



Data on Housing and Bridging Loans

		Q3 2013	Q4 2013 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	140,499.1	142,482.6	
Utilised	119,488.0	121,670.3	
Investment property			
Limits granted	56,776.2	56,635.7	
Utilised	47,370.7	47,942.5	
2. Outstanding bridging loans (S\$m)			
Limits granted	35.2	26.7	
Utilised	20.3	13.2	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	6,593.6	4,898.9	
Investment property	2,337.6	1,546.2	
4. New bridging loans limits granted (S\$m)	47.6	32.1	
5. Average loan-to-value ratio (in %) ^{1, 2}	49.7	49.6	
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).