	Notes	30 June 2021	31 December 2020
Assets		BDT	BDT
Non-current assets	_		
Property, plant and equipment	5	8,891,192	9,122,577
Intangible assets	6	90,552	200,029
Right of use Asset	7	4,802,912	6,520,809
Investment in associate company	8	-	-
Deferred tax assets	9	213,416,449	283,711,094
	-	227,201,106	299,554,509
Current assets	_		
Account receivables	10	32,352,207	23,500,546
Inter-company receivables	11	389,293	267,439
Other receivables		23,122	17,031,337
Investment in quoted securities	12	721,316,595	1,018,347,946
Advance income tax	13	35,235,926	30,212,853
Loans and advances to customers	14	1,714,247,792	1,697,600,142
Accrued interest and management fees receivable	15	296,221,385	306,655,209
Advances, deposits and prepayments	16	1,617,602	31,965,960
Cash and cash equivalents	17	40,709,869	14,440,817.77
		2,842,113,791	3,140,022,250
Total assets	-	3,069,314,897	3,439,576,759
Equity and Liabilities			
Shareholders' equity			
Share capital	18	2 505 000 000	2 505 000 000
Share premium	10	2,585,000,000	2,585,000,000
Retained earnings		436,825,951	436,825,951
Shareholders' equity	_	(2,296,128,432)	(2,231,889,288)
Shareholders equity	-	725,697,519	789,936,663
Non-current liabilities			
Lease Liability	19.01	3,781,320	3,781,320
	-		
Current liabilities			
Customer deposits	20	353,206,611	79,536,443
Bank overdrafts	21	779,121,551	798,660,711
Short term loan	22	95,000,000	640,000,000
Account payables	23	14,478,779	18,809,802
Other liabilities	24	1,090,791,652	1,101,016,876
Provision for taxation	25	4,227,745	3,977,745
Lease Liability	19.01	1,396,197	3,353,677
Inter-company payable	26	1,613,523	503,523
	-	2,339,836,058	2,645,858,776
Total equity and liabilities		3,069,314,897	3,439,576,759

Footnotes

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

Chief Financial officer (Acting) BRAC EPL Investments Limited

Stocker

BRAC EPL Investments Limited Statement of Profit or Loss and Other Comprehensive Income For the year ended 30 June 2021

	Notes	30 June 2021 BDT	30 June 2020 BDT
		ВИІ [BDI
Revenue			
Interest income from margin loan		10,674,388	6,493,098
Interest expenses	27	(49,533,173)	(69,659,604)
Net interest income (A)		(38,858,785)	(63,166,506)
Fee and commission income	28	34,569,096	18,649,288
Fee and commission expenses	29	(9,391,829)	(1,406,772)
Net fee and commission income (B)		25,177,267	17,242,516
(Loss)/gain from investment in accounts	20		
(Loss)/gain from investment in securities Other operating income/(loss)	30	31,239,005	(62,331,336)
	31	8,137,499	3,230,846
Net (loss)/gain from investment in securities (C)		39,376,503	(59,100,489)
Total operating income/(loss) (A+B+C)		25,694,985	(105,024,479)
Operating expenses	32	(19,119,965)	/27 140 717\
Operating profit/(loss) (D)	32	6,575,020	(27,140,717)
a parating promy (1888) (5)		0,373,020	(132,103,196)
Finance income		219,216	30,000
Financial expenses	33	(488,736)	(495,814)
Net finance income (E)		(269,520)	(465,814)
Share of profit of equity in associate company (F)			,
Profit/(loss) before provisions (D+E+F+G)		6,305,501	(132,631,010)
Provision for loans and advances	24.1		
Provision for account receivables	24.1		
Profit/(loss) before tax	24.2	6,305,501	(122 621 010)
Trong (1833) before tax		6,305,501	(132,631,010)
Current tax expense	34	250,000	550,611
Deferred tax expense / (income)	34	70,294,644	330,011
Tax (income)/expenses		70,544,644	550,611
Profit/(loss) after tax		(64,239,144)	(133,181,621)
Other comprehensive Income		(04,233,144)	(133,101,021)
Total Profit / (Loss)		(64,239,144)	(133,181,621)
. , ,	:	(07,200,244)	(200,202,021)

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 For the year ended 30 June 2021

Net profit before tax			30 June 2021	30 June 2020
Net profit before tax			BDT	BDT
Add: Items not involving in movement of cash: 1,096,049 1,035,033 Depreciation on property, plant and equipment 159,477 158,086 Gain on disposal of property, plant and equipment 159,477 5,184,222 Adjustment of lease 1,717,897 5,134,222 Fair value adjustments for fall in values of investment in securities (241,723,658) 63,413,857 Share of profit of equity in associate company (238,749,335) 69,731,198 Income tax paid (5,023,073) (3,734,972) Operating(loss)/profit before changes in working capital: (237,466,908) (66,515,589) Changes in working capital: (10,733,824 11,757 Charges in working capital: (10,647,649) 1,936,122 (Increase)/decrease in accrued interest and mgt. fees receivable 10,433,824 17,575 (Increase)/decrease in accrued interest and mgt. fees receivable 10,433,824 17,575 (Increase)/decrease in incurre ceivables (8,815,611) (77,6627) (Increase)/decrease in incurre ceivables 1,20,20,213 (1,706,637) (Increase)/decrease in incurre ceivables 1,20,20,214 (1,705,538)	Α.	Operating activities		
Depreciation on property, plant and equipment 1,006,049 1,025,033 Amortization of intagible asset 159,477 158,086 159,477 158,086 159,477 158,086 1,717,897 5,134,222 1,717,897 5,134,222 1,717,897 1,318,857 1,319,095 1,319,857 1,319,095 1,319,		Net profit before tax	6,305,501	(132,511,815)
Amortization of intangible asset 159,477 158,086 Gain on disposal of property, plant and equipment 1,717,897 5,134,222 Adjustment of lease 1,717,897 5,134,222 Adjustment of lease 1,717,897 5,134,222 Adjustment of lease 1,717,897 1,338,575 Fair value adjustments for fall in values of investment in securities (241,723,658) 63,413,857 (328,749,335) (3,734,972) (3,734		Add: Items not involving in movement of cash:		
Amortization of intangible asset 159,477 158,086 Gain on disposal of property, plant and equipment 1,717,897 5,134,222 Adjustment of lease 1,717,897 5,134,222 Adjustment of lease 1,717,897 5,134,222 Adjustment of lease 1,717,897 1,338,575 Fair value adjustments for fall in values of investment in securities (241,723,658) 63,413,857 (328,749,335) (3,734,972) (3,734		Depreciation on property, plant and equipment	1,096,949	1,025,033
Depreciation of Right-of-use assets 1,717,897 5,134,222			500-10000000000000000000000000000000000	
Adjustment of lease Fair value adjustments for fall in values of investment in securities Fair value adjustments for fall in values of investment in securities Share of profit of equity in associate company Cass, 749, 335 69, 731, 198		Gain on disposal of property, plant and equipment	-	-
Adjustment of lease Fair value adjustments for fall in values of investment in securities (241,723,658) 63,413,857 Share of profit of equity in associate company			1,717,897	5,134,222
Share of profit of equity in associate company		Adjustment of lease		
Income tax paid		Fair value adjustments for fall in values of investment in securities	(241,723,658)	63,413,857
Income tax paid (5,023,073) (3,734,972)		Share of profit of equity in associate company		
Income tax paid (5,023,073) (3,734,972)			(238,749,335)	69.731.198
Operating/loss//profit before changes in working capital : (237,466,908) (66,515,589) Changes in working capital : (11,000 changes) (decrease in loan and advances to customers (10,647,649) (1,936,122) (10,647,649) (1,938,122) (10,433,824) (17,575 (10,000 changes) (decrease in account receivables (10,433,824) (17,575,500) (10,000 changes) (1,000 changes) (10,433,824) (17,50,637) (10,000 changes) (1,000 changes) (10,40,637) (1,000 changes) (10,40,637) (1,000 changes) (10,40,637) (1,000 changes) (10,21,854) (17,50,637) (10,000 changes) (1,000 changes) (11,18,54) (17,50,538) (17,50,		Income tax paid		
Changes in working capital : (Increase)/decrease in loan and advances to customers (Increase)/decrease in loan and advances to customers (Increase)/decrease in accrued interest and mgt. fees receivable 10,433,824 1,936,122 (Increase)/decrease in accrued interest and mgt. fees receivable 10,433,824 17,575 (Increase)/decrease in advance, deposits and prepayments 30,348,358 (2,574,260) (Increase)/decrease in inter-company receivable (121,884) (57,552) (Increase)/decrease in inter-company receivables 17,008,215 15,190,965 Increase//decrease in customer deposits 273,670,168 (15,562,179) Increase//decrease) in customer deposits (4,331,022) (1,750,538) Increase//decrease) in inter-company payable 1,110,000 1,866,000 Increase//decrease) in inter-company payable (10,225,224) 17,612,185 Increase//decrease) in lease liabilities (19,57,480) 5,833,853 Net cash (used)/from operating activities (A) 52,968,765 (44,744,056) B. Cash flows from Investing activities (A) (915,564) - Sipposal of property, plant and equipment (915,564) - Sipposal of property, plant and		Operating(loss)/profit before changes in working capital		
(Increase)/decrease in loan and advances to customers (16,647,649) 1,936,122 (Increase)/decrease in accrued interest and mgt. fees receivable 10,433,824 17,575 (Increase)/decrease in account receivables (8,851,661) (740,637) (Increase)/decrease in advance, deposits and prepayments 30,348,358 (2,574,260) (Increase)/decrease in inter-company receivable (121,854) (57,552) (Increase)/decrease in other receivables 17,008,215 15,190,965 Increase/(decrease) in customer deposits 273,670,168 (15,562,179) Increase/(decrease) in incustomer deposits (4,331,022) (1,750,538) Increase/(decrease) in inter-company payables 1,110,000 1,866,000 Increase/(decrease) in inter-company payable 1,110,000 1,866,000 Increase/(decrease) in lense liability (19,57,480) 5,833,853 Net cash (used)/from operating activities (A) 52,968,765 (44,740,56) B. Cash flows from Investing activities (9,405,692) 1,771,533 Sale/(purchase) of investment securities 538,755,009 8,657,309 Sale/(purchase) of investment securities 538,755,009 8,657,309 Inclusion of Right of Used Asset			(237,400,300)	(00,313,383)
(Increase)/decrease in account receivables 10,433,824 17,575 (Increase)/decrease in account receivables (8,851,661) (740,637) (Increase)/decrease in account receivables 30,348,358 (2,574,260) (Increase)/decrease in advance, deposits and prepayments 30,348,358 (2,574,260) (Increase)/decrease in inter-company receivables 17,008,215 15,190,965 Increase//decrease) in customer deposits 273,670,168 (15,562,179) Increase//decrease) in increount payables (4,331,022) (1,750,538) Increase//decrease) in inter-company payable 1,110,000 1,866,000 Increase//decrease) in lease liability (1,957,480) 5,833,853 Net cash (used)/from operating activities (A) 52,968,765 (44,744,056) B. Cash flows from Investing activities (A) 52,968,765 (47,740,056) B. Cash flows from Investing activities (915,564) - Sale/(purchase) of investment securities 538,755,009 8,657,309 Inclusion of Right of Used Asset (9,460,692) Net cash used in investing activities (B) 537,839,445 (803,383) C. Cash flows from Financing activities (545,000,000) 50,000,000 <td></td> <td>10000</td> <td>(16 647 649)</td> <td>1 936 122</td>		10000	(16 647 649)	1 936 122
(Increase)/decrease in account receivables (8,851,661) (740,637) (Increase)/decrease in advance, deposits and prepayments 30,348,358 (2,574,260) (Increase)/decrease in inter-company receivable (121,854) (57,552) (Increase)/decrease in other receivables 17,008,215 15,190,965 Increase/(decrease) in customer deposits 273,670,168 (15,562,179) Increase/(decrease) in inter-company payables (4,331,022) (1,750,538) Increase/(decrease) in inter-company payable 1,110,000 1,866,600 Increase/(decrease) in lease liability (1,957,480) 5,833,853 Net cash (used)/from operating activities (A) 290,435,673 21,771,533 Net cash flows from Investing activities (A) 52,968,765 (44,744,056) B. Cash flows from Investing activities (915,564) - Striking off Brac Asset Management (915,564) - Sale/(purchase) of investment securities 538,755,009 8,657,309 Inclusion of Right of Used Asset (9,460,692) (9,460,692) Net cash used in investing activities (B) 537,839,445 (803,3383) C. Cash flows				
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(Increase)/decrease in inter-company receivable (121,854) (57,552) (Increase)/decrease in other receivables 17,008,215 15,190,965 Increase/(decrease) in customer deposits 273,670,168 (15,562,179) Increase/(decrease) in account payables (4,331,022) (1,750,538) Increase/(decrease) in inter-company payable 1,110,000 1,866,000 Increase/(decrease) in other liabilities (10,225,224) 17,612,185 Increase/(decrease) in lease liability (1,957,480) 5,833,853 Net cash (used)/from operating activities (A) 52,968,765 (44,744,056) B. Cash flows from Investing activities (A) 52,968,765 (44,744,056) B. Cash flows from Investing activities (915,564) - Striking off Brac Asset Management (915,564) - Striking off Brac Asset Management 538,755,009 8,657,309 Inclusion of Right of Used Asset (9,460,692) Net cash used in investing activities (B) 537,839,445 (803,383) C. Cash flows from Financing activities (19,539,160) 1,594,644 Receipt/(repayment) of bank overdraft (19,539,160)			, , , , , , , , , , , , , , , , , , , ,	
(Increase)/decrease in other receivables 17,008,215 15,190,965 Increase/(decrease) in customer deposits 273,670,168 (15,562,179) Increase/(decrease) in account payables (4,331,022) (1,750,538) Increase/(decrease) in inter-company payable 1,110,000 1,866,000 Increase/(decrease) in other liabilities (10,225,224) 17,612,185 Increase/(decrease) in lease liability (1,957,480) 5,833,853 Net cash (used)/from operating activities (A) 52,968,765 (44,744,056) B. Cash flows from Investing activities: - - Acquisition of property, plant and equipment (915,564) - Disposal of property, plant and equipment (915,564) - Sale/(purchase) of investment securities 538,755,009 8,657,309 Inclusion of Right of Used Asset (9,460,692) (9,460,692) Net cash used in investing activities (B) 537,839,445 (803,383) C. Cash flows from Financing activities (19,539,160) 1,594,644 Receipt/(repayment) of bank overdraft (19,539,160) 51,594,644 Receipt/(repayment) of short term loans <			10 10	
Increase/(decrease) in customer deposits 273,670,168 (15,562,179) Increase/(decrease) in account payables (4,331,022) (1,750,538) Increase/(decrease) in inter-company payable 1,110,000 1,866,000 Increase/(decrease) in other liabilities (10,225,224) 17,612,185 Increase/(decrease) in lease liability (1,957,480) 5,833,853 Net cash (used)/from operating activities (A) 52,968,765 (44,744,056) B. Cash flows from Investing activities: (915,564) - Acquisition of property, plant and equipment (915,564) - Disposal of property, plant and equipment (915,564) - Sale/(purchase) of investment securities 538,755,009 8,657,309 Inclusion of Right of Used Asset (9,460,692) (9,460,692) Net cash used in investing activities (B) 537,839,445 (803,383) C. Cash flows from Financing activities (19,539,160) 1,594,644 Receipt/(repayment) of bank overdraft (19,539,160) 50,000,000 Net cash from/(used) in financing activities (C) (564,539,160) 51,594,644 Net decrease in cash and cash equiv		We will a second a second second second second second	100 0 100	
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Increase/(decrease) in inter-company payable 1,110,000 1,866,000 Increase/(decrease) in other liabilities (10,225,224) 17,612,185 Increase/(decrease) in lease liability (1,957,480) 5,833,853 290,435,673 21,771,533 Net cash (used)/from operating activities (A) 52,968,765 (44,744,056) B. Cash flows from Investing activities: (915,564) Cash flows from Investing activities: (915,564) Disposal of property, plant and equipment (915,564) Disposal of property, plant and equipment (915,564) Striking off Brac Asset Management (93,709 8,657,309 Inclusion of Right of Used Asset (9,460,692) Net cash used in investing activities (B) (19,539,160) (19,539,160) Receipt/(repayment) of bank overdraft (19,539,160) (19,539,164) Receipt/(repayment) of short term loans (545,000,000) (50,000,000) Net cash from/(used) in financing activities (C) (564,539,160) (51,594,644) Net decrease in cash and cash equivalents (A+B+C) (26,269,051) (6,047,205) Cash and cash equivalents at the beginning of the year (19,53,540) (1,55,740) Cash and cash equivalents at the beginning of the year (19,53,740) Cash and cash equivalents at the beginning of the year (19,53,740) Cash and cash equivalents at the beginning of the year (19,53,740) Cash and cash equivalents at the beginning of the year (19,53,740) Cash and cash equivalents at the beginning of the year (19,53,740) Cash and cash equivalents at the beginning of the year (19,53,740) Cash and cash equivalents at the beginning of the year (19,53,740) Cash and cash equivalents at the beginning of the year (19,53,740) Cash and cash equivalents at the beginning of the year (19,53,740) Cash and cash equivalents at the beginning of the year (19,53,740) Cash and cash equivalents at the beginning of the year (19,53,740) Cash and cash equivalents at the beginning of the year (19,53,740) Cash and cash equivalents at th				
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Increase/(decrease) in lease liability			500 07	
Net cash (used)/from operating activities (A) 290,435,673 21,771,533 B. Cash flows from Investing activities: 52,968,765 (44,744,056) B. Cash flows from Investing activities: (915,564) - Acquisition of property, plant and equipment - - Disposal of property, plant and equipment - - Striking off Brac Asset Management - - Sale/(purchase) of investment securities 538,755,009 8,657,309 Inclusion of Right of Used Asset (9,460,692) Net cash used in investing activities (B) 537,839,445 (803,383) C. Cash flows from Financing activities (19,539,160) 1,594,644 Receipt/(repayment) of short term loans (545,000,000) 50,000,000 Net cash from/(used) in financing activities (C) (564,539,160) 51,594,644 Net decrease in cash and cash equivalents (A+B+C) 26,269,051 6,047,205 Cash and cash equivalents at the beginning of the year 14,440,818 11,015,740				
Net cash (used)/from operating activities (A) 52,968,765 (44,744,056) B. Cash flows from Investing activities: Acquisition of property, plant and equipment (915,564) Disposal of property, plant and equipment Striking off Brac Asset Management Sale/(purchase) of investment securities (538,755,009 (9,460,692)) Inclusion of Right of Used Asset (9,460,692) Net cash used in investing activities (B) 537,839,445 (803,383) C. Cash flows from Financing activities Receipt/(repayment) of bank overdraft (19,539,160) 1,594,644 Receipt/(repayment) of short term loans (545,000,000) 50,000,000 Net cash from/(used) in financing activities (C) (564,539,160) 51,594,644 Net decrease in cash and cash equivalents (A+B+C) 26,269,051 6,047,205 Cash and cash equivalents at the beginning of the year 14,440,818 11,015,740		•		
B. Cash flows from Investing activities: Acquisition of property, plant and equipment Disposal of property, plant and equipment Striking off Brac Asset Management Sale/(purchase) of investment securities Inclusion of Right of Used Asset Net cash used in investing activities (B) C. Cash flows from Financing activities Receipt/(repayment) of bank overdraft Receipt/(repayment) of short term loans Net cash from/(used) in financing activities (C) Net cash and cash equivalents (A+B+C) Cash and cash equivalents at the beginning of the year (915,564)		Net cash (used)/from operating activities (A)		
Disposal of property, plant and equipment Striking off Brac Asset Management Sale/(purchase) of investment securities Inclusion of Right of Used Asset (9,460,692) Net cash used in investing activities (B) C. Cash flows from Financing activities Receipt/(repayment) of bank overdraft Receipt/(repayment) of short term loans Net cash from/(used) in financing activities (C) Net decrease in cash and cash equivalents (A+B+C) Cash and cash equivalents at the beginning of the year	В.	Cash flows from Investing activities:		
Disposal of property, plant and equipment Striking off Brac Asset Management Sale/(purchase) of investment securities Inclusion of Right of Used Asset (9,460,692) Net cash used in investing activities (B) C. Cash flows from Financing activities Receipt/(repayment) of bank overdraft Receipt/(repayment) of short term loans Net cash from/(used) in financing activities (C) Net decrease in cash and cash equivalents (A+B+C) Cash and cash equivalents at the beginning of the year		Acquisition of property, plant and equipment	(915,564)	
Sale/(purchase) of investment securities 538,755,009 8,657,309 Inclusion of Right of Used Asset (9,460,692) Net cash used in investing activities (B) 537,839,445 (803,383) C. Cash flows from Financing activities Execeipt/(repayment) of bank overdraft (19,539,160) 1,594,644 Receipt/(repayment) of short term loans (545,000,000) 50,000,000 Net cash from/(used) in financing activities (C) (564,539,160) 51,594,644 Net decrease in cash and cash equivalents (A+B+C) 26,269,051 6,047,205 Cash and cash equivalents at the beginning of the year 14,440,818 11,015,740				
Inclusion of Right of Used Asset (9,460,692) Net cash used in investing activities (B) 537,839,445 (803,383) C. Cash flows from Financing activities Ecceipt/(repayment) of bank overdraft (19,539,160) 1,594,644 Receipt/(repayment) of short term loans (545,000,000) 50,000,000 Net cash from/(used) in financing activities (C) (564,539,160) 51,594,644 Net decrease in cash and cash equivalents (A+B+C) 26,269,051 6,047,205 Cash and cash equivalents at the beginning of the year 14,440,818 11,015,740				-
Net cash used in investing activities (B) 537,839,445 (803,383) C. Cash flows from Financing activities 882,383 (19,539,160) 1,594,644 Receipt/(repayment) of bank overdraft (19,539,160) 50,000,000 Net cash from/(used) in financing activities (C) (564,539,160) 51,594,644 Net decrease in cash and cash equivalents (A+B+C) 26,269,051 6,047,205 Cash and cash equivalents at the beginning of the year 14,440,818 11,015,740		The state of the s	538,755,009	
Receipt/(repayment) of bank overdraft (19,539,160) 1,594,644 Receipt/(repayment) of short term loans (545,000,000) 50,000,000 Net cash from/(used) in financing activities (C) (564,539,160) 51,594,644 Net decrease in cash and cash equivalents (A+B+C) 26,269,051 6,047,205 Cash and cash equivalents at the beginning of the year 14,440,818 11,015,740		-	537,839,445	
Receipt/(repayment) of bank overdraft (19,539,160) 1,594,644 Receipt/(repayment) of short term loans (545,000,000) 50,000,000 Net cash from/(used) in financing activities (C) (564,539,160) 51,594,644 Net decrease in cash and cash equivalents (A+B+C) 26,269,051 6,047,205 Cash and cash equivalents at the beginning of the year 14,440,818 11,015,740				
Receipt/(repayment) of short term loans (545,000,000) 50,000,000 Net cash from/(used) in financing activities (C) (564,539,160) 51,594,644 Net decrease in cash and cash equivalents (A+B+C) 26,269,051 6,047,205 Cash and cash equivalents at the beginning of the year 14,440,818 11,015,740	c.	Cash flows from Financing activities		
Net cash from/(used) in financing activities (C) (564,539,160) 51,594,644 Net decrease in cash and cash equivalents (A+B+C) 26,269,051 6,047,205 Cash and cash equivalents at the beginning of the year 14,440,818 11,015,740		Receipt/(repayment) of bank overdraft	(19,539,160)	1,594,644
Net decrease in cash and cash equivalents (A+B+C) 26,269,051 6,047,205 Cash and cash equivalents at the beginning of the year 14,440,818 11,015,740		Receipt/(repayment) of short term loans	(545,000,000)	50,000,000
Cash and cash equivalents at the beginning of the year 14,440,818 11,015,740		Net cash from/(used) in financing activities (C)	(564,539,160)	51,594,644
27,10,320		Net decrease in cash and cash equivalents (A+B+C)	26,269,051	
Cash and cash equivalents at the end of the year 40,709,869 17,062,945		Cash and cash equivalents at the beginning of the year	14,440,818	11,015,740
		Cash and cash equivalents at the end of the year	40,709,869	17,062,945

Chief Financial officer (Acting) BRAC EPL Investments Limited

BRAC EPL Investments Limited Statement of Changes in Equity For the year ended 30 June 2021

		p		Amount in BDT
Particulars	Share capital	Share premium	Retained earnings	Total
Balance as on 31 December 2019	2,585,000,000	436,825,951	(2,276,111,075)	745,714,876
Total comprehensive income for the year 2020	_	-	44,221,787	44,221,787
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	_	-	(64,239,144)	(64,239,144)
Balance as on 30 June 2021	2,585,000,000	436,825,951	(2,296,128,432)	725,697,519

Chief Financial officer (Acting) BRAC EPL Investments Limited

										Thousand I have been
			Cost				Depr	Depreciation		Amount III BOI
Assets	Balance on 1 January 2021	Additions during the year	Adjustment/ disposal during the year	Balance on 30 June 2021	Rate of depreciation	Balance on 01 January 2021	Charged during the Period	Adjustment/ disposal during the year	Balance on 30 June 2021	Written down value at 30 June 2021
Furniture & fittings	4,387,209	7,756	S.	4,394,965	10%-20%	3,870,851	27,239		3 898 090	496 874
Unice noor space	6,348,797			6,348,797	2%	3,337,200	153,692		3 490 991	700,579 5
Motor vehicles	12,104,340			12.104.340	20%	10 565 444	ACT NO.		100,000,000	006,160,2
Leasehold improvement	3,394,730			3,394,730	15%-20%	736 702	795,726		10,950,168	1,154,172
IT equipment	14,352,798	827,808		15,210,606	20%-33 33%	13 111 726	27,233		1,032,038	2,362,691
Office equipment	9,613,730			9,613,730	10%-20%	9 457 103	18 875		13,328,859	1,881,747
As at 30 June 2021	50,201,604	865,564	1	51,067,168		41,079,026	1,096,949	5	42,175,975	137,802
As at 31 December 2020	47,283,879	5,039,782	2,122,057	50,201,604		40,804,099	2,396,983	2.122.057	41 079 026	9 177 578
Intangible assets			9							
0										
			Cost				Amor	Amortization		
Assets	Balance on 1 January 2021	Additions during the year	Adjustment/ disposal during the year	Balance on 30 June 2021	Rate of depreciation	Balance on 01 January 2021	Charged during the Period	Adjustment/ disposal during the year	Balance on 30 June 2021	Written down value at 30 June 2021
Software	948,611	20,000		998,611	33.33%	748.583	159 477		000	
									cocoo	200,000
31 December 2020	469,220	479,391	1	948,611		169,441	262,938		432,379	516,232
Right of use assets details										
		rease	Lease Assets				Amor	Amortization		
Lease Name	Balance on 1 January 2021	Additions during the year	Adjustment/ disposal during the year	Balance on 30 June 2021	Rate of depreciation	Balance on 01 January 2021	Charged during the Period	Adjustment/ disposal during	Balance on 30 June 2021	Written down value at 30 June 2021
Sylhet Office	390,916			390.916		253 675	200 62		2000	
Chittagong office	845,390			845,390		566 665	94,090		308,5/1	82,345
Noakhali office	283,169			283,169		193,409	41 428		727 826	185,816
Gulshan office	1,755,230			1,755,230		1,233,119	261,056		1 494 175	48,332
DSE Allinex Moiih Rakeh						(0)			(0)	00,102
Medona Tower				•		(0)			(0)	0
As at 30 June 2021	10.880.359			7,605,654		2,112,682	1,267,609		3,380,291	4,225,363
	CCC ACCO ACC			10,880,359		4,359,549	1,717,897	1	6,077,446	4,802,912
As at 31 December 2020		13,740,773		13,740,773	"	,	9,017,503		9,017,503	4,723,270

		30 June 2020	31 December 2020
		BDT	BDT
5 Property, pl	ant and equipment		
Cost at the b	peginning of the year	50,201,60	47,283,878
	on during the year	865,56	5,039,782
	ment/disposal during the year		2,122,056
Cost at the o	lose of the year	51,067,16	50,201,604
Accumulate	d depreciation at the beginning of the year	41,079,02	5 40,804,099
Add: Depred	iation during the year	1,096,94	MC CONTRACTOR OF THE PROPERTY
	ment/disposal during the year	-,,-	2,122,056
Accumulate	d depreciation the end of the year	42,175,97	
Carrying am	ount	8,891,19	2 9,122,577
		0,001,10	3,122,377
Details are s	hown in Annexure-A		
6 Intangible as	ssets		
Cost at the b	eginning of the year	948,61	L 948,611
Add: Additio	n during the year	50,000) -
Less: Adjustr	ment/disposal during the year	-	-
Cost at the c	lose of the year	998,613	948,611
Accumulated	depreciation at the beginning of the year	748,583	3 432,379
	iation during the year	159,477	S 2000 - 1000 -
Less: Adjustr	ment/disposal during the year		-
Accumulated	depreciation the end of the year	908,059	748,583
Carrying am	punt	90,552	200,029
Details are s	hown in Annexure-A		
7 Right-of-use	assets		
Cost at the b	eginning of the year	10,880,359	13,740,773
	n during the year	10,000,333	8,832,960
	nent/disposal during the year	_	11,693,374
	ose of the year	10,880,359	
Accumulated	depreciation at the beginning of the year	4,359,549	9,017,503
	ation during the year	1,717,897	
	nent/disposal during the year	1,717,057	10,816,319
	depreciation the end of the year	6,077,446	
Carrying amo	bunt	4,802,913	6,520,809

8 Investment in associate company

BRAC Asset Management Company Limited Profit for the period

Striking off Investments in associate Closing Balance

Details are shown in Annexure-A

30 June 2020	31 December 2020
BDT	BDT
283,711,094	
	(2,532,516)
	(281,178,577)
(70,294,644.33)	
213,416,449	283,711,094

9.1 Deferred tax on temporary differences

Deferred tax assets

9

- (i) Deductible temporary differences Property, plant and equipment Finance lease obligations
- (ii) Deductible temporary difference of lease obligations Net taxable/(deductible) temporary differences

Deferred tax on temporary differences (Note 9.1) Net Operating loss carry forwards (Note 9.2) Deferred Tax Assets Adjustment

Tax rate

Deferred tax asset as at 31 December
Less: opening balance as at 1 January
Deferred tax expense /(income)

9.2 Net Operating loss carry forwards

Deferred tax (asset)/liability as at 31 December Less: opening balance as at 1 January Deferred tax expense /(income) from operating loss

10 Account receivables

	Portfolio Management Department (PMD) (Note-10.1)	19,480,510	10,628,849
	Structured Finance Department (SFD) (Note-10.2)	12,871,697	12,871,697
		32,352,207	23,500,546
10.1	Portfolio Management Department (PMD)		
	Receivable from brokerage for client trading	5,549,447	10,628,849
	Receivable from brokerage for own investment	13,931,064	-
		19,480,510	10,628,849

PMD's receivables consist mainly of net receivables from brokers for daily sale and buy transactions of clients. These are cleared every 3 working days.

		30 June 2020	31 December 202
		BDT	BDT
10.2	Structured Finance Department (SFD)	Management of the second secon	-
	Debt arrangement fees	10,568,072	10,568,07
	Corporate advisory fees	2,303,625	2,303,62
		12,871,697	12,871,697
11	Inter-company receivables		
	BRAC EPL Stock Brokerage Limited	389,293	267,439
		389,293	267,439
12	Investment in quoted securities	721,316,595	1,018,347,946
		721,316,595	1,018,347,946
13	Advance income tax		
	Opening balance	30,212,853	25,114,71
	Add: paid during the year	5,023,073	5,098,143
	Less: adjusted during the year	35,235,926	30,212,853
	2007 de justice de l'ing title yeur	35,235,926	30,212,853
14	Loans and advances to customers		
14	Opening balance	1,697,600,142	1,693,628,668
14		1,697,600,142 16,647,649 1,714,247,792	3,971,474
	Opening balance	16,647,649	3,971,474
14	Opening balance Increase / (decrease) during the year Accrued interest and management fees receivable Accrued interest receivable	16,647,649	3,971,474 1,697,600,142
	Opening balance Increase / (decrease) during the year Accrued interest and management fees receivable	16,647,649 1,714,247,792 295,633,513 587,872	3,971,474 1,697,600,142 306,012,764 642,445
	Opening balance Increase / (decrease) during the year Accrued interest and management fees receivable Accrued interest receivable Accrued management fees receivable	16,647,649 1,714,247,792 295,633,513 587,872 296,221,385	3,971,474 1,697,600,142 306,012,764 642,445 306,655,209
	Opening balance Increase / (decrease) during the year Accrued interest and management fees receivable Accrued interest receivable	16,647,649 1,714,247,792 295,633,513 587,872 296,221,385	1,693,628,668 3,971,474 1,697,600,142 306,012,764 642,445 306,655,209
15	Opening balance Increase / (decrease) during the year Accrued interest and management fees receivable Accrued interest receivable Accrued management fees receivable Accrued interest receivable and accrued portfolio management fee is deducted from	16,647,649 1,714,247,792 295,633,513 587,872 296,221,385	3,971,474 1,697,600,142 306,012,764 642,445 306,655,209
15	Opening balance Increase / (decrease) during the year Accrued interest and management fees receivable Accrued interest receivable Accrued management fees receivable Accrued interest receivable and accrued portfolio management fee is deducted from with client's purchase power accordingly. Advances, deposits and prepayments Advances	16,647,649 1,714,247,792 295,633,513 587,872 296,221,385	3,971,474 1,697,600,142 306,012,764 642,445 306,655,209 quarter and adjuster
15	Opening balance Increase / (decrease) during the year Accrued interest and management fees receivable Accrued interest receivable Accrued management fees receivable Accrued interest receivable and accrued portfolio management fee is deducted from with client's purchase power accordingly. Advances, deposits and prepayments Advances Staff loans	16,647,649 1,714,247,792 295,633,513 587,872 296,221,385 client's account on every calendar of	3,971,474 1,697,600,142 306,012,764 642,445 306,655,209 quarter and adjusted
.5	Opening balance Increase / (decrease) during the year Accrued interest and management fees receivable Accrued interest receivable Accrued management fees receivable Accrued interest receivable and accrued portfolio management fee is deducted from with client's purchase power accordingly. Advances, deposits and prepayments Advances	16,647,649 1,714,247,792 295,633,513 587,872 296,221,385 client's account on every calendar of	3,971,474 1,697,600,142 306,012,764 642,445 306,655,209 quarter and adjuster
	Opening balance Increase / (decrease) during the year Accrued interest and management fees receivable Accrued interest receivable Accrued management fees receivable Accrued interest receivable and accrued portfolio management fee is deducted from with client's purchase power accordingly. Advances, deposits and prepayments Advances Staff loans	16,647,649 1,714,247,792 295,633,513 587,872 296,221,385 client's account on every calendar of	3,971,474 1,697,600,142 306,012,764 642,445 306,655,209 quarter and adjusted
15	Opening balance Increase / (decrease) during the year Accrued interest and management fees receivable Accrued interest receivable Accrued management fees receivable Accrued interest receivable and accrued portfolio management fee is deducted from with client's purchase power accordingly. Advances, deposits and prepayments Advances Staff loans General suppliers Deposits Regulators	16,647,649 1,714,247,792 295,633,513 587,872 296,221,385 client's account on every calendar of	3,971,474 1,697,600,142 306,012,764 642,445 306,655,209 quarter and adjuste 20,000 455,147 475,147
15	Opening balance Increase / (decrease) during the year Accrued interest and management fees receivable Accrued interest receivable Accrued management fees receivable Accrued interest receivable and accrued portfolio management fee is deducted from with client's purchase power accordingly. Advances, deposits and prepayments Advances Staff loans General suppliers Deposits	16,647,649 1,714,247,792 295,633,513 587,872 296,221,385 client's account on every calendar of the country of	3,971,474 1,697,600,142 306,012,764 642,445 306,655,209 quarter and adjuster 20,000 455,147 475,147 314,500 29,996,101
.5	Opening balance Increase / (decrease) during the year Accrued interest and management fees receivable Accrued interest receivable Accrued management fees receivable Accrued interest receivable and accrued portfolio management fee is deducted from with client's purchase power accordingly. Advances, deposits and prepayments Advances Staff loans General suppliers Deposits Regulators IPO Application	16,647,649 1,714,247,792 295,633,513 587,872 296,221,385 client's account on every calendar of the company of	3,971,474 1,697,600,142 306,012,764 642,445 306,655,209 quarter and adjuster 20,000 455,147 475,147
5	Opening balance Increase / (decrease) during the year Accrued interest and management fees receivable Accrued interest receivable Accrued management fees receivable Accrued interest receivable and accrued portfolio management fee is deducted from with client's purchase power accordingly. Advances, deposits and prepayments Advances Staff loans General suppliers Deposits Regulators	16,647,649 1,714,247,792 295,633,513 587,872 296,221,385 client's account on every calendar of the country of	3,971,474 1,697,600,142 306,012,764 642,445 306,655,209 quarter and adjuster 20,000 455,147 475,147 314,500 29,996,101

					30 June 2020	31 December 2020
					BDT	BDT
17	Cash and cash equivalents					
	Cash in hand				74,435	94,614
	Balance with Banks				-	
	BRAC Bank Ltd.				5,670,504	2,416,855
	Standard Chartered Bank				34,063,925	6,476,526
	NRB Commercial Bank Limited				520,615	518,643
	NRB Bank Limited				57	57
	One Bank Limited				281,965	4,835,409
	Standard Bank Limited				3,414	3,759
	Midland Bank			-	94,955 40,709,869	94,955 14,440,818
				=		
	Bank Name	Bank Account No.		Type of Accounts		
	BRAC Bank Ltd.	150-110-165720-9	001	STD A/C	2,845,452	1,578,349
	BRAC Bank Ltd.	150-120-165720-9	002	Current A/C	2,097,835	381
	BRAC Bank Ltd.	151-310-136480-3	001	STD A/C	716,850	826,836
	BRAC Bank Ltd.	150-120-165720-9	003	Current A/C	10,368	11,288
				-	5,670,504	2,416,855
	Standard Chartered Bank	02-6198201-01		CNID A /C	1 200	1 200
	Standard Chartered Bank	01-6198201-01		SND A/C	1,390	1,390
	Standard Chartered Bank	01-6198201-01		Current A/C	16,084,988	544,864
	Standard Chartered Bank	02-6198201-02		Current A/C	16,385,228	1,491,964
	Standard Chartered Bank	01-6198201-03		SND A/C Current A/C	32,925	32,235
	Standard Chartered Bank	02 6198201 03		SND A/C	1,520,125 31,770	46,203 31,770
	Standard Chartered Bank	01 6198201 04		Current A/C	7,500	4,328,100
	Standard Chartered Bank	01 0130201 04		Current A/C	34,063,925	6,476,526
	NRB Commercial Bank Ltd.	010233300000159		Current A/C	520,615	518,643
	NRB Bank Limited	1012010022911		Current A/C	F.7	-
	INNO Dank Limited	1012010022911		Current A/C	57	57
	One Bank Limited	0120083761008		Current A/C	19,216	39,575
	One Bank Limited	0120083761016		Current A/C	243,532	4,776,619
	One Bank Limited	0120083761018		SND A/C	19,216	19,215
					281,965	4,835,409
	Standard Bank Limited	00233011545		Current A/C	3,414	3,759
	Midland Bank	0011-1050001760		Current A/C	94,955	94,955
				_	and an annual section	ration that the state of the st
18	Share capital					
18.1	Authorized share capital 300,000,000 ordinary shares of I	BDT 10 each			3,000,000,000	3,000,000,000
18.2	Issued, subscribed and paid-up			=		
	258,500,000 ordinary shares of I	BDT 10 each		=	2,585,000,000	2,585,000,000
	The company's shareholding po	sition as at 30 June w	as as follows:			
	Name of shareholders	Nationality/ Incorporated in	No of shares	Face value per share (BDT)		
	BRAC Bank Ltd.	Bangladesh	258,358,734	10	2,583,587,340	2,583,587,340
	Other individual shareholders	Various	141,266	10	1,412,660	1,412,660
		100 CO	258,500,000		2,585,000,000	2,585,000,000
			,			,,,

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.

			30 June 2020	31 December 2020
		t	BDT	BDT
19	Finance Lease liability under lease agreement			
13	Balance at the beginning of the year		7,134,997	5,101,264
	Add: Addition during the year		7,134,997	7,803,243
	Less: Adjustment/disposal during the year		(1,957,480)	
	Closing balance	-	5,177,517	7,134,997
		-	3,177,317	7,134,337
19.01	Lease Liability			
	Non-current liabilities		3,781,320	3,781,320
	Current liabilities		1,396,197	3,353,677
			5,177,517	7,134,997
		=		
20	Customer deposits			
	Opening balance		79,536,443	84,854,573
	Change during the year		273,670,168	(5,318,130)
		-	353,206,611	79,536,443
	editorner deposits represent invested famas ly	ing in the company's account at the reporting date	5.	
21	Bank overdrafts			
	BRAC Bank, Limited		779,121,551	798,660,711
		_	779,121,551	798,660,711
	The terms and conditions of the bank overdra	ft are as follows:		
	BRAC Bank Limited			
	Tune of facility	Outstant 1 accessed		
	Type of facility	: Overdraft 1- renewal - RDT 800 000 000 (RDT eight hundred million	on) only	
	Facility limit	: BDT 800,000,000 (BDT eight hundred millio		
		: BDT 800,000,000 (BDT eight hundred millic : From operational cash flow/or own source		
	Facility limit Repayment procedures Maximum tenor	 BDT 800,000,000 (BDT eight hundred millio From operational cash flow/or own source On demand 		
	Facility limit Repayment procedures	: BDT 800,000,000 (BDT eight hundred millic : From operational cash flow/or own source		
	Facility limit Repayment procedures Maximum tenor Purpose	 BDT 800,000,000 (BDT eight hundred millio From operational cash flow/or own source On demand To meet day to day operational activities. 		
22	Facility limit Repayment procedures Maximum tenor Purpose Interest	 BDT 800,000,000 (BDT eight hundred millio From operational cash flow/or own source On demand To meet day to day operational activities. 9% 		640,000,000
	Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Short term loan	 BDT 800,000,000 (BDT eight hundred millio From operational cash flow/or own source On demand To meet day to day operational activities. 9% 	95,000,000	
22 22.1	Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Short term loan Opening balance	 BDT 800,000,000 (BDT eight hundred millio From operational cash flow/or own source On demand To meet day to day operational activities. 9% 	s of borrower.	540,000,000
	Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Short term loan	 BDT 800,000,000 (BDT eight hundred millio From operational cash flow/or own source On demand To meet day to day operational activities. 9% 	95,000,000 640,000,000	540,000,000 100,000,000
	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 millio From operational cash flow/or own source On demand To meet day to day operational activities. 9% 	95,000,000 640,000,000 - 640,000,000	540,000,000
	Facility limit Repayment procedures Maximum tenor Purpose Interest Expiry Short term loan Opening balance	 BDT 800,000,000 (BDT eight hundred millio From operational cash flow/or own source On demand To meet day to day operational activities. 9% 	95,000,000 640,000,000	540,000,000 100,000,000

30 June 2020	31 December 2020
BDT	BDT

22.1.1 Short term Loan from BRAC Bank Limited

Opening balance

Add: received during the year

Less: payment during the year

Closing balance

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

: BDT 700,000,000 (BDT seven hundred million) only.

Repayment procedures

From operational cash flow/or own sources of borrower.
180 days (maximum from date of each disbursement)

Maximum tenor

Purpose

: To meet funding requirement for margin lending.

Expiry

: 29 March 2019

22.1.2 Short term Loan from IIDFC Limited

Opening Balance

Add: received during the year

470,000,000 390,000,000

80,000,000

Less: payment during the year

(425,000,000)

Closing balance

45,000,000 470,000,000

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

: 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 : To meet Business Operation

Purpose Interest

11%

Expiry

: 11 December 2021.

22.1.3 Short term Loan from United Finance Limited

Opening Balance

170,000,000

150,000,000

Add: received during the year

Less: payment during the year

(120,000,000)

20,000,000 170,000,000

Closing balance

50,000,000

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

11%

Expiry

: 04 May 2022.

		30 June 202	20 31 December 2020
		BDT	BDT
23	Account payables	-	
	Broker for client trading	10.07	20.020 0.226.010
	VAT on fee income		70,939 9,336,019 90,486 4,400,486
	Payable for other PMD activities		7,354 4,339,364
	Tax deducted at source from salaries and allowances		
			- 230,457
	Tax deducted at source from suppliers		- 143,476
	Withholding VAT on office rent		- 37,800
	Withholding VAT on suppliers' payments		- 280,389
	Tax deducted at source from office rent	14 47	- 41,811 8,779 18,809,802
			10,003,002
24	Other liabilities		
	Provision for loans and advances (Note 24.1)	1,037,81	
	Interest Payable Sales receivable in transit		7,917 8,799,999
	CDBL charges		6,568 13,972,672 82,648 -
	N 300		
	Office maintenance		2,182 5,259,226
	Audit fees payable		25,000 216,000
	IT expenses		.1,386 211,386
	Telephone and mobile expenses	2	1,099 21,099
	Rent	5	5,813 55,813
	Security services		
	Legal. and professional fees	31	.8,000 535,374
	Printing- Postage & Stationery	!	9,001 9,001
	Liability for fixed Assets		
	Provision for account receivable (Note 24.2)	12,87	1,697 12,871,697
		1,090,79	
24.1	Provision for loans and advances		
	Opening balance	1,059,06	4,609 1,059,064,609
	Provision made during the year		
	Provision released during the year	(21,25	4,268)
	Closing balance	1,037,810	0,341 1,059,064,609
24.2	Provision for account receivables		
	Debt arragement fee		
	Omera petroleum limited		8,493,072
	CACO chemicals Silver composite		1,500,000
	Silver composite		575,000 10,568,072
	Corporate advisory fee		20,000,00
	KDDI		578,625
	PEB Steel		1,725,000
			2,303,625
	Total:		1,697 12,871,697

		30 June 2020	31 December 2020
		BDT	BDT
25	Provision for taxation		
25	Provision for taxation		
	Opening balance	3,977,745	
	Add: provision made during the year	250,000	
	Less: paid/adjusted during the year	4,227,745	3,977,745
		4,227,745	3,977,745
26	Inter-company payable		
	BRAC EPL Stock Brokerage Ltd.	1,613,523	
		1,613,523	503,523
27	Interest expenses	49,533,173	69,659,604
	BRAC Bank Limited	22.451.000	30 505 003
	IIDFC	32,451,089 13,717,917	
	United Finance	3,364,167	
		49,533,173	
28	Fee and commission income		
	Portfolio Management Department (PMD) (note-28.1)	34,425,346	18,649,288
	Structured Finance Department (SFD) (note-28.2)	143,750	
	and a seek and community in Providence to the D. Transcription of the community	34,569,096	
28.1	Portfolio Management Department (PMD)		
	Settlement fees	17,339,988	2,617,174
	Management fees	17,018,758	
	BO maintenance fees	9,700	700
	Documentation fees	41,200	4,600
	Commission income from IPO	15,700	
		34,425,346	18,649,288
28.2	Structured Finance Department (SFD)		
	Debt. arrangement fees	-	
	Corporate advisory fees	143,750	<u> </u>
		143,750	-
29	Fee and commission expenses		
	Brokerage commission cost	9,391,829	1,406,772
		9,391,829	1,406,772
30	(Loss)/Income from investment in securities		
	Realized (loss)/ gain during the year	(210,484,653	1,082,521
	Fair value adjustment at reporting date (Note_30.01)	241,723,658	
	, , , , , , , , , , , , , , , , , , , ,	31,239,005	(62,331,336)
30.01	Fair value adjustment at reporting date		
30.01	Unrealized (Loss)/Gain as year opening	(223,839,618	(391,961,963)
	Unrealized (Loss)/Gain as at year closing	17,884,039	(455,375,820)
		241,723,658	(63,413,857)

Sub Rent Income 32 Operating expenses Salaries and allowances Other personnel expenses Rental expenses-VAT Portion Utilities, maintenance and running of CDBL expenses Legal and professional fees Telephone, communication and IT expenses Printing and stationery Travelling and conveyance Vehicle maintenance expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amore expenses amounting BDT 400092.76 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the year (Note 34.))		30 June 2020	31 December 2020
Dividend income Gain on disposal of property, plant is Sub Rent Income 32 Operating expenses Salaries and allowances Other personnel expenses Rental expenses- VAT Portion Utilities, maintenance and running of CDBL expenses Legal and professional fees Telephone, communication and IT exprising and stationery Travelling and conveyance Vehicle maintenance expenses Entertainment expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amore expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of Current taxes for the year (Note 34.) Deferred tax (income)/expense (Note 34.) Deferred tax (income)/expense (Note 34.)		BDT	BDT
Gain on disposal of property, plant is Sub Rent Income 32 Operating expenses Salaries and allowances Other personnel expenses Rental expenses-VAT Portion Utilities, maintenance and running of CDBL expenses Legal and professional fees Telephone, communication and IT exprising and stationery Travelling and conveyance Vehicle maintenance expenses Entertainment expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense ame expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the year (Note 34.) Deferred tax (income)/expense (Note 34.)			
Sub Rent Income 32 Operating expenses Salaries and allowances Other personnel expenses Rental expenses-VAT Portion Utilities, maintenance and running of CDBL expenses Legal and professional fees Telephone, communication and IT of Printing and stationery Travelling and conveyance Vehicle maintenance expenses Entertainment expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense ame expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of Current taxes for the year (Note 34.) Deferred tax (income)/expense (Note 34.)		8,065,499	3,230,846
Salaries and allowances Other personnel expenses Rental expenses-VAT Portion Utilities, maintenance and running of CDBL expenses Legal and professional fees Telephone, communication and IT of Printing and stationery Travelling and conveyance Vehicle maintenance expenses Entertainment expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amore expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of Tax (income)/expenses Current taxes for the year (Note 34.) Deferred tax (income)/expense (Note	and equipment	-	
Salaries and allowances Other personnel expenses Rental expenses- VAT Portion Utilities, maintenance and running of CDBL expenses Legal and professional fees Telephone, communication and IT expenses Legal and professional fees Telephone, communication and IT expenses Insurance vehicle maintenance expenses Meeting and conveyance Vehicle maintenance expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the year (Note 34.) Deferred tax (income)/expense (Note 34.) Deferred tax (income)/expense (Note 34.)		72,000	-
Salaries and allowances Other personnel expenses Rental expenses- VAT Portion Utilities, maintenance and running of CDBL expenses Legal and professional fees Telephone, communication and IT expenses Legal and professional fees Telephone, communication and IT expenses Insurance vehicle maintenance expenses Meeting and conveyance Vehicle maintenance expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the year (Note 34.) Deferred tax (income)/expense (Note 34.) Deferred tax (income)/expense (Note 34.)		8,137,499	3,230,846
Other personnel expenses Rental expenses- VAT Portion Utilities, maintenance and running of CDBL expenses Legal and professional fees Telephone, communication and IT of Printing and stationery Travelling and conveyance Vehicle maintenance expenses Meeting expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of Current taxes for the year (Note 34.) Deferred tax (income)/expense (Note 34.)			
Other personnel expenses Rental expenses- VAT Portion Utilities, maintenance and running of CDBL expenses Legal and professional fees Telephone, communication and IT of Printing and stationery Travelling and conveyance Vehicle maintenance expenses Meeting expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of Current taxes for the year (Note 34.) Deferred tax (income)/expense (Note 34.)		9,211,997	12,558,115
Rental expenses- VAT Portion Utilities, maintenance and running of CDBL expenses Legal and professional fees Telephone, communication and IT enterprises Printing and stationery Travelling and conveyance Vehicle maintenance expenses Entertainment expenses Meeting expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the year (Note 34.) Deferred tax (income)/expense (Note 34.) Deferred tax (income)/expense (Note 34.)		1,173,967	1,676,704
Utilities, maintenance and running of CDBL expenses Legal and professional fees Telephone, communication and IT en Printing and stationery Travelling and conveyance Vehicle maintenance expenses Entertainment expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of Current taxes for the year (Note 34.) Deferred tax (income)/expense (Note 34.)		400,093	1,070,701
CDBL expenses Legal and professional fees Telephone, communication and IT e Printing and stationery Travelling and conveyance Vehicle maintenance expenses Entertainment expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense ame expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of	xpenses	2,070,489	3,310,210
Telephone, communication and IT en Printing and stationery Travelling and conveyance Vehicle maintenance expenses Entertainment expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amolexpenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the year (Note 34.) Deferred tax (income)/expense (Note 34.)		774,570	199,264
Printing and stationery Travelling and conveyance Vehicle maintenance expenses Entertainment expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense ame expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the commission) Tax (income)/expenses Current taxes for the year (Note 34.) Deferred tax (income)/expense (Note 34.)		657,800	542,550
Printing and stationery Travelling and conveyance Vehicle maintenance expenses Entertainment expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense ame expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the commission) Tax (income)/expenses Current taxes for the year (Note 34.) Deferred tax (income)/expense (Note 34.)	xpenses	809,188	628,215
Travelling and conveyance Vehicle maintenance expenses Entertainment expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amore expenses amounting BDT 400092.76 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the company o		110,165	228,191
Vehicle maintenance expenses Entertainment expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amore expenses amounting BDT 400092.76 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the companies) Tax (income)/expenses Current taxes for the year (Note 34.) Deferred tax (income)/expense (Note 34.)			92,098
Entertainment expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amore expenses amounting BDT 400092.76 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the company of the comp		118,200	528,030
Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amounting BDT 400092.76 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the company of t			131,680
License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amo expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the company of the		183,340	139,170
Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amo expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the company of		<u>.</u>	18,457
Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amo expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the company of the compan		225,000	126,500
Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amo expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the company		73,333	125,000
Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amore expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the company of the		337,500	400,000
Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amorexpenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the company of the comp		337,300	400,000
As per IFRS 16, rental expense ame expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the company of		4 256 426	4 202 244
As per IFRS 16, rental expense ame expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the company of		1,256,426	1,302,314
expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the Commission of the Expenses of the Commission of the Commission of the Expenses of the Commission of the Commission of the Expenses of the Commission of the		1,717,897	5,134,222
expenses amounting BDT 400092.70 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses of the Commission of the Expenses of the Commission of the Commission of the Expenses of the Commission of the Commission of the Expenses of the Commission of the		19,119,965	27,140,717
Bank charges and commission Other Expenses (Interest expenses of Tax (income)/expenses Current taxes for the year (Note 34.) Deferred tax (income)/expense (Note 34.)		ecognizing right of use assets. The V	'AT portion of rental
Other Expenses (Interest expenses of Tax (income)/expenses Current taxes for the year (Note 34.) Deferred tax (income)/expense (Note 34.)			
34 Tax (income)/expenses Current taxes for the year (Note 34. Deferred tax (income)/expense (Note		151,005	105,635
Current taxes for the year (Note 34. Deferred tax (income)/expense (Not	n Right of use assets)	337,731	390,178
Current taxes for the year (Note 34. Deferred tax (income)/expense (Not		488,736	495,814
Deferred tax (income)/expense (Not			
	1)	=	550,611.0
Total tax (income)/expense	e 9)	70,294,644	
		70,294,644	550,611
34.1 Current taxes for the year			
Prior year taxes		-	50,611.00
Current year taxes		250,000	500,000.00
Dividend income Gain on disposal of property, plant and equipment Sub Rent Income 32 Operating expenses Salaries and allowances Other personnel expenses Rental expenses- VAT Portion Utilities, maintenance and running expenses CDBL expenses Legal and professional fees Telephone, communication and IT expenses Printing and stationery Travelling and conveyance Vehicle maintenance expenses Entertainment expenses Meeting expenses License and renewal fees Audit fees Regulatory fees Insurance Training Expense Depreciation & amortization Depreciation for Right of use assets As per IFRS 16, rental expense amounting BDT 2319378 have reclassified while recog expenses amounting BDT 400092.705 33 Financial expenses Bank charges and commission Other Expenses (Interest expenses on Right of use assets) 34 Tax (income)/expenses Current taxes for the year (Note 34.1) Deferred tax (income)/expense (Note 9) Total tax (income)/expense	250,000	550,611	

35 Number of employees

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

30 June 2020	31 December 2020
 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	30 June 2021	31 December 2020
		BDT	BDT
BRAC Bank Limited	Loans and borrowings	779,121,551	798,660,711
BRAC EPL Stock Brokerage Limited	Expenses payable	1,613,523	503,523
BRAC EPL Stock Brokerage Limited	Receivable	389,293	267,439

37 Events after the reporting date

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