



## Monetary Authority of Macao – Press Release

### Mortgage Loans Statistics, 3<sup>rd</sup> Quarter 2009

According to statistics released today by the Monetary Authority of Macao, on a quarterly basis, new mortgage lending approved increased notably in the third quarter while the outstanding balance of residential mortgage loans (RMLs) rose at a faster pace than commercial real estate loans (CRELs).

#### *New Lending Approved*

For the third quarter of 2009, new RMLs approved by Macao banks increased notably by 58.0% quarter-to-quarter to MOP6.2 billion. Of which, 81.5% was extended to residents. In terms of approved value, new RMLs to residents and non-residents grew at respective rates of 53.2% and 83.4%.

Meanwhile, new CRELs approved increased by 35.1% to MOP3.4 billion. Of which, 98.1% was granted to residents. In terms of approved value, new CRELs to residents rose 44.7%, while those to non-residents fell 69.3%.

#### *Outstanding Balances*

As at end-September 2009, the outstanding value of RMLs reached MOP40.7 billion, an increase of 10.8% compared with the previous quarter. 86.7% of the loans was extended to residents. RMLs to residents and non-residents grew at respective rates of 9.0% and 23.6% during the third quarter of 2009.

Concurrently, the outstanding value of CRELs rose 2.9% to MOP36.5 billion. Residents accounted for 86.3% of the loans. During the third quarter of 2009, CRELs to residents and to non-residents both grew by 2.9%.

#### *Delinquency Ratios*

At the end of September 2009, the delinquency ratio for RMLs stayed at 0.23%, while the ratio for CRELs fell 0.18 percentage points to 0.33%.

#### Annex

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澳門金融管理局 - 新聞稿

Autoridade Monetária de Macau - Boletim Informativo  
Monetary Authority of Macao - Press Release

2009年第三季物業按揭貸款統計附表

Estatísticas Relativas aos Empréstimos Hipotecários - 2009 3º Trimestre  
Mortgage Loans Statistics - Third Quarter 2009

			2009		與上季比較 Variação relativamente ao trimestre anterior Quarter-to-quarter change	
			季度/Trimestre/Quarter			
			2	3	(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	3,931,290 3,304,415 626,875	6,212,845 5,062,908 1,149,937	58.04 53.22 83.44	
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	36,764,673 32,376,833 4,387,840	40,725,447 35,299,992 5,425,455	10.77 9.03 23.65	
3. 期內撇帳比率 (%)	Os Níveis dos Empréstimos Dívídados dos EHHs em % do Saldo Bruto dos EHHs (Dados do período)	RMLs written off as a percentage of outstanding RMLs (Period figures)	0.00	0.00	0.00 #	
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	2,495,426 2,283,889 211,537	3,370,254 3,305,215 65,039	35.06 44.72 -69.25	
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	35,512,402 30,643,147 4,869,255	36,547,934 31,538,328 5,009,606	2.92 2.92 2.88	
6. 期內撇帳比率 (%)	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. 貸款拖欠比率 (%) - 住宅按揭貸款 - 商用物業貸款	Rácio das Dívidas Não Pagas - EHHs - ECAIs	Delinquency ratios - RMLs - CRELs	0.37 0.23 0.50	0.28 0.23 0.33	-0.09 # -0.00 # -0.18 #	

附註/Nota/Note:

# 百分點/ponto percentual/percentage point