澳門金融管理局新聞稿

2009 年第一季澳門物業按揭貸款統計

澳門金融管理局今天首次發表物業按揭貸款調查結果：

新批核借貸

2009 年第一季新批核的住宅按揭貸款較上季增加 36.0% 至 23 億澳門幣；其中，居民部份佔 87.4%。按批核金額計算，居民及非居民新批核住宅按揭貸款分別增長 28.6% 及 125.4%。

另一方面，新批核的商用物業貸款顯著增加 54.7% 至 20 億澳門幣；其中，居民部份佔 75.6%。居民新批核商用物業貸款金額按季增長 134.4% 而非居民部份則下降 24.6%。

未償還按揭貸款總額

截至 2009 年 3 月底，未償還住宅按揭貸款總額達 349 億澳門幣，較 2008 年底微升 1.7%；其中，居民部份佔 88.5%。居民及非居民未償還住宅按揭貸款分別增長 1.9% 及 0.4%。

同時，未償還商用物業貸款總額微升 3.1%，達 352 億澳門幣；其中，居民部份佔 85.3%。在 2009 年首三個月內，居民未償還商用物業貸款總額增長 3.1%，而非居民部份則增長 3.5%。

貸款拖欠比率

2009 年 3 月底的住宅按揭貸款拖欠比率較三個月前微升 0.04 個百分點至 0.24%。商用物業貸款拖欠比率則略降 0.01 個百分點至 0.55%。

物業按揭借貸爲澳門銀行的主要業務，同時爲反映本地房地產市場狀況的指標。澳門金融管理局自本年起，就本澳物業按揭貸款按季度進行全面調查及向公眾發佈調查結果。

附表

如有查詢，請聯絡： 澳門金融管理局研究暨統計辦公室 (電話：83952532　傳真：28353042)

2009 年 6 月 24 日

附件/Anexo/Annex

澳門金融管理局 - 新聞稿
Autoridade Monetária de Macau - Boletim Informativo
Monetary Authority of Macao - Press Release

2009年第一季澳門特別行政區物業按揭貸款統計附表
Estatísticas Relativas aos Empréstimos Hipotecários Estatísticas - 2009 1º Trimestre
Mortgage Loans Statistics for Macao SAR - First Quarter 2009

			2008	2009	與上季比較 Variação relativamento ao trimestre anterio Quarter-to-quarter change
			季度/Trimestre/Quarter		
			4	1	
			(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)	Novos Empréstimos Hipotecários para Habitação (EHHs) aprovados (Dados do período)	New Residential Mortgage Loans (RMLs) approved (Period figures)	1,660,092	2,257,495	35.99
- 居民	- Residentes	- Residents	1,534,020	1,973,323	28.64
- 非居民	- Não Residentes	- Non-residents	126,072	284,172	125.40
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)	34,336,481	34,925,095	1.71
- 居民	- Residentes	- Residents	30,331,230	30,903,901	1.89
- 非居民	- Não Residentes	- Non-residents	4,005,251	4,021,194	0.40
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)	0.01	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)	1,300,708	2,012,803	54.75
- 居民	- Residentes	- Residents	649,046	1,521,336	134.40
- 非居民	- Não Residentes	- Non-residents	651,662	491,467	-24.58
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)	34,140,419	35,209,230	3.13
- 居民	- Residentes	- Residents	29,134,468	30,026,010	3.06
- 非居民	- Não Residentes	- Non-residents	5,005,951	5,183,220	3.54
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	0.00	0.00 #
7. 貸款拖欠比率 (%)	Rácio das Dívidas Não Pagas	Delinquency ratios	0.38	0.40	0.02 #
- 住宅按揭貸款	- EHHs	- RMLs	0.20	0.24	0.04 #
- 商用物業貸款	- ECAIs	- CRELs	0.56	0.55	-0.01 #

附註/Nota/Note:
百分點/ponto percentual/percentage point

<u>附件說明/Notas à Anexo/Notes to Annex</u>

1. 在本統計調查中，**住宅按揭貸款 (Residential mortgage loans (RMLs))** 指以住宅物業作抵押借予個人及公司的信貸融通。住宅物業包括用作個人居住用途的樓宇及樓宇單位(包括未落成單位)，並可作自住或出租。本調查不包括海外物業。
   RMLs refer to credit facilities provided by banks to individuals and enterprises that are collateralised by residential real estate.
   Residential real estate includes houses, apartments and other dwellings (including uncompleted units) intended for occupancy by individual households. It can be residential properties occupied by owners or for leasing. Overseas real estate is excluded from the survey.

2. **商用物業貸款 Commercial real estate loans (CRELs)**包括以商用物業作抵押借予個人及公司的信貸融通，借予建造公司的信貸融通及用於物業發展及投資的信貸融通。商用物業包括用作寫字樓、商舖、工業、酒店、旅遊設施的樓宇及樓宇單位，包括未落成單位。本調查不包括海外物業。
   CRELs refer to credit facilities provided by banks to individuals and enterprises that are collateralised by commercial real estate, credit facilities to construction companies and credit facilities to finance property development and investment (including land development and construction of industrial, commercial and residential buildings for sales or for lease).
   Commercial real estate encompasses buildings, structures, and associated land (including uncompleted units) used for office, retail and wholesale, industrial and hotels. Overseas real estate is excluded from the survey.

3. **新批核貸款 (住宅按揭貸款或商用物業貸款) (New loans approved (RMLs or CRELs))** 指該參考期內批核的貸款 (住宅按揭貸款或商用物業貸款)，這些貸款可以在同一參考期內取用，亦可在較後的季度才取用。
   New loans (RMLs or CRELs) approved are loans approved (RMLs or CRELs) during the reporting period. It includes loans that are approved and drawn down during the reporting period, and loans approved but not yet drawn during the reporting period.

4. **拖欠比率 (Delinquency ratio)**指逾期貸款總額佔未償還貸款總額的比率，可作爲反映貸款組合的資產質素的指標。逾期貸款指貸款的本金或利息過期超過三個月以上未付。
   Delinquency ratio is measured by a ratio of total amount of overdue loans to total outstanding loans. This ratio provides an indication of the asset quality of the loan portfolio. Loans overdue refer to loans on which payments of interest and/or principal are overdue for more than 3 months.

5. **撇帳比率 (Loans written off as percentage of outstanding loans)** 指期內撇帳的貸款佔未償還貸款的百分比。
   Refers to the amount of RMLs or CRELs written off during the reporting period as a percentage of RMLs or CRELs outstanding.