BRAC EPL Investments Limited

Financial Statements as at and for the 3rd quarter ended 30 September 2022

BRAC EPL Investments Limited Statement of Financial Position (Unaudited) As at 30 September 2022

Assets Non-current assets Property, plant and equipment Intangible assets Right of use Asset Deferred tax assets	5 6 7 8	9,279,722 3,082,095	BDT 9,527,892
Property, plant and equipment Intangible assets Right of use Asset	6 7	, ,	9,527,892
Intangible assets Right of use Asset	6 7	, ,	9,527,892
Right of use Asset	6 7	, ,	-,,
	7	3,082,095	-
Deferred tax assets		-,,	3,094,165
		207,934,376	207,934,376
		220,296,192	220,556,433
Current assets			
Accounts receivables	9	34,290,451	30,361,965
Inter-company receivables	10	41,400	
Other receivables		23,122	11,274,051
Investment in quoted securities	11	1,092,484,745	1,018,842,980
Advance income tax	12	45,725,683	38,249,947
Loans and advances to customers	13	2,049,492,776	1,501,145,144
Accrued interest and management fees receivable	14	40,922,353	22,064,675
Advances, deposits and prepayments	15	3,129,241	1,760,761
Cash and cash equivalents	16	59,422,600	215,983,749
		3,325,532,372	2,839,683,272
Total assets		3,545,828,564	3,060,239,705
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		(2,068,492,857)	(1,984,938,405)
Shareholders' equity	-	953,333,094	1,036,887,546
AL	-	2	
Non-current liabilities	0.04	2 776 020	2.4.42.004
Lease Liability 1	8.01	3,776,929	3,143,081
Current liabilities			
Customer deposits	19	167,582,032	154,173,010
Bank overdrafts	20	998,479,954	590,713,887
Short term loan	21	100,000,000	-
Account payables	22	33,071,616	6,698,570
Other liabilities	23	1,277,035,163	1,256,109,121
Provision for taxation	24	12,471,089	11,771,089
Lease Liability 1	8.01	-	743,400
Inter-company payable	25	78,686	-
		2,588,718,541	2,020,209,078
Total equity and liabilities	_	3,545,828,564	3,060,239,705

Footnotes:

1. These financial statements should be read in conjunction with annexed notes 1 to 37.

Chief Financial Officer (Acting) BRAC EPL Investments Limited

BRAC EPL Investments Limited Statement of Profit or Loss and Other Comprehensive Income (Unaudited) For the 3rd quarter ended 30 September 2022

	Notes	Jan to Sep 2022	Jan to Sep 2021
		BDT	BDT
Revenue			
Interest income from margin loan	26	59,000,291	16,513,339
Interest expenses	27	(52,680,831)	(65,058,763)
Net interest income (A)	•	6,319,460	(48,545,423)
Fee and commission income	28	63,450,900	50,587,359
Fee and commission expenses	29	(33,845,315)	(15,465,371)
Net fee and commission income (B)	-	29,605,585	35,121,987
(Loss)/gain from investment in securities	30	(94,346,217)	155,137,970
Other operating income/(loss)	31	25,908,213	18,250,129
Net (loss)/gain from investment in securities (C)	*	(68,438,004)	173,388,099
Total operating income/(loss) (A+B+C)	-	(32,512,959)	159,964,663
O constitute and the second	32	(40 520 242)	(20.017.554)
Operating expenses Operating profit/(loss) (D)	32	(49,520,313) (82,033,273)	(30,917,554)
Operating pronty (loss) (b)	**	(62,033,273)	129,047,109
Finance income		42,050	219,216
Financial expenses	33	(863,229)	(642,168)
Net finance income (E)		(821,179)	(422,952)
Profit/(loss) before provisions (D+E)		(82,854,452)	128,624,157
Provision for loans and advances	23.1		
Provision for account receivables	23.2		
Profit/(loss) before tax		(82.854.452)	128,624,157
	-		
Current tax expense	34	700,000	513,420
Deferred tax expense / (income)	34		70,294,644
Tax (income)/expenses	- 1	700,000	70,808,065
	-		
Profit/(loss) after tax	_	(83,554,452)	57,816,092
Other comprehensive Income	-		-
Total Profit / (Loss)		(83,554,452)	57,816,092

Footnotes:

1. These financial statements should be read in conjunction with annexed notes 1 to 37.

Chief Financial Officer (Acting) BRAC EPL Investments Limited

BRAC EPL Investments Limited Statement of Cash Flows (Unaudited) For the 3rd quarter ended 30 September 2022

		Jan to Sep 2022	Jan to Sep 2021
		BDT	BDT
A.	Operating activities		
	Net profit before tax	(82,854,452)	128,624,157
	Add: Items not involving in movement of cash:		
	Depreciation on property, plant and equipment	2,224,611	1,725,361
	Amortization of intangible asset	_	204,125
	Gain on disposal of property, plant and equipment	-	-
	Depreciation of Right-of-use assets	2,537,231	2,576,845
	Adjustment of lease		
	Fair value adjustments for fall in values of investment in securities	45,535,296	(322,686,898)
	Share of profit of equity in associate company		2/
		50,297,139	(318,180,567)
	Income tax paid	(7,475,737)	(11,416,238)
	Operating(loss)/profit before changes in working capital	(40,033,050)	(200,972,648)
	Changes in working capital:		
	(Increase)/decrease in loan and advances to customers	(548,347,632)	(86,578,264)
	(Increase)/decrease in accrued interest and mgt. fees receivable	(18,857,678)	10,567,195
	(Increase)/decrease in account receivables	(3,928,486)	(58,782,337)
	(Increase)/decrease in advance, deposits and prepayments	(1,368,480)	20,348,358
	(Increase)/decrease in inter-company receivable	(41,400)	(182,777)
	(Increase)/decrease in other receivables	11,250,929	13,983,215
	Increase/(decrease) in customer deposits	13,409,022	857,899,311
	Increase/(decrease) in account payables	26,373,045	30,806,028
	Increase/(decrease) in inter-company payable	78,686	1,649,695
	Increase/(decrease) in other liabilities	20,926,042	19,286,866
	Increase/(decrease) in lease liability	(109,552)	(3,170,663)
		(500,615,504)	805,826,628
	Net cash (used)/from operating activities (A)	(540,648,554)	604,853,980
В.	Cash flows from Investing activities:		
	Acquisition of property, plant and equipment	(1,976,440)	(2,786,466)
	Disposal of property, plant and equipment	(2)373/110/	(=), (0), (0)
	Sale/(purchase) of investment securities	(119,177,061)	355,833,326
	Inclusion of Right of Used Asset	(2,525,161)	-
	Net cash used in investing activities (B)	(123,678,663)	353,046,860
c.	Cash flows from Financing activities		
	Receipt/(repayment) of bank overdraft	407,766,067	(205,290,004)
	Receipt/(repayment) of short term loans	100,000,000	(640,000,000)
	Net cash from/(used) in financing activities (C)	507,766,067	(845,290,004)
			112,610,836
	Net decrease in cash and cash equivalents (A+B+C)	(156,561,150)	
	Cash and cash equivalents at the beginning of the year	215,983,749	14,440,817
	Cash and cash equivalents at the end of the year	59,422,599	127,051,653

Chief Financial Officer (Acting) BRAC EPL Investments Limited

BRAC EPL Investments Limited
Statement of Changes in Equity (Unaudited)
For the 3rd quarter ended 30 September 2022

	P		P	Amount in BDT
Particulars	Share capital	Share premium	Retained Earnings	Total
Balance as on 31 December 2020	2,585,000,000	436,825,951	(2,231,889,288)	789,936,663
Total comprehensive income for the year 2021	_	-	246,950,883	246,950,883
Balance as on 31 December 2021	2,585,000,000	436,825,951	(1,984,938,405)	1,036,887,546
Total comprehensive income for the year	_	_	(83,554,452)	(83,554,452)
Balance as on 30 September 2022	2,585,000,000	436,825,951	(2,068,492,857)	953,333,094

Chief Financial Officer (Acting)
BRAC EPL Investments Limited

	BDT	BDT
5 Property, plant and equipment		3
Cost at the beginning of the year	52,565,058	50,201,603
	1,976,440	2,880,090
Add: Addition during the year	-	516,636
Less: Adjustment/disposal during the year	54,541,498	52,565,057
Cost at the close of the year		32,303,037
Accumulated depreciation at the beginning of the year	43,037,165	41,079,026
Add: Depreciation during the year	2,224,611	2,474,775
Less: Adjustment/disposal during the year		516,636
Accumulated depreciation the end of the year	45,261,776	43,037,165
Carrying amount as at	9,279,722	9,527,892
Details are shown in Annexure-A		
6 Intangible assets		
Cost at the beginning of the year	948,611	948,611
Add: Addition during the year	-	-
Less: Adjustment/disposal during the year		-
Cost at the close of the year	948,611	948,611
Cost at the close of the year		
Accumulated depreciation at the beginning of the year		948,611
Add: Depreciation during the year		
Less: Adjustment/disposal during the year		
Accumulated depreciation the end of the year	948,611	948,611
Carrying amount as	(0)	0
Details are shown in Annexure-A		
*		
7 Right-of-use assets		
Cost at the beginning of the year	10,880,359	10,880,359
Add: Addition during the year	2,525,161	~
Less: Adjustment/disposal during the year		_
Cost at the close of the year	13,405,520	10,880,359
	7,786,194	4,359,549
Accumulated depreciation at the beginning of the year		3,426,645
Add: Depreciation during the year	2,537,231	3,420,043
Less: Adjustment/disposal during the year	40.222.425	7 700 104
Accumulated depreciation the end of the year	10,323,425	7,786,194
Carrying amount	3,082,095	3,094,165
Details are shown in Annexure-A		

30 September 2022 31 December 2021

		BDT	BDT
8	Deferred tax assets Deferred tax on temporary differences (Note 08.1)		(2,205,545)
	Net Operating loss carry forwards (Note 08.2)		(205,728,832)
	net operating loss carry to marks (Note only)	207,934,376	207,934,377
8.1	Deferred tax on temporary differences		
	(i) Deductible temporary differences		
	Property, plant and equipment		5,089,138
	Finance lease obligations		
	(ii) Deductible temporary difference		
	of lease obligations	·	792,315
	Net taxable/(deductible) temporary differences		5,881,453
	Tax rate		37.50%
	Deferred tax asset as at 31 December	-	2,205,545
	Less: opening balance as at 1 January		(2,532,516)
	Deferred tax expense /(income)		4,738,061
8.2	Net Operating loss carry forwards		
	Deferred tax (asset)/liability as at 31 December		(205,728,832)
	Less: opening balance as at 1 January		281,178,577
	Deferred tax expense /(income) from operating loss	_	75,449,745
8.2.1	Deferred tax (asset)/liability		
	Opening Balance as at 1 January		(281,178,577)
	Deferred Tax Assets Expense adjusted till 2021		143,069,252 (67,619,507)
	Deferred Tax income Closing Deferred Tax Assets considering full loss		(205,728,832)
	Closing Deferred Tax Assets considering full loss	_	(203), 20)032)
9	Account receivables		
	Portfolio Management Department (PMD) (Note-09.1)	21,418,754	17,490,268
	Structured Finance Department (SFD) (Note-09.2)	12,871,697	12,871,697
		34,290,451	30,361,965
9.1	Portfolio Management Department (PMD)		
	Receivable from brokerage for client trading	9,367,016	9,417,321
	Receivable from brokerage for own investment	12,051,738	8,072,947
	,	21,418,754	17,490,268
	DADL was included asserted underlying from hydrone for daily sale and hour	rangactions of clients. These	e are cleared every
	PMD's receivables consist mainly of net receivables from brokers for daily sale and buy t	ransactions of Chemis, Thes	c are ciculed every

three working days.

30 September 2022 31 December 2021

Corporate advisory fees 2,303,675 12,871,697 12,			30 September 2022	31 December 2021
Debit arrangement fees			BDT	BDT
Corporate advisory fees 2,303,625 12,871,697 12,	9.2	Structured Finance Department (SFD)		
Corporate advisory fees 2,303,625 12,871,697 12,		Deht arrangement fees	10,568,072	10,568,072
10 Inter-company receivables				2,303,625
### RRAC EPL Stock Brokerage Limited ### 41,400 1.00 1		corporate actions y tees		12,871,697
### RRAC EPL Stock Brokerage Limited ### 41,400 1.00 1	40	1. Commence of the commence of		
1	10	inter-company receivables		
Investment in quoted securities		BRAC EPL Stock Brokerage Limited		-
Investment in quoted securities 1,081,847,245 986,750.00 10,000.00 10,0637,500 22,083,95 1,092,484,745 10,080,20 1,092,484,745 1,088,42,95 1,092,484,745 1,088,42,95 1,092,484,745 1,088,42,95 1,092,484,745 1,088,42,95 1,092,484,745 1,088,42,95 1,092,484,745 1,088,42,95 1,092,484,745 1,088,42,95 1,092,484,745 1,088,42,95 1,092,484,745 1,088,42,95 1,092,484,745 1,088,42,95 1,092,484,745 1,088,42,95 1,092,484,745 1,088,42,95 1,092,484,745 1,088,42,95 1,092,484,745 1,088,42,95 1,092,484,745 1,088,42,95 1,092,484,745 1,092,484			41,400	
Investment in quoted securities 1,081,847,246 965,750,000 10,060,000 10,0637,500 1,000,000 10,0637,500 1,000,0				
Investments in Sukuk Bond 10,637,500 22,083,09 10,092,484,745 10,188,842,98 10,92,484,745 10,188,842,98 10,92,484,745 10,188,842,98 10,92,484,745 10,188,842,98 10,92,484,745 10,188,842,98 10,92,484,745 10,188,842,98 10,92,484,745 10,188,842,98 10,92,484,745 10,188,842,98 10,92,484,745 10,188,842,98 10,92,484,745 10,188,842,98 10,92,484,745 10,92,	11		4 004 047 245	000 750 050
Investment in Pre IPO			1,081,847,245	
The company invests in quoted securities, traded on the secondary capital market in Bangladesh. At the reporting date these recognized at market value on aggregate basis. As per IFRS 9: Financial instruments, these have been classified as fair value through proor or loss where gains or losses arising from a change in the fair value of such financial assets are recognized in the statement comprehensive income. 2 Advance income tax Opening balance Add: paid during the year Less: adjusted during the year Opening balance Opening balance Opening balance Opening balance Increase / (decrease) during the year Opening balance Opening balance Opening balance Opening balance Increase / (decrease) during the year Accrued interest and management fees receivable Accrued interest receivable Accrued interest receivable and accrued portfolio management fee is deducted from client's account on every calendar quarter a adjusted with client's purchase power accordingly. Advances Staff loans General suppliers Advances, deposits and prepayments Regulators Opening balance Staff loans General suppliers Advances, deposits and prepayments Regulators Opening balance Staff loans General suppliers Advances, deposits and prepayments Regulators Opening balance Staff loans General suppliers Openits Op			10,637,500	22,083,930
recognized at market value on aggregate basis. As per IFRS 9: Financial Instruments, these have been classified as fair value through proor loss where gains or losses arising from a change in the fair value of such financial assets are recognized in the statement comprehensive income. 12 Advance income tax Opening balance 38,249,947 30,212,85 Add: paid during the year 7,475,737 8,037,00 Less: adjusted during the year 45,725,683 38,249,94 13 Loans and advances to customers Opening balance 1,501,145,144 1,697,600,1-1 Increase / (decrease) during the year 2,049,492,776 1,501,145,14-1 Accrued interest and management fees receivable 39,458,065 20,851,45-1 Accrued interest receivable 39,458,065 20,851,45-1 Accrued interest receivable and accrued portfolio management fee is deducted from client's account on every calendar quarter adjusted with client's purchase power accordingly. Advances Staff loans Advances Staff loans 1,770,341 447,84 Ceneral suppliers 1,770,341 447,84				1,018,842,980
recognized at market value on aggregate basis. As per IFRS 9: Financial Instruments, these have been classified as fair value brough proor or loss where gains or losses arising from a change in the fair value of such financial assets are recognized in the statement comprehensive income. 12 Advance income tax Opening balance 38,249,947 30,212,85 Add: paid during the year 7,475,737 8,037,03 Less: adjusted during the year 45,725,683 38,249,94 13 Loans and advances to customers Opening balance 1,501,145,144 1,697,600,1-1 Increase / (decrease) during the year 1,501,145,144 1,697,600,1-1 10 Accrued interest and management fees receivable 2,049,492,776 2,501,455,125 Accrued interest receivable 39,455,065 20,851,45 Accrued interest receivable and accrued portfolio management fee is deducted from client's account on every calendar quarter adjusted with client's purchase power accordingly. 15 Advances Advances Staff loans 1,770,341 447,81		The company invests in quoted securities, traded on the secondary capital market in	n Bangladesh. At the reg	porting date these are
tomprehensive income. Advance income tax Opening balance		recognized at market value on aggregate basis. As per IFRS 9: Financial Instruments, these	have been classified as fa	air value through profit
Advance income tax			ial assets are recognized	d in the statement of
Opening balance 38,249,947 30,212,85 Add:paid during the year 7,475,737 8,037,00 45,725,683 38,249,94 28,037,00 45,725,683 38,249,94 29,037,00 45,725,683 38,249,94 29,037,00 20,037,00 2		comprehensive income.		
Add: paid during the year 7,475,737 8,037,00 45,725,683 38,249,94	12	Advance income tax		
Less: adjusted during the year 45,725,683 38,249,94 Less: adjusted during the year 45,725,683 38,249,94 Loans and advances to customers Opening balance 1,501,145,144 1,697,600,14 Increase / (decrease) during the year 548,347,632 (196,454,954,954,949,492,776 1,501,145,145,145,145,145,145,145,145,145,14		Opening balance	38,249,947	30,212,853
Less: adjusted during the year 45,725,683 38,249,92 3 Loans and advances to customers 7,501,145,144 1,697,600,14 Increase / (decrease) during the year 548,347,632 (196,454.99 2,049,492,776 1,501,145,144 Accrued interest and management fees receivable 39,458,065 20,851,45 Accrued interest receivable 39,458,065 20,851,45 Accrued interest receivable 39,458,065 20,851,45 Accrued interest receivable 1,464,288 1,213,2 Accrued interest receivable and accrued portfolio management fee is deducted from client's account on every calendar quarter a adjusted with client's purchase power accordingly. Advances Advances 1,770,341 447,86 Advances 314,501 314,51 Advances 314,501		Add: paid during the year		8,037,094
13 Loans and advances to customers			45,725,683	38,249,947
Opening balance Increase / (decrease) during the year 1,501,145,144 (1967,601,145,144) 1,697,601,145,144 (196,450,145) 14 Accrued interest and management fees receivable 39,458,065 (20,851,48 (196,454)) 20,851,48 (196,454) Accrued interest receivable 39,458,065 (20,851,48 (196,452)) 20,851,48 (196,452) 1,213,2 (20,46,67) Accrued interest receivable 40,922,353 (22,064,67) 22,064,67 (20,46,67) 22,		Less: adjusted during the year	45,725,683	38,249,947
Increase / (decrease) during the year 548,447,632 (196,454,952)	13	Loans and advances to customers		
Increase (decrease) during the year 548,347,632 (196,454,952)		Opening balance	1,501,145,144	1,697,600,142
2,049,492,776 1,501,145,147 4. Accrued interest and management fees receivable 39,458,065 20,851,45 Accrued interest receivable 1,464,288 1,213,22 40,922,333 22,064,667 Accrued interest receivable and accrued portfolio management fee is deducted from client's account on every adjusted with client's purchase power accordingly. 4. Advances 5 Advances, deposits and prepayments Staff loans 1,770,341 447,80 General suppliers 1,770,341 447,80 4,700,000 1,770,341 447,80 1,770,341 314,50 314,50 Peposits 314,501 314,50 Regulators 314,501 314,50 Prepayments 1,044,399 998,83 Office rent 1,044,399 998,83				(196,454,998)
Accrued interest receivable Accrued management fees receivable Accrued management fees receivable Accrued interest receivable and accrued portfolio management fee is deducted from client's account on every calendar quarter a adjusted with client's purchase power accordingly. 15 Advances, deposits and prepayments Advances Staff loans General suppliers Deposits Regulators Prepayments Prepayments Office rent 1,044,399 998,33				1,501,145,144
Accrued management fees receivable Accrued interest receivable and accrued portfolio management fee is deducted from client's account on every calendar quarter a adjusted with client's purchase power accordingly. Advances, deposits and prepayments Advances Staff loans General suppliers Deposits Regulators Prepayments Prepayments Office rent Accrued interest receivable and accrued portfolio management fee is deducted from client's account on every calendar quarter a adjusted with client's purchase power accordingly. 1,746,288 1,213,21 40,922,353 22,064,67 40,922,353 22,064,67 40,922,353 22,064,67 40,922,353 22,064,67 40,922,353 22,064,67 40,922,353 22,064,67 40,922,353 41,501 447,86 47	14	Accrued interest and management fees receivable		
Accrued management fees receivable Accrued interest receivable and accrued portfolio management fee is deducted from client's account on every calendar quarter a adjusted with client's purchase power accordingly. Advances, deposits and prepayments Advances Staff loans General suppliers Deposits Regulators Regulators Prepayments Office rent Accrued interest receivable and accrued portfolio management fee is deducted from client's account on every calendar quarter a adjusted with client's purchase power accordingly. 1,746,288 1,213,21 40,922,353 22,064,67 40,922,353 22,064,67 40,922,353 22,064,67 40,922,353 41,501 41,770,341 447,86 4			20 450 005	20 051 451
Accrued interest receivable and accrued portfolio management fee is deducted from client's account on every calendar quarter a adjusted with client's purchase power accordingly. 15 Advances, deposits and prepayments Advances Staff loans General suppliers Deposits Regulators Regulators Prepayments Office rent 1,044,399 998,35				
Accrued interest receivable and accrued portfolio management fee is deducted from client's account on every calendar quarter a adjusted with client's purchase power accordingly. 15 Advances, deposits and prepayments Advances Staff loans General suppliers Deposits Regulators 1,770,341 447,86		Accrued management fees receivable		22,064,675
Advances Staff loans			client's account on every	calendar quarter and
Staff loans 1,770,341 447,80 General suppliers 1,770,341 447,80 Deposits 314,501 314,50 Regulators 314,501 314,50 Prepayments 500 1,044,399 998,35 Office rent 1,044,399 998,35	15	Advances, deposits and prepayments		
Staff loans 1,770,341 447,86 General suppliers 1,770,341 447,86 Deposits 314,501 314,50 Regulators 314,501 314,50 Prepayments 500 1,044,399 998,35 Office rent 1,044,399 998,35		Advances		
Deposits 1,770,341 447,80			-	-
Deposits 314,501 314,501 314,501 Prepayments Office rent 1,044,399 998,31		General suppliers		447,861
Regulators 314,501 314,50 Prepayments Office rent 1,044,399 998,39			1,770,341	447,861
314,501 314,501 314,501			214 501	314,501
Prepayments 1,044,399 998,35		Regulators	314,301	314,301
Office rent			314,501	314,501
Office rent		· ·	1 0// 200	חחב סחח
2 1 M 7/1 1 760 7		Office rent	1,044,399 3,129,241	1,760,761

				30 September 2022	31 December 2021
				BDT	BDT
ash and cash equivalents					
ash in hand				78,581	80,076
Balance with Banks					45 507 700
RAC Bank Ltd.				2,517,242	15,507,780
tandard Chartered Bank				55,079,223 521,781	190,129,763 522,131
IRB Commercial Bank Limited				9,367	9,712
IRB Bank Limited				766,870	9,637,298
one Bank Limited				2,719	3,069
tandard Bank Limited				93,575	93,920
Aidland Bank astern Bank Limited				353,242	-
astern bank Limited				59,422,600	215,983,749
Bank Name	Bank Account No.		Type of Accounts		40.200.520
BRAC Bank Ltd.	150-110-165720-900	-	STD A/C	2,093,903	10,260,530
BRAC Bank Ltd.	150-120-165720-900		Current A/C	(500,645)	1,501
BRAC Bank Ltd.	151-310-136480-300		STD A/C	913,616	5,235,381 10,368
BRAC Bank Ltd.	150-120-165720-900	3	Current A/C	10,368 2,517,242	15,507,780
			SND A/C	1,045	1,045
Standard Chartered Bank	02-6198201-01		Current A/C	1,151,409	233,844
Standard Chartered Bank	01-6198201-01		Current A/C	53,161,565	188,039,540
Standard Chartered Bank	01-6198201-02 02-6198201-02		SND A/C	32,925	32,235
Standard Chartered Bank	01-6198201-03		Current A/C	693,010	1,007,419
Standard Chartered Bank	01-6198201-03		SND A/C	31,770	31,770
Standard Chartered Bank Standard Chartered Bank	01 6198201 04		Current A/C	7,500	783,910
Standard Chartered Bank	01013020104		our energy a	55,079,223	190,129,763
NRB Commercial Bank Ltd.	010233300000159		Current A/C	521,781	522,131
NRB Bank Limited	1012010022911		Current A/C	9,367	9,712
			6 10/6	33,115	33,115
One Bank Limited	0120083761008		Current A/C	714,008	9,584,610
One Bank Limited	0120083761016		Current A/C	19,746	19,573
One Bank Limited	0120083761018		SND A/C	766,870	9,637,298
Standard Bank Limited	00233011545		Current A/C	2,719	3,069
	0011-1050001760		Current A/C	93,575	93,920
Midland Bank				353,242	
Eastern Bank Limited	1041220000058		Current A/C	555,242	
Share capital					
Authorized share capital 300,000,000 ordinary shares of	BDT 10 each			3,000,000,000	3,000,000,000
Issued, subscribed and paid-up 258,500,000 ordinary shares of	share capital			2,585,000,000	2,585,000,000
The company's shareholding po		2:			
Jonipani, a sina ana ana ana ana				Amount	Amount
Name of shareholders	Nationality/ Incorporated in	No of shares	Face value per share (BDT)	BDT	BDT
DDAC Dank I to	Bangladesh	258,358,734		2,583,587,340	2,583,587,340
BRAC Bank Ltd.	Various	141,266	10	1,412,660	1,412,660
Other individual shareholders	Va.1003		-	2 505 000 000	3 595 000 000

16

17 17.1

17.2

As per Form-117, BRAC Bank Limited (hereinafter called the "said Transferee") acquired shares from the minority shareholders on 19th November 2017. BRAC Bank Limited currently holding 99.95% of shares of BEIL's total subscribed shares.

258,500,000

2,585,000,000

			30 September 2022	31 December 2021
			BDT	BDT
18	Finance Lease liability under lease agreemen	t		
	Balance at the beginning of the year		3,886,480	7,134,997
	Add: Addition during the year		2,525,161	-
	Less: Adjustment/disposal during the year (Pa	yment)	(2,634,712)	(3,248,517)
	Closing balance	я.	3,776,929	3,886,480
18.01	Lease Liability			742 400
	Non-current liabilities			743,400 3,143,081
	Current liabilities		3,776,929	3,886,481
19	Customer deposits			
	Opening balance		154,173,010	79,536,443
	Change during the year		13,409,022	74,636,568
			167,582,032	154,173,010
	Customer deposits represent invested funds l	ying in the company's account at the reporting	g date.	
20	Bank overdrafts			
	BRAC Bank Limited		798,479,954	590,713,887
	Eastern Bank Limited		200,000,000	
	Editorii Barik Elimed		998,479,954	590,713,887
	The terms and conditions of the bank overdr	aft are as follows:		
	BRAC Bank Limited			
		· Overdraft 1- renewal		
	Type of facility	: Overdraft 1- renewal : BDT 800.000.000 (BDT eight hundred	l million) only.	
	Type of facility Facility limit	: BDT 800,000,000 (BDT eight hundred		
	Type of facility Facility limit Repayment procedures	: BDT 800,000,000 (BDT eight hundred : From operational cash flow/or own s		
	Type of facility Facility limit Repayment procedures Maximum tenor	BDT 800,000,000 (BDT eight hundredFrom operational cash flow/or own sOn demand	ources of borrower.	
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose	 BDT 800,000,000 (BDT eight hundred From operational cash flow/or own s On demand To meet day to day operational activity 	ources of borrower.	
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest	 BDT 800,000,000 (BDT eight hundred From operational cash flow/or own s On demand To meet day to day operational activities 	ources of borrower.	
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose	 BDT 800,000,000 (BDT eight hundred From operational cash flow/or own s On demand To meet day to day operational activity 	ources of borrower.	
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest	 BDT 800,000,000 (BDT eight hundred From operational cash flow/or own s On demand To meet day to day operational activities 	ources of borrower.	
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited	 BDT 800,000,000 (BDT eight hundred From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1	ources of borrower. ities.	
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred)	ources of borrower. ities. million) only.	
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s	ources of borrower. ities. million) only.	
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand	ources of borrower. ities. million) only. cources of borrower.	
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. ities. million) only. cources of borrower.	
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand	ources of borrower. ities. million) only. cources of borrower.	
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. ities. million) only. cources of borrower.	
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. ities. million) only. cources of borrower. ities.	
21	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. ities. million) only. cources of borrower.	_
21	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. ities. million) only. cources of borrower. ities.	
21 21.1	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Short term loan Opening balance	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. ities. million) only. sources of borrower. ities. 100,000,000	640,000,000
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Short term loan	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. ities. million) only. sources of borrower. ities. 100,000,000	640,000,000
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Short term loan Opening balance	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. ities. million) only. sources of borrower. ities. 100,000,000	640,000,000
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Short term loan Opening balance	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. million) only. sources of borrower. ities. 100,000,000 100,000,000	
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Short term loan Opening balance Add: received during the year	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. ities. million) only. sources of borrower. ities. 100,000,000	640,000,000
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Short term loan Opening balance Add: received during the year	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. million) only. sources of borrower. ities. 100,000,000 100,000,000	640,000,000
	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Short term loan Opening balance Add: received during the year Closing balance	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. million) only. sources of borrower. ities. 100,000,000 100,000,000	640,000,000
21.1	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Short term loan Opening balance Add: received during the year Closing balance Short term Loan from IIDFC Limited	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. million) only. sources of borrower. ities. 100,000,000 100,000,000	640,000,000 640,000,000
21.1	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Short term loan Opening balance Add: received during the year Closing balance Short term Loan from IIDFC Limited Opening Balance	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. million) only. sources of borrower. ities. 100,000,000 100,000,000	640,000,000 640,000,000 - 470,000,000
21.1	Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Eastern Bank Limited Type of facility Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Short term loan Opening balance Add: received during the year Closing balance Short term Loan from IIDFC Limited	 BDT 800,000,000 (BDT eight hundred) From operational cash flow/or own s On demand To meet day to day operational activities 30 November 2022 Overdraft 1 BDT 500,000,000 (BDT Fifty hundred) From operational cash flow/or own s On demand To meet day to day operational activities	ources of borrower. million) only. sources of borrower. ities. 100,000,000 100,000,000	640,000,000 640,000,000

30 September 2022 31 December 2021

30 September 2022	31 December 2021
BDT	BDT

The terms and conditions of the loan taken from IIDFC Limited are as follows:

Loan limit

: BDT 500,000,000 (BDT five hundred million) only.

Mode of repayment

: Interest will be paid on quaterly basis and principal will be repaid on maturity

Maximum tenor

: 1 Year or Twelve months

Purpose

: To meet Business Operation

Interest

11%

Expiry

21.1.2 Short term Loan from United Finance Limited

Opening Balance

170,000,000

Add: received during the year Less: payment during the year 100,000,000

Closing balance

170,000,000

100,000,000

The terms and conditions of the loan taken from United Finance Limited are as follows:

Loan limit

: BDT 250,000,000 (BDT Twenty five hundred million) only.

Mode of repayment

: Periodic payment basied on credit period

Maximum tenor

: Within 120 days from the date of disbursment with principal and interest

: Short term finance revolving loan

Purpose Interest

9%

Expiry

: 4-May-23

		30 September 2022	31 December 2021
		BDT	BDT
22	Account payables		
	Deales for alignt trading	28,033,800	1,727,679
	Broker for client trading VAT on fee income	4,400,486	4,400,486
	Payable for other PMD activities	4,321	14,802
	Tax deducted at source from salaries and allowances	120,742	63,150
	Tax deducted at source from suppliers	79,433	74,747
	Withholding VAT on office rent	45,448	38,353
	Withholding VAT on suppliers' payments	343,028	337,229
	Tax deducted at source from office rent	44,358 	42,125 6,698,570
		33,071,010	0,038,370
23	Other liabilities		
	Provision for loans and advances (Note 24.1)	1,211,835,770	1,211,835,770
	Interest Payable	3,836,111	
	Sales receivable in transit CDBL charges	38,912,197 -	11,219,864
	Office maintenance	5,279,039	4,999,781
	Audit fees payable	474,375	460,000
	IT expenses	211,386	211,386
	Telephone and mobile expenses	47,502	47,502
	Rent	-	-
	Legal, and professional fees	139,974	350,574
	Printing- Postage & Stationery	9,001	9,001
	Liability for fixed Assets	-	12,535
	Provident Fund Payable	2,910,512	593,768
	Gratuity Fund Payable	507,600	13,497,244
	Provision for account receivable (Note 24.2)	12,871,697	12,871,697
	Provision for account receivable (Note 24.2)	1,277,035,163	1,256,109,121
23.1	Provision for loans and advances		
	Opening halance	1,211,835,770	1,059,064,609
	Opening balance Provision made during the year	-	160,040,560
	Provision released during the year	-	(7,269,399
	Closing balance	1,211,835,770	1,211,835,770
23.2	Provision for account receivables		
	Debt arragement fee		
	Omera petroleum limited	8,493,07	
	CACO chemicals	1,500,000	
	Silver composite	575,00	
	Corporate advisory fee	10,568,072	10,368,072
		578,62	5 578,625
	KDDI PEB Steel	1,725,00	
	FLD JCCI	2,303,62	2,303,625
		12,871,69	

		30 September 2022	31 December 2021
		BDT	BDT
24	Provision for taxation		
	Opening balance	11,771,089	3,977,745
	Add: provision made during the year	700,000	7,793,344
		12,471,089	11,771,089
	Less: paid/adjusted during the year	12,471,089	11,771,089
25	Inter-company payable		
	BRAC EPL Stock Brokerage Ltd.	78,686	
	BING EL ESCOR D'ORCINGE ELS.	78,686	-
		Jan to Sep 2022	Jan to Sep 2021
26	Interest Income from Margin Loan	59,000,291	16,513,339
		F3 C0C 034	65,058,763
27	Interest expenses	52,680,831	65,058,763
	BRAC Bank Limited	43,847,220	45,680,846
	IIDFC	- 122 500	14,099,861 5,278,056
	United Finance	5,122,500 3,711,111	5,278,030
	Eastern Bank LTD.	52,680,831	65,058,763
28	Fee and commission income		
	Portfolio Management Department (PMD) (note-28.1)	61,204,915	48,838,609 1,748,750
	Structured Finance Department (SFD) (note-28.2)	2,245,985 63,450,900	50,587,359
			4
28.1	Portfolio Management Department (PMD)		
	Settlement fees	57,146,367	30,437,436
	Management fees	3,764,807	18,099,727
	BO maintenance fees	224,551	
	Documentation fees	64,000 5,190	
	Commission income from IPO	61,204,915	
			,
28.2	Structured Finance Department (SFD)		
	Debt. arrangement fees		=
	Corporate advisory fees		- 1,748,750
	Private equity arrangement fees / IPO	2,245,985 2,245,98 5	
20	Fac and commission expenses		1
29	Fee and commission expenses	22.045.245	15,465,371
	Brokerage commission cost	33,845,315 33,845,315	
30	(Loss)/Income from investment in securities		
	Realized (loss)/ gain during the year	(48,810,921	
	Fair value adjustment at reporting date (Note_30.01)	(45,535,296	
		(94,346,217) 155,137,970
30.01	Fair value adjustment at reporting date		
50.01	Unrealized (Loss)/Gain as year opening	(14,164,455 (59,699,751	
	Unrealized (Loss)/Gain as at year closing	(45,535,296	
		(10,000)	

		30 September 2022	31 December 2021
		BDT	BDT
31	Other operating income/(loss)		
	Dividend income	25,784,013	18,142,129
	Gain on disposal of property, plant and equipment	124,200	108,000
	Sub Rent Income	25,908,213	18,250,129
32	Operating expenses		
	Salaries and allowances	23,682,848	16,738,442
	Rental expenses- VAT Portion	607,174	445,691
	Utilities, maintenance and running expenses	6,421,540	3,389,797
	CDBL expenses	2,605,884	1,417,078
	Legal and professional fees	1,273,875	1,084,075
	Telephone, communication and IT expenses	883,174	1,074,863
	Printing and stationery	418,296	245,993
	Travelling and conveyance	972,205	214,650
	Vehicle maintenance expenses	219,441	138,019
	Entertainment expenses	278,165	114,226
	Training and development expenses	51,500	403,304
	Meeting expenses	183,340	403,304
	License and renewal fees	331,735	200.750
	Audit fees	474,375	396,750
	Advertisement	256,175	
	Regulatory fees	_	73,333
	Insurance	728,244	675,000
	Provident Fund Expense	2,316,744	-
	Gratuity Fund Expenses	3,053,756	
	Depreciation & amortization	2,224,611	1,929,486
	Depreciation for Right of use assets	2,537,231	2,576,845
	Depreciation for highe of use ussets	49,520,313	30,917,554
33	Financial expenses		
	Bank charges and commission	446,816	170,084
	Other Expenses (Interest expenses on Right of use assets)	416,414	
	Ottler Expenses (interest expenses of this terms are	863,229	642,168
34	Tax (income)/expenses		
	Current taxes for the year (Note 34.1)	700,000)
	Deferred taxes for the year (Note 34.1) Deferred tax (income)/expense (Note 9.1)		70,294,644
	Deferred Tax Expense adjusted adjustment		-
	Deferred Tax income		70,294,644
	Total tax (income)/expense	700,00	70,294,644
34.1	Current taxes for the year		-
	Prior year taxes	700,00	513,420
	Current year taxes	700,00	513,420

35 Number of employees

During the period 30 permanent employees were in the employment with the company whose earning was BDT 24,000 or more per annum.

30 September 2022	31 December 2021
BDT	BDT

36 Related party transactions

During the year, the company carried out a number of transactions with related parties in the normal course of business. In accordance with the provisions of IAS 24: Related party disclosure, these are detailed below.

Name of party	Nature of transactions	2022	2021
•		BDT	BDT
BRAC Bank Limited	Loans and borrowings	998,479,954	590,713,887
BRAC EPL Stock Brokerage Limited	Expenses payable	78,686	-
BRAC EPL Stock Brokerage Limited	Receivable	41,400	-
BRAC Asset Management Company Ltd.	Striking off Investments		-

37 Events after the reporting date

No subsequent events were noted for which adjustments or disclosures are required in accordance with IAS 10. $\,$

BRAC EPL Investments Limited As at 30 September 2022

Annexure-A Amount in BDT

Property, plant and equipment

		8	Cost				Depre	Depreciation		
Assets	Balance on 1 January 2022	Additions during the year	Adjustment/ disposal during the year	Balance on 30 September 2022	Rate of depreciation	Balance on 01 January 2022	Charged during the Period	Adjustment/ disposal during the year	Balance on 30 September 2022	Written down value at 30 September 2022
Furniture & fittings	4,304,282			4,304,282	10%-20%	3,434,249	88,193	r	3,522,442	781,840
Office floor space	6,348,797			6,348,797	2%	3,644,583	230,537	Ţ	3,875,120	2,473,677
Motor vehicles	12,104,340			12,104,340	20%	11,334,892	277,086	ii	11,911,978	192,362
Leasehold improvement	3,507,919	1,085,391		4,593,309	15%-20%	1,332,765	497,986	t	1,830,750	2,762,559
IT equipment	16,233,656	85,946		16,319,602	20%-33.33%	13,792,499	679,409	ī	14,471,908	1,847,694
Office equipment	10,066,065	805,103		10,871,168	10%-20%	9,498,178	151,399	1	9,649,577	1,221,591
As at 30 September 2022	52,565,058	1,976,440		54,541,498		43,037,165	2,224,611	1	45,261,776	9,279,722
As at 31 December 2021	50,201,603	2,880,091	516,636	52,565,058		41,079,026	2,474,775	516,636	43,037,165	9,527,893

		Written down value at 30 September 2022	0	1
		Written down Balance on 30 value at 30 September 2022	948,611	948,611
	Amortization	Adjustment/ disposal during the year	1	
	Amor	Charged during the Period	t	200,029
		Balance on 01 January 2022	948,611	748,583
		Rate of depreciation	33.33%	
		Balance on 30 September 2022	948,611	948,611
	st	Adjustment/ disposal during the year		
	Cost	Additions during the year	1	T
		Balance on 1 January 2022	948,611	948,611
Intangible assets		Assets	Software	31 December 2021

Right of use assets details

		Lease	Lease Assets				Amo	Amortization		10/11/44
Lease Name	Balance on 1 January 2022	Additions during the year	Adjustment/ disposal during the year	Balance on 30 September 2022	Rate of depreciation	Balance on 01 January 2022	Charged during the Period	Adjustment/ disposal during the year	Balance on 30 September 2022	value at 30 September 2022
Sylhet Office	390,916			390,916		354,318	36,598		390,916	(0)
Chittagong office	845,390			845,390		752,482	92,908		845,390	(0)
Noakhali office	283,169	107,737		390,906		276,264	80,803		357,067	33,839
Gulshan office	1,755,230	2,417,424		4,172,655		1,755,231	362,614		2,117,845	2,054,810
Medona Tower	7,605,654			7,605,654		4,647,900	1,964,308		6,612,207	993,446
As at 30 September 2022	10,880,359	2,525,161		13,405,520	. "	7,786,194	2,537,231	15	10,323,425	3,082,095
As at 31 December 2021	10,880,359	,		10,880,359		4,359,550	3,426,645		7,786,194	3,094,164