

BOK/HO/CS/2024

April 30, 2024

General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
KARACHI.

Dear Sir

FINANCIAL RESULTS FOR THE QUARTER ENDED MARCH 31, 2024

We have to inform you that the Board of Directors of our Bank in their 190th meeting held on Tuesday, April 30, 2024 at 11:00 a.m., at Peshawar, recommended the following:

(i)	<u>CASH DIVIDEND</u>	<u>NIL</u>
(ii)	<u>BONUS SHARES</u>	<u>NIL</u>
(iii)	<u>RIGHT SHARES</u>	<u>NIL</u>
(iv)	<u>ANY OTHER ENTITLEMENT / CORPORATE ACTION</u>	<u>NIL</u>
(v)	<u>ANY OTHER PRICE – SENSITIVE INFORMATION</u>	<u>NIL</u>

The financial results of the Bank are attached as Annexure – I.

The above entitlement will be paid to the shareholders whose names will appear in the Register of Members on **NIL**.

The Share Transfer Books of the company will be closed from **NIL** to **NIL** (both days inclusive). Transfers received at the THK Associates (Pvt) Limited, Plot No. 32-C, Jami Commercial Street 2, D.H.A, Phase VII, Karachi, at the close of the business on **NIL** will be treated in time for the purpose of the above entitlement to the transferees.

The Quarterly Report of the Bank for the period ended March 31, 2024 will be transmitted through PUCARS separately, within the specified time.

Yours Sincerely,



Sara Shah
Company Secretary

THE BANK OF KHYBER
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THREE MONTHS ENDED MARCH 31, 2024

		January 1 to March 31, 2024	January 1 to March 31, 2023
	Note	----- Rupees in '000 -----	
Mark-up / return / interest earned	23	16,955,222	10,970,664
Mark-up / return / interest expensed	24	13,438,855	7,692,825
Net mark-up / interest income		3,516,367	3,277,839
NON MARK-UP / INTEREST INCOME			
Fee and commission income	25	272,332	143,766
Dividend income		-	2,253
Foreign exchange income		227,268	242,671
Income / (loss) from derivatives		-	-
Gain / (loss) on securities	26	-	(1,584)
Share of profit / (loss) of associate		4,696	(100)
Other income	27	44,244	33,041
Total non-mark-up / interest income		548,540	420,047
Total income		4,064,907	3,697,886
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	28	2,360,455	1,855,200
Workers Welfare Fund		-	-
Other charges	29	100	2,425
Total non-mark-up / interest expenses		2,360,555	1,857,625
PROFIT BEFORE CREDIT LOSS ALLOWANCE		1,704,352	1,840,261
Credit loss allowance and write offs - net Extra ordinary / unusual items	30	190,076	193,327
		-	-
PROFIT BEFORE TAXATION		1,514,276	1,646,934
Taxation	31	742,044	708,270
PROFIT AFTER TAXATION		772,232	938,664
		----- Rupees -----	
		(Restated)	
Basic and diluted earnings per share	32	0.67	0.81

The annexed notes 1 to 39 form an integral part of these condensed interim financial statements.

MANAGING
DIRECTOR

CHIEF FINANCIAL
OFFICER

DIRECTOR

DIRECTOR

DIRECTOR