



CORPORATE BRIEFING SESSION 2024

For the *half year ended June 30, 2024*

September 2024 ₁

Key Elements of the Strategy

Capacity building & strengthening of management team

Diversification of the deposit base

Improvement in portfolio quality

Focus on generating higher non-mark up income

Expand branch network and focus on digital channels to increase customer reach

Developing strong digital banking capabilities to capitalize on growth opportunities

Develop BOK brand: Modern, Agile, Customer Centric, Exciting & Digitally Savvy

High standards of corporate governance, environmental and social responsibility, community relations and employee welfare

BOK has embarked upon a transformation journey for long term sustainable growth

The background features a dark blue grid pattern of thin lines that create a sense of depth and perspective. Several large, semi-transparent circles in shades of orange, red, and purple are scattered across the frame, adding a modern, abstract aesthetic.

PROGRESS REVIEW

Performance Highlights

(Rs. in Million)

Description	Jun 2023	Jun 2024	Jun 24 vs. Jun 23	
			Variance	Var %
Profit Before Tax	3,066	3,445	379	12%
Profit After Tax	1,689	1,532	(156)	-9%
EPS - in Rs. per share	1.46	1.32	(0.14)	

YTD Profit & Loss Comparison Jun 2024 vs. Jun 2023

(Rs. in Million)



Description	Jun 23	Jun 24	Variance	Var %
Mark-up/return/interest earned	24,778	33,768	8,991	36%
Mark-up/return/interest expensed	18,801	26,196	(7,395)	39%
Net Markup/Return/Interest Income	5,976	7,572	1,596	27%
Non mark-up/interest income				
Fee and commission income	301	483	182	61%
Dividend income	5	0	(5)	-96%
Net Gain/ (Loss) on securities/associates	(3)	8	11	100%
Forex Income	893	337	(556)	-62%
Other Income	71	66	(5)	-7%
	1,267	895	(372)	-29%
Gross Income	7,243	8,467	1,224	17%
Non Markup Expenses	3,738	4,914	(1,176)	31%
Income Before Provisions / (Reversal) - Net	3,505	3,553	48	1%
Net Provisions / (Reversal)	439	108	331	-75%
Profit Before Tax	3,066	3,445	379	12%
Tax	1,377	1,913	(536)	39%
Profit After Tax	1,689	1,532	(156)	-9%
Earnings Per Share (EPS)	1.46	1.32		

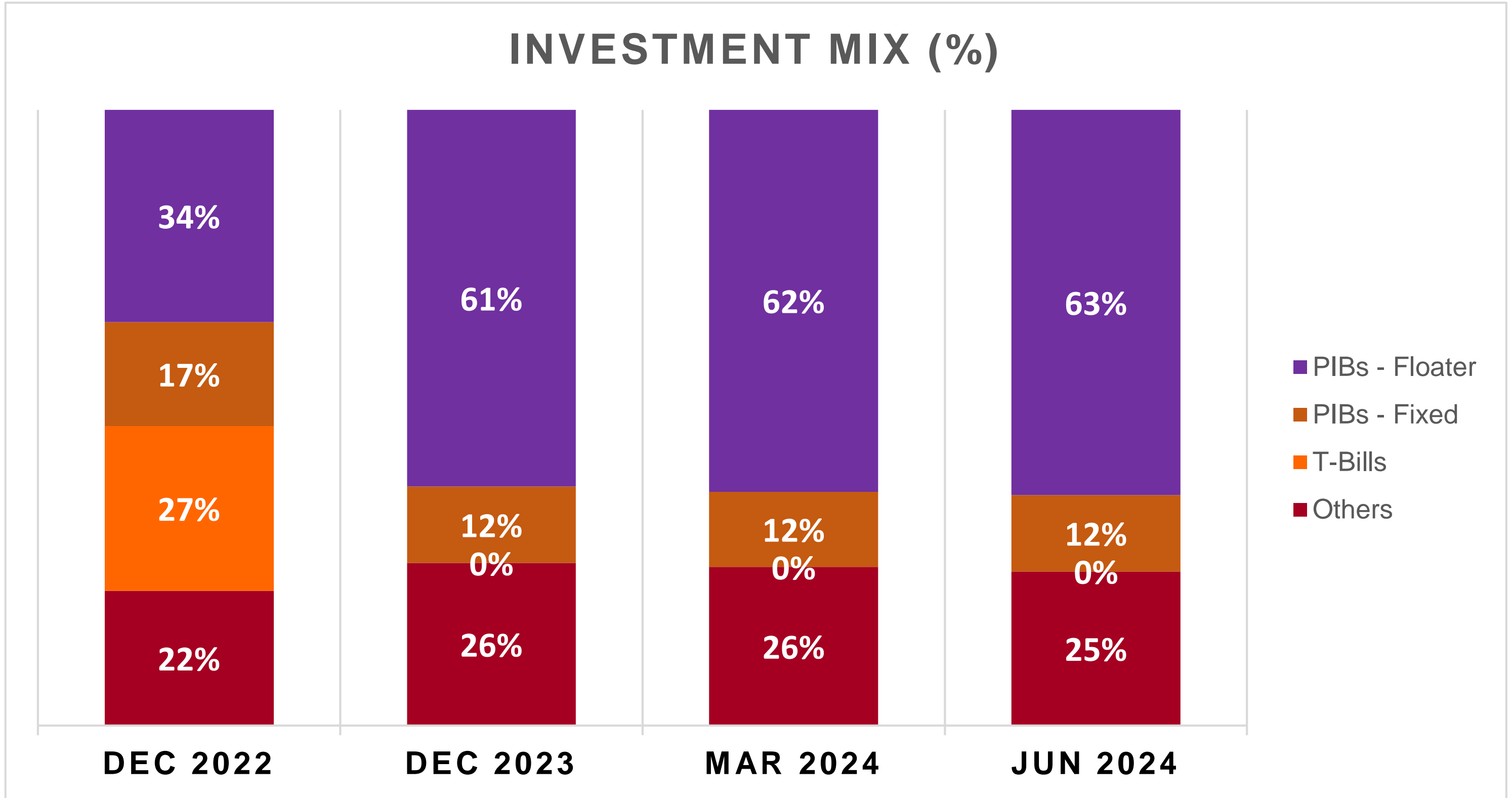
Statement of Financial Position – Jun 2024

(Rs. in Million)



Description	Dec-23	Jun 24	Variance	Variance%
Cash and balances with treasury banks	23,896	28,512	4,616	19%
Balances with other banks	3,960	6,836	2,876	73%
Lendings to financial institutions	2,000	17,281	15,281	764%
Investments	223,348	228,786	5,438	2%
Advances	101,588	86,532	(15,055)	-15%
Fixed assets	6,949	6,593	(356)	-5%
Intangible assets	429	409	(20)	-5%
Deferred tax assets	1,347	2,907	1,561	116%
Other assets	19,671	13,516	(6,154)	-31%
Total Assets	383,186	391,373	8,187	2%
Bills payable	3,759	1,377	(2,383)	-63%
Borrowings	50,461	27,233	(23,227)	-46%
Deposits and other accounts	289,292	318,410	29,119	10%
Other liabilities	19,374	25,760	6,386	33%
Total Liabilities	362,885	372,781	9,895	3%
Net Assets	20,301	18,593	(1,709)	-8%
Share Capital	11,028	11,579	551	5%
Reserves	4,343	4,650	307	7%
Surplus on revaluation of assets - net	125	599	474	381%
Un-appropriated profit	4,806	1,765	(3,041)	-63%
	20,301	18,593	(1,709)	-8%

Re-profiling of the investment portfolio



Advances - Gross

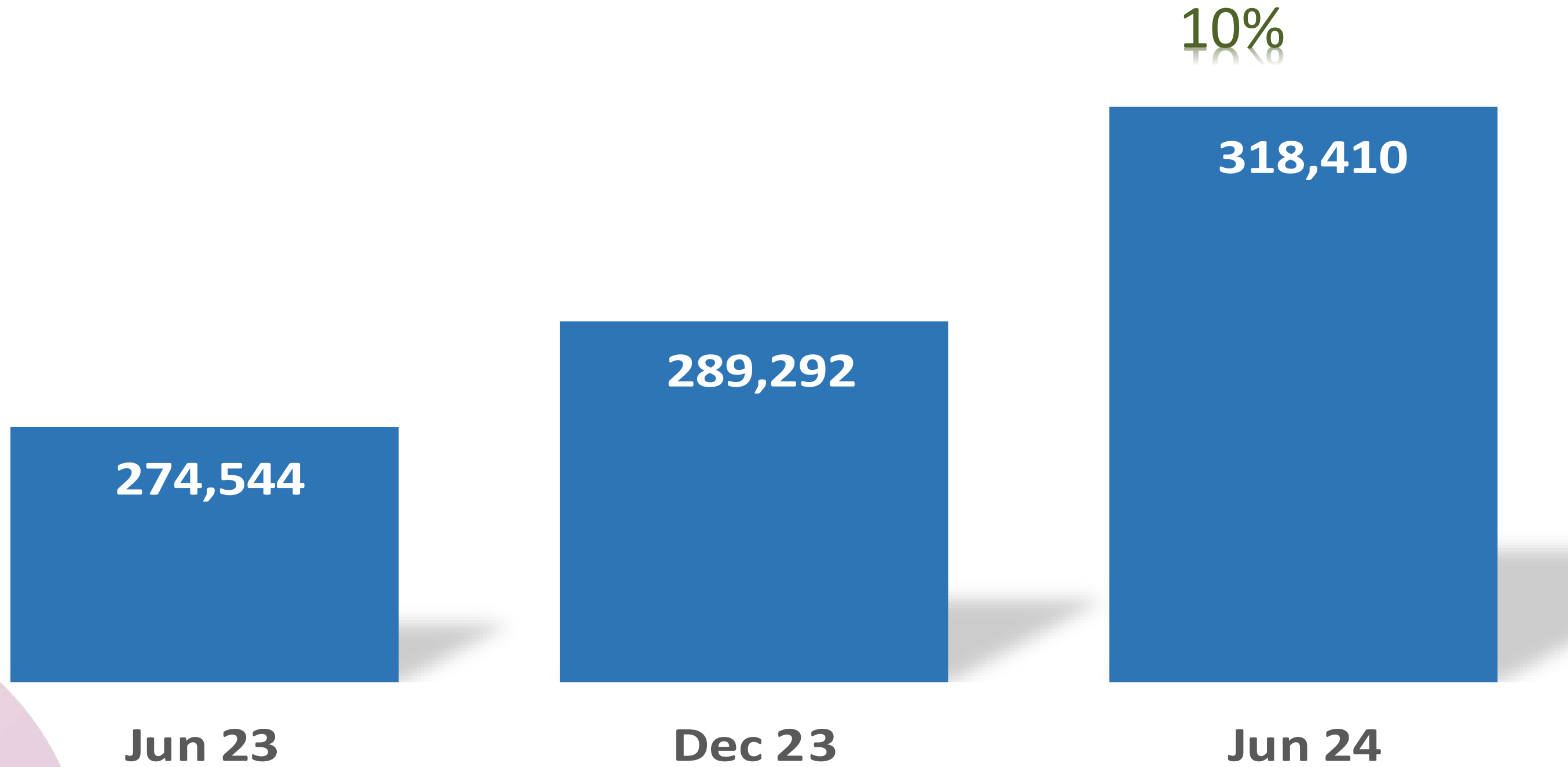


Deposits Analysis

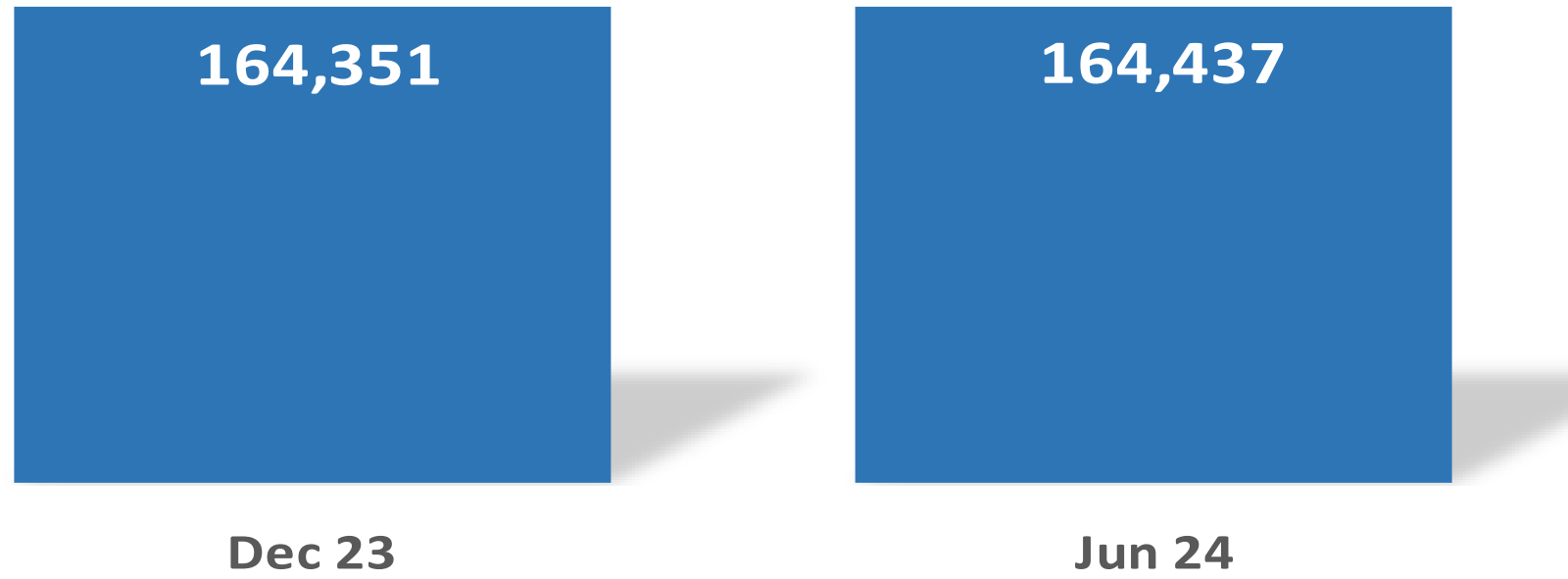
(Rs. in Million)

Description	Jun 2023	Dec 2023	Jun 2024	Growth (%) Jun 24 vs. Dec 23
Conventional	189,888	199,977	213,883	7%
Islamic	84,656	89,315	104,527	17%
Total	274,544	289,292	318,410	10%
Conventional	69%	69%	67%	
Islamic	31%	31%	33%	

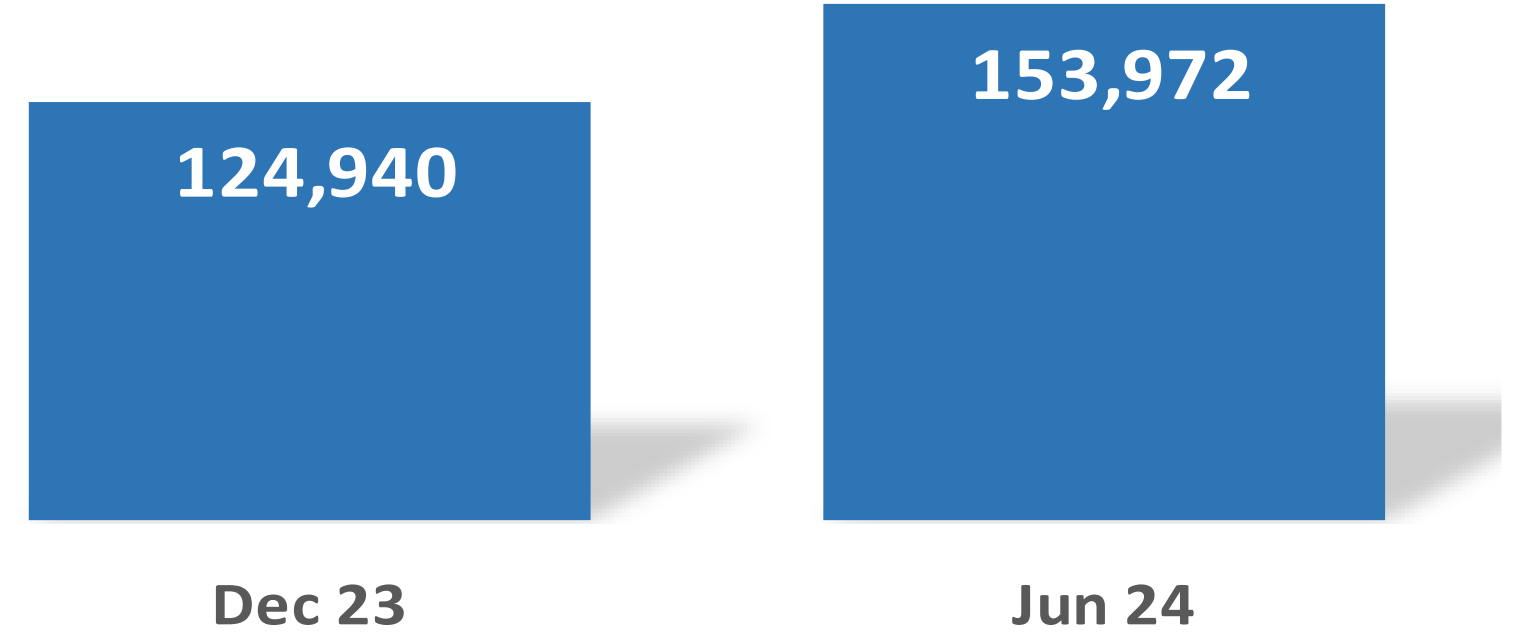
10% deposit growth since Dec 2023, which is higher than the Industry



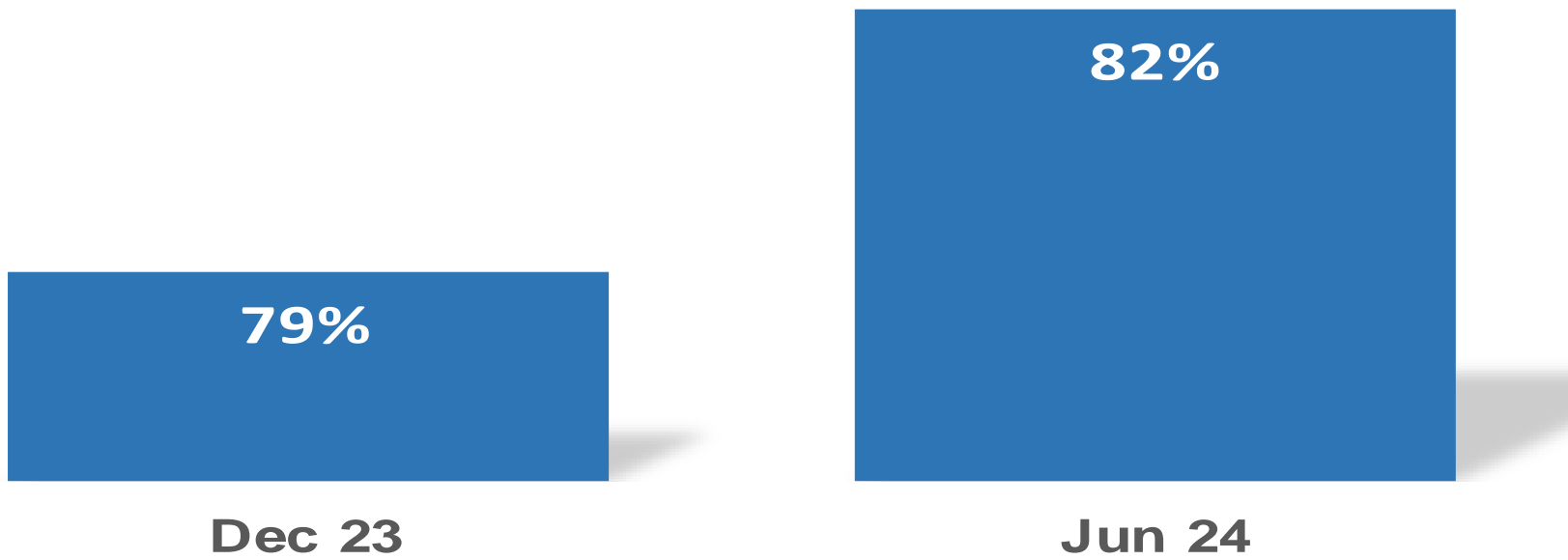
Govt. Deposits **0%**
86



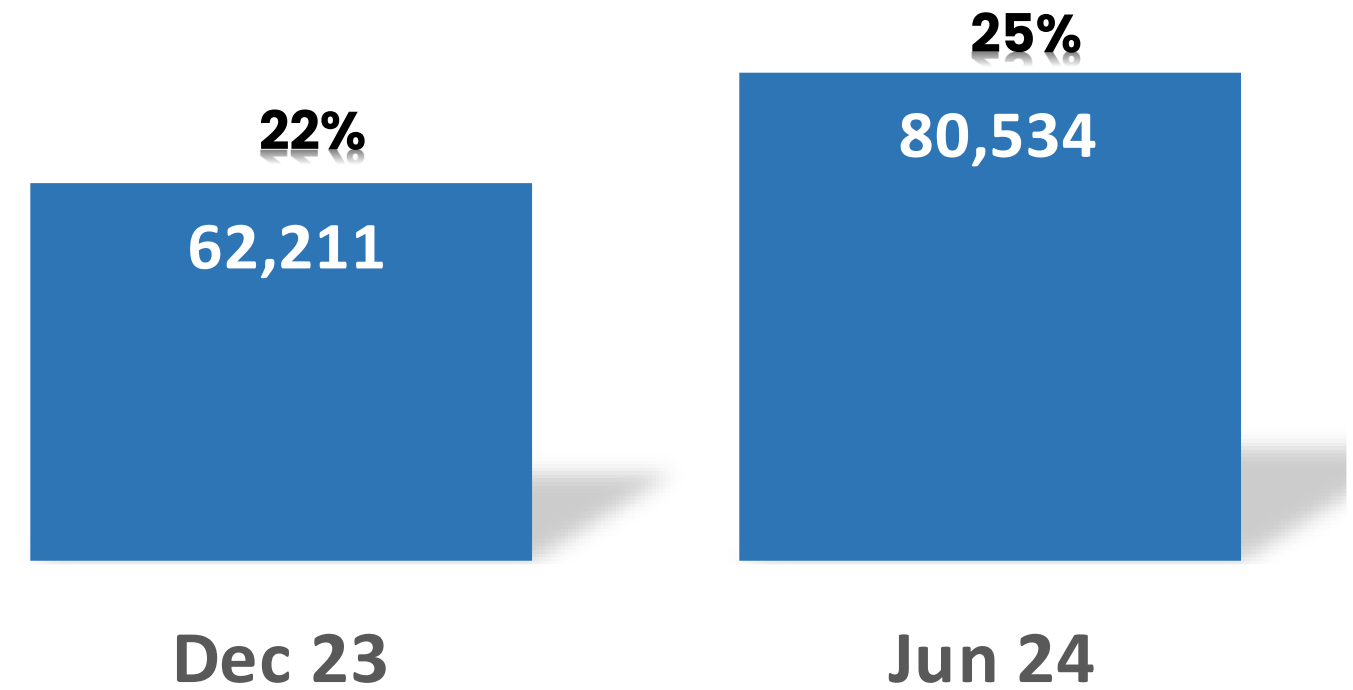
Private Deposits **23%**
29,032



CASA



Current Deposits



Capital Adequacy & Liquidity

Description	Jun-23	Dec-23	Jun-24
CAR (Capital Adequacy Ratio)	14.12%	18.25%	19.75%
LR (Leverage Ratio)	3.76%	4.33%	4.07%
LCR (Liquidity Coverage Ratio)	186.13%	201.42%	213.38%
NSFR (Net Stable Funding Ratio)	168.11%	180.98%	185.33%

Key Performance Indicators

KPIs

KPIs	2017	2018	2019	2020	2021	2022	2023	Jun 2024
Return on Net Assets - Annualized	11.4%	3.4%	10.1%	13.5%	6.4%	2.8%	19.0%	15.8%
Return on Assets - Annualized	0.8%	0.2%	0.5%	0.7%	0.3%	0.1%	1.0%	0.8%
Earnings Per Share (Rs.)	1.79	0.47	1.31	2.15	1.05	0.41	3.16	1.32
Cash Dividend Per Share (Rs.)	1.50	-	0.50	1.50	-	-	1.50	-
Bonus Shares Per Share (Rs.)	-	-	-	0.50	0.50	-	0.50	-
Dividend (cash) Payout Ratio	83.8%	0.0%	38.2%	69.8%	0.0%	0.0%	47.5%	0.0%
Advances (gross) to Deposits Ratio	55.1%	57.9%	62.6%	66.4%	59.1%	54.2%	37.9%	31.4%
Capital Adequacy Ratio	20.00%	12.28%	15.30%	19.35%	14.74%	14.88%	18.25%	19.75%
Gross Infection Ratio (NPL / Gross Advances)	5.5%	4.7%	4.4%	5.4%	8.0%	8.7%	12.1%	13.6%
Net Infection Ratio (Net NPL / Net Advances)	0.6%	0.5%	0.7%	1.1%	3.1%	3.4%	5.1%	0.3%
Current Account to Total Deposits	22.8%	23.4%	23.8%	21.2%	21.1%	23.2%	21.5%	25.3%
Government Deposits	59.7%	62.6%	62.4%	56.0%	60.3%	56.7%	56.8%	51.6%
Private Deposits	40.3%	37.4%	37.6%	44.0%	39.7%	43.3%	43.2%	48.4%
Provision Coverage Ratio	89.5%	89.2%	84.2%	80.3%	62.9%	62.9%	61.1%	98.1%
Expense to Income Ratio	58.6%	88.4%	61.9%	43.8%	67.8%	78.6%	53.7%	58.0%
Efficiency Ratio - Annualized	2.4%	2.4%	2.0%	2.1%	2.4%	2.7%	3.0%	3.1%

TOTAL BANK	2017	2018	2019	2020	2021	2022	2023	Jun 2024
Deposits	159,247	171,168	182,168	203,072	221,876	248,906	289,292	318,410
Government Deposits	94,244	106,326	113,521	113,802	133,872	141,125	164,351	164,437
Advances (gross)	87,673	99,167	113,976	134,907	131,166	134,913	109,703	99,851
Advances (net)	83,369	95,012	109,742	129,063	124,549	127,515	101,588	86,532
Non-performing advances	4,808	4,658	5,027	7,276	10,521	11,756	13,291	13,576
Provision against advances	4,304	4,155	4,234	5,844	6,617	7,397	8,115	13,318
Investments (net)	140,474	94,233	146,911	113,479	184,399	173,669	223,348	228,786
Total Assets	245,132	223,095	306,305	288,300	358,606	344,984	383,186	391,373
Share Capital	10,003	10,003	10,003	10,003	10,503	11,028	11,028	11,579
Total Equity/ Net Assets	15,398	11,705	14,201	17,772	16,570	16,427	20,301	18,593
Net Markup Income	4,799	5,139	4,766	6,762	6,789	7,149	13,893	7,572
Non-Markup Income excl. CG	590	700	822	1,142	1,137	1,376	2,180	887
Total Income excl. CG	5,389	5,839	5,588	7,904	7,926	8,525	16,072	8,459
Operating Expenses	3,778	4,077	3,638	4,223	5,300	6,711	8,595	4,914
Profit Before CG, Provision & Tax	1,611	1,762	1,950	3,681	2,626	1,814	7,477	3,544
Capital Gain/ (loss)	1,061	-1,226	290	1,735	-114	8	-71	8
(Reversal)/ Provisions	-123	-171	-21	1,610	832	902	705	107
Profit Before Tax	2,795	707	2,261	3,806	1,680	920	6,702	3,445
Profit After Tax	1,790	466	1,306	2,152	1,104	455	3,481	1,532

*CG: Capital Gains/ (Loss) on securities



Strengthened Management Team

Chief Financial Officer / CEO (A)

Group Head Treasury & Investment Banking (Acting)

Group Head Operations & Support (Acting)

Group Head Conventional Banking

Group Head Islamic Banking

Group Head Digital Banking

Chief Information Officer

Group Head Human Resource

Company Secretary

Group Head Remedial Asset Management

Group Head Internal Audit (Acting)

Chief Risk Officer

Chief Compliance Officer

Head Legal (Acting)

Chief Information Security Officer

Irfan Saleem Awan (**Joined in 2021**)

Noor Muhammad Habib (**Elevated in 2024**)

Shabbir Ahmed (**Elevated in 2024**)

Sher Muhammad (**Joined in 2011**)

Abdullah Ghaffar (**Joined in 2024**)

Asim Bashir (**Joined in 2022**)

Shaikh Mashhood Rahman (**Joined in 2023**)

Muhammad Asif (**Joined in 2020**)

Sara Shah (**Joined in 2023**)

Ihsan Ullah Ihsan (**Joined in 2018**)

Muhammad Salahuddin Arif (**Elevated in 2024**)

Mudassar Iqbal (**Transferred in 2024**)

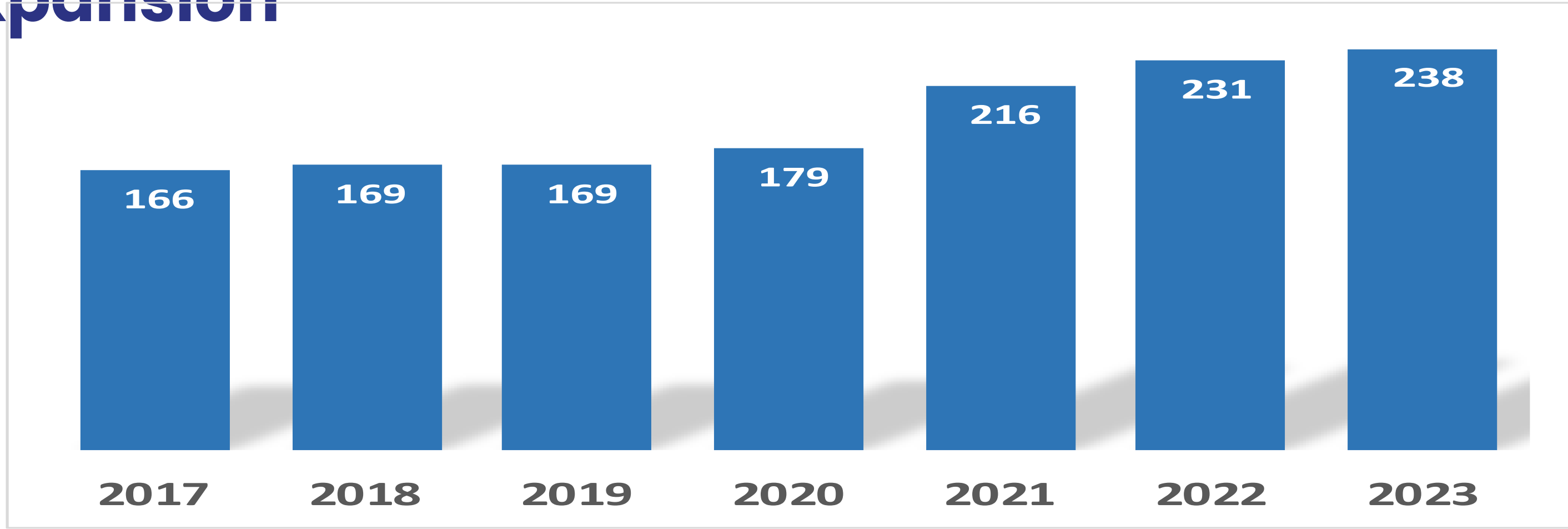
Khalid Abdul Aziz (**Joined in 2015**)

Muhammad Maqbool (**Elevated in 2022**)

Manzar Habib (**Elevated in 2022**)

Branch Expansion

Expansion aims on improving the Bank's deposit base and its composition. This will also support to improve Bank's outreach, and industry positioning in terms of deposits



Province	2023 Conventional	2023 Islamic	2023 Total	Plan 2024 Total
KPK	62	102	164	181
Punjab	30	7	37	45
ICT	10	6	16	18
Sindh	8	3	11	20
Baluchistan	2	5	7	8
AJK & Gilgit	3	-	3	3
Total	115	123	238	275

Bank's Credit Ratings Maintained

Long term credit rating from PACRA in Jun 2024 (A+)

Long term credit rating from VIS in Jun 2024 (A+)

The background features a dark blue field with a complex, overlapping grid of lighter blue lines that create a sense of depth and perspective. Scattered across this field are several circles of varying sizes, each with a gradient from orange to purple. The text is centered in a clean, white, sans-serif font.

AWARDS AND RECOGNITION



Awards and Recognition

For the Bank's Annual Report of 2022:

- Earned international recognition – Certificate of Merit for year 2022 for the (**Public Sector Banks Category**) at South Asian Federation of Accountants.
- Won Certificate of Merit in the **Best Corporate Report Award** for the year 2022 in “Banking Sector Category” held by ICAP and ICMA.



Digital Banking Initiatives

A dedicated Digital Banking Group (DBG) is equipped with experienced resources.

Key Contributions

Performance Monitoring Dashboard (BDOs)

Recently Launched new BOK Digital App

Launched in-house Card production for service and cost efficiency

Launched 3D-Secure for ecommerce transactions

Strategic Alliances with Fin-Techs

Centralised ATM Management for service efficiency

Establishment of in-house Call Centre

Launched WhatsApp Banking

Launched Fraud Risk Monitoring tool Decision Intelligence

Training on Digital Banking products across the bank

Introduction of integrated complaint management system

Introduction of Smart Data Dashboards for management

Recently Launched BOK Digital Debit Mastercard

DIGITAL BANKING INITIATIVES

ROLLED OUT NEW INITIATIVES (JAN23-JUN24)

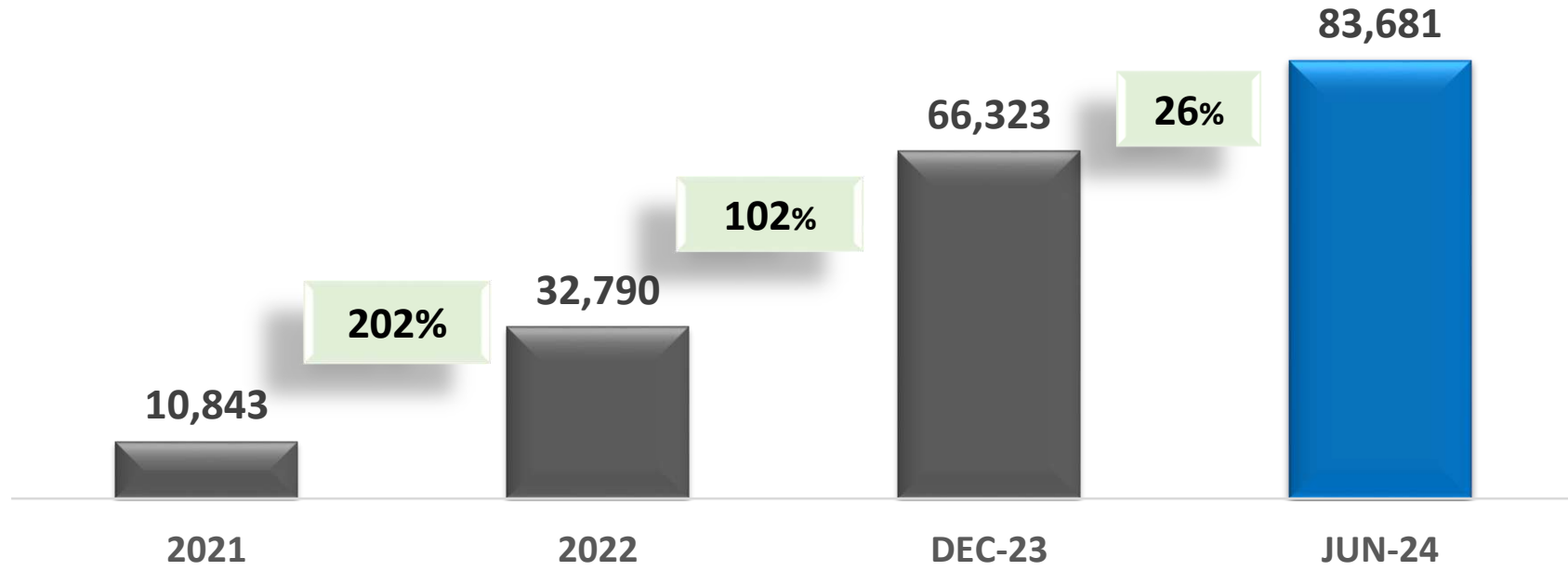
- CALL CENTER – IN HOUSE
- CARD PRODUCTION – IN HOUSE
- WHATSAPP BANKING
- KUICKPAY BILL AGGREGATOR
- VIRTUAL CARD (**Live with Mastercard Since September-2023 – Launched Commercially**)
- 3DS ENABLEMENT FOR ECOM
- COMPLAINT MANAGEMENT SYSTEM AT ENTERPRISE LEVEL
- UPGRADED DIGITAL BANKING APP (**Launched Commercially**)
- ADVERTISING AGENCY ONBOARDING **that enables a fresh brand perspective & assists in the development of creative advertising strategies**

PLANNED NEW INITIATIVES

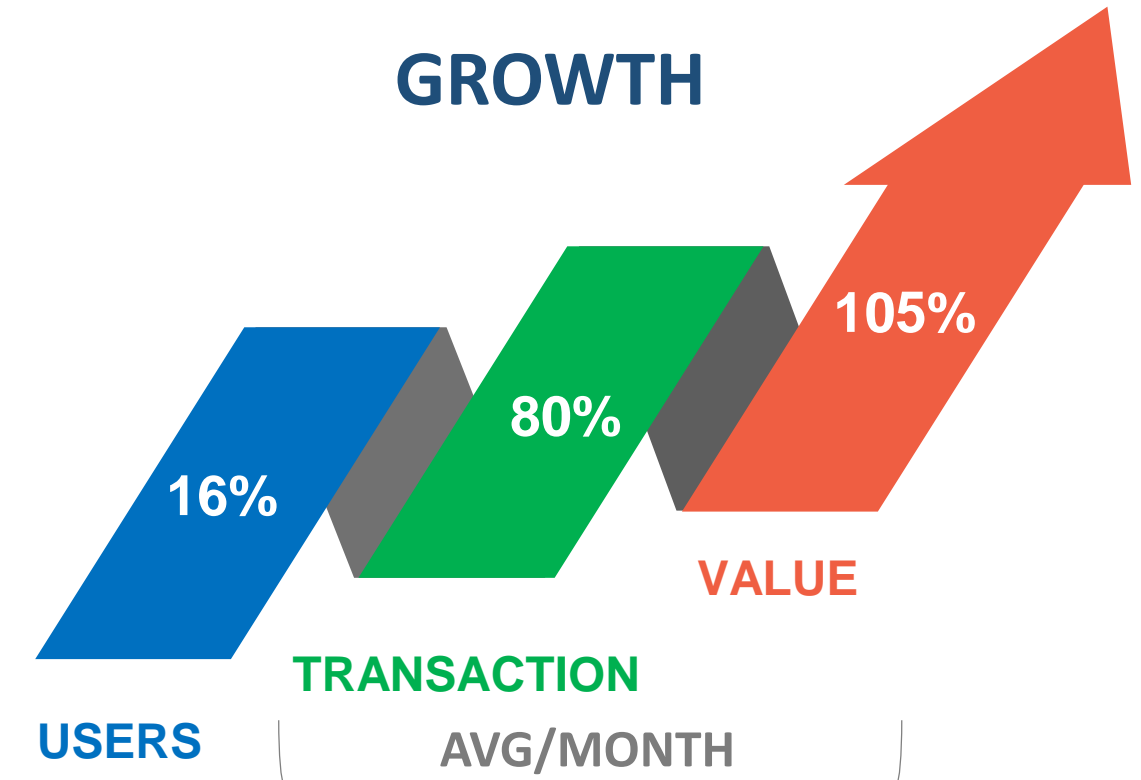
- MASTERCARD – DEBIT PLASTIC CARD
- VALUE ADDED SERVICES IN MOBILE BANKING APP
- DIGITAL LENDING
- DARAZ & FOOD PANDA DISCOUNT ALLIANCES
- DIGITALIZATION OF CAR LOAN PROCESS
- E-COM PAYMENT GATEWAY
- POS ACQUIRING ARRANGEMENT
- WOMEN CENTRIC DIGITAL SERVICES
- CASH DEPOSIT MACHINES
- BVS ENABLEMENT ON ATMS (Dependent on switch upgrade)
- CORPORATE DIGITAL PORTAL
- SMS BANKING

DIGITAL USERS & TRANSACTIONAL STATS

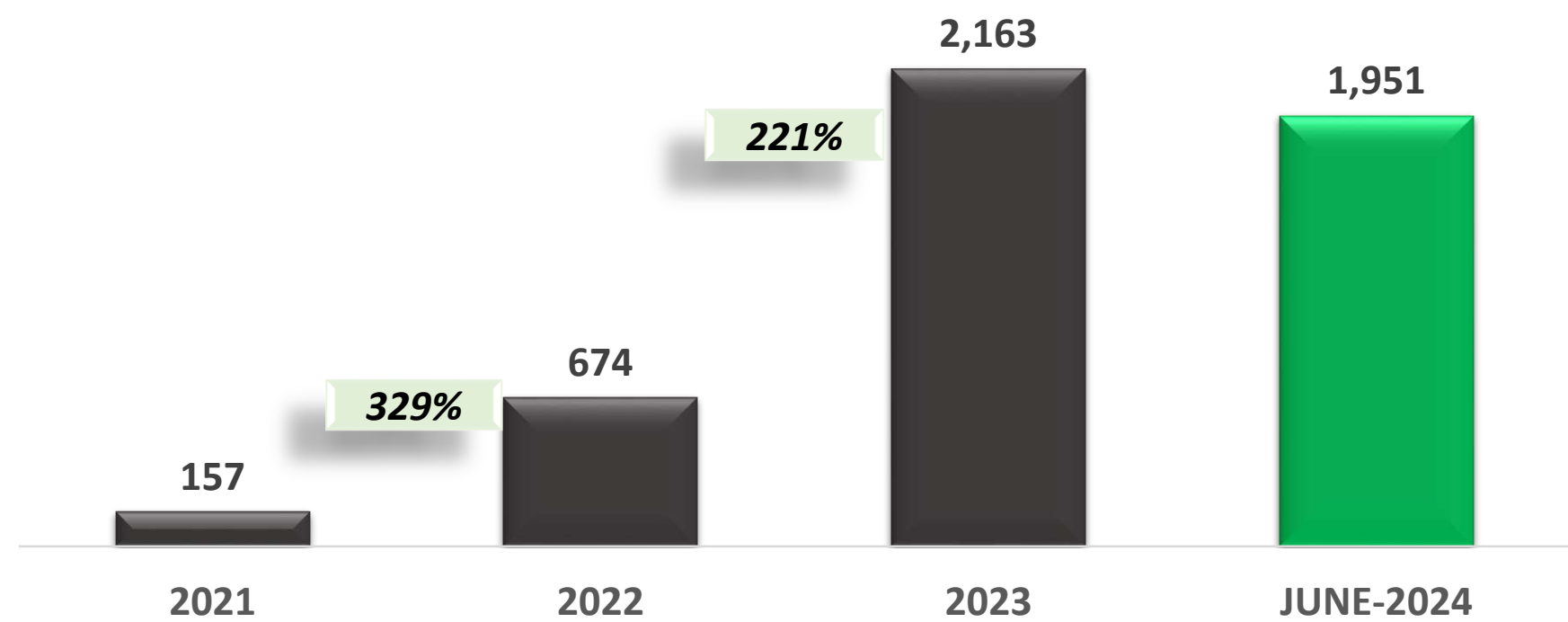
BOK DIGITAL USERS



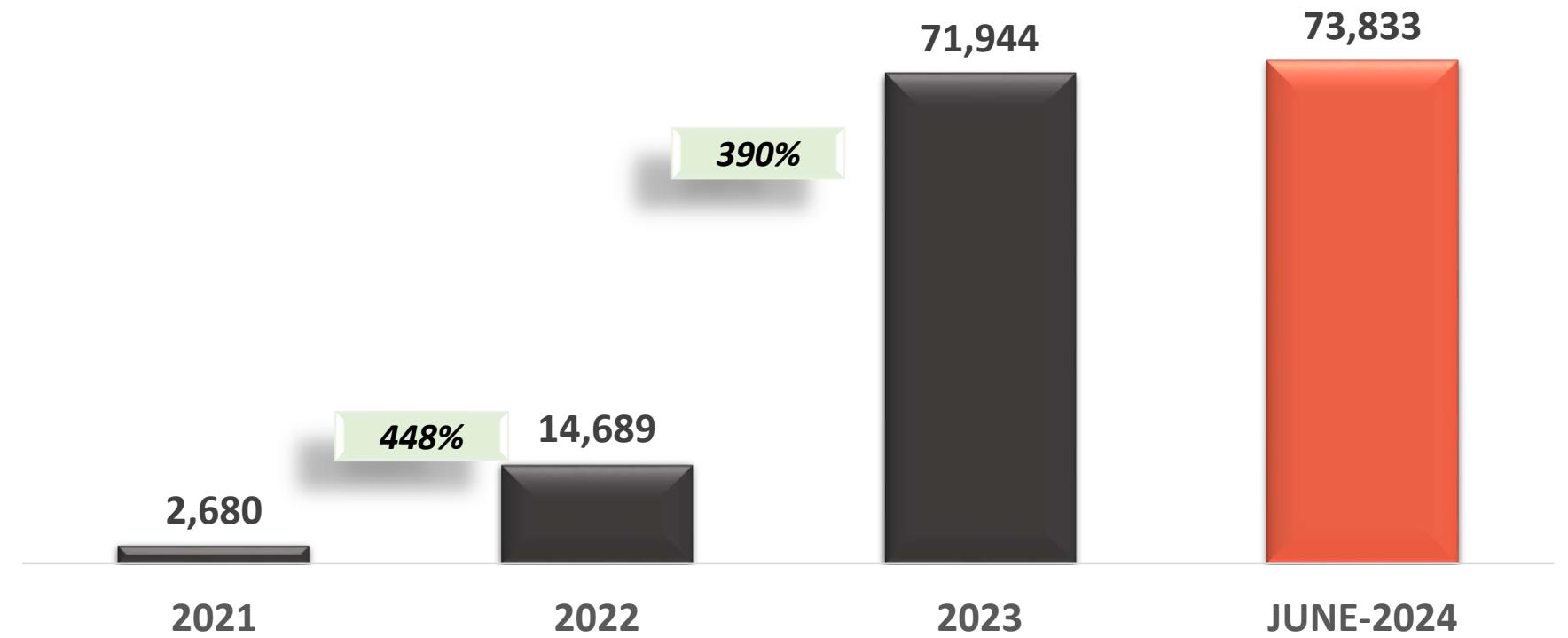
GROWTH



No. of Transaction ('000)



Value in ('Million)



AVERAGE/MONTH

180 K

325 K

5,995 M

12,305 M

↑ 80%

↑ 105%



MARKETING

Comparative Analysis



Launch of the new BoK Digital App & Digital Debit Mastercard

Bank of Khyber (BoK) has officially launched the new BoK Digital App & the Digital Debit Mastercard. A strategic campaign has been launched promoting different aspects of the products and their features aimed at naturally building on our customers interests and needs

BoK **mastercard**

DOWNLOAD THE NEW BOK DIGITAL APP TO EXPLORE A WORLD OF ENDLESS POSSIBILITIES WITH MASTERCARD

Available on the App Store

BoK DIGITAL APP
MASTERCARD

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benefits

INTERCONTINENTAL HOTELS & RESORTS
Holiday Inn
Holiday Inn Express
HOTEL INDIA
STAYBRI SUITE

*Limited time offer
*For more details please visit

DOWNLOAD NOW

BoK

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3577 0000 0000 0000
Valid thru 12/25
OC 18

MEHER UL

BoK DIGITAL APP
MASTERCARD

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BoK **mastercard**

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Get up to **15% OFF**

with BOK Digital Mastercard

INTERCONTINENTAL HOTELS & RESORTS
Holiday Inn
Holiday Inn Express
HOTEL INDIA
STAYBRI SUITE

*Limited time offer
*For more details please visit

BoK | **Daraz** **mastercard**

Get up to **25% OFF**

on your first order on BoK Digital Mastercard

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Terms & Conditions
*25% off on first order with a discount cap of Rs. 1,500
*10% off on next purchases with a discount cap of Rs. 1,000
*Maximum 4 transactions per user per day
*Limited time offer



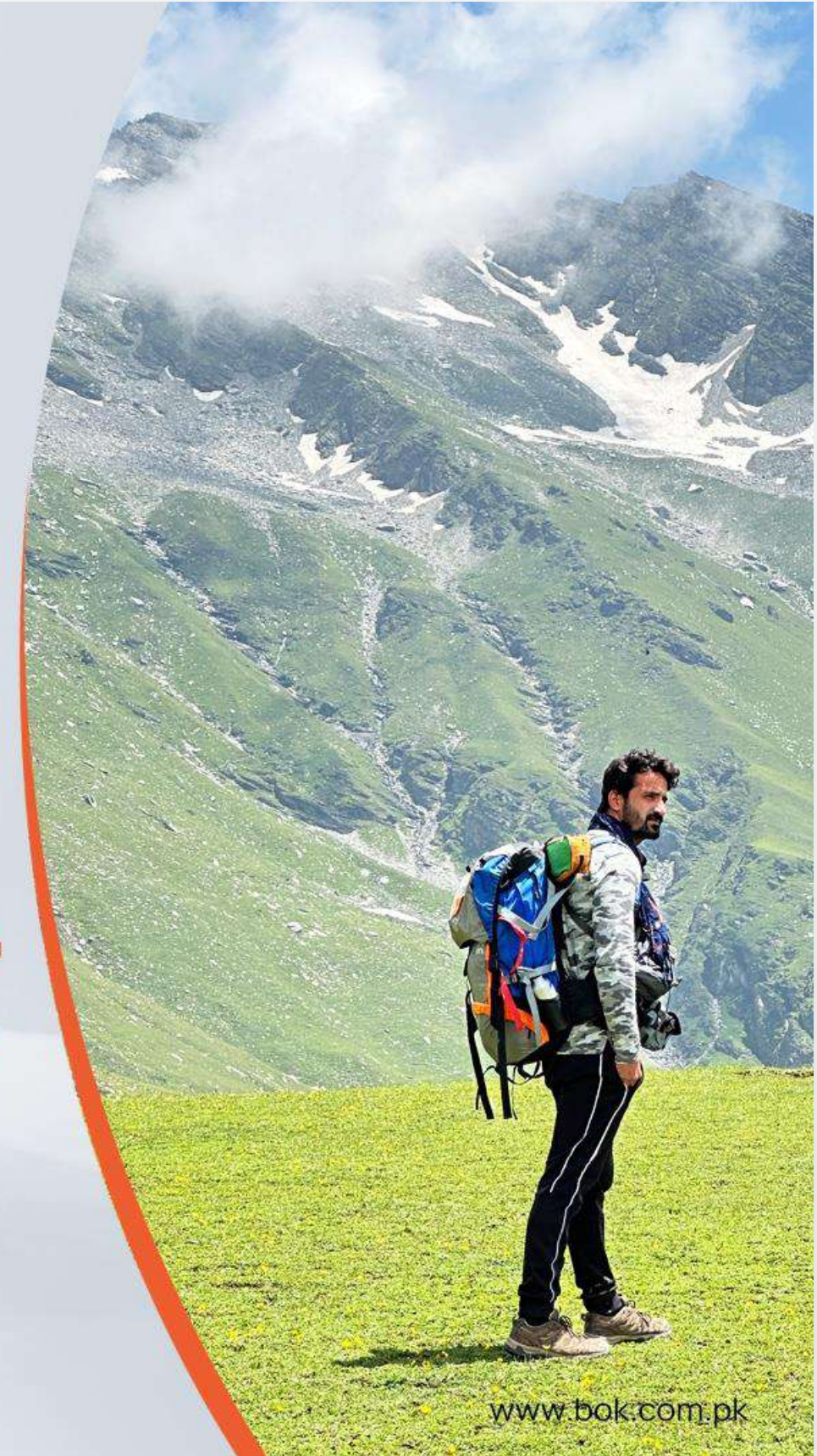
Sponsoring Influencer Content

Bank of Khyber (BoK) has sponsored Jamshed Burki on his journey across KP to showcase the beauty of the region.

Through this sponsorship we will promote our branch network and access to our digital banking services wherever you are.



JOIN US AS WE
COLLABORATE WITH
**JAMSHED
BURKI**
TO SHARE EXCLUSIVE
CONTENT FROM HIS
JOURNEY THROUGH
**KHYBER
PAKHTUNKHWA,**
SHOWCASING ITS
STUNNING LANDSCAPES
AND RICH CULTURAL
HERITAGE



#BankOfKhyber

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Recognizing National Talent

Bank of Khyber (BoK) congratulated Arshad Nadeem for his Olympic Record in the Men's Javelin Throw, Paris Olympics 2024 & sisters Mahnoor and Mahwish Ali for winning gold in the Australian Junior Open 2024

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OLYMPIC RECORD
92.97

ARSHAD NADEEM
CONGRATULATIONS PAKISTAN

PAKISTAN PARIS 2024
MEN'S JAVELIN THROW

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Arshad Nadeem is shown in a green and white athletic singlet with 'PAKISTAN' and 'PARIS 2024' printed on it. He is holding the Pakistani flag high with both arms. The background is a stylized circular graphic with the colors of the Pakistani flag.

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Congratulations to Arshad Nadeem for winning the Olympic Gold and setting a new Olympic record! Your incredible achievement has made the entire nation proud. #ArshadNadeem #OlympicChampion #PrideOfPakistan

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CONGRATULATIONS
MAHNOOR ALI & MAHWISH ALI ON BAGGING GOLD AT THE AUSTRALIAN JUNIOR OPEN 2024

MAHNOOR ALI & MAHWISH ALI ON BAGGING GOLD AT THE AUSTRALIAN JUNIOR OPEN 2024

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Congratulations to Mahnoor Ali and Mahwish Ali for winning gold at the Australian Junior Open 2024. Their talent and dedication are shining a light on the future of Pakistani squash.

www.bok.com.pk

The image shows two young women, Mahnoor and Mahwish Ali, smiling and holding their gold medals. They are wearing green and white athletic gear. The background is a circular graphic with the colors of the Pakistani flag.



Pakistan Financial Literacy Week

Bank of Khyber (BoK), participated in Pakistan Financial Literacy Week (PFLW) and offered free information and resources on; Understanding financial products and services, Managing personal finances effectively, & Taking advantage of digital financial solutions.

By promoting financial literacy, the bank contributes to a stronger financial future for its customers and the community it serves.

Reminder: Financial Literacy Week Webinar on BoK's Digital Banking Products

Corporate Communication Tuesday, 5 March 2024 at 2:19 PM
To: Employees

WEBINAR
BOK DIGITAL BANKING

Bank of Khyber (BoK)
28,822 followers
2w · 🌐

As part of Pakistan Financial Literacy Week (FLW-2024), organized by the State Bank of Pakistan (SBP), Bank of Khyber (BoK) established Financial Literacy Camps in five key districts from March 4th to 7th, 2024: Peshawar, Charsadda, Bannu, D.I. Khan, and Abbottabad. ...see more



Bank of Khyber (BoK)
28,822 followers
2w · 🌐

As part of Pakistan Financial Literacy Week, Bank of Khyber (BoK) has set up physical camps to raise awareness about financial topics. These camps are set up in five key districts: Peshawar, Charsadda, Bannu, DI Khan, and Abbottabad. ...see more

PAKISTAN FINANCIAL LITERACY WEEK
04 - 08 MARCH, 2024

of Khyber has set up physical camps in the following districts to raise awareness about financial inclusion through digital means.

Peshawar	Javed Alam Khanzada Market, Block 3, Sector I-8, Phase 6, Hayatabad.
Charsadda	Charsadda Bazar, Main Chowk, Charsadda.
Bannu	Abdul Sattar Shah Chock, Near Police Line, Bannu City.
D.I. Khan	Mufti Mehmood Memorial Teaching Hospital, Daraban Road, D.I. Khan
Abbottabad	Jadon Plaza, Abbottabad.

These camps will be open to the public from March 05 to 07, 2024 (10:00 AM to 4:00 PM)

LITERACY WEEK
04 - 08 MARCH, 2024

Webinar on BoK's Digital Banking Products

Speaker: Mr. Muhammad Ali Shahbaz
Divisional Head - Automation, DBG

Date & Time:
March 5, 2024 at 3:00 PM - 5:00 PM



MSME Week 2024

Bank of Khyber (BoK), participated in Micro, Small, and Medium Enterprises week through an event at it's head office and a week-long social media campaign on their contributions to our economy.

Bank of Khyber
July 8 · 🌐

Bank of Khyber (BoK) proudly celebrated MSME Week, an initiative by the State Bank of Pakistan (SBP), dedicated to recognizing and honoring the dedication, innovation, and entrepreneurial spirit of Micro, Small, and Medium Enterprises (MSMEs).

The week commenced with an engaging panel discussion at BoK's Head Office, featuring representatives from major banks, SBP, SMEDA, and prominent MSMEs. The panel was moderated by Fauziah Mehmood, Divisional Head Marketing, BoK, and included panelists such as Sher Muhammad, Group Head, Conventional Banking, BoK; Ali Khan Arbab, Group Head Islamic Banking (A), BoK; Mohammad Haroon, Deputy Chief Manager, BSC Peshawar, SBP; Sharf Un Nisa, Regional Business Head, First Women Bank; Umer Aziz Khan, Regional Head, HBL; Rashid Aman, Provincial Chief, SMEDA, KP; and Shahida Shah, WEE Project Officer, UN Women.

Various banks and MSMEs participated enthusiastically, providing opportunities for interaction and learning about relevant products and services. Promotional activities were also held across BoK branches to drive awareness of the sector and its offerings. BoK continues to support the growth and success of MSMEs, acknowledging their vital contribution to Pakistan's economic development and innovation.

#bankofkhyber #BoK #MSMEWeek #SBP



Facts about the ECONOMIC IMPACT of SMEs in Pakistan

Employment
SMEs provide jobs for 10% of workforce and reduce unemployment

#BankOfKhyber



Facts about the ECONOMIC IMPACT of SMEs in Pakistan

GDP
SMEs contribute 15% to Gross Domestic Product, boosting the economy

#BankOfKhyber



Facts about the ECONOMIC IMPACT of SMEs in Pakistan

Economic Diversification

SMEs contribute to the economy through various sectors such as manufacturing, services, agriculture and trade

#BankOfKhyber

Innovation & Entrepreneurship

SMEs foster innovation and entrepreneurship, leading to development of new products and services

www.bok.com.pk





International Women's Day

This International Women's Day, Bank of Khyber joined the global celebration of women's achievements.

This International Women's Day we took the opportunity to celebrate our female employees, acknowledge their achievements, and commit to building a future where all can thrive.



Pakistan Day & 14th August

Pakistan Day (March 23) & 14th August at Bank of Khyber (BoK) is not just about a national holiday. It is a way for us to connect with our audience.

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PAKISTAN

The first constitution...

bankofkhyber 2 Days

On this significant day, the 1973 Constitution was adopted in 1956...

#BankofKhyber #HistoricalSignificance

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Fact

PAKISTAN

The Minar-e-Pakistan was completed in a span of eight years. The foundation was laid on 11th March 1953 and the monument was inaugurated on 9th August 1958.

bankofkhyber 1 Days Until

The construction of the Minar-e-Pakistan, a national landmark of immense historical significance, took eight years. The foundation was laid on 11th March 1953 and the monument was inaugurated on 9th August 1958.

#BankofKhyber #BoK #PakistanDay #HistoricalSignificance

Bank of Khyber

3 Days to Go till Pakistan Day!

In the spirit of Pakistan Day, we celebrate the dedication of Nasreddin Murat Khan, the iconic Minar-e-Pakistan. His decision to forgo his fee and contribute it to the construction exemplifies selfless service to the nation.

#bankofkhyber #bok #PakistanDay #MinarEPakistan

3 DAYS TO GO

PAKISTAN DAY

FACT NO. 1

Nasreddin Murat Khan was the architect who designed Minar-e-Pakistan. He did not take his fee of Rs. 250,000 and instead donated the amount to the fund created for financing its construction.

يوم پاکستان

bankofkhyber

14TH AUGUST 2024

PAKISTAN

جشن آزادی پاکستان

77TH INDEPENDENCE DAY OF PAKISTAN

bankofkhyber

77 years of Independence, 77 years of Resilience. As we celebrate Pakistan's journey, we remain committed to empowering our nation's growth.

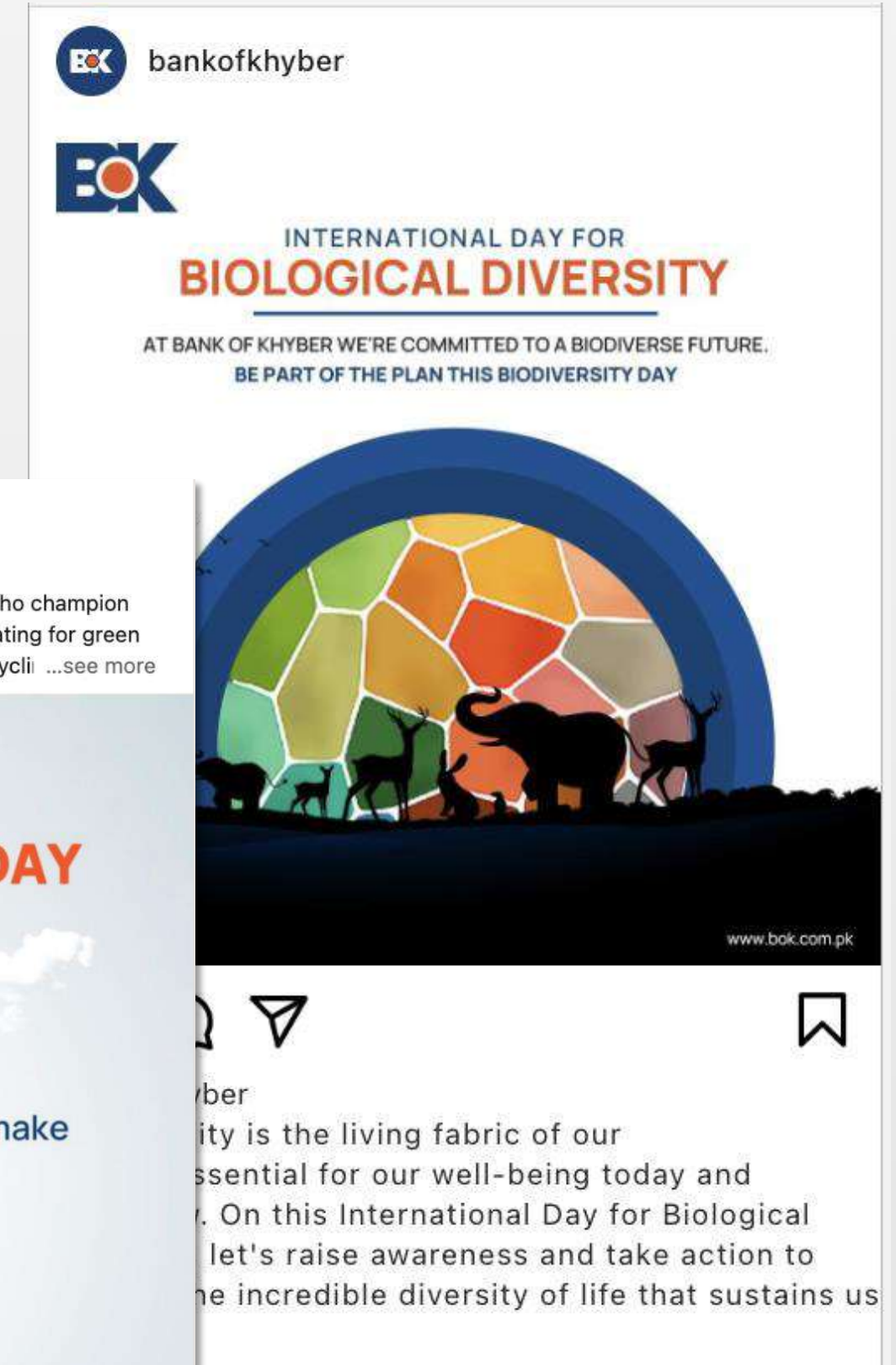
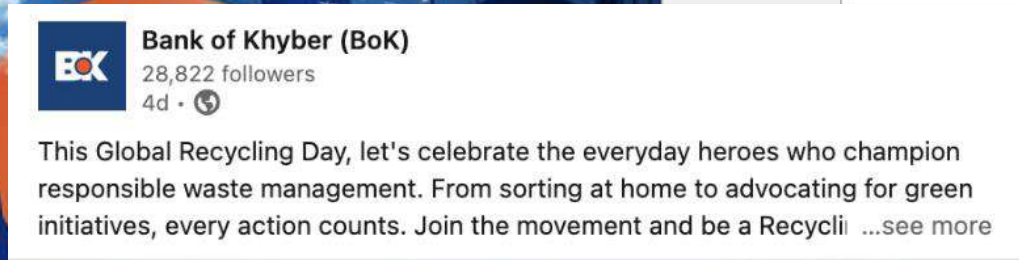
#IndependenceDay #14thAugust #BankofKhyber #BoK #Pakistan



Significant Days

At Bank of Khyber (BoK), celebrating important days goes beyond simply marking the calendar.

By celebrating important days, Bank of Khyber fosters a strong internal community, motivated employees, and a positive brand image – all key ingredients for continued success.

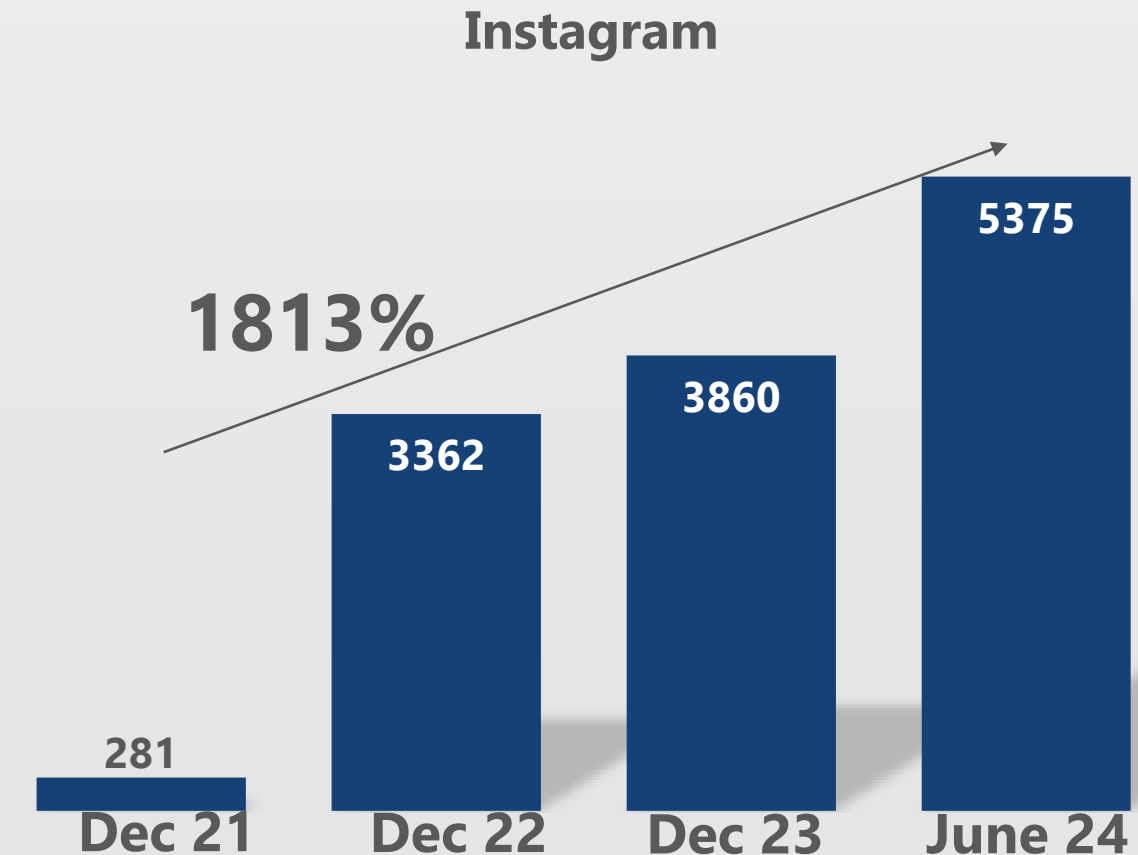
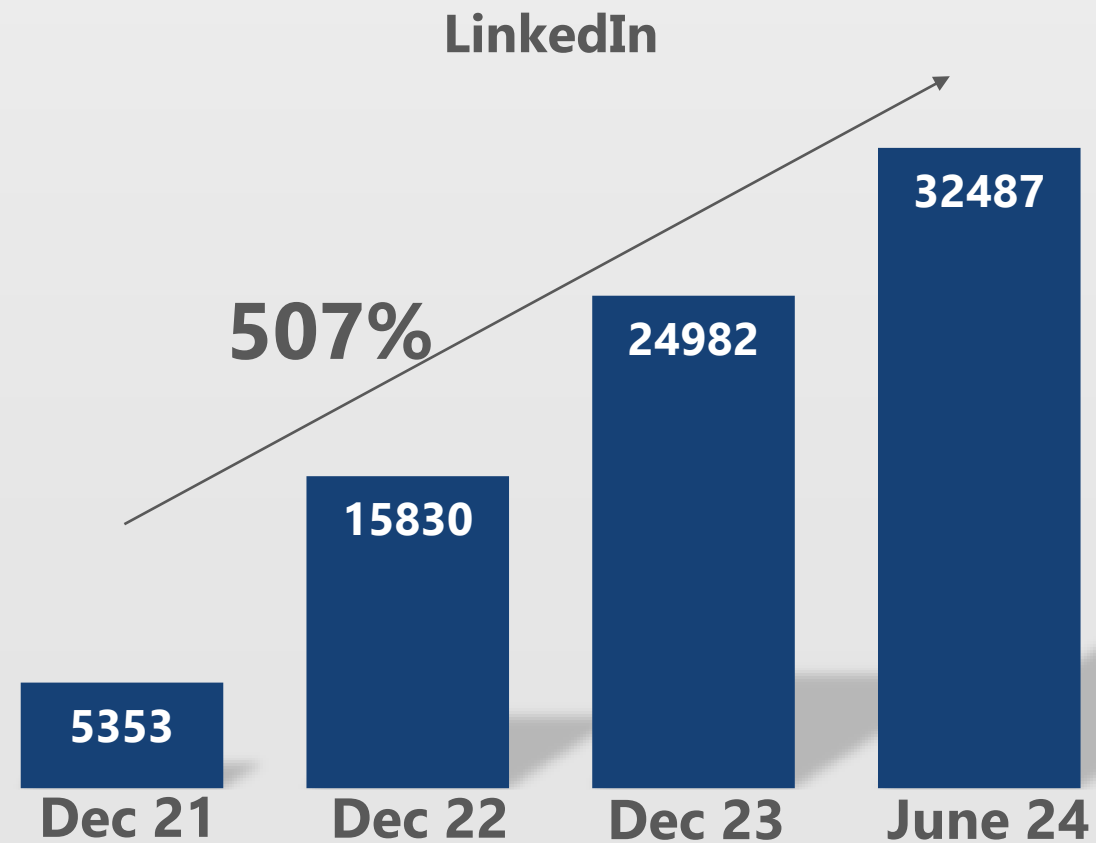
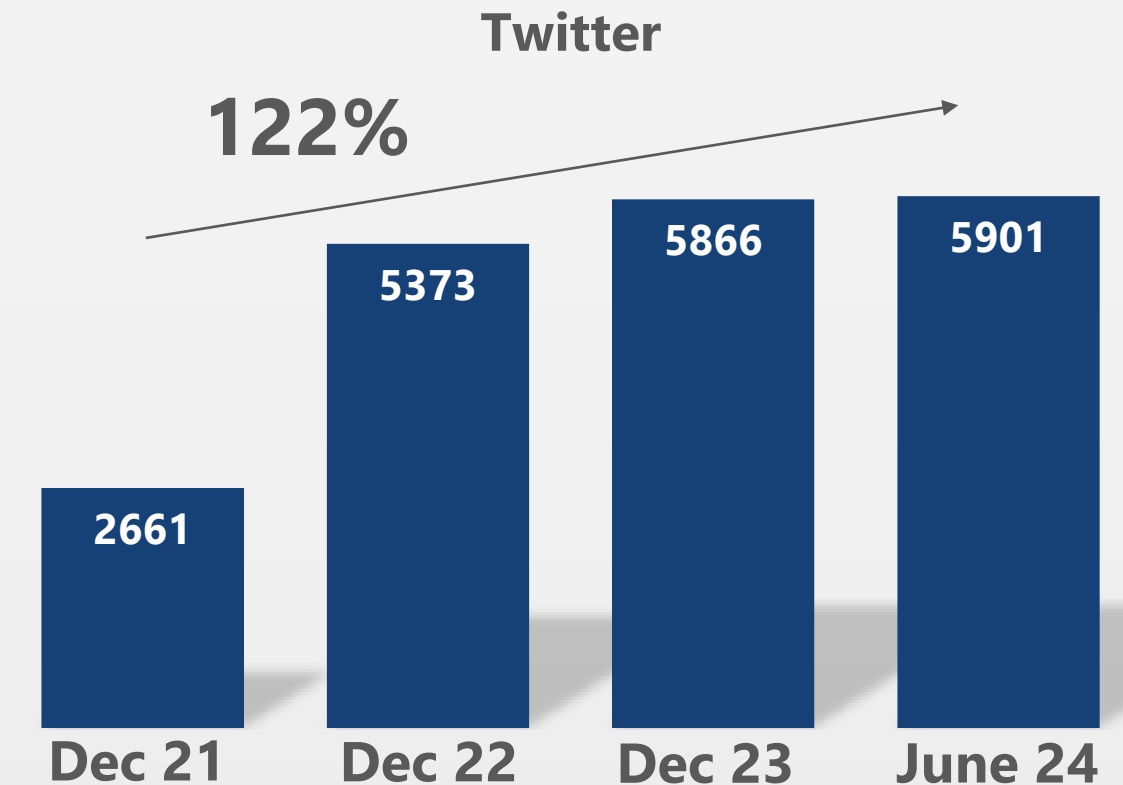
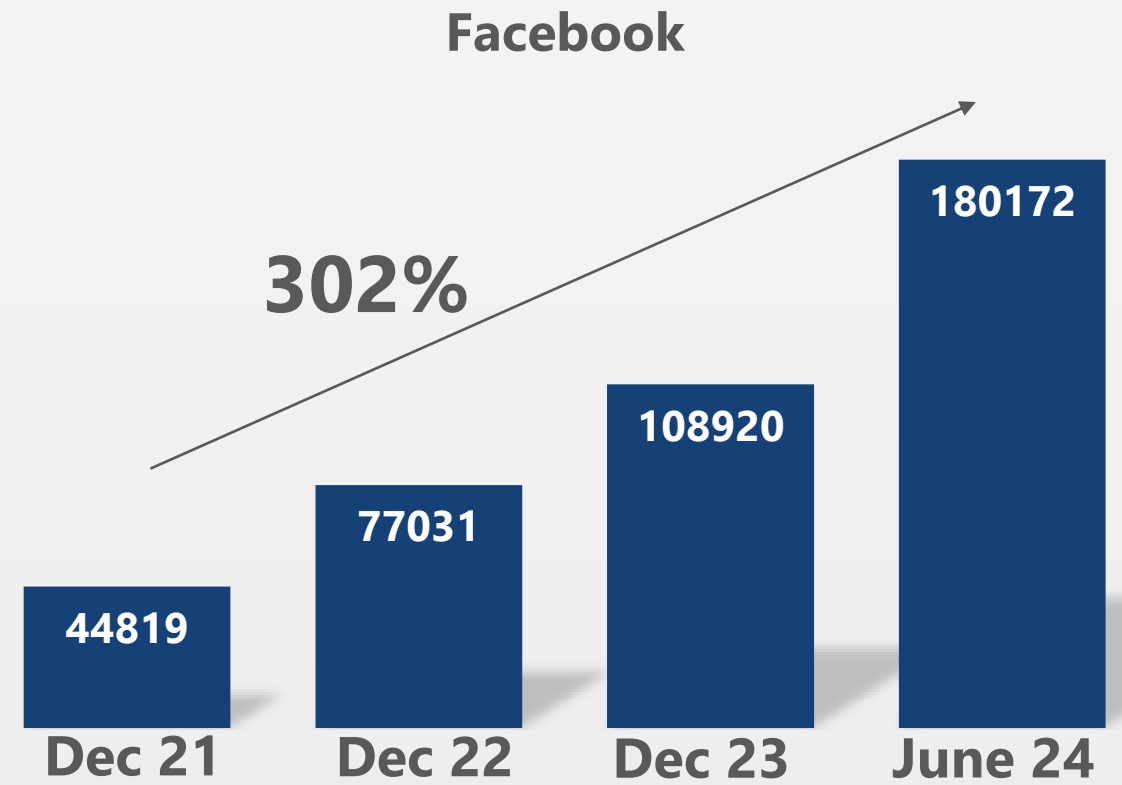


IMPACT

ON SOCIAL MEDIA



Follower Growth Across Social Media Channels (Dec 21 – June 24)



*Twitter is not actively being utilized because of the PTA ban.



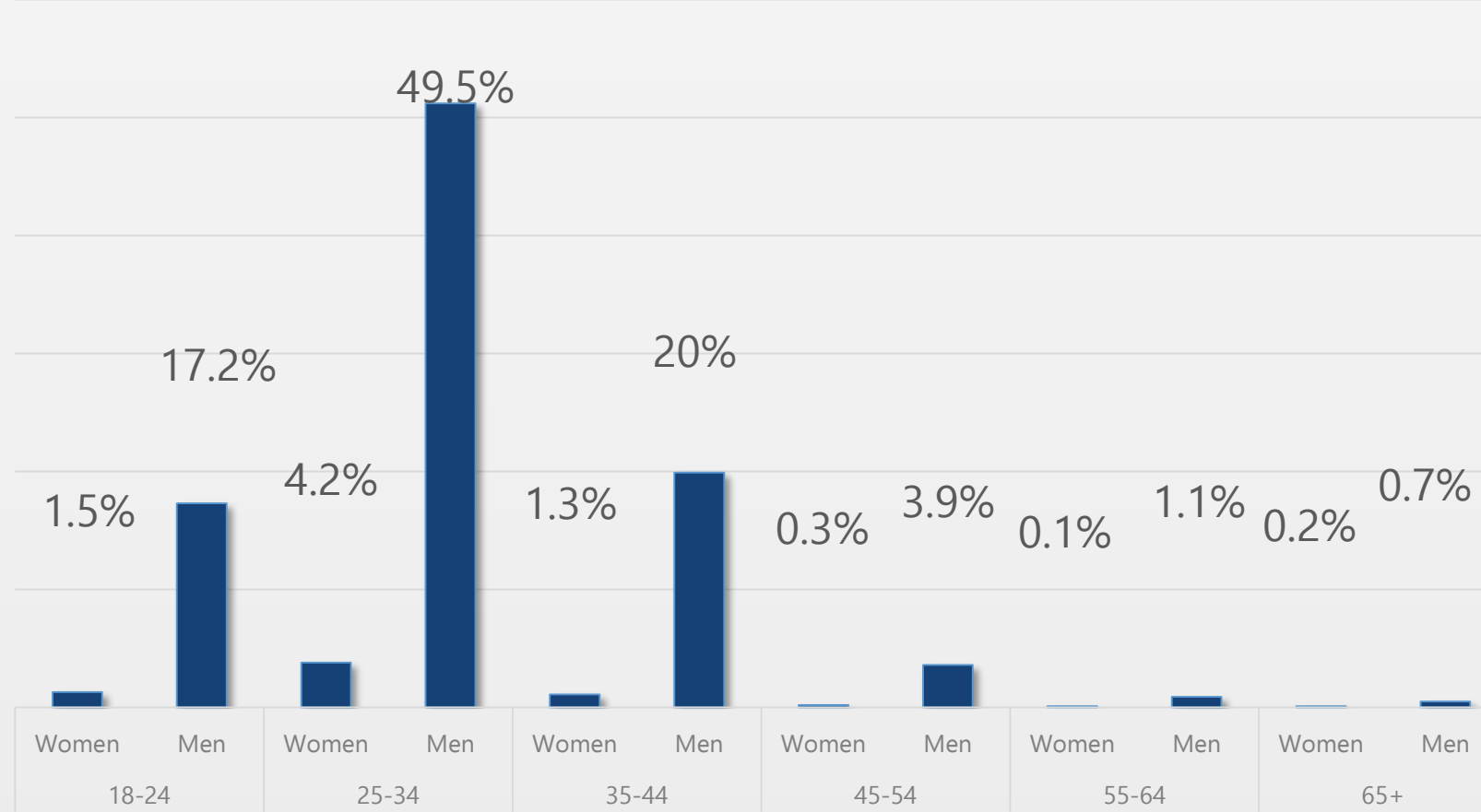
Social Media Overall Metrics (Dec 21 – August 24*)

Overall Reach
24,101,784

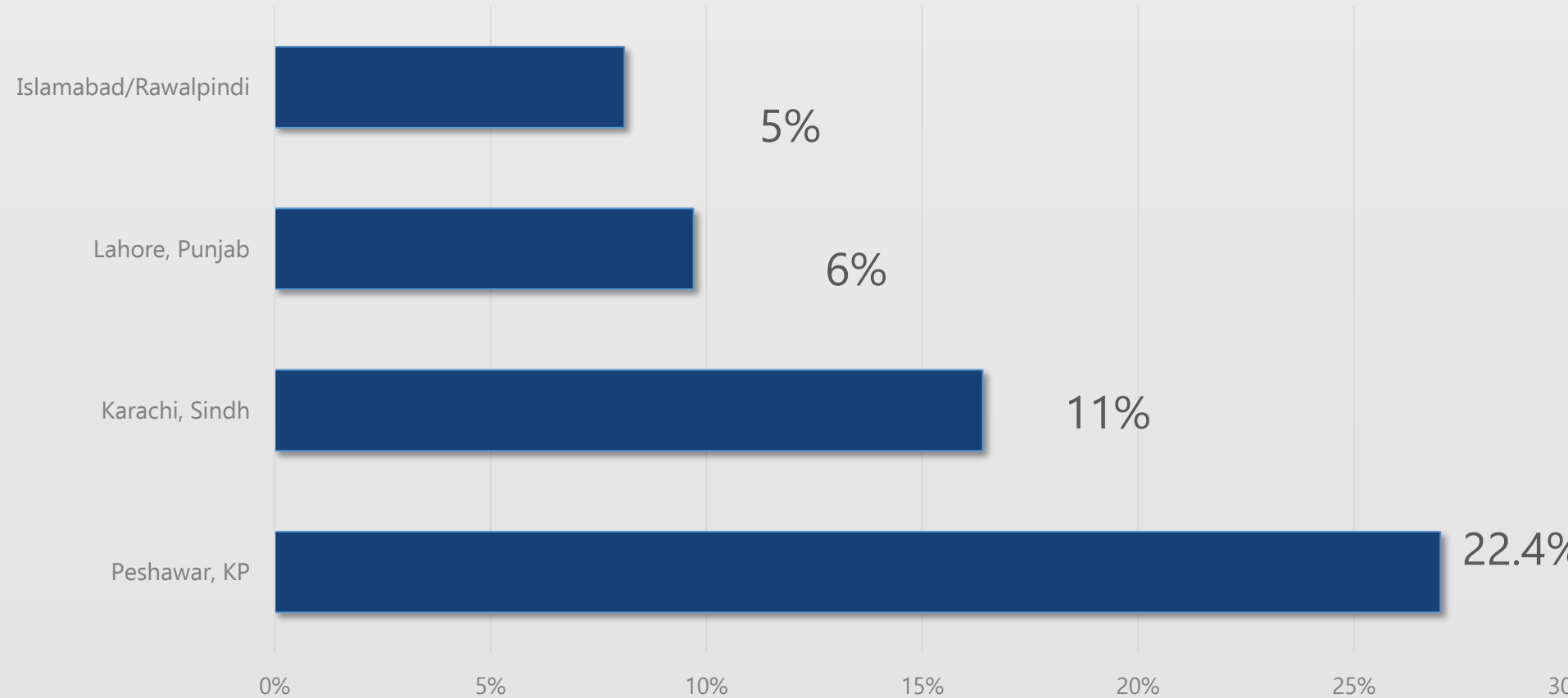
Profile Visits
353,445

*12-Sept-2024

Age Breakdown



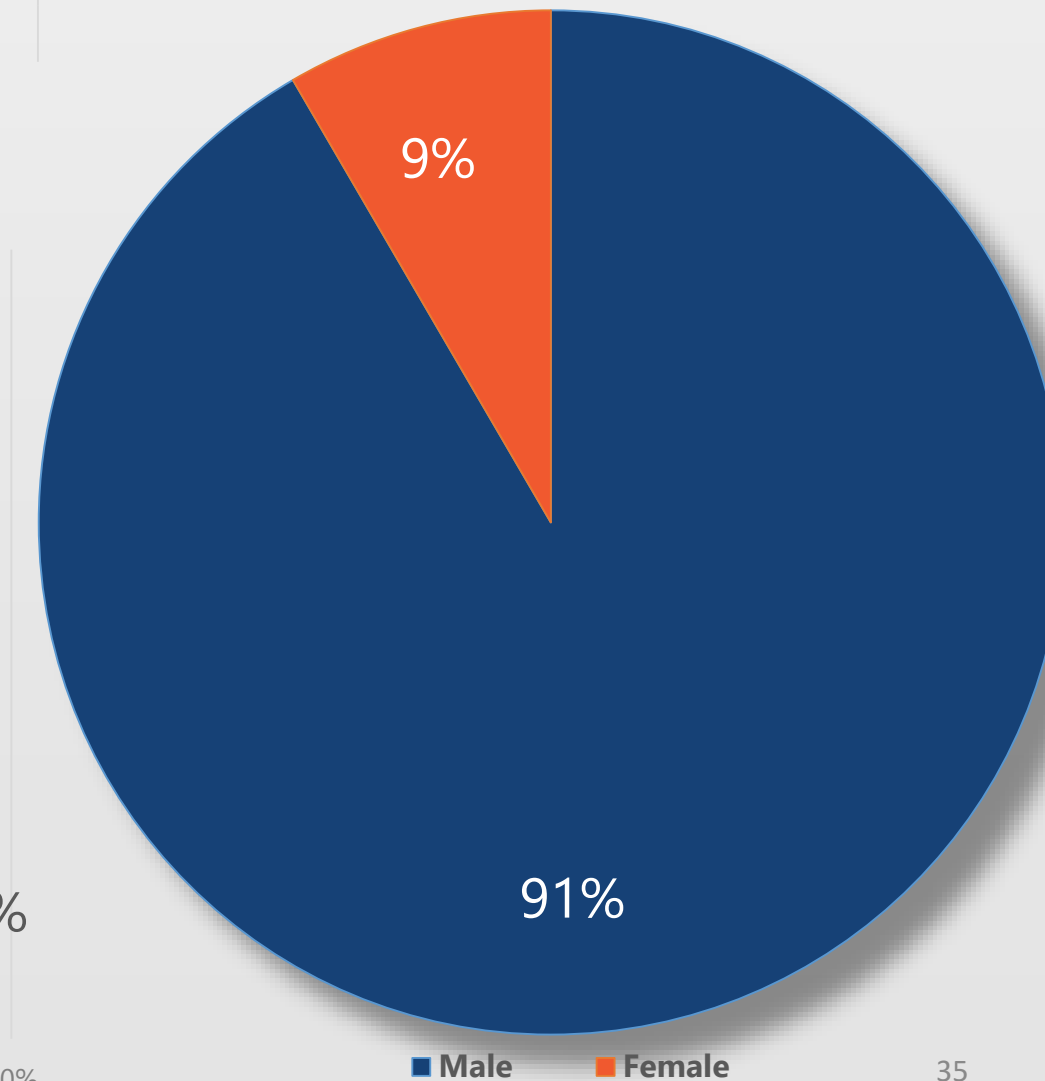
Audience Cities



Customer Affinities

- Banking,
- Digital Wallet,
- Online Payments,
- Ecommerce,
- Digital Banking,
- Loans

Overall Gender Split





Disclaimer

The information being presented herein is exclusively for information and is not an offer or solicitation or an offer to buy any security or any investment/disinvestment decision.

Except the historical information contained herein, certain statements in this presentation constitute 'forward-looking statements and plans. These forward-looking statements and plans involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements and plans. These risks and uncertainties include, but are not limited to our ability to successfully implement Bank's strategy, changes in laws & regulations, future levels of non-performing loans, our growth and expansion in business, the impact of any acquisitions, the adequacy of our allowance for credit losses, technological, implementation and changes, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks as well as other risks detailed in the reports filed by us with various regulatory authorities as per applicable laws and regulations. BOK undertakes no obligations to update forward-looking statements and plan to reflect event or circumstances after the date thereof and is subject to change without notice.

THANK YOU