

BOK/HO/BOD/2024/2286

August 28, 2024

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

Dear Sir,

**FINANCIAL RESULTS FOR THE HALF YEAR ENDED JUNE 30, 2024**

We have to inform you that the Board of Directors of our Bank in their 193<sup>rd</sup> meeting held on Wednesday, August 28, 2024 at 10:00 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 Half yearly Report of the Bank for the period ended June 30, 2024 will be transmitted through PUCARS separately, within the specified time.

Yours Sincerely,



**Sara Shah**  
Company Secretary

**THE BANK OF KHYBER**  
**CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE SIX MONTH PERIOD ENDED JUNE 30, 2024**

	Note	Quarter ended		Period ended	
		April 1 to June 30, 2024	April 1 to June 30, 2023	January 1 to June 30, 2024	January 1 to June 30, 2023
----- Rupees in '000 -----					
Mark-up / return / interest earned	23	16,813,050	13,807,045	33,768,272	24,777,709
Mark-up / return / interest expensed	24	12,757,143	11,108,659	26,195,998	18,801,484
Net mark-up / interest income		4,055,907	2,698,386	7,572,274	5,976,225
<b>NON MARK-UP / INTEREST INCOME</b>					
Fee and commission income	25	202,048	165,648	483,292	313,918
Dividend income		213	2,648	213	4,901
Foreign exchange income		110,060	650,516	337,328	893,187
Income / (loss) from derivatives		-	-	-	-
Loss on securities	26	(768)	(108)	(768)	(1,692)
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Share of profit / (loss) of associate		4,447	(765)	9,143	(865)
Other income	27	30,380	28,941	65,712	57,478
Total non-mark-up / interest income		346,380	846,880	894,920	1,266,927
Total income		4,402,287	3,545,266	8,467,194	7,243,152
<b>NON MARK-UP / INTEREST EXPENSES</b>					
Operating expenses	28	2,553,128	1,880,561	4,913,583	3,735,761
Workers Welfare Fund		-	-	-	-
Other charges	29	206	17	306	2,442
Total non-mark-up / interest expenses		2,553,334	1,880,578	4,913,889	3,738,203
<b>PROFIT BEFORE CREDIT LOSS ALLOWANCE / PROVISIONS</b>		1,848,953	1,664,688	3,553,305	3,504,949
Credit loss allowance / provisions and write offs - net Extra ordinary / unusual items	30	(82,025)	245,525	108,051	438,852
<b>PROFIT BEFORE TAXATION</b>		1,930,978	1,419,163	3,445,254	3,066,097
Taxation	31	1,170,851	669,073	1,912,895	1,377,343
<b>PROFIT AFTER TAXATION</b>		760,127	750,090	1,532,359	1,688,754
----- Rupees -----					
Basic and diluted earnings per share	32	0.66	0.65	1.32	1.46

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

ADD

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**MANAGING DIRECTOR**                      **CHIEF FINANCIAL OFFICER**                      **DIRECTOR**                      **DIRECTOR**                      **DIRECTOR**

