

BOK/HO/CS/2023/2227

March 07, 2023

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

Dear Sir

Financial Results for the Year ended December 31, 2022

We have to inform you that the Board of Directors of our Bank in their 177th meeting held on **Tuesday, March 07, 2023 at 11:00 a.m. at 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 as Annexure – I.

The Annual General Meeting (AGM) of the Bank will be held on **Thursday, March 30, 2023 at 11:00 a.m.** at the **Bank of Khyber, Head Office, BOK Tower, 24 – The Mall, Peshawar Cantt.**

The Share Transfer Books of the Bank will be closed from March 23, 2023 to March 30, 2023 (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 March 22, 2023 will be treated in time for the purpose of Annual General Meeting of the Bank.

The Annual Report of the Bank will be transmitted through PUCARS at least 21 days before holding of Annual General Meeting.

Yours Sincerely,



Muhammad Ali
Company Secretary(A)

THE BANK OF KHYBER
 PROFIT AND LOSS ACCOUNT
 FOR THE YEAR ENDED DECEMBER 31, 2022

	Note	2022 ----- Rupees in '000 -----	2021
Mark-up / return / interest earned	23	40,242,025	21,939,157
Mark-up / return / interest expensed	24	33,093,339	15,149,916
Net mark-up / interest income		7,148,686	6,789,241
NON MARK-UP / INTEREST INCOME			
Fee and commission income	25	546,017	425,351
Dividend income		13,427	37,859
Share of profit of associate		917	46,358
Foreign exchange income		660,339	477,544
Income / (loss) from derivatives		-	-
Gain / (loss) on securities	26	7,530	(114,241)
Other income	27	156,336	149,955
Total non-markup / interest income		1,384,566	1,022,826
Total income		8,533,252	7,812,067
NON MARK-UP / INTEREST EXPENSE			
Operating expenses	28	6,650,086	5,295,484
Workers welfare fund		-	-
Other charges	29	61,144	4,519
Total non-markup / interest expenses		6,711,230	5,300,003
PROFIT BEFORE PROVISIONS		1,822,022	2,512,064
Provisions and write offs - net	30	902,137	831,879
Extra ordinary / unusual items		-	-
PROFIT BEFORE TAXATION		919,885	1,680,185
Taxation	31	465,021	576,558
PROFIT AFTER TAXATION		454,864	1,103,627
		----- Rupee -----	(Restated)
Basic and diluted earnings per share	32	0.41	1.00

The annexed notes 1 to 45 and annexures I to III form an integral part of these financial statements.

ADP

Managing Director

Chief Financial Officer

Director

Director

Director

Jan Q 15/2