



Data on Housing and Bridging Loans

		Q3 2025	Q4 2025 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	n.a.	n.a.	
Utilised	187,452.0	190,734.4	
Investment property			
Limits granted	n.a.	n.a.	
Utilised	45,357.7	45,753.0	
2. Outstanding bridging loans (S\$m)			
Limits granted	n.a.	n.a.	
Utilised	58.8	66.2	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	12,043.0	11,701.4	
Investment property	2,236.8	2,356.9	
4. New bridging loans limits granted (S\$m)	146.8	164.2	
5. Average loan-to-value ratio (in %) ^{1, 2}	42.4	42.5	
6. Housing and Bridging Loan NPL (in %)	0.2	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.

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.