

Data on Housing and Bridging Loans

		Q2 2014	Q3 2014	P
1. Outstanding housing loans (S\$m)				
	Owner-occupied property			
	Limits granted	146,821.0	148,708.9	
	Utilised	126,168.4	128,681.0	
	Investment property			
	Limits granted	56,856.0	56,445.3	
	Utilised	48,846.0	48,962.8	
2. Outstanding bridging loans (S\$m)				
	Limits granted	23.4	18.4	
	Utilised	13.1	12.1	
3. New housing loans limits granted (S\$m)				
	Owner-occupied property	5,509.9	5,252.4	
	Investment property	1,805.6	1,597.9	
4. New bridging loans limits granted (S\$m)		30.2	28.9	
5. Average loan-to-value ratio (in %)¹		48.1	48.6	
6. Housing and Bridging Loan NPL (in %)		0.3	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.