

Data on Housing and Bridging Loans

		Q1 2014	Q2 2014 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	144,379.2	146,821.0
	Utilised	123,943.7	126,168.4
	Investment property		
	Limits granted	56,208.3	56,856.0
	Utilised	48,109.0	48,846.0
2.	Outstanding bridging loans (S\$m)		
	Limits granted	23.4	23.4
	Utilised	9.1	13.1
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	4,341.0	5,509.9
	Investment property	1,348.1	1,805.6
4.	New bridging loans limits granted (S\$m)	20.7	30.2
5.	Average loan-to-value ratio (in %)^{1,2}	49.9	50.5
6.	Housing and Bridging Loan NPL (in %)	0.3	0.4

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).