

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

Subject: **FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2021**

Dear Sir,

We have to inform you that the Board of Directors of our Bank in their 168th meeting held on Wednesday, October 27, 2021 at 11:00 a.m. at The Bank of Khyber, Head Office, Peshawar Cantt, 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 Bank 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 September 30, 2021 will be transmitted through PUCARS separately, within the specified time.

Yours Sincerely,



Muhammad Ali Qadri
Head – Shares Department /
Assistant Company Secretary

Annexure-I

THE BANK OF KHYBER
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2021

	Note	Quarter ended		Period ended	
		July 01 to September 30, 2021	July 01 to September 30, 2020	January 01 to September 30, 2021	January 01 to September 30, 2020
		Rupees in '000			
Mark-up / return / interest earned	21	5,652,396	6,004,996	16,007,298	20,831,364
Mark-up / return / interest expensed	22	3,901,285	4,127,725	11,009,177	15,787,954
Net mark-up / interest income		1,751,111	1,877,271	4,998,121	5,043,410
NON MARK-UP/INTEREST INCOME					
Fee and commission income	23	113,270	101,986	310,181	260,875
Dividend income		10,872	6,275	26,104	10,893
Foreign exchange income		45,473	125,370	367,651	384,637
Income / (loss) from derivatives		-	-	-	-
(Loss) / gain on securities	24	(17,275)	(44,467)	(105,914)	1,704,710
Other income	25	29,619	38,239	82,242	98,010
Total non-markup/interest income		181,959	227,403	680,264	2,459,125
Total income		1,933,070	2,104,674	5,678,385	7,502,535
NON MARK-UP/INTEREST EXPENSE					
Operating expenses	26	1,290,011	1,101,554	3,726,117	3,293,800
Workers Welfare Fund		-	-	-	-
Other charges	27	278	63	3,895	63
Total non-markup/interest expenses		1,290,289	1,101,617	3,730,012	3,293,863
PROFIT BEFORE PROVISIONS		642,781	1,003,057	1,948,373	4,208,672
Provisions and write offs - net	28	343,628	241,264	721,097	1,413,498
PROFIT BEFORE TAXATION		299,153	761,793	1,227,276	2,795,174
Taxation	29	128,625	315,666	448,571	1,142,875
PROFIT AFTER TAXATION		170,528	446,127	778,705	1,652,299
		Rupees			
Basic and diluted earnings per share	30	0.16	0.42	0.74	1.57

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