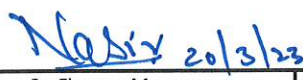



MIM
20/3/23

| Date :- 19th March 2023 | | | | | | | | |
|--|--|-------------|-------------------------|---------|--------------------------|---------------------------|-------------------------|------------------------------------|
| Reference No :- 2023 / 012 | | | | | | | | |
| ZAD HOLDING COMPANY | | | | | | | | |
| Internal Memo - Treasury Operation - Loan Closure | | | | | | | | |
| Facts | We have murabaha payment of value QAR 7.325 mn & QAR 34.694 mn due on 27th & 29th march 2023 respectively from mashreq al islami bank. We intend to preclose murabaha as we are having surplus funds in our account. | | | | | | | |
| Selection criteria | Preclose of outstanding murabaha by utilizing internal funds. | | | | | | | |
| Approval requested | Preclose existing murabaha of mashreq al islami bank of QAR 42.02 mn. | | | | | | | |
| Murabaha Preclose Working | | | | | | | | |
| Type of Instrument | Loan Amount | Profit Rate | Murabaha Availed for | Profit | Loan Including Profit | Muarabaha Utilized for | Profit till 21th Mar | Profit Amount Unutilized Period |
| Mashreq Murabaha | 34,056,087 | 3.75% | 180 Days | 638,552 | 34,694,639 | 173 Days | 613,719 | 24,833 |
| Mashreq Murabaha | 7,190,380 | 3.75% | 180 Days | 134,820 | 7,325,200 | 175 Days | 131,075 | 3,745 |
| <div style="display: flex; justify-content: space-around; align-items: flex-end;"> <div style="text-align: center;">  Nasir 20/3/23 </div> <div style="text-align: center;">  VP Finance </div> </div> | | | | | | | | |
| Sr. Finance Manager | | | VP Finance | | | Chief Executive Officer | | |
| Proposed By | | | Recommended by | | | Approved by | | |