

# **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 (Approved but withdrawn)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)

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\* 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
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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	