

Data on Housing and Bridging Loans

		Q2 2015	Q3 2015 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	153,020.1	154,015.9
	Utilised	133,949.4	135,893.3
	Investment property		
	Limits granted	56,023.2	56,121.8
	Utilised	49,099.2	49,750.7
2. Outstanding bridging loans (S\$m)			
	Limits granted	13.4	25.3
	Utilised	7.4	9.9
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	6,341.2	6,887.0
	Investment property	1,933.9	2,036.2
4. New bridging loans limits granted (S\$m)		28.5	41.9
5. Average loan-to-value ratio (in %)¹		50.4	50.9
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.