



Data on Housing and Bridging Loans

		Q2 2024	Q3 2024 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		n.a.	n.a.
Utilised		176,660.8	179,165.9
Investment property			
Limits granted		n.a.	n.a.
Utilised		44,773.4	44,983.1
2. Outstanding bridging loans (S\$m)			
Limits granted		n.a.	n.a.
Utilised		41.3	45.7
3. New housing loans limits granted (S\$m)			
Owner-occupied property		9,937.3	11,611.4
Investment property		2,111.3	2,328.2
4. New bridging loans limits granted (S\$m)		77.3	109.2
5. Average loan-to-value ratio (in %) ^{1, 2}		42.2	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.