

Meezan Bank Limited
6 Marla (DHA Villas) Financing Arrangement

Option No: 1

Easy Home
Home Buyer

Input Fields			Result Fields	
House Cost Price	10,000,000			
Customer Share	5,000,000	50%	Tenure in Years	20
Bank Share	5,000,000	50%	Total Units	240
Profit Rate *	13.34%		Unit Sale Price	20,833
Takaful Rate	0.298%		Monthly Rent/Unit	55,583.00

* 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					5,000,000	240
1	55,583	20,833	1,242	77,658	4,979,167	239
2	55,352	20,833	1,236	77,422	4,958,333	238
3	55,120	20,833	1,231	77,185	4,937,500	237
4	54,889	20,833	1,226	76,948	4,916,667	236
5	54,657	20,833	1,221	76,711	4,895,833	235
6	54,425	20,833	1,216	76,474	4,875,000	234
7	54,194	20,833	1,211	76,238	4,854,167	233
8	53,962	20,833	1,205	76,001	4,833,333	232
9	53,731	20,833	1,200	75,764	4,812,500	231
10	53,499	20,833	1,195	75,527	4,791,667	230
11	53,267	20,833	1,190	75,291	4,770,833	229
12	53,036	20,833	1,185	75,054	4,750,000	228
13	52,804	20,833	1,180	74,817	4,729,167	227
14	52,573	20,833	1,174	74,580	4,708,333	226
15	52,341	20,833	1,169	74,344	4,687,500	225
16	52,109	20,833	1,164	74,107	4,666,667	224
17	51,878	20,833	1,159	73,870	4,645,833	223
18	51,646	20,833	1,154	73,633	4,625,000	222
19	51,415	20,833	1,149	73,396	4,604,167	221
20	51,183	20,833	1,143	73,160	4,583,333	220
21	50,951	20,833	1,138	72,923	4,562,500	219
22	50,720	20,833	1,133	72,686	4,541,667	218
23	50,488	20,833	1,128	72,449	4,520,833	217
24	50,257	20,833	1,123	72,213	4,500,000	216
25	50,025	20,833	1,118	71,976	4,479,167	215
26	49,793	20,833	1,112	71,739	4,458,333	214
27	49,562	20,833	1,107	71,502	4,437,500	213
28	49,330	20,833	1,102	71,266	4,416,667	212
29	49,099	20,833	1,097	71,029	4,395,833	211
30	48,867	20,833	1,092	70,792	4,375,000	210
31	48,635	20,833	1,086	70,555	4,354,167	209
32	48,404	20,833	1,081	70,318	4,333,333	208
33	48,172	20,833	1,076	70,082	4,312,500	207
34	47,941	20,833	1,071	69,845	4,291,667	206
35	47,709	20,833	1,066	69,608	4,270,833	205
36	47,477	20,833	1,061	69,371	4,250,000	204
37	47,246	20,833	1,055	69,135	4,229,167	203
38	47,014	20,833	1,050	68,898	4,208,333	202
39	46,783	20,833	1,045	68,661	4,187,500	201
40	46,551	20,833	1,040	68,424	4,166,667	200
41	46,319	20,833	1,035	68,188	4,145,833	199
42	46,088	20,833	1,030	67,951	4,125,000	198
43	45,856	20,833	1,024	67,714	4,104,167	197
44	45,625	20,833	1,019	67,477	4,083,333	196
45	45,393	20,833	1,014	67,240	4,062,500	195
46	45,161	20,833	1,009	67,004	4,041,667	194
47	44,930	20,833	1,004	66,767	4,020,833	193
48	44,698	20,833	999	66,530	4,000,000	192
49	44,467	20,833	993	66,293	3,979,167	191
50	44,235	20,833	988	66,057	3,958,333	190
51	44,003	20,833	983	65,820	3,937,500	189
52	43,772	20,833	978	65,583	3,916,667	188
53	43,540	20,833	973	65,346	3,895,833	187
54	43,309	20,833	967	65,109	3,875,000	186
55	43,077	20,833	962	64,873	3,854,167	185
56	42,845	20,833	957	64,636	3,833,333	184
57	42,614	20,833	952	64,399	3,812,500	183
58	42,382	20,833	947	64,162	3,791,667	182
59	42,151	20,833	942	63,926	3,770,833	181
60	41,919	20,833	936	63,689	3,750,000	180
61	41,688	20,833	931	63,452	3,729,167	179
62	41,456	20,833	926	63,215	3,708,333	178
63	41,224	20,833	921	62,979	3,687,500	177

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
64	40,993	20,833	916	62,742	3,666,667	176
65	40,761	20,833	911	62,505	3,645,833	175
66	40,530	20,833	905	62,268	3,625,000	174
67	40,298	20,833	900	62,031	3,604,167	173
68	40,066	20,833	895	61,795	3,583,333	172
69	39,835	20,833	890	61,558	3,562,500	171
70	39,603	20,833	885	61,321	3,541,667	170
71	39,372	20,833	880	61,084	3,520,833	169
72	39,140	20,833	874	60,848	3,500,000	168
73	38,908	20,833	869	60,611	3,479,167	167
74	38,677	20,833	864	60,374	3,458,333	166
75	38,445	20,833	859	60,137	3,437,500	165
76	38,214	20,833	854	59,901	3,416,667	164
77	37,982	20,833	848	59,664	3,395,833	163
78	37,750	20,833	843	59,427	3,375,000	162
79	37,519	20,833	838	59,190	3,354,167	161
80	37,287	20,833	833	58,953	3,333,333	160
81	37,056	20,833	828	58,717	3,312,500	159
82	36,824	20,833	823	58,480	3,291,667	158
83	36,592	20,833	817	58,243	3,270,833	157
84	36,361	20,833	812	58,006	3,250,000	156
85	36,129	20,833	807	57,770	3,229,167	155
86	35,898	20,833	802	57,533	3,208,333	154
87	35,666	20,833	797	57,296	3,187,500	153
88	35,434	20,833	792	57,059	3,166,667	152
89	35,203	20,833	786	56,823	3,145,833	151
90	34,971	20,833	781	56,586	3,125,000	150
91	34,740	20,833	776	56,349	3,104,167	149
92	34,508	20,833	771	56,112	3,083,333	148
93	34,276	20,833	766	55,875	3,062,500	147
94	34,045	20,833	761	55,639	3,041,667	146
95	33,813	20,833	755	55,402	3,020,833	145
96	33,582	20,833	750	55,165	3,000,000	144
97	33,350	20,833	745	54,928	2,979,167	143
98	33,118	20,833	740	54,692	2,958,333	142
99	32,887	20,833	735	54,455	2,937,500	141
100	32,655	20,833	729	54,218	2,916,667	140
101	32,424	20,833	724	53,981	2,895,833	139
102	32,192	20,833	719	53,744	2,875,000	138
103	31,960	20,833	714	53,508	2,854,167	137
104	31,729	20,833	709	53,271	2,833,333	136
105	31,497	20,833	704	53,034	2,812,500	135
106	31,266	20,833	698	52,797	2,791,667	134
107	31,034	20,833	693	52,561	2,770,833	133
108	30,802	20,833	688	52,324	2,750,000	132
109	30,571	20,833	683	52,087	2,729,167	131
110	30,339	20,833	678	51,850	2,708,333	130
111	30,108	20,833	673	51,614	2,687,500	129
112	29,876	20,833	667	51,377	2,666,667	128
113	29,644	20,833	662	51,140	2,645,833	127
114	29,413	20,833	657	50,903	2,625,000	126
115	29,181	20,833	652	50,666	2,604,167	125
116	28,950	20,833	647	50,430	2,583,333	124
117	28,718	20,833	642	50,193	2,562,500	123
118	28,486	20,833	636	49,956	2,541,667	122
119	28,255	20,833	631	49,719	2,520,833	121
120	28,023	20,833	626	49,483	2,500,000	120
121	27,792	20,833	621	49,246	2,479,167	119
122	27,560	20,833	616	49,009	2,458,333	118
123	27,328	20,833	610	48,772	2,437,500	117
124	27,097	20,833	605	48,536	2,416,667	116
125	26,865	20,833	600	48,299	2,395,833	115
126	26,634	20,833	595	48,062	2,375,000	114
127	26,402	20,833	590	47,825	2,354,167	113
128	26,170	20,833	585	47,588	2,333,333	112
129	25,939	20,833	579	47,352	2,312,500	111
130	25,707	20,833	574	47,115	2,291,667	110
131	25,476	20,833	569	46,878	2,270,833	109
132	25,244	20,833	564	46,641	2,250,000	108
133	25,013	20,833	559	46,405	2,229,167	107
134	24,781	20,833	554	46,168	2,208,333	106
135	24,549	20,833	548	45,931	2,187,500	105
136	24,318	20,833	543	45,694	2,166,667	104
137	24,086	20,833	538	45,458	2,145,833	103
138	23,855	20,833	533	45,221	2,125,000	102
139	23,623	20,833	528	44,984	2,104,167	101
140	23,391	20,833	523	44,747	2,083,333	100
141	23,160	20,833	517	44,510	2,062,500	99
142	22,928	20,833	512	44,274	2,041,667	98
143	22,697	20,833	507	44,037	2,020,833	97
144	22,465	20,833	502	43,800	2,000,000	96
145	22,233	20,833	497	43,563	1,979,167	95
146	22,002	20,833	491	43,327	1,958,333	94
147	21,770	20,833	486	43,090	1,937,500	93

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
148	21,539	20,833	481	42,853	1,916,667	92
149	21,307	20,833	476	42,616	1,895,833	91
150	21,075	20,833	471	42,379	1,875,000	90
151	20,844	20,833	466	42,143	1,854,167	89
152	20,612	20,833	460	41,906	1,833,333	88
153	20,381	20,833	455	41,669	1,812,500	87
154	20,149	20,833	450	41,432	1,791,667	86
155	19,917	20,833	445	41,196	1,770,833	85
156	19,686	20,833	440	40,959	1,750,000	84
157	19,454	20,833	435	40,722	1,729,167	83
158	19,223	20,833	429	40,485	1,708,333	82
159	18,991	20,833	424	40,249	1,687,500	81
160	18,759	20,833	419	40,012	1,666,667	80
161	18,528	20,833	414	39,775	1,645,833	79
162	18,296	20,833	409	39,538	1,625,000	78
163	18,065	20,833	404	39,301	1,604,167	77
164	17,833	20,833	398	39,065	1,583,333	76
165	17,601	20,833	393	38,828	1,562,500	75
166	17,370	20,833	388	38,591	1,541,667	74
167	17,138	20,833	383	38,354	1,520,833	73
168	16,907	20,833	378	38,118	1,500,000	72
169	16,675	20,833	373	37,881	1,479,167	71
170	16,443	20,833	367	37,644	1,458,333	70
171	16,212	20,833	362	37,407	1,437,500	69
172	15,980	20,833	357	37,171	1,416,667	68
173	15,749	20,833	352	36,934	1,395,833	67
174	15,517	20,833	347	36,697	1,375,000	66
175	15,285	20,833	341	36,460	1,354,167	65
176	15,054	20,833	336	36,223	1,333,333	64
177	14,822	20,833	331	35,987	1,312,500	63
178	14,591	20,833	326	35,750	1,291,667	62
179	14,359	20,833	321	35,513	1,270,833	61
180	14,127	20,833	316	35,276	1,250,000	60
181	13,896	20,833	310	35,040	1,229,167	59
182	13,664	20,833	305	34,803	1,208,333	58
183	13,433	20,833	300	34,566	1,187,500	57
184	13,201	20,833	295	34,329	1,166,667	56
185	12,969	20,833	290	34,093	1,145,833	55
186	12,738	20,833	285	33,856	1,125,000	54
187	12,506	20,833	279	33,619	1,104,167	53
188	12,275	20,833	274	33,382	1,083,333	52
189	12,043	20,833	269	33,145	1,062,500	51
190	11,811	20,833	264	32,909	1,041,667	50
191	11,580	20,833	259	32,672	1,020,833	49
192	11,348	20,833	254	32,435	1,000,000	48
193	11,117	20,833	248	32,198	979,167	47
194	10,885	20,833	243	31,962	958,333	46
195	10,653	20,833	238	31,725	937,500	45
196	10,422	20,833	233	31,488	916,667	44
197	10,190	20,833	228	31,251	895,833	43
198	9,959	20,833	222	31,014	875,000	42
199	9,727	20,833	217	30,778	854,167	41
200	9,495	20,833	212	30,541	833,333	40
201	9,264	20,833	207	30,304	812,500	39
202	9,032	20,833	202	30,067	791,667	38
203	8,801	20,833	197	29,831	770,833	37
204	8,569	20,833	191	29,594	750,000	36
205	8,337	20,833	186	29,357	729,167	35
206	8,106	20,833	181	29,120	708,333	34
207	7,874	20,833	176	28,884	687,500	33
208	7,643	20,833	171	28,647	666,667	32
209	7,411	20,833	166	28,410	645,833	31
210	7,180	20,833	160	28,173	625,000	30
211	6,948	20,833	155	27,936	604,167	29
212	6,716	20,833	150	27,700	583,333	28
213	6,485	20,833	145	27,463	562,500	27
214	6,253	20,833	140	27,226	541,667	26
215	6,022	20,833	135	26,989	520,833	25
216	5,790	20,833	129	26,753	500,000	24
217	5,558	20,833	124	26,516	479,167	23
218	5,327	20,833	119	26,279	458,333	22
219	5,095	20,833	114	26,042	437,500	21
220	4,864	20,833	109	25,806	416,667	20
221	4,632	20,833	103	25,569	395,833	19
222	4,400	20,833	98	25,332	375,000	18
223	4,169	20,833	93	25,095	354,167	17
224	3,937	20,833	88	24,858	333,333	16
225	3,706	20,833	83	24,622	312,500	15
226	3,474	20,833	78	24,385	291,667	14
227	3,242	20,833	72	24,148	270,833	13
228	3,011	20,833	67	23,911	250,000	12
229	2,779	20,833	62	23,675	229,167	11
230	2,548	20,833	57	23,438	208,333	10
231	2,316	20,833	52	23,201	187,500	9

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
232	2,084	20,833	47	22,964	166,667	8
233	1,853	20,833	41	22,728	145,833	7
234	1,621	20,833	36	22,491	125,000	6
235	1,390	20,833	31	22,254	104,167	5
236	1,158	20,833	26	22,017	83,333	4
237	926	20,833	21	21,780	62,500	3
238	695	20,833	16	21,544	41,667	2
239	463	20,833	10	21,307	20,833	1
240	232	20,833	5	21,070	0	0
	6,697,792	5,000,000		11,847,413		