

Data on Housing and Bridging Loans

		Q4 2018	Q1 2019 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		171,459.2	170,467.1
Utilised		156,775.6	156,463.0
Investment property			
Limits granted		55,528.9	54,806.8
Utilised		50,740.3	50,116.6
2. Outstanding bridging loans (S\$m)			
Limits granted		34.7	23.2
Utilised		18.3	9.4
3. New housing loans limits granted (S\$m)			
Owner-occupied property		6,861.1	5,754.2
Investment property		1,745.9	1,557.4
4. New bridging loans limits granted (S\$m)		32.6	28.9
5. Average loan-to-value ratio (in %)^{1,2}		52.9	52.6
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).