

**No. 9/2003**

**SUPPLEMENT**  
**TO THE**  
**REPUBLIC OF SINGAPORE**  
**GOVERNMENT GAZETTE**  
**FRIDAY, 20TH JUNE 2003**

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**HOUSING AND DEVELOPMENT BOARD**  
**STATEMENT OF OUTSTANDING LOANS**  
**AS AT 31ST MARCH 2003**

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# HOUSING AND DEVELOPMENT BOARD

## STATEMENT OF OUTSTANDING LOANS AS AT 31 MARCH 2003

Particulars	1 April 2002	Borrowings	Repayments	31 March 2003
	\$	\$	\$	\$
<b>HOUSING DEVELOPMENT LOANS</b>				
<i>Interest at 2% point above CPF interest rate</i>				
\$ 2,750,000,000.00      1995/96 (20 Years)	1,960,588,874.91	0.00	1,543,640,643.70	416,948,231.21
\$ 2,055,000,000.00      1996/97 (20 Years)	1,727,639,350.05	0.00	76,775,967.32	1,650,863,382.73
\$ 6,180,857,354.20      1997/98 (20 Years)	5,415,016,967.75	0.00	218,767,633.43	5,196,249,334.32
\$ 1,555,000,000.00      1998/99 (20 Years)	1,414,469,160.88	0.00	52,141,751.86	1,362,327,409.02
\$ 1,511,597,945.59      1999/00 (20 Years)	1,413,558,902.06	0.00	52,390,376.75	1,361,168,525.31
<b>TOTAL HOUSING DEVELOPMENT LOANS</b>	<b>11,931,273,255.65</b>	<b>0.00</b>	<b>1,943,716,373.06</b>	<b>9,987,556,882.59</b>
<b>MORTGAGE FINANCING LOANS</b>				
<i>Interest at CPF interest rate</i>				
\$ 6,802,553,281.77 (Rescheduled)      1986/87 (20 Years)	1,868,116,878.28	0.00	836,328,767.32	1,031,788,110.96
\$ 1,117,264,377.23      1986/87 (20 Years)	407,295,414.01	0.00	72,449,897.92	334,845,516.09
\$ 1,027,313,958.39      1987/88 (20 Years)	404,845,835.73	0.00	60,444,189.52	344,401,646.21
\$ 1,445,290,440.88      1988/89 (20 Years)	604,648,572.62	0.00	78,953,720.46	525,694,852.16
\$ 606,524,510.19      1989/90 (20 Years)	292,188,179.95	0.00	32,373,375.16	259,814,804.79
\$ 619,690,802.43      1990/91 (20 Years)	337,834,466.47	0.00	32,030,871.70	305,803,594.77
\$ 585,429,084.17      1991/92 (20 Years)	357,336,148.99	0.00	28,955,986.75	328,380,162.24
\$ 1,082,328,667.31      1992/93 (20 Years)	681,498,066.59	0.00	52,293,384.82	629,204,681.77
\$ 2,538,844,405.61      1993/94 (20 Years)	1,671,460,214.01	0.00	121,052,379.02	1,550,407,834.99
\$ 4,282,682,207.28      1994/95 (20 Years)	3,018,712,007.47	0.00	199,187,934.72	2,819,524,072.75
\$ 5,568,394,822.97      1995/96 (20 Years)	4,314,002,529.92	0.00	238,173,414.24	4,075,829,115.68
\$ 7,474,410,612.98      1996/97 (20 Years)	6,058,298,734.10	0.00	313,733,687.71	5,744,565,046.39
\$ 8,668,409,591.56      1997/98 (20 Years)	7,377,593,064.51	0.00	351,512,002.93	7,026,081,061.58
\$10,491,793,159.99      1998/99 (20 Years)	9,426,228,561.50	0.00	386,425,873.12	9,039,802,688.38
\$ 7,025,861,316.54      1999/00 (20 Years)	6,469,733,212.61	0.00	288,600,071.01	6,181,133,141.60
\$ 4,099,525,453.58      2000/01 (20 Years)	3,939,293,060.00	0.00	164,263,239.73	3,775,029,820.27
\$ 3,483,607,375.20      2001/02 (20 Years)	3,483,607,375.20	0.00	136,158,868.72	3,347,448,506.48
\$ 3,047,774,225.66      2002/03 (20 Years)	0.00	3,047,774,225.66	0.00	3,047,774,225.66

**HOUSING AND DEVELOPMENT BOARD**  
**STATEMENT OF OUTSTANDING LOANS AS AT 31 MARCH 2003**

Particulars	1 April 2002	Borrowings	Repayments	31 March 2003
	\$	\$	\$	\$
<b>MORTGAGE FINANCING LOANS</b>				
<i>Interest at 0.1% point below DBS's Credit POSB housing loan interest rates</i>				
\$ 19,984,018.43                      1990/91 (15 Years)	5,339,638.56	0.00	5,339,638.56	0.00
\$ 16,438,691.10                      1990/91 (20 Years)	9,553,194.76	0.00	9,553,194.76	0.00
\$ 25,292,822.79                      1990/91 (25 Years)	9,611,206.51	0.00	9,611,206.51	0.00
\$ 12,100,104.80                      1991/92 (15 Years)	5,245,419.66	0.00	5,245,419.66	0.00
\$ 9,472,722.65                        1991/92 (20 Years)	6,075,846.22	0.00	6,075,846.22	0.00
\$ 15,761,603.13                      1991/92 (25 Years)	11,970,380.23	0.00	11,970,380.23	0.00
\$ 14,241,984.00                      1992/93 (15 Years)	7,144,514.98	0.00	1,679,228.74	5,465,286.24
\$ 10,417,595.83                      1992/93 (20 Years)	7,104,814.09	0.00	7,104,814.09	0.00
\$ 18,152,686.50                      1992/93 (25 Years)	14,247,462.03	0.00	14,247,462.03	0.00
\$ 43,445,850.77                      1993/94 (10 Years)	9,784,095.03	0.00	9,784,095.03	0.00
\$ 45,031,772.99                      1993/94 (15 Years)	25,474,467.94	0.00	3,084,048.94	22,390,419.00
\$ 53,842,883.29                      1993/94 (20 Years)	38,802,234.64	0.00	2,924,397.72	35,877,836.92
\$207,962,043.28                      1993/94 (25 Years)	168,327,741.05	0.00	11,061,826.59	157,265,914.46
\$ 40,860,293.43                      1994/95 (10 Years)	14,503,264.91	0.00	11,115,966.33	3,387,298.58
\$ 47,681,144.92                      1994/95 (15 Years)	30,069,267.54	0.00	3,096,050.26	26,973,217.28
\$ 63,444,748.63                      1994/95 (20 Years)	48,371,635.68	0.00	2,649,752.45	45,721,883.23
\$397,118,901.69                      1994/95 (25 Years)	332,749,908.78	0.00	11,315,638.44	321,434,270.34
\$ 28,995,615.46                      1995/96 (10 Years)	13,560,634.76	0.00	3,112,301.21	10,448,333.55
\$ 41,026,996.47                      1995/96 (15 Years)	28,723,933.45	0.00	2,500,963.37	26,222,970.08
\$ 55,804,654.79                      1995/96 (20 Years)	45,211,617.45	0.00	2,153,349.81	43,058,267.64
\$536,232,073.63                      1995/96 (25 Years)	467,954,692.39	0.00	13,879,407.82	454,075,284.57
\$ 24,625,653.70                      1996/97 (10 Years)	14,016,894.11	0.00	2,499,997.75	11,516,896.36
\$ 25,793,935.95                      1996/97 (15 Years)	19,542,472.34	0.00	1,483,551.16	18,058,921.18
\$ 51,701,659.37                      1996/97 (20 Years)	43,769,797.97	0.00	1,882,330.75	41,887,467.22
\$779,944,692.95                      1996/97 (25 Years)	699,682,977.82	0.00	19,047,117.26	680,635,860.56
\$ 31,899,980.98                      1997/98 (10 Years)	21,132,256.91	0.00	3,070,052.53	18,062,204.38
\$ 36,479,368.94                      1997/98 (15 Years)	29,508,900.49	0.00	1,999,186.50	27,509,713.99
\$121,865,808.82                      1997/98 (20 Years)	107,006,834.18	0.00	4,261,673.62	102,745,160.56
\$293,490,987.97                      1997/98 (25 Years)	269,281,728.06	0.00	6,943,410.76	262,338,317.30
\$883,130,766.25                      1997/98 (30 Years)	832,096,074.65	0.00	99,577,664.69	732,518,409.96

# HOUSING AND DEVELOPMENT BOARD

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Particulars	1 April 2002	Borrowings	Repayments	31 March 2003
	\$	\$	\$	\$
<b>MORTGAGE FINANCING LOANS</b>				
<i>Interest at 0.1% point below DBS's Credit POSB housing loan interest rates</i>				
\$ 8,092,986.49 1998/99 (5 Years)	2,249,522.23	0.00	2,249,522.23	0.00
\$ 30,952,814.29 1998/99 (10 Years)	23,615,253.28	0.00	2,770,607.00	20,844,646.28
\$ 37,960,659.03 1998/99 (15 Years)	33,025,411.27	0.00	1,872,363.01	31,153,048.26
\$ 140,252,511.83 1998/99 (20 Years)	128,989,348.59	0.00	4,273,084.40	124,716,264.19
\$ 74,284,693.90 1998/99 (25 Years)	70,386,237.73	0.00	1,479,018.98	68,907,218.75
\$1,432,995,933.21 1998/99 (30 Years)	1,382,202,464.48	0.00	19,270,321.68	1,362,932,142.80
\$ 14,043,705.54 1999/00 (5 Years)	8,728,972.80	0.00	5,245,348.98	3,483,623.82
\$ 49,264,737.52 1999/00 (10 Years)	40,872,456.04	0.00	4,445,603.78	36,426,852.26
\$ 95,585,735.01 1999/00 (15 Years)	85,977,267.80	0.00	5,108,468.23	80,868,799.57
\$ 218,596,479.72 1999/00 (20 Years)	203,904,780.83	0.00	7,811,035.36	196,093,745.47
\$ 212,818,337.72 1999/00 (25 Years)	202,652,140.21	0.00	5,404,992.90	197,247,147.31
\$1,691,138,445.83 1999/00 (30 Years)	1,631,527,063.64	0.00	31,693,177.05	1,599,833,886.59
\$ 10,172,733.60 2000/01 (5 Years)	8,292,243.51	0.00	1,954,544.26	6,337,699.25
\$ 51,047,464.40 2000/01 (10 Years)	46,783,438.50	0.00	4,431,944.31	42,351,494.19
\$ 124,386,547.46 2000/01 (15 Years)	118,145,884.92	0.00	6,486,421.39	111,659,463.53
\$ 242,078,239.74 2000/01 (20 Years)	233,896,415.92	0.00	8,504,026.09	225,392,389.83
\$ 246,303,931.15 2000/01 (25 Years)	240,340,153.82	0.00	6,198,632.38	234,141,521.44
\$1,911,513,305.07 2000/01 (30 Years)	1,877,076,482.37	0.00	35,792,953.39	1,841,283,528.98
\$ 9,784,075.04 2001/02 (5 Years)	9,784,075.04	0.00	1,817,875.15	7,966,199.89
\$ 46,233,747.17 2001/02 (10 Years)	46,233,747.17	0.00	3,907,761.61	42,325,985.56
\$ 108,186,704.38 2001/02 (15 Years)	108,186,704.38	0.00	5,531,342.43	102,655,361.95
\$ 222,584,945.61 2001/02 (20 Years)	222,584,945.61	0.00	7,723,718.11	214,861,227.50
\$ 222,823,995.12 2001/02 (25 Years)	222,823,995.12	0.00	5,582,672.50	217,241,322.62
\$1,924,625,823.98 2001/02 (30 Years)	1,924,625,823.98	0.00	36,171,641.47	1,888,454,182.51
\$ 9,486,224.34 2002/03 (5 Years)	0.00	9,486,224.34	0.00	9,486,224.34
\$ 44,231,978.17 2002/03 (10 Years)	0.00	44,231,978.17	0.00	44,231,978.17
\$ 95,407,356.06 2002/03 (15 Years)	0.00	95,407,356.06	0.00	95,407,356.06
\$ 211,707,354.02 2002/03 (20 Years)	0.00	211,707,354.02	0.00	211,707,354.02
\$ 247,808,671.42 2002/03 (25 Years)	0.00	247,808,671.42	0.00	247,808,671.42
\$1,549,348,645.27 2002/03 (30 Years)	0.00	1,549,348,645.27	0.00	1,549,348,645.27
<b>TOTAL MORTGAGE FINANCING LOANS</b>	<b>62,921,461,058.39</b>	<b>5,205,764,454.94</b>	<b>3,896,934,715.33</b>	<b>64,230,290,798.00</b>

**HOUSING AND DEVELOPMENT BOARD**  
**STATEMENT OF OUTSTANDING LOANS AS AT 31 MARCH 2003**

Particulars	1 April 2002	Borrowings	Repayments	31 March 2003
<b>UPGRADING FINANCING LOANS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<i>Interest at CPF interest rate</i>				
\$ 7,452,729.34 1997/98 (10 Years)	1,833,274.78	0.00	1,833,274.78	0.00
\$ 22,407,783.93 1998/99 (10 Years)	16,652,876.21	0.00	13,992,470.85	2,660,405.36
\$ 35,421,527.59 1999/00 (10 Years)	29,023,217.52	0.00	3,320,373.00	25,702,844.52
\$ 69,875,044.33 2000/01 (10 Years)	63,642,554.84	0.00	6,389,275.55	57,253,279.29
\$ 28,815,557.52 2001/02 (10 Years)	28,815,557.52	0.00	2,570,197.44	26,245,360.08
\$ 19,286,174.64 2002/03 (10 Years)	0.00	19,286,174.64	0.00	19,286,174.64
<b>TOTAL UPGRADING FINANCING LOANS</b>	<b>139,967,480.87</b>	<b>19,286,174.64</b>	<b>28,105,591.62</b>	<b>131,148,063.89</b>
<b>BANK LOANS</b>				
Short term loan	85,500,000.00	6,335,500,000.00	6,141,000,000.00	280,000,000.00
\$ 100,000,000.00 1993/94 Bank loan (10 Years)	25,000,000.00	0.00	10,000,000.00	15,000,000.00
\$1,000,000,000.00 1996/97, 1997/98 Bank loan (5 Years)	71,420,000.00	0.00	71,420,000.00	0.00
\$ 500,000,000.00 1997/98 Bank loan (5 Years)	166,640,000.00	0.00	166,640,000.00	0.00
<b>TOTAL BANK LOANS</b>	<b>348,560,000.00</b>	<b>6,335,500,000.00</b>	<b>6,389,060,000.00</b>	<b>295,000,000.00</b>

Particulars	1 April 2002	Borrowings	Redemption	31 March 2003
<b>BONDS/NOTES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
\$300,000,000.00 Bonds/Notes (001)	300,000,000.00	0.00	0.00	300,000,000.00
\$500,000,000.00 Bonds/Notes (002)	500,000,000.00	0.00	0.00	500,000,000.00
\$600,000,000.00 Bonds/Notes (003)	600,000,000.00	0.00	0.00	600,000,000.00
\$500,000,000.00 Bonds/Notes (004)	500,000,000.00	0.00	0.00	500,000,000.00
\$500,000,000.00 Bonds/Notes (005)	500,000,000.00	0.00	0.00	500,000,000.00
\$500,000,000.00 Bonds/Notes (006)	500,000,000.00	0.00	0.00	500,000,000.00
<b>TOTAL BONDS/NOTES</b>	<b>2,900,000,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,900,000,000.00</b>