



Data on Housing and Bridging Loans

		Q4 2013	Q1 2014 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		142,482.6	144,379.2
Utilised		121,670.3	123,943.7
Investment property			
Limits granted		56,635.7	56,208.3
Utilised		47,942.5	48,109.0
2. Outstanding bridging loans (S\$m)			
Limits granted		26.7	23.4
Utilised		13.2	9.1
3. New housing loans limits granted (S\$m)			
Owner-occupied property		4,898.9	4,354.8
Investment property		1,546.2	1,348.1
4. New bridging loans limits granted (S\$m)		32.1	20.7
5. Average loan-to-value ratio (in %)¹		47.2	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.