

Meezan Bank Limited
6 Marla (DHA Villas) Financing Arrangement

Option No: 4

Easy Home
Home Buyer

Input Fields			Result Fields	
House Cost Price	10,000,000			
Customer Share	8,000,000	80%	Tenure in Years	20
Bank Share	2,000,000	20%	Total Units	240
Profit Rate *	13.34%		Unit Sale Price	8,333
Takaful Rate	0.298%		Monthly Rent/Unit	33,350.00

* 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					2,000,000	240
1	22,233	8,333	497	31,063	1,991,667	239
2	22,141	8,333	495	30,969	1,983,333	238
3	22,048	8,333	493	30,874	1,975,000	237
4	21,955	8,333	490	30,779	1,966,667	236
5	21,863	8,333	488	30,685	1,958,333	235
6	21,770	8,333	486	30,590	1,950,000	234
7	21,678	8,333	484	30,495	1,941,667	233
8	21,585	8,333	482	30,400	1,933,333	232
9	21,492	8,333	480	30,306	1,925,000	231
10	21,400	8,333	478	30,211	1,916,667	230
11	21,307	8,333	476	30,116	1,908,333	229
12	21,214	8,333	474	30,022	1,900,000	228
13	21,122	8,333	472	29,927	1,891,667	227
14	21,029	8,333	470	29,832	1,883,333	226
15	20,936	8,333	468	29,737	1,875,000	225
16	20,844	8,333	466	29,643	1,866,667	224
17	20,751	8,333	464	29,548	1,858,333	223
18	20,658	8,333	461	29,453	1,850,000	222
19	20,566	8,333	459	29,359	1,841,667	221
20	20,473	8,333	457	29,264	1,833,333	220
21	20,381	8,333	455	29,169	1,825,000	219
22	20,288	8,333	453	29,074	1,816,667	218
23	20,195	8,333	451	28,980	1,808,333	217
24	20,103	8,333	449	28,885	1,800,000	216
25	20,010	8,333	447	28,790	1,791,667	215
26	19,917	8,333	445	28,696	1,783,333	214
27	19,825	8,333	443	28,601	1,775,000	213
28	19,732	8,333	441	28,506	1,766,667	212
29	19,639	8,333	439	28,412	1,758,333	211
30	19,547	8,333	437	28,317	1,750,000	210
31	19,454	8,333	435	28,222	1,741,667	209
32	19,362	8,333	433	28,127	1,733,333	208
33	19,269	8,333	430	28,033	1,725,000	207
34	19,176	8,333	428	27,938	1,716,667	206
35	19,084	8,333	426	27,843	1,708,333	205
36	18,991	8,333	424	27,749	1,700,000	204
37	18,898	8,333	422	27,654	1,691,667	203
38	18,806	8,333	420	27,559	1,683,333	202
39	18,713	8,333	418	27,464	1,675,000	201
40	18,620	8,333	416	27,370	1,666,667	200
41	18,528	8,333	414	27,275	1,658,333	199
42	18,435	8,333	412	27,180	1,650,000	198
43	18,343	8,333	410	27,086	1,641,667	197
44	18,250	8,333	408	26,991	1,633,333	196
45	18,157	8,333	406	26,896	1,625,000	195
46	18,065	8,333	404	26,801	1,616,667	194
47	17,972	8,333	401	26,707	1,608,333	193
48	17,879	8,333	399	26,612	1,600,000	192
49	17,787	8,333	397	26,517	1,591,667	191
50	17,694	8,333	395	26,423	1,583,333	190
51	17,601	8,333	393	26,328	1,575,000	189
52	17,509	8,333	391	26,233	1,566,667	188
53	17,416	8,333	389	26,139	1,558,333	187
54	17,323	8,333	387	26,044	1,550,000	186
55	17,231	8,333	385	25,949	1,541,667	185
56	17,138	8,333	383	25,854	1,533,333	184
57	17,046	8,333	381	25,760	1,525,000	183
58	16,953	8,333	379	25,665	1,516,667	182
59	16,860	8,333	377	25,570	1,508,333	181
60	16,768	8,333	375	25,476	1,500,000	180
61	16,675	8,333	373	25,381	1,491,667	179
62	16,582	8,333	370	25,286	1,483,333	178
63	16,490	8,333	368	25,191	1,475,000	177
64	16,397	8,333	366	25,097	1,466,667	176

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
65	16,304	8,333	364	25,002	1,458,333	175
66	16,212	8,333	362	24,907	1,450,000	174
67	16,119	8,333	360	24,813	1,441,667	173
68	16,027	8,333	358	24,718	1,433,333	172
69	15,934	8,333	356	24,623	1,425,000	171
70	15,841	8,333	354	24,528	1,416,667	170
71	15,749	8,333	352	24,434	1,408,333	169
72	15,656	8,333	350	24,339	1,400,000	168
73	15,563	8,333	348	24,244	1,391,667	167
74	15,471	8,333	346	24,150	1,383,333	166
75	15,378	8,333	344	24,055	1,375,000	165
76	15,285	8,333	341	23,960	1,366,667	164
77	15,193	8,333	339	23,866	1,358,333	163
78	15,100	8,333	337	23,771	1,350,000	162
79	15,008	8,333	335	23,676	1,341,667	161
80	14,915	8,333	333	23,581	1,333,333	160
81	14,822	8,333	331	23,487	1,325,000	159
82	14,730	8,333	329	23,392	1,316,667	158
83	14,637	8,333	327	23,297	1,308,333	157
84	14,544	8,333	325	23,203	1,300,000	156
85	14,452	8,333	323	23,108	1,291,667	155
86	14,359	8,333	321	23,013	1,283,333	154
87	14,266	8,333	319	22,918	1,275,000	153
88	14,174	8,333	317	22,824	1,266,667	152
89	14,081	8,333	315	22,729	1,258,333	151
90	13,988	8,333	312	22,634	1,250,000	150
91	13,896	8,333	310	22,540	1,241,667	149
92	13,803	8,333	308	22,445	1,233,333	148
93	13,711	8,333	306	22,350	1,225,000	147
94	13,618	8,333	304	22,255	1,216,667	146
95	13,525	8,333	302	22,161	1,208,333	145
96	13,433	8,333	300	22,066	1,200,000	144
97	13,340	8,333	298	21,971	1,191,667	143
98	13,247	8,333	296	21,877	1,183,333	142
99	13,155	8,333	294	21,782	1,175,000	141
100	13,062	8,333	292	21,687	1,166,667	140
101	12,969	8,333	290	21,593	1,158,333	139
102	12,877	8,333	288	21,498	1,150,000	138
103	12,784	8,333	286	21,403	1,141,667	137
104	12,692	8,333	284	21,308	1,133,333	136
105	12,599	8,333	281	21,214	1,125,000	135
106	12,506	8,333	279	21,119	1,116,667	134
107	12,414	8,333	277	21,024	1,108,333	133
108	12,321	8,333	275	20,930	1,100,000	132
109	12,228	8,333	273	20,835	1,091,667	131
110	12,136	8,333	271	20,740	1,083,333	130
111	12,043	8,333	269	20,645	1,075,000	129
112	11,950	8,333	267	20,551	1,066,667	128
113	11,858	8,333	265	20,456	1,058,333	127
114	11,765	8,333	263	20,361	1,050,000	126
115	11,673	8,333	261	20,267	1,041,667	125
116	11,580	8,333	259	20,172	1,033,333	124
117	11,487	8,333	257	20,077	1,025,000	123
118	11,395	8,333	255	19,982	1,016,667	122
119	11,302	8,333	252	19,888	1,008,333	121
120	11,209	8,333	250	19,793	1,000,000	120
121	11,117	8,333	248	19,698	991,667	119
122	11,024	8,333	246	19,604	983,333	118
123	10,931	8,333	244	19,509	975,000	117
124	10,839	8,333	242	19,414	966,667	116
125	10,746	8,333	240	19,320	958,333	115
126	10,653	8,333	238	19,225	950,000	114
127	10,561	8,333	236	19,130	941,667	113
128	10,468	8,333	234	19,035	933,333	112
129	10,376	8,333	232	18,941	925,000	111
130	10,283	8,333	230	18,846	916,667	110
131	10,190	8,333	228	18,751	908,333	109
132	10,098	8,333	226	18,657	900,000	108
133	10,005	8,333	224	18,562	891,667	107
134	9,912	8,333	221	18,467	883,333	106
135	9,820	8,333	219	18,372	875,000	105
136	9,727	8,333	217	18,278	866,667	104
137	9,634	8,333	215	18,183	858,333	103
138	9,542	8,333	213	18,088	850,000	102
139	9,449	8,333	211	17,994	841,667	101
140	9,357	8,333	209	17,899	833,333	100
141	9,264	8,333	207	17,804	825,000	99
142	9,171	8,333	205	17,709	816,667	98
143	9,079	8,333	203	17,615	808,333	97
144	8,986	8,333	201	17,520	800,000	96
145	8,893	8,333	199	17,425	791,667	95
146	8,801	8,333	197	17,331	783,333	94
147	8,708	8,333	195	17,236	775,000	93
148	8,615	8,333	192	17,141	766,667	92

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
149	8,523	8,333	190	17,047	758,333	91
150	8,430	8,333	188	16,952	750,000	90
151	8,338	8,333	186	16,857	741,667	89
152	8,245	8,333	184	16,762	733,333	88
153	8,152	8,333	182	16,668	725,000	87
154	8,060	8,333	180	16,573	716,667	86
155	7,967	8,333	178	16,478	708,333	85
156	7,874	8,333	176	16,384	700,000	84
157	7,782	8,333	174	16,289	691,667	83
158	7,689	8,333	172	16,194	683,333	82
159	7,596	8,333	170	16,099	675,000	81
160	7,504	8,333	168	16,005	666,667	80
161	7,411	8,333	166	15,910	658,333	79
162	7,318	8,333	163	15,815	650,000	78
163	7,226	8,333	161	15,721	641,667	77
164	7,133	8,333	159	15,626	633,333	76
165	7,041	8,333	157	15,531	625,000	75
166	6,948	8,333	155	15,436	616,667	74
167	6,855	8,333	153	15,342	608,333	73
168	6,763	8,333	151	15,247	600,000	72
169	6,670	8,333	149	15,152	591,667	71
170	6,577	8,333	147	15,058	583,333	70
171	6,485	8,333	145	14,963	575,000	69
172	6,392	8,333	143	14,868	566,667	68
173	6,299	8,333	141	14,774	558,333	67
174	6,207	8,333	139	14,679	550,000	66
175	6,114	8,333	137	14,584	541,667	65
176	6,022	8,333	135	14,489	533,333	64
177	5,929	8,333	132	14,395	525,000	63
178	5,836	8,333	130	14,300	516,667	62
179	5,744	8,333	128	14,205	508,333	61
180	5,651	8,333	126	14,111	500,000	60
181	5,558	8,333	124	14,016	491,667	59
182	5,466	8,333	122	13,921	483,333	58
183	5,373	8,333	120	13,826	475,000	57
184	5,280	8,333	118	13,732	466,667	56
185	5,188	8,333	116	13,637	458,333	55
186	5,095	8,333	114	13,542	450,000	54
187	5,003	8,333	112	13,448	441,667	53
188	4,910	8,333	110	13,353	433,333	52
189	4,817	8,333	108	13,258	425,000	51
190	4,725	8,333	106	13,163	416,667	50
191	4,632	8,333	103	13,069	408,333	49
192	4,539	8,333	101	12,974	400,000	48
193	4,447	8,333	99	12,879	391,667	47
194	4,354	8,333	97	12,785	383,333	46
195	4,261	8,333	95	12,690	375,000	45
196	4,169	8,333	93	12,595	366,667	44
197	4,076	8,333	91	12,501	358,333	43
198	3,983	8,333	89	12,406	350,000	42
199	3,891	8,333	87	12,311	341,667	41
200	3,798	8,333	85	12,216	333,333	40
201	3,706	8,333	83	12,122	325,000	39
202	3,613	8,333	81	12,027	316,667	38
203	3,520	8,333	79	11,932	308,333	37
204	3,428	8,333	77	11,838	300,000	36
205	3,335	8,333	75	11,743	291,667	35
206	3,242	8,333	72	11,648	283,333	34
207	3,150	8,333	70	11,553	275,000	33
208	3,057	8,333	68	11,459	266,667	32
209	2,964	8,333	66	11,364	258,333	31
210	2,872	8,333	64	11,269	250,000	30
211	2,779	8,333	62	11,175	241,667	29
212	2,687	8,333	60	11,080	233,333	28
213	2,594	8,333	58	10,985	225,000	27
214	2,501	8,333	56	10,890	216,667	26
215	2,409	8,333	54	10,796	208,333	25
216	2,316	8,333	52	10,701	200,000	24
217	2,223	8,333	50	10,606	191,667	23
218	2,131	8,333	48	10,512	183,333	22
219	2,038	8,333	46	10,417	175,000	21
220	1,945	8,333	43	10,322	166,667	20
221	1,853	8,333	41	10,228	158,333	19
222	1,760	8,333	39	10,133	150,000	18
223	1,668	8,333	37	10,038	141,667	17
224	1,575	8,333	35	9,943	133,333	16
225	1,482	8,333	33	9,849	125,000	15
226	1,390	8,333	31	9,754	116,667	14
227	1,297	8,333	29	9,659	108,333	13
228	1,204	8,333	27	9,565	100,000	12
229	1,112	8,333	25	9,470	91,667	11
230	1,019	8,333	23	9,375	83,333	10
231	926	8,333	21	9,280	75,000	9
232	834	8,333	19	9,186	66,667	8

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
233	741	8,333	17	9,091	58,333	7
234	648	8,333	14	8,996	50,000	6
235	556	8,333	12	8,902	41,667	5
236	463	8,333	10	8,807	33,333	4
237	371	8,333	8	8,712	25,000	3
238	278	8,333	6	8,617	16,667	2
239	185	8,333	4	8,523	8,333	1
240	93	8,333	2	8,428	0	0
	2,679,117	2,000,000		4,738,965		