

Middle East Bank (PJSC)
Notes on the financial statements
Year ended 20 Mar. 2021

48-4-5-1- Liquidity reserves

Description	20 Mar. 2021	19 Mar. 2020
	IRR million	IRR million
Due from CBI	26,684,593	17,206,123
Cash and due from banks and financial institutions	8,642,537	4,725,195
Governmental bonds	46,289,365	26,550,908
Non-governmental bonds	1,764,810	949,806
Total	83,910,813	49,432,032

48-4-5-2- Liquidity ratios:

	At the beginning of the year	Average	Maximum	Minimum	At the end of the year
	%	%	%	%	%
Cash and cash equivalent to total assets	24%	23%	35%	19%	21%
Cash and cash equivalent to total deposits	28%	27%	34%	22%	25%
Net cash equivalents to total deposits *	28%	23%	34%	14%	22%
Loans to total deposits	67%	67%	72%	55%	72%
Loans to long-term deposits	128%	138%	154%	121%	132%
Non-maturity deposits to total deposits**	44%	47%	55%	42%	42%

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.

