



## Data on Housing and Bridging Loans

		Q1 2014	Q2 2014 P
<b>1.</b>	<b>Outstanding housing loans (S\$m)</b>		
	Owner-occupied property		
	Limits granted	144,379.2	146,821.0
	Utilised	123,943.7	126,168.4
	Investment property		
	Limits granted	56,208.3	56,856.0
	Utilised	48,109.0	48,846.0
<b>2.</b>	<b>Outstanding bridging loans (S\$m)</b>		
	Limits granted	23.4	23.4
	Utilised	9.1	13.1
<b>3.</b>	<b>New housing loans limits granted (S\$m)</b>		
	Owner-occupied property	4,341.0	5,509.9
	Investment property	1,348.1	1,805.6
<b>4.</b>	<b>New bridging loans limits granted (S\$m)</b>	20.7	30.2
<b>5.</b>	<b>Average loan-to-value ratio (in %)<sup>1</sup></b>	47.5	48.1
<b>6.</b>	<b>Housing and Bridging Loan NPL (in %)</b>	0.3	0.4

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.