

Data on Housing and Bridging Loans

		Q2 2012	Q3 2012 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		122,306.3	127,073.9
Utilised		101,902.8	105,919.1
Investment property			
Limits granted		48,348.9	50,636.1
Utilised		41,660.1	43,378.4
2. Outstanding bridging loans (S\$m)			
Limits granted		95.1	81.6
Utilised		41.3	49.7
3. New housing loans limits granted (S\$m)			
Owner-occupied property		8,070.5	10,199.2
Investment property		3,045.4	3,886.6
4. New bridging loans limits granted (S\$m)		128.6	131.9
5. Average loan-to-value ratio (in %)^{1,2}		46.7	50.1
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).