

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 JUNE 2020

33 ADDITIONAL CASH FLOW INFORMATION

	Notes	THE GROUP			THE BANK		
		2020 MUR'000	2019 MUR'000	2018 MUR'000	2020 MUR'000	2019 MUR'000	2018 MUR'000
(a) Cash and cash equivalents							
Cash in hand		40,108	42,087	30,086	40,108	42,087	30,086
Unrestricted balances with the Central Bank		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
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
Bank overdrafts		(6,876)	(647)	(113)	(6,876)	(647)	(113)
	13	69,030,099	50,699,991	50,104,963	69,025,373	50,698,345	49,974,534
(b) Change in operating assets							
Net change in mandatory balances with the Central Bank		(308,251)	(346,038)	(231,082)	(308,251)	(346,038)	(231,082)
Net change in placement with the Central Bank		1,009,383	159,017	(835,295)	1,009,383	159,017	(835,293)
Net change in placement with the other banks		824,818	(7,966,092)	152,054	824,818	(7,966,092)	422,774
Net change in derivative financial instruments		422,634	152,457	(308,211)	(229,548)	116,077	20,043
Net change in loans and advances to banks		776,629	(206,984)	(2,282,642)	776,629	(206,984)	(2,282,642)
Net change in loans and advances to customers		(1,762,888)	(764,854)	661,323	(1,762,888)	(764,854)	661,323
Net change in investment securities		(2,432,270)	(10,901,117)	(4,537,972)	(3,300,007)	(10,926,637)	(4,503,129)
Net change in other assets		(5,213)	(10,827)	133,257	31,815	(22,632)	(35,732)
		(1,475,158)	(19,884,438)	(7,248,568)	(2,958,049)	(19,958,143)	(6,783,738)
(c) Change in operating liabilities							
Net change in due to banks		(23,411)	(902,854)	(561,981)	(23,411)	(902,854)	(561,923)
Net change in derivative financial instruments		(595,009)	(50,767)	458,898	57,173	(14,387)	(140,078)
Net change in debts issued		(149,023)	(149,607)	(307,999)	(13,649)	(30,970)	(960)
Net change in deposits from banks		82,259	(19,234)	24,927	82,259	(19,234)	24,927
Net change in deposits from customers		19,807,608	19,915,739	20,509,841	19,656,360	19,842,132	20,277,976
Net change in other liabilities		122,981	39,204	100,432	127,648	51,471	84,033
Net change in Financial liabilities measured at fair value through profit or loss		(867,741)	(25,515)	35,977	-	-	-
		18,377,664	18,806,966	20,260,095	19,886,380	18,926,158	19,683,975
(d) Non-cash items included in profit before tax							
Depreciation of property and equipment	19	36,153	37,726	35,606	35,713	36,361	34,370
Depreciation of right of use assets	21	33,579	-	-	33,579	-	-
Amortisation of intangible assets	20	40,934	72,014	37,310	40,923	38,586	27,005
Profit on disposal of property and equipment	7(d)	(769)	-	(89)	(402)	-	(89)
Property and equipment written off	19	206	1,309	6,527	206	1,309	6,527
Intangible assets written off	20	-	134,903	2,074	-	-	2,074
Adjustment for property and equipment	19	32	1,293	(12)	32	1,293	(12)
Retirement benefit obligation	30	15,489	14,352	8,164	14,953	13,697	7,077
Share based payments		-	-	(2,862)	-	-	(2,862)
Impairment loss on investment in subsidiary		-	-	-	-	189,563	-
Loss on winding up of subsidiary		-	57,210	10,352	-	-	-
Impairment on financial investments - held for trading		(54,600)	(12,472)	721	(54,600)	(12,472)	721
Net impairment loss on financial assets	8	839,155	468,315	1,067,581	839,095	468,380	1,067,581
Impairment on receivable from subsidiary	22	-	-	-	33,057	103,000	-
		910,179	774,650	1,165,372	942,556	839,717	1,142,392