

**3. Analysis of Loans & Advances, Commitments,
Contingencies and Impairment
Bank as at 31-December-2021 (In Rupees Million)**

3.1 Product-wise Analysis - Gross loans & advances

By product - Domestic Currency	31.12.2021	31.03.2021 (Audited)
Overdraft	444.52	898.01
Term loans	2,283.40	3,288.00
Lease rental receivable	-	-
Credit cards	-	-
Pawning	-	-
Trade finance	-	86.78
Staff loans	129.26	99.31
Sub Total	2,857.18	4,372.10
By product - Foreign Currency		
Overdraft	5,543.48	1,146.45
Term loans	1,238.60	10,154.00
Lease rental receivable	-	-
Credit cards	-	-
Pawning	-	-
Trade finance	414.80	8,904.03
Staff loans	-	-
Sub Total	7,196.87	20,204.49
Total	10,054.06	24,576.58

3.2 Product wise - Commitments and Contingencies

By product - Domestic Currency	31.12.2021	31.03.2021 (Audited)
Guarantees	2,906.16	2,806.93
Bonds	-	-
Undrawn Credit Lines	2,945.15	2,721.73
Other Commitments	639.69	137.04
Other Contingencies	273.43	2.51
Sub Total	6,764.43	5,668.21
By product - Foreign Currency		
Guarantees	12,227.08	8,453.31
Bonds	-	-
Undrawn Credit Lines	396.05	2,299.77
Other Commitments	1,569.92	2,078.99
Other Contingencies	13,960.96	14,661.97
Sub Total	28,154.01	27,494.05
Total	34,918.44	33,162.26

3.3 Stage-wise impairment on loans & advances, commitments and contingencies		
Gross loans and advances, commitments and contingencies	44,972.50	57,738.84
Less: Accumulated impairment under stage 1	52.64	99.50
Accumulated impairment under stage 2	26.01	36.12
Accumulated impairment under stage 3	-	-
Net value of loans and advances, commitments and contingencies	44,893.84	57,603.23
3.4 Movement of impairment during the period		
Under Stage 1		
Charge/(Write back) to income statement	(46.86)	(20.25)
Write-off during the year		
Other movements		
Closing balance	52.64	99.50
Under Stage 2		
Charge/(Write back) to income statement	(10.11)	(2.30)
Write-off during the year		
Other movements		
Closing balance	26.01	36.12
Under Stage 3		
Charge/(Write back) to income statement	-	-
Write-off during the year		
Other movements		
Closing balance	-	-
Total impairment	78.65	135.62