

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 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 Variation | 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 | 0.75% |
| Administration Fee | 120 (Max) | 100 (Max) | 675 |
| Administration Fee Payable (Upfront / Amortized) | Amortized | Amortized | Amortized |
| Gross Administration Fee (Including VAT) - BD | 126.000 | 105.000 | 708.750 |

| | | | |
|--|------------|------------|-------------|
| Real Estate Evaluation Fee - BD | N/A | N/A | 60 |
| Takaful Fee (Life Insurance) | Actual | Actual | Actual |
| Gross Takaful Deferred Participation Amount | 109.200 | 109.200 | 3,510.000 |
| Gross Takaful Pool Participation Amount - BD | 109.200 | 109.200 | 3,510.000 |
| Gross Finance Amount - BD | 10,235.200 | 10,214.200 | 104,218.750 |
| 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 | 144.139 | 143.889 | 540.194 |
| Annual Percentage Rate | 5.59% | 5.54% | 5.27% |
| 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 |
|-------------------------|--|--|---|