

Ref. BOK/HO/CS/2016/

August 24, 2016

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

Subject: **FINANCIAL RESULTS FOR THE HALF YEAR ENDED JUNE 30, 2016**

Dear Sir,

We have to inform you that the Board of Directors of our Bank in their 139<sup>th</sup> meeting held on August 23, 2016 at 11:00 a.m. at The Bank of Khyber, 38 – Zahoor Plaza, Blue Area, Islamabad, recommended the following:

- |       |  |                   |
|-------|--|-------------------|
| (i)   | <b><u>CASH DIVIDEND</u></b>                            | <b><u>NIL</u></b> |
| (ii)  | <b><u>BONUS SHARES</u></b>                             | <b><u>NIL</u></b> |
| (iii) | <b><u>RIGHT SHARES</u></b>                             | <b><u>NIL</u></b> |
| (iv)  | <b><u>ANY OTHER ENTITLEMENT / CORPORATE ACTION</u></b> | <b><u>NIL</u></b> |
| (v)   | <b><u>ANY OTHER PRICE – SENSITIVE INFORMATION</u></b>  | <b><u>NIL</u></b> |

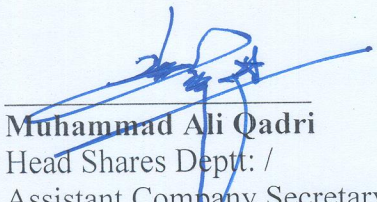
The financial results of the Bank are attached as Annexure – I.

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, 2<sup>nd</sup> Floor, State Life Building No. 3, Dr. Ziauddin Ahmed Road, Karachi at the close of the business on **NIL** will be treated in time for the purpose of the above entitlement to the transferees.

We will be sending 200 copies of printed Accounts for distribution amongst the members of the Exchange.

Yours faithfully,

  
**Muhammad Ali Qadri**  
Head Shares Dept: /  
Assistant Company Secretary

THE BANK OF KHYBER  
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)  
FOR THE SIX MONTHS ENDED JUNE 30, 2016

Note	Three months ended June 30, 2016	Six months ended June 30, 2016	Three months ended June 30, 2015	Six months ended June 30, 2015
	----- Rupees in '000' -----			
Mark-up / return / interest earned	2,792,844	5,587,822	2,573,408	5,429,479
Mark-up / return / interest expensed	1,637,222	3,348,163	1,514,221	3,208,541
Net mark-up / interest income	1,155,622	2,239,659	1,059,187	2,220,938
Provision against non-performing loans and advances - net	338,199	421,891	197,055	504,726
Provision/ (Reversal) of provision for diminution in the value of investments - net	24,078	(57,169)	(1,722)	(1,868)
Bad debts written off directly	111	111	-	-
	362,388	364,833	195,333	502,858
Net mark-up / interest income after provisions	793,234	1,874,826	863,854	1,718,080
<b>NON MARK-UP / INTEREST INCOME</b>				
Fee, commission and brokerage income	65,471	124,568	67,058	129,537
Dividend income	10,426	86,055	25,293	57,068
Income from dealing in foreign currencies	21,346	44,626	23,952	54,458
Gain on sale of securities - net	717,558	1,093,657	340,907	418,289
Unrealised gain/ (loss) on revaluation of investments classified as held-for-trading - net	255	-	(18,191)	(1,075)
Other income	16,451	40,774	39,134	60,187
Total non mark-up / interest income	831,507	1,389,680	478,153	718,464
	1,624,741	3,264,506	1,342,007	2,436,544
<b>NON MARK-UP / INTEREST EXPENSES</b>				
Administrative expenses	805,233	1,520,812	684,251	1,320,369
Provisions/ (Reversals) against other assets	14,065	(2,299)	(18,464)	(18,464)
Reversal against Workers Welfare Fund	-	-	(164,120)	(164,120)
Other charges	20	28	1,746	9,758
Total non mark-up / interest expenses	819,318	1,518,541	503,413	1,147,543
	805,423	1,745,965	838,594	1,289,001
Extra ordinary / unusual item	-	-	-	-
<b>PROFIT BEFORE TAXATION</b>	805,423	1,745,965	838,594	1,289,001
Taxation				
Current	(327,991)	(634,904)	(276,780)	(422,597)
Prior	(90,643)	(90,643)	(124,428)	(124,428)
Deferred	29,529	595	(35,956)	(31,941)
	(389,105)	(724,952)	(437,164)	(578,966)
<b>PROFIT AFTER TAXATION</b>	416,318	1,021,013	401,430	710,035
Unappropriated profit brought forward	1,332,428	727,733	944,283	635,678
Accumulated profit carried forward	1,748,746	1,748,746	1,345,713	1,345,713
Earnings per share - Basic and Diluted (in Rupees)	15 0.42	1.02	0.40	0.71

The annexed notes 1 to 19 form an integral part of this condensed interim financial information.

Managing Director

Director

Director

Director