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 Tasheel Finance 7 year	Personal Auto Finance 7 year	Residential Motgage 25 Years
Agreement(s)	Murbaha	Murbaha	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
Norminal 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	1,894.993	1,894.993	68,904.577
Administration Fee %	N/A	N/A	N/A
Administration Fee - BD	100	100	200
Administration Fee Payable (Upfront / Amortized)	Amortized	Amortized	Amortized
Gross Administration Fee (Including VAT) - BD	110	110	220

Third Party Cost	12	N/A	66
Takaful Fee (Life Insurance)	Actual	Actual	Actual
Gross Takaful Defferred Participation Amount	76.858	76.858	2,794.772
Gross Takaful Pool Participation Amount - BD	76.858	76.858	2,794.772
Gross Finance Amount - BD	10,198.858	10,186.858	93,014.772
Total Profit Amount - BD	1,894.993	1,894.993	68,904.577
Next Finance Amount (Cash in Hand - BD)	10,000	10,000	90,000

Monthly Installment Amount - BD	143.974	143.832	539.731
Annual Percentage Rate	5.558%	5.528%	5.258%
Profit Recognition Method	Reducing Balance	Reducing Balance	Reducing Balance

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 200 which ever is lower + remaining administration fee + profit of the month of settlement