



There are two (2) variations of Ibra' Payment Illustrative Schedule for the BSN MyRinggit-i facility. You may refer to whichever is applicable to you.

### 1. Ibra' Payment Illustrative Schedule for BSN MyRinggit-i Variable Rate Financing

The terms of the Financing Facility are as follows:

No.	Item	Description
1.	Financing Amount Approved	RM 100,000.00
2.	Contracted Profit Rate (CPR)	15.00%
3.	Effective Profit Rate (EPR)	5.60% (prevailing rate at point of contract)
4.	Financing Tenure (years)	10 Years (120 Months)
5.	Bank's Selling Price (BSP)	RM193,601.95
6.	Instalment Mode	Monthly – Instalment amount according to EPR

No.	Payment Date	Monthly Instalment CPR (RM)	Monthly Instalment EPR (RM)	Principal (RM)	Profit (RM)	Bank's Selling Price (BSP) (RM)	Principal Outstanding (RM)	Deferred Profit (RM)
0	30/06/2025		-	-	-	193,601.95	100,000.00	93,601.95
1	31/07/2025	1,613.35	1,091.00	624.33	466.67	191,988.60	99,375.67	92,612.93
2	31/08/2025	1,613.35	1,091.00	627.25	463.75	190,375.25	98,748.42	91,626.83
3	30/09/2025	1,613.35	1,091.00	630.17	460.83	188,761.90	98,118.25	90,643.66
4	31/10/2025	1,613.35	1,091.00	633.11	457.89	187,148.55	97,485.13	89,663.42
5	30/11/2025	1,613.35	1,091.00	636.07	454.93	185,535.20	96,849.06	88,686.14
6	31/12/2025	1,613.35	1,091.00	639.04	451.96	183,921.85	96,210.02	87,711.83
30	30/12/2027	1,613.35	1,091.00	714.59	376.41	145,201.46	79,945.62	65,255.84
31	30/01/2028	1,613.35	1,091.00	717.92	373.08	143,588.11	79,227.70	64,360.41
32	28/02/2028	1,613.35	1,091.00	721.27	369.73	141,974.76	78,506.43	63,468.34
33	30/03/2028	1,613.35	1,091.00	724.64	366.36	140,361.41	77,781.79	62,579.62
34	30/04/2028	1,613.35	1,091.00	728.02	362.98	138,748.06	77,053.77	61,694.29
35	30/05/2028	1,613.35	1,091.00	731.42	359.58	137,134.72	76,322.36	60,812.36
36	30/06/2028	1,613.35	1,091.00	734.83	356.17	135,521.37	75,587.53	59,933.84
37	30/07/2028	1,613.35	1,091.00	738.26	352.74	133,908.02	74,849.27	59,058.75

#### Disclaimer:

This schedule indicates the ideal payment of instalments by the Customer. The values illustrated above may change according to a number of variables such as promptness of payments by the Customer, different amounts of disbursement and prepayments.

### Illustration on the Application of Formula: Early Settlement of Financing

Customer approached Bank Simpanan Nasional (BSN) for early settlement at the 36th instalment. Extract of the payment schedule as follows:

No.	Payment Date	Monthly Instalment CPR (RM)	Monthly Instalment EPR (RM)	Principal (RM)	Profit (RM)	Bank's Selling Price (BSP) (RM)	Principal Outstanding (RM)	Deferred Profit (RM)
0	30/06/2025	-	-	-	-	193,601.95	100,000.00	93,601.95
1	31/07/2025	1,613.35	1,091.00	624.33	466.67	191,988.60	99,375.67	92,612.93
2	31/08/2025	1,613.35	1,091.00	627.25	463.75	190,375.25	98,748.42	91,626.83
3	30/09/2025	1,613.35	1,091.00	630.17	460.83	188,761.90	98,118.25	90,643.66
35	30/05/2028	1,613.35	1,091.00	731.42	359.58	137,134.72	76,322.36	60,812.36
<b>36</b>	<b>30/06/2028</b>	<b>1,613.35</b>	<b>1,091.00</b>	<b>734.83</b>	<b>356.17</b>	<b>135,521.37</b>	<b>75,587.53</b>	<b>59,933.84</b>
37	30/07/2028	1,613.35	1,091.00	738.26	352.74	133,908.02	74,849.27	59,058.75

No.	Item	Description
1	Deferred Profit	RM 59,933.84
2	Bank's Selling Price (BSP)	RM 135,521.37
3	Instalment due but unpaid at 36th instalment	RM 1,091.00
4	Ta'widh (Compensation)	RM 0.00
5	Early Settlement Charges	RM 0.00

Formula:

Rebate (Ibra')  
Calculation = Deferred Profit - Early Settlement Charges  
= RM 59,933.84 - RM 0.00  
= **RM 59,933.84**

Settlement Amount after Ibra'  
= Bank's Selling Price (BSP) + Instalments Due + \*Other Charges Due Payable – Rebate (Ibra')  
= RM 135,521.37 + RM 1,091.00 + RM 0.00 - RM 59,933.84  
= **RM 76,678.53**

\*Amount Charges due Payable i.e Ta'widh (Compensation) and others related cost.

## 2. Ibra' Payment Illustrative Schedule for BSN MyRinggit-i Flat Rate Financing

The terms of the Financing Facility are as follows:

No.	Item	Description
1.	Financing Amount Approved	RM 100,000.00
2.	Profit Rate	4.60%
3.	Financing Tenure (years)	10 Years (120 Months)
4.	Bank's Selling Price (BSP)	RM146,000.00
5.	Instalment Mode	Monthly

No.	Payment Date	Monthly Instalment (RM)	Principal (RM)	Profit (RM)	Bank's Selling Price (BSP) (RM)	Principal Outstanding (RM)	Deferred Profit (RM)
0	30/06/2025				146,000.00	100,000.00	46,000.00
1	31/07/2025	1,217.00	456.67	760.33	144,783.00	99,543.33	45,239.67
2	31/08/2025	1,217.00	463.01	753.99	143,566.00	99,080.33	44,485.67
3	30/09/2025	1,217.00	469.34	747.66	142,349.00	98,610.98	43,738.02
4	31/10/2025	1,217.00	475.68	741.32	141,132.00	98,135.31	42,996.69
5	30/11/2025	1,217.00	482.01	734.99	139,915.00	97,653.29	42,261.71
6	31/12/2025	1,217.00	488.35	728.65	138,698.00	97,164.94	41,533.06
40	31/10/2028	1,217.00	703.78	513.22	97,320.00	76,791.07	20,528.93
41	30/11/2028	1,217.00	710.11	506.89	96,103.00	76,080.96	20,022.04
42	31/12/2028	1,217.00	716.45	500.55	94,886.00	75,364.51	19,521.49
43	31/01/2029	1,217.00	722.79	494.21	93,669.00	74,641.73	19,027.27
44	28/02/2029	1,217.00	729.12	487.88	92,452.00	73,912.61	18,539.39
45	31/03/2029	1,217.00	735.46	481.54	91,235.00	73,177.15	18,057.85
46	30/04/2029	1,217.00	741.79	475.21	90,018.00	72,435.36	17,582.64
47	31/05/2029	1,217.00	748.13	468.87	88,801.00	71,687.23	17,113.77
118	30/04/2035	1,217.00	1,197.99	19.01	2,394.00	2,374.99	19.01
119	31/05/2035	1,217.00	1,204.33	12.67	1,177.00	1,170.66	6.34
120	30/06/2035	1,177.00	1,170.66	6.34	0.00	0.00	0.00

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This schedule indicates the ideal payment of instalments by the Customer. The values illustrated above may change according to a number of variables such as promptness of payments by the Customer, different amounts of disbursement and prepayments.

### Illustration on the Application of Formula: Early Settlement of Financing

Customer approached Bank Simpanan Nasional (BSN) for early settlement at the 45th instalment. Extract of the payment schedule as follows:

No.	Payment Date	Monthly Instalment (RM)	Principal (RM)	Profit (RM)	Bank's Selling Price (BSP) (RM)	Principal Outstanding (RM)	Deferred Profit (RM)
0	30/06/2025				146,000.00	100,000.00	46,000.00
1	31/07/2025	1,217.00	456.67	760.33	144,783.00	99,543.33	45,239.67
2	31/08/2025	1,217.00	463.01	753.99	143,566.00	99,080.33	44,485.67
3	30/09/2025	1,217.00	469.34	747.66	142,349.00	98,610.98	43,738.02
44	28/02/2029	1,217.00	729.12	487.88	92,452.00	73,912.61	18,539.39
<b>45</b>	<b>31/03/2029</b>	<b>1,217.00</b>	<b>735.46</b>	<b>481.54</b>	<b>91,235.00</b>	<b>73,177.15</b>	<b>18,057.85</b>
46	30/04/2029	1,217.00	741.79	475.21	90,018.00	72,435.36	17,582.64
47	31/05/2029	1,217.00	748.13	468.87	88,801.00	71,687.23	17,113.77

No.	Item	Description
1	Deferred Profit	RM 18,057.85
2	Bank's Selling Price (BSP)	RM 91,235.00
3	Instalment due but unpaid at 45th instalment	RM 1,217.00
4	Ta'widh (Compensation)	RM 0.00
5	Early Settlement Charges	RM 0.00

Formula:

Rebate (Ibra') = Deferred Profit - Early Settlement Charges  
 Calculation = RM 18,057.85 - RM 0.00  
 = **RM 18,057.85**

Settlement Amount after Ibra' = Bank's Selling Price (BSP) + Instalments Due + \*Other Charges Due Payable – Rebate (Ibra')  
 = RM 91,235.00 + RM 1,217.00 + RM 0.00 - RM 18,057.85  
 = **RM 74,394.15**

\*Amount Charges due Payable i.e Ta'widh (Compensation) and others related cost.