

Data on Housing and Bridging Loans

		Q3 2021	Q4 2021 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		n.a.	n.a.
Utilised		163,454.8	166,954.6
Investment property			
Limits granted		n.a.	n.a.
Utilised		46,772.8	46,848.7
2. Outstanding bridging loans (S\$m)			
Limits granted		n.a.	n.a.
Utilised		39.1	49.4
3. New housing loans limits granted (S\$m)			
Owner-occupied property		12,379.5	12,564.3
Investment property		2,531.7	2,631.3
4. New bridging loans limits granted (S\$m)		104.5	109.0
5. Average loan-to-value ratio (in %)¹		46.1	45.4
6. Housing and Bridging Loan NPL (in %)		0.4	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.