



Data on Housing and Bridging Loans

		Q1 2011	Q2 2011	P
1.	Outstanding housing loans (S\$m)			
	Owner-occupied property			
	Limits granted	97,277.2	101,637.6	
	Utilised	84,162.0	87,554.7	
	Investment property			
	Limits granted	42,940.1	45,207.4	
	Utilised	35,562.2	36,858.0	
2.	Outstanding bridging loans (S\$m)			
	Limits granted	88.3	95.5	
	Utilised	36.3	37.8	
3.	New housing loans limits granted (S\$m)			
	Owner-occupied property	9,807.4	9,291.0	
	Investment property	3,614.7	3,567.5	
4.	New bridging loans limits granted (S\$m)	113.4	132.7	
5.	Average loan-to-value ratio (in %)¹	44.1	44.3	²
6.	Housing and Bridging Loan NPL (in %)	0.4	0.4	

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 Based on May 2011 data.