

澳洲矿业集中的西澳地区贷款延迟还贷比例上升25%，已经堪比08年金融危机水平。同时近一年来大宗商品价格上涨仅停留在矿工利润收益改善上，并没有提升薪资增长和家庭收入收益上，而西澳的房地产受到矿业就业疲弱而房屋需求下滑导致房价价格下跌，就如OECD和IMF警告过的澳洲房贷违约风险在上升。

Mortgage arrears in Australia

The proportion of loans at least a month behind in repayments have risen by as much as 25 percent in some parts of Australia, stoking fears about a deterioration in asset quality at the country's regional lenders.

MORTGAGE ARREARS BY STATE

in percent
(Nov 2016)



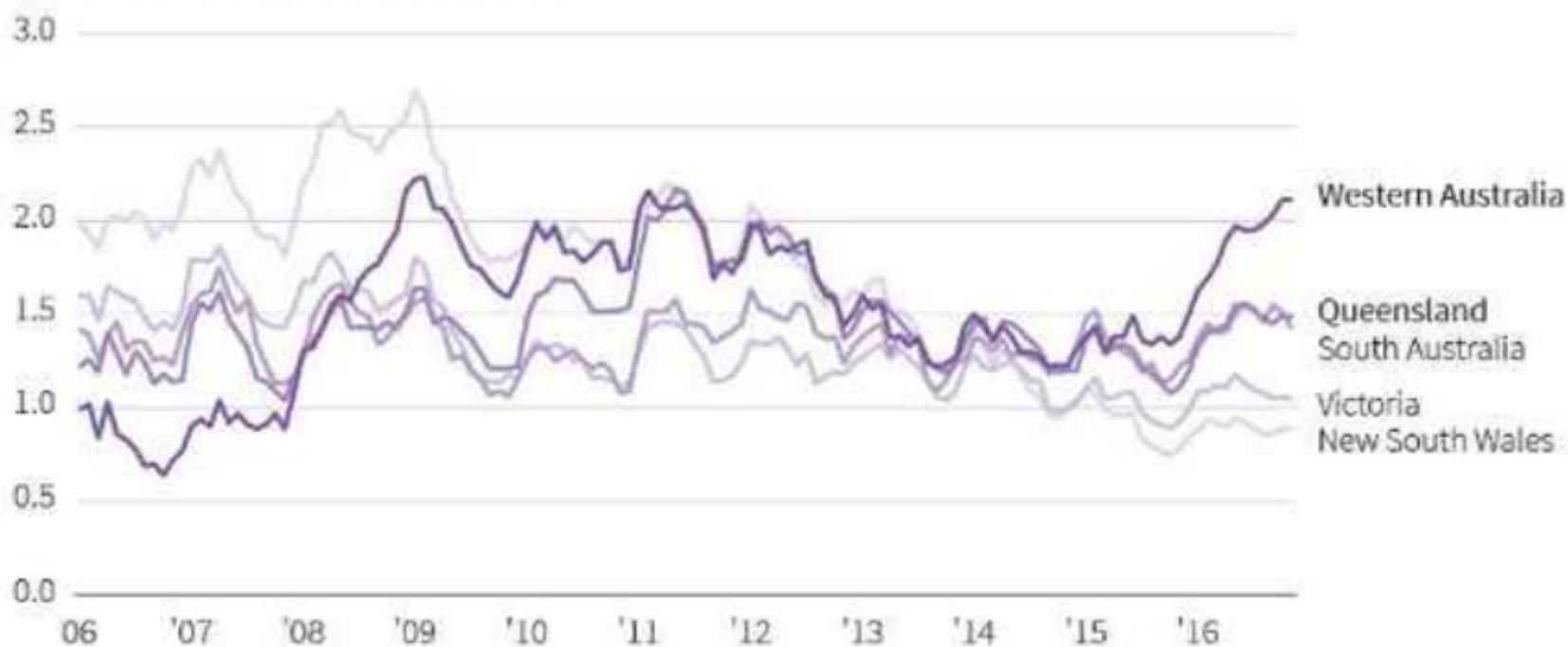
UNEMPLOYMENT

in percent
(Jan 2017)



The rising stress is concentrated in the natural resources-rich states of Queensland and Western Australia, which are still reeling from the collapse of a once-in-a-lifetime mining boom which has seen soaring unemployment, weak wages growth and falling house prices

MORTGAGE ARREARS SINCE 2006



Sources: S&P Global Ratings; Australian Bureau of Statistics.

C. Inton, 02/03/2017

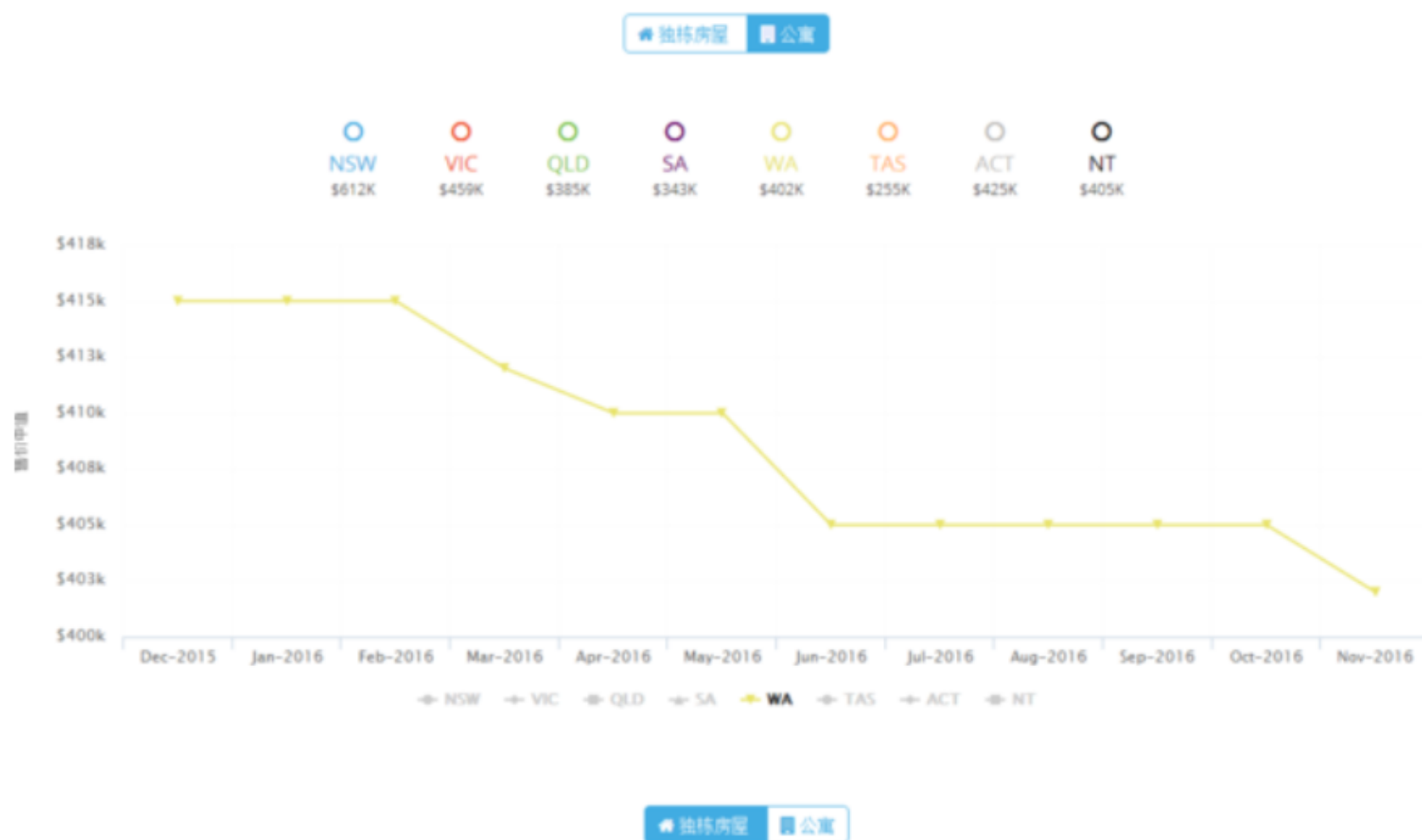
REUTERS

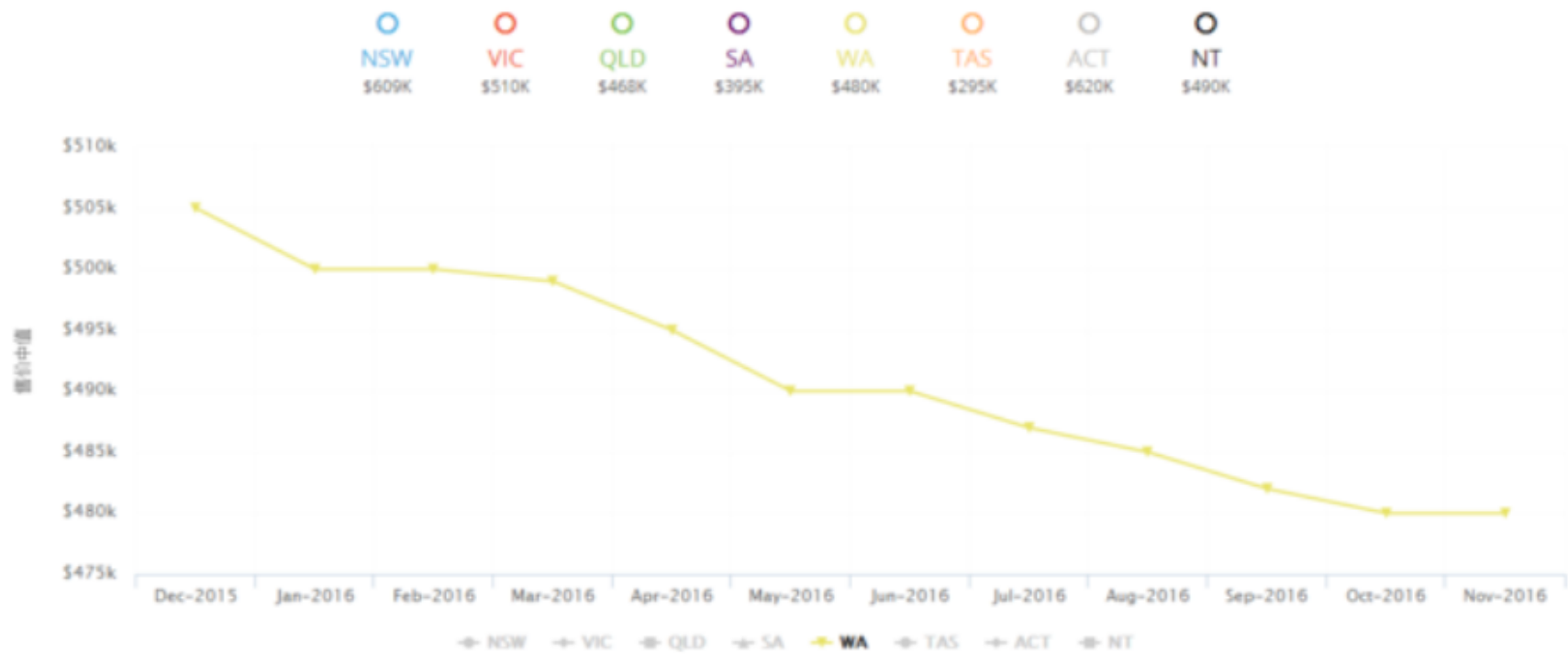
OECD在周五公布2017年澳洲经济调查报告中警告，

「澳洲房价与家庭债务负担已达“前所未见”新高水准，一旦崩溃，可能导致整体经济衰退，

房价大跌会削减家庭支出和令房贷违约情况变严重，并认为房市可能不是缓步下降，因为从宏观环境来看，房价与需求都可能出现崩跌。

澳洲房市正出现“放缓迹象”，让房市成为澳洲经济“极度脆弱”的环节。





图表：澳大利亚公寓与独栋房屋的售价中值走势