

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 for Small and Medium Enterprises (the Scheme).

LATEST POSITION

2. As of 23 March 2000, a total of 11,730 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\$5,538 million and HK\$8,759 million respectively. There are 92 default cases and the Government guarantees involved in these cases amount to about HK\$94 million. The annualized default rate is 2.71%.

3. The \$5 billion funding of the Special Finance Scheme for SMEs were fully committed on 9 March 2000. Fresh applications received since then will be put on a waiting list and processed on a first-come-first-served basis when recycled funds are available from discharged and released guarantees. We are now reviewing the future arrangement of the Scheme and will announce the result in due course.

4. The detailed statistics showing the various aspects of the performance of the Scheme up to 23 March are set out at the Annex.

**Trade and Industry Bureau
March 2000**

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

於二零零零年三月二十三日的統計數字
(Statistics as of 23.3.2000)

1. 申請數目
(Number of Applications)

<u>收到</u> (Received)	<u>批准</u> (Approved)	<u>拒絕</u> (Rejected)	<u>批准但被撤回</u> (Approved but withdrawn)	<u>輪候</u> (Waiting List)
13,223	12,872	2	1,142	188

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

承擔個案 的累積總 數 (Cumulative Number of cases Committed)	期滿，已解 除或撤消的 個案總數 (Number of cases expired, released or discharged)	保證金額 累積總數 (Cumulative Amount of Guarantees) (HK\$)	貸款金額 累積總數 (Cumulative Amount of Facilities) (HK\$)	涉及的公司 累積數目 (Cumulative Number of companies involved)	涉及的 貸款機構 累積數目 (Cumulative Number of lending institutions involved)
11,730	1,211*	5,538,056,169	8,759,261,213	9,731	68

3. 壞賬個案 (Default Cases) : 92
涉及政府保證承擔金額
(Amount of Government guarantees involved) : HK\$94,421,863
索償金額 (Amount of Claims) : HK\$77,441,999
涉及的貸款機構數目 (Number of PLIs involved) : 26

4. 參與計劃的貸款機構總數 : 77
(Total Number of Participating Lending Institutions)

* 涉及貸款 (Facility involved) : HK\$1,470,409,664

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)	8	8,250,000
製造業 (Manufacturing)	3,939	4,137,124,365
建造業 (Construction)	419	419,223,005
批發及零售業 (Wholesale & Retail)	1,646	749,871,554
進出口貿易 (Import & Export Trades)	2,130	2,686,255,120
餐廳及酒店 (Restaurants & Hotels)	143	95,318,563
運輸、倉庫及通訊業 (Transport, Storage & Communication)	512	262,998,157
金融、保險及商用服務業 (Financing, Insurance & Business Services)	542	280,879,127
社區、社會及個人服務 (Community, Social & Personal Services)	392	119,341,322
總數 (Total)	9,731	8,759,261,213

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	4,459	222,811,862
50,001 - 100,000	217	18,410,035
100,001 - 500,000	2,692	835,710,459
500,001 - 1,000,000	1,699	1,400,421,266
1,000,001 - 2,000,000	1,470	2,496,760,155
> 2,000,000	1,193	3,785,147,436
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總數 (Total) :	11,730	8,759,261,213

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	9
2	4
3	2
4	4
5	1
6	1
7	1
8	3
11	1

總數 (Total) : 26