

Data on Housing and Bridging Loans

		Q2 2022	Q3 2022 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	n.a.	n.a.
	Utilised	171,609.3	173,174.3
	Investment property		
	Limits granted	n.a.	n.a.
	Utilised	46,372.3	45,973.7
2. Outstanding bridging loans (S\$m)			
	Limits granted	n.a.	n.a.
	Utilised	33.4	41.3
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	11,125.5	11,176.7
	Investment property	2,193.0	2,264.0
4. New bridging loans limits granted (S\$m)		83.8	113.5
5. Average loan-to-value ratio (in %)¹		44.0	43.0
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.

Note:

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