

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

Subject: **FINANCIAL RESULTS FOR THE QUARTER ENDED MARCH 31, 2021**

Dear Sir,

We have to inform you that the Board of Directors of our Bank in their 166<sup>th</sup> meeting held on Monday, April 26, 2021 at 11:00 a.m., at Peshawar, recommended the following:

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

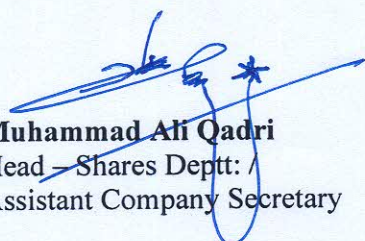
The financial results of the Bank are attached as Annexure – I.

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, 2021 will be transmitted through PUCARS separately, within the specified time.

Yours Sincerely,



**Muhammad Ali Qadri**  
Head – Shares Deptt: /  
Assistant Company Secretary



THE BANK OF KHYBER  
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)  
FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2021

	Note	January 01 to March 31, 2021	January 01 to March 31, 2020
		----- Rupees in '000 -----	
Mark-up/return/interest earned	21	5,540,980	7,933,485
Mark-up/return/interest expensed	22	3,743,295	6,480,194
Net mark-up/ interest income		1,797,685	1,453,291
<b>NON MARK-UP/INTEREST INCOME</b>			
Fee and commission income	23	70,725	80,553
Dividend income		5,284	2,030
Foreign exchange income		235,851	176,171
(Loss) / gain on securities	24	(176,612)	361,848
Other income	25	24,640	29,878
Total non-markup/interest income		159,888	650,480
Total income		1,957,573	2,103,771
<b>NON MARK-UP/INTEREST EXPENSE</b>			
Operating expenses	26	1,214,323	1,067,473
Workers Welfare Fund		-	-
Other charges	27	2,300	12,802
Total non-markup/interest expenses		1,216,623	1,080,275
<b>PROFIT BEFORE PROVISIONS</b>		740,950	1,023,496
Provisions and write offs - net	28	87,720	139,908
<b>PROFIT BEFORE TAXATION</b>		653,230	883,588
Taxation	29	213,741	335,359
<b>PROFIT AFTER TAXATION</b>		439,489	548,229
Basic and diluted earnings per share (Rs.)	30	0.42	0.52

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

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MANAGING  
DIRECTOR

CHIEF FINANCIAL  
OFFICER

DIRECTOR

DIRECTOR

DIRECTOR