

Data on Housing and Bridging Loans

		Q1 2020	Q2 2020 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	170,918.1	171,701.2
	Utilised	154,883.5	154,322.1
	Investment property		
	Limits granted	53,935.7	54,160.2
	Utilised	49,078.5	48,834.9
2. Outstanding bridging loans (S\$m)			
	Limits granted	33.8	29.7
	Utilised	21.5	19.7
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	8,609.8	7,987.8
	Investment property	2,301.1	2,373.6
4. New bridging loans limits granted (S\$m)		48.5	36.8
5. Average loan-to-value ratio (in %)¹		48.7	48.7
6. Housing and Bridging Loan NPL (in %)		0.4	0.5

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.