

Data on Housing and Bridging Loans

		Q1 2018	Q2 2018 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	170,057.0	171,581.3
	Utilised	153,510.6	155,101.3
	Investment property		
	Limits granted	56,388.2	56,309.3
	Utilised	51,501.5	51,189.4
2.	Outstanding bridging loans (S\$m)		
	Limits granted	69.4	66.3
	Utilised	42.2	38.5
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	8,255.2	9,444.9
	Investment property	2,371.0	2,649.8
4.	New bridging loans limits granted (S\$m)	77.3	93.0
5.	Average loan-to-value ratio (in %)^{1,2}	55.4	54.0
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).