



## **Monetary Authority of Macao – Press Release**

### **Mortgage Loans Statistics, First Quarter 2009**

The Monetary Authority of Macao released today, for the first time, the results of its mortgage loans survey.

#### ***New Lending Approved***

For the first quarter of 2009, new residential mortgage loans (RMLs) approved by Macao banks increased by 36.0% quarter-to-quarter to MOP2.3 billion. Of which, 87.4% was extended to residents. In terms of approved value, new RMLs to residents and non-residents grew at respective rates of 28.6% and 125.4%.

Meanwhile, new commercial real estate loans (CRELs) approved increased notably by 54.7% to MOP2.0 billion. Of which, 75.6% was granted to residents. In terms of approved value, new CRELs to residents surged 134.4%, while those to non-residents fell 24.6%.

#### ***Outstanding Balances***

As at end-March 2009, the outstanding value of RMLs reached MOP34.9 billion, an increase of 1.7% compared with the end of 2008. 88.5% of the loans was extended to residents. RMLs to residents and non-residents grew at respective rates of 1.9% and 0.4% during the first quarter of 2009.

Concurrently, the outstanding value of CRELs rose by 3.1% to MOP35.2 billion. Residents accounted for 85.3% of the loans. During the first three months of 2009, CRELs to residents grew 3.1% while those to non-residents increased by 3.5%.

#### ***Delinquency Ratios***

At the end of March 2009, the delinquency ratio for RMLs was 0.24%, up slightly by 0.04 percentage points during the previous three months, whereas that for CRELs slid 0.01 percentage point to 0.55%.

Mortgage lending is a major business of Macao banks. It also serves as an indicator of local property-market conditions. Starting this year, the Monetary Authority of Macao conducts a comprehensive survey of mortgage loans and disseminates the results on a quarterly basis.

Annex

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澳門金融管理局 - 新聞稿

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2009年第一季澳門特別行政區物業按揭貸款統計附表

Estatísticas Relativas aos Empréstimos Hipotecários Estatísticas - 2009 1º Trimestre  
Mortgage Loans Statistics for Macao SAR - First Quarter 2009

			2008	2009	與上季比較	與上年同期比較	
			季度/Trimestre/Quarter			Varição relativamente ao trimestre anterior	Varição homóloga
			4	1	Quarter-to-quarter change	Year-on-year change	
			(千澳門幣, 除特別指定外) (MOP'000, salvo aviso contrário) (MOP'000, unless stated otherwise)		(%)	(%)	
1. 新批核的住宅按揭貸款 (期內數字) - 居民 - 非居民	Novos Empréstimos Hipotecários para Habitação (EHHs) aprovados (Dados do período) - Residentes - Não Residentes	New Residential Mortgage Loans (RMLs) approved (Period figures) - Residents - Non-residents	1,660,092	2,257,495	35.99	-	
			1,534,020	1,973,323	28.64	-	
			126,072	284,172	125.40	-	
2. 未償還住宅按揭貸款總額 (期末數字) - 居民 - 非居民	Saldo Bruto dos EHHs (Fim do período) - Residentes - Não Residentes	Gross outstanding RMLs (End-of-period figure) - Residents - Non-residents	34,336,481	34,925,095	1.71	-	
			30,331,230	30,903,901	1.89	-	
			4,005,251	4,021,194	0.40	-	
3. 期內撤帳比率 (%)	Os Níveis dos Empréstimos Dividados dos EHHs em % do Saldo Bruto dos EHHs (Dados do período)	RMLs written off as a percentage of outstanding RMLs (Period figures)	0.01	0.00	-0.01 #	-	
4. 新批核的商用物業貸款 (期內數字) - 居民 - 非居民	Novos Empréstimos Comerciais para Actividades Imobiliárias (ECAIs) aprovados (Dados do período) - Residentes - Não Residentes	New Commercial Real Estate Loans (CRELs) approved (Period figures) - Residents - Non-residents	1,300,708	2,012,803	54.75	-	
			649,046	1,521,336	134.40	-	
			651,662	491,467	-24.58	-	
5. 未償還商用物業貸款總額 (期末數字) - 居民 - 非居民	Saldo Bruto dos ECAIs (Fim do período) - Residentes - Não Residentes	Gross Commercial Real Estate Loans outstanding (End-of-period figure) - Residents - Non-residents	34,140,419	35,209,230	3.13	-	
			29,134,468	30,026,010	3.06	-	
			5,005,951	5,183,220	3.54	-	
6. 期內撤帳比率 (%)	Os Níveis de Empréstimos Não Pagos dos ECAIs em % do Saldo Bruto dos ECAIs (Dados do período)	CRELs written off as a percentage of outstanding CRELs (Period figures)	0.00	0.00	0.00 #	-	
7. 貨款拖欠比率 (%) - 住宅按揭貸款 - 商用物業貸款	Rácio das Dívidas Não Pagas - EHHs - ECAIs	Delinquency ratios - RMLs - CRELs	0.38	0.40	0.02 #	-	
			0.20	0.24	0.04 #	-	
			0.56	0.55	-0.01 #	-	

附註/Nota/Note:

# 百分點/ponto percentual/percentage point



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附件說明/Notes to Annex

1. 在本統計調查中，**住宅按揭貸款 (Residential mortgage loans (RMLs))** 指以住宅物業作抵押借予個人及公司的信貸融通。住宅物業包括用作個人居住用途的樓宇及樓宇單位 (包括未落成單位)，並可作自住或出租。本調查不包括海外物業。

RMLs refer to credit facilities provided by banks to individuals and enterprises that are collateralised by residential real estate.

Residential real estate includes houses, apartments and other dwellings (including uncompleted units) intended for occupancy by individual households. It can be residential properties occupied by owners or for leasing. Overseas real estate is excluded from the survey.
2. **商用物業貸款 Commercial real estate loans (CRELs)** 包括以商用物業作抵押借予個人及公司的信貸融通，借予建造公司的信貸融通及用於物業發展及投資的信貸融通。商用物業包括用作寫字樓、商舖、工業、酒店、旅遊設施的樓宇及樓宇單位，包括未落成單位。本調查不包括海外物業。

CRELs refer to credit facilities provided by banks to individuals and enterprises that are collateralised by commercial real estate, credit facilities to construction companies and credit facilities to finance property development and investment (including land development and construction of industrial, commercial and residential buildings for sales or for lease).

Commercial real estate encompasses buildings, structures, and associated land (including uncompleted units) used for office, retail and wholesale, industrial and hotels. Overseas real estate is excluded from the survey.
3. **新批核貸款 (住宅按揭貸款或商用物業貸款) (New loans approved (RMLs or CRELs))** 指該參考期內批核的貸款 (住宅按揭貸款或商用物業貸款)，這些貸款可以在同一參考期內取用，亦可在較後的季度才取用。

New loans (RMLs or CRELs) approved are loans approved (RMLs or CRELs) during the reporting period. It includes loans that are approved and drawn down during the reporting period, and loans approved but not yet drawn during the reporting period.
4. **拖欠比率 (Delinquency ratio)** 指逾期貸款總額佔未償還貸款總額的比率，可作為反映貸款組合的資產質素的指標。逾期貸款指貸款的本金或利息過期超過三個月以上未付。

Delinquency ratio is measured by a ratio of total amount of overdue loans to total outstanding loans. This ratio provides an indication of the asset quality of the loan portfolio. Loans overdue refer to loans on which payments of interest and/or principal are overdue for more than 3 months.
5. **撇帳比率 (Loans written off as percentage of outstanding loans)** 指期內撇帳的貸款佔未償還貸款的百分比。

Refers to the amount of RMLs or CRELs written off during the reporting period as a percentage of RMLs or CRELs outstanding.