



Monetary Authority of Macao – Press Release

Mortgage Loans Statistics, 4th Quarter 2009

According to statistics released today by the Monetary Authority of Macao, on an annual basis, new mortgage lending approved increased notably in the fourth quarter. The outstanding balance of residential mortgage loans (RMLs) rose at a faster pace than commercial real estate loans (CRELs), while their delinquency ratios continued to decline.

New Lending Approved

For the fourth quarter of 2009, new RMLs approved by Macao banks increased by 6.2% quarter-to-quarter to MOP6.6 billion. Of which, 85.5% was extended to residents. In terms of approved value, new RMLs to residents grew 11.5% whereas those to non-residents fell 17.0%. When compared with the same period last year, new approvals of RMLs surged 297.5%.

Meanwhile, new CRELs approved increased considerably by 88.0% from the previous quarter to MOP6.3 billion. Of which, 91.5% was granted to residents. In terms of approved value, new CRELs to residents and non-residents grew at respective rates of 75.4% and 728.8%. On an annual basis, new approvals of CRELs surged 387.2%.

Outstanding Balances

As at end-December 2009, the outstanding value of RMLs reached MOP44.2 billion, an increase of 8.5% from three months earlier or 28.7% from a year ago. The resident component made up 86.2% of the total. Outstanding RMLs to residents and non-residents grew at respective rates of 7.9% and 12.7% during the fourth quarter of 2009.

Concurrently, the outstanding value of CRELs rose 1.1% from end-September 2009 or 8.3% from end-2008 to MOP37.0 billion. Residents accounted for 86.4% of the loans. Outstanding CRELs to residents and to non-residents rose 1.2% and 0.5% respectively in the last quarter of 2009.

Delinquency Ratios

At the end of 2009, the delinquency ratio for RMLs stood at 0.19%, down 0.04 percentage points from three months earlier or 0.01 percentage point from a year ago. The ratio for CRELs also fell 0.10 percentage point from end-September 2009 or 0.33 percentage points from end-2008 to 0.23%.

Annex

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澳門金融管理局 - 新聞稿

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2009年第四季物業按揭貸款統計附表

Estadísticas Relativas aos Empréstimos Hipotecários - 2009 4º Trimestre

Mortgage Loans Statistics - Fourth Quarter 2009

			2009		與上季比較 Variação relativamente ao trimestre anterior Quarter-to-quarter change	與上年同期比較 Variação homóloga Year-on-year change
			季度/Trimestre/Quarter			
			3	4	(千澳門幣, 除特別指明外) (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)	Novos Empréstimos Hipotecários para Habitação (EHHs) aprovados (Dados do período)	New Residential Mortgage Loans (RMLs) approved (Period figures)	6,212,845	6,598,410	6.21	297.47
- 居民	- Residentes	- Residents	5,062,908	5,644,141	11.48	267.93
- 非居民	- Não Residentes	- Non-residents	1,149,937	954,269	-17.02	656.92
2. 未償還住宅按揭貸款總額 (期末數字)	Saldo Bruto dos EHHs (Fim do período)	Gross outstanding RMLs (End-of-period figure)	40,725,447	44,194,313	8.52	28.71
- 居民	- Residentes	- Residents	35,299,992	38,082,342	7.88	25.55
- 非居民	- Não Residentes	- Non-residents	5,425,455	6,111,971	12.65	52.60
3. 期內撇帳比率 (%)	Os Níveis dos Empréstimos Dívidados 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 #	-0.01 #
4. 新批核的商用物業貸款 (期內數字)	Novos Empréstimos Comerciais para Actividades Imobiliárias (ECAIs) aprovados (Dados do período)	New Commercial Real Estate Loans (CRELs) approved (Period figures)	3,370,254	6,337,248	88.03	387.22
- 居民	- Residentes	- Residents	3,305,215	5,798,200	75.43	793.34
- 非居民	- Não Residentes	- Non-residents	65,039	539,048	728.81	-17.28
5. 未償還商用物業貸款總額 (期末數字)	Saldo Bruto dos ECAIs (Fim do período)	Gross Commercial Real Estate Loans outstanding (End-of-period figure)	36,547,934	36,959,429	1.13	8.26
- 居民	- Residentes	- Residents	31,538,328	31,923,239	1.22	9.57
- 非居民	- Não Residentes	- Non-residents	5,009,606	5,036,190	0.53	0.60
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 as a percentage of outstanding CRELs (Period figures)	0.00	0.01	0.01 #	0.01 #
7. 貸款拖欠比率 (%)	Rácio das Dívidas Não Pagas	Delinquency ratios	0.28	0.21	-0.07 #	-0.17 #
- 住宅按揭貸款	- EHHs	- RMLs	0.23	0.19	-0.04 #	-0.01 #
- 商用物業貸款	- ECAIs	- CRELs	0.33	0.23	-0.10 #	-0.33 #

附註/Nota/Note:

百分點/ponto percentual/percentage point