

## Data on Housing and Bridging Loans

		Q2 2016	Q3 2016 P
<b>1. Outstanding housing loans (S\$m)</b>			
Owner-occupied property			
Limits granted		158,854.7	159,405.6
Utilised		139,414.7	140,887.6
Investment property			
Limits granted		56,440.7	56,599.3
Utilised		50,590.2	51,123.8
<b>2. Outstanding bridging loans (S\$m)</b>			
Limits granted		33.5	35.3
Utilised		17.1	22.1
<b>3. New housing loans limits granted (S\$m)</b>			
Owner-occupied property		7,211.5	6,514.8
Investment property		2,197.1	1,755.7
<b>4. New bridging loans limits granted (S\$m)</b>		60.0	53.3
<b>5. Average loan-to-value ratio (in %)<sup>1</sup></b>		52.3 <sup>r</sup>	52.6
<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.

Note: The change in average loan-to-value ratio for Q2 2016 is due to adjustments by respondents. We are in the process of revising the data prior to Q2 2016 to ensure data comparability.