



Data on Housing and Bridging Loans

		Q2 2011	Q3 2011	P
1. Outstanding housing loans (S\$m)				
	Owner-occupied property			
	Limits granted	101,637.6	105,572.1	
	Utilised	87,554.7	91,283.4	
	Investment property			
	Limits granted	45,207.4	46,503.7	
	Utilised	36,858.0	38,626.8	
2. Outstanding bridging loans (S\$m)				
	Limits granted	95.5	89.9	
	Utilised	37.8	36.1	
3. New housing loans limits granted (S\$m)				
	Owner-occupied property	9,291.0	8,863.0	
	Investment property	3,567.5	3,545.4	
4. New bridging loans limits granted (S\$m)		132.7	135.4	
5. Average loan-to-value ratio (in %)¹		44.1	44.1	²
6. Housing and Bridging Loan NPL (in %)		0.4	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 approved by that financial institution during the period covered by the survey.

² Based on August 2011 data.