


Loan Fund

STATEMENT OF LOANS (Expressed in Hong Kong dollars)

| Descriptions | Balances at 1.4.2024 \$'000 | Loans Approved \$'000 | Loans Made \$'000 | Loans Repaid/ Written Off/ Sold \$'000 | Loans Outstanding at 31.3.2025 \$'000 |
|--------------------------------------------------------------------------------|-----------------------------------|-----------------------------|----------------------|-------------------------------------------------|------------------------------------------------|
| HOUSING LOANS | | | | | |
| Hong Kong Housing Society — | | | | | |
| Rural public housing | | | | | |
| (i) Tui Min Hoi | 2,020 | 30,300 | - | (757) | 1,263 |
| | | | 30,300 | (29,037) | |
| (ii) Sha Tau Kok | 20,028 | 110,500 | - | (2,763) | 17,265 |
| | | | 110,500 | (93,235) | |
| Housing assistance for civil servants — housing loans | 1,333,130 | 10,438,000 | 192,397 | (140,876) | 1,384,651 |
| | | | (a)(b) 1,384,651 | - | |
| TOTAL FOR HOUSING LOANS | 1,355,178 | 10,578,800 | 192,397 | (144,396) | 1,403,179 |
| | | | 1,525,451 | (122,272) | |
| EDUCATION LOANS | | | | | |
| <i>Loans to Schools/Teachers</i> | | | | | |
| Loans to schools in the bought place scheme | 182,138 | 490,000 | - | - | 182,138 |
| | | | 293,505 | (111,367) | |
| Loans to non-profit-making international schools | 1,719,651 | 2,266,131 | - | (58,187) | 1,661,464 |
| | | | 2,266,131 | (604,667) | |
| Slope improvement loan scheme for private schools | - | 100,000 | - | - | - |
| | | | (a) - | - | |
| Start-up loan for post-secondary education providers | 3,189,202 | 9,000,000 | - | (396,933) | 2,792,269 |
| | | | 7,682,519 | (4,890,250) | |
| <i>Loans to Students</i> | | | | | |
| Means-tested loan for tertiary students pursuing publicly-funded programmes | 2,033,607 | N.A. | 159,332 | (c) (43,480) | 2,149,459 |
| | | | 13,739,950 | (11,590,491) | |
| Non-means-tested loan scheme | 16,284,736 | N.A. | 1,811,228 | (c) (489,131) | 17,606,833 |
| | | | (b) 32,022,331 | (14,415,498) | |
| Means-tested loan for post-secondary students | 1,839,360 | N.A. | 120,783 | (c) (35,499) | 1,924,644 |
| | | | 3,382,812 | (1,458,168) | |
| Students of approved post-secondary colleges | 248 | N.A. | - | (42) | 206 |
| | | | 189,305 | (189,099) | |
| TOTAL FOR EDUCATION LOANS | 25,248,942 | N.A. | 2,091,343 | (1,023,272) | 26,317,013 |
| | | | 59,576,553 | (33,259,540) | |

N.A. - Not applicable

 2024-25 figures

 Cumulative figures

Loan Fund

STATEMENT OF LOANS (Continued)

| Descriptions | Balances at 1.4.2024 \$'000 | Loans Approved \$'000 | Loans Made \$'000 | Loans Repaid/ Written Off/ Sold \$'000 | Loans Outstanding at 31.3.2025 \$'000 |
|-------------------------------------------------------------------------|-----------------------------------|-----------------------------|----------------------|-------------------------------------------------|------------------------------------------------|
| OTHER LOANS | | | | | |
| <i>Labour</i> | | | | | |
| Loans to employees injured at work and dependants of deceased employees | 57 | 10,000 | - | - | 57 |
| | | | (a) 57 | - | |
| <i>Primary Products</i> | | | | | |
| Fisheries loans | 939,696 | 1,100,000 | 6,417 | (10,566) | 935,547 |
| | | | (a) 935,547 | - | |
| Fish Marketing Organisation Loan Fund — fishing moratorium loan scheme | 88,000 | 270,000 | 159,400 | (158,023) | 89,377 |
| | | | (a) 89,377 | - | |
| <i>Building Safety</i> | | | | | |
| Comprehensive building safety improvement loan scheme | 44,736 | 700,000 | 24,355 | (c) (20,595) | 48,496 |
| | | | (a) 48,496 | - | |
| <i>Tourism</i> | | | | | |
| Loan for the Ocean Park Redevelopment Plans | 2,748,715 | 1,387,500 | - | - | 2,748,715 |
| | | | (b) 2,748,715 | - | |
| Loan for the Ocean Park's Tai Shue Wan Development Project | 2,657,243 | 2,290,000 | - | - | 2,657,243 |
| | | | (b) 2,657,243 | - | |
| <i>Small and Medium Enterprises</i> | | | | | |
| Special finance scheme for small and medium enterprises | 14,950 | 5,000,000 | - | (347) | 14,603 |
| | | | (a) 14,603 | - | |
| <i>Private Hospital Development</i> | | | | | |
| Loan for the CUHK Medical Centre Development project | 4,033,000 | 4,033,000 | - | - | 4,033,000 |
| | | | 4,033,000 | - | |
| <i>Property Management Services Authority</i> | | | | | |
| Loan to the Property Management Services Authority | 17,600 | 22,000 | - | (4,400) | 13,200 |
| | | | 22,000 | (8,800) | |
| TOTAL FOR OTHER LOANS | 10,543,997 | 14,812,500 | 190,172 | (193,931) | 10,540,238 |
| | | | 10,549,038 | (8,800) | |
| GRAND TOTAL | 37,148,117 | N.A. | 2,473,912 | (1,361,599) | 38,260,430 |
| | | | 71,651,042 | (33,390,612) | |

N.A. - Not applicable

2024-25 figures

Cumulative figures

Loan Fund

STATEMENT OF LOANS *(Continued)*

Notes:

- (a) These are revolving funds and therefore the amounts shown are outstanding loans as at 31 March 2025.
- (b) These include capitalised interest amounting to \$7.939 million in respect of housing assistance for civil servants — housing loans, \$123.328 million in respect of non-means-tested loan scheme, \$1,361.215 million in respect of loan for the Ocean Park Redevelopment Plans and \$367.243 million in respect of loan for the Ocean Park's Tai Shue Wan Development Project as at 31 March 2025.
- (c) These include amounts written off as follows: \$0.568 million in respect of loans to the means-tested loan for tertiary students pursuing publicly-funded programmes, \$1.096 million in respect of the non-means-tested loan scheme, \$0.163 million in respect of the means-tested loan for post-secondary students and \$0.221 million in respect of comprehensive building safety improvement loan scheme.