

(1) **Reasons of Police officers with unmanageable debts:-**

Reasons of indebtedness	First half of 2001	Second half of 2001	First half of 2002	Second half of 2002	First half of 2003
Gambling	11 (5.1%)	12 (4.8%)	10 (3.5%)	10 (3.3%)	10 (3.3%)
Overspending	34 (15.8%)	34 (13.7%)	39 (13.5%)	40 (13.2%)	43 (14.2%)
Investment Failure	33 (15.3%)	34 (13.7%)	39 (13.5%)	42 (13.9%)	41 (13.5%)
Business Failure	6 (2.8%)	7 (2.8%)	8 (2.8%)	9 (3.0%)	9 (3.0%)
Important Life Events	12 (5.6%)	13 (5.2%)	14 (4.8%)	16 (5.3%)	17 (5.6%)
Others	10 (4.7%)	11 (4.4%)	13 (4.5%)	10 (3.3%)	10 (3.3%)
Problems of family members and relatives	109 (50.7%)	138 (55.4%)	166 (57.4%)	175 (57.9%)	173 (57.1%)
Total	215 (100%)	249 (100%)	289 (100%)	302 (100%)	303 (100%)

(2) **No. of incoming (newly identified) and outgoing (removed from the list and therefore not carried forward) Police officers with unmanageable debts :-**

	First half of 2001	Second half of 2001	First half of 2002	Second half of 2002	First half of 2003
No. of officers not carried forward	43	31	33	44	32
No. of officers carried forward from last survey	159	184	216	245	270
No. of officers newly identified	56	65	73	57	33

- (3) **The starting time since which the 303 officers have had unmanageable debts as at 30 June 2003 : -**

Period of Debts	No. of Officers
Since first half of 1996	2
Since second half of 1996	1
Since first half of 1997	0
Since second half of 1997	1
Since first half of 1998	4
Since second half of 1998	3
Since first half of 1999	15
Since second half of 1999	16
Since first half of 2000	32
Since second half of 2000	18
Since first half of 2001	30
Since second half of 2001	42
Since first half of 2002	54
Since second half of 2002	52
Since first half of 2003	33
Total	303

- (4) **Total number of Notices of Tax Recovery issued**

	First half of 2001	Second half of 2001	First half of 2002	Second half of 2002	First half of 2003
No. of Notices issued	271	14	220	13	111
Total outstanding tax	\$3,037,776	\$235,027	\$3,357,376	\$106,625	1,738,670

- (5) **Total No. of notices of tax recovery, No. of officers with unmanageable debts who were issued with notices of tax recovery, and/or with CSR 618, and/or Police Welfare Fund (PWF) loans :-**

	First half of 2001	Second half of 2001	First half of 2002	Second half of 2002	First half of 2002
Total No. of Tax Recovery Notices issued	271	14	220	13	111
No. of officers with unmanageable debts who have received notice(s) of tax recovery	23 (none of them with CSR 618 and one of them with PWF loans)	0	26 (one of them with CSR 618 and none of them with PWF loans)	2 (none of them with CSR 618 or PWF loans)	16 (one of them with CSR 618 and none of them with PWF loans)

**Security Bureau
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