



Data on Housing and Bridging Loans

		Q2 2023	Q3 2023 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	n.a.	n.a.
	Utilised	175,305.9	175,721.7
	Investment property		
	Limits granted	n.a.	n.a.
	Utilised	45,140.2	44,814.2
2.	Outstanding bridging loans (S\$m)		
	Limits granted	n.a.	n.a.
	Utilised	34.0	39.3
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	9,071.3	9,334.4
	Investment property	2,082.5	1,982.2
4.	New bridging loans limits granted (S\$m)	80.6	63.7
5.	Average loan-to-value ratio (in %)^{1,2}	43.1	43.3
6.	Housing and Bridging Loan NPL (in %)	0.2	0.2

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.