

Data on Housing and Bridging Loans

		Q4 2020	Q1 2021 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	175,635.9	180,279.0
	Utilised	156,242.5	159,095.3
	Investment property		
	Limits granted	54,206.1	54,343.8
	Utilised	49,064.6	49,066.8
2.	Outstanding bridging loans (S\$m)		
	Limits granted	115.5	113.9
	Utilised	70.9	76.5
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	9,814.7	11,229.9
	Investment property	2,034.6	2,069.3
4.	New bridging loans limits granted (S\$m)	125.3	140.0
5.	Average loan-to-value ratio (in %)^{1,2}	50.7	50.1
6.	Housing and Bridging Loan NPL (in %)	0.5	0.5

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 data has been revised (see footnote in Q4 2023 issue).