

## Data on Housing and Bridging Loans

		Q4 2015	Q1 2016 P
<b>1. Outstanding housing loans (S\$m)</b>			
	Owner-occupied property		
	Limits granted	157,643.7	157,047.1
	Utilised	137,169.9	137,635.1
	Investment property		
	Limits granted	56,674.0	56,614.3
	Utilised	50,374.0	50,576.9
<b>2. Outstanding bridging loans (S\$m)</b>			
	Limits granted	28.0	22.8
	Utilised	16.0	10.3
<b>3. New housing loans limits granted (S\$m)</b>			
	Owner-occupied property	5,403.8	5,745.0
	Investment property	1,779.1	1,917.4
<b>4. New bridging loans limits granted (S\$m)</b>		48.6	34.1
<b>5. Average loan-to-value ratio (in %)<sup>1</sup></b>		51.3	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.