

Data on Housing and Bridging Loans

		Q1 2017	Q2 2017	P
1. Outstanding housing loans (S\$m)				
	Owner-occupied property			
	Limits granted	161,688.9	164,327.7	
	Utilised	144,782.5	146,748.4	
	Investment property			
	Limits granted	56,289.3	56,723.5	
	Utilised	51,492.3	51,509.7	
2. Outstanding bridging loans (S\$m)				
	Limits granted	35.8	54.2	
	Utilised	21.1	28.9	
3. New housing loans limits granted (S\$m)				
	Owner-occupied property	6,682.1	8,848.9	
	Investment property	1,713.0	2,599.5	
4. New bridging loans limits granted (S\$m)		49.0	77.9	
5. Average loan-to-value ratio (in %)¹		53.4	53.6	
6. Housing and Bridging Loan NPL (in %)		0.4	0.5	

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.