

Data on Housing and Bridging Loans

		Q1 2025	Q2 2025 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	n.a.	n.a.	
Utilised	182,444.7	185,267.6	
Investment property			
Limits granted	n.a.	n.a.	
Utilised	45,180.7	45,381.6	
2. Outstanding bridging loans (S\$m)			
Limits granted	n.a.	n.a.	
Utilised	42.6	78.4	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	11,035.0	11,944.7	
Investment property	2,132.5	2,134.3	
4. New bridging loans limits granted (S\$m)	110.3	155.6	
5. Average loan-to-value ratio (in %) ^{1, 2}	42.1	42.3	
6. Housing and Bridging Loan NPL (in %)	0.3	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.

² MAS has revised the relevant historical data points (refer to footnote in Q4 2023 issue).

Note:

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