



## Data on Housing and Bridging Loans

		Q4 2012	Q1 2013 P
<b>1.</b>	<b>Outstanding housing loans (S\$m)</b>		
	Owner-occupied property		
	Limits granted	130,656.0	133,394.9
	Utilised	110,261.9	113,627.6
	Investment property		
	Limits granted	53,000.5	55,197.8
	Utilised	44,706.1	45,914.3
<b>2.</b>	<b>Outstanding bridging loans (S\$m)</b>		
	Limits granted	79.4	58.6
	Utilised	48.6	40.6
<b>3.</b>	<b>New housing loans limits granted (S\$m)</b>		
	Owner-occupied property	9,696.5	9,014.4
	Investment property	3,894.4	3,403.9
<b>4.</b>	<b>New bridging loans limits granted (S\$m)</b>	108.0	135.0
<b>5.</b>	<b>Average loan-to-value ratio (in %)<sup>1</sup></b>	48.1	47.6
<b>6.</b>	<b>Housing and Bridging Loan NPL (in %)</b>	0.3	0.3

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.