The Bank of Khyber
CUSTODIAN OF RICH VALUES

BOK/HO/BOD/2021/2091 August 27, 2021

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

Subject: **FINANCIAL RESULTS FOR THE HALF YEAR ENDED JUNE 30, 2021**

Dear Sir,

We have to inform you that the Board of Directors of our Bank in their 167^{th} meeting held on Thursday, August 26, 2021 at 04:00 p.m. at Peshawar, recommended the following:

(i)	**CASH DIVIDEND**	**NIL**
(ii)	**BONUS SHARES**	**NIL**
(iii)	**RIGHT SHARES**	**NIL**
(iv)	**ANY OTHER ENTITLEMENT / CORPORATE ACTION**	**NIL**
(v)	**ANY OTHER PRICE – SENSITIVE INFORMATION**	**NIL**

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, 2021 will be transmitted through PUCARS separately, within the specified time.

Yours Sincerely,

Muhammad Ali Qadri
Head – Shares Deptt: /
Assistant Company Secretary

THE BANK OF KHYBER
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2021

	Note	Quarter ended		Period ended	
		April 01 to June 30, 2021	April 01 to June 30, 2020	**January 01 to June 30, 2021**	January 01 to June 30, 2020
		Rupees in '000			
Mark-up/return/interest earned	21	**4,813,922**	6,892,883	**10,354,902**	14,826,368
Mark-up/return/interest expensed	22	**3,364,597**	5,180,035	**7,107,892**	11,660,229
Net mark-up/ interest income		**1,449,325**	1,712,848	**3,247,010**	3,166,139
NON MARK-UP/INTEREST INCOME					
Fee and commission income	23	**126,186**	78,336	**196,911**	158,889
Dividend income		**9,948**	2,589	**15,232**	4,618
Foreign exchange income		**86,327**	83,096	**322,178**	259,267
Income / (loss) from derivatives		**-**	-	**-**	-
(Loss) / gain on securities	24	**87,973**	1,387,329	**(88,639)**	1,749,177
Other income	25	**27,983**	29,893	**52,623**	59,771
Total non-markup/interest income		**338,417**	1,581,243	**498,305**	2,231,722
Total income		**1,787,742**	3,294,091	**3,745,315**	5,397,861
NON MARK-UP/INTEREST EXPENSE					
Operating expenses	26	**1,221,783**	1,124,773	**2,436,106**	2,192,246
Workers Welfare Fund		**-**	-	**-**	-
Other charges	27	**1,317**	(12,802)	**3,617**	-
Total non-markup/interest expenses		**1,223,100**	1,111,971	**2,439,723**	2,192,246
PROFIT BEFORE PROVISIONS		**564,642**	2,182,120	**1,305,592**	3,205,615
Provisions and write offs - net	28	**289,749**	1,032,326	**377,469**	1,172,234
PROFIT BEFORE TAXATION		**274,893**	1,149,794	**928,123**	2,033,381
Taxation	29	**106,205**	491,850	**319,946**	827,209
PROFIT AFTER TAXATION		**168,688**	657,944	**608,177**	1,206,172
		Rupees			
Basic and diluted earnings per share	30	**0.16**	0.63	**0.58**	1.15

The annexed notes 1 to 39 form an integral part of these condensed interim financial statements.

MANAGING DIRECTOR | **CHIEF FINANCIAL OFFICER** | **DIRECTOR** | **DIRECTOR** | **DIRECTOR**