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Abridged Unaudited Interim
Financial Statements

for the six
months ended
31 Dec 2025



Le partenaire de votre progrès!

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Management Discussion & Analysis

MauBank Ltd (“the Bank”) is pleased to present the abridged unaudited interim financial statements of the Group and the Bank for the six months period ended 31 December 2025.

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 2025, 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 six months ended 31 December 2025:

- I. The Bank recorded a post-tax profit of Rs 432.82 Mn for the six months ended 31 December 2025 against Rs 501.61 Mn for the same period last year. The bank has been impacted by the significant increase in tax rates following changes in legislation effective 01 July 2025.
- II. The Capital Adequacy Ratio (CAR) of the Bank stood at 14.75% as at 31 December 2025, which includes a capital buffer of at least 2% over and above the regulatory requirement of 12.50%.
- III. The Bank registered a growth of 9.21% in its net loans and net advances portfolio from Rs 29.11 Bn as at 31 December 2024 to Rs 31.79 Bn at 31 December 2025.
- IV. The deposits base of the Bank increased from Rs 50.55 Bn at 31 December 2024 to Rs 55.06 Bn at 31 December 2025.

GLOBAL ECONOMY

The global economy has so far shown signs of resilience. Major international institutions, notably the IMF, WTO and OECD, have revised upwards their global growth projection for 2025 in their respective latest forecasts. This upgrade reflects a combination of factors, including milder-than-expected impact of trade tensions, fiscal stimulus in major economies like Europe and China and a boom in AI-driven investment that has supported productivity and economic activity. However, risks to the global growth outlook remain tilted to the downside due to ongoing trade and geopolitical uncertainties.

Global inflation is expected to decline in 2025 to 4.2 per cent from 5.8 per cent in 2024 and further to 3.7 per cent in 2026 on the back of expected softening of commodity prices. However, risks to the inflation outlook remain tilted to the upside, with risks stemming from geopolitical tensions and climate-related shocks.

DOMESTIC ECONOMY

On the domestic front, the economy expanded by 3.6 per cent, year-on-year, in 2025Q2, driven by key sectors, namely ‘Financial and insurance activities’, and ‘Accommodation and food service activities’. The tourism sector also picked up in 2025 Q2 following a subdued first quarter. The momentum across core sectors of activity and brighter prospects for the tourism sector have slightly improved the growth outlook for 2025, despite headwinds facing the construction and manufacturing sectors.

The Bank of Mauritius is projecting real GDP growth at 3.1 per cent in 2025. For 2026, real GDP growth is forecast at 3.0 per cent. The Central Bank continues to actively monitor the level of excess liquidity prevailing in the banking system to ensure proper alignment of short-term yields with the Key Rate. Flows within the domestic foreign exchange market have continued to improve with the exchange rate reflecting both domestic and international market conditions. Banks continue to maintain strong capital and liquidity buffers, enhancing the resilience of the banking sector to a range of stressed scenarios.

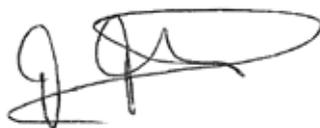
Management and the Board of Directors remain dedicated to the Bank's long-term stability and growth, particularly in these challenging circumstances, and acknowledges the support of all stakeholders.

Source:

Bank of Mauritius Monetary Policy Committee Media Release 12 November 2025.



Mr. Ramanaidoo Sokappadu
Chairperson
On behalf of Board of Directors



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



Mr. Sivananda Semjee
Chairperson - Audit Committee
On behalf of Board of Directors

Date: 12 February 2026

Ebène 72201, Republic of Mauritius

Statements of Comprehensive Income for the period/year Ended

	The Group						The Bank					
	Unaudited	Unaudited	Unaudited	Unaudited	Audited		Unaudited	Unaudited	Unaudited	Unaudited	Audited	
	Quarter Ended	Quarter Ended	Six Months Ended	Six Months Ended	Year Ended		Quarter Ended	Quarter Ended	Six Months Ended	Six Months Ended	Year Ended	
31 Dec 2025	31 Dec 2024	31 Dec 2025	31 Dec 2024	30 Jun 2025		31 Dec 2025	31 Dec 2024	31 Dec 2025	31 Dec 2024	30 Jun 2025		
	Rs	Rs	Rs	Rs	Rs		Rs	Rs	Rs	Rs		Rs
Interest Income	799,510,529	775,922,124	1,566,079,475	1,458,126,400	2,998,640,236		801,882,556	778,312,184	1,570,842,931	1,463,080,553	3,008,523,354	
Interest Expense	(360,248,587)	(275,744,974)	(709,747,076)	(547,980,163)	(1,164,924,095)		(361,736,945)	(275,703,025)	(712,853,035)	(547,896,266)	(1,164,756,300)	
Net interest income	439,261,942	500,177,150	856,332,399	910,146,237	1,833,716,141		440,145,611	502,609,159	857,989,896	915,184,287	1,843,767,054	
Fees and Commissions income	88,536,582	87,229,873	180,789,695	175,812,774	357,350,804		88,536,582	87,229,873	180,789,695	175,812,774	357,350,804	
Fees and Commissions expense	(24,808,124)	(21,654,079)	(47,580,408)	(42,850,258)	(86,114,665)		(24,808,124)	(21,654,079)	(47,580,408)	(42,850,258)	(86,114,665)	
Net fee and commission income	63,728,458	65,575,794	133,209,287	132,962,516	271,236,139		63,728,458	65,575,794	133,209,287	132,962,516	271,236,139	
Net trading income	179,613,303	64,109,755	343,745,968	361,127,578	633,861,561		179,613,303	64,109,755	343,745,968	361,127,578	633,861,561	
Net gain from derecognition of financial assets measured at FVTOCI												
Other income	571	(2,439,936)	68,187	6,200,794	(137,408,881)		571	(2,439,936)	68,187	6,200,794	(137,408,881)	
	13,729,258	6,229,387	27,236,084	13,108,819	54,902,015		13,729,258	6,229,387	27,236,084	13,108,819	54,902,015	
	193,343,132	67,899,206	371,050,239	380,437,191	551,354,695		193,343,132	67,899,206	371,050,239	380,437,191	551,354,695	
Operating Income	696,333,532	633,652,150	1,360,591,925	1,423,545,944	2,656,306,975		697,217,201	636,084,159	1,362,249,422	1,428,583,994	2,666,357,888	
Non-interest expense	(381,066,991)	(334,724,939)	(730,000,491)	(616,178,844)	(1,290,318,769)		(385,685,572)	(339,888,706)	(738,826,133)	(626,804,291)	(1,311,983,705)	
Profit before net impairment loss on financial assets and income tax	315,266,541	298,927,211	630,591,434	807,367,100	1,365,988,206		311,531,629	296,195,453	623,423,289	801,779,703	1,354,374,183	
Net impairment loss on financial assets	(92,728,515)	(112,197,914)	(82,552,517)	(250,562,438)	(446,557,496)		(92,728,515)	(112,197,914)	(82,552,517)	(250,562,438)	(446,557,496)	
Profit after net impairment loss on financial assets but before income tax	282,538,026	186,729,297	548,038,917	556,804,662	919,430,710		278,803,114	183,997,539	540,870,772	551,217,265	907,816,687	
Income tax expense	(51,749,369)	(20,722,000)	(108,052,369)	(49,610,000)	(82,288,731)		(51,749,369)	(20,722,000)	(108,052,369)	(49,610,000)	(78,847,408)	
Profit for the period/year	230,788,657	166,007,297	439,986,548	507,194,662	837,141,979		227,053,745	163,275,539	432,818,403	501,607,265	828,969,279	
Other comprehensive income:												
<i>Items that will not be reclassified subsequently to profit or loss</i>												
Gain on revaluation of property, plant and equipment	-	-	-	-	-		-	-	-	-	-	
Deferred tax on revaluation of property, plant and equipment	-	-	-	-	-		-	-	-	-	-	
Gain revaluation of right-of-use assets	-	-	-	-	-		-	-	-	-	-	
Actuarial loss for the year	-	-	-	-	(20,701,407)		-	-	-	-	(20,701,407)	
Deferred tax credit on actuarial loss	-	-	-	-	1,863,127		-	-	-	-	1,863,127	
<i>Items that may be classified subsequently to profit or loss</i>												
Change in fair value of financial assets at FVTOCI	(13,685,065)	(52,877,461)	38,939,142	(9,076,463)	(77,493,309)		(13,685,065)	(52,877,461)	38,939,142	(9,076,463)	(77,493,309)	
Credit impairment reversal on financial assets at FVTOCI	(3,450,131)	(127,582,574)	(7,523,921)	(123,447,894)	(133,320,231)		(3,450,131)	(127,582,574)	(7,523,921)	(123,447,894)	(133,320,231)	
Other comprehensive (loss)/income for the period/year, net of tax	(17,135,196)	(180,460,035)	31,415,221	(132,524,357)	(229,651,820)		(17,135,196)	(180,460,035)	31,415,221	(132,524,357)	(229,651,820)	
Total comprehensive income/(loss) for the period/year attributable to equity holders of the parent	213,653,461	(14,452,738)	471,401,769	374,670,305	607,490,159		209,918,549	(17,184,496)	464,233,624	369,082,908	599,317,459	

Statements of Financial Position as at

	The Group			The Bank		
	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Audited
	31-Dec-2025	31-Dec-2024	30-Jun-2025	31-Dec-2025	31-Dec-2024	30-Jun-2025
	Rs	Rs	Rs	Rs	Rs	Rs
ASSETS						
Cash and cash equivalents	9,214,809,574	6,248,795,841	10,151,841,620	9,214,809,574	6,248,795,841	10,151,841,620
Mandatory Balances with the Central Bank	3,086,707,821	3,790,352,354	3,351,382,724	3,086,707,821	3,790,352,354	3,351,382,724
Derivative assets	21,124,872	27,726,222	11,415,678	21,124,872	27,726,222	11,415,678
Trading assets	2,857,191,116	541,450,757	1,293,362,942	2,857,191,116	541,450,757	1,293,362,942
Investment securities	14,030,673,107	16,140,029,449	10,773,382,864	14,030,673,107	16,140,029,449	10,773,382,864
Loans and advances to banks and customers	31,665,777,796	28,974,575,297	30,052,804,950	31,790,086,805	29,108,754,772	30,182,149,227
Property, plant and equipment	1,034,852,073	1,041,856,401	1,063,666,754	764,180,905	764,485,233	789,645,583
Intangible assets	64,887,418	79,541,404	91,383,066	64,887,419	79,541,404	91,383,066
Right-of-use	111,401,806	82,843,850	118,535,850	160,727,342	48,859,475	85,723,351
Investment properties	390,500,000	390,500,000	390,500,000	390,500,000	390,500,000	390,500,000
Investment in subsidiary	-	-	-	100,000	100,000	100,000
Current tax assets	3,315,178	7,060,249	1,316,818	-	5,104,282	-
Deferred tax assets	53,408,655	28,500,173	53,408,656	64,967,192	39,994,557	64,967,192
Other assets	402,213,756	302,241,992	349,633,750	441,154,106	341,182,343	388,574,101
Total assets	62,936,863,172	57,655,473,989	57,702,635,672	62,887,110,259	57,526,876,689	57,574,428,348
LIABILITIES						
Deposits from customers	55,029,254,714	50,524,789,231	50,728,270,006	55,058,978,042	50,548,553,363	50,755,072,519
Derivative liabilities	665,825,092	947,159,891	649,014,993	665,825,092	947,159,891	649,014,993
Other borrowed funds	864,717,408	-	-	864,717,408	-	-
Lease liabilities	92,748,387	57,016,563	97,037,679	168,903,134	50,528,269	90,465,488
Payable to fellow subsidiary	16,734,098	12,822,359	30,407,268	16,734,098	12,822,359	30,407,268
Tax liabilities	70,191,922	23,227,503	52,490,230	70,191,922	23,227,503	52,490,230
Other liabilities	384,296,805	674,672,574	624,906,784	383,576,267	673,956,438	624,211,443
Retirement benefits obligations	163,559,845	143,472,590	177,375,580	163,559,845	143,472,590	177,375,580
Total liabilities	57,287,328,271	52,383,160,711	52,359,502,540	57,392,485,808	52,399,720,413	52,379,037,521
SHAREHOLDERS' EQUITY						
Stated capital	3,216,601,090	3,216,601,090	3,216,601,090	3,216,601,090	3,216,601,090	3,216,601,090
Statutory reserve	361,177,386	236,831,994	361,177,386	361,177,386	236,831,994	361,177,386
General Banking reserve	235,803,136	-	46,758,912	235,803,136	-	46,758,912
Retained earnings	1,696,820,510	1,632,873,453	1,610,878,186	1,634,726,404	1,580,532,795	1,555,952,225
Fair value reserve	(228,327,740)	(198,850,036)	(267,266,882)	(228,327,740)	(198,850,036)	(267,266,882)
Other reserve	18,431,919	35,828,177	25,955,840	18,431,919	35,828,177	25,955,840
Revaluation Reserve	349,028,600	349,028,600	349,028,600	256,212,256	256,212,256	256,212,256
Total equity	5,649,534,901	5,272,313,278	5,343,133,132	5,494,624,451	5,127,156,276	5,195,390,827
Total liabilities and equity	62,936,863,172	57,655,473,989	57,702,635,672	62,887,110,259	57,526,876,689	57,574,428,348

Statements of Changes in Equity for the period/year ended

The Group	Stated capital	Statutory Reserve	General Banking Reserve	Retained Earnings	Fair Value Reserve	Other Reserve	Revaluation Reserve	Total
	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs
At 01 July 2025	3,216,601,090	361,177,386	46,758,912	1,610,878,186	(267,266,882)	25,955,840	349,028,600	5,343,133,132
Profit for the period	-	-	-	439,986,548	-	-	-	439,986,548
Dividend paid	-	-	-	(165,000,000)	-	-	-	(165,000,000)
Change in fair value of financial assets held at FVTOCI	-	-	-	-	38,939,142	-	-	38,939,142
Credit impairment reversal on financial assets at FVTOCI	-	-	-	-	-	(7,523,921)	-	(7,523,921)
Transfer to general banking reserve	-	-	189,044,224	(189,044,224)	-	-	-	-
At 31 December 2025	3,216,601,090	361,177,386	235,803,136	1,696,820,510	(228,327,740)	18,431,919	349,028,600	5,649,534,901
At 01 July 2024	3,216,601,090	236,831,994	-	1,125,678,791	(189,773,573)	159,276,071	349,028,600	4,897,642,973
Issue of shares	-	-	-	-	-	-	-	-
Profit for the period	-	-	-	507,194,662	-	-	-	507,194,662
Dividend paid	-	-	-	-	-	-	-	-
Change in fair value of financial assets held at FVTOCI	-	-	-	-	(9,076,463)	-	-	(9,076,463)
Credit impairment charge on financial assets at FVTOCI	-	-	-	-	-	(123,447,894)	-	(123,447,894)
At 31 December 2024	3,216,601,090	236,831,994	-	1,632,873,453	(198,850,036)	35,828,177	349,028,600	5,272,313,278
At 01 July 2024	3,216,601,090	236,831,994	-	1,125,678,791	(189,773,573)	159,276,071	349,028,600	4,897,642,973
Total comprehensive income	-	-	-	837,141,979	-	-	-	837,141,979
Profit for the year	-	-	-	837,141,979	-	-	-	837,141,979
Gain on revaluation of property, plant and equipment	-	-	-	-	-	-	-	-
Deferred tax on revaluation of property, plant and equipment	-	-	-	-	-	-	-	-
Gain on revaluation of right-of-use	-	-	-	-	-	-	-	-
Change in fair value of financial assets held at FVTOCI	-	-	-	-	(77,493,309)	-	-	(77,493,309)
Credit impairment reversal on financial assets at FVTOCI	-	-	-	-	-	(133,320,231)	-	(133,320,231)
Actuarial loss for the year	-	-	-	(20,701,407)	-	-	-	(20,701,407)
Deferred tax credit on actuarial loss	-	-	-	1,863,127	-	-	-	1,863,127
Total comprehensive income	-	-	-	818,303,699	(77,493,309)	(133,320,231)	-	607,490,159
Issue of shares	-	-	-	-	-	-	-	-
Dividend paid	-	-	-	(162,000,000)	-	-	-	(162,000,000)
Transfer to statutory reserve	-	124,345,392	-	(124,345,392)	-	-	-	-
Transfer to general banking reserve	-	-	46,758,912	(46,758,912)	-	-	-	-
At 30 June 2025	3,216,601,090	361,177,386	46,758,912	1,610,878,186	(267,266,882)	25,955,840	349,028,600	5,343,133,132

Statements of Changes in Equity for the period/year ended

The Bank	Stated capital	Statutory Reserve	General Banking Reserve	Retained Earnings	Fair Value Reserve	Other Reserve	Revaluation Reserve	Total
	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs
At 01 July 2025	3,216,601,090	361,177,386	46,758,912	1,555,952,225	(267,266,882)	25,955,840	256,212,256	5,195,390,827
Profit for the period	-	-	-	432,818,403	-	-	-	432,818,403
Dividend paid	-	-	-	(165,000,000)	-	-	-	(165,000,000)
Change in fair value of financial assets held at FVTOCI	-	-	-	-	38,939,142	-	-	38,939,142
Credit impairment reversal on financial assets at FVTOCI	-	-	-	-	-	(7,523,921)	-	(7,523,921)
Transfer to general banking reserve	-	-	189,044,224	(189,044,224)	-	-	-	-
At 31 December 2025	3,216,601,090	361,177,386	235,803,136	1,634,726,404	(228,327,740)	18,431,919	256,212,256	5,494,624,451
At 01 July 2024	3,216,601,090	236,831,994	-	1,078,925,530	(189,773,573)	159,276,071	256,212,256	4,758,073,368
Issue of shares	-	-	-	-	-	-	-	-
Profit for the period	-	-	-	501,607,265	-	-	-	501,607,265
Dividend paid	-	-	-	-	-	-	-	-
Change in fair value of financial assets held at FVTOCI	-	-	-	-	(9,076,463)	-	-	(9,076,463)
Credit impairment charge on financial assets at FVTOCI	-	-	-	-	-	(123,447,894)	-	(123,447,894)
At 31 December 2025	3,216,601,090	236,831,994	-	1,580,532,795	(198,850,036)	35,828,177	256,212,256	5,127,156,276
At 01 July 2024	3,216,601,090	236,831,994	-	1,078,925,530	(189,773,573)	159,276,071	256,212,256	4,758,073,368
Total comprehensive income	-	-	-	828,969,279	-	-	-	828,969,279
Profit for the year	-	-	-	-	-	-	-	-
Gain on revaluation of property, plant and equipment	-	-	-	-	-	-	-	-
Deferred tax on revaluation of property, plant and equipment	-	-	-	-	-	-	-	-
Gain on revaluation of right-of-use	-	-	-	-	-	-	-	-
Change in fair value of financial assets held at FVTOCI	-	-	-	-	(77,493,309)	-	-	(77,493,309)
Credit impairment reversal on financial assets at FVTOCI	-	-	-	-	-	(133,320,231)	-	(133,320,231)
Actuarial loss for the year	-	-	-	(20,701,407)	-	-	-	(20,701,407)
Deferred tax credit on actuarial loss	-	-	-	1,863,127	-	-	-	1,863,127
Total comprehensive income	-	-	-	810,130,999	(77,493,309)	(133,320,231)	-	599,317,459
Issue of shares	-	-	-	-	-	-	-	-
Dividend paid	-	-	-	(162,000,000)	-	-	-	(162,000,000)
Transfer to statutory reserve	-	124,345,392	-	(124,345,392)	-	-	-	-
Transfer to general banking reserve	-	-	46,758,912	(46,758,912)	-	-	-	-
At 30 June 2025	3,216,601,090	361,177,386	46,758,912	1,555,952,225	(267,266,882)	25,955,840	256,212,256	5,195,390,827

Statements of Cash Flows for the period/year ended

	The Group			The Bank		
	Unaudited Six Months Ended	Unaudited Six Months Ended	Audited Year Ended	Unaudited Six Months Ended	Unaudited Six Months Ended	Audited Year Ended
	31 Dec 2025	31 Dec 2024	30 Jun 2025	31 Dec 2025	31 Dec 2024	30 Jun 2025
	Rs	Rs	Rs	Rs	Rs	Rs
Cash from operating activities						
Profit for the period/year before income tax	548,038,917	556,804,662	919,430,710	540,870,772	551,217,265	907,816,687
Adjustments for:						
Finance charge	3,150,776	1,910,565	6,690,069	6,256,735	1,826,668	6,522,274
Impairment losses on financial assets (excluding bad debts recovered)	89,038,959	252,585,554	450,172,323	89,038,959	252,585,554	450,172,323
Loss on restructure of foreign investment	-	-	125,837,443	-	-	125,837,443
Depreciation of property, plant and equipment	32,875,222	27,551,736	59,810,165	29,525,222	24,201,736	53,110,166
Amortisation of intangible assets	12,564,899	12,031,575	25,666,503	12,564,899	12,031,575	25,666,503
Depreciation of right-of-use assets	9,333,677	5,447,874	16,796,072	24,355,035	4,275,999	14,452,322
Gain on disposal of property, plant and equipment	(16,070)	(113,448)	(425,564)	(16,070)	(113,448)	(425,564)
Gain on termination of rights of use	-	(201,806)	(201,806)	-	(201,806)	(201,806)
Gain on revaluation of investment securities at FVTPL	(22,311,045)	(18,110,380)	(20,538,362)	(22,311,045)	(18,110,380)	(20,538,362)
Retirement benefit obligations	(13,815,735)	(5,058,465)	8,143,118	(13,815,735)	(5,058,465)	8,143,118
	658,859,600	832,847,867	1,591,380,671	666,468,772	822,654,698	1,570,555,104
Changes in operating assets and liabilities						
(Increase)/decrease in trading assets	(1,564,920,655)	(11,974,473)	(761,278,536)	(1,564,920,655)	(11,974,473)	(761,278,536)
Increase in loans and advances to customers	(1,686,146,283)	(4,905,874,033)	(6,313,420,674)	(1,681,111,015)	(4,899,459,800)	(6,302,171,243)
Increase in securities	(2,566,137,927)	(7,570,169,289)	(2,132,077,858)	(2,566,137,927)	(7,570,169,289)	(2,132,077,858)
(Decrease)/increase in payable to fellow subsidiary	(13,673,170)	(1,831,895)	15,753,013	(13,673,170)	(1,831,895)	15,753,013
Increase in deposits from customers	4,300,984,709	8,697,356,588	8,900,837,363	4,303,905,522	8,700,277,978	8,906,797,134
Increase in Mandatory Balance with the Central Bank	264,674,903	(934,353,769)	(495,384,139)	264,674,903	(934,353,769)	(495,384,139)
(Increase)/decrease in other assets	(47,552,721)	(49,398,248)	(103,533,805)	(47,552,721)	(49,398,244)	(103,533,802)
Increase/(Decrease) in net derivative liabilities	7,100,906	(77,728,510)	(359,562,866)	7,100,906	(77,728,510)	(359,562,866)
Increase in other liabilities	(266,429,124)	43,021,094	(8,242,982)	(266,454,324)	42,997,692	(8,245,585)
Cash (used in)/ generated from operations	(913,239,762)	(3,978,104,668)	334,470,187	(897,699,709)	(3,978,985,612)	330,851,222
Tax paid	(92,349,036)	(55,462,693)	(81,334,668)	(90,350,676)	(53,506,726)	(76,640,680)
Tax refund received	-	1,536,610	6,690,657	-	-	5,154,047
Net cash (used in)/from operating activities	(1,005,588,798)	(4,032,030,751)	259,826,176	(988,050,385)	(4,032,492,338)	259,364,589
Cash flow from investing activities						
Purchase of equity investments	(709,243,561)	(91,336,245)	(229,197,900)	(709,243,561)	(91,336,245)	(229,197,900)
Acquisition of property, plant and equipment	(9,912,583)	(17,467,766)	(70,661,475)	(9,912,583)	(17,467,766)	(70,661,475)
Acquisition of intangibles	(869,756)	(16,237,367)	(38,055,468)	(869,756)	(16,237,367)	(38,055,468)
Proceeds from disposal of investment in equity shares	96,059,178	-	-	96,059,178	-	-
Proceeds from disposal of property, plant and equipment	16,070	156,696	498,870	16,070	156,696	498,870
Net cash from/(used in) investing activities	623,950,652	(124,884,682)	(337,415,973)	(623,950,652)	(124,884,682)	(337,415,973)
Cash flows from financing activities						
Decrease in other borrowed funds	864,717,408	-	-	864,717,408	-	-
Proceeds from share capital	-	-	-	-	-	-
Dividend paid	(165,000,000)	-	(162,000,000)	(165,000,000)	-	(162,000,000)
Decrease in lease liabilities	(9,639,702)	(4,663,254)	(16,461,839)	(27,178,115)	(4,201,667)	(16,000,252)
Net cash from/(used in) financing activities	690,077,706	(4,663,254)	(178,461,839)	672,539,293	(4,201,667)	(178,000,252)
Net (decrease)/increase in cash and cash equivalents	(939,461,744)	(4,161,578,687)	(256,051,636)	(939,461,744)	(4,161,578,687)	(256,051,636)
Cash and cash equivalents at the beginning of the period/year	10,154,760,958	10,410,812,594	10,410,812,594	10,154,760,958	10,410,812,594	10,410,812,594
Cash and cash equivalents at the end of the period/year	9,215,299,214	6,249,233,907	10,154,760,958	9,215,299,214	6,249,233,907	10,154,760,958