

GSS Credit Union 政府物料供應人員儲蓄互助社

Analysis of Actual/Net Interest Rate 實際利息率分析

Example 例：

Loan Principle 貸款本金：HK\$100,000 港幣十萬元

No. of Installation 還款期數：10 installments (by monthly) 十期(按月計)

Installation 還款期	Installation Amount 每期金額		Balance Principle 淨餘本金	Interest on Reduced Principle 減本後息利	Rebate Amount as Share 回贈金額 撥作股金
	Principle 本金	Interest 利息			
1st 第一期	10,000	1,000	90,000	1,000 #	--
2nd 第二期	10,000	1,000	80,000	900	100
3rd 第三期	10,000	1,000	70,000	800	200
4th 第四期	10,000	1,000	60,000	700	300
5th 第五期	10,000	1,000	50,000	600	400
6th 第六期	10,000	1,000	40,000	500	500
7th 第七期	10,000	1,000	30,000	400	600
8th 第八期	10,000	1,000	20,000	300	700
9th 第九期	10,000	1,000	10,000	200	800
10th 第十期	10,000	1,000	0	100	900
Total 總數	100,000	10,000		5,500	4,500
		Apparent Interest Rate 表面利息率		Net Interest 實際利息率	
		10% 十厘		5.5% 五厘半	
Less 減: Park-in Shop Cash Voucher as Rebate 百佳現金卷作回贈 (if any 如有的話) *				1,000	
Final Net Interest after Rebate 回贈後總利息:				4,500	
Interest Rate after Rebate 回贈後利息率:				4.5% 四厘半	

All amounts are in HK Dollars 所有金額以港元作單位

No reduced principle at the 1st installment 於第一還款期本金仍是十萬元

* HK\$50 for each \$5,000 principle 每五千元本金有五十元現金卷