

AMCM News:

Mortgage loans statistics – December 2022

According to statistics released today by the Monetary Authority of Macao, new approvals of residential mortgage loans (RMLs) and commercial real estate loans (CRELs) both increased month-to-month in December 2022. With regard to the outstanding balances, RMLs rose whereas CRELs witnessed a decline on a monthly basis.

New lending approved

In December 2022, new RMLs approved by Macao banks advanced by 118.4% month-to-month to MOP3.03 billion. Of which, new RMLs to residents, representing 86.4% of the total, grew by 89.6% to MOP2.62 billion; the non-resident component increased to MOP412.9 million. The monthly average of new RMLs approved between October and December 2022 was MOP1.80 billion, up 25.8% from the previous period (September to November 2022).

New CRELs increased by 12.0% month-to-month to MOP1.57 billion. Within this total, new CRELs to residents, which occupied 95.7% of the total, expanded by 15.2% to MOP1.50 billion; new CRELs to non-residents fell by 29.8% to MOP68.0 million. The monthly average of new CRELs approved between October and December 2022 was MOP3.41 billion, a decrease of 2.9% from the previous period (September to November 2022).

Outstanding balances

As at end-2022, the outstanding value of RMLs was MOP238.5 billion, which rose by 0.4% month-to-month but dropped by 2.0% from a year ago. Of which, the resident component made up 95.0% of the total. When compared with the previous month, outstanding RMLs to residents went up by 0.4% whereas those to non-residents fell by 0.5%.

The outstanding value of CRELs decreased by 0.1% month-to-month but rose by 1.6% from a year earlier to MOP165.0 billion. Of which, the resident component accounted for 93.5% of the total. Compared with a month earlier, outstanding CRELs to residents declined by 0.1% whereas those to non-residents rose by 0.6%.

Delinquency ratios

At end-2022, the delinquency ratio for RMLs stood at 0.5%, which remained unchanged from a month ago but up by 0.2 percentage points over a year earlier. The ratio for CRELs was 0.9%, up by 0.1 percentage point from a month ago or 0.3 percentage points from end-2021.

Residential mortgage loans refer to credit facilities provided by banks to individuals and enterprises that are collateralised by residential real estate in Macao. They include loans to finance purchase of residential properties and other purposes (such as refinancing loans, working capital and trade financing). Commercial real estate loans refer to credit facilities provided by banks to individuals and enterprises that are collateralised by commercial real

estate in Macao. They include loans to construction companies and loans to finance property development and investment.

9 February 2023

Detailed figures on Mortgage Loans Statistics are available on:

<https://www.amcm.gov.mo/en/research-statistics/statistics-page/official-statistics-summary-page>.

	2022		與上月比較	與上年度同期比較
	月份 / Mês / Month		Varição relativamente ao mês anterior	Varição homóloga
	11	12	Month-to-month rate of change	Year-on-year rate of change
	(千澳門元·除特別指明外) (MOP mil, salvo aviso contrário) (MOP thousand, 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)	1,387,874	3,030,587	118.4	18.2
居民 / Residentes / Residents	1,380,608	2,617,718	89.6	3.6
非居民 / Não Residentes / Non-residents	7,266	412,869	5,582.2	1,001.5
當中，抵押品為在建樓宇 (樓花按揭) Entre estes, as hipotecas (colaterais) garantiam empréstimos para aquisição de fracções autónomas de prédios em construção Of which, collateralised by uncompleted units (equitable mortgage)	43,654	34,434	-21.1	-91.4
居民 / Residentes / Residents	43,654	34,434	-21.1	-91.2
非居民 / Não Residentes / Non-residents	-	-	..	-100.0
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)	237,578,850	238,489,606	0.4	-2.0
居民 / Residentes / Residents	225,498,063	226,467,320	0.4	-1.8
非居民 / Não Residentes / Non-residents	12,080,787	12,022,286	-0.5	-5.8
3. 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)	1,398,043	1,566,455	12.0	-85.7
居民 / Residentes / Residents	1,301,274	1,498,475	15.2	-86.3
非居民 / Não Residentes / Non-residents	96,769	67,980	-29.8	86.0
4. 未償還商用物業貸款總額 (期末數字) Saldo Bruto dos ECAIs (Fim do período) Gross CRELs outstanding (End-of-period figures)	165,157,472	165,007,443	-0.1	1.6
居民 / Residentes / Residents	154,552,414	154,335,153	-0.1	1.5
非居民 / Não Residentes / Non-residents	10,605,058	10,672,290	0.6	3.0
5. 貸款拖欠比率 (%) Rácio das Dívidas Não Pagas Delinquency ratios	0.6	0.6	0[#] ^	0.2 ^
住宅按揭貸款 / EHHs / RMLs	0.5	0.5	0 [#] ^	0.2 ^
商用物業貸款 / ECAIs / CRELs	0.8	0.9	0.1 ^	0.3 ^

符號註釋 / Símbolos Convencionais / Symbols

^ 百分點/ponto percentual/percentage point

- 絕對數值為零/valor absoluto igual a zero/absolute value equals zero

0[#] 數字小於採用單位半數/resultado inferior a metade da unidade adoptada/magnitude less than half of the unit employed

.. 不適用/não aplicável/not applicable