

Data on Housing and Bridging Loans

		Q2 2015	Q3 2015 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		153,020.1	154,015.9
Utilised		133,949.4	135,893.3
Investment property			
Limits granted		56,023.2	56,121.8
Utilised		49,099.2	49,750.7
2. Outstanding bridging loans (S\$m)			
Limits granted		13.4	25.3
Utilised		7.4	9.9
3. New housing loans limits granted (S\$m)			
Owner-occupied property		6,341.2	6,887.0
Investment property		1,933.9	2,036.2
4. New bridging loans limits granted (S\$m)		28.5	41.9
5. Average loan-to-value ratio (in %)^{1,2}		52.8	53.3
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).