

Mortgage Arrears and Repossessions - 2026 Q1

The Mortgage Arrears Data detail quarterly developments in the number and value of mortgages in arrears, restructured mortgages, repossessed properties, for principal residences and buy-to-let properties. The reporting population includes credit institutions, non-credit institutions and non-resident mortgage providers.

Table 1: Mortgage Arrears Key Statistics

Data as of end Q1 2026 Export to CSV

Item	Number of Accounts	Quarterly Change	Annual Change
Principal Dwelling Housing			
Total accounts outstanding	698,459	-1,509 (-0.22%)	-1,431 (-0.20%)
→ of which: banks	593,533	-2,528 (-0.42%)	+11,799 (+2.03%)
→ of which: non-banks	104,926	+1,019 (+0.98%)	-13,230 (-11.20%)
Accounts in arrears >90 days	21,302	-1,355 (-5.98%)	-4,580 (-17.70%)
→ of which: banks	5,217	-924 (-15.05%)	-1,176 (-18.40%)
→ of which: non-banks	16,085	-431 (-2.61%)	-3,404 (-17.47%)
Accounts in long-term arrears (>1 year)	15,807	-900 (-5.39%)	-2,961 (-15.78%)
→ of which: banks	2,536	-539 (-17.53%)	-494 (-16.30%)
→ of which: non-banks	13,271	-361 (-2.65%)	-2,467 (-15.68%)
Accounts in early arrears (<90 days)	13,694	+98 (+0.72%)	-761 (-5.26%)
Accounts in legal process	5,198	+35 (+0.68%)	+543 (+11.66%)
Buy-to-Let			
Total accounts outstanding	46,272	-1,369 (-2.87%)	-6,031 (-11.53%)
Accounts in arrears >90 days	4,519	-326 (-6.73%)	-820 (-15.36%)
Accounts in long-term arrears (>1 year)	3,846	-325 (-7.79%)	-694 (-15.29%)
Accounts in early arrears (<90 days)	1,189	0 (+0.00%)	-121 (-9.24%)

Residential Mortgages on Principal Dwelling Houses

- At end-March 2026, there were 698,459 private residential mortgage accounts for principal dwellings held in the Republic of Ireland, with a total outstanding balance of €110 billion. Of the total stock, 34,996 of these accounts were in arrears, a decrease of 1,257 accounts (or 3.5 per cent) over the quarter, driven entirely by a reduction in the volume of accounts in arrears longer than 90 days (Chart 2).

The number of PDH mortgages in arrears held by non-banks increase for the first time in 2 years in Q1 2026.

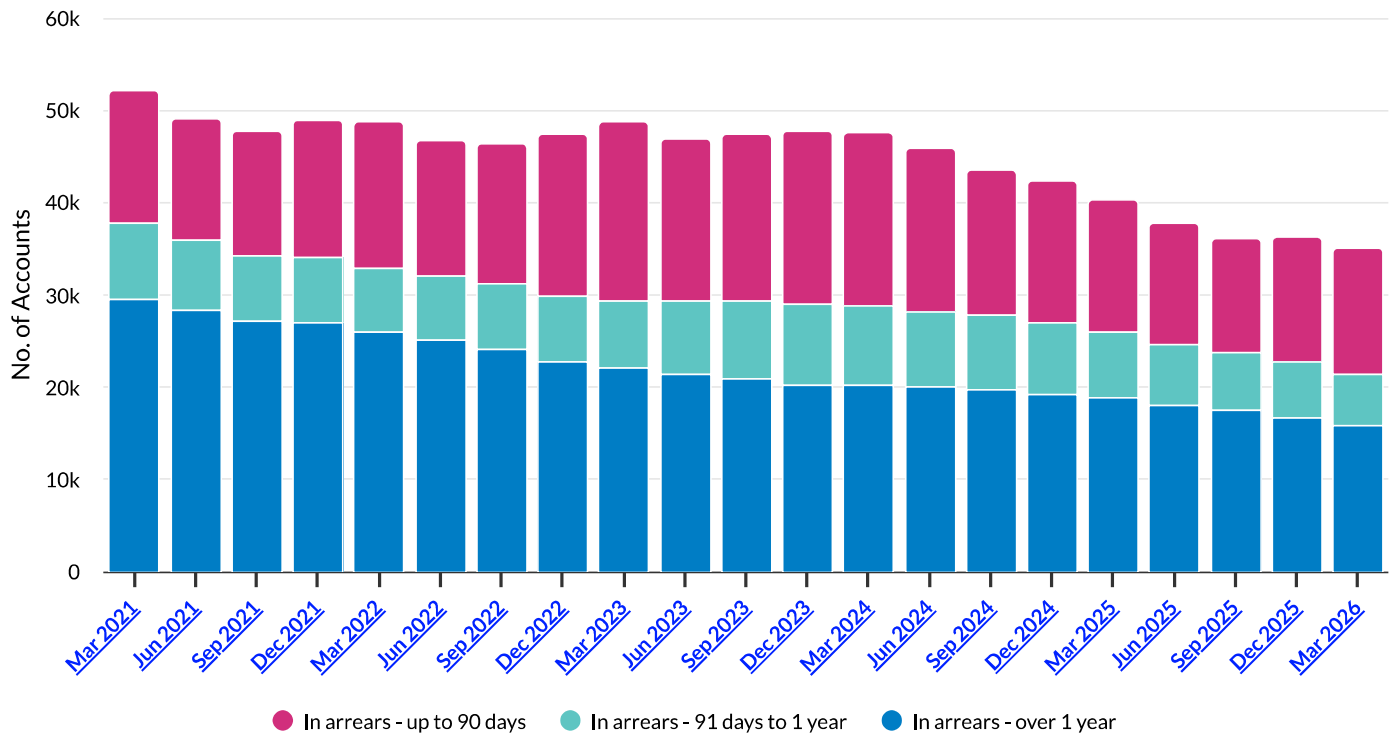
Chart 1: PDH Mortgage Accounts in Arrears by Entity Type - Click bars to drilldown

Select Entity Type

All Entities ▾

1y 2y **5y** 10y All

All Entities



- At end-March, 3.0 per cent (21,302 accounts) of total PDH accounts outstanding were in arrears for more than 90 days¹, down from 3.2 per cent (22,657 accounts) at end-Q4 2025. This is the lowest share of PDH accounts in arrears over 90 days on record.
- At end-March, 13,694 PDH accounts (2.0 per cent of total accounts outstanding) were in early arrears (less than 90 days), up from 13,596 (1.9 per cent of total), at end-December 2025 (Chart 2). Banks accounted for a decrease of 583 accounts while non-banks saw an increase of 681 accounts over the period.
- The outstanding balance on PDH mortgage accounts in arrears for more than 90 days was €4.5 billion at end-March, 4.1 per cent of the total outstanding balance on all PDH mortgage accounts.
- Accounts in long-term mortgage arrears, (over one year), had an outstanding balance of €3.7 billion, which accounted for 61 per cent of the balance on all accounts in arrears and 84 per cent of balance on all accounts in arrears over 90 days at end-March 2026.
- At end-March 2026, non-bank entities² accounted for 15 per cent of the total number of PDH mortgage accounts outstanding. 15 per cent of all PDH accounts held by non-banks were in arrears over 90 days and 13 per cent were in arrears for over one year at end-March 2026. Non-banks held 93 per cent (3,754 accounts) of PDH accounts in arrears over 10 years while banks held 56 per cent of accounts (7,663) in arrears up to 90 days.

In Q1 2026, the percentage of PDH mortgages that are in arrears remained at 5 per cent

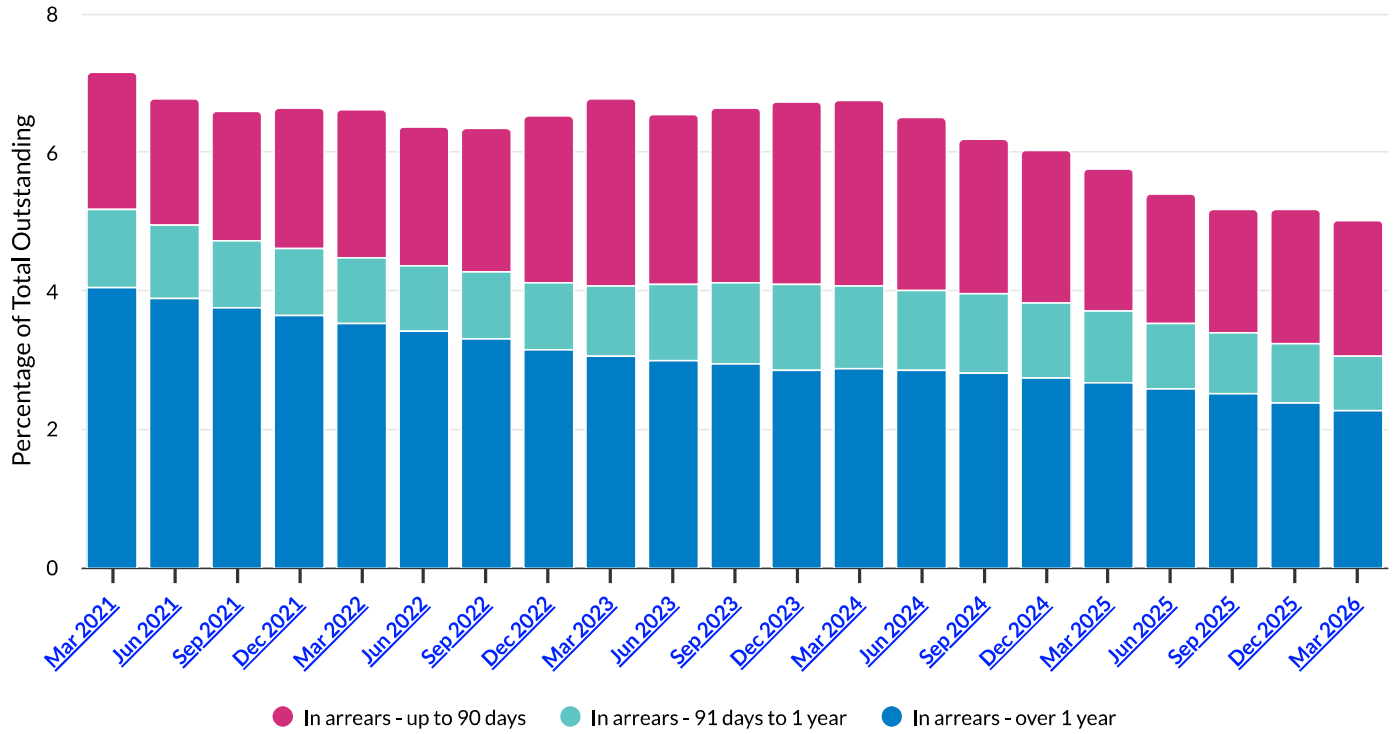
Chart 2: Share of PDH Mortgage Accounts in Arrears by Entity Type - Click bars to drilldown

Select Entity Type

All Entities ▾

- 1y
- 2y
- 5y**
- 10y
- All

All Entities



Residential Mortgages on Buy-to-Let Properties

- At end-March 2026, there were 46,272 residential mortgage accounts for Irish buy-to-let (BTL) properties, with an outstanding balance of €6.5 billion. There were 5,708 BTL accounts in arrears at end-March, a decrease of 326 accounts (5.4 per cent) over the quarter and a decrease of 941 accounts (14 per cent) in annual terms. Of the total BTL stock, 4,519 accounts (10 per cent of BTL accounts outstanding) were more than 90 days in arrears (Chart 3), a decrease of 326 accounts from Q4 2025 and a decrease of 820 accounts in annual terms.
- BTL accounts in arrears of over one year numbered 3,846 or 8 per cent of all BTL accounts. The outstanding balance on these accounts was €1.4 billion at end-March, 21 per cent of the total outstanding balance on all BTL mortgage accounts.
- Of the total number of BTL accounts in arrears, 18 per cent (or 1,042 accounts) were in arrears between 2 and 5 years, a further 22 per cent (or 1,243 accounts) were in arrears by between 5 and 10 years and 21 per cent (or 1,190 accounts) were in arrears over 10 years.
- At end-March 2026, non-bank entities held 39 per cent of outstanding BTL mortgage accounts. Non-banks held 83 per cent of all BTL accounts in arrears, 90 per cent of BTL accounts in arrears over one year and 92 per cent of BTL accounts in arrears greater than ten years.

In Q1 2026, the number of BTL mortgages in arrears held by non-banks reached its lowest number since Q2 2015

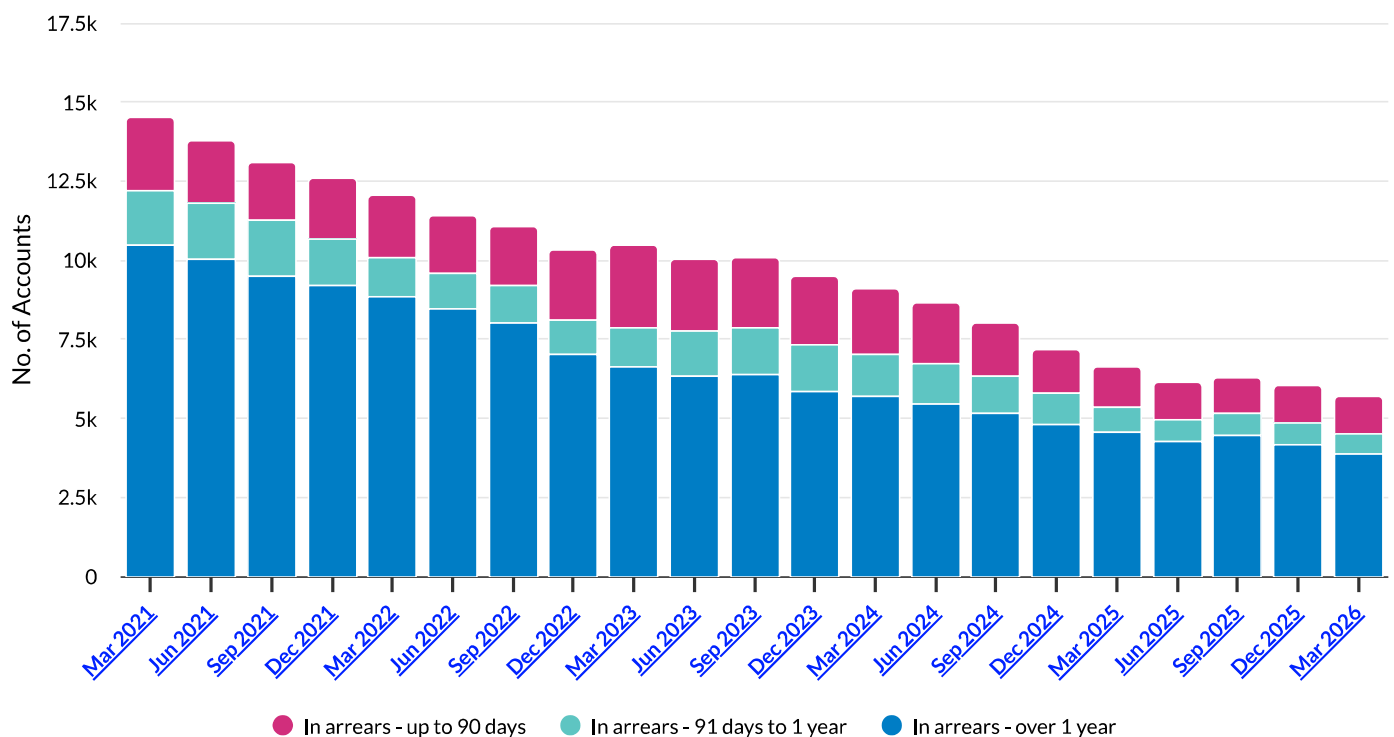
Chart 3: BTL Mortgage Accounts in Arrears by Entity Type - Click bars to drilldown

Select Entity Type

All Entities ▾

1y 2y **5y** 10y All

All Entities



Restructuring Arrangements³

Principal Dwelling Houses

- A total stock of 53,818 PDH mortgage accounts were categorised as restructured at end-March 2026, 7.7 per cent of total PDH mortgage accounts outstanding. The total number of restructure arrangements decreased by 1,130 accounts (2.1 per cent) over the quarter.
- Of the total stock of restructured accounts recorded at end-March, 85 per cent were not in arrears, while 88 per cent were meeting the terms of their current restructure arrangement. The two most common restructure types were split mortgage⁴ and arrears capitalisation arrangements, respectively, unchanged from the previous quarter.
- Of the total number of PDH accounts that were in arrears at end-March, 8,297 (or 24 per cent) were classified as restructured.

The number of restructured PDH mortgage agreements declined by 2 per cent compared to the previous quarter

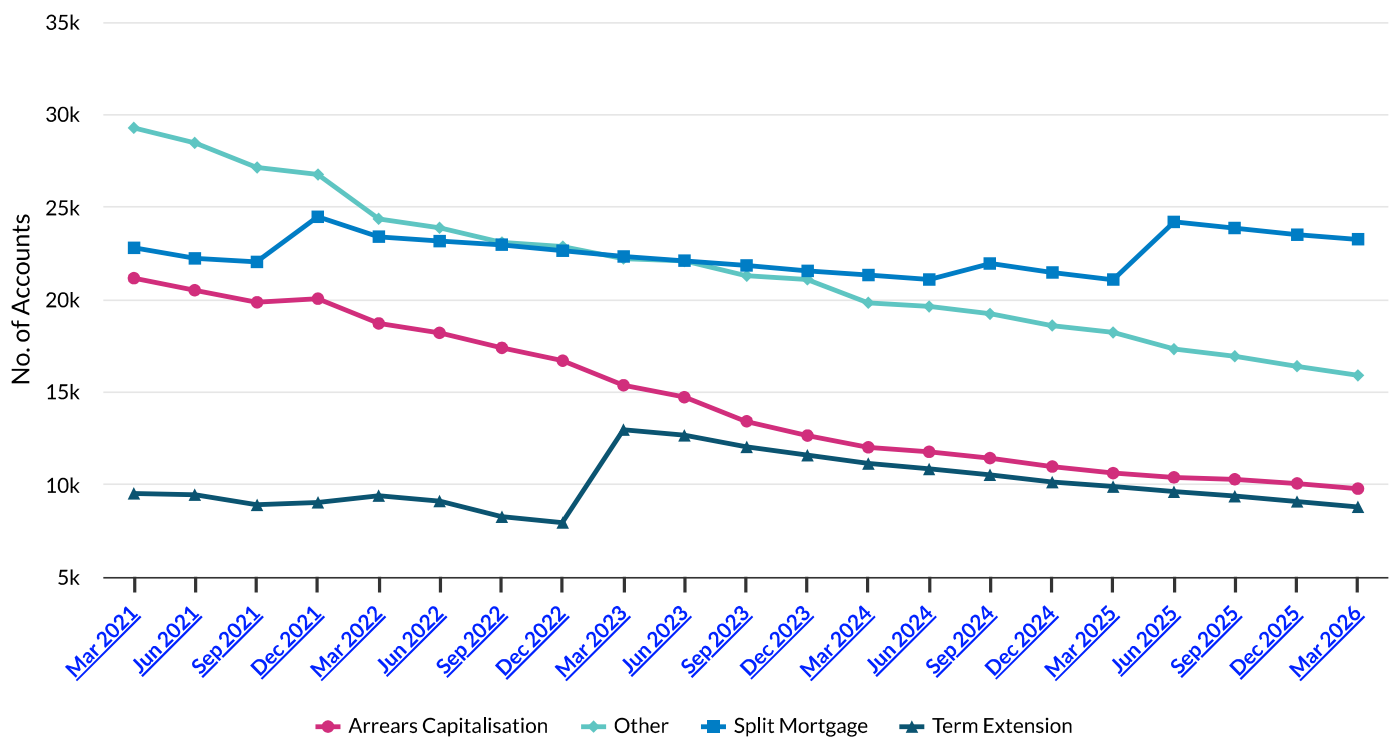
Chart 4: Restructured Mortgage Accounts by Restructure Type and Mortgage Type - Click bars to drilldown - Click bars to drilldown

Select Mortgage Type

All accounts ▾

1y 2y **5y** 10y All

All accounts



Buy to Let Properties

- A total stock of 3,888 BTL mortgage accounts were categorised as restructured at end-March 2026, reflecting a decrease of 186 accounts over the quarter.
- Of the total stock of restructured accounts recorded at end-March, 88 per cent were not in arrears, while 90 per cent were meeting the terms of their current restructure arrangement.
- The two most common restructure types for BTL mortgages were term extensions and split mortgage arrangements, respectively. Of the total number of BTL accounts that were in arrears at end-March, 451 (or 7.9 per cent) were restructured.

Legal Activity and Repossessions

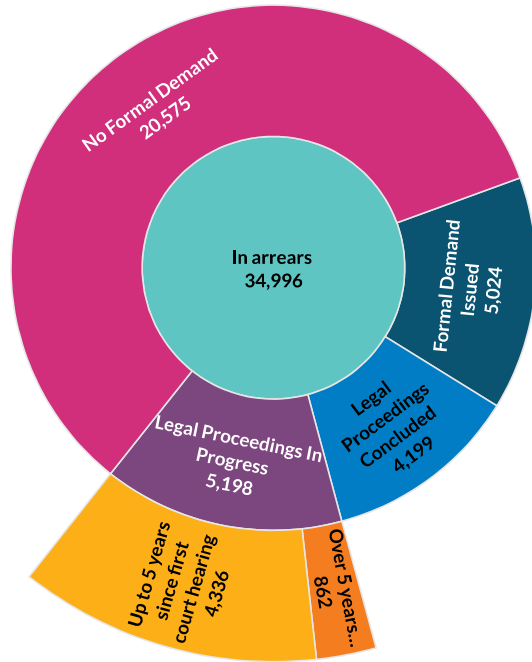
- The majority of mortgage accounts in arrears are not currently subject to legal proceedings⁵. Of all PDH accounts in arrears, 59 per cent (20,575 accounts) had no formal demand issued at end-March 2026, down from 63 per cent in March 2025. A further 14 per cent (5,024 accounts) were at the formal demand issued stage, but legal proceedings had not yet commenced. 15 per cent (5,198 PDH accounts) currently had legal proceedings in process; this includes cases at Civil Bill lodgement stage and instances where the case is still active in the courts system.
- During the first quarter of 2026, a total of 27 PDH properties were taken into possession by lenders. During the quarter, 26 properties were disposed of by lenders. As a result, lenders were in possession of 120 properties at end of quarter.
- 3 BTL properties were taken into possession by the lender during the quarter while 5 properties were disposed of, and as a result, lenders were in possession of 45 BTL properties at end-March 2026.

In 2026 Q1, PDH mortgage accounts subject to legal proceedings were 15 per cent of all PDH mortgage accounts in arrears

Chart 5: Number of PDH Mortgage Accounts by Legal Status and by Entity Type

Select Entity Type

All entities ▾



▶ Click to expand

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1. The figures published here represent the total stock of mortgage accounts in arrears of more than 90 days, as reported to the Central Bank of Ireland by mortgage lenders and credit service providers. They include mortgages that have been restructured and are still in arrears of more than 90 days, as well as mortgages in arrears of more than 90 days that have not been restructured.↵
 2. Non-bank entities are comprised of Retail Credit Firms and Credit Servicing Firms. More detailed information on these institution groups is available on the Central Bank website here (<https://www.centralbank.ie/regulation/industry-market-sectors>).↵
 3. See Annex 2 for further information on restructuring arrangements/forbearance techniques and meeting the terms of the arrangement.↵
 4. Reclassification activity drove the increase in split mortgages in Q2 2025 as a result of supervisory engagement.↵
 5. More detail is available in the Residential Mortgage Arrears and Repossessions Statistics Explanatory Notes here (<https://www.centralbank.ie/docs/default-source/statistics/data-and-analysis/credit-and-banking-statistics/mortgage-arrears/mortgage-arrears-data/residential-mortgage-arrears-and-repossessions-statistics-explanatory-notes.pdf?sfvrsn=10>).↵