

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 3 February 2000, a total of 10,728 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\$4,777 million and HK\$7,617 million respectively. There are 71 default cases and the Government guarantees involved in these cases amount to about HK\$59 million. The annualized default rate is 2.91%.

3. The detailed statistics showing the various aspects of the performance of the Scheme up to 3 February are set out at the Annex.

Trade and Industry Bureau
February 2000

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

於二零零零年二月三日的統計數字
(Statistics as of 3.2.2000)

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 (Approved but withdrawn)
11,952	11,789	2	1,061

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)
10,728	955*	4,776,989,430	7,616,580,197	9,091	66

3. 壞賬個案 (Default Cases) : 71

涉及政府保證承擔金額

(Amount of Government guarantees involved) : HK\$72,893,413

索償金額 (Amount of Claims) : HK\$59,115,708

涉及的貸款機構數目 (Number of PLIs involved) : 20

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\$1,232,195,742

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	6,250,000
製造業 (Manufacturing)	3,641	3,626,872,798
建造業 (Construction)	396	373,785,720
批發及零售業 (Wholesale & Retail)	1,604	676,621,842
進出口貿易 (Import & Export Trades)	1,954	2,294,735,197
餐廳及酒店 (Restaurants & Hotels)	139	82,334,000
運輸、倉庫及通訊業 (Transport, Storage & Communication)	471	227,663,116
金融、保險及商用服務業 (Financing, Insurance & Business Services)	513	247,109,662
社區、社會及個人服務 (Community, Social & Personal Services)	365	81,207,862
總數 (Total)	9,091	7,616,580,197

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	4,457	222,721,072
50,001 - 100,000	192	16,258,687
100,001 - 500,000	2,338	723,393,672
500,001 - 1,000,000	1,433	1,181,749,772
1,000,001 - 2,000,000	1,259	2,140,267,294
> 2,000,000	1,049	3,332,189,700
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總數 (Total) :	10,728	7,616,580,197

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	7
2	2
3	2
4	2
5	3
6	0
7	2
8	1
9	1
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總數 (Total) : 20	