



中華人民共和國香港特別行政區政府總部教育局  
Education Bureau  
Government Secretariat, The Government of the Hong Kong Special Administrative Region  
The People's Republic of China

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8 January 2010

Clerk to Panel on Education  
Legislative Council Secretariat  
(Attn.: Miss Odelia Leung)

Dear Miss Leung,

**Meeting of the Panel on Education held on 20 October 2009  
Follow-up action**

At the meeting of the Panel on Education held on 20 October 2009, the Administration undertook to provide information on the latest default situation of the three non-means-tested loan schemes administered by the Student Financial Assistance Agency for persons pursuing post-secondary and continuing education. The information is set out in the two annexes as follows for Members' reference –

- **Annex 1** – Number of defaulters and default rate by number of accounts of each of the three non-means-tested loan schemes as at the end of 2004/05 to 2008/09 academic years; and
- **Annex 2** – Amount of defaulted loans of each of the three non-means-tested loan schemes as at the end of 2004/05 to 2008/09 academic years.

Yours sincerely,

( Miss Kathy CHAN )  
for Secretary for Education

## Annex 1

### **Number of defaulters and default rate of the three non-means-tested loan schemes as at the end of 2004/05 to 2008/09 academic years**

<b>Academic Year</b>	<b>2004/05</b>	<b>2005/06</b>	<b>2006/07</b>	<b>2007/08</b>	<b>2008/09</b>
<b>(a) No. of defaulters</b>	<b>4 914</b>	<b>7 842</b>	<b>9 760</b>	<b>10 990</b>	<b>13 177</b>
NLSFT	1 613	1 882	2 142	2 130	2 156
NLSPS	449	732	981	1 283	1 656
ENLS	2 852	5 228	6 637	7 577	9 365
<b>(b) No. of repayment accounts</b>	<b>37 369</b>	<b>51 059</b>	<b>62 422</b>	<b>73 576</b>	<b>85 301</b>
NLSFT	15 431	17 344	19 200	20 766	21 947
NLSPS	2 836	4 654	7 151	9 449	11 746
ENLS	19 102	29 061	36 071	43 361	51 608
<b>(c) Default rate in terms of accounts [(a)/(b)]</b>	<b>13.2%</b>	<b>15.4%</b>	<b>15.6%</b>	<b>14.9%</b>	<b>15.5%</b>
NLSFT	10.5%	10.9%	11.2%	10.3%	9.8%
NLSPS	15.8%	15.7%	13.7%	13.6%	14.1%
ENLS	14.9%	18.0%	18.4%	17.5%	18.2%

*Key:*

NLSFT – Non-means-tested Loan Scheme for Full-time Tertiary Students (publicly-funded programmes)

NLSPS – Non-means-tested Loan Scheme for Post-secondary Students (self-financing programmes)

ENLS – Extended Non-means-tested Loan Scheme

**Annex 2**

**Amount of defaulted loans of the three non-means-tested loan schemes  
as at the end of 2004/05 to 2008/09 academic years**

<b>Academic Year</b>	<b>2004/05</b>	<b>2005/06</b>	<b>2006/07</b>	<b>2007/08</b>	<b>2008/09</b>
<b>(a) Amount of defaulted loans (\$ million)</b>	<b>35</b>	<b>66</b>	<b>102</b>	<b>139</b>	<b>176</b>
NLSFT	17	25	34	40	40
NLSPS	5	11	20	32	39
ENLS	13	30	48	67	97
<b>(b) Principal not yet demanded in defaulting accounts (\$ million)</b>	<b>188</b>	<b>301</b>	<b>352</b>	<b>393</b>	<b>465</b>
NLSFT	68	77	81	74	68
NLSPS	38	65	83	105	130
ENLS	82	159	188	214	267
<b>(c) Total outstanding principal in repayment accounts (\$ million)</b>	<b>1,525</b>	<b>2,075</b>	<b>2,547</b>	<b>2,971</b>	<b>3,360</b>
NLSFT	693	771	829	861	856
NLSPS	209	360	543	701	842
ENLS	623	944	1,175	1,409	1,662
<b>(d) Average outstanding loan amount per defaulter (\$) [(a)+(b)/no. of defaulters in Annex 1]</b>	<b>45,381</b>	<b>46,799</b>	<b>46,516</b>	<b>48,408</b>	<b>48,645</b>
NLSFT	52,697	54,198	53,688	53,521	50,093
NLSPS	95,768	103,825	104,995	106,781	102,053
ENLS	33,310	36,151	35,558	37,086	38,868

**Key:**

NLSFT – Non-means-tested Loan Scheme for Full-time Tertiary Students (publicly-funded programmes)

NLSPS – Non-means-tested Loan Scheme for Post-secondary Students (self-financing programmes)

ENLS – Extended Non-means-tested Loan Scheme