



Monetary Authority of Macao – Press Release

Small and Medium-sized Enterprise Credit Statistics, Second Half of 2009 (ended 31.12.2009)

According to statistics released today by the Monetary Authority of Macao, new SME lending approved by Macao banks increased at a fast pace in the second half of 2009. Concurrently, the utilisation of SME credit in proportion to the credit limit approved by banks witnessed a slight decline.

New Lending Approved

In the second half of 2009, new SME credit limit approved by Macao banks totaled MOP8.9 billion, 43.7% up on the first half of 2009 or 72.0% up on the same period last year. The collateralised ratio, which indicates the proportion of credit limit with tangible assets pledged, reached 64.4%, up 25.1 percentage points when compared with the first half of 2009 or up 3.1 percentage points when compared with the same period of the preceding year.

Credit Utilisation

As at end-December 2009, the outstanding value of total SME loans reached MOP20.7 billion, which represented a growth of 5.7% from end-June 2009 or 4.2% from a year earlier. When compared with end-June 2009, SME loans to sectors of “construction and public works”, “restaurants, hotels and similar activities” and “wholesale and retail trade” increased at respective rates of 17.0%, 10.6% and 5.0%, whereas those to “manufacturing” dropped 24.6%. These sectors accounted for 75.0% of the total SME loans outstanding.

The utilisation rate, defined as the proportion of outstanding credit balance to the credit limit granted, declined 0.4 percentage points from six months ago to 60.7% .

Delinquent Loans

At the end of December 2009, the outstanding balance of delinquent SME loans grew by 17.8% from six months ago to MOP510 million. Compared to a year ago, the balance grew by 19.0%. The delinquency ratio, a ratio of delinquent loans outstanding balance to total SME loans outstanding, rose 0.25 percentage points from end-June 2009 or 0.31 percentage points from a year ago to 2.47%.

Annex

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2009年下半年度中小企業信貸統計附表 (截至 31.12.2009)

Estatísticas Relativas aos Créditos às Pequenas e Médias Empresas (PME' s) - 2º Semestre 2009 (até 31.12.2009)

Small and Medium-sized Enterprise (SME) Credit Statistics - Second Half of 2009 (ended 31.12.2009)

			2009年上半年度 1º Semestre de 2009 First half of 2009	2009年下半年度 2º Semestre de 2009 Second half of 2009	與上一調查期比較 Variação relativamente ao último semestre Compared with the previous survey period	與上年同期比較 Variação homologa Compared with the same period last year
			(千澳門幣, 除特別指明外) (MOP'000, salvo aviso em contrário) (MOP'000, unless stated otherwise)		(%)	(%)
新批核借貸*	Novos créditos aprovados*	New lending approved*				
(1) 信貸限額 (期內數字)	Limite de crédito (Valores no período)	Credit limit (Period figures)	6,168,171	8,864,664	43.72	72.02
(2) 具擔保之比率 (%)	Rácio de garantia (%)	Collateralised ratio (%)	39.33	64.40	25.07 #	3.10 #
信貸使用情況	Crédito utilizado	Credit utilisation				
(3) 未償還貸款餘額 (期末數字)	Balanço relativo aos empréstimos em dívida (Valores no final do período)	Loans outstanding balance (End-of-period figures)	19,544,892	20,654,073	5.68	4.20
(4) 佔本地私人部門貸款之比率 (%)	Quota nos empréstimos internos ao sector privado (%)	Share in domestic loans to the private sector (%)	20.97	20.49	-0.48 #	-1.16 #
(5) 使用比率* (%)	Taxa de utilização* (%)	Utilisation rate* (%)	61.05	60.67	-0.38 #	-5.05 #
拖欠貸款	Empréstimos não pagos	Delinquent loans				
(6) 拖欠貸款結餘 (期末數字)	Balanço relativo ao empréstimos em dívidas não pagas (Valores no final do período)	Outstanding balance of delinquent loans (End-of-period figures)	432,965	510,034	17.80	19.05
(7) 拖欠比率 (%) (7)=(6)/(3)	Rácio das dívidas não pagas (%) (7)=(6)/(3)	Delinquency ratio (%) (7)=(6)/(3)	2.22	2.47	0.25 #	0.31 #

附註/Notas/Notes:

*包括資產負債表外項目/Incluem-se rubricas fora do balanço/ Including off-balance sheet items

百分點/ponto percentual/percentage point