

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

Option No: 4  
Easy Home  
Home Buyer

Input Fields			Result Fields	
House Cost Price	16,000,000			
Customer Share	12,800,000	80%	Tenure in Years	20
Bank Share	3,200,000	20%	Total Units	240
Profit Rate *	13.34%		Unit Sale Price	13,333
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					3,200,000	240
1	35,573	13,333	795	49,701	3,186,667	239
2	35,425	13,333	791	49,550	3,173,333	238
3	35,277	13,333	788	49,398	3,160,000	237
4	35,129	13,333	785	49,247	3,146,667	236
5	34,980	13,333	781	49,095	3,133,333	235
6	34,832	13,333	778	48,944	3,120,000	234
7	34,684	13,333	775	48,792	3,106,667	233
8	34,536	13,333	771	48,641	3,093,333	232
9	34,388	13,333	768	48,489	3,080,000	231
10	34,239	13,333	765	48,338	3,066,667	230
11	34,091	13,333	762	48,186	3,053,333	229
12	33,943	13,333	758	48,034	3,040,000	228
13	33,795	13,333	755	47,883	3,026,667	227
14	33,646	13,333	752	47,731	3,013,333	226
15	33,498	13,333	748	47,580	3,000,000	225
16	33,350	13,333	745	47,428	2,986,667	224
17	33,202	13,333	742	47,277	2,973,333	223
18	33,054	13,333	738	47,125	2,960,000	222
19	32,905	13,333	735	46,974	2,946,667	221
20	32,757	13,333	732	46,822	2,933,333	220
21	32,609	13,333	728	46,671	2,920,000	219
22	32,461	13,333	725	46,519	2,906,667	218
23	32,312	13,333	722	46,368	2,893,333	217
24	32,164	13,333	719	46,216	2,880,000	216
25	32,016	13,333	715	46,065	2,866,667	215
26	31,868	13,333	712	45,913	2,853,333	214
27	31,720	13,333	709	45,761	2,840,000	213
28	31,571	13,333	705	45,610	2,826,667	212
29	31,423	13,333	702	45,458	2,813,333	211
30	31,275	13,333	699	45,307	2,800,000	210
31	31,127	13,333	695	45,155	2,786,667	209
32	30,978	13,333	692	45,004	2,773,333	208
33	30,830	13,333	689	44,852	2,760,000	207
34	30,682	13,333	685	44,701	2,746,667	206
35	30,534	13,333	682	44,549	2,733,333	205
36	30,386	13,333	679	44,398	2,720,000	204
37	30,237	13,333	675	44,246	2,706,667	203
38	30,089	13,333	672	44,095	2,693,333	202
39	29,941	13,333	669	43,943	2,680,000	201
40	29,793	13,333	666	43,792	2,666,667	200
41	29,644	13,333	662	43,640	2,653,333	199
42	29,496	13,333	659	43,488	2,640,000	198
43	29,348	13,333	656	43,337	2,626,667	197
44	29,200	13,333	652	43,185	2,613,333	196
45	29,052	13,333	649	43,034	2,600,000	195
46	28,903	13,333	646	42,882	2,586,667	194
47	28,755	13,333	642	42,731	2,573,333	193
48	28,607	13,333	639	42,579	2,560,000	192
49	28,459	13,333	636	42,428	2,546,667	191
50	28,310	13,333	632	42,276	2,533,333	190
51	28,162	13,333	629	42,125	2,520,000	189
52	28,014	13,333	626	41,973	2,506,667	188
53	27,866	13,333	622	41,822	2,493,333	187
54	27,718	13,333	619	41,670	2,480,000	186
55	27,569	13,333	616	41,519	2,466,667	185
56	27,421	13,333	613	41,367	2,453,333	184
57	27,273	13,333	609	41,215	2,440,000	183
58	27,125	13,333	606	41,064	2,426,667	182
59	26,976	13,333	603	40,912	2,413,333	181
60	26,828	13,333	599	40,761	2,400,000	180
61	26,680	13,333	596	40,609	2,386,667	179
62	26,532	13,333	593	40,458	2,373,333	178
63	26,384	13,333	589	40,306	2,360,000	177
64	26,235	13,333	586	40,155	2,346,667	176
65	26,087	13,333	583	40,003	2,333,333	175

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
66	25,939	13,333	579	39,852	2,320,000	174
67	25,791	13,333	576	39,700	2,306,667	173
68	25,642	13,333	573	39,549	2,293,333	172
69	25,494	13,333	570	39,397	2,280,000	171
70	25,346	13,333	566	39,246	2,266,667	170
71	25,198	13,333	563	39,094	2,253,333	169
72	25,050	13,333	560	38,942	2,240,000	168
73	24,901	13,333	556	38,791	2,226,667	167
74	24,753	13,333	553	38,639	2,213,333	166
75	24,605	13,333	550	38,488	2,200,000	165
76	24,457	13,333	546	38,336	2,186,667	164
77	24,308	13,333	543	38,185	2,173,333	163
78	24,160	13,333	540	38,033	2,160,000	162
79	24,012	13,333	536	37,882	2,146,667	161
80	23,864	13,333	533	37,730	2,133,333	160
81	23,716	13,333	530	37,579	2,120,000	159
82	23,567	13,333	526	37,427	2,106,667	158
83	23,419	13,333	523	37,276	2,093,333	157
84	23,271	13,333	520	37,124	2,080,000	156
85	23,123	13,333	517	36,973	2,066,667	155
86	22,974	13,333	513	36,821	2,053,333	154
87	22,826	13,333	510	36,669	2,040,000	153
88	22,678	13,333	507	36,518	2,026,667	152
89	22,530	13,333	503	36,366	2,013,333	151
90	22,382	13,333	500	36,215	2,000,000	150
91	22,233	13,333	497	36,063	1,986,667	149
92	22,085	13,333	493	35,912	1,973,333	148
93	21,937	13,333	490	35,760	1,960,000	147
94	21,789	13,333	487	35,609	1,946,667	146
95	21,640	13,333	483	35,457	1,933,333	145
96	21,492	13,333	480	35,306	1,920,000	144
97	21,344	13,333	477	35,154	1,906,667	143
98	21,196	13,333	473	35,003	1,893,333	142
99	21,048	13,333	470	34,851	1,880,000	141
100	20,899	13,333	467	34,700	1,866,667	140
101	20,751	13,333	464	34,548	1,853,333	139
102	20,603	13,333	460	34,396	1,840,000	138
103	20,455	13,333	457	34,245	1,826,667	137
104	20,306	13,333	454	34,093	1,813,333	136
105	20,158	13,333	450	33,942	1,800,000	135
106	20,010	13,333	447	33,790	1,786,667	134
107	19,862	13,333	444	33,639	1,773,333	133
108	19,714	13,333	440	33,487	1,760,000	132
109	19,565	13,333	437	33,336	1,746,667	131
110	19,417	13,333	434	33,184	1,733,333	130
111	19,269	13,333	430	33,033	1,720,000	129
112	19,121	13,333	427	32,881	1,706,667	128
113	18,972	13,333	424	32,730	1,693,333	127
114	18,824	13,333	421	32,578	1,680,000	126
115	18,676	13,333	417	32,427	1,666,667	125
116	18,528	13,333	414	32,275	1,653,333	124
117	18,380	13,333	411	32,123	1,640,000	123
118	18,231	13,333	407	31,972	1,626,667	122
119	18,083	13,333	404	31,820	1,613,333	121
120	17,935	13,333	401	31,669	1,600,000	120
121	17,787	13,333	397	31,517	1,586,667	119
122	17,638	13,333	394	31,366	1,573,333	118
123	17,490	13,333	391	31,214	1,560,000	117
124	17,342	13,333	387	31,063	1,546,667	116
125	17,194	13,333	384	30,911	1,533,333	115
126	17,046	13,333	381	30,760	1,520,000	114
127	16,897	13,333	377	30,608	1,506,667	113
128	16,749	13,333	374	30,457	1,493,333	112
129	16,601	13,333	371	30,305	1,480,000	111
130	16,453	13,333	368	30,154	1,466,667	110
131	16,304	13,333	364	30,002	1,453,333	109
132	16,156	13,333	361	29,850	1,440,000	108
133	16,008	13,333	358	29,699	1,426,667	107
134	15,860	13,333	354	29,547	1,413,333	106
135	15,712	13,333	351	29,396	1,400,000	105
136	15,563	13,333	348	29,244	1,386,667	104
137	15,415	13,333	344	29,093	1,373,333	103
138	15,267	13,333	341	28,941	1,360,000	102
139	15,119	13,333	338	28,790	1,346,667	101
140	14,970	13,333	334	28,638	1,333,333	100
141	14,822	13,333	331	28,487	1,320,000	99
142	14,674	13,333	328	28,335	1,306,667	98
143	14,526	13,333	324	28,184	1,293,333	97
144	14,378	13,333	321	28,032	1,280,000	96
145	14,229	13,333	318	27,881	1,266,667	95
146	14,081	13,333	315	27,729	1,253,333	94
147	13,933	13,333	311	27,577	1,240,000	93
148	13,785	13,333	308	27,426	1,226,667	92
149	13,636	13,333	305	27,274	1,213,333	91

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
150	13,488	13,333	301	27,123	1,200,000	90
151	13,340	13,333	298	26,971	1,186,667	89
152	13,192	13,333	295	26,820	1,173,333	88
153	13,044	13,333	291	26,668	1,160,000	87
154	12,895	13,333	288	26,517	1,146,667	86
155	12,747	13,333	285	26,365	1,133,333	85
156	12,599	13,333	281	26,214	1,120,000	84
157	12,451	13,333	278	26,062	1,106,667	83
158	12,302	13,333	275	25,911	1,093,333	82
159	12,154	13,333	272	25,759	1,080,000	81
160	12,006	13,333	268	25,608	1,066,667	80
161	11,858	13,333	265	25,456	1,053,333	79
162	11,710	13,333	262	25,304	1,040,000	78
163	11,561	13,333	258	25,153	1,026,667	77
164	11,413	13,333	255	25,001	1,013,333	76
165	11,265	13,333	252	24,850	1,000,000	75
166	11,117	13,333	248	24,698	986,667	74
167	10,968	13,333	245	24,547	973,333	73
168	10,820	13,333	242	24,395	960,000	72
169	10,672	13,333	238	24,244	946,667	71
170	10,524	13,333	235	24,092	933,333	70
171	10,376	13,333	232	23,941	920,000	69
172	10,227	13,333	228	23,789	906,667	68
173	10,079	13,333	225	23,638	893,333	67
174	9,931	13,333	222	23,486	880,000	66
175	9,783	13,333	219	23,335	866,667	65
176	9,634	13,333	215	23,183	853,333	64
177	9,486	13,333	212	23,031	840,000	63
178	9,338	13,333	209	22,880	826,667	62
179	9,190	13,333	205	22,728	813,333	61
180	9,042	13,333	202	22,577	800,000	60
181	8,893	13,333	199	22,425	786,667	59
182	8,745	13,333	195	22,274	773,333	58
183	8,597	13,333	192	22,122	760,000	57
184	8,449	13,333	189	21,971	746,667	56
185	8,300	13,333	185	21,819	733,333	55
186	8,152	13,333	182	21,668	720,000	54
187	8,004	13,333	179	21,516	706,667	53
188	7,856	13,333	175	21,365	693,333	52
189	7,708	13,333	172	21,213	680,000	51
190	7,559	13,333	169	21,062	666,667	50
191	7,411	13,333	166	20,910	653,333	49
192	7,263	13,333	162	20,758	640,000	48
193	7,115	13,333	159	20,607	626,667	47
194	6,966	13,333	156	20,455	613,333	46
195	6,818	13,333	152	20,304	600,000	45
196	6,670	13,333	149	20,152	586,667	44
197	6,522	13,333	146	20,001	573,333	43
198	6,374	13,333	142	19,849	560,000	42
199	6,225	13,333	139	19,698	546,667	41
200	6,077	13,333	136	19,546	533,333	40
201	5,929	13,333	132	19,395	520,000	39
202	5,781	13,333	129	19,243	506,667	38
203	5,632	13,333	126	19,092	493,333	37
204	5,484	13,333	123	18,940	480,000	36
205	5,336	13,333	119	18,789	466,667	35
206	5,188	13,333	116	18,637	453,333	34
207	5,040	13,333	113	18,485	440,000	33
208	4,891	13,333	109	18,334	426,667	32
209	4,743	13,333	106	18,182	413,333	31
210	4,595	13,333	103	18,031	400,000	30
211	4,447	13,333	99	17,879	386,667	29
212	4,298	13,333	96	17,728	373,333	28
213	4,150	13,333	93	17,576	360,000	27
214	4,002	13,333	89	17,425	346,667	26
215	3,854	13,333	86	17,273	333,333	25
216	3,706	13,333	83	17,122	320,000	24
217	3,557	13,333	79	16,970	306,667	23
218	3,409	13,333	76	16,819	293,333	22
219	3,261	13,333	73	16,667	280,000	21
220	3,113	13,333	70	16,516	266,667	20
221	2,964	13,333	66	16,364	253,333	19
222	2,816	13,333	63	16,212	240,000	18
223	2,668	13,333	60	16,061	226,667	17
224	2,520	13,333	56	15,909	213,333	16
225	2,372	13,333	53	15,758	200,000	15
226	2,223	13,333	50	15,606	186,667	14
227	2,075	13,333	46	15,455	173,333	13
228	1,927	13,333	43	15,303	160,000	12
229	1,779	13,333	40	15,152	146,667	11
230	1,630	13,333	36	15,000	133,333	10
231	1,482	13,333	33	14,849	120,000	9
232	1,334	13,333	30	14,697	106,667	8
233	1,186	13,333	26	14,546	93,333	7

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
234	1,038	13,333	23	14,394	80,000	6
235	889	13,333	20	14,243	66,667	5
236	741	13,333	17	14,091	53,333	4
237	593	13,333	13	13,939	40,000	3
238	445	13,333	10	13,788	26,667	2
239	296	13,333	7	13,636	13,333	1
240	148	13,333	3	13,485	0	(0)
	<b>4,286,587</b>	<b>3,200,000</b>		<b>7,582,344</b>		