

# **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 (Withdrawn by applicants)	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