

Illustrative Example  
Original Schedule

17/05/2022

Lease Office  
1000 m2

|   |         |                       |         |
|---|---------|-----------------------|---------|
| Lease Term  | 2 years | Annual Discount rate  | 2.0000% |
| Sales Incentives ( one cash payment received before lease commencement) | 30      | Monthly discount rate | 0.1652% |
| Sales Incentives ( one cash payment received after lease commencement)  | 50      |                       |         |
| Monthly Lease payment to the Lessor                                     | 100     |                       |         |
| Annual Discount rate provided by the bank for 2 years period            |         |                       |         |

| Payment date | Month end  | Month | Balance b/f | Payment | Interest | Balance c/f | Depreciation | ROU assets |
|--------------|------------|-------|-------------|---------|----------|-------------|--------------|------------|
|              |            |       |             |         |          |             |              | 2'321.15   |
| 01/04/2022   | 30/04/2022 | 1     | 2'351.15    | -100.00 | 3.72     | 2'254.87    | 96.71        | 2'224.44   |
| 01/05/2022   | 31/05/2022 | 2     | 2'254.87    | -100.00 | 3.56     | 2'158.43    | 96.71        | 2'127.72   |
| 01/06/2022   | 30/06/2022 | 3     | 2'158.43    | -100.00 | 3.40     | 2'061.83    | 96.71        | 2'031.01   |
| 01/07/2022   | 31/07/2022 | 4     | 2'061.83    | -100.00 | 3.24     | 1'965.07    | 96.71        | 1'934.29   |
| 01/08/2022   | 31/08/2022 | 5     | 1'965.07    | -100.00 | 3.08     | 1'868.15    | 96.71        | 1'837.58   |
| 01/09/2022   | 30/09/2022 | 6     | 1'868.15    | -100.00 | 2.92     | 1'771.07    | 96.71        | 1'740.87   |
| 01/10/2022   | 31/10/2022 | 7     | 1'771.07    | -100.00 | 2.76     | 1'673.83    | 96.71        | 1'644.15   |
| 01/11/2022   | 30/11/2022 | 8     | 1'673.83    | -100.00 | 2.60     | 1'576.43    | 96.71        | 1'547.44   |
| 01/12/2022   | 31/12/2022 | 9     | 1'576.43    | -100.00 | 2.44     | 1'478.87    | 96.71        | 1'450.72   |
| 01/01/2023   | 31/01/2023 | 10    | 1'478.87    | -100.00 | 2.28     | 1'381.15    | 96.71        | 1'354.01   |
| 01/02/2023   | 28/02/2023 | 11    | 1'381.15    | -100.00 | 2.12     | 1'283.26    | 96.71        | 1'257.29   |
| 01/03/2023   | 31/03/2023 | 12    | 1'283.26    | -100.00 | 1.95     | 1'185.22    | 96.71        | 1'160.58   |
| 01/04/2023   | 30/04/2023 | 13    | 1'185.22    | -100.00 | 1.79     | 1'087.01    | 96.71        | 1'063.86   |
| 01/05/2023   | 31/05/2023 | 14    | 1'087.01    | -100.00 | 1.63     | 988.64      | 96.71        | 967.15     |
| 01/06/2023   | 30/06/2023 | 15    | 988.64      | -100.00 | 1.47     | 890.11      | 96.71        | 870.43     |
| 01/07/2023   | 31/07/2023 | 16    | 890.11      | -100.00 | 1.30     | 791.41      | 96.71        | 773.72     |
| 01/08/2023   | 31/08/2023 | 17    | 791.41      | -100.00 | 1.14     | 692.55      | 96.71        | 677.00     |
| 01/09/2023   | 30/09/2023 | 18    | 692.55      | -100.00 | 0.98     | 593.53      | 96.71        | 580.29     |
| 01/10/2023   | 31/10/2023 | 19    | 593.53      | -100.00 | 0.82     | 494.35      | 96.71        | 483.57     |
| 01/11/2023   | 30/11/2023 | 20    | 494.35      | -100.00 | 0.65     | 395.00      | 96.71        | 386.86     |
| 01/12/2023   | 31/12/2023 | 21    | 395.00      | -100.00 | 0.49     | 295.49      | 96.71        | 290.14     |
| 01/01/2024   | 31/01/2024 | 22    | 295.49      | -100.00 | 0.32     | 195.81      | 96.71        | 193.43     |
| 01/02/2024   | 29/02/2024 | 23    | 195.81      | -100.00 | 0.16     | 95.97       | 96.71        | 96.71      |
| 01/03/2024   | 31/03/2024 | 24    | 95.97       | -100.00 | -0.01    | -4.04       | 96.71        | -0.00      |
|              |            |       |             |         |          |             | 2'321.15     | 26'693.27  |

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| Payment date | Month end       | Month   | Balance b/f     | Payment           | Interest | Balance c/f | Depreciation | ROU assets |
|--------------|-----------------|---------|-----------------|-------------------|----------|-------------|--------------|------------|
| Month        | Date of payment | Payment | discount factor | discounted amount |          |             |              |            |
| 1            | 01/04/2022      | 100     | 0.9984          | 99.84             |          |             |              |            |
| 2            | 01/05/2022      | 100     | 0.9967          | 99.67             |          |             |              |            |
| 3            | 01/06/2022      | 100     | 0.9951          | 99.51             |          |             |              |            |
| 4            | 01/07/2022      | 100     | 0.9934          | 99.34             |          |             |              |            |
| 5            | 01/08/2022      | 100     | 0.9918          | 99.18             |          |             |              |            |
| 6            | 01/09/2022      | 100     | 0.9901          | 99.01             |          |             |              |            |
| 7            | 01/10/2022      | 100     | 0.9885          | 98.85             |          |             |              |            |
| 8            | 01/11/2022      | 100     | 0.9869          | 98.69             |          |             |              |            |
| 9            | 01/12/2022      | 100     | 0.9853          | 98.53             |          |             |              |            |
| 10           | 01/01/2023      | 100     | 0.9836          | 98.36             |          |             |              |            |
| 11           | 01/02/2023      | 100     | 0.9820          | 98.20             |          |             |              |            |
| 12           | 01/03/2023      | 100     | 0.9804          | 98.04             |          |             |              |            |
| 13           | 01/04/2023      | 100     | 0.9788          | 97.88             |          |             |              |            |
| 14           | 01/05/2023      | 100     | 0.9772          | 97.72             |          |             |              |            |
| 15           | 01/06/2023      | 100     | 0.9756          | 97.56             |          |             |              |            |
| 16           | 01/07/2023      | 100     | 0.9739          | 97.39             |          |             |              |            |
| 17           | 01/08/2023      | 100     | 0.9723          | 97.23             |          |             |              |            |
| 18           | 01/09/2023      | 100     | 0.9707          | 97.07             |          |             |              |            |
| 19           | 01/10/2023      | 100     | 0.9691          | 96.91             |          |             |              |            |
| 20           | 01/11/2023      | 100     | 0.9675          | 96.75             |          |             |              |            |
| 21           | 01/12/2023      | 100     | 0.9659          | 96.59             |          |             |              |            |
| 22           | 01/01/2024      | 100     | 0.9643          | 96.43             |          |             |              |            |
| 23           | 01/02/2024      | 100     | 0.9628          | 96.28             |          |             |              |            |
| 24           | 01/03/2024      | 100     | 0.9612          | 96.12             |          |             |              |            |
|              |                 |         |                 | 2'351.15          |          |             |              |            |