

貸款基金 Loan Fund

貸款報表

STATEMENT OF LOANS

項目	2003年4月 1日結餘 Balances at 1.4.2003 \$'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	2004年3月 31日未償還 貸款 Loans Outstanding at 31.3.2004 \$'000	Descriptions
房屋貸款						HOUSING LOANS
香港房屋協會— 完成計劃	16,498	146,019	- 146,018	(4,937) (134,457)	11,561	Hong Kong Housing Society— Completed schemes
郊區公共房屋						Rural public housing
(i) 對面海	17,990	30,300	- 30,300	(757) (13,067)	17,233	(i) Tui Min Hoi
(ii) 沙頭角	78,271	110,500	- 110,500	(2,763) (34,992)	75,508	(ii) Sha Tau Kok
夾心階層住屋貸款計劃	314,178	1,380,000	- 1,380,000	(a) (314,178) (1,380,000)	-	Sandwich class housing loan scheme
首次置業貸款計劃	13,861,000	18,000,000	- 14,953,000	(a) (10,687,107) (11,779,107)	(b) 3,173,893	Home starter loan scheme
本地政府人員— 年息 3½ 至 5 厘的貸款	4,797	179,800	- 179,767	(721) (175,691)	4,076	Local government officers— Loans 3½ % to 5% p.a.
公務員的房屋資助購屋貸款	5,215,562	10,438,000	187,070 (d) 376,080	(c)(f) (5,026,552) -	376,080	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	19,508,296	30,314,619	187,070 17,179,840	(16,037,015) (13,521,489)	3,658,351	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	7,466	222,086	- 221,488	(2,489) (216,511)	4,977	Loans to schools
給予買位計劃學校的貸款	291,375	490,000	2,130 293,505	(21,804) (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	65,988	181,961	- 181,961	(12,874) (128,847)	53,114	Loans to schools in the direct subsidy scheme
給予非牟利國際學校的貸款	147,208	188,391	- 188,391	(18,839) (60,022)	128,369	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	663,363	5,000,000	291,244 972,220	(45,514) (63,127)	909,093	Start-up loan for post-secondary education providers
給予受訓教師的貸款	4	N.A.	- 77,076	(3) (77,075)	1	Loans to teachers in training

N.A.-不適用 Not applicable

2003-04 數字 Figures

累積數字 Cumulative figures

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貸款報表 (續)

STATEMENT OF LOANS (Continued)

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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	3,037,609	N.A.	494,033 8,534,613	(f) (764,828) (5,767,799)	2,766,814	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	1,829,241	N.A.	965,466 3,086,863	(f) (160,929) (453,085)	2,633,778	Non-means-tested loan scheme
為專上學生提供須經入息審 查的貸款	74,543	N.A.	63,305 138,834	(3,368) (4,354)	134,480	Means-tested loan for post-secondary students
認可專上學院的學生	59,592	N.A.	4,115 189,105	(f) (12,591) (137,989)	51,116	Students of approved post-secondary colleges
香港留英學生	394	N.A.	- 173,452	(f) (175) (173,233)	219	Hong Kong students in the United Kingdom
教育貸款總額	6,176,783	N.A.	1,820,293 14,057,508	(1,043,414) (7,103,846)	6,953,662	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	1,291	10,000	328 (d) 1,223	(f) (396) -	1,223	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	37,000	115,000	- 115,000	(13,000) (91,000)	24,000	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	72,299	280,000	15,586 (e) 97,885	- (10,000)	87,885	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	-	695,000	22,000 22,000	- -	22,000	Bridging loan to Protection of Wages on Insolvency Fund Board
漁農礦產						Primary Products
漁業貸款	84,399	100,000	6,445 (d) 79,579	(11,265) -	79,579	Fisheries loans
嘉道理農業貸款基金— 禽畜廢物管制計劃	1,350	80,500	- (e) 19,744	(516) (18,910)	834	Kadoorie Agricultural Aid Loan Fund— Livestock waste control scheme
家禽飼養場東主的貸款	188	80,000	- 14,638	(3) (14,453)	185	Loans to poultry farmers
海魚養殖戶的貸款	8,861	200,000	- 130,189	(f) (2,664) (123,992)	6,197	Loans to mariculturists
給予家禽批發商及零售商的 貸款	781	570,000	- 81,498	(f) (49) (80,766)	732	Loans to poultry wholesalers and retailers
魚類統營處貸款基金—給予 漁民的貸款	240	65,000	- 46,645	(f) (125) (46,530)	115	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	2,511	146,000	- 15,423	(569) (13,481)	1,942	Loans to poultry wholesalers and retailers affected by avian flu

N.A.-不適用 Not applicable

2003-04 數字 Figures

累積數字 Cumulative figures

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STATEMENT OF LOANS
(Continued)

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工業						Industry
香港生產力促進局— 特別用途大樓	104,203	266,970	-	(13,025)	91,178	Hong Kong Productivity Council— special purpose building
			(e) 267,810	(176,632)		
樓宇安全						Building Safety
改善樓宇安全綜合貸款計劃	67,390	700,000	77,913	(31,869)	113,434	Comprehensive building safety improvement loan scheme
			(d) 113,434	-		
旅遊業						Tourism
國際盛事基金	100,000	100,000	-	(100,000)	-	International Events Fund
			(d) -	-		
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	253,246	5,000,000	51,677	(f) (24,204)	280,719	Special finance scheme for small and medium enterprises
			(d) 280,719	-		
供水事宜						Water Supply
貸款予廣東省人民政府進行 水質改善工程	2,364,000	2,364,000	-	(118,200)	2,245,800	Loan to the Guangdong Provincial People's Government for water quality improvement project
			2,364,000	(118,200)		
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
			-	-		
其他貸款總額	3,097,759	11,278,970	173,949	(315,885)	2,955,823	TOTAL FOR OTHER LOANS
			3,649,787	(693,964)		
總計	28,782,838	N.A.	2,181,312	(17,396,314)	13,567,836	GRAND TOTAL
			34,887,135	(21,319,299)		

N.A.-不適用 Not applicable

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貸款報表 (續)

STATEMENT OF LOANS (Continued)

註：

- (a) 在 2003/04 年度，香港房屋協會（房協）就夾心階層住屋貸款計劃及首次置業貸款計劃分別還款 0.52947 億元及 8.29792 億元。二〇〇三年十二月，政府將這些計劃的貸款餘額以面值售予香港按揭證券有限公司（按揭公司）。按揭公司保留部份款項作遞延代價，用以承擔房協的行政費，借款人拖欠的還款，以及按揭公司應收利息的差額。是項出售安排的淨收入經已收訖，並計入 2003/04 年度的帳目中，而有關的遞延代價將會在所有個別貸款償清後結算。
- (b) 指售出貸款的帳面值與完成上文第 (a) 項的出售安排後所得的淨收入之間的差額。
- (c) 包括：(i) 二〇〇三年五月以面值把部份未償還貸款售予按揭公司的收入 47.79629 億元，以及 (ii) 2003/04 年度個別借款人償還的貸款。
- (d) 這些是週轉資金，因此所顯示的款項是截至二〇〇四年三月三十一日的未償還貸款。
- (e) 這些包括給予僱員補償援助基金管理局的過渡貸款、嘉道理農業貸款基金及香港生產力促進局貸款截至二〇〇四年三月三十一日轉作本金的利息，分別為 288.5 萬元、96.4 萬元及 1,838.5 萬元。
- (f) 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、給予認可專上學院的學生的貸款、給予香港留英學生的貸款、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、魚類統營處貸款基金—給予漁民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 132.7 萬元、125.3 萬元、22 萬元、0.3 萬元、1.2 萬元、3.5 萬元、6.4 萬元、3.7 萬元、5 萬元及 1,483.9 萬元。

Notes:

- (a) In 2003-04, Hong Kong Housing Society (HKHS) repaid \$52.947 million and \$829.792 million under the Sandwich Class Housing Loan Scheme and the Home Starter Loan Scheme respectively. In December 2003, the Government sold the remaining balance of the loans to the Hong Kong Mortgage Corporation Limited (HKMC) at par with part of the consideration deferred to cover the HKHS's servicing fee, borrower's defaults and any shortfall in HKMC's interest receipts. The net proceeds from the sale have been received and brought into account in 2003-04, while the deferred consideration will be cleared after all the individual loans have been repaid.
- (b) This represents the difference between the book balance of the loans sold and the net proceeds received from the sale pursuant to the arrangement as described in (a) above.
- (c) This is made up of (i) proceeds of \$4,779.629 million from the sale of a part of the outstanding loans at par to HKMC in May 2003 and (ii) repayments from individual loan recipients in 2003-04.
- (d) These are revolving funds and therefore the amounts shown are outstanding loans as at 31 March 2004.
- (e) These include capitalized interest amounting to \$2.885 million in respect of the bridging loan to Employees Compensation Assistance Fund Board, \$0.964 million in respect of Kadoorie Agricultural Aid Loan Fund and \$18.385 million in respect of the Hong Kong Productivity Council loan, as at 31 March 2004.
- (f) These include amounts written off as follows: \$1.327 million in respect of Housing assistance for civil servants-housing loans, \$1.253 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, \$0.22 million in respect of the non-means-tested loan scheme, \$0.003 million in respect of loans to students of approved post-secondary colleges, \$0.012 million in respect of loans to Hong Kong students in the United Kingdom, \$0.035 million in respect of loans to employees injured at work and dependants of deceased employees, \$0.064 million in respect of Kadoorie Agricultural Aid Loan Fund—loans to mariculturists, \$0.037 million in respect of loans to poultry wholesalers and retailers, \$0.05 million in respect of Fish Marketing Organization Loan Fund—loans to fishermen and \$14.839 million in respect of loans to special finance scheme for small and medium enterprises.