

Data on Housing and Bridging Loans

		Q3 2018	Q4 2018 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	172,143.0	171,459.2
	Utilised	155,925.9	156,775.6
	Investment property		
	Limits granted	56,100.6	55,528.9
	Utilised	51,121.4	50,740.3
2. Outstanding bridging loans (S\$m)			
	Limits granted	49.9	34.7
	Utilised	27.2	18.3
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	8,019.3	6,861.1
	Investment property	2,183.5	1,745.9
4. New bridging loans limits granted (S\$m)		68.3	32.6
5. Average loan-to-value ratio (in %)¹		50.9	50.5
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.