

Data on Housing and Bridging Loans

		Q1 2016	Q2 2016 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	157,047.1	158,854.7
	Utilised	137,635.1	139,471.2
	Investment property		
	Limits granted	56,614.3	56,440.7
	Utilised	50,576.9	50,533.6
2. Outstanding bridging loans (S\$m)			
	Limits granted	22.8	33.5
	Utilised	10.3	17.1
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	5,745.0	7,211.5
	Investment property	1,917.4	2,197.1
4. New bridging loans limits granted (S\$m)		34.1	60.0
5. Average loan-to-value ratio (in %)¹		51.3	51.7
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.