

August 26, 2022

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

Subject: **FINANCIAL RESULTS FOR THE HALF YEAR ENDED JUNE 30, 2022**

Dear Sir,

We have to inform you that the Board of Directors of our Bank in their 173rd meeting held on Friday, August 26, 2022 at 10:00 a.m. at Islamabad, 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 Half yearly Report of the Bank for the period ended June 30, 2022 will be transmitted through PUCARS separately, within the specified time.

Yours Sincerely,



Muhammad Ali
Company Secretary (A)

THE BANK OF KHYBER
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE SIX MONTH PERIOD ENDED JUNE 30, 2022

		Quarter ended		Period ended	
	Note	April 1 to June 30, 2022	April 1 to June 30, 2021	January 1 to June 30, 2022	January 1 to June 30, 2021
		Rupees in '000			
Mark-up/ return/ interest earned	21	10,823,693	4,813,922	18,728,853	10,354,902
Mark-up/ return/ interest expensed	22	9,185,991	3,364,597	15,205,179	7,107,892
Net mark-up / interest income		1,637,702	1,449,325	3,523,674	3,247,010
NON MARK-UP/INTEREST INCOME					
Fee and commission income	23	113,082	126,186	233,631	196,911
Dividend income		1,631	9,948	4,636	15,232
Foreign exchange income		115,891	86,327	332,122	322,178
Income/ (loss) from derivatives		-	-	-	-
Gain/ (loss) on securities	24	(9,404)	87,973	10,209	(88,639)
Share of profit of associate		328	-	1,608	-
Other income	25	45,416	27,983	72,440	52,623
Total non-markup/interest income		266,944	338,417	654,646	498,305
Total income		1,904,646	1,787,742	4,178,320	3,745,315
NON MARK-UP/INTEREST EXPENSES					
Operating expenses	26	1,548,405	1,221,783	3,076,018	2,436,106
Workers Welfare Fund		-	-	-	-
Other charges	27	-	1,317	5	3,617
Total non-markup/interest expenses		1,548,405	1,223,100	3,076,023	2,439,723
PROFIT BEFORE PROVISIONS		356,241	564,642	1,102,297	1,305,592
Provisions and write offs - net	28	415,385	289,749	514,478	377,469
(LOSS)/ PROFIT BEFORE TAXATION		(59,144)	274,893	587,819	928,123
Taxation	29	(60,702)	106,205	196,637	319,946
PROFIT AFTER TAXATION		1,558	168,688	391,182	608,177
			(Restated)		(Restated)
Basic and diluted earnings per share - Rupees	30	0.001	0.15	0.35	0.55

The annexed notes 1 to 37 form an integral part of these condensed interim financial statements.

ADJ

[Signature]
1/18/22

MANAGING DIRECTOR

CHIEF FINANCIAL OFFICER

DIRECTOR

DIRECTOR

DIRECTOR