

Data on Housing and Bridging Loans

		Q1 2021	Q2 2021 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		180,279.0	185,100.3
Utilised		159,095.3	162,019.5
Investment property			
Limits granted		54,343.9	54,317.5
Utilised		49,066.8	48,668.2
2. Outstanding bridging loans (S\$m)			
Limits granted		113.9	72.1
Utilised		76.5	31.2
3. New housing loans limits granted (S\$m)			
Owner-occupied property		11,229.9	11,432.2
Investment property		2,069.3	2,393.0
4. New bridging loans limits granted (S\$m)		140.0	109.1
5. Average loan-to-value ratio (in %)¹		47.4	46.3
6. Housing and Bridging Loan NPL (in %)		0.5	0.4

P: preliminary

¹ Based on MAS' survey of housing loans for selected financial institutions, which account for over 90% of total outstanding housing loans extended by the industry. Average loan-to-value (LTV) ratio for the industry was computed by weighting each financial institution's LTV ratio by the amount of outstanding loans granted by that financial institution.

Note:

Data series on "Outstanding housing loans – Limits granted" and "Outstanding bridging loans – Limits granted" will be discontinued from Q3 2021.