



## Monetary Authority of Macao – Press Release

### Mortgage Loans Statistics, 1<sup>st</sup> Quarter 2010

According to statistics released today by the Monetary Authority of Macao, on an annual basis, new approvals of mortgage lending continued to increase notably in the first quarter. On outstanding balance, residential mortgage loans (RMLs) rose at a faster pace than commercial real estate loans (CRELs).

#### *New Lending Approved*

For the first quarter of 2010, new RMLs approved by Macao banks increased by 5.4% quarter-to-quarter to MOP7.0 billion; of which, 93.0% was extended to residents. In terms of approved value, new RMLs to residents grew 14.5% whereas those to non-residents fell notably by 48.6%. When compared with the same period last year, new approvals of RMLs surged markedly by 208.3%.

After a notable rise of 88.0% in the previous quarter, new CRELs approved decreased by 16.0% quarter-to-quarter to MOP5.3 billion; of which, 95.0% was granted to residents. In terms of approved value, new CRELs to residents and non-residents fell at respective rates of 12.8% and 50.6%. On an annual basis, new approvals of CRELs increased by 164.3%.

#### *Outstanding Balances*

As at end-March 2010, the outstanding value of RMLs reached MOP48.4 billion, an increase of 9.5% from three months earlier or 37.7% from a year ago. The resident component made up 87.6% of the total. Outstanding RMLs to residents grew by 11.3% whereas those to non-residents fell 1.6% during the first quarter of 2010.

Concurrently, the outstanding value of CRELs rose 6.3% from end-December 2009 or 11.5% from end-March 2009 to MOP39.3 billion. Residents accounted for 84.6% of the loans. Outstanding CRELs to residents and to non-residents rose 4.1% and 20.1% respectively in the first quarter of 2010.

#### *Delinquency Ratios*

At the end of March 2010, the delinquency ratio for RMLs stood at 0.15%, down 0.04 percentage points from three months earlier or 0.09 percentage points from a year ago. The ratio for CRELs went up 0.11 percentage points from end-December 2009 but down 0.20 percentage points from end-March 2009, to 0.34%.

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

## 2010年第一季度物業按揭貸款統計附表

Estatísticas Relativas aos Empréstimos Hipotecários - 2010 1º Trimestre

Mortgage Loans Statistics - First Quarter 2010

			2009	2010	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)	6,598,410	6,954,442	5.40	208.35
- 居民	- Residentes	- Residents	5,644,141	6,464,416	14.53	228.36
- 非居民	- Não Residentes	- Non-residents	954,269	490,026	-48.65	70.91
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)	44,194,313	48,403,644	9.52	37.67
- 居民	- Residentes	- Residents	38,082,342	42,387,224	11.30	36.39
- 非居民	- Não Residentes	- Non-residents	6,111,971	6,016,420	-1.56	47.37
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 #	0.00 #
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)	6,337,248	5,325,275	-15.97	164.30
- 居民	- Residentes	- Residents	5,798,200	5,058,810	-12.75	232.07
- 非居民	- Não Residentes	- Non-residents	539,048	266,465	-50.57	-45.78
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)	36,959,429	39,270,252	6.25	11.52
- 居民	- Residentes	- Residents	31,923,239	33,222,826	4.07	10.57
- 非居民	- Não Residentes	- Non-residents	5,036,190	6,047,426	20.08	17.03
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)	0.01	0.03	0.02 #	0.03 #
7. 貸款拖欠比率 (%)	Rácio das Dívidas Não Pagas	Delinquency ratios	0.21	0.24	0.03 #	-0.15 #
- 住宅按揭貸款	- EHHs	- RMLs	0.19	0.15	-0.04 #	-0.09 #
- 商用物業貸款	- ECAIs	- CRELs	0.23	0.34	0.11 #	-0.20 #

附註/Nota/Note:

# 百分點/ponto percentual/percentage point