

Data on Housing and Bridging Loans

		Q4 2020	Q1 2021	P
1. Outstanding housing loans (S\$m)				
	Owner-occupied property			
	Limits granted	175,635.9	180,279.0	
	Utilised	156,242.5	159,095.3	
	Investment property			
	Limits granted	54,206.1	54,343.8	
	Utilised	49,064.6	49,066.8	
2. Outstanding bridging loans (S\$m)				
	Limits granted	115.5	113.9	
	Utilised	70.9	76.5	
3. New housing loans limits granted (S\$m)				
	Owner-occupied property	9,814.7	11,229.9	
	Investment property	2,034.6	2,069.3	
4. New bridging loans limits granted (S\$m)		125.3	140.0	
5. Average loan-to-value ratio (in %)¹		48.1	47.4	
6. Housing and Bridging Loan NPL (in %)		0.5	0.5	

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.