

# NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2021

## 34 MATURITY ANALYSIS OF ASSETS AND LIABILITIES

The Group and the Bank classify an asset or liability as current when:

- they expect to realise the asset/settle the liability within 12 months after the reporting period;
- they expect to settle the liability in its normal operating cycle;
- they hold the asset or liability primarily for the purpose of trading;
- they expect to realise the asset, or intend to sell or consume it, in its normal operating cycle;
- the asset is cash or a cash equivalent unless the asset is restricted from being exchanged or used to settle a liability for at least twelve months after the reporting period; or
- they do not have an unconditional right to defer settlement of the liability for at least twelve months after the reporting period. Terms of a liability that could, at the option of the counterparty, result in its settlement by the issue of equity instruments do not affect its classification.

The Group and the Bank classify all other assets and liabilities as current.

The table below shows an analysis of assets and liabilities analysed according to when they are expected to be recovered or settled.

### (a) THE GROUP

	2021			2020			2019		
	Current	Non-current	Total	Current	Non-current	Total	Current	Non-current	Total
	MUR'000	MUR'000	MUR'000	MUR'000	MUR'000	MUR'000	MUR'000	MUR'000	MUR'000
<b>ASSETS</b>									
Cash and cash equivalents	97,810,111	-	97,810,111	69,036,975	-	69,036,975	50,700,638	-	50,700,638
Due from banks	9,424,916	8,549,174	17,974,090	11,132,738	-	11,132,738	12,460,749	507,181	12,967,930
Derivative financial instruments	148,162	259,718	407,880	127,513	194,448	321,961	92,413	652,182	744,595
Loans and advances to banks	1,598,371	5,040,464	6,638,835	2,524,197	2,721,730	5,245,927	3,620,346	2,398,702	6,019,048
Loans and advances to customers	6,049,876	12,700,053	18,749,929	9,416,916	13,627,006	23,043,922	8,588,332	13,561,864	22,150,196
Investment securities	25,347,790	20,062,405	45,410,195	34,859,445	13,837,120	48,696,565	35,224,940	10,979,012	46,203,952
Property and equipment	-	137,437	137,437	-	171,195	171,195	-	187,071	187,071
Intangible assets	-	288,679	288,679	-	269,990	269,990	-	243,401	243,401
Right of use assets	-	44,518	44,518	-	80,017	80,017	-	-	-
Deferred tax assets	-	149,593	149,593	-	124,506	124,506	-	101,664	101,664
Other assets	2,471,954	-	2,471,954	2,353,081	-	2,353,081	2,042,215	-	2,042,215
<b>TOTAL ASSETS</b>	<b>142,851,180</b>	<b>47,232,041</b>	<b>190,083,221</b>	<b>129,450,865</b>	<b>31,026,012</b>	<b>160,476,877</b>	<b>112,729,633</b>	<b>28,631,077</b>	<b>141,360,710</b>
<b>LIABILITIES</b>									
<b>Due to banks</b>	<b>1,000,122</b>	<b>-</b>	<b>1,000,122</b>	<b>13,252</b>	<b>-</b>	<b>13,252</b>	<b>19,204</b>	<b>11,230</b>	<b>30,434</b>
Deposits from banks	364,726	-	364,726	96,365	-	96,365	14,106	-	14,106
Deposits from customers	173,996,258	4,836,028	178,832,286	143,336,876	7,489,230	150,826,106	123,730,906	7,287,593	131,018,499
Derivative financial instruments	102,358	108,034	210,392	9,465	97,703	107,168	49,995	652,182	702,177
Debts issued	-	-	-	1,083	-	1,083	320,662	-	320,662
Financial liabilities measured at fair value through profit or loss	-	-	-	4,398	-	4,398	813,783	58,356	872,139
Retirement benefits obligation	-	73,189	73,189	-	102,034	102,034	-	67,307	67,307
Current tax liabilities	85,647	-	85,647	95,283	-	95,283	175,913	-	175,913
Lease liabilities	27,683	19,975	47,658	34,070	48,501	82,571	-	-	-
Other liabilities	412,507	-	412,507	497,135	-	497,135	458,935	-	458,935
<b>TOTAL LIABILITIES</b>	<b>175,989,301</b>	<b>5,037,226</b>	<b>181,026,527</b>	<b>144,087,927</b>	<b>7,737,468</b>	<b>151,825,395</b>	<b>125,583,504</b>	<b>8,076,668</b>	<b>133,660,172</b>

# NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2021

## 34 MATURITY ANALYSIS OF ASSETS AND LIABILITIES (Cont'd)

### (b) THE BANK

	2021			2020			2019		
	Current	Non-current	Total	Current	Non-current	Total	Current	Non-current	Total
	MUR'000	MUR'000	MUR'000	MUR'000	MUR'000	MUR'000	MUR'000	MUR'000	MUR'000
<b>ASSETS</b>									
Cash and cash equivalents	97,810,099	-	97,810,099	69,032,249	-	69,032,249	50,698,992	-	50,698,992
Due from banks	9,424,916	8,549,174	17,974,090	11,132,738	-	11,132,738	12,460,749	507,181	12,967,930
Derivative financial instruments	148,162	259,718	407,880	127,513	194,448	321,961	92,413	-	92,413
Loans and advances to banks	1,598,371	5,040,464	6,638,835	2,524,197	2,721,730	5,245,927	3,620,346	2,398,702	6,019,048
Loans and advances to customers	6,049,876	12,700,053	18,749,929	9,416,916	13,627,006	23,043,922	8,588,332	13,561,864	22,150,196
Investment securities	25,347,790	20,062,405	45,410,195	34,827,829	13,837,071	48,664,900	34,387,515	10,920,656	45,308,171
Asset held for distribution	-	-	-	38,277	-	38,277	-	-	-
Property and equipment	-	137,437	137,437	-	170,977	170,977	-	185,675	185,675
Intangible assets	-	288,679	288,679	-	269,914	269,914	-	243,398	243,398
Right of use assets	-	44,518	44,518	-	80,017	80,017	-	-	-
Deferred tax assets	-	149,593	149,593	-	124,388	124,388	-	100,953	100,953
Other assets	2,471,954	-	2,471,954	2,347,559	-	2,347,559	2,106,722	-	2,106,722
<b>TOTAL ASSETS</b>	<b>142,851,168</b>	<b>47,232,041</b>	<b>190,083,209</b>	<b>129,447,278</b>	<b>31,025,551</b>	<b>160,472,829</b>	<b>111,955,069</b>	<b>27,918,429</b>	<b>139,873,498</b>
<b>LIABILITIES</b>									
Due to banks	1,000,122	-	1,000,122	13,252	-	13,252	19,204	11,230	30,434
Deposits from banks	364,726	-	364,726	96,365	-	96,365	14,106	-	14,106
Deposits from customers	174,010,530	4,836,028	178,846,558	143,361,389	7,489,230	150,850,619	123,906,666	7,287,593	131,194,259
Derivative financial instruments	102,358	108,034	210,392	9,465	97,703	107,168	49,995	-	49,995
Debts issued	-	-	-	-	-	-	184,205	-	184,205
Retirement benefits obligation	-	73,189	73,189	-	99,851	99,851	-	64,652	64,652
Current tax liabilities	85,647	-	85,647	95,283	-	95,283	175,913	-	175,913
Lease liabilities	27,683	19,975	47,658	34,070	48,501	82,571	-	-	-
Other liabilities	407,993	-	407,993	486,396	-	486,396	443,530	-	443,530
<b>TOTAL LIABILITIES</b>	<b>175,999,059</b>	<b>5,037,226</b>	<b>181,036,285</b>	<b>144,096,220</b>	<b>7,735,285</b>	<b>151,831,505</b>	<b>124,793,619</b>	<b>7,363,475</b>	<b>132,157,094</b>