

Data on Housing and Bridging Loans

		Q2 2016	Q3 2016 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	158,854.7	159,405.6
	Utilised	139,414.7	140,887.6
	Investment property		
	Limits granted	56,440.7	56,599.3
	Utilised	50,590.2	51,123.8
2.	Outstanding bridging loans (S\$m)		
	Limits granted	33.5	35.3
	Utilised	17.1	22.1
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	7,211.5	6,514.8
	Investment property	2,197.1	1,755.7
4.	New bridging loans limits granted (S\$m)	60.0	53.3
5.	Average loan-to-value ratio (in %)^{1,2}	54.7	55.0
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).