

## Data on Housing and Bridging Loans

		Q2 2019	Q3 2019	P
<b>1.</b>	<b>Outstanding housing loans (S\$m)</b>			
	Owner-occupied property			
	Limits granted	170,004.1	170,088.2	
	Utilised	155,722.3	155,137.1	
	Investment property			
	Limits granted	54,328.3	54,055.6	
	Utilised	49,623.0	49,394.2	
<b>2.</b>	<b>Outstanding bridging loans (S\$m)</b>			
	Limits granted	26.1	27.1	
	Utilised	12.6	17.2	
<b>3.</b>	<b>New housing loans limits granted (S\$m)</b>			
	Owner-occupied property	7,456.1	8,207.4	
	Investment property	1,988.5	2,375.0	
<b>4.</b>	<b>New bridging loans limits granted (S\$m)</b>	33.4	60.4	
<b>5.</b>	<b>Average loan-to-value ratio (in %)<sup>1</sup></b>	49.9	49.3	
<b>6.</b>	<b>Housing and Bridging Loan NPL (in %)</b>	0.4	0.4	

P: preliminary

<sup>1</sup> 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.