



Data on Housing and Bridging Loans

		Q4 2021	Q1 2022 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	n.a.	n.a.	
Utilised	166,767.8	169,068.0	
Investment property			
Limits granted	n.a.	n.a.	
Utilised	46,780.8	46,648.6	
2. Outstanding bridging loans (S\$m)			
Limits granted	n.a.	n.a.	
Utilised	49.4	24.6	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	12,561.5	10,688.7	
Investment property	2,631.3	1,880.2	
4. New bridging loans limits granted (S\$m)	109.1	62.3	
5. Average loan-to-value ratio (in %) ^{1, 2}	48.3	46.7	
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.

² The data has been revised (see 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.