

Legislative Council Panel on Trade and Industry

SPECIAL FINANCE SCHEME FOR SMALL AND MEDIUM ENTERPRISES

INTRODUCTION

This paper reports on the latest position of the Special Finance Scheme for Small and Medium Enterprises (the Scheme).

LATEST STATISTICS

2. As of 4 May 2000, a total of 11,760 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\$5,584 million and HK\$8,824 million respectively. There are 110 default cases and the Government guarantees involved in these cases amount to about HK\$114 million. The annualized default rate is 2.84%.

3. The \$5 billion funding of the Special Finance Scheme for SMEs were fully committed on 9 March 2000. Fresh applications received since then were put on the waiting list. There are at the moment 283 waitlisted applications, requiring HK\$309 million of guarantees.

4. The latest detailed figures about the Scheme are set out at the Annex.

TERMINATION OF THE SCHEME

5. With the distinct improvement of Hong Kong's economy and the ample liquidity in the banking sector, the objective of the Scheme in soothing short-term difficulties had been accomplished and the Government had decided that it should be terminated. The Scheme had stopped accepting new applications since 8 April. Applications on the waiting list would be processed on a first-come-first-served basis as and

when recycled funds are available. We would continue to honour our obligations for all existing guarantees under the Scheme.

6. Since the Scheme has stopped accepting applications, we would report to this Panel when necessary in future.

Trade and Industry Bureau
May 2000

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

於二零零零年五月四日的統計數字
(Statistics as of 4.5.2000)

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 (Approved but withdrawn)	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)
13,400	12,952	2	1,192	283

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)
11,760	1,560*	5,583,610,644	8,824,193,020	9,759	68

3. 壞賬個案 (Default Cases) : 110

涉及政府保證承擔金額

(Amount of Government guarantees involved) : HK\$113,564,695

索償金額 (Amount of Claims) : HK\$93,156,176

涉及的貸款機構數目 (Number of PLIs involved) : 30

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\$1,734,634,802

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	8,800,000
製造業 (Manufacturing)	3,939	4,149,308,573
建造業 (Construction)	421	422,323,005
批發及零售業 (Wholesale & Retail)	1,649	749,385,153
進出口貿易 (Import & Export Trades)	2,151	2,732,039,120
餐廳及酒店 (Restaurants & Hotels)	143	95,318,563
運輸、倉庫及通訊業 (Transport, Storage & Communication)	514	265,498,157
金融、保險及商用服務業 (Financing, Insurance & Business Services)	542	281,879,127
社區、社會及個人服務 (Community, Social & Personal Services)	392	119,641,322
總數 (Total)	9,759	8,824,193,020

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	18,432,011
100,001 - 500,000	2,686	835,432,274
500,001 - 1,000,000	1,715	1,414,087,393
1,000,001 - 2,000,000	1,476	2,508,801,053
> 2,000,000	1,207	3,824,628,427
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總數 (Total) :	11,760	8,824,193,020

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	8
3	1
4	3
5	1
6	3
8	4
15	1
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總數 (Total) : 30	