



August 9, 2024

Sherri L. Golden, Secretary
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
June 2024
Docket No. GR23060348

Dear Secretary Golden:

In this letter New Jersey Natural Gas Company (the "Company") is submitting its Basic Gas Supply Service ("BGSS") report for June 2024.

The underlying gas cost projections are based on the July 11, 2024 NYMEX and result in a projected September 30, 2024 overrecovery of approximately \$29.9 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 via email at adembia@njng.com.

Very truly yours,

A handwritten signature in blue ink that reads 'Andrew K. Dembia'. The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Andrew K. Dembia
Regulatory Affairs Counsel

Enclosures

C (via e-mail):

Stacy Peterson, BPU
Jacqueline Galka, BPU
Justin Cederberg, BPU
Maura Caroselli, RC

Alice Bator, BPU
William Barkasy, BPU
Brian Lipman, RC
Carlena Morrison, RC

NEW JERSEY NATURAL GAS COMPANY
BASIC GAS SUPPLY SERVICE
ADJUSTMENT CLAUSE

B P U D O C K E T N O. N O. GR23060348 BGSS YEAR 2024

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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: June 2024

**NEW JERSEY NATURAL GAS COMPANY
UNDER/(OVER) RECOVERED GAS COSTS
BGSS YEAR 2024**

SCHEDULE 1

	Actual Estimate											TOTAL	
	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24		Sep-24
1. Under/(Over) Recovered Gas Costs Beg. of Period	(30,638)	(28,029)	(29,750)	(28,580)	(39,456)	(34,437)	(31,629)	(31,535)	(31,906)	(31,245)	(30,803)	(30,402)	(30,638)
2. Net Cost Appl. To BGSS Sales (Sch 2a)	13,906	38,087	48,279	69,945	60,606	40,686	21,470	10,250	7,939	8,094	8,020	7,607	334,889
3. BGSS Recoveries (Sch 2b)	(9,663)	(25,479)	(31,459)	(41,123)	(34,793)	(24,546)	(15,404)	(7,939)	(6,043)	(5,964)	(5,615)	(5,599)	(213,627)
4. Under/(Over) Rec. Gas Costs - Current Period (L.2 - L.3)	4,244	12,607	16,819	28,822	25,813	16,140	6,065	2,312	1,896	2,130	2,406	2,009	121,262
Adjustments													
5. Storage Incentive (Sch.4j)	2,154	682	444	0	479	299	497	902	1,181	475	38	536	7,686
6. Off-System Sales (Sch.4e)	(166)	(5,633)	(4,741)	(24,114)	(8,891)	(4,430)	(1,000)	(669)	(219)	(70)	(60)	(51)	(50,045)
7. Capacity Rel. (Sch.4f)	(154)	(592)	(621)	(1,660)	(573)	(612)	0	0	(30)	(26)	0	0	(4,268)
8. Supplier Ref. and Misc. Adj.(Sch.5)	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Balancing Credits and Penalty Charges (Sch.4g)	(3,468)	(8,766)	(10,712)	(13,904)	(11,792)	(8,571)	(5,457)	(2,902)	(2,150)	(2,053)	(1,969)	(1,985)	(73,730)
10. Environmental Attributes (Sch. 4k)	0	(19)	(19)	(19)	(17)	(17)	(11)	(13)	(18)	(13)	(13)	(13)	(172)
11. Total Debits and Credits (L.5 through L.10)	(1,634)	(14,329)	(15,649)	(39,697)	(20,795)	(13,332)	(5,971)	(2,683)	(1,236)	(1,687)	(2,005)	(1,513)	(120,529)
12. Under/(Over) Recov.Gas Costs. End of Period (L's.1,4,&11)	(28,029)	(29,750)	(28,580)	(39,456)	(34,437)	(31,629)	(31,535)	(31,906)	(31,245)	(30,803)	(30,402)	(29,905)	(29,905)

**NEW JERSEY NATURAL GAS COMPANY
GAS COSTS AND RECOVERIES
BGSS YEAR 2024
\$(000) & (000)THERMS**

	Actual Estimate												
	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	TOTAL
SCHEDULE 2a													
COST OF GAS-CURRENT PERIOD													
Total Gas Costs ¹	16,597	47,920	60,065	96,878	66,820	45,153	27,484	14,004	16,602	16,650	13,624	9,738	431,535
REDUCTIONS TO COST OF GAS													
Sayreville (Sch. 4b)	0	0	0	0	1	0	0	0	0	4	12	0	17
Forked Rv. (Sch. 4c)	18	0	0	0	0	2	2	3	16	53	61	0	156
Off System Sales (Sch.4e)	891	10,482	12,469	28,828	6,844	5,137	5,965	3,705	2,531	8,530	5,530	2,130	93,042
Capacity Release (Sch. 4f)	(182)	(697)	(730)	(1,953)	(674)	(720)	0	0	(35)	(30)	0	0	(5,022)
Storage Incentive Sales	1,918	0	0	0	0	0	0	0	6,106	0	0	0	8,024
Company Use Gas	45	48	48	58	43	48	48	46	45	0	0	0	428
Total Reductions	2,690	9,834	11,786	26,933	6,214	4,467	6,015	3,754	8,663	8,556	5,603	2,131	96,646
Net Cost Appl.To BGSS Sales (Sch.1.,L.2)	13,906	38,087	48,279	69,945	60,606	40,686	21,470	10,250	7,939	8,094	8,020	7,607	334,889
SCHEDULE 2b													
GAS COST RECOVERIES													
BGSS Sales	24,341	63,184	77,598	101,302	86,136	61,750	38,759	20,023	15,113	14,727	14,043	14,136	531,112
Monthly BGSS Sales (GSL, DGC)	2,942	6,329	7,351	9,186	8,065	6,020	4,065	2,632	1,896	1,978	1,976	1,918	54,359
Monthly BGSS Sales (IS, CNG, NGV)	76	65	61	60	61	55	58	62	65	82	85	85	813
Periodic BGSS Sales	21,324	56,790	70,187	92,056	78,010	55,675	34,637	17,329	13,152	12,667	11,982	12,133	475,941
Recovery Rate \$ per Therm:													
Periodic BGSS Rate	0.4023	0.4023	0.4023	0.4023	0.4023	0.4023	0.4023	0.4023	0.4023	0.4023	0.4023	0.4023	0.4023
Monthly BGSS Sales (GSL, DGC)	0.3563	0.4105	0.4339	0.4415	0.4187	0.3525	0.3549	0.3563	0.3794	0.4170	0.3805	0.3532	0.3532
Monthly BGSS Sales (IS, CNG, NGV)	0.4750	0.5292	0.5526	0.5602	0.5374	0.4712	0.4736	0.4750	0.4981	0.5357	0.4992	0.4719	0.4719
Recoveries:													
Periodic BGSS	8,579	22,847	28,236	37,034	31,383	22,398	13,934	6,971	5,291	5,096	4,820	4,881	191,471
Monthly BGSS(GSL, DGC)	1,048	2,598	3,189	4,056	3,377	2,122	1,443	938	719	825	752	677	21,745
Monthly BGSS (IS, CNG, NGV)	36	34	34	33	33	26	27	29	33	44	42	40	411
Total BGSS Recovery (Sch. 1, L. 3))	9,663	25,479	31,459	41,123	34,793	24,546	15,404	7,939	6,043	5,964	5,615	5,599	213,627

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 2024**

SCHEDULE 2c

		Actual Estimate												
		Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	
MDth														
	Beginning of Month Storage Balance	29,103	34,172	30,222	25,467	16,202	10,555	9,202	12,011	17,683	20,791	23,534	25,007	
	Commodity Purchases	9,521	9,896	11,404	11,805	13,463	11,906	11,572	10,574	9,373	8,725	6,573	8,814	
A	Sub-total of Available Supplies	38,625	44,068	41,626	37,272	29,666	22,460	20,774	22,585	27,056	29,516	30,107	33,821	
Less volumes with assigned cost allocations														
	Off System Sales, Electric Gen, Other	2,032	7,730	8,815	10,839	10,675	7,139	4,761	2,755	4,712	4,504	3,694	1,737	
	Monthly BGSS Sales (GSL, DGC)	294	633	735	919	807	602	406	263	190	198	198	192	
	Monthly BGSS Sales (IS, CNG, NGV)	8	7	6	6	6	5	6	6	7	8	8	8	
	FEED Sales	0	0	0	0	0	0	0	0	0	0	0	0	
	Company Use Non Prod Sales	2	2	2	5	2	2	2	2	1	2	2	1	
B	Sub-total of Assigned Cost Allocations	2,335	8,372	9,559	11,768	11,490	7,749	5,176	3,026	4,910	4,712	3,902	1,938	
	Allocation WACOG Volume	C = A - B	36,289	35,697	32,068	25,503	18,176	14,712	15,598	19,559	22,146	24,804	26,205	31,883
		<i>volume available for allocation</i>												
\$000														
	Beginning of Month Storage Balance	102,677	116,859	103,406	85,630	54,313	35,467	16,232	22,180	35,426	41,641	49,292	53,419	
	Beginning of Month WACOG Inventory	72,348	79,299	76,033	68,941	56,543	38,006	44,307	45,479	55,709	67,092	79,571	92,037	
	Commodity Purchases	22,982	14,829	18,701	37,883	13,284	15,815	18,589	21,308	18,601	20,149	13,551	16,014	
	Demand Charges	14,702	16,325	16,448	15,222	16,110	16,357	15,968	16,126	15,931	16,632	16,665	16,487	
D	Sub-total of Available Supplies	212,710	227,311	214,589	207,676	140,250	105,645	95,096	105,094	125,667	145,513	159,080	177,958	
Less volumes with assigned cost allocations														
	Off System Sales, Electric Gen, Other	2,827	10,482	12,469	28,828	6,845	5,139	5,967	3,708	8,653	8,586	5,603	2,131	
	Monthly BGSS Sales (GSL, DGC)	1,048	2,598	3,189	4,056	3,377	2,122	1,443	938	719	825	752	677	
	Monthly BGSS Sales (IS, CNG, NGV)	36	34	34	33	33	26	27	29	33	44	42	40	
	GSL, DGC Sales Balancing	349	751	873	1,090	957	715	482	312	225	231	231	224	
E	Sub-total of Assigned cost allocations	4,260	13,866	16,565	34,008	11,212	8,002	7,920	4,988	9,630	9,687	6,629	3,072	
	Allocation WACOG Costs	F = D - E	208,449	213,445	198,024	173,669	129,038	97,643	87,177	100,106	116,037	135,827	174,886	
		<i>\$ available for allocation</i>												
	\$/Dth WACOG	G = F / C	5.7441	5.9794	6.1752	6.8097	7.0995	6.6371	5.5890	5.1182	5.2395	5.4759	5.8177	5.4852
MDth														
	Periodic BGSS Sales	2,132	5,679	7,019	9,206	7,801	5,568	3,464	1,733	1,315	1,267	1,198	1,213	
	CoUse & UFG	7	8	18	18	26	23	28	20	7	5	4	2	
H	Periodic BGSS Sales & CoUse & UFG	2,140	5,687	7,037	9,224	7,827	5,590	3,492	1,753	1,322	1,272	1,202	1,215	
		<i>volume to be allocated</i>												
\$000														
	Periodic BGSS (\$/Therm WACOG * Periodic BGSS volume)	I = G * H	12,291	34,006	43,452	62,813	55,565	37,104	19,517	8,971	6,926	6,964	6,995	6,666
		<i>allocated cost</i>												
Plus assigned cost allocations														
	Off System Sales, Electric Gen, Other	2,827	10,482	12,469	28,828	6,845	5,139	5,967	3,708	8,653	8,586	5,603	2,131	
	Monthly BGSS Sales (GSL, DGC)	1,048	2,598	3,189	4,056	3,377	2,122	1,443	938	719	825	752	677	
	Monthly BGSS Sales (IS, CNG, NGV)	36	34	34	33	33	26	27	29	33	44	42	40	
	GSL, DGC Sales Balancing	349	751	873	1,090	957	715	482	312	225	231	231	224	
	COG Adjustment	0	0	0	0	0	0	0	0	0	0	0	0	
J	Sub-total of Assigned cost allocations	4,260	13,866	16,565	34,008	11,212	8,002	7,920	4,988	9,630	9,687	6,629	3,072	
	Total Allocated Costs (Sch 2a Total Gas Costs)	K = I + J	16,552	47,872	60,017	96,821	66,777	45,105	27,437	13,959	16,556	13,624	9,738	
MDth														
	End of Month Storage Balance	L	116,859	103,406	85,630	54,313	35,467	16,232	22,180	35,426	42,019	49,292	53,419	64,841
	Total Allocated Costs & Storage Balances	M = K+L	133,411	151,279	145,647	151,133	102,244	61,338	49,617	49,385	58,575	65,942	67,042	74,579
	Current Month WACOG Inventory Balance	N = D - M	79,299	76,033	68,941	56,543	38,006	44,307	45,479	55,709	67,092	79,571	92,037	103,379

NEW JERSEY NATURAL GAS COMPANY
THERM SALES
BGSS YEAR 2024
(000)THERMS

SCHEDULE 3

	Actual											Estimate	
	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	TOTAL
Residential BGSS Sales	20,160	53,208	65,675	85,652	72,506	51,851	32,511	16,591	12,574	12,090	11,407	11,576	445,802
Total Residential Sales	20,160	53,208	65,675	85,652	72,506	51,851	32,511	16,591	12,574	12,090	11,407	11,576	445,802
C&I Monthly BGSS Sales (GSL, DGC)	2,942	6,329	7,351	9,186	8,065	6,020	4,065	2,632	1,896	1,978	1,976	1,918	54,359
C&I Monthly BGSS Sales (CNG, NGV, IS)	76	65	61	60	61	55	58	62	65	82	85	85	813
C&I Periodic BGSS Sales	1,164	3,582	4,511	6,404	5,504	3,824	2,125	737	578	577	576	557	30,138
Total Commercial & Industrial Sales	4,181	9,976	11,923	15,650	13,630	9,899	6,248	3,431	2,539	2,636	2,636	2,560	85,310
Total Firm Sales	24,341	63,184	77,598	101,302	86,136	61,750	38,759	20,023	15,113	14,727	14,043	14,136	531,112
Interruptible IGS (Sch. 4a)	0	0	0	0	0	0	0	0	0	0	0	0	0
Sayreville (Sch. 4b)	0	0	0	0	4	3	0	0	0	19	80	0	106
Forked River (Sch. 4c)	90	2	0	0	0	10	9	15	77	277	404	4	888
Off System Sales (Sch. 4e)	7,812	77,298	88,153	108,390	106,747	71,375	47,599	27,535	17,728	44,748	36,458	17,368	651,214
Storage Incentive Sales	12,416	0	0	0	0	0	0	0	29,317	0	0	0	41,733
Total Non-Firm Sales	20,318	77,300	88,153	108,390	106,751	71,387	47,609	27,550	47,122	45,045	36,942	17,372	693,941
Total Sales	44,659	140,484	165,752	209,692	192,887	133,138	86,368	47,573	62,235	59,771	50,985	31,508	1,225,053
Firm Transportation	1,744	2,063	2,080	2,234	1,991	1,897	1,746	1,333	981	1,005	1,079	1,010	19,162
GSS Transportation	248	733	928	1,303	1,121	807	498	196	123	131	131	127	6,346
GSL Transportation	3,953	8,486	9,972	12,297	10,219	8,304	5,813	3,830	2,579	2,341	2,341	2,265	72,400
NGV Transport	59	70	64	63	49	44	39	53	55	62	58	57	674
DGC Balancing	82	100	54	56	(52)	12	10	19	41	75	75	71	542
DGC Firm Transportation	456	439	397	530	465	383	480	541	494	348	348	346	5,227
Residential Transportation	534	1,413	1,753	2,241	1,933	1,392	917	441	307	278	278	269	11,757
Interruptible Transportation	1,347	1,401	1,225	1,144	1,007	984	1,145	1,117	1,121	1,159	1,167	1,113	13,930
Lakewood Cogen	5,427	78	122	112	117	77	108	108	4,318	7,200	7,543	1,848	27,059
Ocean Peaking Power	2,440	1,748	83	715	63	590	3,393	2,564	2,603	7,588	7,023	1,382	30,192
Red Oak	0	4,456	14,315	15,404	7,720	5,450	35,022	22,558	22,295	37,082	36,963	19,653	220,919
Total Transportation	16,290	20,987	30,992	36,098	24,633	19,940	49,171	32,760	34,918	57,269	57,006	28,142	408,208
Total Mtherms	60,950	161,471	196,744	245,790	217,520	153,078	135,539	80,333	97,153	117,041	107,992	59,650	1,633,261

**NEW JERSEY NATURAL GAS COMPANY
MARGIN SHARING FROM STORAGE INCENTIVE
AND SAYREVILLE / FORKED RIVER GAS COST SUMMARY
BGSS YEAR 2024
\$(000) & (000)THERMS**

	Actual											Estimate	
	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	TOTAL
SAYREVILLE													
	SCHEDULE 4b												
Therm Sales (Sch. 3)	0	0	0	0	4	3	0	0	0	19	80	0	106
Rate per therm					0.18797	0.16000				0.19062	0.15167		n/a
Cost of Gas (Sch. 2a)	0	0	0	0	1	0	0	0	0	4	12	0	17
FORKED RIVER													
	SCHEDULE 4c												
Therm Sales (Sch. 3)	90	2	0	0	0	10	9	15	77	277	404	4	888
Rate per therm	0.19721	0.24000				0.21600	0.20500	0.20770	0.20443	0.19062	0.15167	0.12264	n/a
Cost of Gas (Sch.2a)	18	0	0	0	0	2	2	3	16	53	61	0	156
Storage Incentive													
	SCHEDULE 4j												
Storage Gain (Loss)	10,772	3,409	2,218	0	2,393	1,493	2,486	4,508	5,907	2,373	189	2,680	38,429
NJNG Sharing @ 20% (Sch.1, L.5)	2,154	682	444	0	479	299	497	902	1,181	475	38	536	7,686

NEW JERSEY NATURAL GAS COMPANY
MARGIN SHARING FROM OFF-SYSTEM SALES AND CAPACITY RELEASE
AND CREDITS FROM BALANCING CHARGES
BGSS YEAR 2024
\$(000) & (000)THERMS

	Actual											Estimate	
	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	TOTAL
OFF-SYSTEM SALES													
SCHEDULE 4e													
Revenues	1,086	17,109	18,047	57,198	17,305	10,349	7,141	4,492	2,789	8,612	5,600	2,190	151,919
Net Revenue	1,086	17,109	18,047	57,198	17,305	10,349	7,141	4,492	2,789	8,612	5,600	2,190	151,919
Therm sales	7,812	77,298	88,153	108,390	106,747	71,375	47,599	27,535	17,728	44,748	36,458	17,368	651,214
Rate per therm COG	0.114	0.136	0.141	0.266	0.064	0.072	0.125	0.135	0.143	0.191	0.152	0.123	
Cost of Gas (Sch. 2a)	891	10,482	12,469	28,828	6,844	5,137	5,965	3,705	2,531	8,530	5,530	2,130	93,042
Net Margin	195	6,627	5,578	28,369	10,461	5,212	1,176	787	258	82	71	60	58,877
Customer sharing @ 85% (Sch.1,L 6)	166	5,633	4,741	24,114	8,891	4,430	1,000	669	219	70	60	51	50,045
NJNG Sharing @ 15%	29	994	837	4,255	1,569	782	176	118	39	12	11	9	8,831
Total Credit = Cost of Gas plus sharings	1,057	16,115	17,210	52,942	15,736	9,567	6,965	4,374	2,751	8,600	5,590	2,181	143,087
CAPACITY RELEASE													
SCHEDULE 4f													
Revenue	182	697	730	1,953	674	720	0	0	35	30	0	0	5,022
Customer Sharing @ 85% (Sch.1.,L 7)	154	592	621	1,660	573	612	0	0	30	26	0	0	4,268
BALANCING CREDITS & PENALTY CHARGES													
SCHEDULE 4g													
Current Month TPS Penalty Charges	16	0	0	0	5	0	0	0	0	0	0	0	22
Current Month Balancing Charges	3,452	8,766	10,712	13,904	11,786	8,571	5,457	2,902	2,150	2,053	1,969	1,985	73,708
(Sch.1.,L 9)	3,468	8,766	10,712	13,904	11,792	8,571	5,457	2,902	2,150	2,053	1,969	1,985	73,730
ENVIRONMENTAL ATTRIBUTES													
SCHEDULE 4k													
Therms	0	90	80	79	79	75	53	57	78	93	93	90	867
Rate per therm		0.20850	0.23677	0.24281	0.21744	0.22162	0.20833	0.22816	0.23090	0.14072	0.14072	0.14072	n/a
Net Credit	0	19	19	19	17	17	11	13	18	13	13	13	172

**NEW JERSEY NATURAL GAS COMPANY
SUPPLIER REFUNDS AND
MISCELLANEOUS ADJUSTMENTS
BGSS YEAR 2024
\$(000)**

SCHEDULE 5

(Sch 1. LINE 8)

Opening balance BGSS Interest Sch 6	2,004	2,004
Adjustments to BGSS opening balance are captured on Schedule 1		
OCT 2023	0	0
NOV 2023	0	0
DEC 2023	0	0
JAN 2024	0	0
FEB 2024	0	0
MAR 2024	0	0
APR 2024	0	0
MAY 2024	0	0
JUN 2024	0	0
JUL 2024	0	0
AUG 2024	0	0
SEP 2024	0	0
		<hr/>
TOTALS		<u><u>2,004</u></u>

**NEW JERSEY NATURAL GAS COMPANY
BGSS YEAR 2024**

COMPUTATION OF INTEREST ON UNDER/(OVER) RECOVERED BALANCES

DATE	COMBINED BALANCE	\$(000) AVERAGE BALANCE	ANNUAL RATE	SCHEDULE 6 ANNUAL RATE
				6.84%
SEP 2023	(30,638)			
OCT 2023	(28,029)	(29,334)	0.5700%	(167)
NOV 2023	(29,750)	(28,890)	0.5700%	(165)
DEC 2023	(28,580)	(29,165)	0.5700%	(166)
JAN 2024	(39,456)	(34,018)	0.5700%	(194)
FEB 2024	(34,437)	(36,946)	0.5700%	(211)
MAR 2024	(31,629)	(33,033)	0.5700%	(188)
APR 2024	(31,535)	(31,582)	0.5700%	(180)
MAY 2024	(31,906)	(31,720)	0.5700%	(181)
JUN 2024	(31,245)	(31,576)	0.5700%	(180)
JUL 2024	(30,803)	(31,024)	0.5700%	(177)
AUG 2024	(30,402)	(30,602)	0.5700%	(174)
SEP 2024	(29,905)	(30,153)	0.5700%	(172)
				<u>(2,155)</u>
				<u><u>(2,155)</u></u>
TOTAL INTEREST TO BE CREDITED TO CUSTOMER				<u><u>(2,155)</u></u>