

Data on Housing and Bridging Loans

		Q4 2021	Q1 2022 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		n.a.	n.a.
Utilised		166,767.8	169,068.0
Investment property			
Limits granted		n.a.	n.a.
Utilised		46,780.8	46,648.6
2. Outstanding bridging loans (S\$m)			
Limits granted		n.a.	n.a.
Utilised		49.4	24.6
3. New housing loans limits granted (S\$m)			
Owner-occupied property		12,561.5	10,688.7
Investment property		2,631.3	1,880.2
4. New bridging loans limits granted (S\$m)		109.1	62.3
5. Average loan-to-value ratio (in %)¹		45.3	44.1
6. Housing and Bridging Loan NPL (in %)		0.4	0.3

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" have been discontinued from Q3 2021.