

貸款基金 Loan Fund

貸款報表

STATEMENT OF LOANS

項目	2006年4月 1日結餘 Balances at 1.4.2006 \$'000	核准貸款 Loans Approved \$'000	貸款發放 Loans Made \$'000	貸款償還/ 出售貸款 所得的款項 Loans Repaid/ Proceeds from sale of loans \$'000	2007年3月 31日未償還 貸款 Loans Outstanding at 31.3.2007 \$'000	Descriptions
房屋貸款						HOUSING LOANS
香港房屋協會— 完成計劃	4,003	146,019	- 146,018	(2,539) (144,554)	1,464	Hong Kong Housing Society— Completed schemes
郊區公共房屋						Rural public housing
(i) 對面海	15,718	30,300	- 30,300	(820) (15,402)	14,898	(i) Tui Min Hoi
(ii) 沙頭角	69,983	110,500	- 110,500	(2,993) (43,510)	66,990	(ii) Sha Tau Kok
首次置業貸款計劃	3,049,798	18,000,000	- 14,953,000	(40,328) (11,943,530)	(a) 3,009,470	Home starter loan scheme
本地政府人員— 年息3½至5厘的貸款	1,555	179,800	- 179,767	(361) (178,573)	1,194	Local government officers— Loans 3½% to 5% p.a.
公務員的房屋資助購屋貸款	240,433	10,438,000	91,676 (c)(d) 185,145	(b)(e) (146,964) -	185,145	Housing assistance for civil servants- housing loans
房屋貸款總額	3,381,490	28,904,619	91,676 15,604,730	(194,005) (12,325,569)	3,279,161	TOTAL FOR HOUSING LOANS
教育貸款						EDUCATION LOANS
給予學校/教師的貸款						Loans to Schools/Teachers
給予買位計劃學校的貸款	271,701	490,000	- 293,505	(24,563) (46,367)	247,138	Loans to schools in the bought place scheme
給予直接資助計劃學校的貸款	29,249	181,961	- 181,961	(7,977) (160,689)	21,272	Loans to schools in the direct subsidy scheme
給予非牟利國際學校的貸款	90,691	188,391	- 188,391	(19,394) (117,094)	71,297	Loans to non-profit-making international schools
私立學校改善斜坡貸款計劃	3,418	100,000	4,606 (c) 7,874	(150) -	7,874	Slope improvement loan scheme for private schools
為專上教育機構提供開辦課程貸款	1,787,628	5,000,000	780,482 2,814,664	(103,034) (349,588)	2,465,076	Start-up loan for post-secondary education providers

N.A.-不適用 Not applicable

2006-07 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	2,472,904	N.A.	396,215 9,864,808	(e) (513,576) (7,509,265)	2,355,543	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	4,156,562	N.A.	906,852 6,213,176	(e) (496,695) (1,646,457)	4,566,719	Non-means-tested loan scheme
為專上學生提供須經入息審 查的貸款	289,532	N.A.	21,734 337,329	(e) (19,314) (45,377)	291,952	Means-tested loan for post-secondary students
認可專上學院的學生	23,452	N.A.	- 189,305	(e) (9,459) (175,312)	13,993	Students of approved post-secondary colleges
香港留英學生	119	N.A.	- 173,452	(16) (173,349)	103	Hong Kong students in the United Kingdom
教育貸款總額	9,125,256	N.A.	2,109,889 20,264,465	(1,194,178) (10,223,498)	10,040,967	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	941	10,000	93 (c) 800	(e) (234) -	800	Loans to employees injured at work and dependants of deceased employees
給予僱員補償援助基金管理 局的過渡貸款	278,228	280,000	- (d) 288,228	(20,371) (30,371)	257,857	Bridging loan to Employees Compensation Assistance Fund Board
漁農蠶產						Primary Products
漁業貸款	71,210	290,000	330 (c) 62,614	(8,926) -	62,614	Fisheries loans
嘉道理農業輔助貸款基金— 禽畜廢物管制計劃	489	80,500	- (d) 19,744	(342) (19,597)	147	Kadoorie Agricultural Aid Loan Fund— Livestock waste control scheme
家禽飼養場東主的貸款	110	80,000	- 14,638	(98) (14,626)	12	Loans to poultry farmers
海魚養殖戶的貸款	4,212	200,000	- 130,189	(e) (149) (126,126)	4,063	Loans to mariculturists
向受寒流影響的海魚養殖 戶提供貸款	1,660	10,000	- 2,130	(1,370) (1,840)	290	Loans to mariculturists affected by cold spell

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給予家禽批發商及零售商的 貸款	438	570,000	- 81,498	(e) (236) (81,296)	202	Loans to poultry wholesalers and retailers
魚類統營處貸款基金—給予 漁民的貸款	59	65,000	- 46,645	(47) (46,633)	12	Fish Marketing Organization Loan Fund—loans to fishermen
魚類統營處貸款基金—休漁 期貸款計劃	-	60,000	58,600 (c) 40,858	(17,742) -	40,858	Fish Marketing Organization Loan Fund—fishing moratorium loan scheme
向受禽流感影響的家禽批發 商和零售商提供貸款	781	146,000	- 15,423	(e) (377) (15,019)	404	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
為活家禽運輸商開立的貸款	-	14,000	- -	- -	-	Loans to live poultry transporters
為活豬運輸商開立的貸款	-	6,500	- -	- -	-	Loans to live pig transporters
工業						Industry
香港生產力促進局— 特別用途大樓	65,127	266,970	- (d) 267,810	(13,025) (215,708)	52,102	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	103,798	700,000	63,374 (c) 107,599	(59,573) -	107,599	Comprehensive building safety improvement loan scheme
旅遊業						Tourism
海洋公園重新發展計劃貸款	-	1,387,500	413,500 413,500	- -	413,500	Loan for the Ocean Park Redevelopment Plans
中小型企業						Small and Medium Enterprises
中小型企業特別信貸計劃	261,193	5,000,000	37 (c) 208,637	(e) (52,593) -	208,637	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	2,009,400	2,364,000	- 2,364,000	(118,200) (472,800)	1,891,200	Loan to the Guangdong Provincial People's Government for water quality improvement project
改善衛生						Hygiene Improvement
改善食物業處所衛生情況獎 勵計劃	62	310,000	- (c) 43	(19) -	43	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	9,806	23,400	13,831 (d) 23,637	- -	23,637	Start-up loan to the Construction Workers Registration Authority
其他貸款總額	2,807,514	11,872,870	549,765 4,087,993	(293,302) (1,024,016)	3,063,977	TOTAL FOR OTHER LOANS
總計	15,314,260	N.A.	2,751,330 39,957,188	(1,681,485) (23,573,083)	16,384,105	GRAND TOTAL

N.A.-不適用 Not applicable

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- 註：**
- (a) 指扣除香港房屋協會的累積還款及在 2004/05 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) 二〇〇六年八月以面值把部份未償還貸款售予按揭公司的收入 1.07216 億元，以及 (ii) 2006/07 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二〇〇七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、嘉道理農業輔助貸款基金、香港生產力促進局貸款及在建造業工人註冊管理局成立初期提供貸款截至二〇〇七年三月三十一日轉作本金的利息，分別為 429.8 萬元、822.8 萬元、96.4 萬元、1,838.5 萬元及 23.7 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、給予嘉道理農業輔助貸款基金—海魚養殖戶的貸款、給予家禽批發商及零售商的貸款、給予向受禽流感影響的家禽批發商和零售商提供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 5.8 萬元、23.3 萬元、99.2 萬元、12.1 萬元、1.1 萬元、4 萬元、3 萬元、23.6 萬元、28.5 萬元及 4,933.5 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 2004-05.
 - (b) This is made up of (i) proceeds of \$107.216 million from the sale of a part of the outstanding loans at par to HKMC in August 2006 and (ii) repayments from individual loan recipients in 2006-07.
 - (c) These are revolving funds and therefore the amounts shown are outstanding loans as at 31 March 2007.
 - (d) These include capitalized interest amounting to \$4.298 million in respect of housing assistance for civil servants—housing loans, \$8.228 million in respect of the bridging loan to Employees Compensation Assistance Fund Board, \$0.964 million in respect of the Kadoorie Agricultural Aid Loan Fund, \$18.385 million in respect of the loan to Hong Kong Productivity Council and \$0.237 million in respect of start-up loan to the Construction Workers Registration Authority as at 31 March 2007.
 - (e) These include amounts written off as follows: \$0.058 million in respect of housing assistance for civil servants—housing loans, \$0.233 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, \$0.992 million in respect of the non-means-tested loan scheme, \$0.121 million in respect of the means-tested loans for post-secondary students, \$0.011 million in respect of loans to students of approved post-secondary colleges, \$0.04 million in respect of loans to employees injured at work and dependants of deceased employees, \$0.03 million in respect of Kadoorie Agricultural Aid Loan Fund—loans to mariculturists, \$0.236 million in respect of loans to poultry wholesalers and retailers, \$0.285 million in respect of loans to poultry wholesalers and retailers affected by avian flu and \$49.335 million in respect of the special finance scheme for small and medium enterprises.