



SAUDI PAK LEASING COMPANY LIMITED

Terms

- a) Restructuring effective September 13th, 2010. Tenor extended to March 2017 from March 2013 i.e. by 4 Years
- b) Principal Repayment of PKR 3.26mm / month for first 11 months (plus one payment of the same amount for Sept'10). Thereafter on the residual balance, it will be equal installments over 67 months.
- c) No grace period
- d) Mark-up Rates: (i) First 24 months @ 6% p.a. (3% cash & 3% accrual), (ii) 25th month-48th month @ 8% p.a. (4% cash & 4% accrual), (iii) 49th month-78th month @ 1M KIBOR (Offer Side) on cash basis.
Accrued mark-up as on September 13, 2010 payable in 48 equal monthly installments starting October 13th, 2010.
Accrued mark-up upto 48th month to be paid in 4 equal installments on Sep-14, Sep-15, Sep-16 and Mar-17.

All Amounts in PKR

Inst. No.	Months from date of Issue	Date of Redemption	Principal amount Outstanding	Amortization of Mark-up upto Sept. 13, 2010	Expected Profit Accrued	Expected Profit Payment	Principal Repayment	Zakat Deduction 2.50%	Withholding Tax 10.00%	Total Payment
		13-Mar-08	3,000.00							
1	1	13-Sep-08	2,998.00		354.34	354.34	1.00	0.025	35.43	319.80
2	2	13-Mar-09	2,998.00		354.34	354.34	1.00	0.025	35.43	319.80
3	3	13-Sep-09	2,973.25		354.10	354.11	624.75	15.619	35.41	927.83
4	4	13-Mar-10	2,743.50		309.84	309.84	624.75	15.619	30.98	887.00
5	5	13-Sep-10	2,726.74	5.433	18.74	9.37	21.76	0.544	0.94	35.08
6	6	13-Oct-10	2,704.98	5.433	18.63	9.32	21.76	0.544	0.93	35.03
7	7	13-Nov-10	2,683.22	5.433	18.52	9.26	21.76	0.544	0.93	34.98
8	8	13-Dec-10	2,661.46	5.433	18.42	9.21	21.76	0.544	0.92	34.94
9	9	13-Jan-11	2,639.71	5.433	18.31	9.15	21.76	0.544	0.92	34.89
10	10	13-Feb-11	2,617.95	5.433	18.20	9.10	21.76	0.544	0.91	34.84
11	11	13-Mar-11	2,596.19	5.433	18.09	9.04	21.76	0.544	0.90	34.79
12	12	13-Apr-11	2,574.43	5.433	17.98	8.99	21.76	0.544	0.90	34.74
13	13	13-May-11	2,552.67	5.433	17.87	8.94	21.76	0.544	0.89	34.69
14	14	13-Jun-11	2,530.91	5.433	17.76	8.88	21.76	0.544	0.89	34.64
15	15	13-Jul-11	2,509.15	5.433	17.65	8.83	21.76	0.544	0.88	34.59
16	16	13-Aug-11	2,487.39	5.433	17.55	8.77	21.76	0.544	0.88	34.54
17	17	13-Sep-11	2,465.63	5.433	17.44	8.72	52.05	1.301	0.87	64.03
18	18	13-Oct-11	2,443.87	5.433	17.33	8.67	52.05	1.301	0.86	63.91
19	19	13-Nov-11	2,422.11	5.433	17.22	8.62	52.05	1.301	0.85	63.80
20	20	13-Dec-11	2,400.35	5.433	17.11	8.57	52.05	1.301	0.83	63.68
21	21	13-Jan-12	2,378.59	5.433	17.00	8.52	52.05	1.301	0.82	63.56
22	22	13-Feb-12	2,356.83	5.433	16.89	8.47	52.05	1.301	0.81	63.44
23	23	13-Mar-12	2,335.07	5.433	16.78	8.42	52.05	1.301	0.79	63.33
24	24	13-Apr-12	2,313.31	5.433	16.67	8.37	52.05	1.301	0.78	63.21
25	25	13-May-12	2,291.55	5.433	16.56	8.32	52.05	1.301	0.77	63.09
26	26	13-Jun-12	2,269.79	5.433	16.45	8.27	52.05	1.301	0.75	62.98
27	27	13-Jul-12	2,248.03	5.433	16.34	8.22	52.05	1.301	0.74	62.86
28	28	13-Aug-12	2,226.27	5.433	16.23	8.17	52.05	1.301	0.73	62.74
29	29	13-Sep-12	2,204.51	5.433	16.12	8.12	52.05	1.301	0.72	62.62
30	30	13-Oct-12	2,182.75	5.433	16.01	8.07	52.05	1.301	0.71	62.50
31	31	13-Nov-12	2,161.00	5.433	15.90	8.02	52.05	1.301	0.70	62.38
32	32	13-Dec-12	2,139.24	5.433	15.79	7.97	52.05	1.301	0.69	62.26
33	33	13-Jan-13	2,117.48	5.433	15.68	7.92	52.05	1.301	0.68	62.14
34	34	13-Feb-13	2,095.72	5.433	15.57	7.87	52.05	1.301	0.67	62.02
35	35	13-Mar-13	2,073.96	5.433	15.46	7.82	52.05	1.301	0.66	61.90
36	36	13-Apr-13	2,052.20	5.433	15.35	7.77	52.05	1.301	0.65	61.78
37	37	13-May-13	2,030.44	5.433	15.24	7.72	52.05	1.301	0.64	61.66
38	38	13-Jun-13	2,008.68	5.433	15.13	7.67	52.05	1.301	0.63	61.54
39	39	13-Jul-13	1,986.92	5.433	15.02	7.62	52.05	1.301	0.62	61.42
40	40	13-Aug-13	1,965.16	5.433	14.91	7.57	52.05	1.301	0.61	61.30
41	41	13-Sep-13	1,943.40	5.433	14.80	7.52	52.05	1.301	0.60	61.18
42	42	13-Oct-13	1,921.64	5.433	14.69	7.47	52.05	1.301	0.59	61.06
43	43	13-Nov-13	1,899.88	5.433	14.58	7.42	52.05	1.301	0.58	60.94
44	44	13-Dec-13	1,878.12	5.433	14.47	7.37	52.05	1.301	0.57	60.82
45	45	13-Jan-14	1,856.36	5.433	14.36	7.32	52.05	1.301	0.56	60.70
46	46	13-Feb-14	1,834.60	5.433	14.25	7.27	52.05	1.301	0.55	60.58
47	47	13-Mar-14	1,812.84	5.433	14.14	7.22	52.05	1.301	0.54	60.46
48	48	13-Apr-14	1,791.08	5.433	14.03	7.17	52.05	1.301	0.53	60.34
49	49	13-May-14	1,769.32	5.433	13.92	7.12	52.05	1.301	0.52	60.22
50	50	13-Jun-14	1,747.56	5.433	13.81	7.07	52.05	1.301	0.51	60.10
51	51	13-Jul-14	1,725.80	5.433	13.70	7.02	52.05	1.301	0.50	59.98
52	52	13-Aug-14	1,704.04	5.433	13.59	6.97	52.05	1.301	0.49	59.86
53	53	13-Sep-14	1,682.28	5.433	13.48	6.92	52.05	1.301	0.48	59.74