

loan amount	2000000	
rate of interest	15% p.a.	
period	20 years	
periodicity	yearly	1
effective rate	0.15	
nper(no of payments)	20	
instalment	\$319,522.94	

LOAN SCHEDULE

PERIOD	OP BAL	INTEREST	INSTALMENT	CL BAL
1	2000000	300000	\$319,522.94	1980477
2	1980477.059	297071.6	319522.9408	1958026
3	1958025.677	293703.9	319522.9408	1932207
4	1932206.588	289831	319522.9408	1902515
5	1902514.635	285377.2	319522.9408	1868369
6	1868368.89	280255.3	319522.9408	1829101
7	1829101.283	274365.2	319522.9408	1783944
8	1783943.534	267591.5	319522.9408	1732012
9	1732012.124	259801.8	319522.9408	1672291
10	1672291.001	250843.7	319522.9408	1603612
11	1603611.711	240541.8	319522.9408	1524631
12	1524630.526	228694.6	319522.9408	1433802
13	1433802.165	215070.3	319522.9408	1329350
14	1329349.548	199402.4	319522.9408	1209229
15	1209229.04	181384.4	319522.9408	1071090
16	1071090.455	160663.6	319522.9408	912231.1
17	912231.0824	136834.7	319522.9408	729542.8
18	729542.804	109431.4	319522.9408	519451.3
19	519451.2837	77917.69	319522.9408	277846
20	277846.0355	41676.91	319522.9408	-8.67E-09

yearly	1
halfyearly	2
quarterly	4
monthly	12