

## Data on Housing and Bridging Loans

		Q2 2021	Q3 2021	P
<b>1.</b>	<b>Outstanding housing loans (S\$m)</b>			
	Owner-occupied property			
	Limits granted	185,100.3	n.a.	
	Utilised	162,019.5	163,454.8	
	Investment property			
	Limits granted	54,317.5	n.a.	
	Utilised	48,668.2	46,772.8	
<b>2.</b>	<b>Outstanding bridging loans (S\$m)</b>			
	Limits granted	72.1	n.a.	
	Utilised	31.2	39.1	
<b>3.</b>	<b>New housing loans limits granted (S\$m)</b>			
	Owner-occupied property	11,432.2	12,379.5	
	Investment property	2,393.0	2,531.7	
<b>4.</b>	<b>New bridging loans limits granted (S\$m)</b>	109.1	104.5	
<b>5.</b>	<b>Average loan-to-value ratio (in %)<sup>1</sup></b>	46.3	45.7	
<b>6.</b>	<b>Housing and Bridging Loan NPL (in %)</b>	0.4	0.4	

P: preliminary

<sup>1</sup> 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.