

## Data on Housing and Bridging Loans

		Q4 2019	Q1 2020 P
<b>1. Outstanding housing loans (S\$m)</b>			
	Owner-occupied property		
	Limits granted	170,018.5	170,918.1
	Utilised	154,982.7	154,883.5
	Investment property		
	Limits granted	53,833.1	53,935.7
	Utilised	49,276.0	49,078.5
<b>2. Outstanding bridging loans (S\$m)</b>			
	Limits granted	29.1	33.8
	Utilised	16.1	21.5
<b>3. New housing loans limits granted (S\$m)</b>			
	Owner-occupied property	7,825.3	8,609.8
	Investment property	2,261.6	2,301.1
<b>4. New bridging loans limits granted (S\$m)</b>		43.9	48.5
<b>5. Average loan-to-value ratio (in %)<sup>1</sup></b>		48.9	48.7
<b>6. Housing and Bridging Loan NPL (in %)</b>		0.4	0.4

P: preliminary

<sup>1</sup> 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.