

# **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 (Withdrawn by applicants)	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
<hr/>		
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
<hr/>	
總數 (Total) : 18	

