

Data on Housing and Bridging Loans

		Q2 2017	Q3 2017	P
1. Outstanding housing loans (S\$m)				
	Owner-occupied property			
	Limits granted	164,327.7	166,981.0	
	Utilised	146,748.5	149,034.0	
	Investment property			
	Limits granted	56,723.5	56,749.2	
	Utilised	51,509.7	51,358.0	
2. Outstanding bridging loans (S\$m)				
	Limits granted	54.2	67.5	
	Utilised	28.9	40.4	
3. New housing loans limits granted (S\$m)				
	Owner-occupied property	8,848.9	9,303.8	
	Investment property	2,599.5	2,568.3	
4. New bridging loans limits granted (S\$m)		77.9	83.4	
5. Average loan-to-value ratio (in %)¹		53.5	53.6	
6. Housing and Bridging Loan NPL (in %)		0.5	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.