

## Data on Housing and Bridging Loans

		Q1 2018	Q2 2018	P
<b>1. Outstanding housing loans (S\$m)</b>				
	Owner-occupied property			
	Limits granted	170,057.0	171,581.3	
	Utilised	153,510.6	155,101.3	
	Investment property			
	Limits granted	56,388.2	56,309.3	
	Utilised	51,501.5	51,189.4	
<b>2. Outstanding bridging loans (S\$m)</b>				
	Limits granted	69.4	66.3	
	Utilised	42.2	38.5	
<b>3. New housing loans limits granted (S\$m)</b>				
	Owner-occupied property	8,255.2	9,444.9	
	Investment property	2,371.0	2,649.8	
<b>4. New bridging loans limits granted (S\$m)</b>		77.3	93.0	
<b>5. Average loan-to-value ratio (in %)<sup>1</sup></b>		52.9	51.5	
<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.