



The Bank of Khyber

BOK/HO/CS/2019/1916

August 22, 2019

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

Subject: **FINANCIAL RESULTS FOR THE HALF YEAR ENDED JUNE 30, 2019**

Dear Sir,

We have to inform you that the Board of Directors of our Bank in their 157th meeting held on August 22, 2019 at 10:00 a.m. at The Bank of Khyber, 38 – Zahoor Plaza, Blue Area, 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>

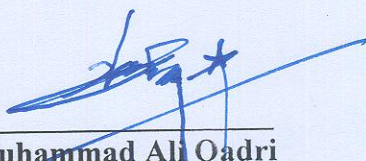
The financial results of the Bank are attached as Annexure – I.

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, 1st Floor, 40 – C, Block 6, P.E.C.H.S 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, 2019 will be transmitted through PUCARS separately, within the specified time.

Yours faithfully,


Muhammad Ali Qadri
Head Shares Deptt.
Asstt: Company Secretary

THE BANK OF KHYBER
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE SIX MONTHS ENDED JUNE 30, 2019

		Three months ended June 30, 2019	Three months ended June 30, 2018	Six months ended June 30, 2019	Six months ended June 30, 2018
Note					
		----- Rupees in '000 -----			
Mark-up/return/interest earned	21	5,408,135	3,508,536	10,272,226	7,134,096
Mark-up/return/interest expensed	22	4,227,959	2,114,564	7,810,267	4,343,165
Net mark-up/ interest income		1,180,176	1,393,972	2,461,959	2,790,931
NON MARK-UP/INTEREST INCOME					
Fee and commission income	23	106,247	130,793	195,388	225,024
Dividend income		5,435	19,911	5,435	26,542
Foreign exchange income		67,014	31,272	89,197	54,629
Income / (loss) from derivatives		-	-	-	-
(Loss) / gain on securities - net	24	(3,362)	(822)	2,192	11,232
Other income	25	25,814	30,147	59,760	53,192
Total non-markup / interest income		201,148	211,301	351,972	370,619
Total income		1,381,324	1,605,273	2,813,931	3,161,550
NON MARK-UP/INTEREST EXPENSE					
Operating expenses	26	993,741	987,516	2,027,492	1,965,370
Workers Welfare Fund		-	-	-	-
Other charges	27	2,197	130	2,287	130
Total non-markup/interest expenses		995,938	987,646	2,029,779	1,965,500
PROFIT BEFORE PROVISIONS		385,386	617,627	784,152	1,196,050
Provisions and write offs - net	28	91,517	30,129	145,645	(71,158)
PROFIT BEFORE TAXATION		293,869	587,498	638,507	1,267,208
Taxation	29	(17,564)	249,631	140,343	490,856
PROFIT AFTER TAXATION		311,433	337,867	498,164	776,352
		----- Rupees -----			
Basic and diluted earnings per share	30	0.31	0.34	0.50	0.78

The annexed notes 1 to 38 form an integral part of these condensed interim financial statements.

Managing Director

Chief Financial Officer

Director

Director

Director

Imeegh
22/8/2019