

Data on Housing and Bridging Loans

		Q1 2019	Q2 2019 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	170,467.1	170,004.1	
Utilised	156,463.1	155,722.3	
Investment property			
Limits granted	54,806.8	54,328.4	
Utilised	50,116.6	49,623.0	
2. Outstanding bridging loans (S\$m)			
Limits granted	23.2	26.1	
Utilised	9.4	12.6	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	5,754.2	7,456.1	
Investment property	1,557.4	1,988.5	
4. New bridging loans limits granted (S\$m)	28.9	33.4	
5. Average loan-to-value ratio (in %)^{1,2}	52.6	52.3	
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).