

Data on Housing and Bridging Loans

		Q3 2011	Q4 2011	P
1. Outstanding housing loans (S\$m)				
	Owner-occupied property			
	Limits granted	105,572.1	109,605.9	
	Utilised	91,283.4	94,634.2	
	Investment property			
	Limits granted	46,503.7	47,535.9	
	Utilised	38,626.8	39,843.5	
2. Outstanding bridging loans (S\$m)				
	Limits granted	89.9	69.7	
	Utilised	36.1	33.8	
3. New housing loans limits granted (S\$m)				
	Owner-occupied property	8,863.0	7,680.1	
	Investment property	3,547.4	2,876.6	
4. New bridging loans limits granted (S\$m)		135.4	108.2	
5. Average loan-to-value ratio (in %)¹		43.3	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 approved by that financial institution during the period covered by the survey.