

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

Dear Sir

FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2023

We have to inform you that the Board of Directors of our Bank in their 182nd meeting held on Friday, October 27, 2023 at 02:30 p.m., at The Bank of Khyber, Treasury & Investment Banking Group, B.R.R Tower, Karachi, 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 Quarterly Report of the Bank for the period ended September 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 NINE MONTH PERIOD ENDED SEPTEMBER 30, 2023

	Note	Quarter ended		Period ended	
		July 1 to September 30, 2023	July 1 to September 30, 2022	January 1 to September 30, 2023	January 1 to September 30, 2022
		----- Rupees in '000 -----			
Mark-up / return / interest earned	21	16,460,304	10,737,472	41,238,013	29,466,325
Mark-up / return / interest expensed	22	13,002,200	9,374,823	31,803,684	24,580,002
Net mark-up / interest income		3,458,104	1,362,649	9,434,329	4,886,323
NON MARK-UP / INTEREST INCOME					
Fee and commission income	23	132,784	121,579	433,617	355,210
Dividend income		3,587	2,498	8,488	7,134
Foreign exchange income		342,085	225,845	1,235,272	557,967
Income / (loss) from derivatives		-	-	-	-
(Loss) / gain on securities	24	(68,572)	(110)	(70,264)	10,099
Share of profit of associate		874	-	9	1,608
Other income	25	34,036	36,619	104,599	109,059
Total non-markup / interest income		444,794	386,431	1,711,721	1,041,077
Total income		3,902,898	1,749,080	11,146,050	5,927,400
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	26	2,179,816	1,689,203	5,915,577	4,765,221
Workers Welfare Fund		-	-	-	-
Other charges	27	1,269	-	3,711	5
Total non-markup / interest expenses		2,181,085	1,689,203	5,919,288	4,765,226
PROFIT BEFORE PROVISIONS		1,721,813	59,877	5,226,762	1,162,174
Provisions and write offs - net	28	105,799	278,116	544,651	792,594
Extra ordinary / unusual items		-	-	-	-
PROFIT / (LOSS) BEFORE TAXATION		1,616,014	(218,239)	4,682,111	369,580
Taxation	29	831,809	(106,822)	2,209,152	89,815
PROFIT / (LOSS) AFTER TAXATION		784,205	(111,417)	2,472,959	279,765
		----- Rupees -----			
Basic and diluted earnings per share	30	0.71	(0.10)	2.24	0.25

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

MANAGING
DIRECTOR

CHIEF FINANCIAL
OFFICER

DIRECTOR

DIRECTOR

DIRECTOR



18/02

