

**No. 9/2004**

**SUPPLEMENT**  
**TO THE**  
**REPUBLIC OF SINGAPORE**  
**GOVERNMENT GAZETTE**  
**FRIDAY, 18TH JUNE 2004**

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**HOUSING AND DEVELOPMENT BOARD**  
**STATEMENT OF OUTSTANDING LOANS**  
**AS AT 31ST MARCH 2004**

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# HOUSING AND DEVELOPMENT BOARD

## STATEMENT OF OUTSTANDING LOANS AS AT 31 MARCH 2004

Particulars	1 April 2003	Borrowings	Repayments	31 March 2004
	\$	\$	\$	\$
<b>HOUSING DEVELOPMENT LOANS</b>				
<i>Interest at 2% point above CPF interest rate</i>				
\$ 2,750,000,000.00      1995/96 (20 Years)	416,948,231.21	0.00	416,948,231.21	0.00
\$ 2,055,000,000.00      1996/97 (20 Years)	1,650,863,382.73	0.00	1,650,863,382.73	0.00
\$ 6,180,857,354.20      1997/98 (20 Years)	5,196,249,334.32	0.00	403,040,714.98	4,793,208,619.34
\$ 1,555,000,000.00      1998/99 (20 Years)	1,362,327,409.02	0.00	55,038,265.80	1,307,289,143.22
\$ 1,511,597,945.59      1999/00 (20 Years)	1,361,168,525.31	0.00	54,774,466.34	1,306,394,058.97
<b>TOTAL HOUSING DEVELOPMENT LOANS</b>	<b>9,987,556,882.59</b>	<b>0.00</b>	<b>2,580,665,061.06</b>	<b>7,406,891,821.53</b>
<b>MORTGAGE FINANCING LOANS</b>				
<i>Interest at CPF interest rate</i>				
\$ 6,802,553,281.77 (Rescheduled)      1986/87 (20 Years)	1,031,788,110.96	0.00	1,031,788,110.96	0.00
\$ 1,117,264,377.23      1986/87 (20 Years)	334,845,516.09	0.00	334,845,516.09	0.00
\$ 1,027,313,958.39      1987/88 (20 Years)	344,401,646.21	0.00	321,019,980.82	23,381,665.39
\$ 1,445,290,440.88      1988/89 (20 Years)	525,694,852.16	0.00	81,308,044.61	444,386,807.55
\$ 606,524,510.19      1989/90 (20 Years)	259,814,804.79	0.00	33,480,133.53	226,334,671.26
\$ 619,690,802.43      1990/91 (20 Years)	305,803,594.77	0.00	33,285,724.66	272,517,870.11
\$ 585,429,084.17      1991/92 (20 Years)	328,380,162.24	0.00	30,285,509.28	298,094,652.96
\$ 1,082,328,667.31      1992/93 (20 Years)	629,204,681.77	0.00	54,038,619.15	575,166,062.62
\$ 2,538,844,405.61      1993/94 (20 Years)	1,550,407,834.99	0.00	124,097,602.93	1,426,310,232.06
\$ 4,282,682,207.28      1994/95 (20 Years)	2,819,524,072.75	0.00	204,198,756.20	2,615,325,316.55
\$ 5,568,394,822.97      1995/96 (20 Years)	4,075,829,115.68	0.00	247,358,526.70	3,828,470,588.98
\$ 7,474,410,612.98      1996/97 (20 Years)	5,744,565,046.39	0.00	324,746,606.05	5,419,818,440.34
\$ 8,668,409,591.56      1997/98 (20 Years)	7,026,081,061.58	0.00	363,851,044.41	6,662,230,017.17
\$10,491,793,159.99      1998/99 (20 Years)	9,039,802,688.38	0.00	403,181,338.58	8,636,621,349.80
\$ 7,025,861,316.54      1999/00 (20 Years)	6,181,133,141.60	0.00	295,860,166.55	5,885,272,975.05
\$ 4,099,525,453.58      2000/01 (20 Years)	3,775,029,820.27	0.00	168,395,486.86	3,606,634,333.41
\$ 3,483,607,375.20      2001/02 (20 Years)	3,347,448,506.48	0.00	139,584,115.26	3,207,864,391.22
\$ 3,047,774,225.66      2002/03 (20 Years)	3,047,774,225.66	0.00	119,124,070.54	2,928,650,155.12
\$ 2,555,502,943.04      2003/04 (20 Years)	0.00	2,555,502,943.04	0.00	2,555,502,943.04

**HOUSING AND DEVELOPMENT BOARD**  
**STATEMENT OF OUTSTANDING LOANS AS AT 31 MARCH 2004**

Particulars	1 April 2003	Borrowings	Repayments	31 March 2004
	\$	\$	\$	\$
<b>MORTGAGE FINANCING LOANS</b>				
<i>Interest at 0.1% point below DBS interest rate on housing loans taken from the former Credit POSB</i>				
\$ 14,241,984.00      1992/93 (15 Years)	5,465,286.24	0.00	5,465,286.24	0.00
\$ 45,031,772.99      1993/94 (15 Years)	22,390,419.00	0.00	22,390,419.00	0.00
\$ 53,842,883.29      1993/94 (20 Years)	35,877,836.92	0.00	35,877,836.92	0.00
\$ 207,962,043.28      1993/94 (25 Years)	157,265,914.46	0.00	157,265,914.46	0.00
\$ 40,860,293.43      1994/95 (10 Years)	3,387,298.58	0.00	3,387,298.58	0.00
\$ 47,681,144.92      1994/95 (15 Years)	26,973,217.28	0.00	26,973,217.28	0.00
\$ 63,444,748.63      1994/95 (20 Years)	45,721,883.23	0.00	45,721,883.23	0.00
\$ 397,118,901.69      1994/95 (25 Years)	321,434,270.34	0.00	297,181,157.38	24,253,112.96
\$ 28,995,615.46      1995/96 (10 Years)	10,448,333.55	0.00	10,448,333.55	0.00
\$ 41,026,996.47      1995/96 (15 Years)	26,222,970.08	0.00	26,222,970.08	0.00
\$ 55,804,654.79      1995/96 (20 Years)	43,058,267.64	0.00	43,058,267.64	0.00
\$ 536,232,073.63      1995/96 (25 Years)	454,075,284.57	0.00	14,710,371.45	439,364,913.12
\$ 24,625,653.70      1996/97 (10 Years)	11,516,896.36	0.00	11,516,896.36	0.00
\$ 25,793,935.95      1996/97 (15 Years)	18,058,921.18	0.00	18,058,921.18	0.00
\$ 51,701,659.37      1996/97 (20 Years)	41,887,467.22	0.00	41,887,467.22	0.00
\$ 779,944,692.95      1996/97 (25 Years)	680,635,860.56	0.00	20,187,472.93	660,448,387.63
\$ 31,899,980.98      1997/98 (10 Years)	18,062,204.38	0.00	18,062,204.38	0.00
\$ 36,479,368.94      1997/98 (15 Years)	27,509,713.99	0.00	26,287,089.59	1,222,624.40
\$ 121,865,808.82      1997/98 (20 Years)	102,745,160.56	0.00	72,499,487.63	30,245,672.93
\$ 293,490,987.97      1997/98 (25 Years)	262,338,317.30	0.00	7,341,254.75	254,997,062.55
\$ 883,130,766.25      1997/98 (30 Years)	732,518,409.96	0.00	732,518,409.96	0.00
\$ 30,952,814.29      1998/99 (10 Years)	20,844,646.28	0.00	20,844,646.28	0.00
\$ 37,960,659.03      1998/99 (15 Years)	31,153,048.26	0.00	1,998,945.16	29,154,103.10
\$ 140,252,511.83      1998/99 (20 Years)	124,716,264.19	0.00	4,561,968.68	120,154,295.51
\$ 74,284,693.90      1998/99 (25 Years)	68,907,218.75	0.00	1,579,008.89	67,328,209.86
\$1,432,995,933.21      1998/99 (30 Years)	1,362,932,142.80	0.00	641,419,949.90	721,512,192.90
\$ 14,043,705.54      1999/00 (5 Years)	3,483,623.82	0.00	3,483,623.82	0.00
\$ 49,264,737.52      1999/00 (10 Years)	36,426,852.26	0.00	7,082,927.64	29,343,924.62

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<b>MORTGAGE FINANCING LOANS</b>				
<i>Interest at 0.1% point below DBS interest rate on housing loans taken from the former Credit POSB</i>				
\$ 95,585,735.01      1999/00 (15 Years)	80,868,799.57	0.00	5,322,669.18	75,546,130.39
\$ 218,596,479.72      1999/00 (20 Years)	196,093,745.47	0.00	8,138,556.46	187,955,189.01
\$ 212,818,337.72      1999/00 (25 Years)	197,247,147.31	0.00	5,631,627.29	191,615,520.02
\$1,691,138,445.83      1999/00 (30 Years)	1,599,833,886.59	0.00	33,022,089.79	1,566,811,796.80
\$ 10,172,733.60      2000/01 (5 Years)	6,337,699.25	0.00	6,337,699.25	0.00
\$ 51,047,464.40      2000/01 (10 Years)	42,351,494.19	0.00	4,606,475.38	37,745,018.81
\$ 124,386,547.46      2000/01 (15 Years)	111,659,463.53	0.00	6,741,858.29	104,917,605.24
\$ 242,078,239.74      2000/01 (20 Years)	225,392,389.83	0.00	8,838,916.76	216,553,473.07
\$ 246,303,931.15      2000/01 (25 Years)	234,141,521.44	0.00	6,442,736.07	227,698,785.37
\$1,911,513,305.07      2000/01 (30 Years)	1,841,283,528.98	0.00	37,202,488.84	1,804,081,040.14
\$ 9,784,075.04      2001/02 (5 Years)	7,966,199.89	0.00	3,441,329.61	4,524,870.28
\$ 46,233,747.17      2001/02 (10 Years)	42,325,985.56	0.00	4,051,696.44	38,274,289.12
\$ 108,186,704.38      2001/02 (15 Years)	102,655,361.95	0.00	5,735,078.70	96,920,283.25
\$ 222,584,945.61      2001/02 (20 Years)	214,861,227.50	0.00	8,008,206.30	206,853,021.20
\$ 222,823,995.12      2001/02 (25 Years)	217,241,322.62	0.00	5,788,299.43	211,453,023.19
\$1,924,625,823.98      2001/02 (30 Years)	1,888,454,182.51	0.00	37,503,953.81	1,850,950,228.70
\$ 9,486,224.34      2002/03 (5 Years)	9,486,224.34	0.00	1,762,534.67	7,723,689.67
\$ 44,231,978.17      2002/03 (10 Years)	44,231,978.17	0.00	3,738,568.40	40,493,409.77
\$ 95,407,356.06      2002/03 (15 Years)	95,407,356.06	0.00	4,877,963.14	90,529,392.92
\$ 211,707,354.02      2002/03 (20 Years)	211,707,354.02	0.00	7,346,264.68	204,361,089.34
\$ 247,808,671.42      2002/03 (25 Years)	247,808,671.42	0.00	6,208,643.09	241,600,028.33
\$1,549,348,645.27      2002/03 (30 Years)	1,549,348,645.27	0.00	29,118,638.54	1,520,230,006.73
\$ 2,564,140.50      2003/04 (5 Years)	0.00	2,564,140.50	0.00	2,564,140.50
\$ 6,455,786.01      2003/04 (10 Years)	0.00	6,455,786.01	0.00	6,455,786.01
\$ 6,830,363.03      2003/04 (15 Years)	0.00	6,830,363.03	0.00	6,830,363.03
\$ 4,320,660.30      2003/04 (20 Years)	0.00	4,320,660.30	0.00	4,320,660.30
\$ 7,745.68      2003/04 (25 Years)	0.00	7,745.68	0.00	7,745.68
<b>TOTAL MORTGAGE FINANCING LOANS</b>	<b>64,230,290,798.00</b>	<b>2,575,681,638.56</b>	<b>6,868,348,877.48</b>	<b>59,937,623,559.08</b>

**HOUSING AND DEVELOPMENT BOARD**  
**STATEMENT OF OUTSTANDING LOANS AS AT 31 MARCH 2004**

Particulars	1 April 2003	Borrowings	Repayments	31 March 2004
<b>UPGRADING FINANCING LOANS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<i>Interest at CPF interest rate</i>				
\$ 22,407,783.93      1998/99 (10 Years)	2,660,405.36	0.00	2,660,405.36	0.00
\$ 35,421,527.59      1999/00 (10 Years)	25,702,844.52	0.00	11,593,265.95	14,109,578.57
\$ 69,875,044.33      2000/01 (10 Years)	57,253,279.29	0.00	6,550,005.76	50,703,273.53
\$ 28,815,557.52      2001/02 (10 Years)	26,245,360.08	0.00	2,634,853.97	23,610,506.11
\$ 19,286,174.64      2002/03 (10 Years)	19,286,174.64	0.00	1,720,226.19	17,565,948.45
\$ 19,835,962.14      2003/04 (10 Years)	0.00	19,835,962.14	0.00	19,835,962.14
<b>TOTAL UPGRADING FINANCING LOANS</b>	<b>131,148,063.89</b>	<b>19,835,962.14</b>	<b>25,158,757.23</b>	<b>125,825,268.80</b>
<b>BANK LOANS</b>				
Short Term Loan	280,000,000.00	326,000,000.00	280,000,000.00	326,000,000.00
\$100 Million POSBank      1993/94 (10 Years)	15,000,000.00	0.00	10,000,000.00	5,000,000.00
<b>TOTAL BANK LOANS</b>	<b>295,000,000.00</b>	<b>326,000,000.00</b>	<b>290,000,000.00</b>	<b>331,000,000.00</b>
<b>BONDS/NOTES</b>				
\$300,000,000.00      Bonds/Notes (001)	300,000,000.00	0.00	300,000,000.00	0.00
\$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
\$250,000,000.00      Bonds/Notes (007)	0.00	250,000,000.00	0.00	250,000,000.00
\$250,000,000.00      Bonds/Notes (008)	0.00	250,000,000.00	0.00	250,000,000.00
<b>TOTAL BONDS/NOTES</b>	<b>2,900,000,000.00</b>	<b>500,000,000.00</b>	<b>300,000,000.00</b>	<b>3,100,000,000.00</b>