



Monetary Authority of Macao – Press Release

Small and Medium-sized Enterprise Credit Statistics, Second Half of 2010 (ended 31.12.2010)

According to statistics released today by the Monetary Authority of Macao, new SME lending approved by Macao banks witnessed a decline in the second half of 2010. Concurrently, the utilisation of SME credit in proportion to the credit limit approved by banks rose from the last survey period.

New Lending Approved

In the second half of 2010, new SME credit limit approved by Macao banks totalled MOP8.5 billion, 17.5% down from the first half of 2010 or 3.7% down from the same period of 2009. The collateralised ratio, which indicates the proportion of credit limit with tangible assets pledged, was 63.8%, up significantly by 27.5 percentage points when compared with the first half of 2010 but down marginally by 0.6 percentage points when compared with the same period of 2009.

Credit Utilisation

As at end-December 2010, the outstanding value of total SME loans reached MOP24.9 billion, which represented a growth of 11.1% from end-June 2010 or 20.8% from a year earlier. When compared with end-June 2010, SME loans to “restaurants, hotels and similar activities”, “wholesale and retail trade”, “manufacturing” and “construction and public works” increased at respective rates of 56.7%, 30.3%, 10.0% and 7.2%, whereas those to “transport, warehouse and communications” dropped 8.2%. These sectors accounted for 74.7% of the total SME loans outstanding.

The utilisation rate, defined as the proportion of outstanding credit balance to the credit limit granted, rose 4.8 percentage points from six months ago to 58.1%.

Delinquent Loans

At the end of December 2010, the outstanding balance of delinquent SME loans increased 8.9% from six months ago to MOP526.3 million. Compared to a year ago, the balance grew by 3.2%. Meanwhile, the delinquency ratio, a ratio of delinquent loans outstanding balance to total SME loans outstanding, edged down 0.04 percentage points from end-June 2010 or 0.36 percentage points from a year earlier to 2.11%.

Annex

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2 March 2011

2010年下半年度中小企業信貸統計附表 (截至 31.12.2010)

Estatísticas Relativas aos Créditos às Pequenas e Médias Empresas (PME's) - 2º Semestre 2010 (até 31.12.2010)

Small and Medium-sized Enterprise (SME) Credit Statistics - Second Half of 2010 (ended 31.12.2010)

| | | | 2010年上半年度 1º Semestre de 2010 First half of 2010 | 2010年下半年度 2º Semestre de 2010 Second 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) | 10,342,131 | 8,536,153 | -17.46 | -3.71 |
| (2) 具擔保之比率 (%) | Rácio de garantia (%) | Collateralised ratio (%) | 36.28 | 63.82 | 27.54 # | -0.59 # |
| 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) | 22,450,079 | 24,946,480 | 11.12 | 20.78 |
| (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 (%) | 20.05 | 19.12 | -0.93 # | -1.36 # |
| (5) 使用比率* (%) | Taxa de utilização* (%) | Utilisation rate* (%) | 53.33 | 58.12 | 4.79 # | -2.55 # |
| 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) | 483,370 | 526,320 | 8.89 | 3.19 |
| (7) 拖欠比率 (%) (7)=(6)/(3) | Rácio das dívidas não pagas (%) (7)=(6)/(3) | Delinquency ratio (%) (7)=(6)/(3) | 2.15 | 2.11 | -0.04 # | -0.36 # |

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