

Data on Housing and Bridging Loans

		Q3 2022	Q4 2022 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	n.a.	n.a.
	Utilised	173,174.3	174,671.9
	Investment property		
	Limits granted	n.a.	n.a.
	Utilised	45,973.7	45,692.4
2. Outstanding bridging loans (S\$m)			
	Limits granted	n.a.	n.a.
	Utilised	41.3	37.7
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	11,176.7	9,087.2
	Investment property	2,264.0	1,938.1
4. New bridging loans limits granted (S\$m)		113.5	74.4
5. Average loan-to-value ratio (in %)¹		43.0	41.9
6. Housing and Bridging Loan NPL (in %)		0.3	0.2

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.