

Data on Housing and Bridging Loans

		Q3 2018	Q4 2018 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	172,143.0	171,459.2	
Utilised	155,925.9	156,775.6	
Investment property			
Limits granted	56,100.6	55,528.9	
Utilised	51,121.4	50,740.3	
2. Outstanding bridging loans (S\$m)			
Limits granted	49.9	34.7	
Utilised	27.2	18.3	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	8,019.3	6,861.1	
Investment property	2,183.5	1,745.9	
4. New bridging loans limits granted (S\$m)	68.3	32.6	
5. Average loan-to-value ratio (in %)^{1,2}	53.3	52.9	
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).