

Meezan Bank Limited
6 Marla (DHA Villas) Financing Arrangement

Option No: 2

Easy Home
Home Buyer

Input Fields			Result Fields	
House Cost Price	10,000,000			
Customer Share	6,000,000	60%	Tenure in Years	20
Bank Share	4,000,000	40%	Total Units	240
Profit Rate *	13.34%		Unit Sale Price	16,667
Takaful Rate	0.298%		Monthly Rent/Unit	44,467.00

* 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					4,000,000	240
1	44,467	16,667	993	62,127	3,983,333	239
2	44,281	16,667	989	61,937	3,966,667	238
3	44,096	16,667	985	61,748	3,950,000	237
4	43,911	16,667	981	61,558	3,933,333	236
5	43,726	16,667	977	61,369	3,916,667	235
6	43,540	16,667	973	61,180	3,900,000	234
7	43,355	16,667	969	60,990	3,883,333	233
8	43,170	16,667	964	60,801	3,866,667	232
9	42,984	16,667	960	60,611	3,850,000	231
10	42,799	16,667	956	60,422	3,833,333	230
11	42,614	16,667	952	60,233	3,816,667	229
12	42,429	16,667	948	60,043	3,800,000	228
13	42,243	16,667	944	59,854	3,783,333	227
14	42,058	16,667	940	59,664	3,766,667	226
15	41,873	16,667	935	59,475	3,750,000	225
16	41,688	16,667	931	59,285	3,733,333	224
17	41,502	16,667	927	59,096	3,716,667	223
18	41,317	16,667	923	58,907	3,700,000	222
19	41,132	16,667	919	58,717	3,683,333	221
20	40,946	16,667	915	58,528	3,666,667	220
21	40,761	16,667	911	58,338	3,650,000	219
22	40,576	16,667	906	58,149	3,633,333	218
23	40,391	16,667	902	57,960	3,616,667	217
24	40,205	16,667	898	57,770	3,600,000	216
25	40,020	16,667	894	57,581	3,583,333	215
26	39,835	16,667	890	57,391	3,566,667	214
27	39,649	16,667	886	57,202	3,550,000	213
28	39,464	16,667	882	57,012	3,533,333	212
29	39,279	16,667	877	56,823	3,516,667	211
30	39,094	16,667	873	56,634	3,500,000	210
31	38,908	16,667	869	56,444	3,483,333	209
32	38,723	16,667	865	56,255	3,466,667	208
33	38,538	16,667	861	56,065	3,450,000	207
34	38,353	16,667	857	55,876	3,433,333	206
35	38,167	16,667	853	55,687	3,416,667	205
36	37,982	16,667	848	55,497	3,400,000	204
37	37,797	16,667	844	55,308	3,383,333	203
38	37,611	16,667	840	55,118	3,366,667	202
39	37,426	16,667	836	54,929	3,350,000	201
40	37,241	16,667	832	54,739	3,333,333	200
41	37,056	16,667	828	54,550	3,316,667	199
42	36,870	16,667	824	54,361	3,300,000	198
43	36,685	16,667	820	54,171	3,283,333	197
44	36,500	16,667	815	53,982	3,266,667	196
45	36,314	16,667	811	53,792	3,250,000	195
46	36,129	16,667	807	53,603	3,233,333	194
47	35,944	16,667	803	53,414	3,216,667	193
48	35,759	16,667	799	53,224	3,200,000	192
49	35,573	16,667	795	53,035	3,183,333	191
50	35,388	16,667	791	52,845	3,166,667	190
51	35,203	16,667	786	52,656	3,150,000	189
52	35,018	16,667	782	52,466	3,133,333	188
53	34,832	16,667	778	52,277	3,116,667	187
54	34,647	16,667	774	52,088	3,100,000	186
55	34,462	16,667	770	51,898	3,083,333	185
56	34,276	16,667	766	51,709	3,066,667	184
57	34,091	16,667	762	51,519	3,050,000	183
58	33,906	16,667	757	51,330	3,033,333	182
59	33,721	16,667	753	51,141	3,016,667	181
60	33,535	16,667	749	50,951	3,000,000	180
61	33,350	16,667	745	50,762	2,983,333	179
62	33,165	16,667	741	50,572	2,966,667	178
63	32,979	16,667	737	50,383	2,950,000	177
64	32,794	16,667	733	50,193	2,933,333	176

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
65	32,609	16,667	728	50,004	2,916,667	175
66	32,424	16,667	724	49,815	2,900,000	174
67	32,238	16,667	720	49,625	2,883,333	173
68	32,053	16,667	716	49,436	2,866,667	172
69	31,868	16,667	712	49,246	2,850,000	171
70	31,683	16,667	708	49,057	2,833,333	170
71	31,497	16,667	704	48,868	2,816,667	169
72	31,312	16,667	699	48,678	2,800,000	168
73	31,127	16,667	695	48,489	2,783,333	167
74	30,941	16,667	691	48,299	2,766,667	166
75	30,756	16,667	687	48,110	2,750,000	165
76	30,571	16,667	683	47,920	2,733,333	164
77	30,386	16,667	679	47,731	2,716,667	163
78	30,200	16,667	675	47,542	2,700,000	162
79	30,015	16,667	671	47,352	2,683,333	161
80	29,830	16,667	666	47,163	2,666,667	160
81	29,644	16,667	662	46,973	2,650,000	159
82	29,459	16,667	658	46,784	2,633,333	158
83	29,274	16,667	654	46,595	2,616,667	157
84	29,089	16,667	650	46,405	2,600,000	156
85	28,903	16,667	646	46,216	2,583,333	155
86	28,718	16,667	642	46,026	2,566,667	154
87	28,533	16,667	637	45,837	2,550,000	153
88	28,348	16,667	633	45,647	2,533,333	152
89	28,162	16,667	629	45,458	2,516,667	151
90	27,977	16,667	625	45,269	2,500,000	150
91	27,792	16,667	621	45,079	2,483,333	149
92	27,606	16,667	617	44,890	2,466,667	148
93	27,421	16,667	613	44,700	2,450,000	147
94	27,236	16,667	608	44,511	2,433,333	146
95	27,051	16,667	604	44,322	2,416,667	145
96	26,865	16,667	600	44,132	2,400,000	144
97	26,680	16,667	596	43,943	2,383,333	143
98	26,495	16,667	592	43,753	2,366,667	142
99	26,309	16,667	588	43,564	2,350,000	141
100	26,124	16,667	584	43,374	2,333,333	140
101	25,939	16,667	579	43,185	2,316,667	139
102	25,754	16,667	575	42,996	2,300,000	138
103	25,568	16,667	571	42,806	2,283,333	137
104	25,383	16,667	567	42,617	2,266,667	136
105	25,198	16,667	563	42,427	2,250,000	135
106	25,013	16,667	559	42,238	2,233,333	134
107	24,827	16,667	555	42,049	2,216,667	133
108	24,642	16,667	550	41,859	2,200,000	132
109	24,457	16,667	546	41,670	2,183,333	131
110	24,271	16,667	542	41,480	2,166,667	130
111	24,086	16,667	538	41,291	2,150,000	129
112	23,901	16,667	534	41,101	2,133,333	128
113	23,716	16,667	530	40,912	2,116,667	127
114	23,530	16,667	526	40,723	2,100,000	126
115	23,345	16,667	522	40,533	2,083,333	125
116	23,160	16,667	517	40,344	2,066,667	124
117	22,974	16,667	513	40,154	2,050,000	123
118	22,789	16,667	509	39,965	2,033,333	122
119	22,604	16,667	505	39,776	2,016,667	121
120	22,419	16,667	501	39,586	2,000,000	120
121	22,233	16,667	497	39,397	1,983,333	119
122	22,048	16,667	493	39,207	1,966,667	118
123	21,863	16,667	488	39,018	1,950,000	117
124	21,678	16,667	484	38,828	1,933,333	116
125	21,492	16,667	480	38,639	1,916,667	115
126	21,307	16,667	476	38,450	1,900,000	114
127	21,122	16,667	472	38,260	1,883,333	113
128	20,936	16,667	468	38,071	1,866,667	112
129	20,751	16,667	464	37,881	1,850,000	111
130	20,566	16,667	459	37,692	1,833,333	110
131	20,381	16,667	455	37,503	1,816,667	109
132	20,195	16,667	451	37,313	1,800,000	108
133	20,010	16,667	447	37,124	1,783,333	107
134	19,825	16,667	443	36,934	1,766,667	106
135	19,639	16,667	439	36,745	1,750,000	105
136	19,454	16,667	435	36,555	1,733,333	104
137	19,269	16,667	430	36,366	1,716,667	103
138	19,084	16,667	426	36,177	1,700,000	102
139	18,898	16,667	422	35,987	1,683,333	101
140	18,713	16,667	418	35,798	1,666,667	100
141	18,528	16,667	414	35,608	1,650,000	99
142	18,343	16,667	410	35,419	1,633,333	98
143	18,157	16,667	406	35,230	1,616,667	97
144	17,972	16,667	401	35,040	1,600,000	96
145	17,787	16,667	397	34,851	1,583,333	95
146	17,601	16,667	393	34,661	1,566,667	94
147	17,416	16,667	389	34,472	1,550,000	93
148	17,231	16,667	385	34,282	1,533,333	92

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
149	17,046	16,667	381	34,093	1,516,667	91
150	16,860	16,667	377	33,904	1,500,000	90
151	16,675	16,667	373	33,714	1,483,333	89
152	16,490	16,667	368	33,525	1,466,667	88
153	16,304	16,667	364	33,335	1,450,000	87
154	16,119	16,667	360	33,146	1,433,333	86
155	15,934	16,667	356	32,957	1,416,667	85
156	15,749	16,667	352	32,767	1,400,000	84
157	15,563	16,667	348	32,578	1,383,333	83
158	15,378	16,667	344	32,388	1,366,667	82
159	15,193	16,667	339	32,199	1,350,000	81
160	15,008	16,667	335	32,009	1,333,333	80
161	14,822	16,667	331	31,820	1,316,667	79
162	14,637	16,667	327	31,631	1,300,000	78
163	14,452	16,667	323	31,441	1,283,333	77
164	14,266	16,667	319	31,252	1,266,667	76
165	14,081	16,667	315	31,062	1,250,000	75
166	13,896	16,667	310	30,873	1,233,333	74
167	13,711	16,667	306	30,684	1,216,667	73
168	13,525	16,667	302	30,494	1,200,000	72
169	13,340	16,667	298	30,305	1,183,333	71
170	13,155	16,667	294	30,115	1,166,667	70
171	12,969	16,667	290	29,926	1,150,000	69
172	12,784	16,667	286	29,736	1,133,333	68
173	12,599	16,667	281	29,547	1,116,667	67
174	12,414	16,667	277	29,358	1,100,000	66
175	12,228	16,667	273	29,168	1,083,333	65
176	12,043	16,667	269	28,979	1,066,667	64
177	11,858	16,667	265	28,789	1,050,000	63
178	11,673	16,667	261	28,600	1,033,333	62
179	11,487	16,667	257	28,411	1,016,667	61
180	11,302	16,667	252	28,221	1,000,000	60
181	11,117	16,667	248	28,032	983,333	59
182	10,931	16,667	244	27,842	966,667	58
183	10,746	16,667	240	27,653	950,000	57
184	10,561	16,667	236	27,463	933,333	56
185	10,376	16,667	232	27,274	916,667	55
186	10,190	16,667	228	27,085	900,000	54
187	10,005	16,667	224	26,895	883,333	53
188	9,820	16,667	219	26,706	866,667	52
189	9,634	16,667	215	26,516	850,000	51
190	9,449	16,667	211	26,327	833,333	50
191	9,264	16,667	207	26,138	816,667	49
192	9,079	16,667	203	25,948	800,000	48
193	8,893	16,667	199	25,759	783,333	47
194	8,708	16,667	195	25,569	766,667	46
195	8,523	16,667	190	25,380	750,000	45
196	8,338	16,667	186	25,190	733,333	44
197	8,152	16,667	182	25,001	716,667	43
198	7,967	16,667	178	24,812	700,000	42
199	7,782	16,667	174	24,622	683,333	41
200	7,596	16,667	170	24,433	666,667	40
201	7,411	16,667	166	24,243	650,000	39
202	7,226	16,667	161	24,054	633,333	38
203	7,041	16,667	157	23,865	616,667	37
204	6,855	16,667	153	23,675	600,000	36
205	6,670	16,667	149	23,486	583,333	35
206	6,485	16,667	145	23,296	566,667	34
207	6,299	16,667	141	23,107	550,000	33
208	6,114	16,667	137	22,917	533,333	32
209	5,929	16,667	132	22,728	516,667	31
210	5,744	16,667	128	22,539	500,000	30
211	5,558	16,667	124	22,349	483,333	29
212	5,373	16,667	120	22,160	466,667	28
213	5,188	16,667	116	21,970	450,000	27
214	5,003	16,667	112	21,781	433,333	26
215	4,817	16,667	108	21,592	416,667	25
216	4,632	16,667	103	21,402	400,000	24
217	4,447	16,667	99	21,213	383,333	23
218	4,261	16,667	95	21,023	366,667	22
219	4,076	16,667	91	20,834	350,000	21
220	3,891	16,667	87	20,644	333,333	20
221	3,706	16,667	83	20,455	316,667	19
222	3,520	16,667	79	20,266	300,000	18
223	3,335	16,667	75	20,076	283,333	17
224	3,150	16,667	70	19,887	266,667	16
225	2,964	16,667	66	19,697	250,000	15
226	2,779	16,667	62	19,508	233,333	14
227	2,594	16,667	58	19,319	216,667	13
228	2,409	16,667	54	19,129	200,000	12
229	2,223	16,667	50	18,940	183,333	11
230	2,038	16,667	46	18,750	166,667	10
231	1,853	16,667	41	18,561	150,000	9
232	1,668	16,667	37	18,371	133,333	8

Months	Rent	Unit Price	Takaful Contribution	Monthly Payment	Balance Unit Price	Balance Units
233	1,482	16,667	33	18,182	116,667	7
234	1,297	16,667	29	17,993	100,000	6
235	1,112	16,667	25	17,803	83,333	5
236	926	16,667	21	17,614	66,667	4
237	741	16,667	17	17,424	50,000	3
238	556	16,667	12	17,235	33,333	2
239	371	16,667	8	17,046	16,667	1
240	185	16,667	4	16,856	0	0
	5,358,233	4,000,000		9,477,930		