

## Data on Housing and Bridging Loans

|  |                         | Q1 2019   | Q2 2019   | P |
|--|-------------------------|-----------|-----------|---|
| <b>1. Outstanding housing loans (S\$m)</b>               |                         |           |           |   |
|  | Owner-occupied property |           |           |   |
|  | Limits granted          | 170,467.1 | 170,004.1 |   |
|  | Utilised                | 156,463.1 | 155,722.3 |   |
|  | Investment property     |           |           |   |
|  | Limits granted          | 54,806.8  | 54,328.4  |   |
|  | Utilised                | 50,116.6  | 49,623.0  |   |
| <b>2. Outstanding bridging loans (S\$m)</b>              |                         |           |           |   |
|  | Limits granted          | 23.2      | 26.1      |   |
|  | Utilised                | 9.4       | 12.6      |   |
| <b>3. New housing loans limits granted (S\$m)</b>        |                         |           |           |   |
|  | Owner-occupied property | 5,754.2   | 7,456.1   |   |
|  | Investment property     | 1,557.4   | 1,988.5   |   |
| <b>4. New bridging loans limits granted (S\$m)</b>       |                         | 28.9      | 33.4      |   |
| <b>5. Average loan-to-value ratio (in %)<sup>1</sup></b> |                         | 50.2      | 49.9      |   |
| <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.