



Data on Housing and Bridging Loans

		Q4 2011	Q1 2012 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	109,727.7	113,945.3	
Utilised	94,749.8	97,667.9	
Investment property			
Limits granted	47,423.1	48,251.4	
Utilised	39,727.9	40,524.7	
2. Outstanding bridging loans (S\$m)			
Limits granted	69.7	52.0	
Utilised	33.8	20.3	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	7,692.7	6,862.0	
Investment property	2,874.8	2,526.1	
4. New bridging loans limits granted (S\$m)	108.2	63.4	
5. Average loan-to-value ratio (in %) ^{1, 2}	45.5	45.9	
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.

² The data has been revised (see footnote in Q4 2023 issue).