

Data on Housing and Bridging Loans

		Q3 2014	Q4 2014 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		148,708.9	150,431.5
Utilised		128,681.0	131,134.2
Investment property			
Limits granted		56,445.3	56,905.5
Utilised		48,962.8	49,716.9
2. Outstanding bridging loans (S\$m)			
Limits granted		18.4	18.7
Utilised		12.1	9.4
3. New housing loans limits granted (S\$m)			
Owner-occupied property		5,252.4	5,125.1
Investment property		1,597.9	1,699.9
4. New bridging loans limits granted (S\$m)		28.9	25.3
5. Average loan-to-value ratio (in %)^{1,2}		51.0	51.6
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).