



## Monetary Authority of Macao – Press Release

### Mortgage Loans Statistics, 1<sup>st</sup> Quarter 2011

According to statistics released today by the Monetary Authority of Macao, new approvals of residential mortgage loans (RMLs) and commercial real estate loans (CRELs) dropped from the previous quarter in the first quarter of 2011. On outstanding balance, increases were observed in both RMLs and CRELs.

#### *New Lending Approved*

For the first quarter of 2011, new RMLs approved by Macao banks decreased by 18.8% quarter-to-quarter to MOP8.5 billion; of which, 94.0% was extended to residents. In terms of approved value, new RMLs to residents and to non-residents dropped 17.9% and 31.0% respectively. When compared with the same period of 2010, new approvals of RMLs increased by 21.7%.

After registering decline in the previous quarter, new CRELs approved decreased further by 17.6% quarter-to-quarter to MOP6.2 billion in the first quarter of 2011; of which, 87.3% was granted to residents. In terms of approved value, new CRELs to residents and non-residents dropped by 17.3% and 19.1% respectively. On an annual basis, new approvals of CRELs rose by 17.1%.

#### *Outstanding Balances*

As at end-March 2011, the outstanding value of RMLs reached MOP65.2 billion, an increase of 6.6% from three months earlier or 34.8% from a year ago. The resident component made up 90.4% of the total. Outstanding RMLs to residents grew by 7.4% whereas outstanding RMLs to non-residents edged down by 0.1% from three months earlier.

Concurrently, the outstanding value of CRELs rose 3.8% from end-December 2010 or 29.4% from end-March 2010 to MOP50.8 billion. Residents accounted for 89.0% of the loans. Outstanding CRELs to residents and non-residents rose 3.2% and 9.3% respectively from three months earlier.

#### *Delinquency Ratios*

At the end of March 2011, the delinquency ratio for RMLs stood at 0.09%, down 0.01 percentage point from three months earlier or 0.06 percentage points from a year ago. The ratio for CRELs went up 0.24 percentage points from end-December 2010 or 0.08 percentage points from end-March 2010, to 0.41%.

#### 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

2011年第一季物業按揭貸款統計附表

Estatísticas Relativas aos Empréstimos Hipotecários - 2011 1º Trimestre  
Mortgage Loans Statistics - 1<sup>st</sup> Quarter 2011

			2010	2011	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			
			4	1	(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)	10,425,396	8,462,857	-18.82	21.69
- 居民	- Residentes	- Residents	9,685,989	7,952,832	-17.89	23.02
- 非居民	- Não Residentes	- Non-residents	739,407	510,025	-31.02	4.08
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)	61,191,426	65,248,145	6.63	34.80
- 居民	- Residentes	- Residents	54,890,047	58,955,753	7.41	39.09
- 非居民	- Não Residentes	- Non-residents	6,301,379	6,292,392	-0.14	4.59
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)	7,565,268	6,236,699	-17.56	17.12
- 居民	- Residentes	- Residents	6,584,854	5,443,539	-17.33	7.61
- 非居民	- Não Residentes	- Non-residents	980,414	793,160	-19.10	197.66
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)	48,949,318	50,828,865	3.84	29.43
- 居民	- Residentes	- Residents	43,815,655	45,218,011	3.20	36.11
- 非居民	- Não Residentes	- Non-residents	5,133,663	5,610,854	9.30	-7.22
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 #	-0.03 #
7. 貸款拖欠比率 (%)	Rácio das Dívidas Não Pagas	Delinquency ratios	0.13	0.23	0.10 #	0.00 #
- 住宅按揭貸款	- EHHs	- RMLs	0.10	0.09	-0.01 #	-0.06 #
- 商用物業貸款	- ECAIs	- CRELs	0.17	0.41	0.24 #	0.08 #

附註/Nota/Note:

# 百分點/ponto percentual/percentage point