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| Name: | **Wubshet Tadesse Maleku** |
| Account Number: | **116622** |
| Exchange rate | 1. **USD = 178 DJF** |

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| 1. **Basic Information** | | | | | | | | |
| Employment Type: | Regular | | | | | | | |
| Work Place (employer) | East Africa Bank Representative Office | | | | | | | |
| Responsibilities/Position: | Business Development Manger | | | | | | | |
| Home Address: | HQ | | | | | | | |
| Telephone: | Mobile | +251911437031 | | | Work | | …… | |
| Net Monthly Salary (DJF): | USD1,559 | | | | | | | |
| Years in Service: (Date of joining) | 01/08/2022 | | | | | | | |
| Previous employer | Commercial Bank of Ethiopia | | | | | | | |
| Other income (Amount & source) | Nil | | | | | | | |
| Salary credited in EAB: | Yes | | | | | | | |
| Citizenship: | Djibouti | | **Gender** | Male | | **DOB** | | 12/04/1981 |
| Other Bank(s): | No | | | | | | | |
| EAB Account opened on (date): | 31/08/2022 | | | | | | | |
| Liabilities with other banks: | Nil | | | | | | | |

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| 1. ***This application (all amounts in DJF)*** | | |
| **Purpose (purchase of)** | **Amount (DJF)** | **Facility period (tenure)** |
| Purchase of Automobile | 20,000 | 60 months |
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| 1. ***Detail of financing*** (all figures in DJF) | | | | | | | | | | |
| Amount | | Customer’s  Contribution | | Amount  Requested | | Profit Rate | | Profit Amount | Tenor | |
| 20,000 | | 0 | | 20,000 | | 3% p.a. | | 3,000 | **60 Months** | |
| **Total amount (Principal + Profit)** | | | | 23,000 | | Monthly instalment: | | | 383.33 | |
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| 1. ***Existing Facilities at EAB (all figures in DJF)*** | | | | | | | | | | |
| Facility type | Amount  Disbursed | | Outstanding | | Profit Rate | Total  Profit | Maturity Date | | | Monthly Instalment |
| Nil | Nil | | Nil | | Nil | Nil | Nil | | | Nil |

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| 1. ***Existing Facilities at other banks (all figures in DJF)*** | | | | | | |
| Facility type | Amount Disbursed | Outstanding | Profit Rate | Total  Profit | Maturity Date | Monthly Instalment |
| Nil | | | | | | |

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| 1. ***Total exposure (limit issue)*** | |
| Total principal outstanding (existing facilities at EAB) in DJF | 0 |
| Total amount (existing facilities and the proposed facility in USD | 20,000 |

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| 1. ***Debt Burden Ratio*** | |
| Monthly instalment under proposed facility | 383.33 |
| Monthly salary | 1,559 |
| DBR | 25% |

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| 1. ***SOURCE OF REPAYMENT (DJF):*** |  |
| Monthly salary from East Africa Bank | |

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| 1. ***Proposed Security (all values in DJF):*** | | | |
| Detail / Description | | Details / Description / location) | Value |
| Personal (third party) Guarantee | | The automobile purchased itself. The Vehicle will be charged to EAB Rep Office after purchased. | 23,000 |
| **Status**: |  | | |

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| 1. ***Recommendations* / Conditions:** |
| 1. Execution of Offer Letter; 2. Delegation of salary 3. Clean CB report; 4. File opening fee; 5. Execution of set of documents related to Commodity Murabaha |

**For Human Resource Department:**

I am recommending facility of USD20,000 repayable over 60 months

**Name:** Kadra Mahmoud **Signature:** **Date:**

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| Credit Analyst Recommendation: | | |
| Recommended approval of $20,000 over 60 months subject to:   1. Salary assignment; 2. Pledge over motor vehicle under purchase to be done by Ethiopian Rep Office & DMT for an amount $20,000; 3. Provision of central bank report. 502390 220   Mohamed Kamil Signature……………………… Date……………………… | | |
| Credit Committee: | | |
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| **Ismail Guyo**  CFO | **Abdiaziz Mohamed**  Director Operations | **Mohamed Kamil**  CRCO |

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| **Saad Moussa Djama**  Deputy CEO | **Ibrahim Rashid Jaffar**  Chief Executive Officer |