

Data on Housing and Bridging Loans

		Q4 2017	Q1 2018 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	169,008.1	170,057.0	
Utilised	151,991.4	153,510.5	
Investment property			
Limits granted	56,671.3	56,388.2	
Utilised	51,624.5	51,501.5	
2. Outstanding bridging loans (S\$m)			
Limits granted	74.4	69.4	
Utilised	45.1	42.2	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	8,903.6	8,255.1	
Investment property	3,329.6	2,371.0	
4. New bridging loans limits granted (S\$m)	94.9	77.3	
5. Average loan-to-value ratio (in %)^{1,2}	55.9	55.4	
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).