

**Meezan Bank Limited**  
**9 Marla (DHA Villas) Financing Arrangement**

Option No: 1

Easy Home  
Home Buyer

Input Fields			Result Fields	
House Cost Price	16,000,000			
Customer Share	8,000,000	50%	Tenure in Years	20
Bank Share	8,000,000	50%	Total Units	240
Profit Rate *	13.34%		Unit Sale Price	33,333
Takaful Rate	0.298%		Monthly Rent/Unit	88,933

\* 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					8,000,000	240
1	88,933	33,333	1,987	124,253	7,966,667	239
2	88,563	33,333	1,978	123,875	7,933,333	238
3	88,192	33,333	1,970	123,496	7,900,000	237
4	87,822	33,333	1,962	123,117	7,866,667	236
5	87,451	33,333	1,954	122,738	7,833,333	235
6	87,081	33,333	1,945	122,359	7,800,000	234
7	86,710	33,333	1,937	121,980	7,766,667	233
8	86,339	33,333	1,929	121,602	7,733,333	232
9	85,969	33,333	1,920	121,223	7,700,000	231
10	85,598	33,333	1,912	120,844	7,666,667	230
11	85,228	33,333	1,904	120,465	7,633,333	229
12	84,857	33,333	1,896	120,086	7,600,000	228
13	84,487	33,333	1,887	119,707	7,566,667	227
14	84,116	33,333	1,879	119,329	7,533,333	226
15	83,746	33,333	1,871	118,950	7,500,000	225
16	83,375	33,333	1,863	118,571	7,466,667	224
17	83,004	33,333	1,854	118,192	7,433,333	223
18	82,634	33,333	1,846	117,813	7,400,000	222
19	82,263	33,333	1,838	117,434	7,366,667	221
20	81,893	33,333	1,829	117,056	7,333,333	220
21	81,522	33,333	1,821	116,677	7,300,000	219
22	81,152	33,333	1,813	116,298	7,266,667	218
23	80,781	33,333	1,805	115,919	7,233,333	217
24	80,411	33,333	1,796	115,540	7,200,000	216
25	80,040	33,333	1,788	115,161	7,166,667	215
26	79,669	33,333	1,780	114,783	7,133,333	214
27	79,299	33,333	1,771	114,404	7,100,000	213
28	78,928	33,333	1,763	114,025	7,066,667	212
29	78,558	33,333	1,755	113,646	7,033,333	211
30	78,187	33,333	1,747	113,267	7,000,000	210
31	77,817	33,333	1,738	112,888	6,966,667	209
32	77,446	33,333	1,730	112,510	6,933,333	208
33	77,076	33,333	1,722	112,131	6,900,000	207
34	76,705	33,333	1,714	111,752	6,866,667	206
35	76,334	33,333	1,705	111,373	6,833,333	205
36	75,964	33,333	1,697	110,994	6,800,000	204
37	75,593	33,333	1,689	110,615	6,766,667	203
38	75,223	33,333	1,680	110,237	6,733,333	202
39	74,852	33,333	1,672	109,858	6,700,000	201
40	74,482	33,333	1,664	109,479	6,666,667	200
41	74,111	33,333	1,656	109,100	6,633,333	199
42	73,741	33,333	1,647	108,721	6,600,000	198
43	73,370	33,333	1,639	108,342	6,566,667	197
44	72,999	33,333	1,631	107,964	6,533,333	196
45	72,629	33,333	1,622	107,585	6,500,000	195
46	72,258	33,333	1,614	107,206	6,466,667	194
47	71,888	33,333	1,606	106,827	6,433,333	193
48	71,517	33,333	1,598	106,448	6,400,000	192
49	71,147	33,333	1,589	106,069	6,366,667	191
50	70,776	33,333	1,581	105,691	6,333,333	190
51	70,406	33,333	1,573	105,312	6,300,000	189
52	70,035	33,333	1,565	104,933	6,266,667	188
53	69,664	33,333	1,556	104,554	6,233,333	187
54	69,294	33,333	1,548	104,175	6,200,000	186
55	68,923	33,333	1,540	103,796	6,166,667	185
56	68,553	33,333	1,531	103,418	6,133,333	184
57	68,182	33,333	1,523	103,039	6,100,000	183
58	67,812	33,333	1,515	102,660	6,066,667	182
59	67,441	33,333	1,507	102,281	6,033,333	181
60	67,071	33,333	1,498	101,902	6,000,000	180
61	66,700	33,333	1,490	101,523	5,966,667	179
62	66,329	33,333	1,482	101,145	5,933,333	178
63	65,959	33,333	1,473	100,766	5,900,000	177
64	65,588	33,333	1,465	100,387	5,866,667	176
65	65,218	33,333	1,457	100,008	5,833,333	175
66	64,847	33,333	1,449	99,629	5,800,000	174

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
67	64,477	33,333	1,440	99,250	5,766,667	173
68	64,106	33,333	1,432	98,872	5,733,333	172
69	63,736	33,333	1,424	98,493	5,700,000	171
70	63,365	33,333	1,416	98,114	5,666,667	170
71	62,994	33,333	1,407	97,735	5,633,333	169
72	62,624	33,333	1,399	97,356	5,600,000	168
73	62,253	33,333	1,391	96,977	5,566,667	167
74	61,883	33,333	1,382	96,599	5,533,333	166
75	61,512	33,333	1,374	96,220	5,500,000	165
76	61,142	33,333	1,366	95,841	5,466,667	164
77	60,771	33,333	1,358	95,462	5,433,333	163
78	60,401	33,333	1,349	95,083	5,400,000	162
79	60,030	33,333	1,341	94,704	5,366,667	161
80	59,659	33,333	1,333	94,326	5,333,333	160
81	59,289	33,333	1,324	93,947	5,300,000	159
82	58,918	33,333	1,316	93,568	5,266,667	158
83	58,548	33,333	1,308	93,189	5,233,333	157
84	58,177	33,333	1,300	92,810	5,200,000	156
85	57,807	33,333	1,291	92,431	5,166,667	155
86	57,436	33,333	1,283	92,053	5,133,333	154
87	57,066	33,333	1,275	91,674	5,100,000	153
88	56,695	33,333	1,267	91,295	5,066,667	152
89	56,324	33,333	1,258	90,916	5,033,333	151
90	55,954	33,333	1,250	90,537	5,000,000	150
91	55,583	33,333	1,242	90,158	4,966,667	149
92	55,213	33,333	1,233	89,780	4,933,333	148
93	54,842	33,333	1,225	89,401	4,900,000	147
94	54,472	33,333	1,217	89,022	4,866,667	146
95	54,101	33,333	1,209	88,643	4,833,333	145
96	53,731	33,333	1,200	88,264	4,800,000	144
97	53,360	33,333	1,192	87,885	4,766,667	143
98	52,989	33,333	1,184	87,507	4,733,333	142
99	52,619	33,333	1,175	87,128	4,700,000	141
100	52,248	33,333	1,167	86,749	4,666,667	140
101	51,878	33,333	1,159	86,370	4,633,333	139
102	51,507	33,333	1,151	85,991	4,600,000	138
103	51,137	33,333	1,142	85,612	4,566,667	137
104	50,766	33,333	1,134	85,234	4,533,333	136
105	50,396	33,333	1,126	84,855	4,500,000	135
106	50,025	33,333	1,118	84,476	4,466,667	134
107	49,654	33,333	1,109	84,097	4,433,333	133
108	49,284	33,333	1,101	83,718	4,400,000	132
109	48,913	33,333	1,093	83,339	4,366,667	131
110	48,543	33,333	1,084	82,961	4,333,333	130
111	48,172	33,333	1,076	82,582	4,300,000	129
112	47,802	33,333	1,068	82,203	4,266,667	128
113	47,431	33,333	1,060	81,824	4,233,333	127
114	47,061	33,333	1,051	81,445	4,200,000	126
115	46,690	33,333	1,043	81,066	4,166,667	125
116	46,319	33,333	1,035	80,688	4,133,333	124
117	45,949	33,333	1,026	80,309	4,100,000	123
118	45,578	33,333	1,018	79,930	4,066,667	122
119	45,208	33,333	1,010	79,551	4,033,333	121
120	44,837	33,333	1,002	79,172	4,000,000	120
121	44,467	33,333	993	78,793	3,966,667	119
122	44,096	33,333	985	78,415	3,933,333	118
123	43,726	33,333	977	78,036	3,900,000	117
124	43,355	33,333	969	77,657	3,866,667	116
125	42,984	33,333	960	77,278	3,833,333	115
126	42,614	33,333	952	76,899	3,800,000	114
127	42,243	33,333	944	76,520	3,766,667	113
128	41,873	33,333	935	76,142	3,733,333	112
129	41,502	33,333	927	75,763	3,700,000	111
130	41,132	33,333	919	75,384	3,666,667	110
131	40,761	33,333	911	75,005	3,633,333	109
132	40,391	33,333	902	74,626	3,600,000	108
133	40,020	33,333	894	74,247	3,566,667	107
134	39,649	33,333	886	73,869	3,533,333	106
135	39,279	33,333	877	73,490	3,500,000	105
136	38,908	33,333	869	73,111	3,466,667	104
137	38,538	33,333	861	72,732	3,433,333	103
138	38,167	33,333	853	72,353	3,400,000	102
139	37,797	33,333	844	71,974	3,366,667	101
140	37,426	33,333	836	71,596	3,333,333	100
141	37,056	33,333	828	71,217	3,300,000	99
142	36,685	33,333	820	70,838	3,266,667	98
143	36,314	33,333	811	70,459	3,233,333	97
144	35,944	33,333	803	70,080	3,200,000	96
145	35,573	33,333	795	69,701	3,166,667	95
146	35,203	33,333	786	69,323	3,133,333	94
147	34,832	33,333	778	68,944	3,100,000	93
148	34,462	33,333	770	68,565	3,066,667	92
149	34,091	33,333	762	68,186	3,033,333	91
150	33,721	33,333	753	67,807	3,000,000	90

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
151	33,350	33,333	745	67,428	2,966,667	89
152	32,979	33,333	737	67,050	2,933,333	88
153	32,609	33,333	728	66,671	2,900,000	87
154	32,238	33,333	720	66,292	2,866,667	86
155	31,868	33,333	712	65,913	2,833,333	85
156	31,497	33,333	704	65,534	2,800,000	84
157	31,127	33,333	695	65,155	2,766,667	83
158	30,756	33,333	687	64,777	2,733,333	82
159	30,386	33,333	679	64,398	2,700,000	81
160	30,015	33,333	671	64,019	2,666,667	80
161	29,644	33,333	662	63,640	2,633,333	79
162	29,274	33,333	654	63,261	2,600,000	78
163	28,903	33,333	646	62,882	2,566,667	77
164	28,533	33,333	637	62,504	2,533,333	76
165	28,162	33,333	629	62,125	2,500,000	75
166	27,792	33,333	621	61,746	2,466,667	74
167	27,421	33,333	613	61,367	2,433,333	73
168	27,051	33,333	604	60,988	2,400,000	72
169	26,680	33,333	596	60,609	2,366,667	71
170	26,309	33,333	588	60,231	2,333,333	70
171	25,939	33,333	579	59,852	2,300,000	69
172	25,568	33,333	571	59,473	2,266,667	68
173	25,198	33,333	563	59,094	2,233,333	67
174	24,827	33,333	555	58,715	2,200,000	66
175	24,457	33,333	546	58,336	2,166,667	65
176	24,086	33,333	538	57,958	2,133,333	64
177	23,716	33,333	530	57,579	2,100,000	63
178	23,345	33,333	522	57,200	2,066,667	62
179	22,974	33,333	513	56,821	2,033,333	61
180	22,604	33,333	505	56,442	2,000,000	60
181	22,233	33,333	497	56,063	1,966,667	59
182	21,863	33,333	488	55,685	1,933,333	58
183	21,492	33,333	480	55,306	1,900,000	57
184	21,122	33,333	472	54,927	1,866,667	56
185	20,751	33,333	464	54,548	1,833,333	55
186	20,381	33,333	455	54,169	1,800,000	54
187	20,010	33,333	447	53,790	1,766,667	53
188	19,639	33,333	439	53,412	1,733,333	52
189	19,269	33,333	430	53,033	1,700,000	51
190	18,898	33,333	422	52,654	1,666,667	50
191	18,528	33,333	414	52,275	1,633,333	49
192	18,157	33,333	406	51,896	1,600,000	48
193	17,787	33,333	397	51,517	1,566,667	47
194	17,416	33,333	389	51,139	1,533,333	46
195	17,046	33,333	381	50,760	1,500,000	45
196	16,675	33,333	373	50,381	1,466,667	44
197	16,304	33,333	364	50,002	1,433,333	43
198	15,934	33,333	356	49,623	1,400,000	42
199	15,563	33,333	348	49,244	1,366,667	41
200	15,193	33,333	339	48,866	1,333,333	40
201	14,822	33,333	331	48,487	1,300,000	39
202	14,452	33,333	323	48,108	1,266,667	38
203	14,081	33,333	315	47,729	1,233,333	37
204	13,711	33,333	306	47,350	1,200,000	36
205	13,340	33,333	298	46,971	1,166,667	35
206	12,969	33,333	290	46,593	1,133,333	34
207	12,599	33,333	281	46,214	1,100,000	33
208	12,228	33,333	273	45,835	1,066,667	32
209	11,858	33,333	265	45,456	1,033,333	31
210	11,487	33,333	257	45,077	1,000,000	30
211	11,117	33,333	248	44,698	966,667	29
212	10,746	33,333	240	44,320	933,333	28
213	10,376	33,333	232	43,941	900,000	27
214	10,005	33,333	224	43,562	866,667	26
215	9,634	33,333	215	43,183	833,333	25
216	9,264	33,333	207	42,804	800,000	24
217	8,893	33,333	199	42,425	766,667	23
218	8,523	33,333	190	42,047	733,333	22
219	8,152	33,333	182	41,668	700,000	21
220	7,782	33,333	174	41,289	666,667	20
221	7,411	33,333	166	40,910	633,333	19
222	7,041	33,333	157	40,531	600,000	18
223	6,670	33,333	149	40,152	566,667	17
224	6,299	33,333	141	39,774	533,333	16
225	5,929	33,333	132	39,395	500,000	15
226	5,558	33,333	124	39,016	466,667	14
227	5,188	33,333	116	38,637	433,333	13
228	4,817	33,333	108	38,258	400,000	12
229	4,447	33,333	99	37,879	366,667	11
230	4,076	33,333	91	37,501	333,333	10
231	3,706	33,333	83	37,122	300,000	9
232	3,335	33,333	75	36,743	266,667	8
233	2,964	33,333	66	36,364	233,333	7
234	2,594	33,333	58	35,985	200,000	6

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
235	2,223	33,333	50	35,606	166,667	5
236	1,853	33,333	41	35,228	133,333	4
237	1,482	33,333	33	34,849	100,000	3
238	1,112	33,333	25	34,470	66,667	2
239	741	33,333	17	34,091	33,333	1
240	371	33,333	8	33,712	0	0
	<b>10,716,467</b>	<b>8,000,000</b>		<b>18,955,860</b>		