

定息按揭計劃還款例子
Examples of Repayment Schedule for Fixed Rate Mortgage Plan

貸款金額 Loan Amount	HKD1,000,000		
還款期 (年) Tenor (year)	10 年 years	20 年 years	30 年 years
還款期 (月) Tenor (month)	120 月 months	240 月 months	360 月 months
(首三年 (「定息期」)) 年利率 [First 3 Years ("Fixed Rate Period")] Interest Rate	2.73% p.a.		
(定息期後) 年利率 (After Fixed Rate Period) Interest Rate	3.25% p.a.*		
還款 Repayment	每月還款 Monthly		
貨幣 Currency	港元 HKD		
(定息期內) 每期供款金額 (Under Fixed Rate Period) Each instalment amount	HKD 9,531.94	HKD 5,411.79	HKD4,072.83
(定息期後) 每期供款金額 (After Fixed Rate Period) Each instalment amount	HKD 9,702.25	HKD 5,635.91	HKD 4,327.61

*港元最優惠利率 (假設為 5% p.a.並於貸款期間維持不變) 減年利率 1.75% p.a.

The Bank's Hong Kong Dollar Prime Rate (Assume as 5% p.a. and it remains unchanged over the loan period.) minus 1.75% p.a.

註明 Note:

- 1) 利息採用日息計算並假設還款日期由一月一日開始。
Interest is calculated on a daily basis and assumes repayment starts from January 1st.
- 2) 資料只供參考。
The information shown herein is for reference only.
- 3) 本行會將供款首先用來償還未還貸款的到期利息(包括任何結轉後的利息不足之數); 其次用來(如本行作此選擇)償還此項貸款的任何到期須付的欠款, 惟本金除外; 餘款(如有)將會用來扣減此項貸款的未還本金。
Instalments will be credited first towards payment of interest due on the outstanding Loan (including any short fall interest carried forward); next (but only if we elect to do so) in repayment of any sums, other than the principal, due and owing to us in respect of the Loan; and the balance (if any) will be applied in reduction of outstanding principal of the Loan.

還款過程表(10年還款期)

Repayment Schedule(10 years loan tenor)

期數 Instalment Number	利息 Interest	本金 Principal	尚欠本金 Outstanding Balance
1	2,318.63	7,213.31	992,786.69
2	2,079.14	7,452.80	985,333.89
3	2,284.62	7,247.32	978,086.57
4	2,194.67	7,337.28	970,749.29
5	2,250.81	7,281.13	963,468.16
6	2,161.86	7,370.08	956,098.08
7	2,216.84	7,315.10	948,782.97
8	2,199.88	7,332.07	941,450.91
9	2,112.46	7,419.48	934,031.43
10	2,165.67	7,366.27	926,665.16
11	2,079.28	7,452.66	919,212.50
12	2,131.31	7,400.63	911,811.87
13	2,114.15	7,417.79	904,394.08
14	1,894.02	7,637.92	896,756.17
15	2,079.25	7,452.70	889,303.47
16	1,995.45	7,536.49	881,766.98
17	2,044.49	7,487.45	874,279.53
18	1,961.74	7,570.20	866,709.32
19	2,009.58	7,522.36	859,186.96
20	1,992.14	7,539.81	851,647.15
21	1,910.96	7,620.99	844,026.17
22	1,956.98	7,574.96	836,451.21
23	1,876.86	7,655.08	828,796.13
24	1,921.67	7,610.27	821,185.86
25	1,904.03	7,627.92	813,557.94
26	1,703.79	7,828.15	805,729.79
27	1,868.19	7,663.75	798,066.03
28	1,790.73	7,741.21	790,324.82
29	1,832.47	7,699.47	782,625.35
30	1,756.08	7,775.86	774,849.49
31	1,796.59	7,735.35	767,114.14
32	1,778.65	7,753.29	759,360.85
33	1,703.88	7,828.06	751,532.79
34	1,742.53	7,789.42	743,743.37
35	1,668.84	7,863.10	735,880.27
36	1,706.23	7,825.71	728,054.56
37	2,009.63	7,692.62	720,361.93
38	1,795.97	7,906.28	712,455.65
39	1,966.57	7,735.68	704,719.97
40	1,882.47	7,819.78	696,900.18
41	1,923.64	7,778.62	689,121.56
42	1,840.80	7,861.45	681,260.11
43	1,880.46	7,821.79	673,438.32
44	1,858.87	7,843.38	665,594.94
45	1,777.96	7,924.30	657,670.65
46	1,815.35	7,886.90	649,783.74
47	1,735.72	7,966.53	641,817.21
48	1,771.59	7,930.66	633,886.55
49	1,749.70	7,952.55	625,934.00
50	1,560.55	8,141.71	617,792.29
51	1,705.28	7,996.98	609,795.31
52	1,628.91	8,073.35	601,721.96
53	1,660.92	8,041.34	593,680.62
54	1,585.86	8,116.40	585,564.23
55	1,616.32	8,085.94	577,478.29
56	1,594.00	8,108.26	569,370.03
57	1,520.92	8,181.33	561,188.70
58	1,549.03	8,153.22	553,035.48
59	1,477.29	8,224.97	544,810.51
60	1,503.83	8,198.43	536,612.08
61	1,481.20	8,221.06	528,391.02
62	1,317.36	8,384.90	520,006.13
63	1,435.36	8,266.90	511,739.23
64	1,366.97	8,335.28	503,403.95
65	1,389.53	8,312.72	495,091.23
66	1,322.50	8,379.75	486,711.48
67	1,343.46	8,358.80	478,352.68
68	1,320.38	8,381.87	469,970.81
69	1,255.40	8,446.85	461,523.96
70	1,273.93	8,428.32	453,095.63

期數 Instalment Number	利息 Interest	本金 Principal	尚欠本金 Outstanding Balance
71	1,210.32	8,491.93	444,603.70
72	1,227.23	8,475.03	436,128.68
73	1,203.83	8,498.42	427,630.26
74	1,066.15	8,636.11	418,994.15
75	1,156.54	8,545.72	410,448.43
76	1,096.40	8,605.85	401,842.58
77	1,109.20	8,593.06	393,249.52
78	1,050.46	8,651.79	384,597.73
79	1,061.60	8,640.66	375,957.07
80	1,037.74	8,664.51	367,292.56
81	981.12	8,721.13	358,571.43
82	989.76	8,712.50	349,858.93
83	934.55	8,767.70	341,091.23
84	941.51	8,760.75	332,330.48
85	917.32	8,784.93	323,545.55
86	806.65	8,895.61	314,649.94
87	868.52	8,833.73	305,816.20
88	816.91	8,885.35	296,930.86
89	819.61	8,882.64	288,048.21
90	769.44	8,932.81	279,115.40
91	770.43	8,931.82	270,183.58
92	745.78	8,956.47	261,227.11
93	697.80	9,004.46	252,222.65
94	696.20	9,006.05	243,216.60
95	649.69	9,052.57	234,164.03
96	646.36	9,055.90	225,108.14
97	621.36	9,080.89	216,027.24
98	538.59	9,163.67	206,863.57
99	571.00	9,131.25	197,732.32
100	528.19	9,174.07	188,558.25
101	520.47	9,181.78	179,376.47
102	479.16	9,223.10	170,153.37
103	469.67	9,232.58	160,920.79
104	444.19	9,258.07	151,662.72
105	405.13	9,297.13	142,365.59
106	392.97	9,309.29	133,056.30
107	355.42	9,346.83	123,709.47
108	341.47	9,360.78	114,348.69
109	315.63	9,386.62	104,962.07
110	261.69	9,440.57	95,521.50
111	263.67	9,438.59	86,082.91
112	229.95	9,472.31	76,610.60
113	211.47	9,490.79	67,119.82
114	179.29	9,522.96	57,596.85
115	158.98	9,543.27	48,053.58
116	132.64	9,569.61	38,483.97
117	102.80	9,599.46	28,884.51
118	79.73	9,622.53	19,261.99
119	51.45	9,650.80	9,611.19
120	26.53	9,611.19	-