

BOK/HO/CS/2024/

October 29, 2024

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

Dear Sir

**FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2024**

We have to inform you that the Board of Directors of our Bank in their 195<sup>th</sup> meeting held on Tuesday, October 29, 2024 at 10:00 a.m., at The Bank of Khyber, Head Office, BOK Tower, 24 –The Mall, 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**.

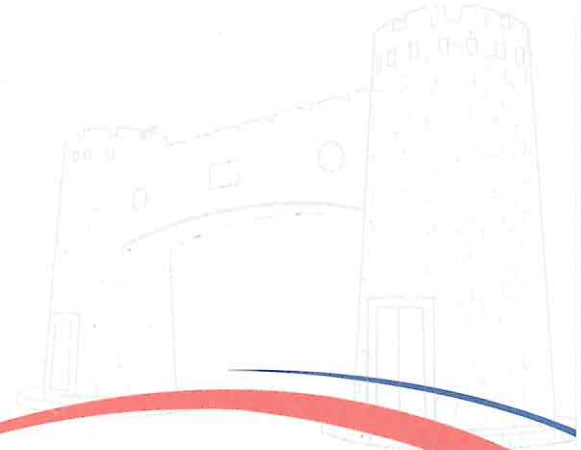
The Share Transfer Books of the company will be closed from **NIL** to **NIL** (both days inclusive). Transfers received at the THK Associates (Pvt) Limited, Plot No. 32-C, Jami Commercial Street 2, D.H.A, Phase VII, Karachi, at the close of the business on **NIL** will be treated in time for the purpose of the above entitlement to the transferees.

The Quarterly Report of the Bank for the period ended September 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 NINE MONTH PERIOD ENDED SEPTEMBER 30, 2024

	Note	Quarter ended		Period ended	
		July 1 to September 30, 2024	July 1 to September 30, 2023	January 1 to September 30, 2024	January 1 to September 30, 2023
----- Rupees in '000 -----					
Mark-up / return / interest earned	23	16,062,205	16,460,304	49,830,477	41,238,013
Mark-up / return / interest expensed	24	11,623,482	13,002,200	37,819,480	31,803,684
Net mark-up / interest income		4,438,723	3,458,104	12,010,997	9,434,329
<b>NON MARK-UP / INTEREST INCOME</b>					
Fee and commission income	25	217,329	135,935	700,621	449,853
Dividend income		178	3,587	391	8,488
Foreign exchange income		143,804	342,085	481,132	1,235,272
Income / (loss) from derivatives		-	-	-	-
Gain / (loss) on securities	26	42,540	(68,572)	41,772	(70,264)
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Share of profit of associate		2,039	874	11,182	9
Other income	27	34,948	30,885	100,660	88,363
Total non-mark-up / interest income		440,838	444,794	1,335,758	1,711,721
Total income		4,879,561	3,902,898	13,346,755	11,146,050
<b>NON MARK-UP / INTEREST EXPENSES</b>					
Operating expenses	28	2,557,654	2,179,816	7,471,237	5,915,577
Workers Welfare Fund		-	-	-	-
Other charges	29	1,550	1,269	1,856	3,711
Total non-mark-up / interest expenses		2,559,204	2,181,085	7,473,093	5,919,288
<b>PROFIT BEFORE CREDIT LOSS ALLOWANCE / PROVISIONS</b>		2,320,357	1,721,813	5,873,662	5,226,762
Credit loss allowance / provisions and write offs - net Extra ordinary / unusual items	30	(250,242)	105,799	(142,191)	544,651
<b>PROFIT BEFORE TAXATION</b>		2,570,599	1,616,014	6,015,853	4,682,111
Taxation	31	1,503,861	831,809	3,416,756	2,209,152
<b>PROFIT AFTER TAXATION</b>		1,066,738	784,205	2,599,097	2,472,959
----- Rupees -----					
Basic and diluted earnings per share	32	0.92	(Restated) 0.68	2.24	(Restated) 2.14

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

MANAGING  
DIRECTOR

CHIEF FINANCIAL  
OFFICER

DIRECTOR

DIRECTOR

DIRECTOR