

Data on Housing and Bridging Loans

		Q4 2016	Q1 2017 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	160,797.9	161,688.9
	Utilised	143,597.2	144,782.5
	Investment property		
	Limits granted	56,545.2	56,289.3
	Utilised	51,526.2	51,492.3
2.	Outstanding bridging loans (S\$m)		
	Limits granted	37.1	35.8
	Utilised	24.2	21.1
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	6,450.1	6,682.1
	Investment property	1,825.5	1,713.0
4.	New bridging loans limits granted (S\$m)	52.1	49.0
5.	Average loan-to-value ratio (in %)^{1,2}	55.6	55.8
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).