

Data on Housing and Bridging Loans

		Q4 2016	Q1 2017 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	160,797.9	161,688.9
	Utilised	143,597.2	144,782.5
	Investment property		
	Limits granted	56,545.2	56,289.3
	Utilised	51,526.2	51,492.3
2. Outstanding bridging loans (S\$m)			
	Limits granted	37.1	35.8
	Utilised	24.2	21.1
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	6,450.1	6,682.1
	Investment property	1,825.5	1,713.0
4. New bridging loans limits granted (S\$m)		52.1	49.0
5. Average loan-to-value ratio (in %)¹		53.2	53.4
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.