



## Data on Housing and Bridging Loans

|           |                                                         | Q3 2012   | Q4 2012 P |
|-----------|---------------------------------------------------------|-----------|-----------|
| <b>1.</b> | <b>Outstanding housing loans (S\$m)</b>                 |           |           |
|           | Owner-occupied property                                 |           |           |
|           | Limits granted                                          | 126,620.7 | 130,656.0 |
|           | Utilised                                                | 105,465.9 | 110,261.9 |
|           | Investment property                                     |           |           |
|           | Limits granted                                          | 50,850.2  | 53,000.5  |
|           | Utilised                                                | 43,592.5  | 44,706.1  |
| <b>2.</b> | <b>Outstanding bridging loans (S\$m)</b>                |           |           |
|           | Limits granted                                          | 81.6      | 79.4      |
|           | Utilised                                                | 49.7      | 48.6      |
| <b>3.</b> | <b>New housing loans limits granted (S\$m)</b>          |           |           |
|           | Owner-occupied property                                 | 10,199.2  | 9,696.5   |
|           | Investment property                                     | 3,886.6   | 3,894.4   |
| <b>4.</b> | <b>New bridging loans limits granted (S\$m)</b>         | 132.0     | 108.0     |
| <b>5.</b> | <b>Average loan-to-value ratio (in %)<sup>1,2</sup></b> | 50.1      | 50.5      |
| <b>6.</b> | <b>Housing and Bridging Loan NPL (in %)</b>             | 0.3       | 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.

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