



## Data on Housing and Bridging Loans

		Q3 2015	Q4 2015 P
<b>1. Outstanding housing loans (S\$m)</b>			
	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
<b>2. Outstanding bridging loans (S\$m)</b>			
	Limits granted	25.3	28.0
	Utilised	9.9	16.0
<b>3. New housing loans limits granted (S\$m)</b>			
	Owner-occupied property	6,887.0	5,403.8
	Investment property	2,036.2	1,779.1
<b>4. New bridging loans limits granted (S\$m)</b>		41.9	48.6
<b>5. Average loan-to-value ratio (in %)<sup>1</sup></b>		50.9	51.3
<b>6. Housing and Bridging Loan NPL (in %)</b>		0.4	0.4

P: preliminary

<sup>1</sup> 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.