

Data on Housing and Bridging Loans

		Q2 2019	Q3 2019 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	170,004.1	170,088.2
	Utilised	155,722.3	155,137.1
	Investment property		
	Limits granted	54,328.3	54,055.6
	Utilised	49,623.0	49,394.2
2.	Outstanding bridging loans (S\$m)		
	Limits granted	26.1	27.1
	Utilised	12.6	17.2
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	7,456.1	8,207.4
	Investment property	1,988.5	2,375.0
4.	New bridging loans limits granted (S\$m)	33.4	60.4
5.	Average loan-to-value ratio (in %)^{1,2}	52.3	51.3
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).