

Data on Housing and Bridging Loans

		Q2 2018	Q3 2018	P
1.	Outstanding housing loans (S\$m)			
	Owner-occupied property			
	Limits granted	171,581.3	172,143.0	
	Utilised	155,101.3	155,925.9	
	Investment property			
	Limits granted	56,309.3	56,100.6	
	Utilised	51,189.4	51,121.4	
2.	Outstanding bridging loans (S\$m)			
	Limits granted	66.3	49.9	
	Utilised	38.5	27.2	
3.	New housing loans limits granted (S\$m)			
	Owner-occupied property	9,444.9	8,019.3	
	Investment property	2,649.8	2,183.5	
4.	New bridging loans limits granted (S\$m)	93.0	68.3	
5.	Average loan-to-value ratio (in %)¹	51.5	50.9	
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.