

Data on Housing and Bridging Loans

		Q4 2015	Q1 2016 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		157,643.7	157,047.1
Utilised		137,169.9	137,635.1
Investment property			
Limits granted		56,674.0	56,614.3
Utilised		50,374.0	50,576.9
2. Outstanding bridging loans (S\$m)			
Limits granted		28.0	22.8
Utilised		16.0	10.3
3. New housing loans limits granted (S\$m)			
Owner-occupied property		5,403.8	5,745.0
Investment property		1,779.1	1,917.4
4. New bridging loans limits granted (S\$m)		48.6	34.1
5. Average loan-to-value ratio (in %)^{1,2}		53.7	53.7
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.

² The data has been revised (see footnote in Q4 2023 issue).