



Data on Housing and Bridging Loans

		Q1 2013	Q2 2013 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	133,395.2	137,435.1
	Utilised	113,627.9	116,145.6
	Investment property		
	Limits granted	55,197.6	56,270.5
	Utilised	45,904.7	46,619.0
2.	Outstanding bridging loans (S\$m)		
	Limits granted	58.6	452.9
	Utilised	40.6	160.5
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	9,014.4	8,513.3
	Investment property	3,403.9	2,947.1
4.	New bridging loans limits granted (S\$m)	135.0	461.0
5.	Average loan-to-value ratio (in %)^{1,2}	50.2	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).