



Data on Housing and Bridging Loans

		Q2 2013	Q3 2013 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	137,435.1	140,499.1
	Utilised	116,145.6	119,488.0
	Investment property		
	Limits granted	56,270.5	56,776.2
	Utilised	46,619.0	47,370.7
2.	Outstanding bridging loans (S\$m)		
	Limits granted	452.9	35.2
	Utilised	160.5	20.3
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	8,513.3	6,593.6
	Investment property	2,947.1	2,337.6
4.	New bridging loans limits granted (S\$m)	461.0	47.6
5.	Average loan-to-value ratio (in %)^{1,2}	49.9	49.7
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).