

AMCM News:

Small and medium-sized enterprise credit statistics - First half of 2024

According to statistics released today (12 August) by the Monetary Authority of Macao, newly approved small and medium-sized enterprise (SME) credit decreased in the first half of 2024. Meanwhile, the outstanding balance of SME loans dropped while the share of SME loans to major industries remained stable.

New lending approved

In the first half of 2024, new SME credit limit approved by Macao banks totalled MOP4.4 billion, down 28.8% from the second half of 2023. The collateralised ratio, which indicates the proportion of credit limit with tangible assets pledged, dropped 12.6 percentage points from the last survey period to 46.8%.

Credit utilisation

As at end-June 2024, the outstanding balance of SME loans fell by 3.6% from end-2023 to MOP81.0 billion, attributable to the repayment of loans with large denomination. Compared to the previous survey period, outstanding SME loans to “transport, storage and communications” and “restaurants, hotels and similar activities” increased by 27.9% and 10.5% respectively whereas those to “wholesale and retail” and “construction” decreased by 8.9% and 6.2% respectively.

The utilisation rate, defined as the proportion of outstanding credit balance to the credit limit granted, fell 0.5 percentage points from six months ago to 81.2%.

Delinquent loans

At end-June 2024, the outstanding balance of delinquent SME loans was MOP4.6 billion. The fraction of delinquent loans to total SME loans outstanding (the delinquency ratio) was 5.7%.

12 August 2024

Detailed figures are available on:

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

			2023年下半年度	2024年上半年度	與上一調查期比較	與上年同期比較
			2º Semestre de 2023	1º Semestre de 2024	Varição relativamente ao último semestre	Varição homologa
			Second half of 2023	First half of 2024	Compared with the previous survey period	Compared with the same period last year
			(千澳門元，除特別指明外) (MOP mil, salvo aviso em contrário) (MOP thousand, unless stated otherwise)		(%)	(%)
新批核借貸* (期內數字)	Novos créditos aprovados* (Dados do período)	New lending approved* (Period figures)				
(1) 信貸限額	Limite de crédito	Credit limit	6,178,590	4,397,494	-28.8	-30.9
(2) 具擔保的比率 (%)	Rácio de garantia (%)	Collateralised ratio (%)	59.5	46.8	-12.6 ^	-4.7 ^
信貸使用情況 (期末數字)	Crédito utilizado (Fim do período)	Credit utilisation (End-of-period figures)				
(3) 未償還貸款餘額	Balanço relativo aos empréstimos em dívida	Outstanding loan balance	84,036,284	81,012,346	-3.6	-4.7
(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 (%)	15.6	15.2	-0.4 ^	0.1 ^
(5) 使用比率* (%)	Taxa de utilização* (%)	Utilisation rate* (%)	81.7	81.2	-0.5 ^	0.2 ^
拖欠貸款 (期末數字)	Empréstimos não pagos (Fim do período)	Delinquent loans (End-of-period figures)				
(6) 拖欠貸款結餘	Balanço relativo aos empréstimos em dívidas não pagos	Outstanding balance of delinquent loans	2,914,886	4,595,440	57.7	295.0
(7) 拖欠比率 (%) (7)=(6)/(3)	Rácio das dívidas não pagas (%) (7)=(6)/(3)	Delinquency ratio (%) (7)=(6)/(3)	3.5	5.7	2.2 ^	4.3 ^

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