



## Data on Housing and Bridging Loans

		Q2 2023	Q3 2023 P
<b>1.</b>	<b>Outstanding housing loans (S\$m)</b>		
	Owner-occupied property		
	Limits granted	n.a.	n.a.
	Utilised	175,305.9	175,721.7
	Investment property		
	Limits granted	n.a.	n.a.
	Utilised	45,140.2	44,814.2
<b>2.</b>	<b>Outstanding bridging loans (S\$m)</b>		
	Limits granted	n.a.	n.a.
	Utilised	34.0	39.3
<b>3.</b>	<b>New housing loans limits granted (S\$m)</b>		
	Owner-occupied property	9,071.3	9,334.4
	Investment property	2,082.5	1,982.2
<b>4.</b>	<b>New bridging loans limits granted (S\$m)</b>	80.6	63.7
<b>5.</b>	<b>Average loan-to-value ratio (in %)<sup>1</sup></b>	40.8	41.0
<b>6.</b>	<b>Housing and Bridging Loan NPL (in %)</b>	0.2	0.2

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.