

Meezan Bank Limited
9 Marla (DHA Villas) Financing Arrangement

Option No: 2
Easy Home
Home Buyer

Input Fields			Result Fields	
House Cost Price	16,000,000			
Customer Share	9,600,000	60%	Tenure in Years	20
Bank Share	6,400,000	40%	Total Units	240
Profit Rate *	13.34%		Unit Sale Price	26,667
Takaful Rate	0.298%		Monthly Rent/Unit	88,933.00

* 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					6,400,000	240
1	71,147	26,667	1,589	99,403	6,373,333	239
2	70,850	26,667	1,583	99,100	6,346,667	238
3	70,554	26,667	1,576	98,797	6,320,000	237
4	70,257	26,667	1,569	98,493	6,293,333	236
5	69,961	26,667	1,563	98,190	6,266,667	235
6	69,664	26,667	1,556	97,887	6,240,000	234
7	69,368	26,667	1,550	97,584	6,213,333	233
8	69,072	26,667	1,543	97,281	6,186,667	232
9	68,775	26,667	1,536	96,978	6,160,000	231
10	68,479	26,667	1,530	96,675	6,133,333	230
11	68,182	26,667	1,523	96,372	6,106,667	229
12	67,886	26,667	1,516	96,069	6,080,000	228
13	67,589	26,667	1,510	95,766	6,053,333	227
14	67,293	26,667	1,503	95,463	6,026,667	226
15	66,996	26,667	1,497	95,160	6,000,000	225
16	66,700	26,667	1,490	94,857	5,973,333	224
17	66,404	26,667	1,483	94,554	5,946,667	223
18	66,107	26,667	1,477	94,251	5,920,000	222
19	65,811	26,667	1,470	93,947	5,893,333	221
20	65,514	26,667	1,464	93,644	5,866,667	220
21	65,218	26,667	1,457	93,341	5,840,000	219
22	64,921	26,667	1,450	93,038	5,813,333	218
23	64,625	26,667	1,444	92,735	5,786,667	217
24	64,328	26,667	1,437	92,432	5,760,000	216
25	64,032	26,667	1,430	92,129	5,733,333	215
26	63,736	26,667	1,424	91,826	5,706,667	214
27	63,439	26,667	1,417	91,523	5,680,000	213
28	63,143	26,667	1,411	91,220	5,653,333	212
29	62,846	26,667	1,404	90,917	5,626,667	211
30	62,550	26,667	1,397	90,614	5,600,000	210
31	62,253	26,667	1,391	90,311	5,573,333	209
32	61,957	26,667	1,384	90,008	5,546,667	208
33	61,660	26,667	1,377	89,705	5,520,000	207
34	61,364	26,667	1,371	89,401	5,493,333	206
35	61,068	26,667	1,364	89,098	5,466,667	205
36	60,771	26,667	1,358	88,795	5,440,000	204
37	60,475	26,667	1,351	88,492	5,413,333	203
38	60,178	26,667	1,344	88,189	5,386,667	202
39	59,882	26,667	1,338	87,886	5,360,000	201
40	59,585	26,667	1,331	87,583	5,333,333	200
41	59,289	26,667	1,324	87,280	5,306,667	199
42	58,992	26,667	1,318	86,977	5,280,000	198
43	58,696	26,667	1,311	86,674	5,253,333	197
44	58,400	26,667	1,305	86,371	5,226,667	196
45	58,103	26,667	1,298	86,068	5,200,000	195
46	57,807	26,667	1,291	85,765	5,173,333	194
47	57,510	26,667	1,285	85,462	5,146,667	193
48	57,214	26,667	1,278	85,159	5,120,000	192
49	56,917	26,667	1,271	84,855	5,093,333	191
50	56,621	26,667	1,265	84,552	5,066,667	190
51	56,324	26,667	1,258	84,249	5,040,000	189
52	56,028	26,667	1,252	83,946	5,013,333	188
53	55,732	26,667	1,245	83,643	4,986,667	187
54	55,435	26,667	1,238	83,340	4,960,000	186
55	55,139	26,667	1,232	83,037	4,933,333	185
56	54,842	26,667	1,225	82,734	4,906,667	184
57	54,546	26,667	1,218	82,431	4,880,000	183
58	54,249	26,667	1,212	82,128	4,853,333	182
59	53,953	26,667	1,205	81,825	4,826,667	181
60	53,656	26,667	1,199	81,522	4,800,000	180
61	53,360	26,667	1,192	81,219	4,773,333	179
62	53,064	26,667	1,185	80,916	4,746,667	178
63	52,767	26,667	1,179	80,613	4,720,000	177
64	52,471	26,667	1,172	80,309	4,693,333	176
65	52,174	26,667	1,166	80,006	4,666,667	175

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
66	51,878	26,667	1,159	79,703	4,640,000	174
67	51,581	26,667	1,152	79,400	4,613,333	173
68	51,285	26,667	1,146	79,097	4,586,667	172
69	50,988	26,667	1,139	78,794	4,560,000	171
70	50,692	26,667	1,132	78,491	4,533,333	170
71	50,396	26,667	1,126	78,188	4,506,667	169
72	50,099	26,667	1,119	77,885	4,480,000	168
73	49,803	26,667	1,113	77,582	4,453,333	167
74	49,506	26,667	1,106	77,279	4,426,667	166
75	49,210	26,667	1,099	76,976	4,400,000	165
76	48,913	26,667	1,093	76,673	4,373,333	164
77	48,617	26,667	1,086	76,370	4,346,667	163
78	48,320	26,667	1,079	76,067	4,320,000	162
79	48,024	26,667	1,073	75,763	4,293,333	161
80	47,728	26,667	1,066	75,460	4,266,667	160
81	47,431	26,667	1,060	75,157	4,240,000	159
82	47,135	26,667	1,053	74,854	4,213,333	158
83	46,838	26,667	1,046	74,551	4,186,667	157
84	46,542	26,667	1,040	74,248	4,160,000	156
85	46,245	26,667	1,033	73,945	4,133,333	155
86	45,949	26,667	1,026	73,642	4,106,667	154
87	45,652	26,667	1,020	73,339	4,080,000	153
88	45,356	26,667	1,013	73,036	4,053,333	152
89	45,060	26,667	1,007	72,733	4,026,667	151
90	44,763	26,667	1,000	72,430	4,000,000	150
91	44,467	26,667	993	72,127	3,973,333	149
92	44,170	26,667	987	71,824	3,946,667	148
93	43,874	26,667	980	71,521	3,920,000	147
94	43,577	26,667	973	71,217	3,893,333	146
95	43,281	26,667	967	70,914	3,866,667	145
96	42,984	26,667	960	70,611	3,840,000	144
97	42,688	26,667	954	70,308	3,813,333	143
98	42,392	26,667	947	70,005	3,786,667	142
99	42,095	26,667	940	69,702	3,760,000	141
100	41,799	26,667	934	69,399	3,733,333	140
101	41,502	26,667	927	69,096	3,706,667	139
102	41,206	26,667	920	68,793	3,680,000	138
103	40,909	26,667	914	68,490	3,653,333	137
104	40,613	26,667	907	68,187	3,626,667	136
105	40,316	26,667	901	67,884	3,600,000	135
106	40,020	26,667	894	67,581	3,573,333	134
107	39,724	26,667	887	67,278	3,546,667	133
108	39,427	26,667	881	66,975	3,520,000	132
109	39,131	26,667	874	66,671	3,493,333	131
110	38,834	26,667	868	66,368	3,466,667	130
111	38,538	26,667	861	66,065	3,440,000	129
112	38,241	26,667	854	65,762	3,413,333	128
113	37,945	26,667	848	65,459	3,386,667	127
114	37,648	26,667	841	65,156	3,360,000	126
115	37,352	26,667	834	64,853	3,333,333	125
116	37,056	26,667	828	64,550	3,306,667	124
117	36,759	26,667	821	64,247	3,280,000	123
118	36,463	26,667	815	63,944	3,253,333	122
119	36,166	26,667	808	63,641	3,226,667	121
120	35,870	26,667	801	63,338	3,200,000	120
121	35,573	26,667	795	63,035	3,173,333	119
122	35,277	26,667	788	62,732	3,146,667	118
123	34,980	26,667	781	62,429	3,120,000	117
124	34,684	26,667	775	62,125	3,093,333	116
125	34,388	26,667	768	61,822	3,066,667	115
126	34,091	26,667	762	61,519	3,040,000	114
127	33,795	26,667	755	61,216	3,013,333	113
128	33,498	26,667	748	60,913	2,986,667	112
129	33,202	26,667	742	60,610	2,960,000	111
130	32,905	26,667	735	60,307	2,933,333	110
131	32,609	26,667	728	60,004	2,906,667	109
132	32,312	26,667	722	59,701	2,880,000	108
133	32,016	26,667	715	59,398	2,853,333	107
134	31,720	26,667	709	59,095	2,826,667	106
135	31,423	26,667	702	58,792	2,800,000	105
136	31,127	26,667	695	58,489	2,773,333	104
137	30,830	26,667	689	58,186	2,746,667	103
138	30,534	26,667	682	57,883	2,720,000	102
139	30,237	26,667	675	57,579	2,693,333	101
140	29,941	26,667	669	57,276	2,666,667	100
141	29,644	26,667	662	56,973	2,640,000	99
142	29,348	26,667	656	56,670	2,613,333	98
143	29,052	26,667	649	56,367	2,586,667	97
144	28,755	26,667	642	56,064	2,560,000	96
145	28,459	26,667	636	55,761	2,533,333	95
146	28,162	26,667	629	55,458	2,506,667	94
147	27,866	26,667	622	55,155	2,480,000	93
148	27,569	26,667	616	54,852	2,453,333	92
149	27,273	26,667	609	54,549	2,426,667	91

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
150	26,976	26,667	603	54,246	2,400,000	90
151	26,680	26,667	596	53,943	2,373,333	89
152	26,384	26,667	589	53,640	2,346,667	88
153	26,087	26,667	583	53,337	2,320,000	87
154	25,791	26,667	576	53,033	2,293,333	86
155	25,494	26,667	570	52,730	2,266,667	85
156	25,198	26,667	563	52,427	2,240,000	84
157	24,901	26,667	556	52,124	2,213,333	83
158	24,605	26,667	550	51,821	2,186,667	82
159	24,308	26,667	543	51,518	2,160,000	81
160	24,012	26,667	536	51,215	2,133,333	80
161	23,716	26,667	530	50,912	2,106,667	79
162	23,419	26,667	523	50,609	2,080,000	78
163	23,123	26,667	517	50,306	2,053,333	77
164	22,826	26,667	510	50,003	2,026,667	76
165	22,530	26,667	503	49,700	2,000,000	75
166	22,233	26,667	497	49,397	1,973,333	74
167	21,937	26,667	490	49,094	1,946,667	73
168	21,640	26,667	483	48,791	1,920,000	72
169	21,344	26,667	477	48,487	1,893,333	71
170	21,048	26,667	470	48,184	1,866,667	70
171	20,751	26,667	464	47,881	1,840,000	69
172	20,455	26,667	457	47,578	1,813,333	68
173	20,158	26,667	450	47,275	1,786,667	67
174	19,862	26,667	444	46,972	1,760,000	66
175	19,565	26,667	437	46,669	1,733,333	65
176	19,269	26,667	430	46,366	1,706,667	64
177	18,972	26,667	424	46,063	1,680,000	63
178	18,676	26,667	417	45,760	1,653,333	62
179	18,380	26,667	411	45,457	1,626,667	61
180	18,083	26,667	404	45,154	1,600,000	60
181	17,787	26,667	397	44,851	1,573,333	59
182	17,490	26,667	391	44,548	1,546,667	58
183	17,194	26,667	384	44,245	1,520,000	57
184	16,897	26,667	377	43,941	1,493,333	56
185	16,601	26,667	371	43,638	1,466,667	55
186	16,304	26,667	364	43,335	1,440,000	54
187	16,008	26,667	358	43,032	1,413,333	53
188	15,712	26,667	351	42,729	1,386,667	52
189	15,415	26,667	344	42,426	1,360,000	51
190	15,119	26,667	338	42,123	1,333,333	50
191	14,822	26,667	331	41,820	1,306,667	49
192	14,526	26,667	324	41,517	1,280,000	48
193	14,229	26,667	318	41,214	1,253,333	47
194	13,933	26,667	311	40,911	1,226,667	46
195	13,636	26,667	305	40,608	1,200,000	45
196	13,340	26,667	298	40,305	1,173,333	44
197	13,044	26,667	291	40,002	1,146,667	43
198	12,747	26,667	285	39,699	1,120,000	42
199	12,451	26,667	278	39,395	1,093,333	41
200	12,154	26,667	272	39,092	1,066,667	40
201	11,858	26,667	265	38,789	1,040,000	39
202	11,561	26,667	258	38,486	1,013,333	38
203	11,265	26,667	252	38,183	986,667	37
204	10,968	26,667	245	37,880	960,000	36
205	10,672	26,667	238	37,577	933,333	35
206	10,376	26,667	232	37,274	906,667	34
207	10,079	26,667	225	36,971	880,000	33
208	9,783	26,667	219	36,668	853,333	32
209	9,486	26,667	212	36,365	826,667	31
210	9,190	26,667	205	36,062	800,000	30
211	8,893	26,667	199	35,759	773,333	29
212	8,597	26,667	192	35,456	746,667	28
213	8,300	26,667	185	35,153	720,000	27
214	8,004	26,667	179	34,849	693,333	26
215	7,708	26,667	172	34,546	666,667	25
216	7,411	26,667	166	34,243	640,000	24
217	7,115	26,667	159	33,940	613,333	23
218	6,818	26,667	152	33,637	586,667	22
219	6,522	26,667	146	33,334	560,000	21
220	6,225	26,667	139	33,031	533,333	20
221	5,929	26,667	132	32,728	506,667	19
222	5,632	26,667	126	32,425	480,000	18
223	5,336	26,667	119	32,122	453,333	17
224	5,040	26,667	113	31,819	426,667	16
225	4,743	26,667	106	31,516	400,000	15
226	4,447	26,667	99	31,213	373,333	14
227	4,150	26,667	93	30,910	346,667	13
228	3,854	26,667	86	30,607	320,000	12
229	3,557	26,667	79	30,303	293,333	11
230	3,261	26,667	73	30,000	266,667	10
231	2,964	26,667	66	29,697	240,000	9
232	2,668	26,667	60	29,394	213,333	8
233	2,372	26,667	53	29,091	186,667	7

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
234	2,075	26,667	46	28,788	160,000	6
235	1,779	26,667	40	28,485	133,333	5
236	1,482	26,667	33	28,182	106,667	4
237	1,186	26,667	26	27,879	80,000	3
238	889	26,667	20	27,576	53,333	2
239	593	26,667	13	27,273	26,667	1
240	296	26,667	7	26,970	0	(0)
	8,573,173	6,400,000		15,164,688		