Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

Mortgage Arrears and Repossessions - 2026 Q2

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 Q2 2026   Export to CSV

Item	Number of Accounts	Quarterly Change	Annual Change
Principal Dwelling Housing			
Total accounts outstanding	698,273	-186 (-0.03%)	-62 (-0.01%)
→ of which: banks	593,929	+396 (+0.07%)	+1,058 (+0.18%)
→ of which: non-banks	104,344	-582 (-0.55%)	-1,120 (-1.06%)
Accounts in arrears >90 days	21,081	-221 (-1.04%)	-3,502 (-14.25%)
→ of which: banks	5,227	+10 (+0.19%)	-939 (-15.23%)
→ of which: non-banks	15,854	-231 (-1.44%)	-2,563 (-13.92%)
Accounts in long-term arrears (>1 year)	15,543	-264 (-1.67%)	-2,501 (-13.86%)
→ of which: banks	2,584	+48 (+1.89%)	-390 (-13.11%)
→ of which: non-banks	12,959	-312 (-2.35%)	-2,111 (-14.01%)
Accounts in early arrears (<90 days)	12,315	-1,379 (-10.07%)	-852 (-6.47%)
Accounts in legal process	5,068	-130 (-2.50%)	+315 (+6.63%)
Buy-to-Let			
Total accounts outstanding	44,729	-1,543 (-3.33%)	-5,635 (-11.19%)
Accounts in arrears >90 days	4,461	-58 (-1.28%)	-474 (-9.60%)
Accounts in long-term arrears (>1 year)	3,789	-57 (-1.48%)	-456 (-10.74%)
Accounts in early arrears (<90 days)	1,009	-180 (-15.14%)	-206 (-16.95%)

Residential Mortgages on Principal Dwelling Houses

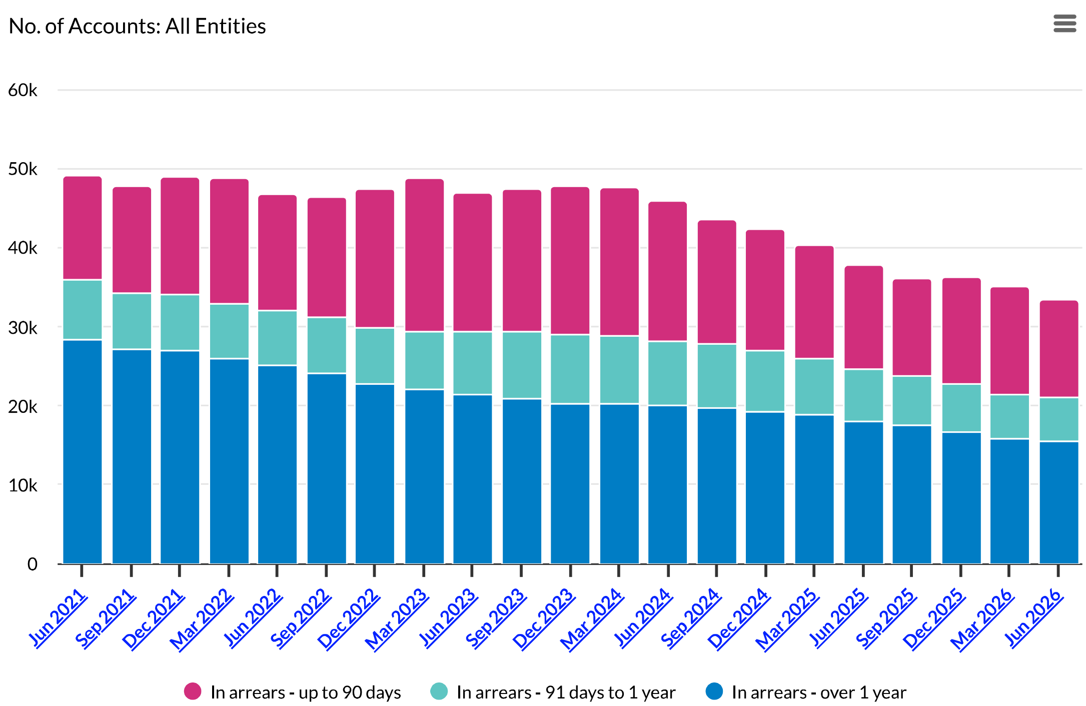
- At end-June 2026, there were 698,273 private residential mortgage accounts for principal dwellings held in the Republic of Ireland, with a total outstanding balance of €111 billion. Of the total stock, 33,396 of these accounts were in arrears, a decrease of 1,600 accounts (or 4.6 per cent) over the quarter, driven largely by a reduction in the volume of accounts in arrears less than 90 days (Chart 2).

The number of non-bank primary dwelling house mortgages in arrears dropped to its lowest level since 2018 in Q2

Chart 1: PDH Mortgage Accounts in Arrears by Entity Type

Select Entity Type

1y 2y 5y 10y All



- At end-June, 3.0 per cent (21,081 accounts) of total PDH accounts outstanding were in arrears for more than 90 days, unchanged from end-Q1. This remains the lowest share of PDH accounts in arrears over 90 days on record.
- At end-June, 12,315 PDH accounts (1.8 per cent of total accounts outstanding) were in early arrears (less than 90 days), down from 13,694 (2.0 per cent of total), at end-March 2026 (Chart 2). Banks accounted for a decrease of 308 accounts while non-banks saw a decrease of 1,071 accounts over the period.
- The outstanding balance on PDH mortgage accounts in arrears for more than 90 days was €4.4 billion at end-June, 4.0 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 62 per cent of the balance on all accounts in arrears and 83 per cent of the balance on all accounts in arrears over 90 days at end-June 2026.
- At end-June 2026, non-bank entities 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 12 per cent were in arrears for over one year at end-June 2026. Non-banks held 93 per cent (3,697 accounts) of PDH accounts in arrears over 10 years while banks held 60 per cent of accounts (7,335) in arrears up to 90 days.

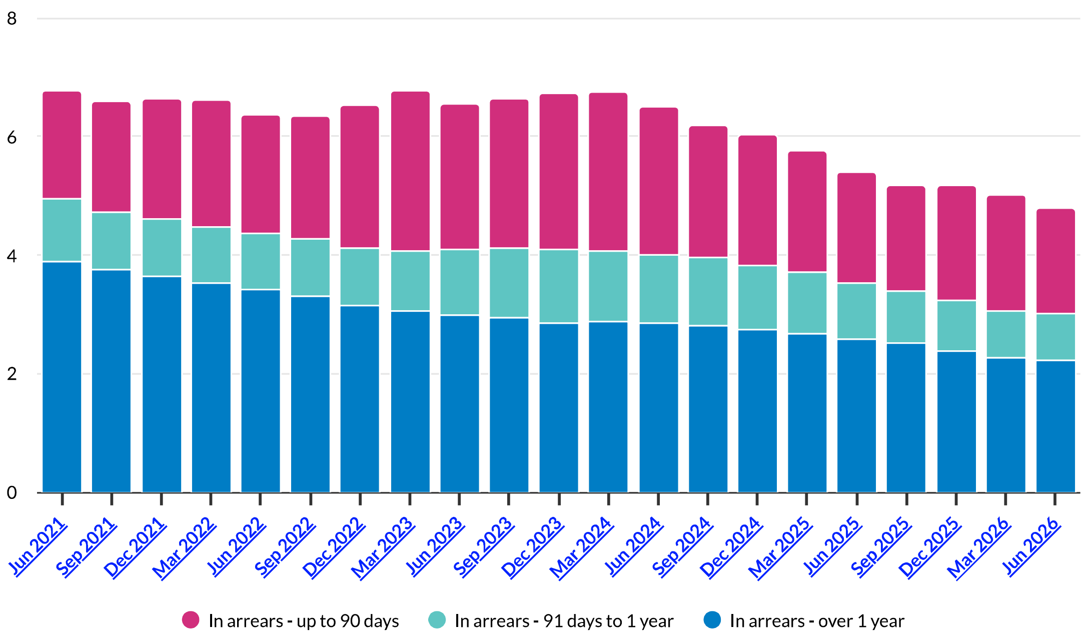
The proportion of primary dwelling house mortgage accounts in arrears dipped below 5 per cent for the first time on record in Q2

Chart 2: Share of PDH Mortgage Accounts in Arrears by Entity Group

Select Entity Type

1y 2y 5y 10y All

Percentage of Total Outstanding: All Entities



Residential Mortgages on Buy-to-Let Properties

- At end-June 2026, there were 44,729 mortgage accounts for Irish residential buy-to-let (BTL) properties, with an outstanding balance of €6.2 billion. There were 5,470 BTL accounts in arrears at end-June, a decrease of 238 accounts (4 per cent) over the quarter and a decrease of 680 accounts (11 per cent) in annual terms. Of the total BTL stock, 4,461 accounts (10 per cent of BTL accounts outstanding) were more than 90 days in arrears (Chart 3), a decrease of 58 accounts from Q1 2026 and a decrease of 474 accounts in annual terms.
- BTL accounts in arrears of over one year numbered 3,789 or 8 per cent of all BTL accounts. The outstanding balance on these accounts was €1.4 billion at end-June, 22 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 990 accounts) were in arrears between 2 and 5 years, a further 23 per cent (or 1,257 accounts) were in arrears by between 5 and 10 years and 22 per cent (or 1,182 accounts) were in arrears over 10 years.
- At end-June 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.

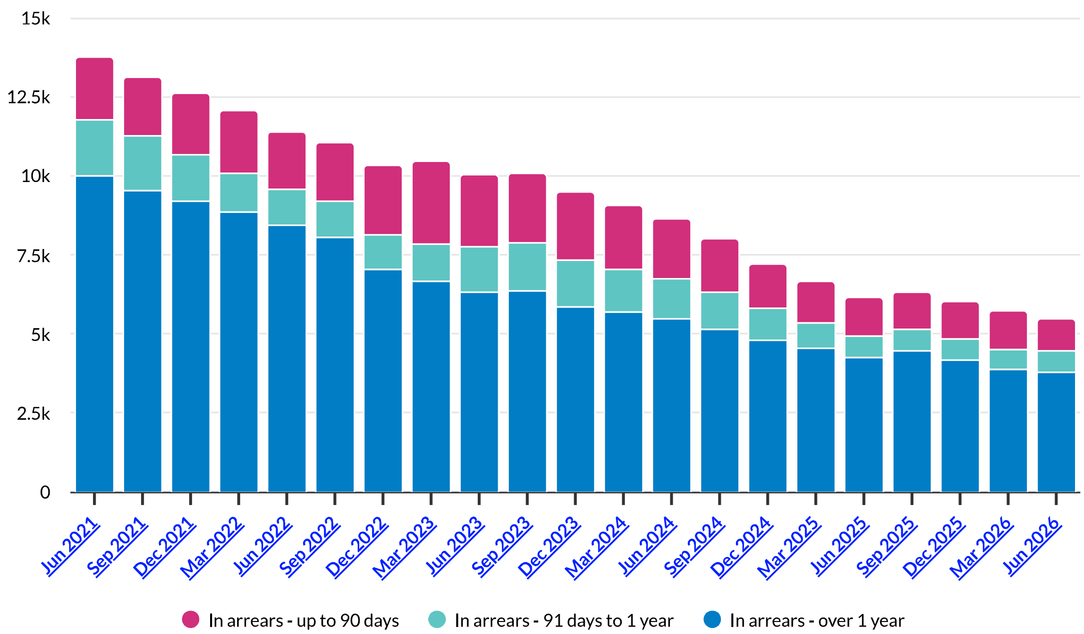
The total number of buy-to-let mortgage accounts in arrears declined for the third consecutive quarter

Chart 3: BTL Mortgage Accounts in Arrears

Select Entity Type

1y 2y 5y 10y All

No. of Accounts: All Entities



Restructuring Arrangements[3]

Principal Dwelling Houses

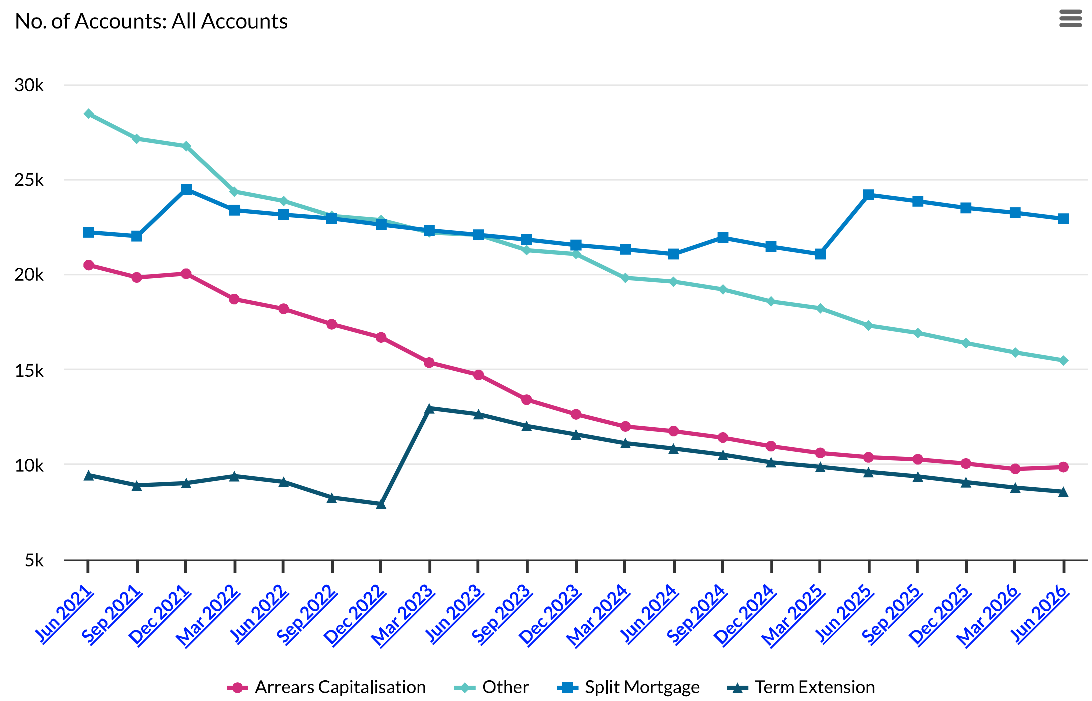
- A total of 53,078 PDH mortgage accounts were categorised as restructured at end-June 2026, 8 per cent of total PDH mortgage accounts outstanding. The total number of restructure arrangements decreased by 740 accounts (1.4 per cent) over the quarter.
- Of the total stock of restructured accounts recorded at end-June, 85 per cent were not in arrears, while 89 per cent were meeting the terms of their current restructure arrangement. The two most common restructure types were split mortgage and arrears capitalisation arrangements, respectively, unchanged from the previous quarter.
- Of the total number of PDH accounts that were in arrears at end-June, 7,736 (or 23 per cent) were classified as restructured.

Split mortgages remained the most popular restructure type at end-Q2

Chart 4: Restructured Mortgage Accounts by Restructure Type and Mortgage Type

Select Mortgage Type

1y | 2y | 5y | 10y | All



Buy to Let Properties

- A total stock of 3,765 BTL mortgage accounts were categorised as restructured at end-June 2026, reflecting a decrease of 123 accounts over the quarter.
- Of the total stock of restructured accounts recorded at end-June, 89 per cent were not in arrears, while 91 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-June, 424 (or 8 per cent) were restructured.

Legal Activity and Repossessions

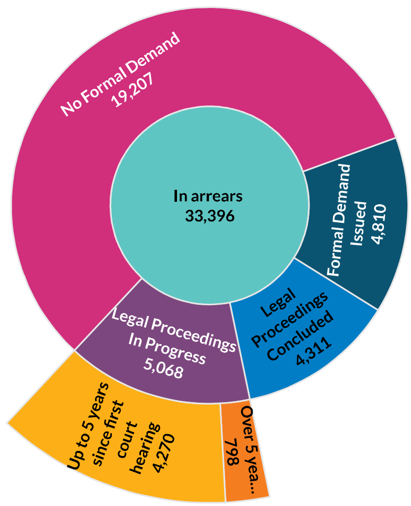
- The majority of mortgage accounts in arrears are not currently subject to legal proceedings. Of all PDH accounts in arrears, 58 per cent (19,207 accounts) had no formal demand issued at end-June 2026, down from 62 per cent in June 2025. A further 14 per cent (4,810 accounts) were at the formal demand issued stage, but legal proceedings had not yet commenced. 15 per cent (5,068 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 second quarter of 2026, a total of 51 PDH properties were taken into possession by lenders. During the quarter, 29 properties were disposed of by lenders. As a result, lenders were in possession of 153 properties at end of quarter.
- 4 BTL properties were taken into possession by the lender during the quarter while 3 properties were disposed of, and as a result, lenders were in possession of 47 BTL properties at end-June 2026.

15 per cent of primary dwelling house mortgage accounts in arrears were in legal proceedings at end-Q2

Chart 5: Legal Status of PDH Mortgage Accounts in Arrears by Entity Group

Select Entity Type

No. of Accounts: All Entitites



Explanatory Notes

Annex 1: Mortgage Arrears Data and Further Information

The mortgage arrears data, along with a set of explanatory notes, are available in the Mortgage Arrears section of the Statistics portal of the Central Bank of Ireland website: http://www.centralbank.ie/polstats/stats/mortgagearrears/Pages/Data.aspx.

The Central Bank of Ireland has produced a number of consumer guides to assist consumers who are in arrears or facing arrears, including

- Mortgage Arrears - A Consumer Guide to Dealing with your lender;
- Mortgage Arrears - Frequently Asked Questions; and
- Guide to Completing a Standard Financial Statement.

The above guides, that include information on the protections that are available to consumers in financial difficulty, are available to download from the consumer information section of the Central Bank website.

Annex 2: Restructuring Arrangements

Forbearance techniques include a switch to an interest only mortgage; a reduction in the payment amount; a temporary deferral of payment; extending the term of the mortgage; and capitalising arrears amounts and related interest. The figures also include advanced modification options such as split mortgages and trade-down mortgages, which have been introduced to provide more long-term solutions for customers in difficulty.

It is important to note that 'meeting the terms of the arrangement' is not a measure of sustainability, as not all restructure types represent longer-term sustainable solutions as defined within the Mortgage Arrears Resolution Targets (MART). For instance, short-term interest only restructures are, in general, not part of longer-term sustainable solutions. The MART sustainability targets also include a significant number of accounts in arrears which are part of a legal process. These accounts are not classified as restructured within the Mortgage Arrears Statistics. Arrears associated with such accounts are recorded in full in the data.

Annex 3: Borrower Engagement

'Co-operation' status is defined in line with the Code of Conduct on Mortgage Arrears (CCMA), which sets out strict criteria in relation to when loan owners can classify borrowers as not co-operating. In such cases, loan holders must formally notify the borrower of the implications of being classified as not co-operating, including that it may commence legal proceedings for repossession of the property.

Footnotes

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.
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 (PDF 737.69KB).

Mortgage Arrears and Repossession Statistics Q1 2026 | pdf 1313 KB

Related Data Sets

Residential Mortgage Arrears and Repossession Statistics | xls 2017 KB

Residential Mortgage Arrears and Repossessions Statistics Explanatory Notes | pdf 755 KB

Explore Mortgage Arrears in Open Data Format