

Data on Housing and Bridging Loans

		Q3 2019	Q4 2019 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	170,088.2	170,018.5
	Utilised	155,137.1	154,982.7
	Investment property		
	Limits granted	54,055.7	53,833.1
	Utilised	49,394.3	49,276.0
2. Outstanding bridging loans (S\$m)			
	Limits granted	27.1	29.1
	Utilised	17.2	16.1
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	8,207.4	7,825.3
	Investment property	2,375.0	2,261.6
4. New bridging loans limits granted (S\$m)		60.4	43.9
5. Average loan-to-value ratio (in %)¹		49.3	48.9
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.