



Monetary Authority of Macao – Press Release

Small and Medium-sized Enterprise Credit Statistics, First Half of 2010 (ended 30.06.2010)

According to statistics released today by the Monetary Authority of Macao, new SME lending approved by Macao banks increased in the first half of 2010. Concurrently, the utilisation of SME credit in proportion to the credit limit approved by banks continued to decline.

New Lending Approved

In the first half of 2010, new SME credit limit approved by Macao banks totalled MOP10.3 billion, 16.7% up on the second half of 2009 or 67.7% up on the same period last year. The collateralised ratio, which indicates the proportion of credit limit with tangible assets pledged, was 36.3%, down significantly by 28.1 percentage points when compared with the second half of 2009 or down by 3.1 percentage points when compared with the same period of the preceding year.

Credit Utilisation

As at end-June 2010, the outstanding value of total SME loans reached MOP22.5 billion, which represented a growth of 8.7% from end-December 2009 or 14.9% from a year earlier. When compared with end-December 2009, SME loans to sectors of “manufacturing”, “transport, warehouse and communications” and “restaurants, hotels and similar activities” increased at respective rates of 23.4%, 5.6% and 1.2%, whereas those to “construction and public works” and “wholesale and retail trade” dropped 6.5% and 3.4% respectively. These sectors accounted for 73.0% of the total SME loans outstanding.

The utilisation rate, defined as the proportion of outstanding credit balance to the credit limit granted, declined 7.3 percentage points from six months ago to 53.3% .

Delinquent Loans

At the end of June 2010, the outstanding balance of delinquent SME loans decreased 5.2% from six months ago to MOP483.4 million. Compared to a year ago, the balance grew by 11.6%. The delinquency ratio, a ratio of delinquent loans outstanding balance to total SME loans outstanding, dropped 0.32 percentage points from end-December 2009 or 0.06 percentage points from a year earlier to 2.15%.

Annex

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2 September 2010

Autoridade Monetária de Macau - Comunicado à Imprensa

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2010年上半年度中小企業信貸統計附表 (截至 30.06.2010)

Estatísticas Relativas aos Créditos às Pequenas e Médias Empresas (PME's) - 1º Semestre 2010 (até 30.06.2010)

Small and Medium-sized Enterprise (SME) Credit Statistics - First Half of 2010 (ended 30.06.2010)

			2009年下半年度 2º Semestre de 2009 Second half of 2009	2010年上半年度 1º Semestre de 2010 First half of 2010	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)	8,864,664	10,342,131	16.67	67.67
(2) 具擔保之比率 (%)	Rácio de garantia (%)	Collateralised ratio (%)	64.40	36.28	-28.13 #	-3.05 #
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)	20,654,073	22,450,079	8.70	14.86
(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 (%)	20.49	20.05	-0.43 #	-0.92 #
(5) 使用比率* (%)	Taxa de utilização* (%)	Utilisation rate* (%)	60.67	53.33	-7.34 #	-7.72 #
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 pagos (Valores no final do período)	Outstanding balance of delinquent loans (End-of-period figures)	510,034	483,370	-5.23	11.64
(7) 拖欠比率 (%) (7)=(6)/(3)	Rácio das dívidas não pagas (%) (7)=(6)/(3)	Delinquency ratio (%) (7)=(6)/(3)	2.47	2.15	-0.32 #	-0.06 #

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