

Ref. BOK/HO/CS/2016/1567

October 24, 2016

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

Subject: **FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2016**

Dear Sir,

We have to inform you that the Board of Directors of our Bank in their 140<sup>th</sup> meeting held on Monday, October 24, 2016 at 12:00 noon 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 Bank 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,



**Zahid Sahibzada**  
Company Secretary

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

Note	Three months ended September 30, 2016	Nine months ended September 30, 2016	Three months ended September 30, 2015	Nine months ended September 30, 2015	
	Rupees in '000'				
Mark-up / return / interest earned	3,280,628	8,868,450	2,736,297	8,165,776	
Mark-up / return / interest expensed	2,178,165	5,526,328	1,668,672	4,877,213	
Net mark-up / interest income	1,102,463	3,342,122	1,067,625	3,288,563	
Provision/(reversal) against non-performing loans and advances - net	99,309	521,200	(16,252)	488,474	
Reversal of provision for diminution in the value of investments - net	(39,932)	(97,101)	(2,839)	(4,707)	
Bad debts written off directly	327	438	-	-	
	59,704	424,537	(19,091)	483,767	
Net mark-up / interest income after provisions	1,042,759	2,917,585	1,086,716	2,804,796	
<b>NON MARK-UP / INTEREST INCOME</b>					
Fee, commission and brokerage income	59,163	183,731	53,212	182,749	
Dividend income	9,239	95,294	28,306	85,374	
Income from dealing in foreign currencies	21,879	66,505	33,869	88,327	
Gain on sale of securities - net	303,595	1,397,252	174,921	593,210	
Unrealised gain on revaluation of investments classified as held-for-trading - net	48	48	3,326	2,251	
Other income	25,832	66,606	44,107	104,294	
Total non mark-up / interest income	419,756	1,809,436	337,741	1,056,205	
	1,462,515	4,727,021	1,424,457	3,861,001	
<b>NON MARK-UP / INTEREST EXPENSES</b>					
Administrative expenses	806,772	2,327,584	693,655	2,014,024	
Reversals against other assets	-	(2,299)	-	(18,464)	
Reversal against Workers Welfare Fund	-	-	-	(164,120)	
Other charges	-	28	8	9,766	
Total non mark-up / interest expenses	806,772	2,325,313	693,663	1,841,206	
	655,743	2,401,708	730,794	2,019,795	
Extra ordinary / unusual item	-	-	-	-	
<b>PROFIT BEFORE TAXATION</b>	655,743	2,401,708	730,794	2,019,795	
Taxation					
Current	(175,323)	(810,227)	(233,963)	(656,560)	
Prior	-	(90,643)	-	(124,428)	
Deferred	(31,423)	(30,828)	(4,377)	(36,318)	
	(206,746)	(931,698)	(238,340)	(817,306)	
<b>PROFIT AFTER TAXATION</b>	448,997	1,470,010	492,454	1,202,489	
Unappropriated profit brought forward	1,658,947	637,934	1,247,222	537,187	
Accumulated profit carried forward	2,107,944	2,107,944	1,739,676	1,739,676	
<b>Earnings per share - Basic and Diluted (in Rupees)</b>	15	0.45	1.47	0.49	1.20

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

Mr.