

Meezan Bank Limited
12 Marla- 4 Bed (DHA Villas) Financing Arrangement

Option No: 1
 Easy Home
 Home Buyer

Input Fields			Result Fields	
House Cost Price	19,000,000			
Customer Share	9,500,000	50%	Tenure in Years	20
Bank Share	9,500,000	50%	Total Units	240
Profit Rate *	13.34%		Unit Sale Price	39,583
Takaful Rate	0.298%		Monthly Rent/Unit	105,608.00

* The profit rate for EasyHome is a floating rate based on avg of '12-month KIBOR'. The rental are fixed for every 12 month period and may fluctuate to reflect the changes in KIBOR in the subsequent months.

Tentative Calculation Schedule

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
0					9,500,000	240
1	105,608	39,583	2,359	147,551	9,460,417	239
2	105,168	39,583	2,349	147,101	9,420,833	238
3	104,728	39,583	2,340	146,651	9,381,250	237
4	104,288	39,583	2,330	146,201	9,341,667	236
5	103,848	39,583	2,320	145,751	9,302,083	235
6	103,408	39,583	2,310	145,302	9,262,500	234
7	102,968	39,583	2,300	144,852	9,222,917	233
8	102,528	39,583	2,290	144,402	9,183,333	232
9	102,088	39,583	2,281	143,952	9,143,750	231
10	101,648	39,583	2,271	143,502	9,104,167	230
11	101,208	39,583	2,261	143,052	9,064,583	229
12	100,768	39,583	2,251	142,602	9,025,000	228
13	100,328	39,583	2,241	142,152	8,985,417	227
14	99,888	39,583	2,231	141,703	8,945,833	226
15	99,448	39,583	2,222	141,253	8,906,250	225
16	99,008	39,583	2,212	140,803	8,866,667	224
17	98,568	39,583	2,202	140,353	8,827,083	223
18	98,128	39,583	2,192	139,903	8,787,500	222
19	97,688	39,583	2,182	139,453	8,747,917	221
20	97,248	39,583	2,172	139,003	8,708,333	220
21	96,808	39,583	2,163	138,554	8,668,750	219
22	96,368	39,583	2,153	138,104	8,629,167	218
23	95,928	39,583	2,143	137,654	8,589,583	217
24	95,488	39,583	2,133	137,204	8,550,000	216
25	95,047	39,583	2,123	136,754	8,510,417	215
26	94,607	39,583	2,113	136,304	8,470,833	214
27	94,167	39,583	2,104	135,854	8,431,250	213
28	93,727	39,583	2,094	135,404	8,391,667	212
29	93,287	39,583	2,084	134,955	8,352,083	211
30	92,847	39,583	2,074	134,505	8,312,500	210
31	92,407	39,583	2,064	134,055	8,272,917	209
32	91,967	39,583	2,054	133,605	8,233,333	208
33	91,527	39,583	2,045	133,155	8,193,750	207
34	91,087	39,583	2,035	132,705	8,154,167	206
35	90,647	39,583	2,025	132,255	8,114,583	205
36	90,207	39,583	2,015	131,806	8,075,000	204
37	89,767	39,583	2,005	131,356	8,035,417	203
38	89,327	39,583	1,995	130,906	7,995,833	202
39	88,887	39,583	1,986	130,456	7,956,250	201
40	88,447	39,583	1,976	130,006	7,916,667	200
41	88,007	39,583	1,966	129,556	7,877,083	199
42	87,567	39,583	1,956	129,106	7,837,500	198
43	87,127	39,583	1,946	128,657	7,797,917	197
44	86,687	39,583	1,936	128,207	7,758,333	196
45	86,247	39,583	1,927	127,757	7,718,750	195
46	85,807	39,583	1,917	127,307	7,679,167	194
47	85,367	39,583	1,907	126,857	7,639,583	193
48	84,927	39,583	1,897	126,407	7,600,000	192
49	84,487	39,583	1,887	125,957	7,560,417	191
50	84,047	39,583	1,878	125,507	7,520,833	190
51	83,607	39,583	1,868	125,058	7,481,250	189
52	83,167	39,583	1,858	124,608	7,441,667	188
53	82,727	39,583	1,848	124,158	7,402,083	187
54	82,286	39,583	1,838	123,708	7,362,500	186
55	81,846	39,583	1,828	123,258	7,322,917	185
56	81,406	39,583	1,819	122,808	7,283,333	184
57	80,966	39,583	1,809	122,358	7,243,750	183
58	80,526	39,583	1,799	121,909	7,204,167	182
59	80,086	39,583	1,789	121,459	7,164,583	181
60	79,646	39,583	1,779	121,009	7,125,000	180
61	79,206	39,583	1,769	120,559	7,085,417	179
62	78,766	39,583	1,760	120,109	7,045,833	178
63	78,326	39,583	1,750	119,659	7,006,250	177
64	77,886	39,583	1,740	119,209	6,966,667	176
65	77,446	39,583	1,730	118,760	6,927,083	175

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
66	77,006	39,583	1,720	118,310	6,887,500	174
67	76,566	39,583	1,710	117,860	6,847,917	173
68	76,126	39,583	1,701	117,410	6,808,333	172
69	75,686	39,583	1,691	116,960	6,768,750	171
70	75,246	39,583	1,681	116,510	6,729,167	170
71	74,806	39,583	1,671	116,060	6,689,583	169
72	74,366	39,583	1,661	115,610	6,650,000	168
73	73,926	39,583	1,651	115,161	6,610,417	167
74	73,486	39,583	1,642	114,711	6,570,833	166
75	73,046	39,583	1,632	114,261	6,531,250	165
76	72,606	39,583	1,622	113,811	6,491,667	164
77	72,166	39,583	1,612	113,361	6,452,083	163
78	71,726	39,583	1,602	112,911	6,412,500	162
79	71,286	39,583	1,592	112,461	6,372,917	161
80	70,846	39,583	1,583	112,012	6,333,333	160
81	70,406	39,583	1,573	111,562	6,293,750	159
82	69,966	39,583	1,563	111,112	6,254,167	158
83	69,525	39,583	1,553	110,662	6,214,583	157
84	69,085	39,583	1,543	110,212	6,175,000	156
85	68,645	39,583	1,533	109,762	6,135,417	155
86	68,205	39,583	1,524	109,312	6,095,833	154
87	67,765	39,583	1,514	108,862	6,056,250	153
88	67,325	39,583	1,504	108,413	6,016,667	152
89	66,885	39,583	1,494	107,963	5,977,083	151
90	66,445	39,583	1,484	107,513	5,937,500	150
91	66,005	39,583	1,474	107,063	5,897,917	149
92	65,565	39,583	1,465	106,613	5,858,333	148
93	65,125	39,583	1,455	106,163	5,818,750	147
94	64,685	39,583	1,445	105,713	5,779,167	146
95	64,245	39,583	1,435	105,264	5,739,583	145
96	63,805	39,583	1,425	104,814	5,700,000	144
97	63,365	39,583	1,416	104,364	5,660,417	143
98	62,925	39,583	1,406	103,914	5,620,833	142
99	62,485	39,583	1,396	103,464	5,581,250	141
100	62,045	39,583	1,386	103,014	5,541,667	140
101	61,605	39,583	1,376	102,564	5,502,083	139
102	61,165	39,583	1,366	102,115	5,462,500	138
103	60,725	39,583	1,357	101,665	5,422,917	137
104	60,285	39,583	1,347	101,215	5,383,333	136
105	59,845	39,583	1,337	100,765	5,343,750	135
106	59,405	39,583	1,327	100,315	5,304,167	134
107	58,965	39,583	1,317	99,865	5,264,583	133
108	58,525	39,583	1,307	99,415	5,225,000	132
109	58,085	39,583	1,298	98,965	5,185,417	131
110	57,645	39,583	1,288	98,516	5,145,833	130
111	57,205	39,583	1,278	98,066	5,106,250	129
112	56,764	39,583	1,268	97,616	5,066,667	128
113	56,324	39,583	1,258	97,166	5,027,083	127
114	55,884	39,583	1,248	96,716	4,987,500	126
115	55,444	39,583	1,239	96,266	4,947,917	125
116	55,004	39,583	1,229	95,816	4,908,333	124
117	54,564	39,583	1,219	95,367	4,868,750	123
118	54,124	39,583	1,209	94,917	4,829,167	122
119	53,684	39,583	1,199	94,467	4,789,583	121
120	53,244	39,583	1,189	94,017	4,750,000	120
121	52,804	39,583	1,180	93,567	4,710,417	119
122	52,364	39,583	1,170	93,117	4,670,833	118
123	51,924	39,583	1,160	92,667	4,631,250	117
124	51,484	39,583	1,150	92,217	4,591,667	116
125	51,044	39,583	1,140	91,768	4,552,083	115
126	50,604	39,583	1,130	91,318	4,512,500	114
127	50,164	39,583	1,121	90,868	4,472,917	113
128	49,724	39,583	1,111	90,418	4,433,333	112
129	49,284	39,583	1,101	89,968	4,393,750	111
130	48,844	39,583	1,091	89,518	4,354,167	110
131	48,404	39,583	1,081	89,068	4,314,583	109
132	47,964	39,583	1,071	88,619	4,275,000	108
133	47,524	39,583	1,062	88,169	4,235,417	107
134	47,084	39,583	1,052	87,719	4,195,833	106
135	46,644	39,583	1,042	87,269	4,156,250	105
136	46,204	39,583	1,032	86,819	4,116,667	104
137	45,764	39,583	1,022	86,369	4,077,083	103
138	45,324	39,583	1,012	85,919	4,037,500	102
139	44,884	39,583	1,003	85,470	3,997,917	101
140	44,444	39,583	993	85,020	3,958,333	100
141	44,003	39,583	983	84,570	3,918,750	99
142	43,563	39,583	973	84,120	3,879,167	98
143	43,123	39,583	963	83,670	3,839,583	97
144	42,683	39,583	953	83,220	3,800,000	96
145	42,243	39,583	944	82,770	3,760,417	95
146	41,803	39,583	934	82,320	3,720,833	94
147	41,363	39,583	924	81,871	3,681,250	93
148	40,923	39,583	914	81,421	3,641,667	92
149	40,483	39,583	904	80,971	3,602,083	91

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
150	40,043	39,583	895	80,521	3,562,500	90
151	39,603	39,583	885	80,071	3,522,917	89
152	39,163	39,583	875	79,621	3,483,333	88
153	38,723	39,583	865	79,171	3,443,750	87
154	38,283	39,583	855	78,722	3,404,167	86
155	37,843	39,583	845	78,272	3,364,583	85
156	37,403	39,583	836	77,822	3,325,000	84
157	36,963	39,583	826	77,372	3,285,417	83
158	36,523	39,583	816	76,922	3,245,833	82
159	36,083	39,583	806	76,472	3,206,250	81
160	35,643	39,583	796	76,022	3,166,667	80
161	35,203	39,583	786	75,573	3,127,083	79
162	34,763	39,583	777	75,123	3,087,500	78
163	34,323	39,583	767	74,673	3,047,917	77
164	33,883	39,583	757	74,223	3,008,333	76
165	33,443	39,583	747	73,773	2,968,750	75
166	33,003	39,583	737	73,323	2,929,167	74
167	32,563	39,583	727	72,873	2,889,583	73
168	32,123	39,583	718	72,423	2,850,000	72
169	31,683	39,583	708	71,974	2,810,417	71
170	31,242	39,583	698	71,524	2,770,833	70
171	30,802	39,583	688	71,074	2,731,250	69
172	30,362	39,583	678	70,624	2,691,667	68
173	29,922	39,583	668	70,174	2,652,083	67
174	29,482	39,583	659	69,724	2,612,500	66
175	29,042	39,583	649	69,274	2,572,917	65
176	28,602	39,583	639	68,825	2,533,333	64
177	28,162	39,583	629	68,375	2,493,750	63
178	27,722	39,583	619	67,925	2,454,167	62
179	27,282	39,583	609	67,475	2,414,583	61
180	26,842	39,583	600	67,025	2,375,000	60
181	26,402	39,583	590	66,575	2,335,417	59
182	25,962	39,583	580	66,125	2,295,833	58
183	25,522	39,583	570	65,675	2,256,250	57
184	25,082	39,583	560	65,226	2,216,667	56
185	24,642	39,583	550	64,776	2,177,083	55
186	24,202	39,583	541	64,326	2,137,500	54
187	23,762	39,583	531	63,876	2,097,917	53
188	23,322	39,583	521	63,426	2,058,333	52
189	22,882	39,583	511	62,976	2,018,750	51
190	22,442	39,583	501	62,526	1,979,167	50
191	22,002	39,583	491	62,077	1,939,583	49
192	21,562	39,583	482	61,627	1,900,000	48
193	21,122	39,583	472	61,177	1,860,417	47
194	20,682	39,583	462	60,727	1,820,833	46
195	20,242	39,583	452	60,277	1,781,250	45
196	19,802	39,583	442	59,827	1,741,667	44
197	19,362	39,583	433	59,377	1,702,083	43
198	18,921	39,583	423	58,928	1,662,500	42
199	18,481	39,583	413	58,478	1,622,917	41
200	18,041	39,583	403	58,028	1,583,333	40
201	17,601	39,583	393	57,578	1,543,750	39
202	17,161	39,583	383	57,128	1,504,167	38
203	16,721	39,583	374	56,678	1,464,583	37
204	16,281	39,583	364	56,228	1,425,000	36
205	15,841	39,583	354	55,778	1,385,417	35
206	15,401	39,583	344	55,329	1,345,833	34
207	14,961	39,583	334	54,879	1,306,250	33
208	14,521	39,583	324	54,429	1,266,667	32
209	14,081	39,583	315	53,979	1,227,083	31
210	13,641	39,583	305	53,529	1,187,500	30
211	13,201	39,583	295	53,079	1,147,917	29
212	12,761	39,583	285	52,629	1,108,333	28
213	12,321	39,583	275	52,180	1,068,750	27
214	11,881	39,583	265	51,730	1,029,167	26
215	11,441	39,583	256	51,280	989,583	25
216	11,001	39,583	246	50,830	950,000	24
217	10,561	39,583	236	50,380	910,417	23
218	10,121	39,583	226	49,930	870,833	22
219	9,681	39,583	216	49,480	831,250	21
220	9,241	39,583	206	49,030	791,667	20
221	8,801	39,583	197	48,581	752,083	19
222	8,361	39,583	187	48,131	712,500	18
223	7,921	39,583	177	47,681	672,917	17
224	7,481	39,583	167	47,231	633,333	16
225	7,041	39,583	157	46,781	593,750	15
226	6,601	39,583	147	46,331	554,167	14
227	6,160	39,583	138	45,881	514,583	13
228	5,720	39,583	128	45,432	475,000	12
229	5,280	39,583	118	44,982	435,417	11
230	4,840	39,583	108	44,532	395,833	10
231	4,400	39,583	98	44,082	356,250	9
232	3,960	39,583	88	43,632	316,667	8
233	3,520	39,583	79	43,182	277,083	7

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
234	3,080	39,583	69	42,732	237,500	6
235	2,640	39,583	59	42,283	197,917	5
236	2,200	39,583	49	41,833	158,333	4
237	1,760	39,583	39	41,383	118,750	3
238	1,320	39,583	29	40,933	79,167	2
239	880	39,583	20	40,483	39,583	1
240	440	39,583	10	40,033	0	0
	12,725,804	9,500,000		22,510,084		