

貸款基金 Loan Fund

貸款報表

STATEMENT OF LOANS

項目	2005年4月 1日結餘 Balances at 1.4.2005 \$'000	核准貸款 Loans Approved \$'000	貸款發放 Loans Made \$'000	貸款償還/ 出售貸款 所得的款項 Loans Repaid/ Proceeds from sale of loans \$'000	2006年3月 31日未償還 貸款 Loans Outstanding at 31.3.2006 \$'000	Descriptions
房屋貸款				HOUSING LOANS		
香港房屋協會— 完成計劃	6,872	146,019	- 146,018	(2,869) (142,015)	4,003	Hong Kong Housing Society— Completed schemes
郊區公共房屋						Rural public housing
(i) 對面海	16,476	30,300	- 30,300	(758) (14,582)	15,718	(i) Tui Min Hoi
(ii) 沙頭角	72,745	110,500	- 110,500	(2,762) (40,517)	69,983	(ii) Sha Tau Kok
首次置業貸款計劃	3,114,956	18,000,000	- 14,953,000	(65,158) (11,903,202)	(a) 3,049,798	Home starter loan scheme
本地政府人員— 年息3½至5厘的貸款	3,319	179,800	- 179,767	(1,764) (178,212)	1,555	Local government officers— Loans 3½% to 5% p.a.
公務員的房屋資助購屋貸款	331,326	10,438,000	138,885 (c)(d) 240,433	(b) (229,778) -	240,433	Housing assistance for civil servants— housing loans
香港教育學院	-	30,000	- 4,175	- (4,175)	-	Hong Kong Institute of Education
房屋貸款總額	3,545,694	28,934,619	138,885 15,664,193	(303,089) (12,282,703)	3,381,490	TOTAL FOR HOUSING LOANS
教育貸款				EDUCATION LOANS		
給予學校/教師的貸款				Loans to Schools/Teachers		
給予學校的貸款	2,489	222,086	- 221,488	(2,489) (221,488)	-	Loans to schools
給予買位計劃學校的貸款	271,701	490,000	- 293,505	- (21,804)	271,701	Loans to schools in the bought place scheme
給予直接資助計劃學校的貸款	40,993	181,961	- 181,961	(11,744) (152,712)	29,249	Loans to schools in the direct subsidy scheme
給予非牟利國際學校的貸款	108,975	188,391	- 188,391	(18,284) (97,700)	90,691	Loans to non-profit-making international schools
私立學校改善斜坡貸款計劃	-	100,000	3,418 (c) 3,418	- -	3,418	Slope improvement loan scheme for private schools
為專上教育機構提供開辦課程貸款	1,183,142	5,000,000	711,119 2,034,182	(106,633) (246,554)	1,787,628	Start-up loan for post-secondary education providers

N.A.-不適用 Not applicable

2005-06 數字 Figures

累積數字 Cumulative figures

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給予學生的貸款						Loans to Students
大學、香港專業教育學院、 菲臘牙科醫院、香港教育 學院及香港演藝學院的學 生	2,605,609	N.A.	439,452 9,468,593	(e) (572,157) (6,995,689)	2,472,904	Students of the universities, the Hong Kong Institute of Vocational Education, Prince Philip Dental Hospital, Hong Kong Institute of Education and Hong Kong Academy for Performing Arts
免入息審查貸款計劃	3,546,729	N.A.	1,065,787 5,306,324	(e) (455,954) (1,149,762)	4,156,562	Non-means-tested loan scheme
為專上學生提供須經入息審 查的貸款	206,919	N.A.	96,977 315,595	(e) (14,364) (26,063)	289,532	Means-tested loan for post-secondary students
認可專上學院的學生	36,292	N.A.	- 189,305	(12,840) (165,853)	23,452	Students of approved post-secondary colleges
香港留英學生	202	N.A.	- 173,452	(83) (173,333)	119	Hong Kong students in the United Kingdom
教育貸款總額	8,003,051	N.A.	2,316,753 18,376,214	(1,194,548) (9,250,958)	9,125,256	TOTAL FOR EDUCATION LOANS
其他貸款						OTHER LOANS
勞工						Labour
給予因工作而受傷的僱員及 死亡僱員遺屬的貸款	1,051	10,000	318 (c) 941	(e) (428) -	941	Loans to employees injured at work and dependants of deceased employees
開展職業性失聰補償計劃的 貸款	11,000	115,000	- 115,000	(11,000) (115,000)	-	Loan for starting up occupational deafness compensation scheme
給予僱員補償援助基金管理 局的過渡貸款	275,241	280,000	2,987 (d) 288,228	- (10,000)	278,228	Bridging loan to Employees Compensation Assistance Fund Board
給予破產欠薪保障基金委員 會的過渡貸款	22,005	695,000	- (d) 22,005	(22,005) (22,005)	-	Bridging loan to Protection of Wages on Insolvency Fund Board
漁農蠶產						Primary Products
漁業貸款	77,942	100,000	- (c) 71,210	(6,732) -	71,210	Fisheries loans
嘉道理農業輔助貸款基金— 禽畜廢物管制計劃	551	80,500	- (d) 19,744	(62) (19,255)	489	Kadoorie Agricultural Aid Loan Fund— Livestock waste control scheme
家禽飼養場東主的貸款	140	80,000	- 14,638	(30) (14,528)	110	Loans to poultry farmers
海魚養殖戶的貸款	4,842	200,000	- 130,189	(e) (630) (125,977)	4,212	Loans to mariculturists
向受寒流影響的海魚養殖 戶提供貸款	2,080	10,000	- 2,130	(420) (470)	1,660	Loans to mariculturists affected by cold spell

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給予家禽批發商及零售商的 貸款	471	570,000	- 81,498	(e) (33) (81,060)	438	Loans to poultry wholesalers and retailers
魚類統營處貸款基金—給予 漁民的貸款	83	65,000	- 46,645	(24) (46,586)	59	Fish Marketing Organization Loan Fund—loans to fishermen
向受禽流感影響的家禽批發 商和零售商提供貸款	1,526	146,000	- 15,423	(e) (745) (14,642)	781	Loans to poultry wholesalers and retailers affected by avian flu
為活家禽零售商開立的貸款	-	9,000	- -	- -	-	Loans to live poultry retailers
為活家禽運輸商開立的貸款	-	14,000	- -	- -	-	Loans to live poultry transporters
工業						Industry
香港生產力促進局— 特別用途大樓	78,152	266,970	- (d) 267,810	(13,025) (202,683)	65,127	Hong Kong Productivity Council— special purpose building
樓宇安全						Building Safety
改善樓宇安全綜合貸款計劃	118,854	700,000	52,314 (c) 103,798	(67,370) -	103,798	Comprehensive building safety improvement loan scheme
旅遊業						Tourism
海洋公園重新發展計劃貸款	-	1,387,500	- -	- -	-	Loan for the Ocean Park Redevelopment Plans
中小型企業						Small and Medium Enterprises
中小型企業特別信貸計劃	278,464	5,000,000	4,266 (c) 261,193	(e) (21,537) -	261,193	Special finance scheme for small and medium enterprises
供水事宜						Water Supply
貸款予廣東省人民政府進行 水質改善工程	2,127,600	2,364,000	- 2,364,000	(118,200) (354,600)	2,009,400	Loan to the Guangdong Provincial People's Government for water quality improvement project
資訊科技						Information Technology
給予香港互聯網註冊管理有 限公司的貸款	-	6,500	- -	- -	-	Loan to Hong Kong Internet Registration Corporation Limited
改善衛生						Hygiene Improvement
改善食物業處所衛生情況獎 勵計劃	16	310,000	60 (c) 62	(14) -	62	Incentive scheme for hygiene improvement in food premises
建造業						Construction Industry
在建造業工人註冊管理局成 立初期提供貸款	1,000	23,400	8,806 (d) 9,806	- -	9,806	Start-up loan to the Construction Workers Registration Authority
其他貸款總額	3,001,018	12,432,870	68,751 3,814,320	(262,255) (1,006,806)	2,807,514	TOTAL FOR OTHER LOANS
總計	14,549,763	N.A.	2,524,389 37,854,727	(1,759,892) (22,540,467)	15,314,260	GRAND TOTAL

N.A.-不適用 Not applicable

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STATEMENT OF LOANS (Continued)

- 註：**
- (a) 指扣除香港房屋協會的累積還款及在 2004/05 年度就貸款售予香港按揭証券有限公司 (按揭公司) 所得的淨收入後的未償還貸款。
 - (b) 包括：(i) 二〇〇五年八月以面值把部份未償還貸款售予按揭公司的收入 1.71608 億元，以及 (ii) 2005/06 年度個別借款人償還的貸款。
 - (c) 這些是週轉資金，因此所顯示的款項是截至二〇〇六年三月三十一日的未償還貸款。
 - (d) 這些包括公務員的房屋資助購屋貸款、給予僱員補償援助基金管理局的過渡貸款、給予破產欠薪保障基金委員會的過渡貸款、嘉道理農業輔助貸款基金、香港生產力促進局貸款及在建造業工人註冊管理局成立初期提供貸款截至二〇〇六年三月三十一日轉作本金的利息，分別為 322.5 萬元、822.8 萬元、0.5 萬元、96.4 萬元、1,838.5 萬元及 0.6 萬元。
 - (e) 這些包括給予大學、香港專業教育學院、菲臘牙科醫院、香港教育學院及香港演藝學院的學生的貸款、給予免入息審查貸款計劃的貸款、給予為專上學生提供須經入息審查的貸款、給予因工作而受傷的僱員及死亡僱員遺屬的貸款、給予嘉道理農業輔助貸款基金—海魚養殖戶的貸款、給予家禽批發商及零售商的貸款、給予向受禽流感影響的家禽批發商和零售商提供貸款及給予中小型企业特別信貸計劃的貸款豁免償還，分別為 58.4 萬元、61.1 萬元、4 萬元、8.6 萬元、12.4 萬元、3.1 萬元、44.5 萬元及 1,743.7 萬元。
- Notes:**
- (a) This represents the book balance of the outstanding loans after deducting cumulative repayments from Hong Kong Housing Society and net proceeds from the sale of the loans to Hong Kong Mortgage Corporation Limited (HKMC) in 2004-05.
 - (b) This is made up of (i) proceeds of \$171.608 million from the sale of a part of the outstanding loans at par to HKMC in August 2005 and (ii) repayments from individual loan recipients in 2005-06.
 - (c) These are revolving funds and therefore the amounts shown are outstanding loans as at 31 March 2006.
 - (d) These include capitalized interest amounting to \$3.225 million in respect of housing assistance for civil servants—housing loans, \$8.228 million in respect of the bridging loan to Employees Compensation Assistance Fund Board, \$0.005 million in respect of the bridging loan to Protection of Wages on Insolvency Fund Board, \$0.964 million in respect of the Kadoorie Agricultural Aid Loan Fund, \$18.385 million in respect of the loan to Hong Kong Productivity Council and \$0.006 million in respect of start-up loan to the Construction Workers Registration Authority as at 31 March 2006.
 - (e) These include amounts written off as follows: \$0.584 million in respect of loans to students of the universities, the Hong Kong Institute of Vocational Education, Prince Philip Dental Hospital, Hong Kong Institute of Education and Hong Kong Academy for Performing Arts, \$0.611 million in respect of the non-means-tested loan scheme, \$0.04 million in respect of the means-tested loans for post-secondary students, \$0.086 million in respect of loans to employees injured at work and dependants of deceased employees, \$0.124 million in respect of Kadoorie Agricultural Aid Loan Fund—loans to mariculturists, \$0.031 million in respect of loans to poultry wholesalers and retailers, \$0.445 million in respect of loans to poultry wholesalers and retailers affected by avian flu and \$17.437 million in respect of the special finance scheme for small and medium enterprises.