

## Annex to LCQ 6

### Annex 1

#### Number of repayment accounts, loan amount repaid and interest repaid under LSFS, NLS, FASP and NLSPS

Financial Assistance/ Loan Scheme	Academic Year <sup>(Note 1)</sup>				
	2000/01	2001/02	2002/03	2003/04	2004/05
<b>LSFS</b>					
No. of repayment accounts <sup>(Note 2)</sup>	87 423	82 347	78 840	70 333	64 178
Principal repaid ('000)	\$735,850	\$831,795	\$807,951	\$714,211	\$622,116
Interest ('000)	\$735,850	\$831,795	\$807,951	\$714,211	\$622,116
Total amount of repayment ('000)	\$790,955	\$882,932	\$852,187	\$751,600	\$655,815
<b>NLS</b>					
No. of repayment accounts	(Note 3)	(Note 3)	10 352	13 101	15 843
Principal repaid ('000)			\$85,558	\$108,223	\$155,981
Interest ('000)			\$29,220	\$34,137	\$44,008
Total amount of repayment ('000)			\$114,778	\$142,360	\$199,989
<b>FASP</b>					
No. of repayment accounts	(Note 4)	(Note 4)	111	762	1 965
Principal repaid ('000)			\$324	\$3,456	\$7,176
Interest ('000)			\$22	\$317	\$959
Total amount of repayment ('000)			\$346	\$3,773	\$8,135
<b>NLSPS</b>					
No. of repayment accounts	(Note 4)	(Note 4)	398	1 438	3 429
Principal repaid ('000)			\$11,521	\$15,406	\$39,648
Interest ('000)			\$1,234	\$3,449	\$9,117
Total amount of repayment ('000)			\$12,755	\$18,855	\$48,765

Note 1: Academic year starts from 1 August and ends on 31 July the next year.

Note 2: The number of repayment accounts for each academic year represents the cumulative number of repayment accounts as at the last day of the academic year.

Note 3: SFAA started collecting relevant figures from 2002/03. Hence, no figures before 2002/03 could be provided.

Note 4: FASP and NLSPS were introduced in the 2001/02 academic year. As repayment only commenced upon graduation or termination of studies, there was no repayment account in or before 2001/02.

**Number of borrowers with a total accumulated loan amount of \$100,000 or above under LSFS, NLS, FASP and NLSPS**

Financial Assistance/ Loan Scheme	Number of borrowers in the past 5 academic years with a total accumulated loan amount of –		
	\$100,000 to \$199,999	\$200,000 to \$299,999	\$300,000 or above
<b>LSFS loan</b>	3 452	1	0
<b>NLS loan</b>	1 793	14	0
<b>LSFS loan and NLS loan concurrently</b>	3 034	81	1
<b>FASP loan</b>	54	0	0
<b>NLSPS loan</b>	1 445	219	1
<b>FASP loan and NLSPS loan concurrently</b>	1 247	174	4
<b>Total</b>	11 025	489	6

**Average and highest accumulated loan amounts for borrowers with a total accumulated loan amount of \$100,000 or above under LSFS, NLS, FASP and NLSPS**

<b>Financial Assistance/ Loan Scheme</b>	<b>For borrowers with an accumulated loan amount of \$100,000 or above</b>	
	<b>Average amount</b>	<b>Highest amount</b>
<b>LSFS loan</b>	\$110,158	\$201,060
<b>NLS loan</b>	\$128,729	\$210,500
<b>LSFS loan and NLS loan concurrently</b>	\$131,259	\$302,190
<b>FASP loan</b>	\$115,506	\$154,560
<b>NLSPS loan</b>	\$149,119	\$300,490
<b>FASP loan and NLSPS loan concurrently</b>	\$148,247	\$308,005