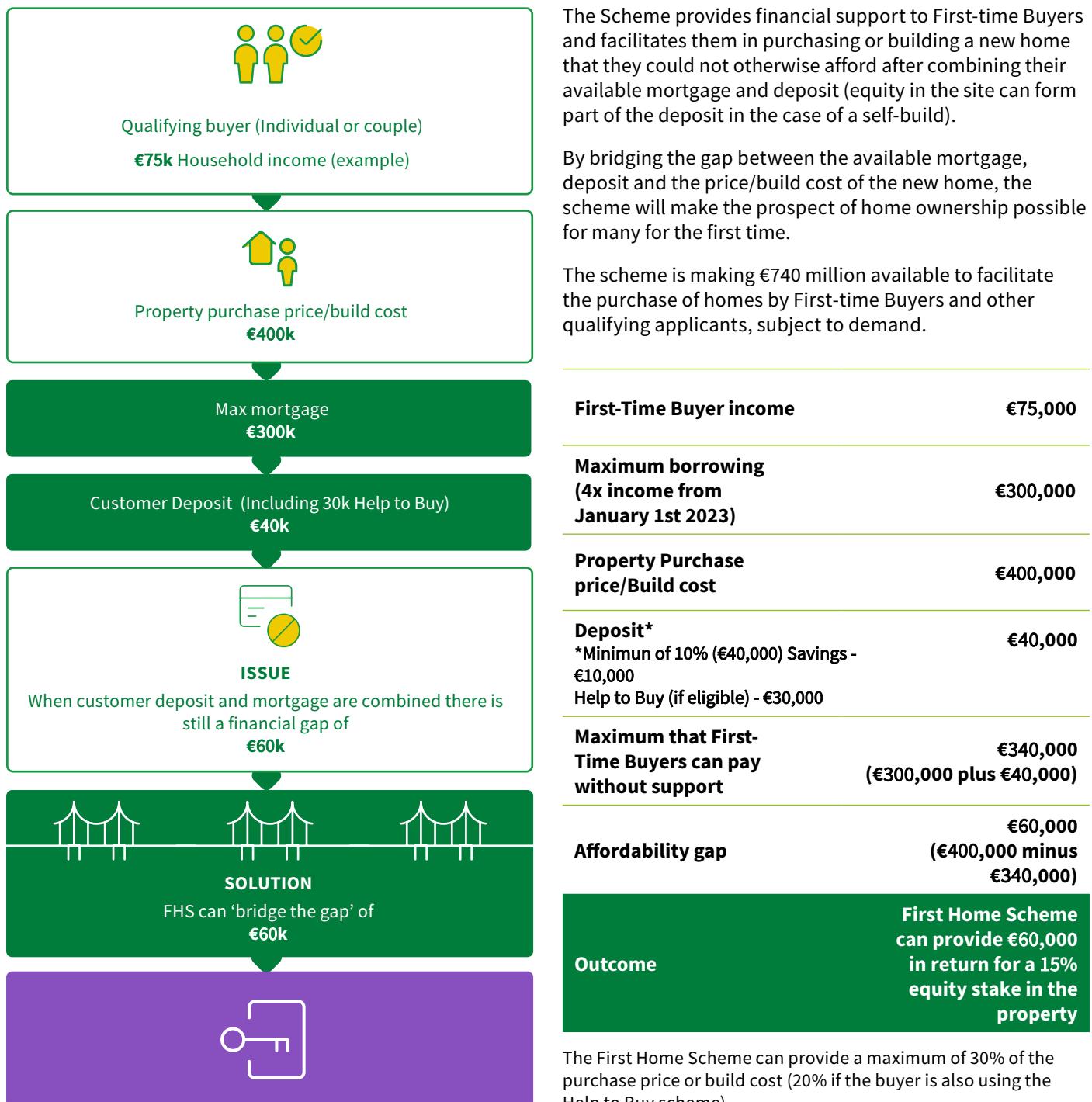
The First Home Scheme has provided over €324m in support to people who have bought or built their homes

Over 20,693 potential buyers have registered their interest in the Scheme, with over 1,400 new expressions of interest submitted in Q4 2025.

66% of First Home Scheme users are also availing of the Help to Buy scheme.



How the First Home Scheme works



FIRST
HOME
SCHEME

Bridging the Funding Gap for
First-time Buyers/Builders