



Data on Housing and Bridging Loans

		Q3 2011	Q4 2011 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	105,572.1	109,605.9	
Utilised	91,283.4	94,634.2	
Investment property			
Limits granted	46,503.7	47,535.9	
Utilised	38,626.8	39,843.5	
2. Outstanding bridging loans (S\$m)			
Limits granted	89.9	69.7	
Utilised	36.1	33.8	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	8,863.0	7,680.1	
Investment property	3,547.4	2,876.6	
4. New bridging loans limits granted (S\$m)	135.4	108.2	
5. Average loan-to-value ratio (in %) ^{1, 2}	45.7	45.5	
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).