



Data on Housing and Bridging Loans

		Q3 2015	Q4 2015 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	154,128.3	157,643.7
	Utilised	136,001.9	137,169.9
	Investment property		
	Limits granted	56,024.5	56,674.0
	Utilised	49,653.3	50,374.0
2.	Outstanding bridging loans (S\$m)		
	Limits granted	25.3	28.0
	Utilised	9.9	16.0
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	6,887.0	5,403.8
	Investment property	2,036.2	1,779.1
4.	New bridging loans limits granted (S\$m)	41.9	48.6
5.	Average loan-to-value ratio (in %)^{1,2}	53.3	53.7
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).