

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. Subsequent to the approval of the Finance Committee on 12 November 1999, the approved commitment under the Scheme has been doubled to \$5 billion and the guarantee ceiling for individual participating lending institutions increased correspondingly from \$200 million to \$400 million. We have also revoked the deposit option under which licensed banks could demand an amount of deposit equivalent to that of the guarantee.

3. As of 2 December 1999, a total of 9,191 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\$3,186 million and HK\$5,230 million respectively. There are 39 default cases and the Government guarantees involved in these cases amount to about HK\$43 million. The annualized default rate is 2.4%.

4. The detailed statistics showing the various aspects of the performance of the Scheme up to 2 December 1999 are set out at the Annex.

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

於一九九九年十二月二日的統計數字
(Statistics as of 2.12.1999)

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 (Withdrawn by applicants)	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)
10,113	9,191	2	750	841

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)
8,441	578	3,185,876,204	5,229,633,621	7,440	62

3. 壞賬個案 (Default Cases) : 39
索償金額 (Amount of Claims) : HK\$34,917,062
涉及的貸款機構數目 (Number of PLIs involved) : 14

4. 參與計劃的貸款機構總數 : 78
(Total Number of Participating Lending Institutions)

5. 查詢總數 (Total Number of Enquiries Received) : 9,434

6. 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\$)
採礦及採石業 (Mining & Quarrying)	7	6,200,000
製造業 (Manufacturing)	2,951	2,534,336,155
建造業 (Construction)	322	277,622,589
批發及零售業 (Wholesale & Retail)	1,396	436,692,614
進出口貿易 (Import & Export Trades)	1,529	1,520,637,556
餐廳及酒店 (Restaurants & Hotels)	112	62,464,000
運輸、倉庫及通訊業 (Transport, Storage & Communication)	376	161,992,108
金融、保險及商用服務業 (Financing, Insurance & Business Services)	436	173,628,137
社區、社會及個人服務 (Community, Social & Personal Services)	311	56,060,462
總數 (Total)	8,441	5,229,633,621