

## Data on Housing and Bridging Loans

		Q3 2014	Q4 2014	P
<b>1. Outstanding housing loans (S\$m)</b>				
	Owner-occupied property			
	Limits granted	148,708.9	150,431.5	
	Utilised	128,681.0	131,134.2	
	Investment property			
	Limits granted	56,445.3	56,905.5	
	Utilised	48,962.8	49,716.9	
<b>2. Outstanding bridging loans (S\$m)</b>				
	Limits granted	18.4	18.7	
	Utilised	12.1	9.4	
<b>3. New housing loans limits granted (S\$m)</b>				
	Owner-occupied property	5,252.4	5,125.1	
	Investment property	1,597.9	1,699.9	
<b>4. New bridging loans limits granted (S\$m)</b>		28.9	25.3	
<b>5. Average loan-to-value ratio (in %)<sup>1</sup></b>		48.6	49.2	
<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.