

Data on Housing and Bridging Loans

		Q2 2020	Q3 2020 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	171,701.2	172,520.0
	Utilised	154,322.1	153,820.1
	Investment property		
	Limits granted	54,160.2	54,725.1
	Utilised	48,834.9	49,069.3
2. Outstanding bridging loans (S\$m)			
	Limits granted	29.7	59.3
	Utilised	19.7	35.6
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	7,987.8	9,873.5
	Investment property	2,373.6	2,309.8
4. New bridging loans limits granted (S\$m)		36.8	65.2
5. Average loan-to-value ratio (in %)¹		48.7	48.5
6. Housing and Bridging Loan NPL (in %)		0.5	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.