

Data on Housing and Bridging Loans

		Q2 2021	Q3 2021 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	185,100.3	n.a.	
Utilised	162,019.5	163,454.8	
Investment property			
Limits granted	54,317.5	n.a.	
Utilised	48,668.2	46,772.8	
2. Outstanding bridging loans (S\$m)			
Limits granted	72.1	n.a.	
Utilised	31.2	39.1	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	11,432.2	12,379.5	
Investment property	2,393.0	2,531.7	
4. New bridging loans limits granted (S\$m)	109.1	104.5	
5. Average loan-to-value ratio (in %) ^{1,2}	48.9	48.6	
6. Housing and Bridging Loan NPL (in %)	0.4	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.