Bank of Khyber

BOK/HO/CS/08-27/2026

August 27, 2026

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, 2026

We have to inform you that the Board of Directors of our Bank in their 209th meeting held on Thursday, August 27, 2026 at 10:30 a.m., at The Bank of Khyber, Head Office, BOK Tower, 24 –The Mall, Peshawar, recommended the following:

(i)	**CASH DIVIDEND**	**NIL**
(ii)	**BONUS SHARES**	**NIL**
(iii)	**RIGHT SHARES**	**NIL**
(iv)	**ANY OTHER ENTITLEMENT / CORPORATE ACTION**	**NIL**
(v)	**ANY OTHER PRICE – SENSITIVE INFORMATION**	**NIL**

The financial results of the Bank are attached which includes:

a) Statement of Profit or Loss including Earning/(Loss) Per Share for the current interim period and cumulatively for the current financial year to date with comparative Statement of Profit or Loss for the comparable interim periods (current and year-to-date of the immediately preceding financial year);
b) Statement of Financial Position;
c) Statement of Changes in Equity; and
d) Statement of Cash Flows.

The recommended 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.

Financial Statements of the Bank for the Half year ended June 30, 2026 will be transmitted through PUCARS separately, within the specified time.

Regards,

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Raza Mohsin Qizilbash
Company Secretary

THE BANK OF KHYBER
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	Note	(Un-audited) June 30, 2026	(Audited) December 31, 2025
		-------- Rupees in '000 --------	
ASSETS			
Cash and balances with treasury banks	5	33,883,291	25,398,116
Balances with other banks	6	14,548,148	3,217,067
Lendings to financial institutions	7	1,633,632	3,438,549
Investments	8	353,233,177	274,956,627
Advances	9	171,026,970	126,705,821
Property and equipment	10	4,584,546	4,796,539
Right-of-use assets	11	1,336,666	1,626,161
Intangible assets	12	347,960	379,645
Deferred tax assets	13	2,374,766	1,032,911
Other assets	14	14,448,470	11,748,178
Total Assets		597,417,626	453,299,614
LIABILITIES			
Bills payable	15	2,812,871	3,212,340
Borrowings	16	71,720,280	35,697,978
Deposits and other accounts	17	486,658,247	378,123,220
Lease liabilities	18	1,544,988	1,757,104
Subordinated debt		-	-
Deferred tax liabilities		-	-
Other liabilities	19	12,800,867	10,832,282
Total Liabilities		575,537,253	429,622,924
NET ASSETS		21,880,373	23,676,690
REPRESENTED BY			
Share capital	20	11,579,360	11,579,360
Reserves		6,522,374	6,229,178
Surplus on revaluation of assets	21	53,389	1,358,853
Unappropriated profit		3,725,250	4,509,299
		21,880,373	23,676,690

CONTINGENCIES AND COMMITMENTS 22

The annexed notes 1 to 41 form an integral part of these unconsolidated condensed interim financial statements.

MANAGING DIRECTOR | CHIEF FINANCIAL OFFICER | DIRECTOR | DIRECTOR | DIRECTOR

THE BANK OF KHYBER
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE SIX MONTH PERIOD ENDED JUNE 30, 2026

	Note	Quarter ended		Period ended	
		April 1 to June 30, 2026	April 1 to June 30, 2025	January 1 to June 30, 2026	January 1 to June 30, 2025
		--------- Rupees in '000 ---------			
Mark-up / return / interest earned	23	13,160,470	14,088,548	24,534,738	27,588,830
Mark-up / return / interest expensed	24	9,027,956	9,348,813	16,185,449	17,743,484
Net mark-up / interest income		4,132,514	4,739,735	8,349,289	9,845,346
NON MARK-UP / INTEREST INCOME					
Fee and commission income	25	308,301	322,713	612,472	550,814
Dividend income		-	-	-	-
Foreign exchange income		133,728	209,795	225,559	282,162
Income / (loss) from derivatives		-	-	-	-
(Loss) / gain on securities	26	(15,780)	975,858	50,449	1,496,573
Net gain / (loss) on derecognition of financial assets measured at amortised cost	27	42,523	(41,361)	12,837	9,610
Share of profit of associate		5,719	5,498	8,504	8,466
Other income	28	30,387	47,730	62,314	72,513
Total non-mark-up / interest income		504,878	1,520,233	972,135	2,420,138
Total income		4,637,392	6,259,968	9,321,424	12,265,484
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	29	3,374,544	2,968,884	6,307,106	5,689,358
Workers Welfare Fund		-	-	-	-
Other charges	30	120,823	30	120,848	160
Total non-mark-up / interest expenses		3,495,367	2,968,914	6,427,954	5,689,518
PROFIT BEFORE CREDIT LOSS ALLOWANCE		1,142,025	3,291,054	2,893,470	6,575,966
Charge / (reversal) of credit loss allowance and write offs - net	31	65,557	(500,483)	(291,575)	(618,472)
PROFIT BEFORE TAXATION		1,076,468	3,791,537	3,185,045	7,194,438
Taxation	32	623,384	2,028,703	1,719,064	3,829,072
PROFIT AFTER TAXATION		453,084	1,762,834	1,465,981	3,365,366
		----------Rupees ---------			
Basic and diluted earnings per share	33	0.39	1.52	1.27	2.91

The annexed notes 1 to 41 form an integral part of these unconsolidated condensed interim financial statements.

MANAGING DIRECTOR	CHIEF FINANCIAL OFFICER	DIRECTOR	DIRECTOR	DIRECTOR

THE BANK OF KHYBER
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE SIX MONTH PERIOD ENDED JUNE 30, 2026

	Share capital	Statutory reserve	Surplus / (deficit) on revaluation of			Unappropriated profit	Total
			Investments	Property and equipment	Non-banking assets		
	Rupees in '000						
Balance as at December 31, 2024 (audited)	11,579,360	5,066,025	749,966	900,120	26,612	3,577,136	21,899,219
Effect of remeasurement on adoption of IFRS 9 - net of tax	-	-	90,629	-	-	-	90,629
Balance as at January 1, 2025 - restated	11,579,360	5,066,025	840,595	900,120	26,612	3,577,136	21,989,848
Profit after taxation for the six month period ended June 30, 2025	-	-	-	-	-	3,365,366	3,365,366
Other comprehensive (loss) / income - net of tax							
Movement in surplus on revaluation of investments in debt instruments through OCI - net of tax	-	-	598,551	-	-	-	598,551
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(718,355)	-	-	-	(718,355)
Share of surplus on revaluation of investment of associate - net of tax	-	-	1,339	-	-	-	1,339
Movement in surplus on revaluation of equity investments - net of tax	-	-	19,479	-	-	-	19,479
Total other comprehensive loss - net of tax	-	-	(98,986)	-	-	-	(98,986)
Transfer to statutory reserve	-	673,073	-	-	-	(673,073)	-
Transfer from surplus on revaluation of non-banking asset to unappropriated profit - net of tax	-	-	-	-	(2,708)	2,708	-
Gain on disposal of equity investments at FVOCI of associate transferred to unappropriated profit - net of tax	-	-	(3,791)	-	-	3,791	-
Transactions with owners, recorded directly in equity							
Final cash dividend for the year ended December 31, 2024 (Rs.1.70 per share)	-	-	-	-	-	(1,968,682)	(1,968,682)
Balance as at June 30, 2025 (un-audited) - restated	11,579,360	5,739,098	737,818	900,120	23,904	4,307,246	23,287,546
Profit after taxation for the six month period ended December 31, 2025	-	-	-	-	-	2,450,397	2,450,397
Other comprehensive income / (loss) - net of tax							
Movement in surplus on revaluation of investments in debt instruments through FVOCI- net of tax	-	-	42,186	-	-	-	42,186
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(400,990)	-	-	-	(400,990)
Share of surplus on revaluation of investments of associate - net of tax	-	-	-	-	-	-	-
Movement in surplus on revaluation of equity investments - net of tax	-	-	26,540	-	-	-	26,540
Remeasurement (loss) on defined benefit obligations - net of tax	-	-	-	-	-	(24,064)	(24,064)
Deficit transferred to profit and loss on reclassification of debt investment - net of tax	-	-	792	-	-	-	792
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	31,187	-	31,187
Total other comprehensive loss - net of tax	-	-	(331,472)	-	31,187	(24,064)	(324,349)
Transfer to statutory reserve	-	490,080	-	-	-	(490,080)	-
Transfer from surplus on revaluation of non-banking asset to unappropriated profit - net of tax	-	-	-	-	(2,704)	2,704	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit - net of tax	-	-	-	-	-	-	-
Transactions with owners, recorded directly in equity							
Interim cash dividend for the year ended December 31, 2025 (Rs.1.50 per share)	-	-	-	-	-	(1,736,904)	(1,736,904)
Balance as at December 31, 2025 (audited)	11,579,360	6,229,178	406,346	900,120	52,387	4,509,299	23,676,690
Impact of adoption of IFRS 9 - net of tax (note 4.1.2)	-	-	-	-	-	8,977	8,977
Balance as at January 1, 2026 - restated	11,579,360	6,229,178	406,346	900,120	52,387	4,518,276	23,685,667
Profit after taxation for the six month period ended June 30, 2026	-	-	-	-	-	1,465,981	1,465,981
Other comprehensive income / (loss) - net of tax							
Movement in deficit on revaluation of investments in debt instruments through OCI - net of tax	-	-	(1,289,302)	-	-	-	(1,289,302)
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(24,216)	-	-	-	(24,216)
Share of surplus on revaluation of investment of associate - net of tax	-	-	-	-	-	-	-
Movement in surplus on revaluation of equity investments - net of tax	-	-	10,935	-	-	-	10,935
Total other comprehensive loss - net of tax	-	-	(1,302,583)	-	-	-	(1,302,583)
Transfer to statutory reserve	-	293,196	-	-	-	(293,196)	-
Transfer from surplus on revaluation of non-banking asset - net of tax	-	-	-	-	(2,881)	2,881	-
Transactions with owners, recorded directly in equity							
Final cash dividend for the year ended December 31, 2025 (Rs.1.70 per share)	-	-	-	-	-	(1,968,692)	(1,968,692)
Balance as at June 30, 2026 (un-audited)	11,579,360	6,522,374	(896,237)	900,120	49,506	3,725,250	21,880,373

The annexed notes 1 to 41 form an integral part of these unconsolidated condensed interim financial statements.

MANAGING DIRECTOR　　CHIEF FINANCIAL OFFICER　　DIRECTOR　　DIRECTOR　　DIRECTOR

THE BANK OF KHYBER
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE SIX MONTH PERIOD ENDED JUNE 30, 2026

	Note	January 1 to June 30, 2026	January 1 to June 30, 2025
		------- Rupees in '000 -------	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		3,185,045	7,194,438
Less: Dividend income		-	-
		3,185,045	7,194,438
Adjustments:			
Net mark-up / return / interest income		(8,525,158)	(10,046,097)
Depreciation - Property and equipment	29	516,842	413,728
Depreciation - Non-banking assets acquired in satisfaction of claims	29	29,675	22,356
Depreciation - Right-of-use assets	29	377,535	377,190
Amortization	29	43,745	42,888
(Reversal) of credit loss allowance and write offs - net	31	(291,575)	(618,472)
Gain on disposal of property and equipment - net	28	(1,037)	(5,330)
Gain on early culmination of lease	28	(210)	(3,904)
Finance charges on leased assets	24	175,869	200,751
Net (gain) on derecognition of financial assets measured at amortised cost	27	(12,837)	(9,610)
Unwinding of deferred cost on staff loans		85,489	74,270
Exchange loss / (gain) on cash and cash equivalents		26,721	(100,831)
Share of profit of associate		(8,504)	(8,466)
		(7,583,445)	(9,661,527)
		(4,398,400)	(2,467,089)
(Increase) / decrease in operating assets			
		1,807,096	(3,767,461)
Securities classified as FVPL		40	5,402
Advances		(43,894,412)	31,936,269
Other assets (excluding advance taxation and mark-up receivable)		80,066	(395,895)
		(42,007,210)	27,778,315
Increase / (decrease) in operating liabilities			
Bills payable		(399,469)	(19,678,013)
Borrowings from financial institutions		36,022,302	(25,259,637)
Deposits		108,535,027	104,368,445
Other liabilities (excluding mark-up payable)		207,689	(81,018)
		144,365,549	59,349,777
Mark-up / interest received		22,916,369	26,497,613
Mark-up / interest paid		(14,280,455)	(19,641,987)
Income tax paid		(3,032,570)	(2,285,498)
Net cash flow generated from operating activities		103,563,283	89,231,131
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in amortised cost		(195,456)	(2,441,879)
Net investments in securities classified as FVOCI		(79,782,220)	(66,548,984)
Investment in BOK Currency Exchange Company (Private) Limited		(1,000,000)	-
Investments in property and equipment		(304,963)	(304,794)
Investments in intangible assets		(12,060)	(31,858)
Disposal of property and equipment		1,151	6,095
Net cash flow (used in) investing activities		(81,293,548)	(69,321,420)
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations against right-of-use assets		(475,815)	(504,176)
Dividend paid		(1,950,575)	(1,950,361)
Net cash flow (used in) financing activities		(2,426,390)	(2,454,537)
Effects of credit loss allowance changes on cash and cash equivalents		(368)	(118)
Effects of exchange rate changes on cash and cash equivalents		(26,721)	100,831
Increase in cash and cash equivalents		19,816,256	17,555,887
Cash and cash equivalents at beginning of the period		28,615,183	27,245,369
Cash and cash equivalents at end of the period		48,431,439	44,801,256

The annexed notes 1 to 41 form an integral part of these unconsolidated condensed interim financial statements.

MANAGING DIRECTOR	CHIEF FINANCIAL OFFICER	DIRECTOR	DIRECTOR	DIRECTOR

THE BANK OF KHYBER
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	Note	(Un-audited) June 30, 2026	(Audited) December 31, 2025
		-------- Rupees in '000 --------	
ASSETS			
Cash and balances with treasury banks	5	**33,883,291**	25,398,116
Balances with other banks	6	**14,548,148**	3,217,067
Lendings to financial institutions	7	**1,633,632**	3,438,549
Investments	8	**352,233,177**	274,956,627
Advances	9	**171,026,970**	126,705,821
Property and equipment	10	**4,584,888**	4,796,539
Right-of-use assets	11	**1,353,336**	1,626,161
Intangible assets	12	**347,960**	379,645
Deferred tax assets	13	**2,374,766**	1,032,911
Other assets	14	**14,443,729**	11,748,178
Total Assets		**596,429,897**	453,299,614
LIABILITIES			
Bills payable	15	**2,812,871**	3,212,340
Borrowings	16	**71,720,280**	35,697,978
Deposits and other accounts	17	**485,649,745**	378,123,220
Lease liabilities	18	**1,561,342**	1,757,104
Subordinated debt		**-**	-
Deferred tax liabilities		**-**	-
Other liabilities	19	**12,795,648**	10,832,282
Total Liabilities		**574,539,886**	429,622,924
NET ASSETS		**21,890,011**	23,676,690
REPRESENTED BY			
Share capital	20	**11,579,360**	11,579,360
Reserves		**6,522,374**	6,229,178
Surplus on revaluation of assets	21	**53,389**	1,358,853
Unappropriated profit		**3,734,888**	4,509,299
		21,890,011	23,676,690
CONTINGENCIES AND COMMITMENTS	22		

The annexed notes 1 to 41 form an integral part of these consolidated condensed interim financial statements.

MANAGING DIRECTOR	CHIEF FINANCIAL OFFICER	DIRECTOR	DIRECTOR	DIRECTOR

THE BANK OF KHYBER
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE SIX MONTH PERIOD ENDED JUNE 30, 2026

	Note	Quarter ended		Period ended	
		April 1 to June 30, 2026	April 1 to June 30, 2025	January 1 to June 30, 2026	January 1 to June 30, 2025
		--------- Rupees in '000 --------			
Mark-up / return / interest earned	23	13,160,470	14,088,548	24,534,738	27,588,830
Mark-up / return / interest expensed	24	9,007,055	9,348,813	16,152,685	17,743,484
Net mark-up / interest income		4,153,415	4,739,735	8,382,053	9,845,346
NON MARK-UP / INTEREST INCOME					
Fee and commission income	25	308,301	322,713	612,472	550,814
Dividend income		-	-	-	-
Foreign exchange income		133,728	209,795	225,559	282,162
Income / (loss) from derivatives		-	-	-	-
(Loss) / gain on securities	26	(15,780)	975,858	50,449	1,496,573
Net gain / (loss) on derecognition of financial assets measured at amortised cost	27	42,523	(41,361)	12,837	9,610
Share of profit of associate		5,719	5,498	8,504	8,466
Other income	28	30,387	47,730	62,314	72,513
Total non-mark-up / interest income		504,878	1,520,233	972,135	2,420,138
Total income		4,658,293	6,259,968	9,354,188	12,265,484
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	29	3,385,084	2,968,884	6,326,295	5,689,358
Workers Welfare Fund		-	-	-	-
Other charges	30	120,823	30	120,848	160
Total non-mark-up / interest expenses		3,505,907	2,968,914	6,447,143	5,689,518
PROFIT BEFORE CREDIT LOSS ALLOWANCE		1,152,386	3,291,054	2,907,045	6,575,966
Charge / (reversal) of credit loss allowance and write offs - net	31	65,557	(500,483)	(291,575)	(618,472)
PROFIT BEFORE TAXATION		1,086,829	3,791,537	3,198,620	7,194,438
Taxation	32	626,388	2,028,703	1,723,001	3,829,072
PROFIT AFTER TAXATION		460,441	1,762,834	1,475,619	3,365,366
		----------Rupees ---------			
Basic and diluted earnings per share	33	0.40	1.52	1.27	2.91

The annexed notes 1 to 41 form an integral part of these consolidated condensed interim financial statements.

MANAGING DIRECTOR   CHIEF FINANCIAL OFFICER   DIRECTOR   DIRECTOR   DIRECTOR

THE BANK OF KHYBER
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE SIX MONTH PERIOD ENDED JUNE 30, 2026

	Share capital	Statutory reserve	Surplus / (deficit) on revaluation of			Unappropriated profit	Total
			Investments	Property and equipment	Non-banking assets		
			Rupees in '000				
Balance as at December 31, 2024 (audited)	11,579,360	5,066,025	749,966	900,120	26,612	3,577,136	21,899,219
Effect of remeasurement on adoption of IFRS 9 - net of tax	-	-	90,629	-	-	-	90,629
Balance as at January 1, 2025 - restated	11,579,360	5,066,025	840,595	900,120	26,612	3,577,136	21,989,848
Profit after taxation for the six month period ended 30 June, 2025	-	-	-	-	-	3,365,366	3,365,366
Other comprehensive (loss) / income - net of tax							
Movement in surplus on revaluation of investments in debt instruments through FVOCI- net of tax	-	-	598,551	-	-	-	598,551
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax			(718,355)				(718,355)
Share of surplus on revaluation of investment of associate - net of tax	-	-	1,339	-	-	-	1,339
Movement in surplus on revaluation of equity investments - net of tax	-	-	19,479	-	-	-	19,479
Total other comprehensive loss - net of tax	-	-	(98,986)	-	-	-	(98,986)
Transfer to statutory reserve	-	673,073	-	-	-	(673,073)	-
Transfer from surplus on revaluation of non-banking asset to unappropriated profit - net of tax	-	-	-	-	(2,708)	2,708	-
Gain on disposal of equity investments at FVOCI of associate transferred to unappropriated profit - net of tax	-	-	(3,791)	-	-	3,791	-
Transactions with owners, recorded directly in equity							
Final cash dividend for the year ended December 31, 2024 (Rs.1.70 per share)	-	-	-	-	-	(1,968,682)	(1,968,682)
Balance as at June 30, 2025 (un-audited) - restated	11,579,360	5,739,098	737,818	900,120	23,904	4,307,246	23,287,546
Profit after taxation for the six month period ended December 31, 2025	-	-	-	-	-	2,450,397	2,450,397
Other comprehensive income / (loss) - net of tax						-	
Movement in surplus on revaluation of investments in debt instruments through FVOCI- net of tax	-	-	42,186	-	-	-	42,186
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(400,990)	-	-	-	(400,990)
Share of surplus on revaluation of investments of associate - net of tax	-	-	-	-	-	-	-
Movement in surplus on revaluation of equity investments - net of tax	-	-	26,540	-	-	-	26,540
Remeasurement (loss) on defined benefit obligations - net of tax	-	-	-	-	-	(24,064)	(24,064)
Deficit transferred to profit and loss on reclassification of debt investment - net of tax			792				792
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	31,187	-	31,187
Total other comprehensive income - net of tax	-	-	(331,472)	-	31,187	(24,064)	(324,349)
Transfer to statutory reserve	-	490,080	-	-	-	(490,080)	-
Transfer from surplus on revaluation of non-banking asset to unappropriated profit - net of tax	-	-	-	-	(2,704)	2,704	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit - net of tax	-	-	-	-	-	-	-
Transactions with owners, recorded directly in equity							
Interim cash dividend for the year ended December 31, 2025 (Rs.1.50 per share)	-	-	-	-	-	(1,736,904)	(1,736,904)
Balance as at December 31, 2025 (audited)	11,579,360	6,229,178	406,346	900,120	52,387	4,509,299	23,676,690
Impact of adoption of IFRS 9 - net of tax (note 4.1.2)	-	-	-	-	-	8,977	8,977
Balance as at January 1, 2026 - restated	11,579,360	6,229,178	406,346	900,120	52,387	4,518,276	23,685,667
Profit after taxation for the six month period ended June 30, 2026	-	-	-	-	-	1,475,619	1,475,619
Other comprehensive income / (loss) - net of tax				-			
Movement in deficit on revaluation of investments in debt instruments through OCI - net of tax	-	-	(1,289,302)		-	-	(1,289,302)
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(24,216)	-	-	-	(24,216)
Share of surplus on revaluation of investment of associate - net of tax	-	-		-	-	-	-
Movement in surplus on revaluation of equity investments - net of tax	-	-	10,935	-	-	-	10,935
Total other comprehensive loss - net of tax	-	-	(1,302,583)	-	-	-	(1,302,583)
Transfer to statutory reserve	-	293,196	-	-	-	(293,196)	-
Transfer from surplus on revaluation of non-banking asset - net of tax	-	-	-	-	(2,881)	2,881	-
Transactions with owners, recorded directly in equity							
Final cash dividend for the year ended December 31, 2025 (Rs.1.70 per share)	-	-	-	-	-	(1,968,692)	(1,968,692)
Balance as at June 30, 2026 (un-audited)	11,579,360	6,522,374	(896,237)	900,120	49,506	3,734,888	21,890,011

The annexed notes 1 to 41 form an integral part of these consolidated condensed interim financial statements.

MANAGING DIRECTOR	CHIEF FINANCIAL OFFICER	DIRECTOR	DIRECTOR	DIRECTOR

THE BANK OF KHYBER
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE SIX MONTH PERIOD ENDED JUNE 30, 2026

	Note	January 1 to June 30, 2026	January 1 to June 30, 2025
		------- Rupees in '000 -------	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		3,198,620	7,194,438
Less: Dividend income		-	-
		3,198,620	7,194,438
Adjustments:			
Net mark-up / return / interest income		(8,558,229)	(10,046,097)
Depreciation - Property and equipment	29	516,869	413,728
Depreciation - Non-banking assets acquired in satisfaction of claims	29	29,675	22,356
Depreciation - Right-of-use assets	29	377,962	377,190
Amortization	29	43,745	42,888
(Reversal) of credit loss allowance and write offs - net	31	(291,575)	(618,472)
Gain on disposal of property and equipment - net	28	(1,037)	(5,330)
Gain on early culmination of lease	28	(210)	(3,904)
Finance charges on leased assets	24	176,176	200,751
Net (gain) on derecognition of financial assets measured at amortised cost	27	(12,837)	(9,610)
Unwinding of deferred cost on staff loans		85,489	74,270
Exchange loss / (gain) on cash and cash equivalents		26,721	(100,831)
Share of profit of associate		(8,504)	(8,466)
		(7,615,755)	(9,661,527)
		(4,417,135)	(2,467,089)
(Increase) / decrease in operating assets			
Lendings to financial institutions		1,807,096	(3,767,461)
Securities classified as FVPL		40	5,402
Advances		(43,894,412)	31,936,269
Other assets (excluding advance taxation and mark-up receivable)		86,422	(395,895)
		(42,000,854)	27,778,315
Increase / (decrease) in operating liabilities			
Bills payable		(399,469)	(19,678,013)
Borrowings from financial institutions		36,022,302	(25,259,637)
Deposits		107,526,525	104,368,445
Other liabilities (excluding mark-up payable)		207,781	(81,018)
		143,357,139	59,349,777
Mark-up / interest received		22,916,369	26,497,613
Mark-up / interest paid		(14,252,696)	(19,641,987)
Income tax paid		(3,038,121)	(2,285,498)
Net cash flow from operating activities		102,564,702	89,231,131
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in amortised cost		(195,456)	(2,441,879)
Net investments in securities classified as FVOCI		(79,782,220)	(66,548,984)
Investments in property and equipment		(305,332)	(304,794)
Investments in intangible assets		(12,060)	(31,858)
Disposal of property and equipment		1,151	6,095
Net cash flow (used in) investing activities		(80,293,917)	(69,321,420)
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations against right-of-use assets		(476,865)	(504,176)
Dividend paid		(1,950,575)	(1,950,361)
Net cash flow (used in) financing activities		(2,427,440)	(2,454,537)
Effects of credit loss allowance changes on cash and cash equivalents		(368)	(118)
Effects of exchange rate changes on cash and cash equivalents		(26,721)	100,831
Increase in cash and cash equivalents		19,816,256	17,555,887
Cash and cash equivalents at beginning of the period		28,615,183	27,245,369
Cash and cash equivalents at end of the period		48,431,439	44,801,256

The annexed notes 1 to 41 form an integral part of these consolidated condensed interim financial statements.

MANAGING DIRECTOR | CHIEF FINANCIAL OFFICER | DIRECTOR | DIRECTOR | DIRECTOR