



Data on Housing and Bridging Loans

		Q4 2012	Q1 2013 P
1.	Outstanding housing loans (S\$m)		
	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
2.	Outstanding bridging loans (S\$m)		
	Limits granted	79.4	58.6
	Utilised	48.6	40.6
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	9,696.5	9,014.4
	Investment property	3,894.4	3,403.9
4.	New bridging loans limits granted (S\$m)	108.0	135.0
5.	Average loan-to-value ratio (in %)^{1,2}	50.5	50.2
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).