

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 30 JUNE 2020

#### 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.

	2020			2019			2018		
	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	69,036,975	-	69,036,975	50,700,638	-	50,700,638	50,105,076	-	50,105,076
Due from banks	11,132,738	-	11,132,738	12,460,749	507,181	12,967,930	5,164,742	-	5,164,742
Derivative financial instruments	127,513	194,448	321,961	92,413	652,182	744,595	242,106	654,946	897,052
Loans and advances to banks	2,524,197	2,721,730	5,245,927	3,620,346	2,398,702	6,019,048	1,854,489	3,914,740	5,769,229
Loans and advances to customers	9,416,916	13,622,006	23,043,922	8,588,332	13,561,864	22,150,196	8,573,878	13,723,376	22,297,254
Investment securities	34,859,445	13,837,120	48,696,565	35,224,940	10,979,012	46,203,952	19,693,066	15,597,561	35,290,627
Property and equipment	-	171,195	171,195	-	187,071	187,071	-	192,285	192,285
Intangible assets	-	269,990	269,990	-	243,401	243,401	-	417,919	417,919
Right of use assets	-	80,017	80,017	-	-	-	-	-	-
Deferred tax assets	-	124,506	124,506	-	101,664	101,664	-	141,747	141,747
Other assets	2,353,081	-	2,353,081	2,042,215	-	2,042,215	1,685,508	-	1,685,508
<b>TOTAL ASSETS</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>87,318,865</b>	<b>34,642,574</b>	<b>121,961,439</b>
Due to banks	13,252	-	13,252	19,204	11,230	30,434	860,323	72,432	932,755
Deposits from banks	96,365	-	96,365	14,106	-	14,106	33,341	-	33,341
Deposits from customers	143,336,876	7,489,230	150,826,106	123,730,906	7,287,593	131,018,499	105,643,470	5,459,289	111,102,759
Derivative financial instruments	9,465	97,703	107,168	49,995	652,182	702,177	97,998	654,946	752,944
Debts issued	1,083	-	1,083	320,662	-	320,662	659,852	195,450	855,302
Financial liabilities measured at fair value through profit or loss	4,398	-	4,398	813,783	58,356	872,139	842,777	54,877	897,654
Retirement benefits obligation	-	102,034	102,034	-	67,307	67,307	-	42,776	42,776
Current tax liabilities	13,618	-	13,618	112,116	-	112,116	34,780	-	34,780
Lease liabilities	34,070	48,501	82,571	-	-	-	-	-	-
Other liabilities	578,800	-	578,800	522,732	-	522,732	475,048	-	475,048
<b>TOTAL LIABILITIES</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>	<b>108,645,589</b>	<b>6,479,770</b>	<b>115,125,359</b>

## NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 JUNE 2020

### 34 MATURITY ANALYSIS OF ASSETS AND LIABILITIES (CONTINUED)

(b) THE BANK	2020						2019					
	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	MUR'000	MUR'000	MUR'000
<b>ASSETS</b>												
Cash and cash equivalents	69,032,249	-	69,032,249	50,698,992	-	50,698,992	49,974,647	-	49,974,647	-	49,974,647	
Due from banks	11,132,738	-	11,132,738	12,460,749	507,181	12,967,930	5,164,742	-	5,164,742	-	5,164,742	
Derivative financial instruments	127,513	194,448	321,961	92,413	-	92,413	190,433	18,057	208,490	-	208,490	
Loans and advances to banks	2,524,197	2,721,730	5,245,927	3,620,346	2,398,702	6,019,048	1,854,489	3,914,740	5,769,229	-	5,769,229	
Loans and advances to customers	9,416,916	13,627,006	23,043,922	8,588,332	13,561,864	22,150,196	8,573,878	13,723,376	22,297,254	-	22,297,254	
Investment securities	34,827,829	13,837,071	48,664,900	34,387,515	10,920,656	45,308,171	18,831,730	15,542,684	34,374,414	-	34,374,414	
Investment in subsidiary	-	-	-	-	-	-	-	-	189,563	-	189,563	
Asset held for distribution	38,277	-	38,277	-	-	-	-	-	-	-	-	
Property and equipment	-	170,977	170,977	-	185,675	185,675	-	-	189,854	-	189,854	
Intangible assets	-	269,914	269,914	-	243,398	243,398	-	-	249,585	-	249,585	
Right of use assets	-	80,017	80,017	-	-	-	-	-	-	-	-	
Deferred tax assets	-	124,388	124,388	-	100,953	100,953	-	-	141,462	-	141,462	
Other assets	2,347,559	-	2,347,559	2,106,722	-	2,106,722	1,841,173	-	1,841,173	-	1,841,173	
<b>TOTAL ASSETS</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>86,431,092</b>	<b>33,969,321</b>	<b>120,400,413</b>			
<b>LIABILITIES</b>												
Due to banks	13,252	-	13,252	19,204	11,230	30,434	860,323	72,432	932,755	-	932,755	
Deposits from banks	96,365	-	96,365	14,106	-	14,106	33,341	-	33,341	-	33,341	
Deposits from customers	143,361,389	7,489,230	150,850,619	123,906,666	7,287,593	131,194,259	105,892,837	5,459,289	111,352,126	-	111,352,126	
Derivative financial instruments	9,465	97,703	107,168	49,995	-	49,995	46,325	18,057	64,382	-	64,382	
Debts issued	-	-	-	184,205	-	184,205	404,758	195,450	600,208	-	600,208	
Retirement benefits obligation	-	99,851	99,851	-	64,652	64,652	-	41,688	41,688	-	41,688	
Current tax liabilities	13,618	-	13,618	112,116	-	112,116	31,281	-	31,281	-	31,281	
Lease liabilities	34,070	48,501	82,571	-	-	-	-	-	-	-	-	
Other liabilities	568,061	-	568,061	507,327	-	507,327	445,380	-	445,380	-	445,380	
<b>TOTAL LIABILITIES</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>	<b>107,714,245</b>	<b>5,786,916</b>	<b>113,501,161</b>			