

Data on Housing and Bridging Loans

		Q1 2026	Q2 2026 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	n.a.	n.a.	
Utilised	193,631.2	197,160.3	
Investment property			
Limits granted	n.a.	n.a.	
Utilised	46,310.6	46,371.7	
2. Outstanding bridging loans (S\$m)			
Limits granted	n.a.	n.a.	
Utilised	49.9	59.6	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	10,967.9	13,354.3	
Investment property	1,868.3	2,221.5	
4. New bridging loans limits granted (S\$m)	112.9	170.5	
5. Average loan-to-value ratio (in %) ^{1, 2}	42.6	42.9	
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.

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.