

## Data on Housing and Bridging Loans

|                                                            |           | Q2 2018   | Q3 2018 P |
|------------------------------------------------------------|-----------|-----------|-----------|
| <b>1. Outstanding housing loans (S\$m)</b>                 |           |           |           |
| Owner-occupied property                                    |           |           |           |
| Limits granted                                             | 171,581.3 | 172,143.0 |           |
| Utilised                                                   | 155,101.3 | 155,925.9 |           |
| Investment property                                        |           |           |           |
| Limits granted                                             | 56,309.3  | 56,100.6  |           |
| Utilised                                                   | 51,189.4  | 51,121.4  |           |
| <b>2. Outstanding bridging loans (S\$m)</b>                |           |           |           |
| Limits granted                                             | 66.3      | 49.9      |           |
| Utilised                                                   | 38.5      | 27.2      |           |
| <b>3. New housing loans limits granted (S\$m)</b>          |           |           |           |
| Owner-occupied property                                    | 9,444.9   | 8,019.3   |           |
| Investment property                                        | 2,649.8   | 2,183.5   |           |
| <b>4. New bridging loans limits granted (S\$m)</b>         | 93.0      | 68.3      |           |
| <b>5. Average loan-to-value ratio (in %)<sup>1,2</sup></b> | 54.0      | 53.3      |           |
| <b>6. Housing and Bridging Loan NPL (in %)</b>             | 0.4       | 0.4       |           |

P: preliminary

<sup>1</sup> 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.

<sup>2</sup> The data has been revised (see footnote in Q4 2023 issue).