



Growth

Abridged Unaudited Interim
Financial Statements

for the nine
months ended
31 March 2024



Le partenaire de votre progrès!

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Management Discussion & Analysis

MauBank Ltd (“Bank”) is pleased to present the abridged unaudited interim financial statements of the Group and the Bank for the nine months ended 31 March 2024.

The abridged unaudited interim financial statements have been prepared using the same accounting policies as those adopted in the audited financial statements for the year ended 30 June 2023, and in accordance with the Bank of Mauritius Guidelines on Public Disclosure of Information and IAS 34.

Below are the highlights of the key financial and operational performance for the nine months ended 31 March 2024:

- I.** The Bank recorded a post-tax profit of Rs 709.04 Mn for the nine months ended 31 March 2024 against Rs 368.25 Mn for the same period last year, representing an increase of 92.54%.
- II.** Total operating Income was higher for the nine months ended 31 March 2024 at Rs 1,572.95 Mn compared to Rs 1,174.58 Mn for the period ended 31 March 2023. The sustained level of income was mainly attributed to a larger portfolio of loans and advances, higher net interest income and an increase in non-interest income.
- III.** The Bank’s cost to income ratio improved from 65.72% for the period ended 31 March 2023 to 49.89% for the period ended 31 March 2024.
- IV.** The Capital Adequacy Ratio (CAR) of the Bank stood at 14.96% as at 31 March 2024, above the regulatory minimum of 12.5%, which includes a capital conservation buffer of 2.5%.
- V.** The Bank registered a growth of 12.53% in its net loans and net advances portfolio from Rs 20.95 Bn to Rs 23.57 Bn.
- VI.** The Bank’s total liquid assets represented 38.19% of the Bank’s assets, or 45.31 % of the Bank’s deposit base, as the Bank continues to monitor prudentially a sound approach towards liquidity management.

GLOBAL ECONOMY

The global economy is showing resilience, with growth stronger than expected, amidst robust consumer and government spending. The IMF, in its January 2024 World Economic Outlook Update, projects global growth at 3.1 per cent in 2024. In addition, the global disinflation process has also been faster than expected, signalling a switch towards a dovish stance by central banks in 2024.

MAURITIAN ECONOMY

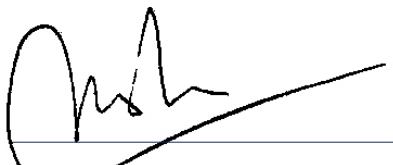
On the domestic front, the economy continues to progress. Labour market conditions have improved during the year and unemployment has maintained a downward trajectory. The growth momentum is projected to be broad-based and to persist through 2023 to 2024. Tourist arrivals are expected to bounce back to pre-pandemic levels with one of the highest earnings so far. The current account deficit is projected to narrow down significantly from 11.5 per cent in 2022 to reach 5.6 per cent in 2023. The construction sector will be supported by several private and public infrastructure projects. Household consumption spending will also improve with a recovery in real wages and policy support by Government. Real GDP growth is projected at above 7.0 per cent in 2023.

The domestic economy grew solidly at 7.3 per cent in 2023Q4, on the back of ongoing major infrastructural projects and robust tourist arrivals. Labour market dynamics have strengthened further in 2023Q4, with a gradual decline in the unemployment rate to 6.1 per cent. The momentum in domestic economic activity is projected to persist, with the tourism sector continuing to benefit from strong demand for holiday travel globally, improved flight connectivity and ongoing efforts to diversify the tourism base. The construction sector is expected to be buoyed by several large-scale infrastructure projects. Domestic demand will also remain supported by strong household and government consumption and investment. As such, real GDP growth is projected at around 6.5 per cent in 2024.

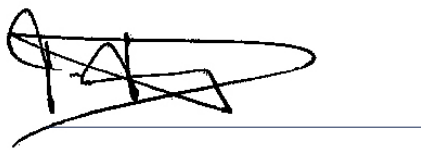
Management Discussion & Analysis (Cont'd)

The Bank's financial ratios and performance demonstrate its dedication to meeting its clients' expectations in a timely and effective manner and provides a solid foundation for future progress. In February 2024, MauBank Ltd was awarded the 'Best Digital Experience in Banking Mauritius 2023' and 'Most Promising Bank Mauritius 2023' by Capital Finance International (CFI. co). These prestigious recognitions are a testament to the hardwork, dedication and excellence of the Bank. The Bank will continue to invest in technology with the aim of improving customer experience. The local economy relies heavily on the SME sector and the Bank's objective is to be present at all times to provide unwavering support to this sector whilst endeavoring to position itself as the third largest domestic bank.

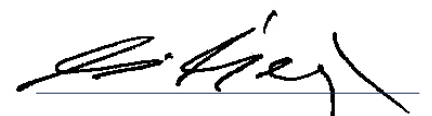
Management and the Board of Directors remain dedicated to the Bank's long-term stability and growth, particularly in these challenging circumstances, and acknowledges the support of all stakeholders.



Mr. Góroodeo Sookun
Chairperson
On behalf of Board of Directors



Mr. Vishuene Vydelingum
Chief Executive Officer
On behalf of Board of Directors



Mr. Sivananda Semjeevee
Director
On behalf of Board of Directors

Date: 25 April 2024

Ebène 72201, Republic of Mauritius

Statements of Comprehensive Income for the period/year Ended

	The Group					The Bank				
	Unaudited Quarter Ended 31 Mar 2024	Unaudited Quarter Ended 31 Mar 2023	Unaudited Nine Months Ended 31 Mar 2024	Unaudited Nine Months Ended 31 Mar 2023	Audited Year Ended 30 Jun 2023	Unaudited Quarter Ended 31 Mar 2024	Unaudited Quarter Ended 31 Mar 2023	Unaudited Nine Months Ended 31 Mar 2024	Unaudited Nine Months Ended 31 Mar 2023	Audited Year Ended 30 Jun 2023
	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs
Interest Income	596,369,589	461,873,132	1,675,353,327	1,142,111,632	1,616,605,696	599,048,292	464,687,191	1,683,493,416	1,149,345,822	1,626,737,412
Interest Expense	(220,323,952)	(164,580,901)	(624,084,149)	(310,630,734)	(489,375,124)	(220,377,724)	(164,863,055)	(624,419,257)	(311,646,499)	(490,616,114)
Net interest income	376,045,637	297,292,231	1,051,269,178	831,480,898	1,127,230,572	378,670,568	299,824,136	1,059,074,159	837,699,323	1,136,121,298
Fees and Commissions income	76,488,673	68,718,804	239,150,664	214,493,258	292,122,893	76,488,673	68,718,804	239,150,664	214,493,258	292,122,893
Fees and Commissions expense	(16,434,657)	(13,229,142)	(48,452,117)	(37,333,770)	(51,608,608)	(16,434,657)	(13,229,142)	(48,452,117)	(37,333,770)	(51,608,608)
Net fee and commission income	60,054,016	55,489,662	190,698,547	177,159,488	240,514,285	60,054,016	55,489,662	190,698,547	177,159,488	240,514,285
Net trading income	135,693,718	44,029,462	300,954,337	140,545,724	168,550,278	135,693,718	44,029,462	300,954,337	140,545,724	168,550,278
Net gain from derecognition of financial assets measured at FVTOCI	2,146,711	3,000	4,222,763	28,541	30,941	2,146,711	3,000	4,222,763	28,541	30,941
Other income	5,712,533	6,328,929	18,004,970	19,145,735	55,149,324	5,712,533	6,328,929	18,004,970	19,145,735	55,149,324
	143,552,962	50,361,391	323,182,070	159,720,000	223,730,543	143,552,962	50,361,391	323,182,070	159,720,000	223,730,543
Operating Income	579,652,615	403,143,284	1,565,149,795	1,168,360,386	1,591,475,400	582,277,546	405,675,189	1,572,954,776	1,174,578,811	1,600,366,126
Non-interest expense	(261,506,933)	(284,314,959)	(770,167,067)	(756,848,923)	(1,019,683,065)	(266,362,453)	(289,357,572)	(784,714,159)	(771,925,889)	(1,039,801,756)
Profit before net impairment loss on financial assets and income tax	318,145,682	118,828,325	794,982,728	411,511,463	571,792,335	315,915,093	116,317,617	788,240,617	402,652,922	560,564,370
Net impairment loss on financial assets	(26,135,733)	(11,713,668)	(41,886,586)	(34,402,655)	(176,184,292)	(26,135,733)	(11,713,668)	(41,886,586)	(34,402,655)	(176,184,292)
Profit after net impairment loss on financial assets but before income tax	292,009,949	107,114,657	753,096,142	377,108,808	395,608,043	289,779,360	104,603,949	746,354,031	368,250,267	384,380,078
Income tax expense	(14,541,000)	-	(37,318,000)	-	(7,051,664)	(14,541,000)	-	(37,318,000)	-	(3,583,687)
Profit for the period/year	277,468,949	107,114,657	715,778,142	377,108,808	388,556,379	275,238,360	104,603,949	709,036,031	368,250,267	380,796,391
Other comprehensive income:										
Items that will not be reclassified subsequently to profit or loss										
Gain on revaluation of property, plant and equipment	-	-	-	-	14,101,709	-	-	-	-	5,101,709
Deferred tax on revaluation of property, plant and equipment	-	-	-	-	(1,525,086)	-	-	-	-	4,914
Gain revaluation of right-of-use assets	-	-	-	-	8,868,421	-	-	-	-	-
Actuarial gain for the year	-	-	-	-	19,481,270	-	-	-	-	19,481,270
Deferred tax charge on actuarial gain	-	-	-	-	(974,063)	-	-	-	-	(974,063)
Items that may be classified subsequently to profit or loss										
Change in fair value of financial assets at FVTOCI	6,455,385	(6,044,858)	143,460,370	(153,827,731)	(116,901,476)	6,455,385	(6,044,858)	143,460,370	(153,827,731)	(116,901,476)
Credit impairment charge/(reversal) on financial assets at FVTOCI	4,354,335	(2,026,090)	3,754,889	14,502,316	128,439,818	4,354,335	(2,026,090)	3,754,889	14,502,316	128,439,818
Other comprehensive income for the period/year, net of tax	10,809,720	(8,070,948)	147,215,259	(139,325,415)	51,490,593	10,809,720	(8,070,948)	147,215,259	(139,325,415)	35,152,172
Total comprehensive income for the period/year attributable to equity holders of the parent	288,278,669	99,043,709	862,993,401	237,783,393	440,046,972	286,048,080	96,533,001	856,251,290	228,924,852	415,948,563

Statements of Financial Position as at

	The Group			The Bank		
	Unaudited 31 Mar 2024	Unaudited 31 Mar 2023	Audited 30 Jun 2023	Unaudited 31 Mar 2024	Unaudited 31 Mar 2023	Audited 30 Jun 2023
	Rs	Rs	Rs	Rs	Rs	Rs
ASSETS						
Cash and cash equivalents	8,822,016,006	5,576,061,441	4,566,250,861	8,822,016,006	5,576,061,441	4,566,250,861
Derivative assets	60,706,933	5,563,509	10,883,632	60,706,933	5,563,509	10,883,632
Trading assets	512,402,326	811,939,460	479,676,718	512,402,326	811,939,460	479,676,718
Investment securities	8,752,267,451	5,841,673,354	5,059,706,303	8,752,267,451	5,841,673,354	5,059,706,303
Loans and advances to banks and customers	23,425,724,683	20,795,366,024	21,235,670,764	23,568,498,599	20,945,079,113	21,383,378,620
Property, plant and equipment	1,063,214,756	1,226,308,412	1,071,980,600	780,818,588	946,257,244	784,559,430
Intangible assets	77,584,145	105,033,550	105,673,352	77,584,145	105,033,550	105,673,352
Right-of-use	38,178,492	42,734,373	46,932,965	10,863,118	55,789,492	43,140,219
Investment properties	390,500,000	519,300,000	390,500,000	390,500,000	519,300,000	390,500,000
Investment in subsidiary	-	-	-	100,000	100,000	100,000
Current tax assets	5,104,282	6,047,358	6,525,969	5,104,282	6,047,358	5,104,282
Deferred tax assets	14,502,759	28,216,797	31,752,759	25,913,019	37,993,490	43,163,019
Other assets	3,034,518,377	2,675,812,793	2,531,516,940	3,070,023,969	2,711,374,386	2,570,457,291
Total assets	46,196,720,210	37,634,057,071	35,537,070,863	46,076,798,436	37,562,212,397	35,442,593,727
LIABILITIES						
Deposits from customers	38,818,137,459	32,370,697,828	30,423,045,218	38,837,518,845	32,381,153,189	30,434,892,362
Derivative liabilities	975,966,792	857,926,627	868,250,541	975,966,792	857,926,627	868,250,541
Other borrowed funds	-	-	-	-	58,036,716	-
Lease liabilities	9,716,719	20,881,841	17,740,050	11,855,401	12,029,247	46,120,151
Payable to fellow subsidiary	13,262,022	12,029,247	13,649,767	13,262,022	-	13,649,767
Tax liabilities	20,068,000	-	-	20,068,000	-	-
Other liabilities	1,906,637,494	565,778,176	539,877,625	1,905,957,010	565,102,645	539,192,491
Retirement benefits obligations	110,414,878	128,459,182	114,984,217	110,414,878	128,459,182	114,984,217
Total liabilities	41,854,203,364	33,955,772,901	31,977,547,418	41,875,042,948	34,002,707,606	32,017,089,529
SHAREHOLDERS' EQUITY						
Stated capital	2,716,420,490	2,716,420,490	2,716,420,490	2,716,420,490	2,716,420,490	2,716,420,490
Statutory reserve	115,694,092	58,574,633	115,694,092	115,694,092	58,574,633	115,694,092
Retained earnings	1,173,274,493	610,475,666	537,496,351	1,125,329,479	568,174,210	496,293,448
Fair value reserve	(164,376,247)	(344,762,872)	(307,836,617)	(164,376,247)	(344,762,872)	(307,836,617)
Other reserve	152,475,418	34,783,027	148,720,529	152,475,418	34,783,027	148,720,529
Revaluation Reserve	349,028,600	602,793,226	349,028,600	256,212,256	526,315,303	256,212,256
Total equity	4,342,516,846	3,678,284,170	3,559,523,445	4,201,755,488	3,559,504,791	3,425,504,198
Total liabilities and equity	46,196,720,210	37,634,057,071	35,537,070,863	46,076,798,436	37,562,212,397	35,442,593,727

Statements of Changes in Equity for the period/ year ended

	Stated capital	Statutory Reserve	Retained earnings/ Accumulated losses	Fair Value Reserve	Other Reserve	Revaluation Reserve	Total
	Rs	Rs	Rs	Rs	Rs	Rs	Rs
The Group							
At 01 July 2023	2,716,420,490	115,694,092	537,496,351	(307,836,617)	148,720,529	349,028,600	3,559,523,445
Profit for the period	-	-	715,778,142	-	-	-	715,778,142
Dividend paid	-	-	(80,000,000)	-	-	-	(80,000,000)
Change in fair value of financial assets held at FVTOCI	-	-	-	143,460,370	-	-	143,460,370
Credit impairment charge on financial assets at FVTOCI	-	-	-	-	3,754,889	-	3,754,889
At 31 March 2024	2,716,420,490	115,694,092	1,173,274,493	(164,376,247)	152,475,418	349,028,600	4,342,516,846
At 01 July 2022	2,466,420,956	58,574,633	273,366,858	(190,935,141)	20,280,711	602,793,226	3,230,501,243
Issue of shares	249,999,534	-	-	-	-	-	249,999,534
Profit for the period	-	-	377,108,808	-	-	-	377,108,808
Dividend paid	-	-	(40,000,000)	-	-	-	(40,000,000)
Change in fair value of financial assets held at FVTOCI	-	-	-	(153,827,731)	-	-	(153,827,731)
Credit impairment charge on financial assets at FVTOCI	-	-	-	-	14,502,316	-	14,502,316
At 31 March 2023	2,716,420,490	58,574,633	610,475,666	(344,762,872)	34,783,027	602,793,226	3,678,284,170
At 01 July 2022 (Restated)	2,466,420,956	58,574,633	227,552,224	(190,935,141)	20,280,711	327,583,556	2,909,476,939
Total comprehensive income							
Profit for the year	-	-	388,556,379	-	-	-	388,556,379
Gain on revaluation of property, plant and equipment	-	-	-	-	-	14,101,709	14,101,709
Deferred tax on revaluation of property, plant and equipment	-	-	-	-	-	(1,525,086)	(1,525,086)
Gain on revaluation of right-of-use	-	-	-	-	-	8,868,421	8,868,421
Change in fair value of financial assets held at FVTOCI	-	-	-	(116,901,476)	-	-	(116,901,476)
Credit impairment charge on financial assets at FVTOCI	-	-	-	-	128,439,818	-	128,439,818
Actuarial gain for the year	-	-	19,481,270	-	-	-	19,481,270
Deferred tax charge on actuarial gain	-	-	(974,063)	-	-	-	(974,063)
Total comprehensive income	-	-	407,063,586	(116,901,476)	128,439,818	21,445,044	440,046,972
Issue of shares	249,999,534	-	-	-	-	-	249,999,534
Dividend paid	-	-	(40,000,000)	-	-	-	(40,000,000)
Transfer to statutory reserve	-	57,119,459	(57,119,459)	-	-	-	-
At 30 June 2023	2,716,420,490	115,694,092	537,496,351	(307,836,617)	148,720,529	349,028,600	3,559,523,445

Statements of Changes in Equity for the period/ year ended (Cont'd)

	Stated capital	Statutory Reserve	Retained earnings/ Accumulated losses	Fair Value Reserve	Other Reserve	Revaluation Reserve	Total
	Rs	Rs	Rs	Rs	Rs	Rs	Rs
The Bank							
At 01 July 2023	2,716,420,490	115,694,092	496,293,448	(307,836,617)	148,720,529	256,212,256	3,425,504,198
Profit for the period	-	-	709,036,031	-	-	-	709,036,031
Dividend paid	-	-	(80,000,000)	-	-	-	(80,000,000)
Change in fair value of financial assets held at FVTOCI	-	-	-	143,460,370	-	-	143,460,370
Credit impairment charge on financial assets at FVTOCI	-	-	-	-	3,754,889	-	3,754,889
At 31 March 2024	2,716,420,490	115,694,092	1,125,329,479	(164,376,247)	152,475,418	256,212,256	4,201,755,488
At 01 July 2022	2,466,420,956	58,574,633	239,923,943	(190,935,141)	20,280,711	526,315,303	3,120,580,405
Issue of shares	249,999,534	-	-	-	-	-	249,999,534
Profit for the period	-	-	368,250,267	-	-	-	368,250,267
Dividend paid	-	-	(40,000,000)	-	-	-	(40,000,000)
Change in fair value of financial assets held at FVTOCI	-	-	-	(153,827,731)	-	-	(153,827,731)
Credit impairment charge on financial assets at FVTOCI	-	-	-	-	14,502,316	-	14,502,316
At 31 March 2023	2,716,420,490	58,574,633	568,174,210	(344,762,872)	34,783,027	526,315,303	3,559,504,791
At 01 July 2022 (Restated)	2,466,420,956	58,574,633	194,109,309	(190,935,141)	20,280,711	251,105,633	2,799,556,101
Total comprehensive income							
Profit for the year	-	-	380,796,391	-	-	-	380,796,391
Gain on revaluation of property, plant and equipment	-	-	-	-	-	5,101,709	5,101,709
Deferred tax on revaluation of property, plant and equipment	-	-	-	-	-	4,914	4,914
Gain on revaluation of right-of-use	-	-	-	-	-	-	-
Change in fair value of financial assets held at FVTOCI	-	-	-	(116,901,476)	-	-	(116,901,476)
Credit impairment charge on financial assets at FVTOCI	-	-	-	-	128,439,818	-	128,439,818
Actuarial gain for the year	-	-	19,481,270	-	-	-	19,481,270
Deferred credit on actuarial gain	-	-	(974,063)	-	-	-	(974,063)
Total comprehensive income	-	-	399,303,598	(116,901,476)	128,439,818	5,106,623	415,948,563
Issue of shares	249,999,534	-	-	-	-	-	249,999,534
Dividend paid	-	-	(40,000,000)	-	-	-	(40,000,000)
Transfer to statutory reserve	-	57,119,459	(57,119,459)	-	-	-	-
At 30 June 2023	2,716,420,490	115,694,092	496,293,448	(307,836,617)	148,720,529	256,212,256	3,425,504,198

Statements of Cash Flows for the period/year ended

	The Group			The Bank		
	Unaudited Nine Months Ended 31 Mar 2024	Unaudited Nine Months Ended 31 Mar 2024	Audited Year Ended 30 Jun 2023	Unaudited Nine Months Ended 31 Mar 2024	Unaudited Nine Months Ended 31 Mar 2024	Audited Year Ended 30 Jun 2023
	Rs	Rs	Rs	Rs	Rs	Rs
Cash from operating activities						
Profit for the period/year before income tax	753,096,142	377,108,808	395,608,043	746,354,031	368,250,267	384,380,078
Adjustments for:						
Finance charge	393,631	635,136	782,131	728,738	1,650,900	2,023,121
Impairment losses on financial assets (excluding bad debts recovered)	43,564,804	36,601,682	185,292,494	43,564,804	36,601,682	185,292,494
Depreciation of property, plant and equipment	41,206,134	34,275,240	44,166,881	36,181,134	29,336,150	37,597,790
Amortisation of intangible assets	22,455,225	29,650,407	40,251,815	22,455,225	29,650,407	40,251,815
Depreciation of right-of-use assets	8,754,473	19,219,337	23,889,166	32,277,101	43,157,670	55,806,945
(Profit)/Loss on disposal of property, plant and equipment	(1,739)	2,354	2,354	(1,739)	2,354	2,354
Profit on revaluation of investment securities at FVTPL	(33,444,374)	(13,557,912)	(19,793,152)	(33,444,374)	(13,557,912)	(19,793,152)
Profit on revaluation of investment properties	-	-	(10,000,000)	-	-	(10,000,000)
Retirement benefit obligations	(4,569,339)	(11,143,191)	(5,136,886)	(4,569,339)	(11,143,191)	(5,136,886)
	831,454,957	472,791,861	655,062,846	843,545,581	483,948,327	670,424,559
Changes in operating assets and liabilities						
Increase in trading assets	(32,725,608)	(110,476,568)	(24,445,128)	(32,725,608)	(110,476,568)	(24,445,128)
Increase in loans and advances to customers	(2,229,902,295)	(3,174,361,185)	(3,648,615,867)	(2,224,968,355)	(3,167,767,516)	(3,640,016,963)
(Increase)/decrease in securities	(3,422,636,402)	-	1,883,517,175	(3,422,636,402)	-	1,883,517,175
Decrease in payable to fellow subsidiary	(387,746)	(4,588,006)	(2,967,485)	(387,746)	(4,588,006)	(2,967,485)
Increase in deposits from customers	8,395,092,241	3,583,274,929	1,635,622,317	8,402,626,484	3,589,180,716	1,642,919,887
Increase in other assets	(483,912,683)	(350,206,378)	(219,368,403)	(480,477,924)	(346,827,620)	(219,368,403)
Increase in net derivative liabilities	57,892,949	50,875,671	55,879,463	57,892,949	50,875,671	55,879,463
Increase/(decrease) in other liabilities	1,366,798,329	(18,100,024)	(44,803,941)	1,366,802,976	(18,090,425)	(44,803,945)
Cash generated from operations	4,481,673,742	449,210,300	289,880,977	4,509,671,955	476,254,579	321,139,160
Tax paid	-	-	(9,875,046)	-	-	(5,088,950)
Tax refund received	1,421,687	467,753	6,499,779	-	-	6,032,026
Net cash from operating activities	4,483,095,429	449,678,053	286,505,710	4,509,671,955	476,254,579	322,082,236
Cash flow from investing activities						
Purchase of equity investments	(93,020,000)	(146,889,902)	(93,450,207)	(93,020,000)	(146,889,902)	(93,450,207)
Acquisition of property, plant and equipment	(40,644,286)	(31,228,204)	(55,693,083)	(40,644,286)	(31,228,204)	(55,693,083)
Acquisition of intangibles	(5,250,774)	(6,003,281)	(12,730,525)	(5,250,774)	(6,003,281)	(12,730,525)
Proceeds from disposal of property, plant and equipment	1,739	15,697	15,696	1,739	15,697	15,696
Net cash used in investing activities	(138,913,321)	(184,105,690)	(161,858,119)	(138,913,321)	(184,105,690)	(161,858,119)
Cash flows from financing activities						
Proceeds from share capital	-	249,999,534	249,999,534	-	249,999,534	249,999,534
Dividend paid	(80,000,000)	(40,000,000)	(40,000,000)	(80,000,000)	(40,000,000)	(40,000,000)
Decrease in lease liabilities	(8,416,963)	(16,355,235)	(19,644,020)	(34,993,489)	(42,931,761)	(55,220,546)
Net cash (used in)/ from financing activities	(88,416,963)	193,644,299	190,355,514	(114,993,489)	167,067,773	154,778,988
Net increase in cash and cash equivalents	4,255,765,145	459,216,662	315,003,105	4,255,765,145	459,216,662	315,003,105
Cash and cash equivalents at the beginning of the period/year	4,566,250,861	5,116,844,779	4,251,247,756	4,566,250,861	5,116,844,779	4,251,247,756
Cash and cash equivalents at the end of the period/year	8,822,016,006	5,576,061,441	4,566,250,861	8,822,016,006	5,576,061,441	4,566,250,861