



The Bank of Khyber

CUSTOMER OF RICH VALUES

BOK/HO/BOD/2023

August 25, 2023

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, 2023

We have to inform you that the Board of Directors of our Bank in their 180th meeting held on Friday, August 25, 2023 at 11:00 a.m. at Islamabad, 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 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 Half yearly Report of the Bank for the period ended June 30, 2023 will be transmitted through PUCARS separately, within the specified time.

Yours Sincerely,

Sara Shah
Company Secretary

THE BANK OF KHYBER
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE SIX MONTH PERIOD ENDED JUNE 30, 2023

	Note	Quarter ended		Period ended	
		April 1 to June 30, 2023	April 1 to June 30, 2022	January 1 to June 30, 2023	January 1 to June 30, 2022
----- Rupees in '000 -----					
Mark-up / return / interest earned	21	13,807,045	10,823,693	24,777,709	18,728,853
Mark-up / return / interest expensed	22	11,108,659	9,185,991	18,801,484	15,205,179
Net mark-up / interest income		2,698,386	1,637,702	5,976,225	3,523,674
NON MARK-UP / INTEREST INCOME					
Fee and commission income	23	157,067	113,082	300,833	233,631
Dividend income		2,648	1,631	4,901	4,636
Foreign exchange income		650,516	115,891	893,187	332,122
Income / (loss) from derivatives		-	-	-	-
(Loss) / gain on securities	24	(108)	(9,404)	(1,692)	10,209
Share of (loss) / profit of associate		(765)	328	(865)	1,608
Other income	25	37,522	45,416	70,563	72,440
Total non-markup / Interest income		846,880	266,944	1,266,927	654,646
Total income		3,545,266	1,904,646	7,243,152	4,178,320
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	26	1,880,561	1,548,405	3,735,761	3,076,018
Workers Welfare Fund		-	-	-	-
Other charges	27	17	-	2,442	5
Total non-markup / interest expenses		1,880,578	1,548,405	3,738,203	3,076,023
PROFIT BEFORE PROVISIONS		1,664,688	356,241	3,504,949	1,102,297
Provisions and write offs - net	28	245,525	415,385	438,852	514,478
Extra ordinary / unusual items		-	-	-	-
PROFIT / (LOSS) BEFORE TAXATION		1,419,163	(59,144)	3,066,097	587,819
Taxation	29	669,073	(60,702)	1,377,343	196,637
PROFIT AFTER TAXATION		750,090	1,558	1,688,754	391,182
----- Rupees -----					
Basic and diluted earnings per share	30	0.68	0.001	1.53	0.35

The annexed notes 1 to 36 form an integral part of these condensed interim financial statements.

ADD

MANAGING
DIRECTOR

CHIEF FINANCIAL
OFFICER

DIRECTOR

DIRECTOR

DIRECTOR

1802