54-4-5-1- Liquidity reserves

	20 Mar. 2025	19 Mar. 2024
	IRR million	IRR million
Due from CBI	105,663,207	45,907,413
Cash and due from other banks	53,036,595	28,657,734
Governmental bonds	56,756,871	30,996,346
Non-governmental bonds	8,160	8,160
Total	**215,464,833**	**105,569,653**

54-4-5-2- Liquidity ratios:

	At the beginning of the year	Average	Maximum	Minimum	At the end of the year
Cash and cash equivalent to total assets	11%	12%	15%	11%	15%
Cash and cash equivalent to total deposits	15%	16%	19%	14%	19%
Net cash equivalents to total deposits *	8%	13%	16%	9%	16%
Loans to total deposits	98%	91%	98%	85%	85%
Loans to long-term deposits	174%	171%	191%	162%	162%
Non-maturity deposits to total deposits**	37%	40%	43%	37%	41%

Cash and cash equivalent include cash, bonds and etc. which have active liquid market.

*Net liquid assets include cash, cash equivalent and investments which have active liquid market excluding other banks deposit, issued debts securities and other liabilities with less than one month maturity.

**Non-maturity deposits include deposits which have no contractual maturity like current deposits, saving deposits and short-term deposits.

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