

貸款基金

審計署署長向立法會主席提交的報告書

我已審核及審計刊於第 53 頁至第 60 頁的財務報表，該等財務報表根據第 55 頁載列的會計政策所擬備。

庫務署署長及審計署署長的責任

按照《公共財政條例》(第 2 章) 第 16(1) 條的規定，庫務署署長負責編製及監管香港特別行政區政府的帳目。

我的責任是根據我的審計工作的結果，對財務報表作出獨立意見，並向立法會主席報告。

意見的基礎

茲證明我已按照《核數條例》(第 122 章) 第 12(1) 條的規定及審計署的審計準則，審核及審計上述的財務報表。審計範圍包括以抽查方式查核與財務報表所載數額及披露事項有關的憑證，亦包括評估庫務署署長於擬備該等財務報表時所作的判斷、所釐定

Loan Fund

REPORT OF THE DIRECTOR OF AUDIT TO THE PRESIDENT OF THE LEGISLATIVE COUNCIL

I have examined and audited the financial statements on pages 53 to 60 which have been prepared under the accounting policies set out on page 55.

Respective responsibilities of the Director of Accounting Services and the Director of Audit

The Director of Accounting Services is responsible for the compilation and supervision of the accounts of the Government of the Hong Kong Special Administrative Region in accordance with section 16(1) of the Public Finance Ordinance (Cap. 2).

It is my responsibility to form an independent opinion, based on my audit, on the financial statements and to report my opinion to you.

Basis of opinion

I certify that I have examined and audited the financial statements referred to above in accordance with section 12(1) of the Audit Ordinance (Cap. 122) and the Audit Commission auditing standards. An audit includes examination, on a test


的會計政策是否適合貸款基金的具體情況、及有否貫徹運用並足夠披露該等會計政策。

我在策劃和進行審計工作時，均以取得一切我認為必需的資料及解釋為目標，使我能獲得充分的憑證，就該等財務報表是否存有重要錯誤陳述，作合理的確定。在作出意見時，我亦已衡量該等財務報表所載資料在整體上是否足夠。我相信，我的審計工作已為下列意見建立合理的基礎。

意見

我認為上述的財務報表適當顯示貸款基金在二零零零年三月三十一日的資產負債情況及結算至該日止全年度的收支帳目，並已按照《公共財政條例》及《核數條例》第 11(1) 條適當擬備。

審計署署長 陳 彥 達

 香港審計署
二零零零年十月十二日

basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the judgements made by the Director of Accounting Services in the preparation of the financial statements, and of whether the accounting policies are appropriate to the circumstances of the Loan Fund, consistently applied and adequately disclosed.

I planned and performed my audit so as to obtain all the information and explanations which I considered necessary in order to provide me with sufficient evidence to give reasonable assurance as to whether the financial statements are free from material misstatement. In forming my opinion I also evaluated the overall adequacy of the presentation of information in the financial statements. I believe that my audit provides a reasonable basis for my opinion.

Opinion

In my opinion the financial statements properly present the assets and liabilities of the Loan Fund as at 31 March 2000 and the receipts and payments for the year then ended and have been properly prepared in accordance with the Public Finance Ordinance and section 11(1) of the Audit Ordinance.

Dominic Y T Chan
Director of Audit

 Audit Commission
Hong Kong
12 October 2000

貸款基金 Loan Fund

2000年3月31日資產負債表

STATEMENT OF ASSETS
AND LIABILITIES AS AT
31 MARCH 2000

	註釋 Note	2000 \$'000	1999 \$'000	
資產				Assets
未償還貸款	3			Loans Outstanding
房屋貸款		17,837,317	22,082,952	Housing loans
教育貸款		4,945,152	4,644,463	Education loans
其他貸款		1,568,333	1,402,171	Other loans
		24,350,802	28,129,586	
流動資產淨額				Net Current Assets
流動資產				Current Assets
在外匯基金的投資	4	8,800,014	3,866,065	Investments with the Exchange Fund
現金及銀行結餘		20,326	18,614	Cash and bank balances
		8,820,340	3,884,679	
流動負債				Current Liabilities
暫收款項	5	(976)	(567)	Deposits
		8,819,364	3,884,112	
		33,170,166	32,013,698	
上列項目代表：				Representing :
基金結餘總額				Total Fund Balance
已分配基金	6	24,350,802	28,129,586	Applied Fund
可動用基金	7			Available Fund
1999年4月1日結餘		3,884,112	3,207,070	Balance at 1 April 1999
年內盈餘		4,935,252	677,042	Surplus for the year
2000年3月31日結餘		8,819,364	3,884,112	Balance at 31 March 2000
	8	33,170,166	32,013,698	

隨附註釋 1 至 11 亦為上述帳目的一部分。

The accompanying Notes 1 to 11 form part of these accounts.

沈文燾
庫務署署長
2000年6月30日

SHUM Man-to
Director of Accounting Services
30 June 2000



貸款基金 Loan Fund

1999年4月1日至2000年3月31日
收支表

STATEMENT OF RECEIPTS
AND PAYMENTS FOR THE
YEAR ENDED 31 MARCH 2000

	註釋 Note	2000 \$'000	1999 \$'000	
1999年4月1日現金及銀行結餘		18,614	12,691	Cash and bank balances at 1 April 1999
收入	9	11,514,946	8,532,900	Revenue
開支	10	(6,579,694)	(7,855,858)	Expenditure
年內盈餘		4,935,252	677,042	Surplus for the year
其他現金轉動	11	(4,933,540)	(671,119)	Other cash movements
2000年3月31日現金及銀行結餘		<u>20,326</u>	<u>18,614</u>	Cash and bank balances at 31 March 2000

隨附註釋1至11亦為上述帳目的一部分。

The accompanying Notes 1 to 11 form part of these accounts.

沈文燾
庫務署署長
2000年6月30日

SHUM Man-to
Director of Accounting Services
30 June 2000

貸款基金 Loan Fund

帳項註釋

1. 目的及立法

貸款基金為財務委員會核准的計劃提供款項，包括為本港的發展計劃提供貸款及墊款，以及為選定的專上院校學生提供貸款。本基金是按照立法局於一九九〇年三月十四日根據《公共財政條例》(第2章)第29(1)條所通過的一項決議(以下簡稱為「決議」)，在一九九〇年四月一日設立。

2. 會計政策

- (i) 除下文第(ii)項另有規定外，貸款基金的帳目是以現金記帳。收支項目只在收到或支付款項時才記錄下來，不論屬經常或非經常性質。
- (ii) 本基金的資產負債表列出基金的整體財政狀況，並包括未償還貸款總額。
- (iii) 就本帳目而言，所謂或有負債，是年終結算時在某種情況下所引致的負債，其數額及成為實際負債的時間，則視乎這些未定情況日後的發展而定。

NOTES ON THE ACCOUNTS

1. Purpose and Legislation

The Loan Fund finances loans and advances for schemes of developments in Hong Kong and loans to students at selected post-secondary institutions under schemes approved by the Finance Committee. It was established with effect from 1 April 1990 by a Resolution (hereinafter referred to as the Resolution) passed by the Legislative Council under section 29(1) of the Public Finance Ordinance (Cap. 2) on 14 March 1990.

2. Accounting Policies

- (i) Subject to (ii) below, the accounts of the Loan Fund are kept on a cash basis. Transactions are recorded when moneys are received or paid, whether they relate to recurrent or capital transactions.
- (ii) The Statement of Assets and Liabilities is structured to show the overall financial position of the Fund including the total outstanding loans.
- (iii) For the purposes of these accounts, a contingent liability is defined as a liability arising from a condition which exists at the year end, where the amount of the liability, if any, and its timing will depend on the occurrence or non-occurrence of one or more uncertain future events.

貸款基金 Loan Fund

3. 未償還貸款

3. Loans Outstanding

	2000			1999			
	房屋貸款 Housing Loans \$'000	教育貸款 Education Loans \$'000	其他貸款 Other Loans \$'000	房屋貸款 Housing Loans \$'000	教育貸款 Education Loans \$'000	其他貸款 Other Loans \$'000	
1999年4月1日結餘	22,082,952	4,644,463	1,402,171	17,106,425	3,849,031	707,559	Balance at 1 April 1999
增加：							Additions：
貸款	5,066,001	978,904	534,782	5,757,137	1,287,217	811,504	Loan payments
轉作本金的利息	92,306	-	-	411,220	-	424	Capitalized interest
	5,158,307	978,904	534,782	6,168,357	1,287,217	811,928	
減少：							Deductions：
貸款償還	(9,403,942)	(677,867)	(320,605)	(1,191,830)	(490,993)	(117,162)	Loan repayments
豁免償還的貸款	-	(348)	(48,015)	-	(792)	(154)	Loans written off
	(9,403,942)	(678,215)	(368,620)	(1,191,830)	(491,785)	(117,316)	
2000年3月31日結餘	<u>17,837,317</u>	<u>4,945,152</u>	<u>1,568,333</u>	<u>22,082,952</u>	<u>4,644,463</u>	<u>1,402,171</u>	Balance at 31 March 2000

4. 在外匯基金的投資

指根據決議第8段存放在外匯基金作投資的港元存款。

4. Investments with the Exchange Fund

These are Hong Kong dollar deposits placed with the Exchange Fund for investment under paragraph 8 of the Resolution.

5. 暫收款項

指由於各種不同原因而不時從個別人士或機構收到的款項。這些款項稍後或須發還付款人，或轉撥收入項目：

5. Deposits

These are moneys received from time to time from individuals or organisations for a variety of reasons and are in due course either repayable or transferable to revenue：

	2000 \$'000	1999 \$'000	
學生	970	564	Students
其他	6	3	Others
	<u>976</u>	<u>567</u>	

貸款基金 Loan Fund

6. 已分配基金

指本基金根據決議第 6 段所貸出而未償還的貸款。

6. Applied Fund

This represents the outstanding loans made from the Fund under paragraph 6 of the Resolution.

7. 可動用基金

指本基金尚可動用作根據決議第 6 段的貸款款項。

7. Available Fund

This represents funds available for making loans under paragraph 6 of the Resolution.

8. 或有負債

在二〇〇〇年三月三十一日，對中小型企業特別信貸計劃作出的保證為 49.27 億元。

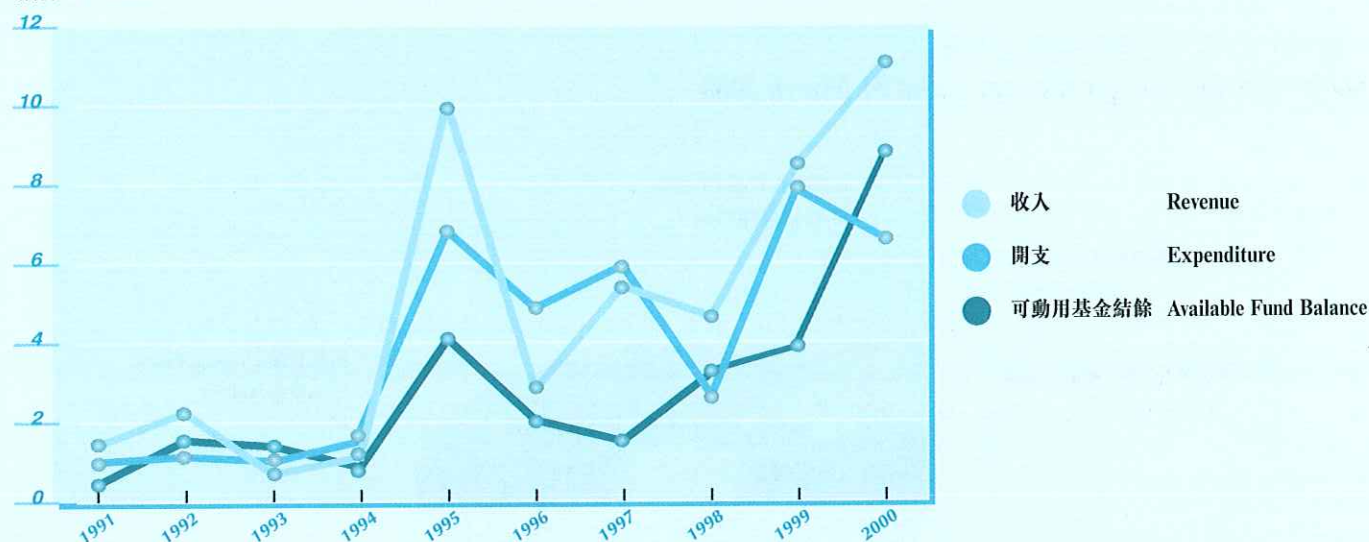
8. Contingent Liabilities

As at 31 March 2000, the amount of guarantees provided under the special finance scheme for small and medium enterprises was \$4,927 million.

一九九一至二〇〇〇年度的收入、開支及可動用基金結餘

Revenue, Expenditure and Available Fund Balance for the years ended 31 March 1991 to 2000

拾億元 / \$Billion



貸款基金 Loan Fund

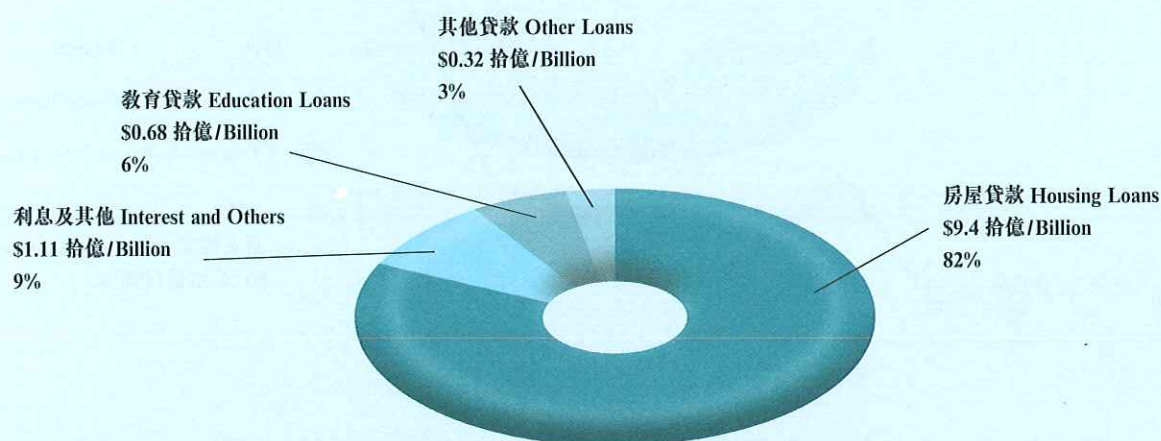
9. 收入

9. Revenue

	2000		1999	
	原來預算 Original Estimate \$'000	實際數額 Actual \$'000	實際數額 Actual \$'000	
貸款償還：				Loan repayments：
房屋貸款	8,717,955	9,403,942	1,191,830	Housing loans
教育貸款	631,538	677,867	490,993	Education loans
其他貸款	1,725,422	320,605	117,162	Other loans
	11,074,915	10,402,414	1,799,985	
利息：				Interest：
貸款	860,852	886,439	584,898	Loans
存款及銀行結餘	131,000	223,591	146,178	Deposits and bank balances
過期償還貸款的附加費	1,667	2,500	1,838	Surcharges on overdue loan repayments
從政府一般收入轉撥的款項	2,000,000	-	6,000,000	Appropriation from General Revenue
其他	-	2	1	Others
	<u>14,068,434</u>	<u>11,514,946</u>	<u>8,532,900</u>	

一九九九至二〇〇〇年度的收入分析

Analysis of Revenue for the year ended 31 March 2000



收入總額 Total Revenue
\$11.51 拾億/Billion

貸款基金 Loan Fund

10. 開支

10. Expenditure

	2000		1999
	原來預算 Original Estimate \$'000	實際數額 Actual \$'000	實際數額 Actual \$'000
貸款：			
房屋貸款	6,339,494	5,066,001	5,757,137
教育貸款	1,950,402	978,904	1,287,217
其他貸款	2,353,774	534,782	811,504
	10,643,670	6,579,687	7,855,858
其他	-	7	-
額外承擔	248,300	-	-
	<u>10,891,970</u>	<u>6,579,694</u>	<u>7,855,858</u>

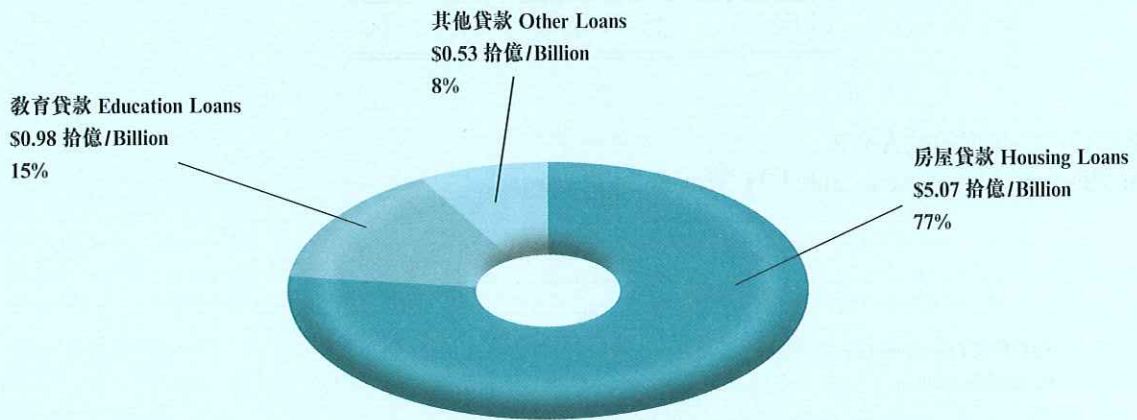
Loan payments :

Housing loans
Education loans
Other loans

Others

Additional commitments

一九九九至二〇〇〇年度的開支分析 Analysis of Expenditure for the year ended 31 March 2000



開支總額 Total Expenditure
\$6.58 拾億/Billion

貸款基金 Loan Fund

11. 其他現金轉動

下列是收支以外其他現金轉動的項目。

11. Other Cash Movements

These are transactions relating to cash movements other than revenue or expenditure.

	2000 \$'000	1999 \$'000	
收入淨額：			Net receipts：
增加暫收款項	409	181	Increase in deposits
支出淨額：			Net payments：
增加在外匯基金的投資	(4,933,949)	(671,300)	Increase in investments with the Exchange Fund
	<u>(4,933,540)</u>	<u>(671,119)</u>	