

Data on Housing and Bridging Loans

		Q3 2016	Q4 2016 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	159,405.6	160,797.9
	Utilised	140,887.6	143,597.2
	Investment property		
	Limits granted	56,599.3	56,545.2
	Utilised	51,123.8	51,526.2
2. Outstanding bridging loans (S\$m)			
	Limits granted	35.3	37.1
	Utilised	22.1	24.2
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	6,514.8	6,450.1
	Investment property	1,755.7	1,825.5
4. New bridging loans limits granted (S\$m)		53.3	52.1
5. Average loan-to-value ratio (in %)¹		52.6	53.1
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.