

Unaudited Financial Statements as at and for the period ended September 30, 2023

BRAC EPL Investments Limited Unaudited Statement of Financial Position As at September 30, 2023

Amount in BDT

			Amount in DD1
Particulars	Notes	September-23	December-22
Assets			
Non-current assets			
Property, plant and equipment	5	7,847,432	9,453,713
Intangible assets	6	1,831,055	2,394,458
Right of use Asset	7	6,962,120	6,481,061
Deferred tax assets	8	602,758,083	602,758,083
Total non-current assets		619,398,690	621,087,315
Current assets			
Accounts receivables	9	23,478,518	19,312,398
Inter-company receivables	10	41,400	_
Dividend Receivable		273,122	15,776,622
Investment in quoted securities	11	1,161,881,099	1,040,469,819
Advance income tax	12	166,160,584	200,149,651
Loans and advances to customers	13	1,730,974,240	1,953,757,571
Accrued interest and management fees receivable	14	60,528,133	51,459,044
Advances, deposits and prepayments	15	8,517,592	2,644,860
Cash and cash equivalents	16	155,591,029	157,852,605
Total current assets		3,307,445,717	3,441,422,570
Total assets		3,926,844,407	4,062,509,885
Equity and Liabilities			
Shareholders' equity			
Share capital	17	2,585,000,000	2,585,000,000
Share premium		436,825,951	436,825,951
Retained earnings		(1,742,680,168)	(1,719,475,018)
Total shareholders' equity		1,279,145,783	1,302,350,933
Non-current liabilities			
Lease Liability	18	7,531,042	6,933,312
Current liabilities			
Customer deposits	19	141,175,634	145,631,464
Bank overdrafts	20	1,090,329,722	1,124,578,963
Short term loan	21	-	-
Account payables	22	11,360,480	43,325,970
Other liabilities	23	1,248,042,016	1,248,927,343
Provision for taxation	24	148,261,538	190,761,900
Inter-company payable	25	998,192	-
Total current liabilities		2,640,167,582	2,753,225,640
Total equity and liabilities		3,926,844,407	4,062,509,885

Zahid Kabir
Head of Finance & Accounts

BRAC EPL Investments Limited Unaudited Statement of Profit or Loss and Other Comprehensive Income For the Period ended 30 September, 2023

Amount in BDT

Particulars	Notes	September-23	September-22
Revenue			
Interest income from margin loan	26	73,517,667	59,000,291
Interest expenses	27	(81,625,186)	(52,680,831)
Net interest income		(8,107,520)	6,319,460
Fee and commission income	28	35,191,960	63,450,900
Fee and commission expenses	29	(15,643,312)	(33,845,315)
Net fee and commission income		19,548,648	29,605,585
Investment income/(loss)	30	19,286,618	(68,562,204)
Other operating income/(loss)	31	140,200	124,200
Total operating income/(loss)		30,867,946	(32,512,959)
Operating expenses	32	(54,508,806)	(49,520,313)
Operating profit/(loss)		(23,640,860)	(82,033,273)
Finance income		2,160,486	42,050
Financial expenses	33	(1,006,200)	(863,229)
Net finance income		1,154,286	(821,179)
Profit/(loss) before tax		(22,486,574)	(82,854,452)
Current tax expense	34	718,576	700,000
Tax (income)/expenses		718,576	700,000
Profit/(loss) after tax		(23,205,150)	(83,554,452)
Other comprehensive Income			-
Total Profit / (Loss)		(23,205,150)	(83,554,452)

Zahid Kabir

Head of Finance & Accounts

BRAC EPL Investments Limited Unaudited Statement of Changes in Equity For the Period ended September 30, 2023

Amount in BDT

Particulars	Share capital	Share premium	Retained Earnings	Total
1 January 2022	2,585,000,000	436,825,951	(1,984,938,405)	1,036,887,546
Profit for the year 2022		-	265,463,387	265,463,387
Balane as on 31 December 2022	2,585,000,000	436,825,951	(1,719,475,018)	1,302,350,933
Profit for the period ended September 30, 2023	<u>-</u>	-	(23,205,150)	(23,205,150)
Balance as on 30 September 2023	2,585,000,000	436,825,951	(1,742,680,168)	1,279,145,783

Zahid Kabir

Head of Finance & Accounts

BRAC EPL Investments Limited Unaudited Statement of Cash Flows For the Period ended 30 September 2023

Amount in BDT

		71mount in BB1
Particulars	September-23	September-22
A. Operating activities		
Net profit before tax	(22,486,574)	(82,854,452)
Add: Items not involving in movement of cash:		
Depreciation on property, plant and equipment	1,987,945	2,224,611
Amortization of intangible asset	563,403	_
Gain on disposal of property, plant and equipment	16,000	-
Depreciation of Right-of-use assets	3,515,838	2,537,231
Fair value adjustments for fall in values of investment in securities	(53,589,568)	45,535,296
Tun value adjustments for fun in values of investment in securities	(47,506,382)	50,297,139
Income tax paid	(9,229,869)	(7,475,737)
Operating(loss)/profit before changes in working capital	(79,222,824)	(40,033,050)
Changes in working capital:	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(10,000,000)
(Increase)/decrease in loan and advances to customers	222,783,331	(548,347,632)
(Increase)/decrease in accrued interest and mgt. fees receivable	(9,069,089)	(18,857,678)
(Increase)/decrease in account receivables	(4,166,120)	(3,928,486)
(Increase)/decrease in advance, deposits and prepayments	(5,872,732)	(1,368,480)
(Increase)/decrease in inter-company receivable	(41,400)	(41,400)
(Increase)/decrease in Dividend receivables	15,503,500	11,250,929
Increase/(decrease) in customer deposits	(4,455,830)	13,409,022
Increase/(decrease) in account payables	(31,965,490)	26,373,045
Increase/(decrease) in inter-company payable	998,192	78,686
Increase/(decrease) in other liabilities	(885,327)	20,926,042
Increase/(decrease) in lease liability	597,730	(109,552)
mereuse/(decreuse) in reasonating	183,426,764	(500,615,504)
Net cash (used)/from operating activities (A)	104,203,940	(540,648,554)
B. Cash flows from Investing activities:		
Acquisition of property, plant and equipment	(381,664)	(1,976,440)
Disposal of property, plant and equipment	(16,000)	_
Sale/(purchase) of investment securities	(67,821,711)	(119,177,061)
Inclusion of Right of Used Asset	(3,996,897)	(2,525,161)
Net cash used in investing activities (B)	(72,216,273)	(123,678,663)
C. Cash flows from Financing activities		
Receipt/(repayment) of bank overdraft	(34,249,241)	407,766,067
Receipt/(repayment) of short term loans	_	100,000,000
Net cash from/(used) in financing activities (C)	(34,249,241)	507,766,067
Net decrease in cash and cash equivalents (A+B+C)	(2,261,573)	(156,561,150)
	(2,261,573) 157,852,605	(156,561,150) 215,983,749

Zahid Kabir

Head of Finance & Accounts

			Amount in BDT
Notes	Particulars	September-23	December-22
5	Property, plant and equipment		
	Cost at the beginning of the year	53,182,863	52,565,058
	Add: Addition during the year	381,664	2,841,596
	Less: Adjustment/disposal during the year	(103,000)	(2,223.792)
	Cost at the close of the year	53,461,527	53,182,863
	Accumulated depreciation at the beginning of the year	43.729.150	43.037.165
	Add: Depreciation during the year	1,987,945	2.915,776
	Less: Adjustment/disposal during the year	(103,000)	(2.223.792)
	Accumulated depreciation the end of the year	45,614,095	43,729,150
	Carrying amount as at	7,847,432	9,453,713
	*Note: Category wise schedule has been disclosed in Annexure-A		
6	Intangible assets		
	Cost at the beginning of the year	3,483.920	948.611
	Add: Addition during the year	-	2,535,309
	Cost at the close of the year	3,483,920	3,483,920
	Accumulated depreciation at the beginning of the year	1.089.463	948.611
	Add: Depreciation during the year	563,403	140,851
	Accumulated depreciation the end of the year	1,652,866	1,089,463
	Carrying amount as	1,831,055	2,394,458
	*Note: Software wise schedule has been disclosed in Annexure-B		
7	Right-of-use assets		
	Cost at the beginning of the year	17,967,934	10,880,359
	Add: Addition during the year	3,996.897	7,362,481
	Less: Adjustment/disposal during the year	(2.772,973)	(274,906)
	Cost at the close of the year	19,191,858	17,967,934
	Accumulated depreciation at the beginning of the year	11,486.873	7.786,193
	Add: Depreciation during the year	3,515,838	4.054,098
	Less: Adjustment/disposal during the year	(2,772,973)	(353,419)
	Accumulated depreciation the end of the year	12,229,738	11,486,873
	Carrying amount	6,962,120	6,481,061
	*Note: Agreement wise schedule has been disclosed in Annexure-C		
8	Deferred tax assets	602,758,083	602,758,083
9	Account receivables		
	Portfolio Management Department (PMD) (Note-09.1)	10.276.821	6.440,701
	Structured Finance Department (SFD) (Note-09.2)	13,201,697	12,871.697
		23,478,518	19,312,398
9.1	Portfolio Management Department (PMD)		
	Receivable from brokerage for client trading	7,851,567	6,440,701
	Receivable from brokerage for own investment	2,425,251	-
		10,276,821	6,440,701
			7

5.2 Structured Finance Department (SFD) 10,568,072 10,568,072 10,568,072 2,303,625 2,	Notes	Particulars	September-23	December-22
Debt arrangement fices	0.2	Structured Finance Department (SFD)		
Description of the service of the	7.2	· · · · · · · · · · · · · · · · · · ·	10.568.072	10.568.072
1,2,0,1,0,77 1,2,871,0,70 1,2,				
BRAC EPL Stock Brokerage Limited 41,400		corporate asserts reco		
Investment in quoted securities 1,161,881,099 1,030,469,819 1,000,0000 1,	10		11.400	
Investment in quoted securities Investment Inv		BRAC EPL Stock Brokerage Limited		-
Investment in quoted securities 1,016,1881,099 1,030,406,1819 1,000,000 1,000,00	11	Investment in quoted securities		
Investment in Pre IPO		<u>-</u>	1,161,881,099	1,030,469.819
President Pres			-	10.000.000
Opening balance 200,149,051 101,379,467 Add: paid during the year 5.508,325 200,149,651 Less: adjusted during the year (39,497,741)			1,161,881,099	1,040,469,819
Add: paid during the year 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 201.49.651 205.688,325 205.	12	Advance income tax		
Less: adjusted during the year 208,688,325 (39,497,741) 200,149,681 Less: adjusted during the year (39,497,741) 106,160,584 200,149,681 To pening belance opening belance opening belance opening belance increase / (decrease) during the year 1,933,975,757,757 1,501,145,144 45,161,242 47,222,783,331 45,261,242 47,275,757 41 Accrued interest and management fees receivable 3,493,70 2,489,048,55 48,969,850 <td></td> <td>Opening balance</td> <td>200,149,651</td> <td>101,379,467</td>		Opening balance	200,149,651	101,379,467
Less: adjusted during the year (39,497,741) - 13 Loans and advances to customers 1,953,757,571 1,501,145,144 Opening balance 1,953,757,571 1,501,145,144 Increase / (decrease) during the year (222,783,331) 452,612,427 Accrued interest and management fees receivable 5,703,074,240 1,953,757,571 Accrued management fees receivable 5,703,074,240 2,890,193 Accrued management fees receivable 3,497,370 2,489,194 Accrued management fees receivable 3,497,370 2,489,194 Advances 606,528,133 51,459,044 Begulators 7,158,692 1,285,960 Peposis 7,158,692 1,285,960 Regulators 314,501 314,501 Prepayments 314,501 314,501 Office rent 1,044,399 1,044,399 Office rent 1,044,399 1,044,399 Cash and cash equivalents 3,517,502 2,644,800 Cash in hand (note 16.1) 3,341 9,141 Cash in hand (note 16.2) 3,535,501,603			5,508,674	98.770.184
1				200,149,651
		Less: adjusted during the year	(39,497,741)	
Opening balance Increase / (decrease) during the year 1,953,757,571 1,501,145,144 (22,783,31) 452,612,427 42,612,421 4			166,160,584	200,149,651
Increase / (decrease) during the year	13	Loans and advances to customers		
1,730,74,240 1,953,757,571 Accrued interest and management fees receivable		Opening balance		
Accrued interest receivable 57,030,762 48,969,850 Accrued management fees receivable 3,497,370 2,489,194 Accrued management fees receivable 60,528,133 51,459,044 15 Advances, deposits and prepayments 7,158,692 1,285,960 General suppliers 7,158,692 1,285,960 Deposits 314,501 314,501 Regulators 314,501 314,501 Prepayments 1,044,399 1,044,399 Office rent 1,044,399 1,044,399 1 Cash and cash equivalents 73,401 91,411 Cash at bank (note 16.1) 73,401 91,411 Cash at bank (note 16.2) 155,517,628 157,761,194 155,591,029 157,852,605 16.1 Cash in hand 155,591,029 157,852,605 16.1 Cash in panch 5,687 4,125 Gulshan Branch 5,687 4,125 Motijheel Branch 5,967 7,480 CTG Branch 6,706 3,379 Sylhet Branch		Increase / (decrease) during the year		
Accrued interest receivable 57,030,762 48,969,850 Accrued management fees receivable 3,497,370 2,489,194 Advances 60,528,133 51,459,044 Advances General suppliers 7,158,692 1,285,960 Peposits Regulators 314,501 314,501 Prepayments 314,501 314,501 Office rent 1,044,399 1,044,399 Office rent 2,517,592 2,644,860 Sea and cash equivalents 73,401 91,411 Cash in hand (note 16.1) 73,401 91,411 Cash at bank (note 16.2) 155,517,628 157,761,194 Comporate Office 20,062 52,560 Gulshan Branch 5,067 7,480 Motifyheel Branch 5,067 7,480 Banasree Branch 5,967 7,480 CTG Branch 5,967 7,480 Comilla Branch 6,940 - Comilla Branch 6,940 - Noakhali Branch			1,730,974,240	1,953,757,571
Accrued management fees receivable 3.497.370 2.489.194 15 Advances, deposits and prepayments Advances General suppliers 7.158.692 1.285.960 Deposits 314.501 314.501 314.501 Prepayments 314.501 <th< td=""><td>14</td><td></td><td></td><td>10.010.070</td></th<>	14			10.010.070
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Advances, deposits and prepayments Advances 7,158,692 1,285,960 General suppliers 7,158,692 1,285,960 Deposits Regulators 314,501 314,		Accrued management fees receivable		
Advances 7.158,692 1.285,960 Deposits 314,501 314,309 1,044,399 1,			60,528,133	51,459,044
General suppliers 7,158,692 1,285,960 Deposits Regulators 314,501 314,501 Prepayments Office rent 1,044,399 1,044,399 Eash in hand cash equivalents 73,401 91,411 Cash and cash equivalents 73,401 91,411 Cash at bank (note 16.1) 73,401 91,411 Cash at bank (note 16.2) 155,517,628 157,761,194 Motilihed Branch 20,062 52,560 Gulshan Branch 5,687 4,125 Motilihed Branch 5,967 7,480 CTG Branch 6,706 3,379 Sylhet Branch 6,706 3,379 Sylhet Branch 6,706 3,379 Comilla Branch 6,940 - Comilla Branch 6,940 - Noakhali Branch 4,307 6,742	15	•		
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Prepayments 1,044,399 1,044,399 1,044,399 1,044,399 1,044,399 1,044,399 1,044,399 1,044,399 1,044,399 1,044,399 1,044,399 1,044,399 1,044,399 2,644,860 73,401 91,411 6,761,194 155,517,628 157,761,194 155,591,029 157,852,605 16,194 155,591,029 157,852,605 16,194 155,591,029 157,852,605		Regulators		
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Cash and cash equivalents 73.401 91.414 Cash in hand (note 16.1) 73.401 91.411 Cash at bank (note 16.2) 155.517,628 157.761,194 16.1 Cash in hand Corporate Office 20.062 52.560 Gulshan Branch 5.687 4.125 Motijheel Branch 10.000 10.000 Banasree Branch 5.967 7.480 CTG Branch 6.706 3.379 Sylhet Branch 6.706 3.379 Sylhet Branch 6.940 - Comilla Branch 6.940 - Noakhali Branch 4.307 6.742		• •	1,044,399	1,044.399
8,517,592 2,644,860 Cash and cash equivalents Cash in hand (note 16.1) 73,401 91,411 Cash at bank (note 16.2) 155,517,628 157,761,194 Cash in hand Corporate Office 20,062 52,560 Gulshan Branch 5,687 4,125 Motijheel Branch 10,000 10,000 Banasree Branch 5,967 7,480 CTG Branch 6,706 3,379 Sylhet Branch 13,732 7,125 Comilla Branch 6,940 - Noakhali Branch 4,307 6,742				
Cash and cash equivalents Cash in hand (note 16.1) 73.401 91.411 Cash at bank (note 16.2) 155.517.628 157.761,194 16.1 Cash in hand Corporate Office 20.062 52.560 Gulshan Branch 5.687 4.125 Motijheel Branch 10.000 10.000 Banasree Branch 5.967 7.480 CTG Branch 6.706 3.379 Sylhet Branch 13.732 7.125 Comilla Branch 6.940 - Noakhali Branch 4.307 6.742				2 644 960
Cash in hand (note 16.1) 73.401 91.411 Cash at bank (note 16.2) 155.517,628 157.761,194 16.1 Cash in hand 155.591,029 157,852,605 16.1 Cash in hand 20.062 52.560 Gulshan Branch 5.087 4.125 Motijheel Branch 10.000 10.000 Banasree Branch 5.967 7.480 CTG Branch 6.706 3.379 Sylhet Branch 13.732 7.125 Comilla Branch 6.940 - Noakhali Branch 4.307 6.742				2,044,000
Cash at bank (note 16.2) 155.517,628 157.761,194 16.1 Cash in hand 20,062 52.560 Gulshan Branch 5.687 4.125 Motijheel Branch 10,000 10,000 Banasree Branch 5.967 7.480 CTG Branch 6.706 3.379 Sylhet Branch 13,732 7,125 Comilla Branch 6,940 - Noakhali Branch 4,307 6,742	16		73.401	91.411
16.1 Cash in hand 155,591,029 157,852.605 Corporate Office 20,062 52.560 Gulshan Branch 5.687 4.125 Motijheel Branch 10.000 10.000 Banasree Branch 5.967 7.480 CTG Branch 6.706 3.379 Sylhet Branch 13,732 7.125 Comilla Branch 6,940 - Noakhali Branch 4.307 6.742				
16.1 Cash in hand Corporate Office 20.062 52.560 Gulshan Branch 5.687 4.125 Motijheel Branch 10.000 10.000 Banasree Branch 5.967 7.480 CTG Branch 6.706 3.379 Sylhet Branch 13.732 7.125 Comilla Branch 6.940 - Noakhali Branch 4.307 6.742		Casil at bank (note 10.2)		
Corporate Office 20,062 52,560 Gulshan Branch 5,687 4,125 Motijheel Branch 10,000 10,000 Banasree Branch 5,967 7,480 CTG Branch 6,706 3,379 Sylhet Branch 13,732 7,125 Comilla Branch 6,940 - Noakhali Branch 4,307 6,742	16.1	Coch in hand	133,371,027	157,052,005
Gulshan Branch 5.687 4.125 Motijheel Branch 10.000 10.000 Banasree Branch 5.967 7.480 CTG Branch 6.706 3.379 Sylhet Branch 13.732 7,125 Comilla Branch 6.940 - Noakhali Branch 4.307 6.742	10.1		20.062	52 560
Motijheel Branch 10.000 10.000 Banasree Branch 5.967 7.480 CTG Branch 6.706 3.379 Sylhet Branch 13.732 7.125 Comilla Branch 6,940 - Noakhali Branch 4.307 6.742		·		
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Comilla Branch 6,940 - Noakhali Branch 4,307 6,742				
Noakhali Branch 4.307 6.742		·		-
				6.742
			73,401	91,411

					Amount in BDT
tes	Particulars			September-23	December-22
5.2	Cash at bank				
	BRAC Bank Ltd.			134,133,141	109.884.522
	Standard Chartered Bank			20,869.336	46.324.962
	NRB Commercial Bank Limite	d		26.195	525.119
	NRB Bank Limited			8,677	9,022
	One Bank Limited			76,171	568,048
	Standard Bank Limited			1.804	2.149
	Midland Bank			92,885	93,230
	Eastern Bank Limited			309,421 155,517,628	354.142 157,761,194
	David Name	Dank Assault No	Type of Agousts	Balance	Balance
	Bank Name	Bank Account No.	Type of Accounts	Багапсе	Багансе
	BRAC Bank Ltd.	150-110-165720-9001	STD A/C	(16.238)	109,639
	BRAC Bank Ltd.	150-120-165720-9002	Current A/C	133.664.923	106.560.710
	BRAC Bank Ltd.	151-310-136480-3001	STD A/C	475,469	3,204,494
	BRAC Bank Ltd.	150-120-165720-9003	Current A/C	8,987	9,678
				134,133,141	109,884,522
	Standard Chartered Bank	02-6198201-01	SND A/C	1,256	-
	Standard Chartered Bank	01-6198201-01	Current A/C	59,618	396,976
	Standard Chartered Bank	01-6198201-02	Current A/C	20,695,055	45,086,228
	Standard Chartered Bank	02-6198201-02	SND A/C	32,348	32,925
	Standard Chartered Bank	01-6198201-03	Current A/C	27,710	769,564
	Standard Chartered Bank	02 6198201 03	SND A/C	31.193	31.770
	Standard Chartered Bank	01 6198201 04	Current A/C	22.155	7.500
				20,869,336	46,324,962
	NRB Commercial Bank Ltd.	010233300000159	Current A/C	26,195	525,119
	NRB Commercial Bank Ltd.	10254000000003		0	0
				26,195	525,119
	NRB Bank Limited	1012010022911	Current A/C	8,677	9,022
				8,677	9,022
	One Bank Limited	0120083761008	Current A/C	1	12,724
	One Bank Limited	0120083761016	Current A/C	76,171	535,408
	One Bank Limited	0120083761018	SND A/C	(1)	19,916
				76,171	568,048
	Standard Bank Limited	00233011545	Current A/C	1,804	2,149
				1,804	2,149
	Midland Bank	0011-1050001760	Current A/C	92,885	93,230
	Wildiana Daine			92,885	93,230
	Eastern Bank Limited	1041220000058	Current A/C	309,421	354,142
_				309,421	354,142
17	Share capital				
7.1	Authorized share capital 300,000,000 ordinary shares o	f BDT 10 each		3,000,000,000	3,000,000,000
7.2	Issued, subscribed and paid-up 258,500,000 ordinary shares o				2,585,000,000
	Name of Shareholder	No of Shares	Face Value/Share	Balance	Balance
	BRAC Bank Ltd.	258,358,734	10	2,583,587,340	2,583.587.340
	Other individual shareholders	141,266	10	1,412,660	1,412,660

Notes	Particulars	September-23	December-22
18	Finance Lease liability under lease agreement		
	Closing balance	7,531,042	6,933,312
19	Customer deposits		
	Opening balance	145,631,464	154,173,010
	Change during the year	(4,455,830)	(8.541,546)
		141,175,634	145,631,464
20	Bank overdrafts		
	BRAC Bank Limited Loan	890,350,991	916,634,123
	Eastern Bank Limited Loan	199,978,732	207,944,840
		1,090,329,722	1,124,578,963
21	Short term loan		
	Short term Loan from United Finance Limited		~
21.1	Short term Loan from United Finance Limited	-	
	Opening Balance		
	Add: received during the year	100,000,000	000,000,000
	Less: payment during the year	(100.000,000)	(000,000,000)
	Closing balance	-	
22	Account payables		
	Broker for client trading	6,384,666	38,290,913
	VAT on fee income	4.568,486	4,400,486
	Withholding VAT	163,873	405,022
	Withholding TAX	243,455	229,548
		11,360,480	43,325,970
23	Other liabilities		
	Provision for loans and advances (Note 23.1)	1.211,835.770	1,211,835,770
	Sales receivable in transit	16,446.700	16.272.202
	CDBL charges	69,444	125,913
	Office maintenance	5,284,987	5,401,051
	Audit fees payable	624,936	540,000
	IT expenses	306.883	211,384
	Telephone and mobile expenses	115,209	78.641
	Legal and professional fees Payable	394,888	499,974
	Printing- Postage & Stationery	9.001	9,001
	Liability for fixed Assets	82,501	82,500
	Provident Fund Payable	2	-
	Entertainment Expenses Payable	-	910
	Gratuity Fund Payable	-	918.300
	Repair and Maintenance Payable	10.071.40=	80,000
	Provision for account receivable (Note 23.2)	12,871,697	12,871.697
		1,248,042,016	1,248,927,343

mount		

Provision for loans and advances	Notes	Particulars	September-23	December-22
Provision made during the year - <td>23.1</td> <td>Provision for loans and advances</td> <td></td> <td></td>	23.1	Provision for loans and advances		
Provision released during the year -		Opening balance	1,211,835,770	1,211,835,770
Closing balance 1,211,835,770 1,211,835,770 1,211,835,770 1,211,835,770 1,211,835,770 1,211,835,770 1,211,835,770 1,211,835,770 1,211,835,770 1,211,835,770 1,200,000 1,200,000 1,200,000 1,200,000 1,200,000 1,200,000 2,200,002		Provision made during the year	· -	-
Provision for account receivables Debt arragement fee Debt arragement fee Suppose the provision for account receivables Suppose the provision for taxation Suppose the provision made during the year Suppose the provision made during the year Suppose the provision for taxation Suppose the provision made during the year Suppose the provision for taxation Suppose the provision made during the year Suppose the provision for taxation Suppose the provision made during the year Suppose the provision for taxation Suppose the provision made during the year Suppose the provision for taxation Suppose the provision		Provision released during the year		
Debt arragement fee Omera petroleum limited 8.493.072 8.493.072 CACO chemicals 1.500.000 1.500.000 Silver composite 575.000 575.000 Corporate advisory fee KDDI 578.625 578.625 PEB Steel 1.725.000 1.725.000 PEB Steel 1.2871,697 12.871,697 24 Provision for taxation 190.761,900 74,900,609 Add: provision made during the year 718,574 115,861,291 Less: paid/adjusted during the year (43,218,936) - Less: paid/adjusted during the year (43,218,936) - 18,261,538 190,761,900 PEB Steel 10,761,900 -		Closing balance	1,211,835,770	1,211,835,770
Omera petroleum limited 8.493.072 8.493.072 CACO chemicals 1.500.000 1.500.000 Silver composite 575.000 575.000 Corporate advisory fee KDDI 578,625 578,625 PEB Steel 1,725,000 1,725,000 PEB Steel 1,725,000 1,725,000 24 Provision for taxation 190,761,900 74,900.609 Add: provision made during the year 190,761,900 74,900.609 Add: provision made during the year 191,480,474 190,761,900 Less: paid/adjusted during the year (43,218,936) - Less: paid/adjusted buring the year 148,261,538 190,761,900 25 Inter-company payable 998,192 -	23.2	Provision for account receivables		
CACO chemicals 1.500,000 1.500,000 Silver composite 575,000 575,000 Corporate advisory fee KDDI 578,625 578,625 PEB Steel 1,725,000 1,725,000 PEB Steel 12,871,697 12,871,697 24 Provision for taxation 190,761,900 74,900,609 Add: provision made during the year 191,480,474 190,761,900 Add: provision made during the year (43,218,936) - Less: paid/adjusted during the year (43,218,936) - Less: paid/segusted during the year 148,261,538 190,761,900 25 Inter-company payable BRAC EPL Stock Brokerage Ltd. 998,192 -		Debt arragement fee		
Silver composite 575,000 575,000 Corporate advisory fee I0,568,072 10,568,072 KDDI 578,625 578,625 PEB Steel 1,725,000 1,725,000 24 Provision for taxation 2,303,625 2,303,625 Opening balance 190,761,900 74,900,609 Add: provision made during the year 191,480,474 190,761,900 Less: paid/adjusted during the year (43,218,936) - Less: paid/adjusted buring the year 148,261,538 190,761,900 BRAC EPL Stock Brokerage Ltd. 998,192 -		Omera petroleum limited	8,493.072	8,493,072
Corporate advisory fee 10,568,072 10,568,072 KDDI 578,625		CACO chemicals	1.500,000	1.500,000
Corporate advisory fee KDDI 578,625 578,625 PEB Steel 1,725,000 1,725,000 2,303,625 2,303,625 2,303,625 24 Provision for taxation 190,761,900 74,900,609 Add: provision made during the year 718,574 115,861,291 Less: paid/adjusted during the year 191,480,474 190,761,900 Less: paid/adjusted during the year (43,218,936) - 148,261,538 190,761,900 25 Inter-company payable 998,192 - BRAC EPL Stock Brokerage Ltd. 998,192 -		Silver composite	575,000	575,000
KDDI 578,625 578,625 PEB Steel 1,725,000 1,725,000 2,303,625 2,303,625 2,303,625 24 Provision for taxation 718,71,697 12,871,697 Opening balance 190,761,900 74,900,609 Add: provision made during the year 718,574 115,861,291 Less: paid/adjusted during the year (43,218,936) - Less: paid/adjusted during the year (43,218,936) - Inter-company payable 8RAC EPL Stock Brokerage Ltd. 998,192 -			10,568,072	10,568,072
PEB Steel 1,725,000 1,725,000 2,303,625 2,303,625 2,303,625 12,871,697 12,871,697 24 Provision for taxation Opening balance 190,761,900 74,900,609 Add: provision made during the year 718,574 115,861,291 Less: paid/adjusted during the year (43,218,936) - Less: paid/adjusted during the year (43,218,936) - Inter-company payable 8RAC EPL Stock Brokerage Ltd. 998,192 -		Corporate advisory fee		
24 Provision for taxation 190,761,900 74,900,609 Add: provision made during the year 718,574 115,861,291 Less: paid/adjusted during the year (43,218,936) - Less: paid/adjusted buring the year (998,192 -		KDDI	578,625	578,625
12,871,697 12,871,697 24 Provision for taxation Opening balance 190,761,900 74,900,609 Add: provision made during the year 718,574 115,861,291 Less: paid/adjusted during the year (43,218,936) - Less: paid/adjusted during the year (43,218,936) - Less: paid/adjusted during the year 998,192 -		PEB Steel	1,725,000	1,725,000
24 Provision for taxation Opening balance 190.761,900 74,900,609 Add: provision made during the year 718,574 115,861.291 Less: paid/adjusted during the year (43,218,936) - Less: paid/adjusted during the year (43,218,936) - 148,261,538 190,761,900 25 Inter-company payable 998,192 - BRAC EPL Stock Brokerage Ltd. 998,192 -			2,303,625	2,303,625
Opening balance 190,761,900 74,900,609 Add: provision made during the year 718,574 115,861,291 Less: paid/adjusted during the year 191,480,474 190,761,900 Less: paid/adjusted during the year (43,218,936) - 148,261,538 190,761,900 25 Inter-company payable BRAC EPL Stock Brokerage Ltd. 998,192 -			12,871,697	12,871,697
Add: provision made during the year 718,574 115,861.291 Less: paid/adjusted during the year (43,218,936) Less: paid/adjusted during the year (43,218,936) 148,261,538 190,761,900 BRAC EPL Stock Brokerage Ltd. 998,192 -	24	Provision for taxation		
Less: paid/adjusted during the year 191,480,474 190,761,900 (43,218,936) - (43,218,936) 190,761,900 (43,218,936) 190,761,		Opening balance	190,761,900	74,900,609
Less: paid/adjusted during the year (43,218,936) - 25 Inter-company payable 148,261,538 190,761,900 BRAC EPL Stock Brokerage Ltd. 998,192 -		Add: provision made during the year	718,574	115,861,291
25 Inter-company payable BRAC EPL Stock Brokerage Ltd. 998,192			191,480,474	190.761,900
25 Inter-company payable BRAC EPL Stock Brokerage Ltd. 998,192 -		Less: paid/adjusted during the year	(43,218.936)	-
BRAC EPL Stock Brokerage Ltd. 998,192 -			148,261,538	190,761,900
	25	Inter-company payable		
998,192 -		BRAC EPL Stock Brokerage Ltd.	998,192	-
			998,192	-

Notes	Particulars	September-23	September-22
26	Interest Income from Margin Loan	73,517,667	59,000,291
27	Interest expenses		
	BRAC Bank Limited	67,418,454	43,847,220
	Eastern Bank LTD.	14,031,732	3,711,111
	United Finance	175,000	5,122,500
		81,625,186	52,680,831
28	Fee and commission income		
	Portfolio Management Department (PMD) (note-28.1)	33,571,960	61,204,915
	Structured Finance Department (SFD) (note-28.2)	1,620,000	2,245,985
		35,191,960	63,450,900
28.1	Portfolio Management Department (PMD)		
	Settlement fees	28,109,943	57,146,367
	Management fees	5,211,587	3,764,807
	BO maintenance fees	218,050	224,551
	Documentation fees	31,500	64,000
	Commission income from IPO	880	5,190
		33,571,960	61,204,915
28.2	Structured Finance Department (SFD)		
	Debt. arrangement fees	-	-
	Corporate advisory fees	1,620,000	2,245,985
	Private equity arrangement fees / IPO	-	-
	. , .	1,620,000	2,245,985
29	Fee and commission expenses		
	Brokerage commission cost	15,643,312	33,845,315
		15,643,312	33,845,315
30	Investment income/(loss)		
	Realized (loss)/ gain during the year	(44,993,483)	(48,810,921)
	Fair value adjustment at reporting date (Note 30.01)	53,589,568	(45,535,296)
	Dividend income	10,693,533	25,784,013
	IPO Bidding Expenses	(3,000)	-
		19,286,618	(68,562,204)
30.01	Fair value adjustment at reporting date		
	Unrealized (Loss)/Gain as year opening	(54,835,224)	(14,164,455)
	Unrealized (Loss)/Gain as at year closing	(1,245,656)	(59,699,751)
		53,589,568	(45,535,296)
31	Other operating income/(loss)		
	Gain on disposal of property, plant and equipment	16,000	-
	Sub Rent Income	124,200	124,200
		140,200	124,200
			· · · · · · · · · · · · · · · · · · ·

Notes	Particulars	September-23	September-22
32	Operating expenses		
	Salaries and allowances	31,778,434	23,682,848
	Insurance	736,567	728,244
	Training and development expenses	284,741	51,500
	Rental expenses	780,897	607,174
	Utilities, maintenance and running expenses	1,841,391	3,438,112
	Support Staff Salary	2,968,973	2,181,155
	Fuel Costs	829,000	522,288
	Internet Expenses	704,250	540,976
	Software License Fees	929,218	331,277
	Airfare	-	123,000
	Accommodation	4,000	533,800
	Travelling and conveyance	138,177	266,155
	Vehicle maintenance expenses	177,145	219,441
	Telephone, communication and IT expenses	581,023	340,156
	Printing and stationery	389,389	418,296
	Legal and professional fees	1,262,414	1,273,875
	Audit fees	666,136	474,375
	License and renewal fees	341,438	331,735
	Meeting expenses	148,332	183,340
	Entertainment expenses	451,108	278,165
	Advertisement	533,697	256,175
	Bad Debt Expenses	55,491	-
	Depreciation & amortization	6,067,188	4,761,842
	Provident Fund Expense	1,526,022	2,316,744
	Gratuity Fund Expenses	-	3,053,756
	CDBL expenses	1,313,776	2,605,884
		54,508,806	49,520,313
33	Financial expenses		
	Bank charges and commission	409,519	446,816
	Other Expenses (Interest expenses on Right of use assets)	596,681	416,414
		1,006,200	863,229
34	Tax (income)/expenses		
	Current taxes for the year	718,576	700,000
	Total tax (income) / expense	718,576	700,000

BRAC EPL Investments Limited Category wise schedule of Property, plant and equipment As at 30 Setember 2023

Amount in BDT

As	at	30	June	2022	
,					

		Co	ost				Written down			
Particulares	Balance on January 2023	Additions during the year	Adjustment/ disposal during the year	Balance on 30 September 2023	Rate of Depreciation	Balance on January 2023	Charged during the Period	Adjustment/ disposal during the year	Balance on 30 September 2023	value at 30 June 2023
Furniture & fittings	4,304,282	47,838	-	4,352,119	10%-20%	3,578,241	109,588	-	3,687,829	664,290
Office floor space	6,348,797	-	-	6,348,797	5%	3,951,966	230,537	-	4,182,503	2,166,294
Motor vehicles	12,104,340	-	-	12,104,340	20%	12,104,340	-	-	12,104.340	-
Leasehold improvement	4,721,880	-	-	4,721,880	15%	1,865,834	475,748	-	2,341,582	2,380,298
IT equipment	16,296,036	333,826	103,000	16,526,862	20%-33.33%	13,800,697	1,002,468	103,000	14,700,165	1,826,697
Office equipment	9,407,528	1	-	9,407,529	10%-20%	8,428,073	169,603	_	8,597,676	809,853
Total	53,182,863	381,664	103,000	53,461,527		43,729,150	1,987,945	103,000	45,614,095	7,847,432

As at 31 December 2022

		Co	ost		Pata of	Rate of Depreciation					
Particulares	Balance on	Additions during	Adjustment/	Balance on 31	Depreciation	Balance on	Charged during	Adjustment/	Balance on 31	value at 31	
	January 2022	the year	disposal during	December 2022	Depreciation	January 2022	the Period	disposal during	December 2022	December 2022	
Furniture & fittings	4,304,282	-	-	4,304,282	10%-20%	3,434,249	143,992	-	3,578,241	726,041	
Office floor space	6,348,797	-	-	6,348,797	5%	3,644,583	307,383	-	3,951.966	2,396,831	
Motor vehicles	12,104,340	-	-	12,104,340	20%	11,334,892	769,448	-	12,104,340	-	
Leasehold improvement	3,507,919	1,213,961	-	4,721,880	15%	1,332,765	533,069	-	1,865,834	2,856,046	
IT equipment	16,233,656	1,023,384	961,004	16,296,036	20%-33.33%	13,792,499	969,202	961,004	13.800.697	2,495,339	
Office equipment	10,066,065	604,251	1,262,788	9,407,528	10%-20%	9,498,178	192,683	1,262,788	8.428.073	979,455	
Total	52,565,058	2,841,596	2,223,792	53,182,863		43,037,165	2,915,776	2,223,792	43,729,150	9,453,713	

BRAC EPL Investments Limited Software wise schedule of Intangible assets

As at 30 September 2023

Amount in BDT

As	яt	30	Sei	ptem	her	20	123
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Particulars	Balance on 01 January 2023	Addition During the Year	Adjustment/D isposal during the year	Balance on 30 September 2023	Rate of amortization	Balance on 01 January 2023	Addition During the Year	Adjustment/D isposal during the year	Balance on 30 September 2023	Written down value at 30 Septemebr 2023
Microsoft System Center Endpoint Protection (SCEP)	948,611	-	-	948,611	33.33%	948.611	-	-	948.611	-
Sage Software, Inc. 300 Premium (Version 2022)	2,535,309	-	-	2,535,309	33.33%	140,851	563,403	_	704,255	1,831,055
Total	3,483,920		_	3,483,920		1,089,463	563,403	_	1,652,866	1,831,055

As at 31 December 2022

As at 51 becember 2022		Cos								
Particulars	Balance on 1 January 2022	Additions during the year	Adjustment/ disposal during the year	Balance on 31 December 2022	Rate of amortization	Balance on 1 January 2022	Charged during the Period	Adjustment/ disposal during the year	Balance on 31 December 2022	Written down value at 31 December 2022
Microsoft System Center Endpoint Protection (SCEP)	948,611	-	-	948,611	33.33%	948,611	-	-	948.611	-
Sage Software, Inc. 300 Premium (Version 2022)	-	2,535.309	-	2,535.309	33.33%	-	140.851	-	140.851	2.394,458
Total	948,611	2,535,309		3,483,920		948,611	140,851	-	1,089,463	2,394,458