

Data on Housing and Bridging Loans

		Q3 2013	Q4 2013 P
1. Outstanding housing loans (S\$m)			
	Owner-occupied property		
	Limits granted	140,499.1	142,482.6
	Utilised	119,488.0	121,670.3
	Investment property		
	Limits granted	56,776.2	56,635.7
	Utilised	47,370.7	47,942.5
2. Outstanding bridging loans (S\$m)			
	Limits granted	35.2	26.7
	Utilised	20.3	13.2
3. New housing loans limits granted (S\$m)			
	Owner-occupied property	6,593.6	4,898.9
	Investment property	2,337.6	1,546.2
4. New bridging loans limits granted (S\$m)		47.6	32.1
5. Average loan-to-value ratio (in %)¹		47.3	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.