

Data on Housing and Bridging Loans

		Q4 2022	Q1 2023 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	n.a.	n.a.
	Utilised	174,671.9	174,603.2
	Investment property		
	Limits granted	n.a.	n.a.
	Utilised	45,692.4	45,358.8
2. Outstanding bridging loans (S\$m)			
	Limits granted	n.a.	n.a.
	Utilised	37.7	25.9
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	9,087.2	8,233.0
	Investment property	1,938.1	1,700.0
4. New bridging loans limits granted (S\$m)		74.4	74.6
5. Average loan-to-value ratio (in %)¹		41.9	41.6
6. Housing and Bridging Loan NPL (in %)		0.2	0.2

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.