

Data on Housing and Bridging Loans

		Q1 2017	Q2 2017 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	161,688.9	164,327.7
	Utilised	144,782.5	146,748.4
	Investment property		
	Limits granted	56,289.3	56,723.5
	Utilised	51,492.3	51,509.7
2.	Outstanding bridging loans (S\$m)		
	Limits granted	35.8	54.2
	Utilised	21.1	28.9
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	6,682.1	8,848.9
	Investment property	1,713.0	2,599.5
4.	New bridging loans limits granted (S\$m)	49.0	77.9
5.	Average loan-to-value ratio (in %)^{1,2}	55.8	55.9
6.	Housing and Bridging Loan NPL (in %)	0.4	0.5

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).