

Data on Housing and Bridging Loans

		Q4 2017	Q1 2018 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	169,008.1	170,057.0
	Utilised	151,991.4	153,510.5
	Investment property		
	Limits granted	56,671.3	56,388.2
	Utilised	51,624.5	51,501.5
2. Outstanding bridging loans (S\$m)			
	Limits granted	74.4	69.4
	Utilised	45.1	42.2
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	8,903.6	8,255.1
	Investment property	3,329.6	2,371.0
4. New bridging loans limits granted (S\$m)		94.9	77.3
5. Average loan-to-value ratio (in %)¹		53.5	53.0
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.