



September 2, 2022

The Honorable Carmen Diaz
N.J. Board of Public Utilities
44 South Clinton Avenue, 1st Floor
P.O. Box 350
Trenton, NJ 08625-0350

Basic Gas Supply Service
(BGSS) Report
July 2022
Docket No. GR21050860

Dear Acting Secretary Diaz:

In this letter New Jersey Natural Gas Company (the "Company") is submitting its Basic Gas Supply Service ("BGSS") report for July 2022.

This report reflects the implementation of the five (5) percent increase effective December 1, 2021 referenced in the Company's November 19, 2021 letter in BPU Docket No. GR21050860. The underlying gas cost projections are based on the August 9, 2022 NYMEX and a projected September 30, 2022 overrecovery of approximately \$14.3 million.

In accordance with the Order issued by the Board in connection with I/M/O the New Jersey Board of Public Utilities' Response to the COVID-19 Pandemic for a Temporary Waiver of Requirements for Certain Non-Essential Obligations, BPU Docket No. EO20030254, Order dated March 19, 2020, this document is being electronically filed. No paper copies will follow.

If you have any questions, please contact me at ttrebino@njng.com.

Very truly yours,

A handwritten signature in blue ink, appearing to read 'Tina M. Trebino', is written over a light blue horizontal line.

Tina M. Trebino
Director – Rates and Tariff

Enclosures

C (via e-mail):

Alice Bator, BPU
Paul Lupo, BPU
Ryan Moran, BPU
Brian Lipman, RC

Michael Kammer, BPU
Jacqueline Galka, BPU
Scott Sumliner, BPU
Maura Caroselli, RC

NEW JERSEY NATURAL GAS COMPANY
BASIC GAS SUPPLY SERVICE
ADJUSTMENT CLAUSE
BPU DOCKET NO. GR21050860 BGSS YEAR 2022

INDEX:

Schedule 1.	Under/(Over) Recovered Gas Costs
Schedule 2a.	Gas Costs
Schedule 2b.	Gas Cost Recoveries
Schedule 2c.	WACOG
Schedule 3.	Total Therm Sales
Schedule 4a.	N/A
Schedule 4b.	Sayreville Sales
Schedule 4c.	Forked River Sales
Schedule 4d.	N/A
Schedule 4e.	Income Sharing Derived from Off System Sales
Schedule 4f.	Income Sharing Derived from Capacity Release
Schedule 4g.	Balancing Credits and Penalty Charges
Schedule 4h.	N/A
Schedule 4i.	N/A
Schedule 4j.	Storage Incentive
Schedule 5.	Supplier Refunds and Miscellaneous Adjustments
Schedule 6.	Computation of Interest on Under/(Over) Recovered Balances

Note: Calculations are normally rounded to the nearest thousand, therefore, all lines and columns may not add due to minor variations in roundings.

REPORT FOR THE MONTH OF: July 2022

NEW JERSEY NATURAL GAS COMPANY
UNDER/(OVER) RECOVERED GAS COSTS
BGSS YEAR 2022
\$(000)

SCHEDULE 1

	Actual											TOTAL	
	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22		Sep-22
1. Under/(Over) Recovered Gas Costs Beg. of Period	(5,510)	(4,270)	(4,980)	(11,659)	(29,680)	(35,893)	(27,135)	(25,454)	(23,055)	(20,631)	(20,480)	(16,591)	(5,510)
2. Net Cost Appl. To BGSS Sales (Sch 2a)	9,470	28,261	40,786	68,054	51,631	45,594	27,248	15,677	13,120	10,112	9,941	9,869	329,763
3. BGSS Recoveries (Sch 2b)	(6,064)	(20,101)	(30,635)	(47,217)	(34,096)	(26,484)	(16,570)	(9,495)	(7,586)	(6,347)	(6,329)	(6,182)	(217,105)
4. Under/(Over) Rec. Gas Costs - Current Period (L.2 - L.3)	3,406	8,160	10,151	20,837	17,536	19,110	10,678	6,181	5,534	3,765	3,612	3,687	112,658
Adjustments													
5. Storage Incentive (Sch.4j)	1,849	0	0	0	0	0	629	121	243	2,296	2,442	659	8,239
6. Off-System Sales (Sch.4e)	(554)	(2,239)	(6,316)	(21,740)	(12,101)	(768)	(3,491)	(651)	(872)	(3,686)	(254)	(154)	(52,828)
7. Capacity Rel. (Sch.4f)	(1,434)	(171)	(139)	(583)	(364)	(423)	(112)	(113)	(112)	(134)	(142)	(112)	(3,836)
8. Supplier Ref. and Misc. Adj.(Sch.5)	0	(44)	0	0	0	0	(328)	0	0	0	0	0	(372)
9. Balancing Credits and Penalty Charges (Sch.4g)	(2,027)	(6,417)	(10,375)	(16,535)	(11,283)	(9,162)	(5,695)	(3,139)	(2,369)	(2,090)	(1,770)	(1,805)	(72,667)
10. Total Debits and Credits (L.5 through L.9)	(2,166)	(8,870)	(16,830)	(38,858)	(23,748)	(10,352)	(8,998)	(3,782)	(3,110)	(3,615)	276	(1,412)	(121,465)
11. Under/(Over) Recov.Gas Costs. End of Period (L's.1,4,&10)	(4,270)	(4,980)	(11,659)	(29,680)	(35,893)	(27,135)	(25,454)	(23,055)	(20,631)	(20,480)	(16,591)	(14,317)	(14,317)

**NEW JERSEY NATURAL GAS COMPANY
GAS COSTS AND RECOVERIES
BGSS YEAR 2022
\$(000) & (000)THERMS**

	Actual											Estimate	
	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	TOTAL
COST OF GAS-CURRENT PERIOD													
SCHEDULE 2a													
Total Gas Costs ¹	12,998	55,723	51,803	89,040	64,041	52,429	49,552	30,579	31,469	43,674	53,028	32,129	566,467
REDUCTIONS TO COST OF GAS													
Sayreville (Sch. 4b)	7	14	6	0	0	0	2	2	25	13	24	0	94
Forked Rv. (Sch. 4c)	42	50	2	0	0	17	86	55	38	244	184	0	719
Off System Sales (Sch.4e)	5,150	27,595	11,157	21,650	12,813	7,299	20,123	14,970	18,408	28,297	43,046	22,392	232,899
Capacity Release (Sch. 4f)	(1,687)	(201)	(163)	(685)	(428)	(497)	(131)	(133)	(131)	(158)	(167)	(131)	(4,513)
Storage Incentive Sales	0	0	0	0	0	0	2,209	0	0	5,154	0	0	7,363
Company Use Gas	16	4	15	22	25	15	15	8	10	11	0	0	143
Total Reductions	3,528	27,463	11,018	20,987	12,410	6,834	22,304	14,903	18,350	33,561	43,087	22,260	236,704
Net Cost Appl.To BGSS Sales (Sch.1.,L.2)	9,470	28,261	40,786	68,054	51,631	45,594	27,248	15,677	13,120	10,112	9,941	9,869	329,763
GAS COST RECOVERIES													
SCHEDULE 2b													
BGSS Sales	16,936	56,183	76,050	122,109	83,326	67,162	41,202	21,943	16,740	14,879	13,578	13,903	544,009
Monthly BGSS Sales (GSL, DGC)	2,027	5,590	7,103	11,242	7,278	6,599	4,354	2,710	2,049	1,933	1,998	1,939	54,819
Monthly BGSS Sales (IS, CNG, NGV)	105	77	75	81	80	69	91	82	89	88	76	76	988
Periodic BGSS Sales	14,804	50,516	68,871	110,787	75,968	60,493	36,757	19,151	14,602	12,859	11,504	11,888	488,201
Recovery Rate \$ per Therm:													
Periodic BGSS Rate	0.3114	0.3114	0.3727	0.3727	0.3727	0.3727	0.3727	0.3727	0.3727	0.3727	0.3727	0.3727	0.3727
Monthly BGSS Sales (GSL, DGC)	0.6771	0.7698	0.6907	0.5226	0.7837	0.5894	0.6435	0.8412	0.9980	0.7644	0.9801	0.8649	0.8649
Monthly BGSS Sales (IS, CNG, NGV)	0.7733	0.8660	0.8065	0.6384	0.8995	0.7052	0.7593	0.9570	1.1138	0.8802	1.0959	0.9807	0.9807
Recoveries:													
Periodic BGSS	4,610	15,731	25,668	41,290	28,313	22,546	13,699	7,138	5,442	4,792	4,288	4,431	177,949
Monthly BGSS(GSL, DGC)	1,373	4,303	4,906	5,875	5,703	3,889	2,802	2,279	2,044	1,478	1,958	1,677	38,288
Monthly BGSS (IS, CNG, NGV)	81	66	61	51	79	49	69	78	99	77	83	75	869
Total BGSS Recovery (Sch. 1, L. 3)	6,064	20,101	30,635	47,217	34,096	26,484	16,570	9,495	7,586	6,347	6,329	6,182	217,105

¹ Total Gas Costs equals the sum of Total Allocated Costs on Schedule 2c and the non-production Company Use Gas. The non-production Company Use Gas is included in Total Gas Costs and removed in the Reduction to Gas Costs on Schedule 2a for no impact to the BGSS.

**NEW JERSEY NATURAL GAS COMPANY
TOTAL GAS COSTS
BGSS YEAR 2022**

SCHEDULE 2c																								
											Actual	Estimate												
												Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	
MDth																								
Beginning of Month Storage Balance													27,617	33,489	27,913	22,743	11,992	7,071	4,890	6,456	12,844	18,587	21,280	24,077
Commodity Purchases													8,859	6,585	5,443	6,049	8,123	6,021	10,590	11,039	8,336	10,083	9,639	9,827
Sub-total of Available Supplies	A												36,476	40,073	33,357	28,793	20,114	13,092	15,481	17,494	21,180	28,670	30,919	33,904
Less volumes with assigned cost allocations																								
Off System Sales, Electric Gen, Other													1,145	6,053	3,788	4,888	4,249	1,670	4,282	2,119	2,826	5,451	5,483	3,372
Monthly BGSS Sales (GSL, DGC)													203	559	710	1,124	728	660	435	271	205	193	200	194
Monthly BGSS Sales (IS, CNG, NGV)													10	8	8	8	8	7	9	8	9	9	8	8
FEED Sales													0	0	0	0	0	0	0	0	0	0	0	0
Company Use Non Prod Sales													4	1	3	4	4	3	3	2	2	2	3	2
Sub-total of Assigned Cost Allocations	B												1,362	6,621	4,508	6,025	4,989	2,340	4,730	2,399	3,042	5,655	5,694	3,576
Allocation WACOG Volume	C = A - B												35,114	33,452	28,848	22,768	15,125	10,752	10,751	15,095	18,138	23,015	25,226	30,329
<i>volume available for allocation</i>																								
\$000																								
Beginning of Month Storage Balance													53,803	65,220	54,861	45,201	24,170	14,774	19,265	24,271	50,286	73,519	78,174	86,455
Beginning of Month WACOG Inventory													62,021	72,877	74,996	65,472	39,016	29,116	11,801	20,961	37,451	46,442	59,911	70,333
Commodity Purchases													25,385	34,216	19,215	28,665	30,542	25,100	48,904	58,150	48,875	46,081	55,322	49,463
Demand Charges													9,871	13,262	13,389	12,867	14,182	14,488	14,799	14,927	14,807	14,897	16,408	16,357
Sub-total of Available Supplies	D												151,079	185,575	162,461	152,205	107,910	83,479	94,769	118,309	151,420	180,939	209,816	222,608
Less volumes with assigned cost allocations																								
Off System Sales, Electric Gen, Other													5,199	27,659	11,165	21,650	12,813	7,316	22,420	15,027	18,470	33,709	43,254	22,392
Monthly BGSS Sales (GSL, DGC)													1,373	4,303	4,906	5,875	5,703	3,889	2,802	2,279	2,044	1,478	1,958	1,677
Monthly BGSS Sales (IS, CNG, NGV)													81	66	61	51	79	49	69	78	99	77	83	75
GSL, DGC Sales Balancing													195	538	822	1,302	843	764	504	314	237	224	191	185
Sub-total of Assigned cost allocations	E												6,847	32,567	16,955	28,879	19,437	12,018	25,794	17,699	20,851	35,487	45,486	24,328
Allocation WACOG Costs	F = D - E												144,232	153,009	145,506	123,326	88,473	71,460	68,974	100,610	130,569	145,452	164,330	198,280
<i>\$ available for allocation</i>																								
\$/Dth WACOG	G = F / C												4.1075	4.5739	5.0439	5.4167	5.8495	6.6464	6.4156	6.6651	7.1988	6.3198	6.5144	6.5377
MDth																								
Periodic BGSS Sales													1,480	5,052	6,887	11,079	7,597	6,049	3,676	1,915	1,460	1,286	1,150	1,189
CoUse & UFG													13	10	19	24	24	28	25	16	13	8	7	4
Periodic BGSS Sales & CoUse & UFG	H												1,494	5,062	6,906	11,103	7,621	6,078	3,701	1,931	1,474	1,294	1,158	1,193
<i>volume to be allocated</i>																								
Periodic BGSS (\$/Therm WACOG * Periodic BGSS volume)	I = G * H <i>allocated cost</i>												6,135	23,152	34,833	60,140	44,578	40,395	23,742	12,872	10,608	8,176	7,543	7,801
Plus assigned cost allocations																								
Off System Sales, Electric Gen, Other													5,199	27,659	11,165	21,650	12,813	7,316	22,420	15,027	18,470	33,709	43,254	22,392
Monthly BGSS Sales (GSL, DGC)													1,373	4,303	4,906	5,875	5,703	3,889	2,802	2,279	2,044	1,478	1,958	1,677
Monthly BGSS Sales (IS, CNG, NGV)													81	66	61	51	79	49	69	78	99	77	83	75
GSL, DGC Sales Balancing													195	538	822	1,302	843	764	504	314	237	224	191	185
COG Adjustment													0	0	0	0	0	0	0	0	0	0	0	0
Sub-total of Assigned cost allocations	J												6,847	32,567	16,955	28,879	19,437	12,018	25,794	17,699	20,851	35,487	45,486	24,328
Total Allocated Costs (Sch 2a Total Gas Costs)	K = I + J												12,982	55,719	51,788	89,019	64,016	52,413	49,537	30,571	31,459	43,663	53,028	32,129
End of Month Storage Balance												L	65,220	54,861	45,201	24,170	14,774	19,265	24,271	50,286	73,519	77,365	86,455	105,575
Total Allocated Costs & Storage Balances												M = K+L	78,202	110,580	96,989	113,189	78,790	71,678	73,808	80,857	104,978	121,028	139,483	137,705
Current Month WACOG Inventory Balance												N = D - M	72,877	74,996	65,472	39,016	29,120	11,801	20,961	37,451	46,442	59,911	70,333	84,903

NEW JERSEY NATURAL GAS COMPANY
THERM SALES
BGSS YEAR 2022
(000)THERMS

SCHEDULE 3

	Actual											Estimate	
	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	TOTAL
Residential BGSS Sales	14,040	47,389	64,552	103,091	70,524	56,224	34,494	18,224	14,001	12,202	10,933	11,334	457,007
Total Residential Sales	14,040	47,389	64,552	103,091	70,524	56,224	34,494	18,224	14,001	12,202	10,933	11,334	457,007
C&I Monthly BGSS Sales (GSL, DGC)	2,027	5,590	7,103	11,242	7,278	6,599	4,354	2,710	2,049	1,933	1,998	1,939	54,819
C&I Monthly BGSS Sales (CNG, NGV, IS)	105	77	75	81	74	69	91	82	89	88	76	76	982
C&I Periodic BGSS Sales	764	3,127	4,320	7,695	5,451	4,270	2,263	927	601	657	572	554	31,201
Total Commercial & Industrial Sales	2,896	8,794	11,498	19,018	12,802	10,938	6,707	3,719	2,738	2,677	2,645	2,569	87,002
Total Firm Sales	16,936	56,183	76,050	122,109	83,326	67,162	41,202	21,943	16,740	14,879	13,578	13,903	544,009
Interruptible IGS (Sch. 4a)	0	0	0	0	7	0	0	0	0	0	0	0	7
Sayreville (Sch. 4b)	12	30	17	0	0	0	4	3	41	21	31	0	159
Forked River (Sch. 4c)	79	86	6	0	0	29	134	71	48	262	233	0	949
Off System Sales (Sch. 4e)	11,356	60,418	37,852	48,881	42,491	16,674	39,682	21,112	28,172	46,422	54,569	33,719	441,348
Storage Incentive Sales	0	0	0	0	0	0	3,000	0	0	7,800	0	0	10,800
Total Non-Firm Sales	11,448	60,535	37,875	48,881	42,498	16,703	42,820	21,186	28,261	54,506	54,833	33,719	453,263
Total Sales	28,384	116,718	113,925	170,990	125,824	83,864	84,021	43,128	45,000	69,385	68,411	47,622	997,272
Firm Transportation	1,929	2,494	2,307	2,807	2,472	2,511	2,070	1,832	1,641	1,492	1,762	1,838	25,155
GSS Transportation	224	778	1,058	1,761	1,236	975	542	233	173	158	160	155	7,454
GSL Transportation	3,341	7,928	10,050	15,279	9,859	9,051	6,232	4,320	3,052	2,646	2,246	2,174	76,178
NGV Transport	60	65	62	73	39	56	43	43	54	62	60	56	673
DGC Balancing	116	89	87	15	34	22	42	79	46	69	49	49	697
DGC Firm Transportation	276	362	466	332	264	302	324	394	348	434	459	452	4,411
Residential Transportation	498	1,777	2,360	3,707	2,496	1,970	1,232	615	431	381	353	342	16,163
Interruptible Transportation	1,229	1,393	1,210	1,040	1,136	1,166	1,314	1,290	1,218	1,143	1,195	1,170	14,505
Lakewood Cogen	3,251	1,738	168	56	130	110	1,252	447	3,106	10,637	6,062	983	27,940
Ocean Peaking Power	1,045	82	59	180	61	63	71	447	1,916	8,230	6,559	1,631	20,343
Red Oak	20,661	22,898	6,680	3,561	1,048	3,959	23,015	27,389	34,293	39,657	36,000	10,857	230,018
Total Transportation	32,630	39,603	24,507	28,810	18,776	20,186	36,138	37,088	46,276	64,909	54,905	19,707	423,536
Total Mtherms	61,014	156,321	138,432	199,800	144,599	104,051	120,159	80,216	91,277	134,294	123,316	67,329	1,420,808

**NEW JERSEY NATURAL GAS COMPANY
MARGIN SHARING FROM STORAGE INCENTIVE
AND SAYREVILLE / FORKED RIVER GAS COST SUMMARY
BGSS YEAR 2022
\$(000) & (000)THERMS**

	Actual											Estimate	
	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	TOTAL
SAYREVILLE	SCHEDULE 4b												
Therm Sales (Sch. 3)	12	30	17	0	0	0	4	3	41	21	31	0	159
Rate per therm	0.57500	0.46500	0.37500				0.61474	0.77500	0.60950	0.62348	0.78883		n/a
Cost of Gas (Sch. 2a)	7	14	6	0	0	0	2	2	25	13	24	0	94
FORKED RIVER	SCHEDULE 4c												
Therm Sales (Sch. 3)	79	86	6	0	0	29	134	71	48	262	233	0	949
Rate per therm	0.52466	0.57856	0.37122			0.58500	0.64319	0.78491	0.78250	0.93228	0.78883		n/a
Cost of Gas (Sch.2a)	42	50	2	0	0	17	86	55	38	244	184	0	719
Storage Incentive	SCHEDULE 4j												
Storage Gain (Loss)	9,246	0	0	0	0	0	3,144	606	1,216	11,479	12,209	3,294	41,194
NJNG Sharing @ 20% (Sch.1, L.5)	1,849	0	0	0	0	0	629	121	243	2,296	2,442	659	8,239

NEW JERSEY NATURAL GAS COMPANY
MARGIN SHARING FROM OFF-SYSTEM SALES AND CAPACITY RELEASE
AND CREDITS FROM BALANCING CHARGES
BGSS YEAR 2022
\$(000) & (000)THERMS

	Actual											Estimate	
	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	TOTAL
OFF-SYSTEM SALES	SCHEDULE 4e												
Revenues	5,802	30,230	18,587	47,227	27,049	8,202	24,230	15,736	19,434	32,634	43,344	22,573	295,049
Net Revenue	5,802	30,230	18,587	47,227	27,049	8,202	24,230	15,736	19,434	32,634	43,344	22,573	295,049
Therm sales	11,356	60,418	37,852	48,881	42,491	16,674	39,682	21,112	28,172	46,422	54,569	33,719	441,348
Rate per therm COG	0.453	0.457	0.295	0.443	0.302	0.438	0.507	0.709	0.653	0.610	0.789	0.664	
Cost of Gas (Sch. 2a)	5,150	27,595	11,157	21,650	12,813	7,299	20,123	14,970	18,408	28,297	43,046	22,392	232,899
Net Margin	652	2,635	7,430	25,577	14,237	903	4,107	766	1,026	4,337	298	182	62,151
Customer sharing @ 85% (Sch.1,L 6)	554	2,239	6,316	21,740	12,101	768	3,491	651	872	3,686	254	154	52,828
NJNG Sharing @ 15%	98	395	1,115	3,837	2,136	135	616	115	154	651	45	27	9,323
Total Credit = Cost of Gas plus sharings	5,704	29,835	17,472	43,391	24,914	8,067	23,614	15,621	19,280	31,983	43,299	22,546	285,727
CAPACITY RELEASE	SCHEDULE 4f												
Revenue	1,687	201	163	685	428	497	131	133	131	158	167	131	4,513
Customer Sharing @ 85% (Sch.1.,L 7)	1,434	171	139	583	364	423	112	113	112	134	142	112	3,836
BALANCING CREDITS & PENALTY CHARGES	SCHEDULE 4g												
Current Month TPS Penalty Charges	6	0	6	0	65	1	1	0	1	0	0	0	80
Current Month Balancing Charges	2,021	6,417	10,369	16,535	11,218	9,161	5,694	3,139	2,368	2,090	1,770	1,805	72,588
(Sch.1.,L 9)	2,027	6,417	10,375	16,535	11,283	9,162	5,695	3,139	2,369	2,090	1,770	1,805	72,667

**NEW JERSEY NATURAL GAS COMPANY
 SUPPLIER REFUNDS AND
 MISCELLANEOUS ADJUSTMENTS
 BGSS YEAR 2022
 \$(000)**

SCHEDULE 5

(Sch 1. LINE 8)

Opening balance BGSS Interest Sch 6	291	291	
Adjustments to BGSS opening balance are captured on Schedule 1			
OCT 2021	0	0	
NOV 2021	44	44	Transco cashout surcharge refund
DEC 2021	0	0	
JAN 2022	0	0	
FEB 2022	0	0	
MAR 2022	0	0	
APR 2022	328	328	Columbia Rate Case Refund
MAY 2022	0	0	
JUN 2022	0	0	
JUL 2022	0	0	
AUG 2022	0	0	
SEP 2022	0	0	
TOTALS		663	

**NEW JERSEY NATURAL GAS COMPANY
BGSS YEAR 2022**

COMPUTATION OF INTEREST ON UNDER/(OVER) RECOVERED BALANCES

DATE	COMBINED BALANCE	\$(000) AVERAGE BALANCE	ANNUAL RATE	SCHEDULE 6 ANNUAL RATE
			Effective Oct-Nov	6.95%
SEP 2021	(5,510)		Effective Dec	6.84%
OCT 2021	(4,270)	(4,890)	0.5792%	(28)
NOV 2021	(4,980)	(4,625)	0.5792%	(27)
DEC 2021	(11,659)	(8,319)	0.5700%	(47)
JAN 2022	(29,680)	(20,669)	0.5700%	(118)
FEB 2022	(35,893)	(32,786)	0.5700%	(187)
MAR 2022	(27,135)	(31,514)	0.5700%	(180)
APR 2022	(25,454)	(26,294)	0.5700%	(150)
MAY 2022	(23,055)	(24,254)	0.5700%	(138)
JUN 2022	(20,631)	(21,843)	0.5700%	(125)
JUL 2022	(20,480)	(20,555)	0.5700%	(117)
AUG 2022	(16,591)	(18,535)	0.5700%	(106)
SEP 2022	(14,317)	(15,454)	0.5700%	(88)
				<u>(1,311)</u>
				<u><u>(1,311)</u></u>
TOTAL INTEREST TO BE CREDITED TO CUSTOMER				<u><u>(1,311)</u></u>