

Data on Housing and Bridging Loans

		Q4 2019	Q1 2020 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	170,018.5	170,918.1	
Utilised	154,982.7	154,883.5	
Investment property			
Limits granted	53,833.1	53,935.7	
Utilised	49,276.0	49,078.5	
2. Outstanding bridging loans (S\$m)			
Limits granted	29.1	33.8	
Utilised	16.1	21.5	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	7,825.3	8,609.8	
Investment property	2,261.6	2,301.1	
4. New bridging loans limits granted (S\$m)	43.9	48.5	
5. Average loan-to-value ratio (in %)^{1,2}	50.9	50.8	
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).