

Data on Housing and Bridging Loans

		Q3 2021	Q4 2021 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	n.a.	n.a.	
Utilised	163,454.8	166,954.6	
Investment property			
Limits granted	n.a.	n.a.	
Utilised	46,772.8	46,848.7	
2. Outstanding bridging loans (S\$m)			
Limits granted	n.a.	n.a.	
Utilised	39.1	49.4	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	12,379.5	12,564.3	
Investment property	2,531.7	2,631.3	
4. New bridging loans limits granted (S\$m)	104.5	109.0	
5. Average loan-to-value ratio (in %) ^{1,2}	48.6	48.3	
6. Housing and Bridging Loan NPL (in %)	0.4	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.