

Data on Housing and Bridging Loans

		Q1 2022	Q2 2022 P
1. Outstanding housing loans (\$m)			
Owner-occupied property			
Limits granted	n.a.	n.a.	
Utilised	169,068.0	171,609.3	
Investment property			
Limits granted	n.a.	n.a.	
Utilised	46,648.6	46,372.3	
2. Outstanding bridging loans (\$m)			
Limits granted	n.a.	n.a.	
Utilised	24.6	33.4	
3. New housing loans limits granted (\$m)			
Owner-occupied property	10,688.7	11,125.5	
Investment property	1,880.2	2,193.0	
4. New bridging loans limits granted (\$m)	62.3	83.8	
5. Average loan-to-value ratio (in %) ^{1,2}	46.7	46.5	
6. Housing and Bridging Loan NPL (in %)	0.3	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" will be discontinued from Q3 2021.