

Data on Housing and Bridging Loans

		Q4 2013	Q1 2014 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	142,482.6	144,379.2
	Utilised	121,670.3	123,943.7
	Investment property		
	Limits granted	56,635.7	56,208.3
	Utilised	47,942.5	48,109.0
2.	Outstanding bridging loans (S\$m)		
	Limits granted	26.7	23.4
	Utilised	13.2	9.1
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	4,898.9	4,354.8
	Investment property	1,546.2	1,348.1
4.	New bridging loans limits granted (S\$m)	32.1	20.7
5.	Average loan-to-value ratio (in %)^{1,2}	49.6	49.9
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).