



Monetary Authority of Macao – Press Release

Mortgage Loans Statistics, 2nd 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 second quarter. On outstanding balance, residential mortgage loans (RMLs) rose at a faster pace than commercial real estate loans (CRELs).

New Lending Approved

For the second quarter of 2010, new RMLs approved by Macao banks increased by 21.7% quarter-to-quarter to MOP8.5 billion; of which, 92.7% was extended to residents. In terms of approved value, new RMLs to residents and to non-residents rose 21.3% and 26.5% respectively. When compared with the same period last year, new approvals of RMLs increased markedly by 115.2%.

After falling 16.0% in the previous quarter, new CRELs approved increased by 55.3% quarter-to-quarter to MOP8.3 billion; of which, 85.9% was granted to residents. In terms of approved value, new CRELs to residents and to non-residents rose by 40.4% and 337.2% respectively. On an annual basis, new approvals of CRELs surged by 231.4%.

Outstanding Balances

As at end-June 2010, the outstanding value of RMLs reached MOP54.2 billion, an increase of 11.9% from three months earlier or 47.3% from a year ago. The resident component made up 88.9% of the total. Outstanding RMLs to residents and to non-residents grew by 13.5% and 0.3% respectively during the second quarter of 2010.

Concurrently, the outstanding value of CRELs rose 3.6% from end-March 2010 or 14.6% from end-June 2009 to MOP40.7 billion. Residents accounted for 86.2% of the loans. Outstanding CRELs to residents rose 5.5% whereas those to non-residents fell 6.9% in the second quarter of 2010.

Delinquency Ratios

At the end of June 2010, the delinquency ratio for RMLs stood at 0.13%, down 0.02 percentage points from three months earlier or 0.10 percentage points from a year ago. The ratio for CRELs went up 0.05 percentage points from end-March 2010 but down 0.12 percentage points from end-June 2009, to 0.39%.

Annex

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澳門金融管理局 - 新聞稿

Autoridade Monetária de Macau - Boletim Informativo

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2010年第二季物業按揭貸款統計附表

Estatísticas Relativas aos Empréstimos Hipotecários - 2010 2º Trimestre

Mortgage Loans Statistics - Second Quarter 2010

			2010		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				
			1	2	(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)	6,954,442	8,461,491	21.67	115.23	
- 居民	- Residentes	- Residents	6,464,416	7,841,542	21.30	137.30	
- 非居民	- Não Residentes	- Non-residents	490,026	619,949	26.51	-1.10	
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)	48,403,644	54,151,620	11.88	47.29	
- 居民	- Residentes	- Residents	42,387,224	48,115,923	13.52	48.61	
- 非居民	- Não Residentes	- Non-residents	6,016,420	6,035,697	0.32	37.56	
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)	5,325,275	8,268,706	55.27	231.35	
- 居民	- Residentes	- Residents	5,058,810	7,103,787	40.42	211.04	
- 非居民	- Não Residentes	- Non-residents	266,465	1,164,919	337.18	450.69	
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)	39,270,252	40,685,074	3.60	14.57	
- 居民	- Residentes	- Residents	33,222,826	35,057,860	5.52	14.41	
- 非居民	- Não Residentes	- Non-residents	6,047,426	5,627,214	-6.95	15.57	
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)	0.03	0.00	-0.03 #	0.00 #	
7. 貸款拖欠比率 (%)	Rácio das Dívidas Não Pagas	Delinquency ratios	0.24	0.24	0.01 #	-0.12 #	
- 住宅按揭貸款	- EHHs	- RMLs	0.15	0.13	-0.02 #	-0.10 #	
- 商用物業貸款	- ECAIs	- CRELs	0.34	0.39	0.05 #	-0.12 #	

附註/Nota/Note:

百分點/ponto percentual/percentage point