

## Bank Islami Pakistan Limited

### 12 Marla- 4 Bed Villa (DHA Villas) Financing Arrangement

Input Fields	Amount	Financing Percentage	Result Fields	
Vila Cost Price	19,000,000		Total Units	300
Customer Share	9,500,000	50%	Unit Sale Price	31,667
Bank Share	9,500,000	50%		
Profit Rate	13.80%			
Tenure in Years	25			

\*Maximum 45% DBR can be taken for this financing

#### Calculation Based on the Schedule as follows

Months	Rent	Unit Price	Monthly Payment	Balance Unit Price	Balance Units
0				9,500,000	300
1	109,250	31,667	140,917	9,468,333	299
2	108,886	31,667	140,553	9,436,667	298
3	108,522	31,667	140,188	9,405,000	297
4	108,158	31,667	139,824	9,373,333	296
5	107,793	31,667	139,460	9,341,667	295
6	107,429	31,667	139,096	9,310,000	294
7	107,065	31,667	138,732	9,278,333	293
8	106,701	31,667	138,368	9,246,667	292
9	106,337	31,667	138,003	9,215,000	291
10	105,973	31,667	137,639	9,183,333	290
11	105,608	31,667	137,275	9,151,667	289
12	105,244	31,667	136,911	9,120,000	288
13	104,880	31,667	136,547	9,088,333	287
14	104,516	31,667	136,183	9,056,667	286
15	104,152	31,667	135,818	9,025,000	285
16	103,788	31,667	135,454	8,993,333	284
17	103,423	31,667	135,090	8,961,667	283
18	103,059	31,667	134,726	8,930,000	282
19	102,695	31,667	134,362	8,898,333	281
20	102,331	31,667	133,998	8,866,667	280
21	101,967	31,667	133,633	8,835,000	279
22	101,603	31,667	133,269	8,803,333	278
23	101,238	31,667	132,905	8,771,667	277
24	100,874	31,667	132,541	8,740,000	276
25	100,510	31,667	132,177	8,708,333	275
26	100,146	31,667	131,813	8,676,667	274
27	99,782	31,667	131,448	8,645,000	273
28	99,418	31,667	131,084	8,613,333	272
29	99,053	31,667	130,720	8,581,667	271
30	98,689	31,667	130,356	8,550,000	270
31	98,325	31,667	129,992	8,518,333	269
32	97,961	31,667	129,628	8,486,667	268
33	97,597	31,667	129,263	8,455,000	267
34	97,233	31,667	128,899	8,423,333	266
35	96,868	31,667	128,535	8,391,667	265
36	96,504	31,667	128,171	8,360,000	264
37	96,140	31,667	127,807	8,328,333	263
38	95,776	31,667	127,443	8,296,667	262
39	95,412	31,667	127,078	8,265,000	261
40	95,048	31,667	126,714	8,233,333	260
41	94,683	31,667	126,350	8,201,667	259
42	94,319	31,667	125,986	8,170,000	258
43	93,955	31,667	125,622	8,138,333	257
44	93,591	31,667	125,258	8,106,667	256
45	93,227	31,667	124,893	8,075,000	255
46	92,863	31,667	124,529	8,043,333	254
47	92,498	31,667	124,165	8,011,667	253
48	92,134	31,667	123,801	7,980,000	252
49	91,770	31,667	123,437	7,948,333	251
50	91,406	31,667	123,073	7,916,667	250
51	91,042	31,667	122,708	7,885,000	249

Months	Rent	Unit Price	Monthly Payment	Balance Unit Price	Balance Units
52	90,678	31,667	122,344	7,853,333	248
53	90,313	31,667	121,980	7,821,667	247
54	89,949	31,667	121,616	7,790,000	246
55	89,585	31,667	121,252	7,758,333	245
56	89,221	31,667	120,888	7,726,667	244
57	88,857	31,667	120,523	7,695,000	243
58	88,493	31,667	120,159	7,663,333	242
59	88,128	31,667	119,795	7,631,667	241
60	87,764	31,667	119,431	7,600,000	240
61	87,400	31,667	119,067	7,568,333	239
62	87,036	31,667	118,703	7,536,667	238
63	86,672	31,667	118,338	7,505,000	237
64	86,308	31,667	117,974	7,473,333	236
65	85,943	31,667	117,610	7,441,667	235
66	85,579	31,667	117,246	7,410,000	234
67	85,215	31,667	116,882	7,378,333	233
68	84,851	31,667	116,518	7,346,667	232
69	84,487	31,667	116,153	7,315,000	231
70	84,123	31,667	115,789	7,283,333	230
71	83,758	31,667	115,425	7,251,667	229
72	83,394	31,667	115,061	7,220,000	228
73	83,030	31,667	114,697	7,188,333	227
74	82,666	31,667	114,333	7,156,667	226
75	82,302	31,667	113,968	7,125,000	225
76	81,938	31,667	113,604	7,093,333	224
77	81,573	31,667	113,240	7,061,667	223
78	81,209	31,667	112,876	7,030,000	222
79	80,845	31,667	112,512	6,998,333	221
80	80,481	31,667	112,148	6,966,667	220
81	80,117	31,667	111,783	6,935,000	219
82	79,753	31,667	111,419	6,903,333	218
83	79,388	31,667	111,055	6,871,667	217
84	79,024	31,667	110,691	6,840,000	216
85	78,660	31,667	110,327	6,808,333	215
86	78,296	31,667	109,963	6,776,667	214
87	77,932	31,667	109,598	6,745,000	213
88	77,568	31,667	109,234	6,713,333	212
89	77,203	31,667	108,870	6,681,667	211
90	76,839	31,667	108,506	6,650,000	210
91	76,475	31,667	108,142	6,618,333	209
92	76,111	31,667	107,778	6,586,667	208
93	75,747	31,667	107,413	6,555,000	207
94	75,383	31,667	107,049	6,523,333	206
95	75,018	31,667	106,685	6,491,667	205
96	74,654	31,667	106,321	6,460,000	204
97	74,290	31,667	105,957	6,428,333	203
98	73,926	31,667	105,593	6,396,667	202
99	73,562	31,667	105,228	6,365,000	201
100	73,198	31,667	104,864	6,333,333	200
101	72,833	31,667	104,500	6,301,667	199
102	72,469	31,667	104,136	6,270,000	198
103	72,105	31,667	103,772	6,238,333	197
104	71,741	31,667	103,408	6,206,667	196
105	71,377	31,667	103,043	6,175,000	195
106	71,013	31,667	102,679	6,143,333	194
107	70,648	31,667	102,315	6,111,667	193
108	70,284	31,667	101,951	6,080,000	192
109	69,920	31,667	101,587	6,048,333	191
110	69,556	31,667	101,223	6,016,667	190
111	69,192	31,667	100,858	5,985,000	189
112	68,828	31,667	100,494	5,953,333	188
113	68,463	31,667	100,130	5,921,667	187
114	68,099	31,667	99,766	5,890,000	186
115	67,735	31,667	99,402	5,858,333	185
116	67,371	31,667	99,038	5,826,667	184
117	67,007	31,667	98,673	5,795,000	183
118	66,643	31,667	98,309	5,763,333	182

Months	Rent	Unit Price	Monthly Payment	Balance Unit Price	Balance Units
119	66,278	31,667	97,945	5,731,667	181
120	65,914	31,667	97,581	5,700,000	180
121	65,550	31,667	97,217	5,668,333	179
122	65,186	31,667	96,853	5,636,667	178
123	64,822	31,667	96,488	5,605,000	177
124	64,457	31,667	96,124	5,573,333	176
125	64,093	31,667	95,760	5,541,667	175
126	63,729	31,667	95,396	5,510,000	174
127	63,365	31,667	95,032	5,478,333	173
128	63,001	31,667	94,667	5,446,667	172
129	62,637	31,667	94,303	5,415,000	171
130	62,272	31,667	93,939	5,383,333	170
131	61,908	31,667	93,575	5,351,667	169
132	61,544	31,667	93,211	5,320,000	168
133	61,180	31,667	92,847	5,288,333	167
134	60,816	31,667	92,482	5,256,667	166
135	60,452	31,667	92,118	5,225,000	165
136	60,087	31,667	91,754	5,193,333	164
137	59,723	31,667	91,390	5,161,667	163
138	59,359	31,667	91,026	5,130,000	162
139	58,995	31,667	90,662	5,098,333	161
140	58,631	31,667	90,297	5,066,667	160
141	58,267	31,667	89,933	5,035,000	159
142	57,902	31,667	89,569	5,003,333	158
143	57,538	31,667	89,205	4,971,667	157
144	57,174	31,667	88,841	4,940,000	156
145	56,810	31,667	88,477	4,908,333	155
146	56,446	31,667	88,112	4,876,667	154
147	56,082	31,667	87,748	4,845,000	153
148	55,717	31,667	87,384	4,813,333	152
149	55,353	31,667	87,020	4,781,667	151
150	54,989	31,667	86,656	4,750,000	150
151	54,625	31,667	86,292	4,718,333	149
152	54,261	31,667	85,927	4,686,667	148
153	53,897	31,667	85,563	4,655,000	147
154	53,532	31,667	85,199	4,623,333	146
155	53,168	31,667	84,835	4,591,667	145
156	52,804	31,667	84,471	4,560,000	144
157	52,440	31,667	84,107	4,528,333	143
158	52,076	31,667	83,742	4,496,667	142
159	51,712	31,667	83,378	4,465,000	141
160	51,347	31,667	83,014	4,433,333	140
161	50,983	31,667	82,650	4,401,667	139
162	50,619	31,667	82,286	4,370,000	138
163	50,255	31,667	81,922	4,338,333	137
164	49,891	31,667	81,557	4,306,667	136
165	49,527	31,667	81,193	4,275,000	135
166	49,162	31,667	80,829	4,243,333	134
167	48,798	31,667	80,465	4,211,667	133
168	48,434	31,667	80,101	4,180,000	132
169	48,070	31,667	79,737	4,148,333	131
170	47,706	31,667	79,372	4,116,667	130
171	47,342	31,667	79,008	4,085,000	129
172	46,977	31,667	78,644	4,053,333	128
173	46,613	31,667	78,280	4,021,667	127
174	46,249	31,667	77,916	3,990,000	126
175	45,885	31,667	77,552	3,958,333	125
176	45,521	31,667	77,187	3,926,667	124
177	45,157	31,667	76,823	3,895,000	123
178	44,792	31,667	76,459	3,863,333	122
179	44,428	31,667	76,095	3,831,667	121
180	44,064	31,667	75,731	3,800,000	120
181	43,700	31,667	75,367	3,768,333	119
182	43,336	31,667	75,002	3,736,667	118
183	42,972	31,667	74,638	3,705,000	117
184	42,607	31,667	74,274	3,673,333	116
185	42,243	31,667	73,910	3,641,667	115

Months	Rent	Unit Price	Monthly Payment	Balance Unit Price	Balance Units
186	41,879	31,667	73,546	3,610,000	114
187	41,515	31,667	73,182	3,578,333	113
188	41,151	31,667	72,817	3,546,667	112
189	40,787	31,667	72,453	3,515,000	111
190	40,422	31,667	72,089	3,483,333	110
191	40,058	31,667	71,725	3,451,667	109
192	39,694	31,667	71,361	3,420,000	108
193	39,330	31,667	70,997	3,388,333	107
194	38,966	31,667	70,632	3,356,667	106
195	38,602	31,667	70,268	3,325,000	105
196	38,237	31,667	69,904	3,293,333	104
197	37,873	31,667	69,540	3,261,667	103
198	37,509	31,667	69,176	3,230,000	102
199	37,145	31,667	68,812	3,198,333	101
200	36,781	31,667	68,447	3,166,667	100
201	36,417	31,667	68,083	3,135,000	99
202	36,052	31,667	67,719	3,103,333	98
203	35,688	31,667	67,355	3,071,667	97
204	35,324	31,667	66,991	3,040,000	96
205	34,960	31,667	66,627	3,008,333	95
206	34,596	31,667	66,262	2,976,667	94
207	34,232	31,667	65,898	2,945,000	93
208	33,867	31,667	65,534	2,913,333	92
209	33,503	31,667	65,170	2,881,667	91
210	33,139	31,667	64,806	2,850,000	90
211	32,775	31,667	64,442	2,818,333	89
212	32,411	31,667	64,077	2,786,667	88
213	32,047	31,667	63,713	2,755,000	87
214	31,682	31,667	63,349	2,723,333	86
215	31,318	31,667	62,985	2,691,667	85
216	30,954	31,667	62,621	2,660,000	84
217	30,590	31,667	62,257	2,628,333	83
218	30,226	31,667	61,892	2,596,667	82
219	29,862	31,667	61,528	2,565,000	81
220	29,497	31,667	61,164	2,533,333	80
221	29,133	31,667	60,800	2,501,667	79
222	28,769	31,667	60,436	2,470,000	78
223	28,405	31,667	60,072	2,438,333	77
224	28,041	31,667	59,707	2,406,667	76
225	27,677	31,667	59,343	2,375,000	75
226	27,312	31,667	58,979	2,343,333	74
227	26,948	31,667	58,615	2,311,667	73
228	26,584	31,667	58,251	2,280,000	72
229	26,220	31,667	57,887	2,248,333	71
230	25,856	31,667	57,522	2,216,667	70
231	25,492	31,667	57,158	2,185,000	69
232	25,127	31,667	56,794	2,153,333	68
233	24,763	31,667	56,430	2,121,667	67
234	24,399	31,667	56,066	2,090,000	66
235	24,035	31,667	55,702	2,058,333	65
236	23,671	31,667	55,337	2,026,667	64
237	23,307	31,667	54,973	1,995,000	63
238	22,942	31,667	54,609	1,963,333	62
239	22,578	31,667	54,245	1,931,667	61
240	22,214	31,667	53,881	1,900,000	60
241	21,850	31,667	53,517	1,868,333	59
242	21,486	31,667	53,152	1,836,667	58
243	21,122	31,667	52,788	1,805,000	57
244	20,757	31,667	52,424	1,773,333	56
245	20,393	31,667	52,060	1,741,667	55
246	20,029	31,667	51,696	1,710,000	54
247	19,665	31,667	51,332	1,678,333	53
248	19,301	31,667	50,967	1,646,667	52
249	18,937	31,667	50,603	1,615,000	51
250	18,572	31,667	50,239	1,583,333	50
251	18,208	31,667	49,875	1,551,667	49
252	17,844	31,667	49,511	1,520,000	48

Months	Rent	Unit Price	Monthly Payment	Balance Unit Price	Balance Units
253	17,480	31,667	49,147	1,488,333	47
254	17,116	31,667	48,782	1,456,667	46
255	16,752	31,667	48,418	1,425,000	45
256	16,387	31,667	48,054	1,393,333	44
257	16,023	31,667	47,690	1,361,667	43
258	15,659	31,667	47,326	1,330,000	42
259	15,295	31,667	46,962	1,298,333	41
260	14,931	31,667	46,597	1,266,667	40
261	14,567	31,667	46,233	1,235,000	39
262	14,202	31,667	45,869	1,203,333	38
263	13,838	31,667	45,505	1,171,667	37
264	13,474	31,667	45,141	1,140,000	36
265	13,110	31,667	44,777	1,108,333	35
266	12,746	31,667	44,412	1,076,667	34
267	12,382	31,667	44,048	1,045,000	33
268	12,017	31,667	43,684	1,013,333	32
269	11,653	31,667	43,320	981,667	31
270	11,289	31,667	42,956	950,000	30
271	10,925	31,667	42,592	918,333	29
272	10,561	31,667	42,227	886,667	28
273	10,197	31,667	41,863	855,000	27
274	9,832	31,667	41,499	823,333	26
275	9,468	31,667	41,135	791,667	25
276	9,104	31,667	40,771	760,000	24
277	8,740	31,667	40,407	728,333	23
278	8,376	31,667	40,042	696,667	22
279	8,012	31,667	39,678	665,000	21
280	7,647	31,667	39,314	633,333	20
281	7,283	31,667	38,950	601,667	19
282	6,919	31,667	38,586	570,000	18
283	6,555	31,667	38,222	538,333	17
284	6,191	31,667	37,857	506,667	16
285	5,827	31,667	37,493	475,000	15
286	5,462	31,667	37,129	443,333	14
287	5,098	31,667	36,765	411,667	13
288	4,734	31,667	36,401	380,000	12
289	4,370	31,667	36,037	348,333	11
290	4,006	31,667	35,672	316,667	10
291	3,642	31,667	35,308	285,000	9
292	3,277	31,667	34,944	253,333	8
293	2,913	31,667	34,580	221,667	7
294	2,549	31,667	34,216	190,000	6
295	2,185	31,667	33,852	158,333	5
296	1,821	31,667	33,487	126,667	4
297	1,457	31,667	33,123	95,000	3
298	1,092	31,667	32,759	63,333	2
299	728	31,667	32,395	31,667	1
300	364	31,667	32,031	0	0