



Data on Housing and Bridging Loans

		Q2 2013	Q3 2013 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		137,435.1	140,499.1
Utilised		116,145.6	119,488.0
Investment property			
Limits granted		56,270.5	56,776.2
Utilised		46,619.0	47,370.7
2. Outstanding bridging loans (S\$m)			
Limits granted		452.9	35.2
Utilised		160.5	20.3
3. New housing loans limits granted (S\$m)			
Owner-occupied property		8,513.3	6,593.6
Investment property		2,947.1	2,337.6
4. New bridging loans limits granted (S\$m)		461.0	47.6
5. Average loan-to-value ratio (in %)¹		47.5	47.3
6. Housing and Bridging Loan NPL (in %)		0.3	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.