

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

Subject: **FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2019**

Dear Sir,

We have to inform you that the Board of Directors of our Bank in their 158th meeting held on Friday, October 25, 2019 at 11:00 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> |

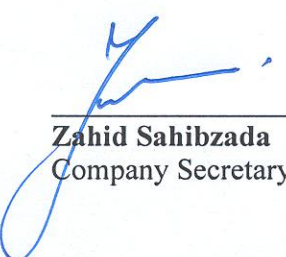
The financial results of the Bank are attached as Annexure – I.

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 Bank 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 Quarterly Report of the Bank for the period ended September 30, 2019 will be transmitted through PUCARS separately, within the specified time.

Yours Sincerely,



Zahid Sahibzada
Company Secretary

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

Note	Three months ended	Three months ended	Nine months ended	Nine months ended	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018	
	----- Rupees in '000 -----				
Mark-up/return/interest earned	21	7,032,126	3,483,925	17,304,352	10,618,021
Mark-up/return/interest expensed	22	5,728,555	2,313,977	13,538,822	6,657,142
Net mark-up/ interest income		1,303,571	1,169,948	3,765,530	3,960,879
NON MARK-UP/INTEREST INCOME					
Fee and commission income	23	91,684	93,683	287,072	318,707
Dividend income		2,477	6,011	7,912	32,553
Foreign exchange income		53,973	52,537	143,170	107,166
Income / (loss) from derivatives		-	-	-	-
(Loss) / gain on securities - net	24	17,519	2,562	19,711	13,794
Other income	25	35,081	18,990	94,841	72,182
Total non-markup / interest income		200,734	173,783	552,706	544,402
Total income		1,504,305	1,343,731	4,318,236	4,505,281
NON MARK-UP/INTEREST EXPENSE					
Operating expenses	26	1,222,858	987,029	3,250,349	2,952,399
Workers Welfare Fund		-	-	-	-
Other charges	27	5,211	22,015	7,498	22,145
Total non-markup/interest expenses		1,228,069	1,009,044	3,257,847	2,974,544
PROFIT BEFORE PROVISIONS		276,236	334,687	1,060,389	1,530,737
Provisions and write offs - net	28	14,935	77,664	160,580	6,506
PROFIT BEFORE TAXATION		261,301	257,023	899,809	1,524,231
Taxation	29	161,655	105,668	301,998	596,524
PROFIT AFTER TAXATION		99,646	151,355	597,811	927,707
		----- Rupees -----			
Basic and diluted earnings per share	30	0.10	0.15	0.60	0.93

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

Chairman

Chief Financial Officer

Director

Director

Director

WAF
25/09/19