

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

**Option No: 2**  
**Easy Home**  
**Home Buyer**

Input Fields			Result Fields	
House Cost Price	21,000,000			
Customer Share	12,600,000	60%	Tenure in Years	20
Bank Share	8,400,000	40%	Total Units	240
Profit Rate *	13.34%		Unit Sale Price	35,000
Takaful Rate	0.298%		Monthly Rent/Unit	93,380.00

\* 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					8,400,000	240
1	93,380	35,000	2,086	130,466	8,365,000	239
2	92,991	35,000	2,077	130,068	8,330,000	238
3	92,602	35,000	2,069	129,670	8,295,000	237
4	92,213	35,000	2,060	129,273	8,260,000	236
5	91,824	35,000	2,051	128,875	8,225,000	235
6	91,435	35,000	2,043	128,477	8,190,000	234
7	91,046	35,000	2,034	128,079	8,155,000	233
8	90,656	35,000	2,025	127,682	8,120,000	232
9	90,267	35,000	2,016	127,284	8,085,000	231
10	89,878	35,000	2,008	126,886	8,050,000	230
11	89,489	35,000	1,999	126,488	8,015,000	229
12	89,100	35,000	1,990	126,090	7,980,000	228
13	88,711	35,000	1,982	125,693	7,945,000	227
14	88,322	35,000	1,973	125,295	7,910,000	226
15	87,933	35,000	1,964	124,897	7,875,000	225
16	87,544	35,000	1,956	124,499	7,840,000	224
17	87,155	35,000	1,947	124,102	7,805,000	223
18	86,766	35,000	1,938	123,704	7,770,000	222
19	86,377	35,000	1,930	123,306	7,735,000	221
20	85,987	35,000	1,921	122,908	7,700,000	220
21	85,598	35,000	1,912	122,511	7,665,000	219
22	85,209	35,000	1,903	122,113	7,630,000	218
23	84,820	35,000	1,895	121,715	7,595,000	217
24	84,431	35,000	1,886	121,317	7,560,000	216
25	84,042	35,000	1,877	120,919	7,525,000	215
26	83,653	35,000	1,869	120,522	7,490,000	214
27	83,264	35,000	1,860	120,124	7,455,000	213
28	82,875	35,000	1,851	119,726	7,420,000	212
29	82,486	35,000	1,843	119,328	7,385,000	211
30	82,097	35,000	1,834	118,931	7,350,000	210
31	81,708	35,000	1,825	118,533	7,315,000	209
32	81,318	35,000	1,817	118,135	7,280,000	208
33	80,929	35,000	1,808	117,737	7,245,000	207
34	80,540	35,000	1,799	117,339	7,210,000	206
35	80,151	35,000	1,790	116,942	7,175,000	205
36	79,762	35,000	1,782	116,544	7,140,000	204
37	79,373	35,000	1,773	116,146	7,105,000	203
38	78,984	35,000	1,764	115,748	7,070,000	202
39	78,595	35,000	1,756	115,351	7,035,000	201
40	78,206	35,000	1,747	114,953	7,000,000	200
41	77,817	35,000	1,738	114,555	6,965,000	199
42	77,428	35,000	1,730	114,157	6,930,000	198
43	77,039	35,000	1,721	113,759	6,895,000	197
44	76,649	35,000	1,712	113,362	6,860,000	196
45	76,260	35,000	1,704	112,964	6,825,000	195
46	75,871	35,000	1,695	112,566	6,790,000	194
47	75,482	35,000	1,686	112,168	6,755,000	193
48	75,093	35,000	1,677	111,771	6,720,000	192
49	74,704	35,000	1,669	111,373	6,685,000	191
50	74,315	35,000	1,660	110,975	6,650,000	190
51	73,926	35,000	1,651	110,577	6,615,000	189
52	73,537	35,000	1,643	110,179	6,580,000	188
53	73,148	35,000	1,634	109,782	6,545,000	187
54	72,759	35,000	1,625	109,384	6,510,000	186
55	72,370	35,000	1,617	108,986	6,475,000	185
56	71,980	35,000	1,608	108,588	6,440,000	184
57	71,591	35,000	1,599	108,191	6,405,000	183
58	71,202	35,000	1,591	107,793	6,370,000	182
59	70,813	35,000	1,582	107,395	6,335,000	181
60	70,424	35,000	1,573	106,997	6,300,000	180
61	70,035	35,000	1,565	106,600	6,265,000	179
62	69,646	35,000	1,556	106,202	6,230,000	178
63	69,257	35,000	1,547	105,804	6,195,000	177
64	68,868	35,000	1,538	105,406	6,160,000	176

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
65	68,479	35,000	1,530	105,008	6,125,000	175
66	68,090	35,000	1,521	104,611	6,090,000	174
67	67,701	35,000	1,512	104,213	6,055,000	173
68	67,311	35,000	1,504	103,815	6,020,000	172
69	66,922	35,000	1,495	103,417	5,985,000	171
70	66,533	35,000	1,486	103,020	5,950,000	170
71	66,144	35,000	1,478	102,622	5,915,000	169
72	65,755	35,000	1,469	102,224	5,880,000	168
73	65,366	35,000	1,460	101,826	5,845,000	167
74	64,977	35,000	1,452	101,428	5,810,000	166
75	64,588	35,000	1,443	101,031	5,775,000	165
76	64,199	35,000	1,434	100,633	5,740,000	164
77	63,810	35,000	1,425	100,235	5,705,000	163
78	63,421	35,000	1,417	99,837	5,670,000	162
79	63,032	35,000	1,408	99,440	5,635,000	161
80	62,642	35,000	1,399	99,042	5,600,000	160
81	62,253	35,000	1,391	98,644	5,565,000	159
82	61,864	35,000	1,382	98,246	5,530,000	158
83	61,475	35,000	1,373	97,848	5,495,000	157
84	61,086	35,000	1,365	97,451	5,460,000	156
85	60,697	35,000	1,356	97,053	5,425,000	155
86	60,308	35,000	1,347	96,655	5,390,000	154
87	59,919	35,000	1,339	96,257	5,355,000	153
88	59,530	35,000	1,330	95,860	5,320,000	152
89	59,141	35,000	1,321	95,462	5,285,000	151
90	58,752	35,000	1,312	95,064	5,250,000	150
91	58,363	35,000	1,304	94,666	5,215,000	149
92	57,973	35,000	1,295	94,268	5,180,000	148
93	57,584	35,000	1,286	93,871	5,145,000	147
94	57,195	35,000	1,278	93,473	5,110,000	146
95	56,806	35,000	1,269	93,075	5,075,000	145
96	56,417	35,000	1,260	92,677	5,040,000	144
97	56,028	35,000	1,252	92,280	5,005,000	143
98	55,639	35,000	1,243	91,882	4,970,000	142
99	55,250	35,000	1,234	91,484	4,935,000	141
100	54,861	35,000	1,226	91,086	4,900,000	140
101	54,472	35,000	1,217	90,689	4,865,000	139
102	54,083	35,000	1,208	90,291	4,830,000	138
103	53,694	35,000	1,199	89,893	4,795,000	137
104	53,304	35,000	1,191	89,495	4,760,000	136
105	52,915	35,000	1,182	89,097	4,725,000	135
106	52,526	35,000	1,173	88,700	4,690,000	134
107	52,137	35,000	1,165	88,302	4,655,000	133
108	51,748	35,000	1,156	87,904	4,620,000	132
109	51,359	35,000	1,147	87,506	4,585,000	131
110	50,970	35,000	1,139	87,109	4,550,000	130
111	50,581	35,000	1,130	86,711	4,515,000	129
112	50,192	35,000	1,121	86,313	4,480,000	128
113	49,803	35,000	1,113	85,915	4,445,000	127
114	49,414	35,000	1,104	85,517	4,410,000	126
115	49,025	35,000	1,095	85,120	4,375,000	125
116	48,635	35,000	1,086	84,722	4,340,000	124
117	48,246	35,000	1,078	84,324	4,305,000	123
118	47,857	35,000	1,069	83,926	4,270,000	122
119	47,468	35,000	1,060	83,529	4,235,000	121
120	47,079	35,000	1,052	83,131	4,200,000	120
121	46,690	35,000	1,043	82,733	4,165,000	119
122	46,301	35,000	1,034	82,335	4,130,000	118
123	45,912	35,000	1,026	81,937	4,095,000	117
124	45,523	35,000	1,017	81,540	4,060,000	116
125	45,134	35,000	1,008	81,142	4,025,000	115
126	44,745	35,000	1,000	80,744	3,990,000	114
127	44,356	35,000	991	80,346	3,955,000	113
128	43,966	35,000	982	79,949	3,920,000	112
129	43,577	35,000	973	79,551	3,885,000	111
130	43,188	35,000	965	79,153	3,850,000	110
131	42,799	35,000	956	78,755	3,815,000	109
132	42,410	35,000	947	78,357	3,780,000	108
133	42,021	35,000	939	77,960	3,745,000	107
134	41,632	35,000	930	77,562	3,710,000	106
135	41,243	35,000	921	77,164	3,675,000	105
136	40,854	35,000	913	76,766	3,640,000	104
137	40,465	35,000	904	76,369	3,605,000	103
138	40,076	35,000	895	75,971	3,570,000	102
139	39,687	35,000	887	75,573	3,535,000	101
140	39,297	35,000	878	75,175	3,500,000	100
141	38,908	35,000	869	74,778	3,465,000	99
142	38,519	35,000	860	74,380	3,430,000	98
143	38,130	35,000	852	73,982	3,395,000	97
144	37,741	35,000	843	73,584	3,360,000	96
145	37,352	35,000	834	73,186	3,325,000	95
146	36,963	35,000	826	72,789	3,290,000	94
147	36,574	35,000	817	72,391	3,255,000	93
148	36,185	35,000	808	71,993	3,220,000	92

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
149	35,796	35,000	800	71,595	3,185,000	91
150	35,407	35,000	791	71,198	3,150,000	90
151	35,018	35,000	782	70,800	3,115,000	89
152	34,628	35,000	774	70,402	3,080,000	88
153	34,239	35,000	765	70,004	3,045,000	87
154	33,850	35,000	756	69,606	3,010,000	86
155	33,461	35,000	747	69,209	2,975,000	85
156	33,072	35,000	739	68,811	2,940,000	84
157	32,683	35,000	730	68,413	2,905,000	83
158	32,294	35,000	721	68,015	2,870,000	82
159	31,905	35,000	713	67,618	2,835,000	81
160	31,516	35,000	704	67,220	2,800,000	80
161	31,127	35,000	695	66,822	2,765,000	79
162	30,738	35,000	687	66,424	2,730,000	78
163	30,349	35,000	678	66,026	2,695,000	77
164	29,959	35,000	669	65,629	2,660,000	76
165	29,570	35,000	661	65,231	2,625,000	75
166	29,181	35,000	652	64,833	2,590,000	74
167	28,792	35,000	643	64,435	2,555,000	73
168	28,403	35,000	634	64,038	2,520,000	72
169	28,014	35,000	626	63,640	2,485,000	71
170	27,625	35,000	617	63,242	2,450,000	70
171	27,236	35,000	608	62,844	2,415,000	69
172	26,847	35,000	600	62,446	2,380,000	68
173	26,458	35,000	591	62,049	2,345,000	67
174	26,069	35,000	582	61,651	2,310,000	66
175	25,680	35,000	574	61,253	2,275,000	65
176	25,290	35,000	565	60,855	2,240,000	64
177	24,901	35,000	556	60,458	2,205,000	63
178	24,512	35,000	548	60,060	2,170,000	62
179	24,123	35,000	539	59,662	2,135,000	61
180	23,734	35,000	530	59,264	2,100,000	60
181	23,345	35,000	522	58,867	2,065,000	59
182	22,956	35,000	513	58,469	2,030,000	58
183	22,567	35,000	504	58,071	1,995,000	57
184	22,178	35,000	495	57,673	1,960,000	56
185	21,789	35,000	487	57,275	1,925,000	55
186	21,400	35,000	478	56,878	1,890,000	54
187	21,011	35,000	469	56,480	1,855,000	53
188	20,622	35,000	461	56,082	1,820,000	52
189	20,232	35,000	452	55,684	1,785,000	51
190	19,843	35,000	443	55,287	1,750,000	50
191	19,454	35,000	435	54,889	1,715,000	49
192	19,065	35,000	426	54,491	1,680,000	48
193	18,676	35,000	417	54,093	1,645,000	47
194	18,287	35,000	409	53,695	1,610,000	46
195	17,898	35,000	400	53,298	1,575,000	45
196	17,509	35,000	391	52,900	1,540,000	44
197	17,120	35,000	382	52,502	1,505,000	43
198	16,731	35,000	374	52,104	1,470,000	42
199	16,342	35,000	365	51,707	1,435,000	41
200	15,952	35,000	356	51,309	1,400,000	40
201	15,563	35,000	348	50,911	1,365,000	39
202	15,174	35,000	339	50,513	1,330,000	38
203	14,785	35,000	330	50,115	1,295,000	37
204	14,396	35,000	322	49,718	1,260,000	36
205	14,007	35,000	313	49,320	1,225,000	35
206	13,618	35,000	304	48,922	1,190,000	34
207	13,229	35,000	296	48,524	1,155,000	33
208	12,840	35,000	287	48,127	1,120,000	32
209	12,451	35,000	278	47,729	1,085,000	31
210	12,062	35,000	269	47,331	1,050,000	30
211	11,673	35,000	261	46,933	1,015,000	29
212	11,283	35,000	252	46,535	980,000	28
213	10,894	35,000	243	46,138	945,000	27
214	10,505	35,000	235	45,740	910,000	26
215	10,116	35,000	226	45,342	875,000	25
216	9,727	35,000	217	44,944	840,000	24
217	9,338	35,000	209	44,547	805,000	23
218	8,949	35,000	200	44,149	770,000	22
219	8,560	35,000	191	43,751	735,000	21
220	8,171	35,000	183	43,353	700,000	20
221	7,782	35,000	174	42,956	665,000	19
222	7,393	35,000	165	42,558	630,000	18
223	7,004	35,000	156	42,160	595,000	17
224	6,614	35,000	148	41,762	560,000	16
225	6,225	35,000	139	41,364	525,000	15
226	5,836	35,000	130	40,967	490,000	14
227	5,447	35,000	122	40,569	455,000	13
228	5,058	35,000	113	40,171	420,000	12
229	4,669	35,000	104	39,773	385,000	11
230	4,280	35,000	96	39,376	350,000	10
231	3,891	35,000	87	38,978	315,000	9
232	3,502	35,000	78	38,580	280,000	8

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
233	3,113	35,000	70	38,182	245,000	7
234	2,724	35,000	61	37,784	210,000	6
235	2,335	35,000	52	37,387	175,000	5
236	1,945	35,000	43	36,989	140,000	4
237	1,556	35,000	35	36,591	105,000	3
238	1,167	35,000	26	36,193	70,000	2
239	778	35,000	17	35,796	35,000	1
240	389	35,000	9	35,398	0	-
	<b>11,252,290</b>	<b>8,400,000</b>		<b>19,903,653</b>		