

	THE GROUP			THE BANK		
	2020	2019	2018	2020	2019	2018
	MUR'000	MUR'000	MUR'000	MUR'000	MUR'000	MUR'000
Cash in hand	40,108	42,087	30,086	40,108	42,087	30,086
Unrestricted balances with the Central Bank (Note 1)	8,500,527	3,988,536	1,490,484	8,500,527	3,988,536	1,490,484
Short term placements with other banks	39,092,753	33,808,173	30,172,195	39,092,753	33,808,173	30,172,195
Short term placements with the Central Bank	281,945	-	-	281,945	-	-
Current accounts with other banks	21,124,814	12,887,788	18,412,311	21,120,088	12,886,142	18,281,882
	69,040,147	50,726,584	50,105,076	69,035,421	50,724,938	49,974,647
Less: allowance for impairment losses	(3,172)	(25,946)	-	(3,172)	(25,946)	-
	69,036,975	50,700,638	50,105,076	69,032,249	50,698,992	49,974,647

Cash and cash equivalents<sup>1</sup> include notes and coins on hand, unrestricted balances held with Central Bank and highly liquid financial assets with original maturities of three months or less from the date of acquisition that are subject to an insignificant risk of changes in their fair value, and are used by the Group and the Bank in the management of its short-term commitments.

Note 1: Unrestricted balances with the Central Bank represent amounts above the minimum cash reserve requirement.

#### Allowance for impairment losses

The balances were classified in stage 1 and 12-month ECL was calculated hereon at 30 June 2020 and 2019.

	THE GROUP AND THE BANK	
	2020	2019
	MUR'000	MUR'000
Loss allowance as at 01 July	25,946	-
- Effect of adopting IFRS 9	-	50,395
Loss allowance as at 01 July (as restated)	25,946	50,395
Movement in ECL during the year	(22,774)	(24,449)
Loss allowance as at 30 June	3,172	25,946