



Data on Housing and Bridging Loans

		Q1 2012	Q2 2012 P
1.	Outstanding housing loans (S\$m)		
	Owner-occupied property		
	Limits granted	113,945.3	122,306.3
	Utilised	97,667.9	101,902.8
	Investment property		
	Limits granted	48,251.4	48,348.9
	Utilised	40,524.7	41,660.1
2.	Outstanding bridging loans (S\$m)		
	Limits granted	52.0	95.1
	Utilised	20.3	41.3
3.	New housing loans limits granted (S\$m)		
	Owner-occupied property	6,855.3	8,070.5
	Investment property	2,526.1	3,045.4
4.	New bridging loans limits granted (S\$m)	63.4	128.6
5.	Average loan-to-value ratio (in %)¹	43.5	44.0
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.