

Data on Housing and Bridging Loans

		Q4 2018	Q1 2019 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	171,459.2	170,467.1
	Utilised	156,775.6	156,463.0
	Investment property		
	Limits granted	55,528.9	54,806.8
	Utilised	50,740.3	50,116.6
2. Outstanding bridging loans (S\$m)			
	Limits granted	34.7	23.2
	Utilised	18.3	9.4
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	6,861.1	5,754.2
	Investment property	1,745.9	1,557.4
4. New bridging loans limits granted (S\$m)		32.6	28.9
5. Average loan-to-value ratio (in %)¹		50.5	50.2
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.