



Data on Housing and Bridging Loans

		Q1 2013	Q2 2013 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		133,395.2	137,435.1
Utilised		113,627.9	116,145.6
Investment property			
Limits granted		55,197.6	56,270.5
Utilised		45,904.7	46,619.0
2. Outstanding bridging loans (S\$m)			
Limits granted		58.6	452.9
Utilised		40.6	160.5
3. New housing loans limits granted (S\$m)			
Owner-occupied property		9,014.4	8,513.3
Investment property		3,403.9	2,947.1
4. New bridging loans limits granted (S\$m)		135.0	461.0
5. Average loan-to-value ratio (in %)¹		47.8	47.5
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.