

Illustrative Annual Percentage Rate Methodology



The below illustration is applicable to salaried applicants where the financing is limited to personal finance, auto finance and real estate for personal use only. Financing applicants requesting financing for commercial use are excluded from the below illustration.

	Personal Tas'heel Finance 7 Years	Personal Auto Finance 7 Years	Residential Mortgage 25 Years
Agreement(s)	Murabaha	Murabaha	Ijara / Musharaka
Commodity Purchase Amount - BD	10,000	10,000	100,000
Required Participation %	0%	0%	10%
Required Participation Amount - BD	N/A	N/A	10,000
Net Finance Amount - BD	10,000	10,000	90,000
Nominal Profit Rate	2.67%	2.67%	2.71%
Annual Profit Rate (Reducing Balance Rate)	5.00%	5.00%	5.00%
Profit Rate	Fixed	Fixed	Changeable
Financing Tenor (Years)	7	7	25
Total Profit On Finance Amount - BD	1,872.484	1,872.484	67,839.311
Administration Fee %	N/A	N/A	N/A
Administration Fee	100 (Max)	100 (Max)	200
Administration Fee Payable (Upfront / Amortized)	Amortized	Amortized	Amortized
Value Added Tax	5.000	5.000	10.000
Commodity Cost (International Commodity)	12.000	0.000	0.000
Gross Administration & Evaluation Fee - BD	117.000	105.000	210.000

Real Estate Evaluation Fee - BD	N/A	N/A	60
Takaful Fee % (Per Thousand BD Outstanding Per Month)	0.016%	0.016%	0.016%
Gross Takaful Upfront Amount	72.090	72.090	3,580.899
Gross Takaful Deferred Participation Amount*	72.090	72.090	3,580.899
Profit Payable on Takaful to Bank - BD	0.000	0.000	0.000
Value Added Tax	N/A	N/A	N/A
Gross Takaful Pool Participation Amount - BD	72.090	72.090	3,580.899

Gross Finance Amount - BD	10,189.09	10,177.090	103,790.899
Total Profit Amount - BD	1,872.484	1,872.484	67,839.311
Net Finance Amount (Cash in Hand - BD)	10,000.000	10,000.000	89,940.000

Monthly Installment Amount - BD	143.590	143.447	538.767
Government Subsidy	N/A	N/A	N/A
Monthly Installment Amount - Mazaya - BD	N/A	N/A	N/A
Annual Profit Rate	5.48%	5.45%	5.25%
Profit Recognition Method	Reducing Balance (Actual / 360 days)	Reducing Balance (Actual / 360 days)	Reducing Balance (Actual / 360 days)

Early Settlement Amount	1% of outstanding principal or BD 100 which ever is lower + remaining administration fee + profit of the month of settlement	1% of outstanding principal or BD 100 which ever is lower + remaining administration fee + profit of the month of settlement	0.75% of outstanding principal or BD 100 which ever is lower + remaining administration fee + profit of the month of settlement
-------------------------	--	--	---

*Personal Auto Finance and Tas'heel Personal Finance are covered under the group Takaful Policy. Life Takaful for Residential Mortgages are not covered in the group Takaful Policy. Group Life Takaful Policy terms and conditions apply for all applications.