<u>Statistics of Police Officers with Unmanageable Debts</u> (Second Half of 2009 - First Half of 2012)

(i) Reasons of indebtedness for police officers with unmanageable debts : -

Reasons of	2 nd half	1 st half	2 nd half	1 st half	2 nd half	1 st half
indebtedness	2009	2010	2010	2011	2011	2012
Gambling	4	5	3	3	3	3
	(4.0%)	(5.0%)	(3.2%)	(3.4%)	(3.7%)	(4%)
Overspending	12	10	10	10	9	8
	(12.0%)	(9.9%)	(10.8%)	(11.4%)	(11.1%)	(10.8%)
Investment failure	6	7	6	6	5	4
	(6.0%)	(6.9%)	(6.5%)	(6.8%)	(6.2%)	(5.4%)
Business failure	1	0	0	0	0	0
	(1.0%)	(0%)	(0%)	(0%)	(0%)	(0%)
Important life	5	5	5	4	4	5
events	(5.0%)	(5.0%)	(5.4%)	(4.5%)	(4.9%)	(6.8%)
Problems of family	69	72	67	62	58	51
members and	(69.0%)	(71.2%)	(72.0%)	(70.5%)	(71.6%)	(69%)
relatives	(09.0%)	(71.270)	(72.0%)	(70.5%)	(71.0%)	(09%)
Others	3	2	2	3	2	3
	(3.0%)	(2.0%)	(2.1%)	(3.4%)	(2.5%)	(4%)
Total no. of police						
officers with						
unmanageable	100	101	93	88	81	74
debts as at end of						
period						

(ii) No. of police officers declassified / newly identified as having unmanageable debts: -

	2 nd half	1 st half	2 nd half	1 st half	2 nd half	1 st half
	2009	2010	2010	2011	2011	2012
No. of officers						
declassified as having	8	11	14	13	11	13
unmanageable debts						
No. of officers newly						
classified as having	16	12	6	8	4	6
unmanageable debts						

(iii) Starting time since which the 74 officers have had unmanageable debts as at 30 June 2012: -

Period of Debts	No. of Officers
Since 2 nd half 2001	1
Since 1 st half 2002	0
Since 2 nd half 2002	1
Since 1 st half 2003	2
Since 2 nd half 2003	0
Since 1 st half 2004	1
Since 2 nd half 2004	1
Since 1 st half 2005	0
Since 2 nd half 2005	7
Since 1 st half 2006	2
Since 2 nd half 2006	4
Since 1 st half 2007	2
Since 2 nd half 2007	2
Since 1 st half 2008	6
Since 2 nd half 2008	4
Since 1 st half 2009	2
Since 2 nd half 2009	7
Since 1 st half 2010	11
Since 2 nd half 2010	5
Since 1 st half 2011	6
Since 2 nd half 2011	4
Since 1 st half 2012	6
Total	74

(iv) Total no. of notice of tax recovery issued to police officers : -

	2 nd half	1 st half	2 nd half	1 st half	2 nd half	1 st half
	2009	2010	2010	2011	2011	2012
No. of notice of						
tax recovery	9	46	4	58	3	33
issued						
Total amount	\$71,145	\$430,424	\$2,563	\$636,158	\$35,158	\$300,070

(v) No. of police officers with unmanageable debts who were at the same time receiving notice of tax recovery and repaying salary advances under Civil Service Regulation 618 or loans from the Police Welfare Fund: -

	2 nd half	1 st half	2 nd half	1 st half	2 nd half	1 st half
	2009	2010	2010	2011	2011	2012
No. of notice of tax recovery	9	46	4	58	3	33
issued to police officers		70	т	50	3	33
No. of police officers with						
unmanageable debts who	2	10	0	3	0	1
had received notice of tax	2	10	0	3	U	1
recovery						
No. of police officers with				0	0	0
unmanageable debts who						
had received notice of tax	0	0	0			
recovery and were repaying	Ü	O				
salary advances under Civil						
Service Regulation 618						
No. of police officers with						
unmanageable debts who						
had received notice of tax	0	0	0	0 0	0	0
recovery and were repaying	U	U	U		U	
loans from the Police Welfare						
Fund						

Security Bureau July 2012