

Data on Housing and Bridging Loans

		Q3 2020	Q4 2020 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	172,520.0	175,635.9
	Utilised	153,820.1	156,242.5
	Investment property		
	Limits granted	54,725.1	54,206.1
	Utilised	49,069.3	49,064.6
2.	Outstanding bridging loans (S\$m)		
	Limits granted	59.3	115.5
	Utilised	35.6	70.9
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	9,873.5	9,814.7
	Investment property	2,309.8	2,034.6
4.	New bridging loans limits granted (S\$m)	65.2	125.3
5.	Average loan-to-value ratio (in %)^{1,2}	50.8	50.7
6.	Housing and Bridging Loan NPL (in %)	0.5	0.5

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).