

AMCM News:

## **Small and medium-sized enterprise credit statistics - Second half of 2022**

According to statistics released today by the Monetary Authority of Macao, newly approved small and medium-sized enterprise (SME) credit dropped in the second half of 2022. On the other hand, the outstanding balance of SME loans rebounded while the share of SME loans to major industries remained stable.

### **New lending approved**

In the second half of 2022, new SME credit limit approved by Macao banks totalled MOP7.5 billion, down 0.5% from the first half of 2022. The collateralised ratio, which indicates the proportion of credit limit with tangible assets pledged, dropped 13.6 percentage points from the last survey period to 55.1%.

### **Credit utilisation**

As at end-2022, the outstanding balance of SME loans totalled MOP85.2 billion, up 1.4% from end-June. Compared to the previous survey period, outstanding SME loans to “restaurants, hotels and similar” and “wholesale and retail trade” increased 11.3% and 5.9% respectively whereas those to “transport, warehouse and communications” decreased 4.0%.

The utilisation rate, defined as the proportion of outstanding credit balance to the credit limit granted, rose 3.1 percentage points from six months ago to 81.0%.

### **Delinquent loans**

At end-2022, the outstanding balance of delinquent SME loans decreased 19.4% from six months ago to MOP560.6 million. The delinquency ratio, the fraction of delinquent loans to total SME loans outstanding, dropped 0.2 percentage points from end-June 2022 to 0.7%.

10 February 2023

Detailed figures are available on:

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

|                             |  |  | 2022年上半年度   | 2022年下半年度           | 與上一調查期比較                                 | 與上年同期比較                                 |
|-----------------------------|--|--|---|---------------------|--|---|
|                             |  |  | 1º Semestre de 2022   | 2º Semestre de 2022 | Varição relativamente ao último semestre | Varição homologa                        |
|                             |  |  | First half of 2022  | Second half of 2022 | Compared with the previous survey period | Compared with the same period last year |
|                             |  |  | (千澳門元·除特別指明外)<br>(MOP mil, salvo aviso em contrário)<br>(MOP thousand, unless stated otherwise) |                     | (%)                                      | (%)                                     |
| <b>新批核借貸*</b><br>(期內數字)     | <b>Novos créditos aprovados*</b><br>(Dados do período) | <b>New lending approved*</b><br>(Period figures)     |   |                     |  |   |
| (1) 信貸限額                    | Limite de crédito                                      | Credit limit   | 7,556,176   | 7,515,643           | -0.5                                     | -37.9                                   |
| (2) 具擔保的比率 (%)              | Rácio de garantia (%)                                  | Collateralised ratio (%)                             | 68.7  | 55.1                | -13.6 ^                                  | -16.3 ^                                 |
| <b>信貸使用情況</b><br>(期末數字)     | <b>Crédito utilizado</b><br>(Fim do período)           | <b>Credit utilisation</b><br>(End-of-period figures) |   |                     |  |   |
| (3) 未償還貸款餘額                 | Balanço relativo aos empréstimos em dívida             | Outstanding loan balance                             | 83,995,855  | 85,205,112          | 1.4                                      | -8.1                                    |
| (4) 佔本地私人部門貸款的比率 (%)        | Quota nos empréstimos internos ao sector privado (%)   | Share in domestic loans to the private sector (%)    | 14.9  | 14.9                | 0# ^                                     | -1.6 ^                                  |
| (5) 使用比率* (%)               | Taxa de utilização* (%)                                | Utilisation rate* (%)                                | 77.8  | 81.0                | 3.1 ^                                    | -0.7 ^                                  |
| <b>拖欠貸款</b><br>(期末數字)       | <b>Empréstimos não pagos</b><br>(Fim do período)       | <b>Delinquent loans</b><br>(End-of-period figures)   |   |                     |  |   |
| (6) 拖欠貸款結餘                  | Balanço relativo aos empréstimos em dívidas não pagas  | Outstanding balance of delinquent loans              | 695,893   | 560,594             | -19.4                                    | 10.1                                    |
| (7) 拖欠比率 (%)<br>(7)=(6)/(3) | Rácio das dívidas não pagas (%)<br>(7)=(6)/(3)         | Delinquency ratio (%)<br>(7)=(6)/(3)                 | 0.8   | 0.7                 | -0.2 ^                                   | 0.1 ^                                   |

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

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