

# 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
<b>房屋貸款</b>			<b>HOUSING LOANS</b>			
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
<b>房屋貸款總額</b>	<b>3,658,351</b>	<b>28,934,619</b>	<b>195,106</b> <b>15,755,086</b>	<b>(307,763)</b> <b>(12,209,392)</b>	<b>3,545,694</b>	<b>TOTAL FOR HOUSING LOANS</b>
<b>教育貸款</b>			<b>EDUCATION LOANS</b>			
<b>給予學校/教師的貸款</b>						<b>Loans to Schools/Teachers</b>
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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<b>給予學生的貸款</b>						<b>Loans to Students</b>
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
<b>教育貸款總額</b>	<b>6,953,662</b>	<b>N.A.</b>	<b>2,079,029</b> <b>16,136,537</b>	<b>(1,029,640)</b> <b>(8,133,486)</b>	<b>8,003,051</b>	<b>TOTAL FOR EDUCATION LOANS</b>
<b>其他貸款</b>						<b>OTHER LOANS</b>
<b>勞工</b>						<b>Labour</b>
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
<b>漁農蠶產</b>						<b>Primary Products</b>
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

2004-05 數字 Figures

累積數字 Cumulative figures

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STATEMENT OF LOANS  
(Continued)

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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
<b>工業</b>						<b>Industry</b>
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
<b>樓宇安全</b>						<b>Building Safety</b>
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
<b>旅遊業</b>						<b>Tourism</b>
海洋公園低地重建基金	-	500,000	- -	- -	-	Ocean Park Lowland Redevelopment Fund
<b>中小型企業</b>						<b>Small and Medium Enterprises</b>
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
<b>供水事宜</b>						<b>Water Supply</b>
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
<b>資訊科技</b>						<b>Information Technology</b>
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
<b>改善衛生</b>						<b>Hygiene Improvement</b>
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
<b>建造業</b>						<b>Construction Industry</b>
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
<b>其他貸款總額</b>	<b>2,955,823</b>	<b>11,531,370</b>	<b>282,742</b> <b>3,841,650</b>	<b>(237,547)</b> <b>(840,632)</b>	<b>3,001,018</b>	<b>TOTAL FOR OTHER LOANS</b>
<b>總計</b>	<b>13,567,836</b>	<b>N.A.</b>	<b>2,556,877</b> <b>35,733,273</b>	<b>(1,574,950)</b> <b>(21,183,510)</b>	<b>14,549,763</b>	<b>GRAND TOTAL</b>

N.A.-不適用 Not applicable

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## 貸款報表 (續)

## 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.