

Data on Housing and Bridging Loans

		Q4 2014	Q1 2015 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		150,431.5	151,750.5
Utilised		131,134.2	132,897.3
Investment property			
Limits granted		56,905.5	56,397.7
Utilised		49,716.9	49,543.3
2. Outstanding bridging loans (S\$m)			
Limits granted		18.7	16.5
Utilised		9.4	7.9
3. New housing loans limits granted (S\$m)			
Owner-occupied property		5,125.1	5,541.7
Investment property		1,699.9	1,631.2
4. New bridging loans limits granted (S\$m)		25.3	31.2
5. Average loan-to-value ratio (in %)¹		49.2	49.7
6. Housing and Bridging Loan NPL (in %)		0.4	0.3

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.