

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 167th meeting held on Thursday, August 26, 2021 at 04:00 p.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> |

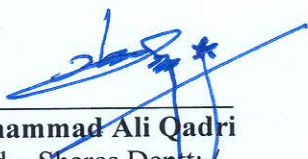
The financial results of the Bank are attached as Annexure – I.

The 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