

Data on Housing and Bridging Loans

		Q1 2015	Q2 2015 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	151,847.4	153,020.1
	Utilised	132,907.8	133,949.4
	Investment property		
	Limits granted	56,416.9	56,023.2
	Utilised	49,545.5	49,099.2
2. Outstanding bridging loans (S\$m)			
	Limits granted	16.5	13.4
	Utilised	7.9	7.4
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	5,609.6	6,341.2
	Investment property	1,614.1	1,933.9
4. New bridging loans limits granted (S\$m)		31.2	28.5
5. Average loan-to-value ratio (in %)¹		49.7	50.4
6. Housing and Bridging Loan NPL (in %)		0.3	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.