

貸款基金 Loan Fund

貸款報表

STATEMENT OF LOANS

| 項目 | 2004年4月 1日結餘 Balances at 1.4.2004 \$'000 | 核准貸款 Loans Approved \$'000 | 貸款發放 Loans Made \$'000 | 貸款償還/ 出售貸款 的收益 Loans Repaid/ Proceeds from sale of loans \$'000 | 2005年3月 31日未償還 貸款 Loans Outstanding at 31.3.2005 \$'000 | Descriptions |
|-----------------------|--|---|-------------------------------------|---|---|---|
| 房屋貸款 | | | HOUSING LOANS | | | |
| 香港房屋協會— 完成計劃 | 11,561 | 146,019 | - 146,018 | (4,689) (139,146) | 6,872 | Hong Kong Housing Society— Completed schemes |
| 郊區公共房屋 | | | | | | Rural public housing |
| (i) 對面海 | 17,233 | 30,300 | - 30,300 | (757) (13,824) | 16,476 | (i) Tui Min Hoi |
| (ii) 沙頭角 | 75,508 | 110,500 | - 110,500 | (2,763) (37,755) | 72,745 | (ii) Sha Tau Kok |
| 首次置業貸款計劃 | 3,173,893 | 18,000,000 | - 14,953,000 | (58,937) (11,838,044) | (a) 3,114,956 | Home starter loan scheme |
| 本地政府人員— 年息3½至5厘的貸款 | 4,076 | 179,800 | - 179,767 | (757) (176,448) | 3,319 | Local government officers— Loans 3½% to 5% p.a. |
| 公務員的房屋資助購屋貸款 | 376,080 | 10,438,000 | 195,106 (c)(d) 331,326 | (b)(e) (239,860) - | 331,326 | 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 | 3,658,351 | 28,934,619 | 195,106 15,755,086 | (307,763) (12,209,392) | 3,545,694 | 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 | 4,977 | 222,086 | - 221,488 | (2,488) (218,999) | 2,489 | 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 | 53,114 | 181,961 | - 181,961 | (12,121) (140,968) | 40,993 | Loans to schools in the direct subsidy scheme |
| 給予非牟利國際學校的貸款 | 128,369 | 188,391 | - 188,391 | (19,394) (79,416) | 108,975 | Loans to non-profit-making international schools |
| 私立學校改善斜坡貸款計劃 | - | 100,000 | - - | - - | - | Slope improvement loan scheme for private schools |
| 為專上教育機構提供開辦課程貸款 | 909,093 | 5,000,000 | 350,843 1,323,063 | (76,794) (139,921) | 1,183,142 | Start-up loan for post-secondary education providers |
| 給予受訓教師的貸款 | 1 | N.A. | - 77,076 | (1) (77,076) | - | Loans to teachers in training |

N.A.-不適用 Not applicable

2004-05 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 | 2,766,814 | N.A. | 494,528 9,029,141 | (e) (655,733) (6,423,532) | 2,605,609 | 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 | 2,633,778 | N.A. | 1,153,674 4,240,537 | (e) (240,723) (693,808) | 3,546,729 | Non-means-tested loan scheme |
| 為專上學生提供須經入息審 查的貸款 | 134,480 | N.A. | 79,784 218,618 | (e) (7,345) (11,699) | 206,919 | Means-tested loan for post-secondary students |
| 認可專上學院的學生 | 51,116 | N.A. | 200 189,305 | (e) (15,024) (153,013) | 36,292 | Students of approved post-secondary colleges |
| 香港留英學生 | 219 | N.A. | - 173,452 | (17) (173,250) | 202 | Hong Kong students in the United Kingdom |
| 教育貸款總額 | 6,953,662 | N.A. | 2,079,029 16,136,537 | (1,029,640) (8,133,486) | 8,003,051 | 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 | 1,223 | 10,000 | 180 (c) 1,051 | (e) (352) - | 1,051 | 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 | 24,000 | 115,000 | - 115,000 | (13,000) (104,000) | 11,000 | 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 | 87,885 | 280,000 | 187,356 (d) 285,241 | - (10,000) | 275,241 | 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 | 22,000 | 695,000 | 5 (d) 22,005 | - - | 22,005 | Bridging loan to Protection of Wages on Insolvency Fund Board |
| 漁農蠶產 | | | | | | Primary Products |
| 漁業貸款 | 79,579 | 100,000 | 3,980 (c) 77,942 | (5,617) - | 77,942 | Fisheries loans |
| 嘉道理農業輔助貸款基金— 禽畜廢物管制計劃 | 834 | 80,500 | - (d) 19,744 | (283) (19,193) | 551 | Kadoorie Agricultural Aid Loan Fund— Livestock waste control scheme |
| 家禽飼養場東主的貸款 | 185 | 80,000 | - 14,638 | (45) (14,498) | 140 | Loans to poultry farmers |
| 海魚養殖戶的貸款 | 6,197 | 200,000 | - 130,189 | (e) (1,355) (125,347) | 4,842 | Loans to mariculturists |
| 向受寒流影響的海魚養殖 戶提供貸款 | - | 10,000 | 2,130 2,130 | (50) (50) | 2,080 | Loans to mariculturists affected by cold spell |

N.A.-不適用 Not applicable

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|---------------------------|--|---|---------------------------------------|---|---|--|
| 給予家禽批發商及零售商的 貸款 | 732 | 570,000 | - 81,498 | (261) (81,027) | 471 | Loans to poultry wholesalers and retailers |
| 魚類統營處貸款基金—給予 漁民的貸款 | 115 | 65,000 | - 46,645 | (32) (46,562) | 83 | 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 | 1,942 | 146,000 | - 15,423 | (416) (13,897) | 1,526 | 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 |
| 工業 | | | | | | Industry |
| 香港生產力促進局— 特別用途大樓 | 91,178 | 266,970 | - (d) 267,810 | (13,026) (189,658) | 78,152 | 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 | 113,434 | 700,000 | 61,402 (c) 118,854 | (55,982) - | 118,854 | Comprehensive building safety improvement loan scheme |
| 旅遊業 | | | | | | Tourism |
| 海洋公園低地重建基金 | - | 500,000 | - - | - - | - | Ocean Park Lowland Redevelopment Fund |
| 中小型企業 | | | | | | Small and Medium Enterprises |
| 中小型企業特別信貸計劃 | 280,719 | 5,000,000 | 26,673 (c) 278,464 | (e) (28,928) - | 278,464 | 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 | 2,245,800 | 2,364,000 | - 2,364,000 | (118,200) (236,400) | 2,127,600 | 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 | - | 310,000 | 16 (c) 16 | - - | 16 | 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 | - | 23,400 | 1,000 1,000 | - - | 1,000 | Start-up loan to the Construction Workers Registration Authority |
| 其他貸款總額 | 2,955,823 | 11,531,370 | 282,742 3,841,650 | (237,547) (840,632) | 3,001,018 | TOTAL FOR OTHER LOANS |
| 總計 | 13,567,836 | N.A. | 2,556,877 35,733,273 | (1,574,950) (21,183,510) | 14,549,763 | GRAND TOTAL |

N.A.-不適用 Not applicable

2004-05 數字 Figures

累積數字 Cumulative figures

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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 2003/04 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) 二〇〇四年八月以面值把部份未償還貸款售予按揭公司的收入 1.76646 億元，以及 (ii) 2004/05 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二〇〇五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及香港生產力促進局貸款截至二〇〇五年三月三十一日轉作本金的利息，分別為 142.3 萬元、524.1 萬元、0.5 萬元、96.4 萬元及 1,838.5 萬元。
- (e) 這些包括給予公務員的房屋資助購屋貸款、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、給予認可專上學院的學生的貸款、給予因工作而受傷的僱員及死亡僱員遺屬的貸款、嘉道理農業輔助貸款基金—海魚養殖戶的貸款及給予中小型企業特別信貸計劃的貸款豁免償還，分別為 96.3 萬元、58.8 萬元、66 萬元、6.4 萬元、4.6 萬元、6.2 萬元、5.3 萬元及 2,190.5 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 2003-04.
- (b) This is made up of (i) proceeds of \$176.646 million from the sale of a part of the outstanding loans at par to HKMC in August 2004 and (ii) repayments from individual loan recipients in 2004-05.
- (c) These are revolving funds and therefore the amounts shown are outstanding loans as at 31 March 2005.
- (d) These include capitalized interest amounting to \$1.423 million in respect of housing assistance for civil servants—housing loans, \$5.241 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 and \$18.385 million in respect of the loan to Hong Kong Productivity Council as at 31 March 2005.
- (e) These include amounts written off as follows: \$0.963 million in respect of Housing assistance for civil servants—housing loans, \$0.588 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, \$0.66 million in respect of the non-means-tested loan scheme, \$0.064 million in respect of the means-tested loans for post-secondary students, \$0.046 million in respect of loans to students of approved post-secondary colleges, \$0.062 million in respect of loans to employees injured at work and dependants of deceased employees, \$0.053 million in respect of Kadoorie Agricultural Aid Loan Fund—loans to mariculturists and \$21.905 million in respect of the special finance scheme for small and medium enterprises.