

Data on Housing and Bridging Loans

		Q3 2019	Q4 2019 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	170,088.2	170,018.5
	Utilised	155,137.1	154,982.7
	Investment property		
	Limits granted	54,055.7	53,833.1
	Utilised	49,394.3	49,276.0
2.	Outstanding bridging loans (S\$m)		
	Limits granted	27.1	29.1
	Utilised	17.2	16.1
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	8,207.4	7,825.3
	Investment property	2,375.0	2,261.6
4.	New bridging loans limits granted (S\$m)	60.4	43.9
5.	Average loan-to-value ratio (in %)^{1,2}	51.3	50.9
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).