



Bank of Khyber

BOK/HO/CS/10-28/2026

October 28, 2026

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

Dear Sir

FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2026

We have to inform you that the Board of Directors of our Bank in their 211th meeting held on Wednesday, October 28, 2026 at 10:30 a.m., at The Bank of Khyber, Head Office, BOK Tower, 24 –The Mall, Peshawar, 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 which includes:

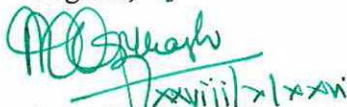
- Statement of Profit or Loss including Earning/(Loss) Per Share for the current interim period and cumulatively for the current financial year to date with comparative Statement of Profit or Loss for the comparable interim periods (current and year-to-date of the immediately preceding financial year);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

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 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.

The Quarterly Report of the Bank for the period ended September 30, 2026 will be transmitted through PUCARS separately, within the specified time.

Regards,


Raza Mohsin Qizilbash
Company Secretary

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

		(Un-audited) September 30, 2026	(Audited) December 31, 2025
	Note	----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	5	30,144,435	25,398,116
Balances with other banks	6	1,684,128	3,217,067
Lendings to financial institutions	7	2,130,318	3,438,549
Investments	8	374,084,697	274,956,627
Advances	9	150,700,310	126,705,821
Property and equipment	10	4,450,667	4,796,539
Right-of-use assets	11	1,227,963	1,626,161
Intangible assets	12	372,774	379,645
Deferred tax assets	13	2,384,378	1,032,911
Other assets	14	17,102,636	11,748,178
Total Assets		584,282,306	453,299,614
LIABILITIES			
Bills payable	15	1,617,939	3,212,340
Borrowings	16	112,798,744	35,697,978
Deposits and other accounts	17	432,727,511	378,123,220
Lease liabilities	18	1,339,485	1,757,104
Subordinated debt		-	-
Deferred tax liabilities		-	-
Other liabilities	19	13,000,509	10,832,282
Total Liabilities		561,484,188	429,622,924
NET ASSETS		22,798,118	23,676,690
REPRESENTED BY			
Share capital	20	11,579,360	11,579,360
Reserves		6,706,095	6,229,178
Surplus on revaluation of assets	21	51,090	1,358,853
Unappropriated profit		4,461,573	4,509,299
		22,798,118	23,676,690
CONTINGENCIES AND COMMITMENTS	22		

The annexed notes 1 to 40 form an integral part of these unconsolidated condensed interim financial statements.

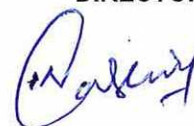
**MANAGING
DIRECTOR**

**CHIEF FINANCIAL
OFFICER**

DIRECTOR

DIRECTOR

DIRECTOR

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

		Quarter ended		Period ended	
		July 1 to September 30, 2026	July 1 to September 30, 2025	January 1 to September 30, 2026	January 1 to September 30, 2025
Note		----- Rupees in '000 -----			
Mark-up / return / interest earned	23	14,906,655	13,597,221	39,441,393	41,186,051
Mark-up / return / interest expensed	24	10,495,547	8,918,549	26,680,996	26,662,033
Net mark-up / interest income		4,411,108	4,678,672	12,760,397	14,524,018
NON MARK-UP / INTEREST INCOME					
Fee and commission income	25	289,799	249,788	902,271	800,602
Dividend income		-	-	-	-
Foreign exchange income		183,891	204,438	409,450	486,600
Income / (loss) from derivatives		-	-	-	-
Gain on securities	26	42,381	718,895	92,830	2,215,468
Net (loss) / gain on derecognition of financial assets measured at amortised cost	27	(14,880)	7,494	(2,043)	17,104
Share of profit of associate		641	6,922	9,145	15,388
Other income	28	44,253	40,491	106,567	113,004
Total non-mark-up / interest income		546,085	1,228,028	1,518,220	3,648,166
Total income		4,957,193	5,906,700	14,278,617	18,172,184
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	29	3,205,680	2,837,008	9,512,786	8,526,366
Workers Welfare Fund		-	-	-	-
Other charges	30	-	70	120,848	230
Total non-mark-up / interest expenses		3,205,680	2,837,078	9,633,634	8,526,596
PROFIT BEFORE CREDIT LOSS ALLOWANCE		1,751,513	3,069,622	4,644,983	9,645,588
Reversal of credit loss allowance and write offs - net	31	(206,800)	(340,213)	(498,375)	(958,685)
PROFIT BEFORE TAXATION		1,958,313	3,409,835	5,143,358	10,604,273
Taxation	32	1,039,710	1,802,625	2,758,774	5,631,697
PROFIT AFTER TAXATION		918,603	1,607,210	2,384,584	4,972,576
-----Rupees -----					
Basic and diluted earnings per share	33	0.79	1.39	2.06	4.29

The annexed notes 1 to 40 form an integral part of these unconsolidated condensed interim financial statements.

MANAGING
DIRECTOR

CHIEF FINANCIAL
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THE BANK OF KHYBER
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 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 nine month period ended 30 September, 2025	-	-	-	-	-	4,972,576	4,972,576
Other comprehensive (loss) / income - net of tax	-	-	-	-	-	-	-
Movement in surplus on revaluation of investments in debt instruments through OCI - net of tax	-	-	631,820	-	-	-	631,820
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(1,064,216)	-	-	-	(1,064,216)
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	-	-	45,005	-	-	-	45,005
Movement of deficit on debt investment reclassified from FVOCI to FVPL - net of tax	-	-	792	-	-	-	792
Total other comprehensive loss - net of tax	-	-	(385,260)	-	-	-	(385,260)
Transfer to statutory reserve	-	994,515	-	-	-	(994,515)	-
Transfer from surplus on revaluation of non-banking asset to unappropriated profit - net of tax	-	-	-	-	(4,059)	4,059	-
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)	-	-	-	-	-	(1,968,683)	(1,968,683)
Interim cash dividend for the year ended December 31, 2025 (Rs.1.50 per share)	-	-	-	-	-	(1,736,904)	(1,736,904)
Balance as at September 30, 2025 (un-audited) - restated	11,579,360	6,060,540	451,544	900,120	22,553	3,857,460	22,871,577
Profit after taxation for the three month period ended December 31, 2025	-	-	-	-	-	843,188	843,188
Other comprehensive income / (loss) - net of tax	-	-	-	-	-	-	-
Movement in surplus on revaluation of investments in debt instruments through FVOCI- net of tax	-	-	8,917	-	-	-	8,917
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(55,129)	-	-	-	(55,129)
Movement in surplus on revaluation of equity investments - net of tax	-	-	1,014	-	-	-	1,014
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	(24,064)	(24,064)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	31,187	-	31,187
Total other comprehensive loss - net of tax	-	-	(45,198)	-	31,187	(24,064)	(38,075)
Transfer to statutory reserve	-	168,638	-	-	-	(168,638)	-
Transfer from surplus on revaluation of non-banking asset to unappropriated profit - net of tax	-	-	-	-	(1,353)	1,353	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit - net of tax	-	-	-	-	-	-	-
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)	-	-	-	-	-	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 nine month period ended 30 September, 2026	-	-	-	-	-	2,384,584	2,384,584
Other comprehensive income / (loss) - net of tax	-	-	-	-	-	-	-
Movement in deficit on revaluation of investments in debt instruments through OCI - net of tax	-	-	(1,271,474)	-	-	-	(1,271,474)
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(44,558)	-	-	-	(44,558)
Share of surplus on revaluation of investment of associate - net of tax	-	-	-	-	-	-	-
Movement in surplus on revaluation of equity investments - net of tax	-	-	12,591	-	-	-	12,591
Total other comprehensive loss - net of tax	-	-	(1,303,441)	-	-	-	(1,303,441)
Transfer to statutory reserve	-	476,917	-	-	-	(476,917)	-
Transfer from surplus on revaluation of non-banking asset - net of tax	-	-	-	-	(4,322)	4,322	-
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 September 30, 2026 (un-audited)	11,579,360	6,706,095	(897,095)	900,120	48,065	4,461,573	22,798,118

The annexed notes 1 to 40 form an integral part of these unconsolidated condensed interim financial statements.

MANAGING DIRECTOR

CHIEF FINANCIAL OFFICER

DIRECTOR

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

		January 1 to September 30, 2026	January 1 to September 30, 2025
	Note	----- Rupees in '000 -----	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		5,143,358	10,604,273
Less: Dividend income		-	-
		5,143,358	10,604,273
Adjustments:			
Net mark-up / return / interest income		(13,014,676)	(14,819,426)
Depreciation - Property and equipment	29	768,915	628,089
Depreciation - Non-banking assets acquired in satisfaction of claims	29	44,513	33,533
Depreciation - Right-of-use assets	29	525,596	565,613
Amortization	29	64,970	63,563
Reversal of credit loss allowance and write offs - net	31	(498,375)	(958,685)
Unrealised loss on investments measured at FVPL	26	-	1,650
Gain on disposal of property and equipment - net	28	(1,046)	(11,251)
Gain on early culmination of lease	28	(209)	(3,904)
Finance charges on leased assets	24	254,279	295,408
Net loss / (gain) on derecognition of financial assets measured at amortised cost	27	2,043	(17,104)
Unwinding of deferred cost on staff loans		146,289	138,025
Exchange loss / (gain) on cash and cash equivalents		26,721	(100,831)
Share of profit of associate		(9,145)	(15,388)
		(11,690,125)	(14,200,708)
		(6,546,767)	(3,596,435)
(Increase) / decrease in operating assets			
Lendings to financial institutions		1,314,191	(22,842,152)
Securities classified as FVPL		40	5,402
Advances		(23,497,232)	25,558,358
Other assets (excluding advance taxation and mark-up receivable)		288,655	(78,048)
		(21,894,346)	2,643,560
Increase / (decrease) in operating liabilities			
Bills payable		(1,594,401)	(20,373,543)
Borrowings from financial institutions		77,100,766	(71,620,459)
Deposits		54,604,291	96,698,445
Other liabilities (excluding current taxation and mark-up payable)		299,374	833,242
		130,410,030	5,537,685
Mark-up / interest received		34,574,769	37,621,740
Mark-up / interest paid		(24,582,294)	(28,177,248)
Income tax paid		(3,660,927)	(5,133,901)
Net cash flow generated from operating activities		108,300,465	8,895,401
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in amortised cost		(303,759)	(2,667,142)
Net investments in securities classified as FVOCI		(100,526,431)	2,775,022
Investment in BOK Currency Exchange Company (Private) Limited		(1,000,000)	-
Investments in property and equipment		(423,157)	(479,458)
Investments in intangible assets		(58,099)	(83,819)
Disposal of property and equipment		1,160	13,638
Net cash flow (used in) investing activities		(102,310,286)	(441,759)
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations against right-of-use assets		(799,086)	(807,064)
Dividend paid		(1,951,020)	(3,668,030)
Net cash flow (used in) financing activities		(2,750,106)	(4,475,094)
Effects of credit loss allowance changes on cash and cash equivalents	28		(117)
Effects of exchange rate changes on cash and cash equivalents		(26,721)	100,831
Increase in cash and cash equivalents		3,213,380	4,079,262
Cash and cash equivalents at beginning of the period		28,615,183	27,245,369
Cash and cash equivalents at end of the period		31,828,563	31,324,631

The annexed notes 1 to 40 form an integral part of these unconsolidated condensed interim financial statements.

MANAGING
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CHIEF FINANCIAL
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THE BANK OF KHYBER
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2026

		(Un-audited) September 30, 2026	(Audited) December 31, 2025
	Note	----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	5	30,144,435	25,398,116
Balances with other banks	6	1,684,128	3,217,067
Lendings to financial institutions	7	2,130,318	3,438,549
Investments	8	373,879,928	274,956,627
Advances	9	150,700,310	126,705,821
Property and equipment	10	4,472,599	4,796,539
Right-of-use assets	11	1,244,348	1,626,161
Intangible assets	12	372,774	379,645
Deferred tax assets	13	2,382,159	1,032,911
Other assets	14	17,104,627	11,748,178
Total Assets		584,115,626	453,299,614
LIABILITIES			
Bills payable	15	1,617,939	3,212,340
Borrowings	16	112,798,744	35,697,978
Deposits and other accounts	17	432,524,866	378,123,220
Lease liabilities	18	1,356,106	1,757,104
Subordinated debt		-	-
Deferred tax liabilities		-	-
Other liabilities	19	13,008,594	10,832,282
Total Liabilities		561,306,249	429,622,924
NET ASSETS		22,809,377	23,676,690
REPRESENTED BY			
Share capital	20	11,579,360	11,579,360
Reserves		6,706,095	6,229,178
Surplus on revaluation of assets	21	53,137	1,358,853
Unappropriated profit		4,470,785	4,509,299
		22,809,377	23,676,690
CONTINGENCIES AND COMMITMENTS		22	

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

		Quarter ended		Period ended	
		July 1 to September 30, 2026	July 1 to September 30, 2025	January 1 to September 30, 2026	January 1 to September 30, 2025
Note		----- Rupees in '000 -----			
Mark-up / return / interest earned	23	14,908,921	13,597,221	39,443,659	41,186,051
Mark-up / return / interest expensed	24	10,476,857	8,918,549	26,629,542	26,662,033
Net mark-up / interest income		4,432,064	4,678,672	12,814,117	14,524,018
NON MARK-UP / INTEREST INCOME					
Fee and commission income	25	289,799	249,788	902,271	800,602
Dividend income		-	-	-	-
Foreign exchange income		183,891	204,438	409,450	486,600
Income / (loss) from derivatives		-	-	-	-
Gain on securities	26	42,381	718,895	92,830	2,215,468
Net (loss) / gain on derecognition of financial assets measured at amortised cost	27	(14,880)	7,494	(2,043)	17,104
Share of profit of associate		641	6,922	9,145	15,388
Other income	28	44,253	40,491	106,567	113,004
Total non-mark-up / interest income		546,085	1,228,028	1,518,220	3,648,166
Total income		4,978,149	5,906,700	14,332,337	18,172,184
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	29	3,227,239	2,837,008	9,553,534	8,526,366
Workers Welfare Fund		-	-	-	-
Other charges	30	-	70	120,848	230
Total non-mark-up / interest expenses		3,227,239	2,837,078	9,674,382	8,526,596
PROFIT BEFORE CREDIT LOSS ALLOWANCE		1,750,910	3,069,622	4,657,955	9,645,588
Reversal of credit loss allowance and write offs - net	31	(206,800)	(340,213)	(498,375)	(958,685)
PROFIT BEFORE TAXATION		1,957,710	3,409,835	5,156,330	10,604,273
Taxation	32	1,039,533	1,802,625	2,762,534	5,631,697
PROFIT AFTER TAXATION		918,177	1,607,210	2,393,796	4,972,576
-----Rupees -----					
Basic and diluted earnings per share	33	0.79	1.39	2.07	4.29

The annexed notes 1 to 40 form an integral part of these consolidated condensed interim financial statements.

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THE BANK OF KHYBER
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 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 nine month period ended 30 September, 2025	-	-	-	-	-	4,972,576	4,972,576
Other comprehensive (loss) / income - net of tax	-	-	-	-	-	-	-
Movement in surplus on revaluation of investments in debt instruments through OCI - net of tax	-	-	631,820	-	-	-	631,820
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(1,064,216)	-	-	-	(1,064,216)
Share of surplus on revaluation of investment of associate - net of tax	-	-	1,339	-	-	-	1,339
Details regarding pools managed by the Holding Company	-	-	45,005	-	-	-	45,005
Movement of deficit on debt investment reclassified from FVOCI to FVPL - net of tax	-	-	792	-	-	-	792
Total other comprehensive loss - net of tax	-	-	(385,260)	-	-	-	(385,260)
Transfer to statutory reserve	-	994,515	-	-	-	(994,515)	-
Transfer from surplus on revaluation of non-banking asset to unappropriated profit - net of tax	-	-	-	-	(4,059)	4,059	-
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)	-	-	-	-	-	(1,968,683)	(1,968,683)
Interim cash dividend for the year ended December 31, 2025 (Rs.1.50 per share)	-	-	-	-	-	(1,736,904)	(1,736,904)
Balance as at September 30, 2025 (un-audited) - restated	11,579,360	6,060,540	451,544	900,120	22,553	3,857,460	22,871,577
Profit after taxation for the three month period ended December 31, 2025	-	-	-	-	-	843,188	843,188
Other comprehensive income / (loss) - net of tax	-	-	-	-	-	-	-
Movement in surplus on revaluation of investments in debt instruments through FVOCI- net of tax	-	-	8,917	-	-	-	8,917
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(55,129)	-	-	-	(55,129)
Movement in surplus on revaluation of equity investments - net of tax	-	-	1,014	-	-	-	1,014
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	(24,064)	(24,064)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	31,187	-	31,187
Total other comprehensive income - net of tax	-	-	(45,198)	-	31,187	(24,064)	(38,075)
Transfer to statutory reserve	-	168,638	-	-	-	(168,638)	-
Transfer from surplus on revaluation of non-banking asset to unappropriated profit - net of tax	-	-	-	-	(1,353)	1,353	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit - net of tax	-	-	-	-	-	-	-
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)	-	-	-	-	-	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 nine month period ended 30 September, 2026	-	-	-	-	-	2,393,796	2,393,796
Other comprehensive income / (loss) - net of tax	-	-	-	-	-	-	-
Movement in deficit on revaluation of investments in debt instruments through OCI - net of tax	-	-	(1,269,427)	-	-	-	(1,269,427)
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(44,558)	-	-	-	(44,558)
Share of surplus on revaluation of investment of associate - net of tax	-	-	12,591	-	-	-	12,591
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	-	-	-
Total other comprehensive loss - net of tax	-	-	(1,301,394)	-	-	-	(1,301,394)
Transfer to statutory reserve	-	476,917	-	-	-	(476,917)	-
Transfer from surplus on revaluation of non-banking asset - net of tax	-	-	-	-	(4,322)	4,322	-
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 September 30, 2026 (un-audited)	11,579,360	6,706,095	(895,048)	900,120	48,065	4,470,785	22,809,377

The annexed notes 1 to 40 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 NINE MONTH PERIOD ENDED SEPTEMBER 30, 2026

		January 1 to September 30, 2026	January 1 to September 30, 2025
	Note	----- Rupees in '000 -----	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		5,156,330	10,604,273
Less: Dividend income		-	-
		5,156,330	10,604,273
Adjustments:			
Net mark-up / return / interest income		(13,069,319)	(14,819,426)
Depreciation - Property and equipment	29	769,610	628,089
Depreciation - Non-banking assets acquired in satisfaction of claims	29	44,513	33,533
Depreciation - Right-of-use assets	29	526,308	565,613
Amortization	29	64,970	63,563
Reversal of credit loss allowance and write offs - net	31	(498,375)	(958,685)
Unrealised loss on investments measured at FVPL	26	-	1,650
Gain Details regarding pools managed by the Holding Company	27	(1,046)	(11,251)
Gain on early culmination of lease	28	(209)	(3,904)
Finance charges on leased assets	28	255,202	295,408
Net loss / (gain) on derecognition of financial assets measured at amortised cost	24	2,043	(17,104)
Unwinding of deferred cost on staff loans		146,289	138,025
Exchange loss / (gain) on cash and cash equivalents		26,721	(100,831)
Share of profit of associate		(9,145)	(15,388)
		(11,742,438)	(14,200,708)
		(6,586,108)	(3,596,435)
(Increase) / decrease in operating assets			
Lendings to financial institutions		1,314,191	(22,842,152)
Securities classified as FVPL		40	5,402
Advances		(23,497,232)	25,558,358
Other assets (excluding advance taxation and mark-up receivable)		291,449	(78,048)
		(21,891,552)	2,643,560
Increase / (decrease) in operating liabilities			
Bills payable		(1,594,401)	(20,373,543)
Borrowings from financial institutions		77,100,766	(71,620,459)
Deposits		54,401,646	96,698,445
Other liabilities (excluding current taxation and mark-up payable)		309,727	833,242
		130,217,738	5,537,685
Mark-up / interest received		34,577,035	37,621,740
Mark-up / interest paid		(24,531,480)	(28,177,248)
Income tax paid		(3,670,175)	(5,133,901)
Net cash flow from operating activities		108,115,458	8,895,401
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in amortised cost		(303,759)	(2,667,142)
Net investments in securities classified as FVOCI		(101,317,396)	2,775,022
Investments in property and equipment		(445,785)	(479,458)
Investments in intangible assets		(58,099)	(83,819)
Disposal of property and equipment		1,160	13,638
Net cash flow (used in) investing activities		(102,123,879)	(441,759)
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations against right-of-use assets		(800,486)	(807,064)
Dividend paid		(1,951,020)	(3,668,030)
Net cash flow (used in) financing activities		(2,751,506)	(4,475,094)
Effects of credit loss allowance changes on cash and cash equivalents	28	(117)	
Effects of exchange rate changes on cash and cash equivalents		(26,721)	100,831
Increase in cash and cash equivalents		3,213,380	4,079,262
Cash and cash equivalents at beginning of the period		28,615,183	27,245,369
Cash and cash equivalents at end of the period		31,828,563	31,324,631

The annexed notes 1 to 40 form an integral part of these consolidated condensed interim financial statements.

MANAGING
DIRECTOR

CHIEF FINANCIAL
OFFICER

DIRECTOR

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DIRECTOR

