



Data on Housing and Bridging Loans

		Q3 2023	Q4 2023 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	n.a.	n.a.
	Utilised	175,721.7	177,020.0
	Investment property		
	Limits granted	n.a.	n.a.
	Utilised	44,814.2	44,998.3
2.	Outstanding bridging loans (S\$m)		
	Limits granted	n.a.	n.a.
	Utilised	39.3	38.5
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	9,334.4	9,777.1
	Investment property	1,982.2	2,003.3
4.	New bridging loans limits granted (S\$m)	63.7	80.0
5.	Average loan-to-value ratio (in %) ^{1, 2}	43.3	43.0
6.	Housing and Bridging Loan NPL (in %)	0.2	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 The Q3 2023 data has been revised to account for an ongoing restatement of figures by one survey participant. MAS will revise the relevant historical data points upon completion of resubmissions.

Note:

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