

## Data on Housing and Bridging Loans

		Q3 2020	Q4 2020 P
<b>1. Outstanding housing loans (S\$m)</b>			
	Owner-occupied property		
	Limits granted	172,520.0	175,635.9
	Utilised	153,820.1	156,242.5
	Investment property		
	Limits granted	54,725.1	54,206.1
	Utilised	49,069.3	49,064.6
<b>2. Outstanding bridging loans (S\$m)</b>			
	Limits granted	59.3	115.5
	Utilised	35.6	70.9
<b>3. New housing loans limits granted (S\$m)</b>			
	Owner-occupied property	9,873.5	9,814.7
	Investment property	2,309.8	2,034.6
<b>4. New bridging loans limits granted (S\$m)</b>		65.2	125.3
<b>5. Average loan-to-value ratio (in %)<sup>1</sup></b>		48.5	48.1
<b>6. Housing and Bridging Loan NPL (in %)</b>		0.5	0.5

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.