

貸款基金

審計署署長向立法會主席提交的報告書

我已審核及審計刊於第 102 頁至第 110 頁的財務報表，該等財務報表根據第 104 頁及第 105 頁載列的會計政策所擬備。

庫務署署長及審計署署長的責任

按照《公共財政條例》(第 2 章) 第 16(1) 條的規定，庫務署署長負責編製及監管香港特別行政區政府的帳目。

我的責任是根據我的審計工作的結果，對財務報表作出獨立意見，並向立法會主席報告。

意見的基礎

茲證明我已按照《核數條例》(第 122 章) 第 12(1) 條的規定及審計署的審計準則，審核及審計上述的財務報表。審計範圍包括以抽查方式查核與財務報表所載數額及披露事項有關的憑證，亦包括評估庫務署署長於擬備該等財務報表時所作的判斷、所釐定的會計政策是否適合貸款基金的具體情況、及有否貫徹運用並足夠披露該等會計政策。

Loan Fund

REPORT OF THE DIRECTOR OF AUDIT TO THE PRESIDENT OF THE LEGISLATIVE COUNCIL

I have examined and audited the financial statements on pages 102 to 110 which have been prepared under the accounting policies set out on pages 104 and 105.

Respective responsibilities of the Director of Accounting Services and the Director of Audit

The Director of Accounting Services is responsible for the compilation and supervision of the accounts of the Government of the Hong Kong Special Administrative Region in accordance with section 16(1) of the Public Finance Ordinance (Cap. 2).

It is my responsibility to form an independent opinion, based on my audit, on the financial statements and to report my opinion to you.

Basis of opinion

I certify that I have examined and audited the financial statements referred to above in accordance with section 12(1) of the Audit Ordinance (Cap. 122) and the Audit Commission auditing standards. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the judgements made by the Director of Accounting Services in the preparation of the financial statements, and of whether the accounting policies are appropriate to the circumstances of the Loan Fund, consistently applied and adequately disclosed.

我在策劃和進行審計工作時，均以取得一切我認為必需的資料及解釋為目標，使我能獲得充分的憑證，就該等財務報表是否存有重要錯誤陳述，作合理的確定。在作出意見時，我亦已衡量該等財務報表所載資料在整體上是否足夠。我相信，我的審計工作已為下列意見建立合理的基礎。

意見

我認為上述的財務報表適當顯示貸款基金在二零零六年三月三十一日的資產負債情況及結算至該日止全年度的收支帳目，並已按照《公共財政條例》及《核數條例》第11(1)條適當擬備。

審計署署長鄧國斌



香港審計署

二零零六年十月二十三日

I planned and performed my audit so as to obtain all the information and explanations which I considered necessary in order to provide me with sufficient evidence to give reasonable assurance as to whether the financial statements are free from material misstatement. In forming my opinion I also evaluated the overall adequacy of the presentation of information in the financial statements. I believe that my audit provides a reasonable basis for my opinion.

Opinion

In my opinion the financial statements properly present the assets and liabilities of the Loan Fund as at 31 March 2006 and the receipts and payments for the year then ended and have been properly prepared in accordance with the Public Finance Ordinance and section 11(1) of the Audit Ordinance.

Benjamin Tang

Director of Audit



Audit Commission

Hong Kong

23 October 2006

貸款基金 Loan Fund

2006年3月31日資產負債表

STATEMENT OF ASSETS
AND LIABILITIES AS AT
31 MARCH 2006

	註釋 Note	2006 \$'000	2005 \$'000	
資產				Assets
未償還貸款	3			Loans Outstanding
房屋貸款		3,381,490	3,545,694	Housing loans
教育貸款		9,125,256	8,003,051	Education loans
其他貸款		2,807,514	3,001,018	Other loans
		15,314,260	14,549,763	
流動資產淨額				Net Current Assets
流動資產				Current Assets
在外匯基金的投資	4	2,815,619	1,363,163	Investments with the Exchange Fund
現金及銀行結餘		18,505	17,627	Cash and bank balances
		2,834,124	1,380,790	
流動負債				Current Liabilities
暫收款項	5	(4,282)	(3,253)	Deposits
		2,829,842	1,377,537	
		18,144,102	15,927,300	
上列項目代表：				Representing:
基金結餘總額				Total Fund Balance
已分配基金	6	15,314,260	14,549,763	Applied Fund
可動用基金	7			Available Fund
2005年4月1日結餘		1,377,537	5,042,337	Balance at 1 April 2005
年內盈餘／(赤字)		1,452,305	(3,664,800)	Surplus/(Deficit) for the year
2006年3月31日結餘		2,829,842	1,377,537	Balance at 31 March 2006
	8	18,144,102	15,927,300	

隨附註釋 1 至 11 亦為上述帳目的一部分。

The accompanying Notes 1 to 11 form part of these accounts.

李李嘉麗
庫務署署長
2006年8月16日

Mrs. Lucia LI
Director of Accounting Services
16 August 2006



貸款基金 Loan Fund

2005年4月1日至2006年3月31日
收支表

STATEMENT OF RECEIPTS
AND PAYMENTS FOR THE
YEAR ENDED 31 MARCH 2006

	註釋 Note	2006 \$'000	2005 \$'000	
2005年4月1日現金及銀行結餘		17,627	14,340	Cash and bank balances at 1 April 2005
收入	9	3,972,114	1,688,400	Revenue
開支	10	(2,519,809)	(5,353,200)	Expenditure
年內盈餘／(赤字)		1,452,305	(3,664,800)	Surplus/(Deficit) for the year
其他現金轉動	11	(1,451,427)	3,668,087	Other cash movements
2006年3月31日現金及銀行結餘		18,505	17,627	Cash and bank balances at 31 March 2006

隨附註釋1至11亦為上述帳目的一部分。

The accompanying Notes 1 to 11 form part of these accounts.

李李嘉麗
庫務署署長
2006年8月16日

Mrs. Lucia LI
Director of Accounting Services
16 August 2006

貸款基金 Loan Fund

帳項註釋

1. 目的及立法

貸款基金為財務委員會核准的計劃提供款項，包括為本港的發展計劃提供貸款及墊款，以及為學生提供貸款。本基金是按照立法局於一九九〇年三月十四日根據《公共財政條例》（第2章）第29(1)條所通過的一項決議（以下簡稱為「決議」），在一九九〇年四月一日設立。

2. 會計政策

- (i) 除下文第(ii)項另有規定外，貸款基金的帳目是以現金記帳。收支項目不論屬經常或非經常性質，只在收到或支付款項時才記錄下來。
- (ii) 本基金的資產負債表列出基金的整體財政狀況，並包括未償還貸款總額。
- (iii) 就本帳目而言，或有負債是指：
 - (a) 由已發生的事故而導致可能產生的責任，而這些責任會否產生則須視乎日後會否發生一宗或多宗不能全受政府控制的未確定事件而定；或

NOTES ON THE ACCOUNTS

1. Purpose and Legislation

The Loan Fund finances loans and advances for schemes of developments in Hong Kong and loans to students under schemes approved by the Finance Committee. It was established with effect from 1 April 1990 by a Resolution (hereinafter referred to as the Resolution) passed by the Legislative Council under section 29(1) of the Public Finance Ordinance (Cap. 2) on 14 March 1990.

2. Accounting Policies

- (i) Subject to (ii) below, the accounts of the Loan Fund are kept on a cash basis. Transactions are recorded when moneys are received or paid, whether they relate to recurrent or capital transactions.
- (ii) The Statement of Assets and Liabilities is structured to show the overall financial position of the Fund including the total outstanding loans.
- (iii) For the purposes of these accounts, a contingent liability is defined as:
 - (a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Government; or

貸款基金 Loan Fund

2. 會計政策 (續)

- (b) 由已發生的事故而產生的責任，但這些責任未能確認是因為：
- 履行這些責任時要付出包含經濟效益的資源的可能性不大；或
 - 涉及這些責任的金額不能可靠地釐定。

2. Accounting Policies (Continued)

- (b) a present obligation that arises from past events but is not recognised because:
- it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
 - the amount of the obligation cannot be measured with sufficient reliability.

3. 未償還貸款

3. Loans Outstanding

	2006			2005			
	房屋貸款 Housing Loans \$'000	教育貸款 Education Loans \$'000	其他貸款 Other Loans \$'000	房屋貸款 Housing Loans \$'000	教育貸款 Education Loans \$'000	其他貸款 Other Loans \$'000	
2005年4月1日結餘	3,545,694	8,003,051	3,001,018	3,658,351	6,953,662	2,955,823	Balance at 1 April 2005
增加：							Additions:
貸款	137,083	2,316,753	65,758	193,683	2,079,029	280,381	Loan payments
轉作本金的利息	1,802	-	2,993	1,423	-	2,361	Capitalized interest
	138,885	2,316,753	68,751	195,106	2,079,029	282,742	
減少：							Deductions:
貸款償還	(131,481)	(1,193,313)	(244,132)	(130,154)	(1,028,282)	(215,527)	Loan repayments
豁免償還的貸款	-	(1,235)	(18,123)	(963)	(1,358)	(22,020)	Loans written off
出售貸款所得的款項	(171,608)	-	-	(176,646)	-	-	Proceeds from sale of loans
	(303,089)	(1,194,548)	(262,255)	(307,763)	(1,029,640)	(237,547)	
2006年3月31日結餘	3,381,490	9,125,256	2,807,514	3,545,694	8,003,051	3,001,018	Balance at 31 March 2006

進一步的貸款分析見於附表。

Further analysis of loans appears in the Supporting Statements.

貸款基金 Loan Fund

4. 在外匯基金的投資

指根據決議第 8 段存放在外匯基金作投資的港元存款。

4. Investments with the Exchange Fund

These are Hong Kong dollar deposits placed with the Exchange Fund for investment under paragraph 8 of the Resolution.

5. 暫收款項

指由於各種不同原因而不時從個別人士或機構收到的款項。這些款項稍後或須發還付款人，或轉撥收入項目：

5. Deposits

These are moneys received from time to time from individuals or organisations for a variety of reasons and are in due course either repayable or transferable to revenue:

	2006 \$'000	2005 \$'000	
學生	4,251	3,189	Students
其他	31	64	Others
	<u>4,282</u>	<u>3,253</u>	

6. 已分配基金

指本基金根據決議第 6 段所貸出而未償還的貸款。

6. Applied Fund

This represents the outstanding loans made from the Fund under paragraph 6 of the Resolution.

貸款基金 Loan Fund

7. 可動用基金

指本基金尚可動用作根據決議第 6 段的貸款款項。

7. Available Fund

This represents funds available for making loans under paragraph 6 of the Resolution.

8. 或有負債

在二〇〇六年三月三十一日，對中小型企業特別信貸計劃作出的保證為 0.47 億元。

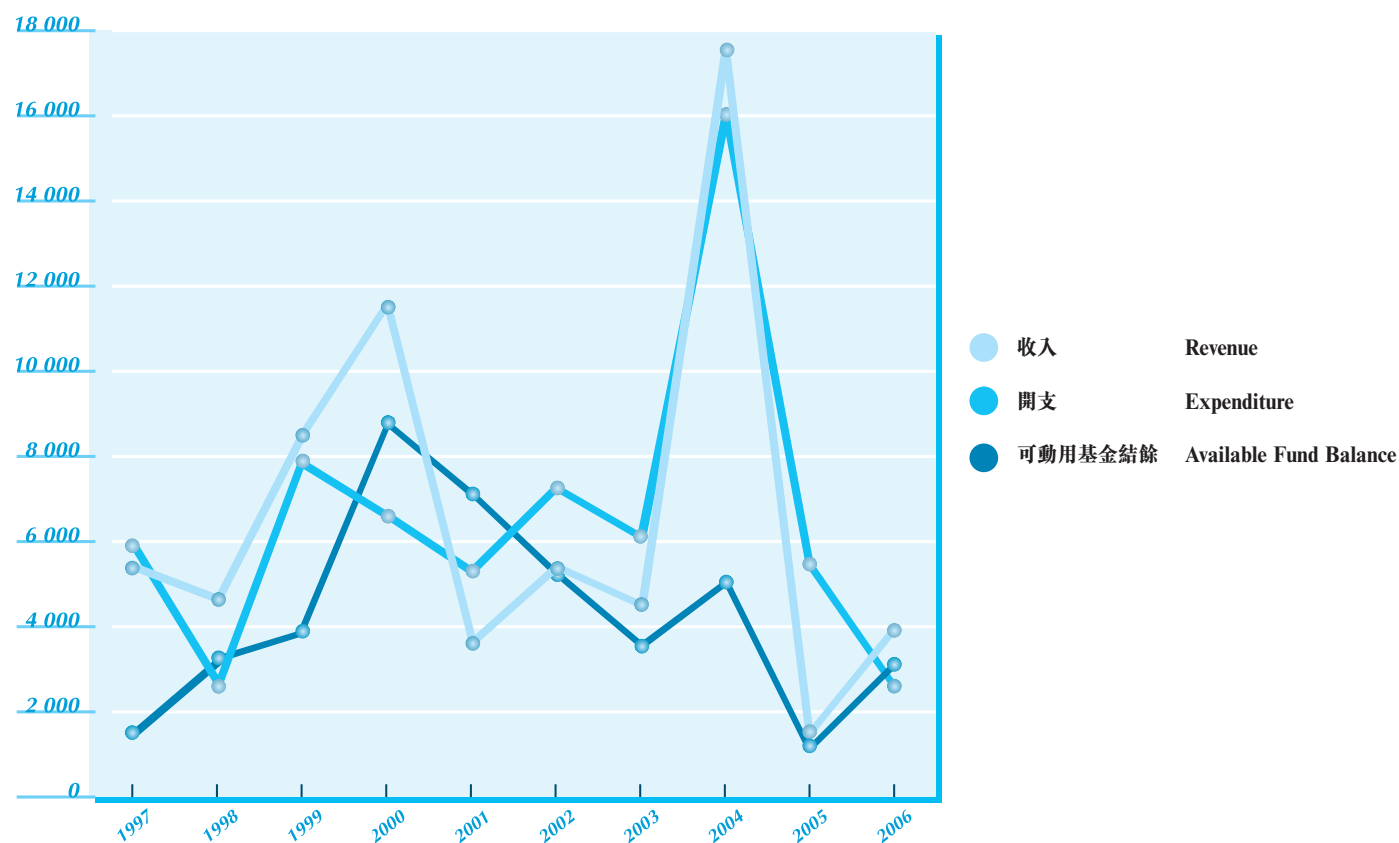
8. Contingent Liabilities

As at 31 March 2006, the amount of guarantees provided under a special finance scheme for small and medium enterprises was \$47 million.

一九九七至二〇〇六各年度的收入、開支及可動用基金結餘

Revenue, Expenditure and Available Fund Balance for the years ended 31 March 1997 to 2006

百萬元 / \$Million



貸款基金 Loan Fund

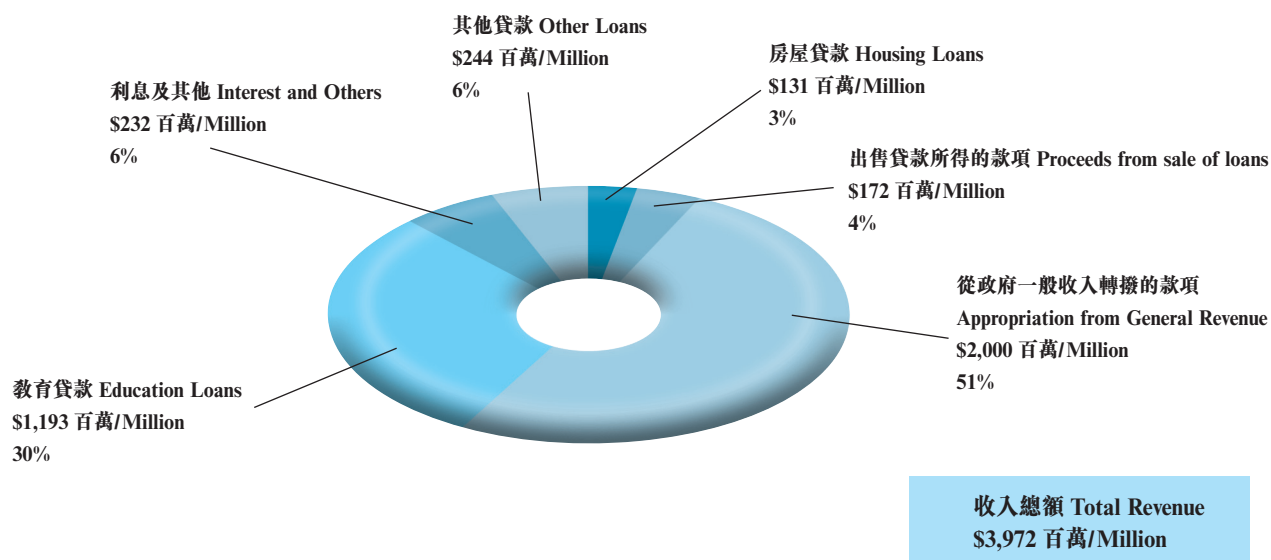
9. 收入

9. Revenue

	2006		2005	
	原來預算 Original Estimate \$'000	實際數額 Actual \$'000	實際數額 Actual \$'000	
貸款償還：				Loan repayments:
房屋貸款	95,173	131,481	130,154	Housing loans
教育貸款	1,009,541	1,193,313	1,028,282	Education loans
其他貸款	257,848	244,132	215,527	Other loans
	1,362,562	1,568,926	1,373,963	
利息：				Interest:
貸款	160,853	190,701	127,821	Loans
存款及銀行結餘	20,304	38,367	7,350	Deposits and bank balances
過期償還貸款的附加費	2,749	2,504	2,618	Surcharges on overdue loan repayments
出售貸款所得的款項	5,191,400	171,608	176,646	Proceeds from sale of loans
收回已豁免的還款	-	3	-	Repayments waived now recovered
其他	-	5	2	Others
從政府一般收入轉撥的款項	3,000,000	2,000,000	-	Appropriation from General Revenue
	9,737,868	3,972,114	1,688,400	

二〇〇五至〇六年度的收入分析

Analysis of Revenue for the year ended 31 March 2006



貸款基金 Loan Fund

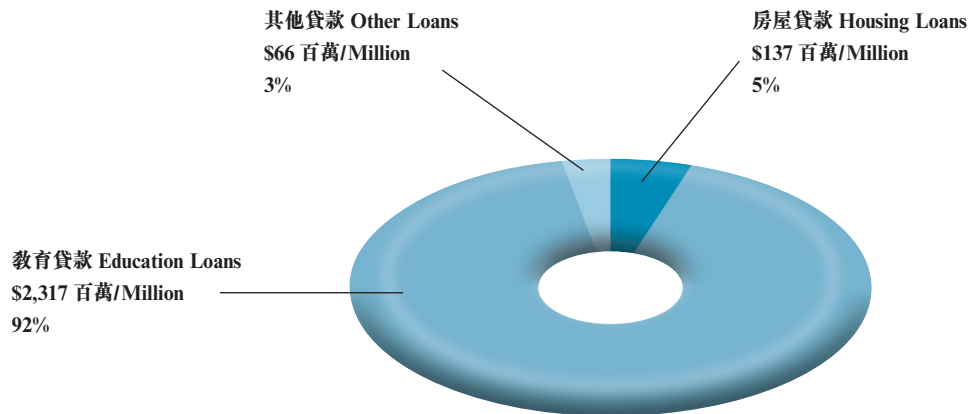
10. 開支

10. Expenditure

	2006		2005	
	原來預算 Original Estimate \$'000	實際數額 Actual \$'000	實際數額 Actual \$'000	
貸款：				Loan payments:
房屋貸款	282,000	137,083	193,683	Housing loans
教育貸款	2,827,117	2,316,753	2,079,029	Education loans
其他貸款	149,944	65,758	280,381	Other loans
	3,259,061	2,519,594	2,553,093	
其他	-	215	107	Others
轉撥至政府一般收入的款項	5,500,000	-	2,800,000	Transfer to General Revenue
	8,759,061	2,519,809	5,353,200	

二〇〇五至〇六年度的開支分析

Analysis of Expenditure for the year ended 31 March 2006



開支總額 Total Expenditure
\$2,520 百萬/Million

貸款基金 Loan Fund

11. 其他現金轉動

下列現金轉動是因其他資產及負債有所改變而引致。

2006
\$'000

(增加)/減少資產：

在外匯基金的投資

(1,452,456)

增加負債：

暫收款項

1,029
(1,451,427)

11. Other Cash Movements

These are cash movements arising from changes in other assets and liabilities.

2005
\$'000

(Increase)/Reduction in Assets:

Investments with the Exchange
Fund

Increase in Liabilities:

Deposits

862
3,668,087