

## Data on Housing and Bridging Loans

|           |                                                         | Q2 2011   | Q3 2011 P |
|-----------|---------------------------------------------------------|-----------|-----------|
| <b>1.</b> | <b>Outstanding housing loans (\$m)</b>                  |           |           |
|           | Owner-occupied property                                 |           |           |
|           | Limits granted                                          | 101,637.6 | 105,572.1 |
|           | Utilised                                                | 87,554.7  | 91,283.4  |
|           | Investment property                                     |           |           |
|           | Limits granted                                          | 45,207.4  | 46,503.7  |
|           | Utilised                                                | 36,858.0  | 38,626.8  |
| <b>2.</b> | <b>Outstanding bridging loans (\$m)</b>                 |           |           |
|           | Limits granted                                          | 95.5      | 89.9      |
|           | Utilised                                                | 37.8      | 36.1      |
| <b>3.</b> | <b>New housing loans limits granted (\$m)</b>           |           |           |
|           | Owner-occupied property                                 | 9,291.0   | 8,863.0   |
|           | Investment property                                     | 3,567.5   | 3,545.4   |
| <b>4.</b> | <b>New bridging loans limits granted (\$m)</b>          | 132.7     | 135.4     |
| <b>5.</b> | <b>Average loan-to-value ratio (in %)<sup>1,2</sup></b> | 46.5      | 45.7      |
| <b>6.</b> | <b>Housing and Bridging Loan NPL (in %)</b>             | 0.4       | 0.3       |

P: preliminary

<sup>1</sup> 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 during the period covered by the survey.

<sup>2</sup> The data has been revised (see footnote in Q4 2023 issue).