

Data on Housing and Bridging Loans

		Q3 2017	Q4 2017 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	166,981.0	169,008.1	
Utilised	149,034.0	152,006.9	
Investment property			
Limits granted	56,749.2	56,671.3	
Utilised	51,358.0	51,605.0	
2. Outstanding bridging loans (S\$m)			
Limits granted	67.5	74.4	
Utilised	40.4	45.1	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	9,303.8	8,903.6	
Investment property	2,568.3	3,329.6	
4. New bridging loans limits granted (S\$m)	83.5	94.9	
5. Average loan-to-value ratio (in %)^{1,2}	56.0	55.9	
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).