

立法會貿易及工業事務委員會

中小型企業特別信貸計劃

引言

這份文件報告有關推行中小型企業特別信貸計劃（「該計劃」）的進展情況。

最新情況

2. 直至二零零零年一月五日為止，共有9,811宗由參與計劃的貸款機構提交給政府的申請獲得批准。計劃的累積承擔保證金額和貸款金額分別約為港幣40億1千3百萬元及64億6千7百萬元。壞賬個案共有57宗，涉及的政府保證承擔金額總數約為港幣5千5百萬元，壞賬年率為百分之2.24。

4. 有關這項計劃於一月五日為止各方面的表現的詳細統計數字列於附表。

工商局
二零零零年一月

Legislative Council Panel on Trade and Industry

SPECIAL FINANCE SCHEME FOR SMALL AND MEDIUM ENTERPRISES

INTRODUCTION

This paper reports on progress in the operation of the Special Finance Scheme ("Scheme") for Small and Medium Enterprises (SMEs).

LATEST POSITION

2. As of 5 January 2000, a total of 9,811 applications referred to the Government by participating lending institutions have been approved. The cumulative sums of guarantees committed and loans facilitated amount to about HK\$4,013 million and HK\$6,467 million respectively. There are 57 default cases and the Government guarantees involved in these cases amount to about HK\$55 million. The annualized default rate is 2.24%.

3. The detailed statistics showing the various aspects of the performance of the Scheme up to 5 January are set out at the Annex.

Trade and Industry Bureau
January 2000

中小型企業特別信貸計劃
(Special Finance Scheme
for Small and Medium Enterprises)

於二零零零年一月五日的統計數字
(Statistics as of 5.1.2000)

1. 申請數目

(Number of Applications)

<u>收到</u> (Received)	<u>批准</u> (Approved)	<u>拒絕</u> (Rejected)	<u>被申請者撤回</u> (Withdrawn by applicants)	<u>處理中</u> (to be processed)
10,907	10,708	2	976	118

2. 累積承擔的保證及貸款金額數目
(Cumulative amount of Guarantees and Facilities Committed)

<u>承擔個案 的累積總 數</u> (Cumulative Number of cases Committed)	<u>期滿，已解除 或撤消的個 案總數</u> (Number of cases expired, released or discharged)	<u>保證金額 累積總數</u> (Cumulative Amount of Guarantees) (HK\$)	<u>貸款金額 累積總數</u> (Cumulative Amount of Facilities) (HK\$)	<u>涉及的公司 累積數目</u> (Cumulative Number of companies involved)	<u>涉及的 貸款機構 累積數目</u> (Cumulative Number of lending institutions involved)
9,811	806*	4,012,591,681	6,466,635,537	8,505	66

3. 壞賬個案 (Default Cases) : 57

涉及政府保證承擔金額

(Amount of Government guarantees involved) : HK\$54,683,413

索償金額 (Amount of Claims) : HK\$44,979,751

涉及的貸款機構數目 (Number of PLIs involved) : 18

4. 參與計劃的貸款機構總數 : 78

(Total Number of Participating Lending Institutions)

* 涉及貸款 (Facility involved) : HK\$1,128,498,935

5. 成功申請者的資料
(Profile of Successful Applicants)

<u>行業類別</u> (Nature of Business)	<u>數目</u> (No.)	<u>貸款金額</u> (Amount of facilities) (HK\$)
漁農、採礦及採石業 (Agriculture, Fishing, Mining & Quarrying)	9	6,300,000
製造業 (Manufacturing)	3,338	3,094,565,580
建造業 (Construction)	378	334,540,445
批發及零售業 (Wholesale & Retail)	1,562	555,402,119
進出口貿易 (Import & Export Trades)	1,804	1,939,345,612
餐廳及酒店 (Restaurants & Hotels)	134	68,934,000
運輸、倉庫及通訊業 (Transport, Storage & Communication)	430	188,372,316
金融、保險及商用服務業 (Financing, Insurance & Business Services)	495	213,275,003
社區、社會及個人服務 (Community, Social & Personal Services)	355	65,900,462
總數 (Total)	8,505	6,466,635,537

6. 申請個案的貸款金額分類
(Classification of applications according to size of facilities)

<u>金額 (港幣)</u> (Facility size) (HK\$)	<u>個案總數</u> Number of Applications	<u>貸款金總額</u> (港幣) Amount of Facilities(HK\$)
0 - 50,000	4,512	225,480,379
50,001 - 100,000	161	13,556,122
100,001 - 500,000	1,989	609,717,251
500,001 - 1,000,000	1,196	981,994,369
1,000,001 - 2,000,000	1,081	1,844,046,416
> 2,000,000	872	2,791,841,000
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總數 (Total) :	9,811	6,466,635,537

7. 貸款機構所涉及的壞帳個案的分佈
(Distribution of default cases among PLIs)

<u>所涉及的壞帳個案</u> (Number of default cases involved)	<u>貸款機構的數目</u> (Number of PLIs)
1	6
2	2
3	4
4	1
5	3
6	0
7	1
8	0
9	1
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總數 (Total) : 18	