

Data on Housing and Bridging Loans

		Q1 2021	Q2 2021 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	180,279.0	185,100.3	
Utilised	159,095.3	162,019.5	
Investment property			
Limits granted	54,343.9	54,317.5	
Utilised	49,066.8	48,668.2	
2. Outstanding bridging loans (S\$m)			
Limits granted	113.9	72.1	
Utilised	76.5	31.2	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	11,229.9	11,432.2	
Investment property	2,069.3	2,393.0	
4. New bridging loans limits granted (S\$m)	140.0	109.1	
5. Average loan-to-value ratio (in %) ^{1,2}	50.1	48.9	
6. Housing and Bridging Loan NPL (in %)	0.5	0.4	

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" will be discontinued from Q3 2021.