

Meezan Bank Limited
12 Marla- 5 Bed (DHA Villas) Financing Arrangement

Option No: 1
Easy Home
Home Buyer

Input Fields			Result Fields	
House Cost Price	21,000,000			
Customer Share	10,500,000	50%	Tenure in Years	20
Bank Share	10,500,000	50%	Total Units	240
Profit Rate *	13.34%		Unit Sale Price	43,750
Takaful Rate	0.298%		Monthly Rent/Unit	116,725.00

* 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					10,500,000	240
1	116,725	43,750	2,608	163,083	10,456,250	239
2	116,239	43,750	2,597	162,585	10,412,500	238
3	115,752	43,750	2,586	162,088	10,368,750	237
4	115,266	43,750	2,575	161,591	10,325,000	236
5	114,780	43,750	2,564	161,094	10,281,250	235
6	114,293	43,750	2,553	160,596	10,237,500	234
7	113,807	43,750	2,542	160,099	10,193,750	233
8	113,321	43,750	2,531	159,602	10,150,000	232
9	112,834	43,750	2,521	159,105	10,106,250	231
10	112,348	43,750	2,510	158,608	10,062,500	230
11	111,861	43,750	2,499	158,110	10,018,750	229
12	111,375	43,750	2,488	157,613	9,975,000	228
13	110,889	43,750	2,477	157,116	9,931,250	227
14	110,402	43,750	2,466	156,619	9,887,500	226
15	109,916	43,750	2,455	156,121	9,843,750	225
16	109,430	43,750	2,445	155,624	9,800,000	224
17	108,943	43,750	2,434	155,127	9,756,250	223
18	108,457	43,750	2,423	154,630	9,712,500	222
19	107,971	43,750	2,412	154,133	9,668,750	221
20	107,484	43,750	2,401	153,635	9,625,000	220
21	106,998	43,750	2,390	153,138	9,581,250	219
22	106,512	43,750	2,379	152,641	9,537,500	218
23	106,025	43,750	2,368	152,144	9,493,750	217
24	105,539	43,750	2,358	151,646	9,450,000	216
25	105,053	43,750	2,347	151,149	9,406,250	215
26	104,566	43,750	2,336	150,652	9,362,500	214
27	104,080	43,750	2,325	150,155	9,318,750	213
28	103,593	43,750	2,314	149,658	9,275,000	212
29	103,107	43,750	2,303	149,160	9,231,250	211
30	102,621	43,750	2,292	148,663	9,187,500	210
31	102,134	43,750	2,282	148,166	9,143,750	209
32	101,648	43,750	2,271	147,669	9,100,000	208
33	101,162	43,750	2,260	147,172	9,056,250	207
34	100,675	43,750	2,249	146,674	9,012,500	206
35	100,189	43,750	2,238	146,177	8,968,750	205
36	99,703	43,750	2,227	145,680	8,925,000	204
37	99,216	43,750	2,216	145,183	8,881,250	203
38	98,730	43,750	2,206	144,685	8,837,500	202
39	98,244	43,750	2,195	144,188	8,793,750	201
40	97,757	43,750	2,184	143,691	8,750,000	200
41	97,271	43,750	2,173	143,194	8,706,250	199
42	96,784	43,750	2,162	142,697	8,662,500	198
43	96,298	43,750	2,151	142,199	8,618,750	197
44	95,812	43,750	2,140	141,702	8,575,000	196
45	95,325	43,750	2,129	141,205	8,531,250	195
46	94,839	43,750	2,119	140,708	8,487,500	194
47	94,353	43,750	2,108	140,210	8,443,750	193
48	93,866	43,750	2,097	139,713	8,400,000	192
49	93,380	43,750	2,086	139,216	8,356,250	191
50	92,894	43,750	2,075	138,719	8,312,500	190
51	92,407	43,750	2,064	138,222	8,268,750	189
52	91,921	43,750	2,053	137,724	8,225,000	188
53	91,435	43,750	2,043	137,227	8,181,250	187
54	90,948	43,750	2,032	136,730	8,137,500	186
55	90,462	43,750	2,021	136,233	8,093,750	185
56	89,976	43,750	2,010	135,735	8,050,000	184
57	89,489	43,750	1,999	135,238	8,006,250	183
58	89,003	43,750	1,988	134,741	7,962,500	182
59	88,516	43,750	1,977	134,244	7,918,750	181
60	88,030	43,750	1,966	133,747	7,875,000	180
61	87,544	43,750	1,956	133,249	7,831,250	179
62	87,057	43,750	1,945	132,752	7,787,500	178
63	86,571	43,750	1,934	132,255	7,743,750	177
64	86,085	43,750	1,923	131,758	7,700,000	176
65	85,598	43,750	1,912	131,261	7,656,250	175
66	85,112	43,750	1,901	130,763	7,612,500	174

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
67	84,626	43,750	1,890	130,266	7,568,750	173
68	84,139	43,750	1,880	129,769	7,525,000	172
69	83,653	43,750	1,869	129,272	7,481,250	171
70	83,167	43,750	1,858	128,774	7,437,500	170
71	82,680	43,750	1,847	128,277	7,393,750	169
72	82,194	43,750	1,836	127,780	7,350,000	168
73	81,708	43,750	1,825	127,283	7,306,250	167
74	81,221	43,750	1,814	126,786	7,262,500	166
75	80,735	43,750	1,804	126,288	7,218,750	165
76	80,248	43,750	1,793	125,791	7,175,000	164
77	79,762	43,750	1,782	125,294	7,131,250	163
78	79,276	43,750	1,771	124,797	7,087,500	162
79	78,789	43,750	1,760	124,299	7,043,750	161
80	78,303	43,750	1,749	123,802	7,000,000	160
81	77,817	43,750	1,738	123,305	6,956,250	159
82	77,330	43,750	1,727	122,808	6,912,500	158
83	76,844	43,750	1,717	122,311	6,868,750	157
84	76,358	43,750	1,706	121,813	6,825,000	156
85	75,871	43,750	1,695	121,316	6,781,250	155
86	75,385	43,750	1,684	120,819	6,737,500	154
87	74,899	43,750	1,673	120,322	6,693,750	153
88	74,412	43,750	1,662	119,824	6,650,000	152
89	73,926	43,750	1,651	119,327	6,606,250	151
90	73,439	43,750	1,641	118,830	6,562,500	150
91	72,953	43,750	1,630	118,333	6,518,750	149
92	72,467	43,750	1,619	117,836	6,475,000	148
93	71,980	43,750	1,608	117,338	6,431,250	147
94	71,494	43,750	1,597	116,841	6,387,500	146
95	71,008	43,750	1,586	116,344	6,343,750	145
96	70,521	43,750	1,575	115,847	6,300,000	144
97	70,035	43,750	1,565	115,350	6,256,250	143
98	69,549	43,750	1,554	114,852	6,212,500	142
99	69,062	43,750	1,543	114,355	6,168,750	141
100	68,576	43,750	1,532	113,858	6,125,000	140
101	68,090	43,750	1,521	113,361	6,081,250	139
102	67,603	43,750	1,510	112,863	6,037,500	138
103	67,117	43,750	1,499	112,366	5,993,750	137
104	66,631	43,750	1,488	111,869	5,950,000	136
105	66,144	43,750	1,478	111,372	5,906,250	135
106	65,658	43,750	1,467	110,875	5,862,500	134
107	65,171	43,750	1,456	110,377	5,818,750	133
108	64,685	43,750	1,445	109,880	5,775,000	132
109	64,199	43,750	1,434	109,383	5,731,250	131
110	63,712	43,750	1,423	108,886	5,687,500	130
111	63,226	43,750	1,412	108,388	5,643,750	129
112	62,740	43,750	1,402	107,891	5,600,000	128
113	62,253	43,750	1,391	107,394	5,556,250	127
114	61,767	43,750	1,380	106,897	5,512,500	126
115	61,281	43,750	1,369	106,400	5,468,750	125
116	60,794	43,750	1,358	105,902	5,425,000	124
117	60,308	43,750	1,347	105,405	5,381,250	123
118	59,822	43,750	1,336	104,908	5,337,500	122
119	59,335	43,750	1,325	104,411	5,293,750	121
120	58,849	43,750	1,315	103,913	5,250,000	120
121	58,363	43,750	1,304	103,416	5,206,250	119
122	57,876	43,750	1,293	102,919	5,162,500	118
123	57,390	43,750	1,282	102,422	5,118,750	117
124	56,903	43,750	1,271	101,925	5,075,000	116
125	56,417	43,750	1,260	101,427	5,031,250	115
126	55,931	43,750	1,249	100,930	4,987,500	114
127	55,444	43,750	1,239	100,433	4,943,750	113
128	54,958	43,750	1,228	99,936	4,900,000	112
129	54,472	43,750	1,217	99,439	4,856,250	111
130	53,985	43,750	1,206	98,941	4,812,500	110
131	53,499	43,750	1,195	98,444	4,768,750	109
132	53,013	43,750	1,184	97,947	4,725,000	108
133	52,526	43,750	1,173	97,450	4,681,250	107
134	52,040	43,750	1,163	96,952	4,637,500	106
135	51,554	43,750	1,152	96,455	4,593,750	105
136	51,067	43,750	1,141	95,958	4,550,000	104
137	50,581	43,750	1,130	95,461	4,506,250	103
138	50,094	43,750	1,119	94,964	4,462,500	102
139	49,608	43,750	1,108	94,466	4,418,750	101
140	49,122	43,750	1,097	93,969	4,375,000	100
141	48,635	43,750	1,086	93,472	4,331,250	99
142	48,149	43,750	1,076	92,975	4,287,500	98
143	47,663	43,750	1,065	92,477	4,243,750	97
144	47,176	43,750	1,054	91,980	4,200,000	96
145	46,690	43,750	1,043	91,483	4,156,250	95
146	46,204	43,750	1,032	90,986	4,112,500	94
147	45,717	43,750	1,021	90,489	4,068,750	93
148	45,231	43,750	1,010	89,991	4,025,000	92
149	44,745	43,750	1,000	89,494	3,981,250	91
150	44,258	43,750	989	88,997	3,937,500	90

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
151	43,772	43,750	978	88,500	3,893,750	89
152	43,286	43,750	967	88,002	3,850,000	88
153	42,799	43,750	956	87,505	3,806,250	87
154	42,313	43,750	945	87,008	3,762,500	86
155	41,826	43,750	934	86,511	3,718,750	85
156	41,340	43,750	923	86,014	3,675,000	84
157	40,854	43,750	913	85,516	3,631,250	83
158	40,367	43,750	902	85,019	3,587,500	82
159	39,881	43,750	891	84,522	3,543,750	81
160	39,395	43,750	880	84,025	3,500,000	80
161	38,908	43,750	869	83,528	3,456,250	79
162	38,422	43,750	858	83,030	3,412,500	78
163	37,936	43,750	847	82,533	3,368,750	77
164	37,449	43,750	837	82,036	3,325,000	76
165	36,963	43,750	826	81,539	3,281,250	75
166	36,477	43,750	815	81,041	3,237,500	74
167	35,990	43,750	804	80,544	3,193,750	73
168	35,504	43,750	793	80,047	3,150,000	72
169	35,018	43,750	782	79,550	3,106,250	71
170	34,531	43,750	771	79,053	3,062,500	70
171	34,045	43,750	761	78,555	3,018,750	69
172	33,558	43,750	750	78,058	2,975,000	68
173	33,072	43,750	739	77,561	2,931,250	67
174	32,586	43,750	728	77,064	2,887,500	66
175	32,099	43,750	717	76,566	2,843,750	65
176	31,613	43,750	706	76,069	2,800,000	64
177	31,127	43,750	695	75,572	2,756,250	63
178	30,640	43,750	684	75,075	2,712,500	62
179	30,154	43,750	674	74,578	2,668,750	61
180	29,668	43,750	663	74,080	2,625,000	60
181	29,181	43,750	652	73,583	2,581,250	59
182	28,695	43,750	641	73,086	2,537,500	58
183	28,209	43,750	630	72,589	2,493,750	57
184	27,722	43,750	619	72,091	2,450,000	56
185	27,236	43,750	608	71,594	2,406,250	55
186	26,749	43,750	598	71,097	2,362,500	54
187	26,263	43,750	587	70,600	2,318,750	53
188	25,777	43,750	576	70,103	2,275,000	52
189	25,290	43,750	565	69,605	2,231,250	51
190	24,804	43,750	554	69,108	2,187,500	50
191	24,318	43,750	543	68,611	2,143,750	49
192	23,831	43,750	532	68,114	2,100,000	48
193	23,345	43,750	522	67,617	2,056,250	47
194	22,859	43,750	511	67,119	2,012,500	46
195	22,372	43,750	500	66,622	1,968,750	45
196	21,886	43,750	489	66,125	1,925,000	44
197	21,400	43,750	478	65,628	1,881,250	43
198	20,913	43,750	467	65,130	1,837,500	42
199	20,427	43,750	456	64,633	1,793,750	41
200	19,941	43,750	445	64,136	1,750,000	40
201	19,454	43,750	435	63,639	1,706,250	39
202	18,968	43,750	424	63,142	1,662,500	38
203	18,481	43,750	413	62,644	1,618,750	37
204	17,995	43,750	402	62,147	1,575,000	36
205	17,509	43,750	391	61,650	1,531,250	35
206	17,022	43,750	380	61,153	1,487,500	34
207	16,536	43,750	369	60,655	1,443,750	33
208	16,050	43,750	359	60,158	1,400,000	32
209	15,563	43,750	348	59,661	1,356,250	31
210	15,077	43,750	337	59,164	1,312,500	30
211	14,591	43,750	326	58,667	1,268,750	29
212	14,104	43,750	315	58,169	1,225,000	28
213	13,618	43,750	304	57,672	1,181,250	27
214	13,132	43,750	293	57,175	1,137,500	26
215	12,645	43,750	282	56,678	1,093,750	25
216	12,159	43,750	272	56,180	1,050,000	24
217	11,673	43,750	261	55,683	1,006,250	23
218	11,186	43,750	250	55,186	962,500	22
219	10,700	43,750	239	54,689	918,750	21
220	10,213	43,750	228	54,192	875,000	20
221	9,727	43,750	217	53,694	831,250	19
222	9,241	43,750	206	53,197	787,500	18
223	8,754	43,750	196	52,700	743,750	17
224	8,268	43,750	185	52,203	700,000	16
225	7,782	43,750	174	51,706	656,250	15
226	7,295	43,750	163	51,208	612,500	14
227	6,809	43,750	152	50,711	568,750	13
228	6,323	43,750	141	50,214	525,000	12
229	5,836	43,750	130	49,717	481,250	11
230	5,350	43,750	120	49,219	437,500	10
231	4,864	43,750	109	48,722	393,750	9
232	4,377	43,750	98	48,225	350,000	8
233	3,891	43,750	87	47,728	306,250	7
234	3,404	43,750	76	47,231	262,500	6

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
235	2,918	43,750	65	46,733	218,750	5
236	2,432	43,750	54	46,236	175,000	4
237	1,945	43,750	43	45,739	131,250	3
238	1,459	43,750	33	45,242	87,500	2
239	973	43,750	22	44,744	43,750	1
240	486	43,750	11	44,247	0	-
	14,065,363	10,500,000		24,879,566		