

Data on Housing and Bridging Loans

		Q1 2015	Q2 2015 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		151,847.4	153,020.1
Utilised		132,907.8	133,949.4
Investment property			
Limits granted		56,416.9	56,023.2
Utilised		49,545.5	49,099.2
2. Outstanding bridging loans (S\$m)			
Limits granted		16.5	13.4
Utilised		7.9	7.4
3. New housing loans limits granted (S\$m)			
Owner-occupied property		5,609.6	6,341.2
Investment property		1,614.1	1,933.9
4. New bridging loans limits granted (S\$m)		31.2	28.5
5. Average loan-to-value ratio (in %)^{1,2}		52.1	52.8
6. Housing and Bridging Loan NPL (in %)		0.3	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).