



Data on Housing and Bridging Loans

		Q3 2012	Q4 2012 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted		126,620.7	130,656.0
Utilised		105,465.9	110,261.9
Investment property			
Limits granted		50,850.2	53,000.5
Utilised		43,592.5	44,706.1
2. Outstanding bridging loans (S\$m)			
Limits granted		81.6	79.4
Utilised		49.7	48.6
3. New housing loans limits granted (S\$m)			
Owner-occupied property		10,199.2	9,696.5
Investment property		3,886.6	3,894.4
4. New bridging loans limits granted (S\$m)		132.0	108.0
5. Average loan-to-value ratio (in %) ^{1,2}		47.7	48.0
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.

² The change in average loan-to-value ratio from Q3-2012 is due to a refinement in methodology by banks.