

BOK/HO/CS/2026

April 27, 2026

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

Dear Sir

FINANCIAL RESULTS FOR THE QUARTER ENDED MARCH 31, 2026

We have to inform you that the Board of Directors of our Bank in their 206th meeting held on Saturday, April 25, 2026 at 11:00 a.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 which includes Statement of Profit or Loss including Earning/(Loss) Per Share for the current interim period and cumulatively for the current financial year to date with comparative Statement of Profit or Loss for the comparable interim periods (current and year-to-date of the immediately preceding financial year, Statement of Financial Position, Statement of Changes in Equity and Statement of Cash Flows, are attached.

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 Quarterly Report of the Bank for the period ended March 31, 2026 will be transmitted through PUCARS separately, within the specified time.

Regards,



Raza Mohsin Qizilbash
Company Secretary

THE BANK OF KHYBER
CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31, 2026

		(Un-audited) March 31, 2026	(Audited) December 31, 2025
	Note	----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	7	20,220,118	25,398,116
Balances with other banks	8	3,956,843	3,217,067
Lendings to financial institutions	9	131,533	3,438,549
Investments	10	312,241,487	274,956,627
Advances	11	129,368,281	126,705,821
Property and equipment	12	4,758,283	4,796,539
Right-of-use assets	13	1,542,174	1,626,161
Intangible assets	14	370,743	379,645
Deferred tax assets	15	2,203,740	1,032,911
Other assets	16	14,411,886	11,748,178
Total Assets		489,205,088	453,299,614
LIABILITIES			
Bills payable	17	2,029,033	3,212,340
Borrowings	18	89,514,986	35,697,978
Deposits and other accounts	19	363,536,494	378,123,220
Lease liabilities	20	1,757,745	1,757,104
Subordinated debt		-	-
Deferred tax liabilities		-	-
Other liabilities	21	10,929,145	10,832,282
Total Liabilities		467,767,403	429,622,924
NET ASSETS		21,437,685	23,676,690
REPRESENTED BY			
Share capital	22	11,579,360	11,579,360
Reserves		6,431,757	6,229,178
Surplus on revaluation of assets	23	57,431	1,358,853
Unappropriated profit		3,369,137	4,509,299
		21,437,685	23,676,690
CONTINGENCIES AND COMMITMENTS	24		

The annexed notes 1 to 41 form an integral part of these condensed interim unconsolidated financial statements.

**MANAGING
DIRECTOR**

**CHIEF FINANCIAL
OFFICER**

DIRECTOR

DIRECTOR

DIRECTOR




THE BANK OF KHYBER
CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THREE MONTH PERIOD ENDED MARCH 31, 2026

		January 1 to March 31, 2026	January 1 to March 31, 2025
	Note	----- Rupees in '000 -----	
Mark-up / return / interest earned	25	11,374,268	13,500,282
Mark-up / return / interest expensed	26	7,157,493	8,394,671
Net mark-up / interest income		<u>4,216,775</u>	<u>5,105,611</u>
NON MARK-UP / INTEREST INCOME			
Fee and commission income	27	304,171	228,101
Dividend income		-	-
Foreign exchange income		91,831	72,367
Income / (loss) from derivatives		-	-
Gain on securities	28	66,229	520,715
Net (loss) / gain on derecognition of financial assets measured at amortised cost	29	(29,686)	50,971
Share of profit of associate		2,785	2,968
Other income	30	31,927	24,783
Total non-mark-up / interest income		<u>467,257</u>	<u>899,905</u>
Total income		<u>4,684,032</u>	<u>6,005,516</u>
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	31	2,932,562	2,720,474
Workers Welfare Fund		-	-
Other charges	32	25	130
Total non-mark-up / interest expenses		<u>2,932,587</u>	<u>2,720,604</u>
PROFIT BEFORE CREDIT LOSS ALLOWANCE		<u>1,751,445</u>	<u>3,284,912</u>
(Reversal) of credit loss allowance and write offs - net	33	(357,132)	(117,989)
PROFIT BEFORE TAXATION		<u>2,108,577</u>	<u>3,402,901</u>
Taxation	34	1,095,680	1,800,369
PROFIT AFTER TAXATION		<u>1,012,897</u>	<u>1,602,532</u>
		-----Rupees -----	
Basic and diluted earnings per share	35	<u>0.87</u>	<u>1.38</u>

The annexed notes 1 to 41 form an integral part of these condensed interim unconsolidated financial statements.

**MANAGING
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THE BANK OF KHYBER
CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE THREE MONTH PERIOD ENDED MARCH 31, 2026

	Share capital	Statutory reserve	Surplus / (deficit) on revaluation of			Unappropriated profit	Total
			Investments	Property and equipment	Non-banking assets		
----- Rupees in '000 -----							
Balance as at January 1, 2025 (audited)	11,579,360	5,066,025	749,966	900,120	26,612	3,577,136	21,899,219
Effect of remeasurement on adoption of IFRS 9 - net of tax	-	-	90,629	-	-	-	90,629
Balance as at January 1, 2025 - restated	11,579,360	5,066,025	840,595	900,120	26,612	3,577,136	21,989,848
Profit after taxation for the three month period ended 31 March, 2025	-	-	-	-	-	1,602,532	1,602,532
Other comprehensive (loss) / income - net of tax							
Movement in deficit on revaluation of investments in debt instruments - net of tax	-	-	(861,034)	-	-	-	(861,034)
Share of surplus on revaluation of investment of associate - net of tax	-	-	1,339	-	-	-	1,339
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(244,731)	-	-	-	(244,731)
Share of remeasurement loss on defined benefit obligation of associate - net of tax	-	-	-	-	-	-	-
Movement in surplus on revaluation of equity investments - net of tax	-	-	11,207	-	-	-	11,207
Total other comprehensive loss - net of tax	-	-	(1,093,219)	-	-	-	(1,093,219)
Transfer to statutory reserve	-	320,506	-	-	-	(320,506)	-
Transfer from surplus on revaluation of non-banking asset - net of tax	-	-	-	-	(1,354)	1,354	-
Transactions with owners, recorded directly in equity							
Final cash dividend for the year ended December 31, 2024 (Rs.1.70 per share)	-	-	-	-	-	(1,968,682)	(1,968,682)
Balance as at March 31, 2025 (un-audited) - restated	11,579,360	5,386,531	(252,624)	900,120	25,258	2,891,834	20,530,479
Profit after taxation for the nine month period ended December 31, 2025	-	-	-	-	-	4,213,231	4,213,231
Other comprehensive income / (loss) - net of tax							
Movement in surplus on revaluation of investments in debt instruments through FVOCI- net of tax	-	-	1,501,771	-	-	-	1,501,771
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(874,614)	-	-	-	(874,614)
Deficit transferred to profit and loss on reclassification of debt investment - net of tax	-	-	792	-	-	-	792
Share of surplus on revaluation of investments of associate - net of tax	-	-	-	-	-	-	-
Remeasurement (loss) on defined benefit obligations - net of tax	-	-	-	-	-	(24,064)	(24,064)
Movement in deficit on revaluation of equity investments - net of tax	-	-	34,812	-	-	-	34,812
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	31,187	-	31,187
Total other comprehensive income - net of tax	-	-	662,761	-	31,187	(24,064)	669,884
Transfer to statutory reserve	-	842,647	-	-	-	(842,647)	-
Transfer from surplus on revaluation of non-banking asset to unappropriated profit - net of tax	-	-	-	-	(4,058)	4,058	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit - net of tax	-	-	(3,791)	-	-	3,791	-
Transactions with owners, recorded directly in equity							
Interim cash dividend for the year ended December 31, 2025 (Rs.1.50 per share)	-	-	-	-	-	(1,736,904)	(1,736,904)
Balance as at December 31, 2025 (audited)	11,579,360	6,229,178	406,346	900,120	52,387	4,509,299	23,676,690
Impacts of EIR application - net of tax (note 4.1)	-	-	-	-	-	16,782	16,782
Balance as at January 1, 2026	11,579,360	6,229,178	406,346	900,120	52,387	4,526,081	23,693,472
Profit after taxation for the three Month Period Ended 31 March 2026	-	-	-	-	-	1,012,897	1,012,897
Other comprehensive income / (loss) - net of tax							
Movement in deficit on revaluation of investments in debt instruments - net of tax	-	-	(1,291,341)	-	-	-	(1,291,341)
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(31,790)	-	-	-	(31,790)
Share of surplus on revaluation of investment of associate - net of tax	-	-	151	-	-	-	151
Movement in surplus on revaluation of equity investments - net of tax	-	-	23,000	-	-	-	23,000
Share of remeasurement loss on defined benefit obligations of associate - net of tax	-	-	-	-	-	-	-
Total other comprehensive loss - net of tax	-	-	(1,299,980)	-	-	-	(1,299,980)
Transfer to statutory reserve	-	202,579	-	-	-	(202,579)	-
Transfer from surplus on revaluation of non-banking asset - net of tax	-	-	-	-	(1,442)	1,442	-
Transactions with owners, recorded directly in equity							
Final cash dividend for the year ended December 31, 2025 (Rs.1.70 per share)	-	-	-	-	-	(1,968,704)	(1,968,704)
Balance as at March 31, 2026 (un-audited)	11,579,360	6,431,757	(893,634)	900,120	50,945	3,369,137	21,437,685

MANAGING DIRECTOR

CHIEF FINANCIAL OFFICER

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THE BANK OF KHYBER
CONDENSED INTERIM UNCONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE THREE MONTH PERIOD ENDED MARCH 31, 2026

	January 1 to March 31, 2026	January 1 to March 31, 2025
Note	----- Rupees in '000 -----	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	2,108,577	3,402,901
Less: Dividend income	-	-
	<u>2,108,577</u>	<u>3,402,901</u>
Adjustments:		
Net mark-up / return / interest income	(4,314,186)	(5,206,071)
Depreciation - Property and equipment	31 253,204	205,041
Depreciation - Non-banking assets acquired in satisfaction of claims	31 13,496	11,178
Depreciation - Right-of-use assets	31 192,153	186,554
Amortization	31 23,416	20,955
(Reversal) of credit loss allowance and write offs - net	33 (357,132)	(117,989)
Gain on securities	28 (66,229)	(520,715)
Net loss / (gain) on derecognition of financial assets measured at amortised cost	29 29,686	(50,971)
Gain on disposal of property and equipment - net	30 (676)	(667)
Finance charges on leased assets	26 97,411	100,460
Unwinding of deferred cost on staff loans	44,805	59,348
Share of profit of associate	(2,785)	(2,968)
	<u>(4,086,837)</u>	<u>(5,315,845)</u>
	<u>(1,978,260)</u>	<u>(1,912,944)</u>
(Increase) / decrease in operating assets		
Lendings to financial institutions	3,307,095	(1,535,164)
Securities classified as FVPL	-	(5,362)
Advances	(2,324,816)	78,493,716
Other assets (excluding advance taxation and mark-up receivable)	898,547	(1,133,977)
	<u>1,880,826</u>	<u>75,819,213</u>
Increase / (decrease) in operating liabilities		
Bills payable	(1,183,307)	(20,523,683)
Borrowings from financial institutions	53,817,008	(58,073,108)
Deposits	(14,586,726)	60,977,994
Other liabilities (excluding current taxation and mark-up payable)	(22,754)	909,862
	<u>38,024,221</u>	<u>(16,708,935)</u>
Mark-up / interest received	8,393,408	9,999,974
Mark-up / interest paid	(9,036,003)	(12,427,528)
Income tax paid	(1,469,705)	(959,564)
Net cash flow from operating activities	<u>35,814,487</u>	<u>53,810,216</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in amortised cost	-	891,211
Net investments in securities classified as FVOCI	(38,986,550)	(49,816,242)
Investment in Subsidiary	(1,000,000)	-
Investments in property and equipment	(79,310)	(147,615)
Investments in intangible assets	17,788	(34,286)
Disposal of property and equipment	697	1,023
Net cash flow used in investing activities	<u>(40,047,375)</u>	<u>(49,105,909)</u>
CASH FLOW FROM FINANCING ACTIVITIES		
Payments of lease obligations against right-of-use assets	(204,936)	(250,739)
Dividend paid	(321)	3
Net cash flow used in financing activities	<u>(205,257)</u>	<u>(250,736)</u>
Effects of credit loss allowance changes on cash and cash equivalents	(77)	(385)
(Decrease) / increase in cash and cash equivalents	<u>(4,438,222)</u>	<u>4,453,186</u>
Cash and cash equivalents at beginning of the period	<u>28,615,183</u>	<u>27,245,369</u>
Cash and cash equivalents at end of the period	<u>24,176,961</u>	<u>31,698,555</u>

The annexed notes 1 to 41 form an integral part of these condensed interim unconsolidated financial statements.

MANAGING
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THE BANK OF KHYBER
CONDENSED INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31, 2026

		(Un-audited) March 31, 2026	(Audited) December 31, 2025
	Note	----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	7	20,220,118	25,398,116
Balances with other banks	8	3,956,843	3,217,067
Lendings to financial institutions	9	131,533	3,438,549
Investments	10	311,241,487	274,956,627
Advances	11	129,368,281	126,705,821
Property and equipment	12	4,758,283	4,796,539
Right-of-use assets	13	1,542,174	1,626,161
Intangible assets	14	370,743	379,645
Deferred tax assets	15	2,203,740	1,032,911
Other assets	16	14,403,545	11,748,178
Total Assets		488,196,747	453,299,614
LIABILITIES			
Bills payable	17	2,029,033	3,212,340
Borrowings	18	89,514,986	35,697,978
Deposits and other accounts	19	362,532,839	378,123,220
Lease liabilities	20	1,757,745	1,757,104
Subordinated debt		-	-
Deferred tax liabilities		-	-
Other liabilities	21	10,922,178	10,832,282
Total Liabilities		466,756,781	429,622,924
NET ASSETS		21,439,966	23,676,690
REPRESENTED BY			
Share capital	22	11,579,360	11,579,360
Reserves		6,431,757	6,229,178
Surplus on revaluation of assets	23	57,431	1,358,853
Unappropriated profit		3,371,418	4,509,299
		21,439,966	23,676,690
CONTINGENCIES AND COMMITMENTS	24		

The annexed notes 1 to 41 form an integral part of these condensed interim consolidated financial statements.

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THE BANK OF KHYBER
CONDENSED INTERIM CONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THREE MONTH PERIOD ENDED MARCH 31, 2026

		January 1 to March 31, 2026	January 1 to March 31, 2025
	Note	----- Rupees in '000 -----	
Mark-up / return / interest earned	25	11,374,268	13,500,282
Mark-up / return / interest expensed	26	7,145,630	8,394,671
Net mark-up / interest income		<u>4,228,638</u>	<u>5,105,611</u>
NON MARK-UP / INTEREST INCOME			
Fee and commission income	27	304,171	228,101
Dividend income		-	-
Foreign exchange income		91,831	72,367
Income / (loss) from derivatives		-	-
Gain on securities	28	66,229	520,715
Net (loss) / gain on derecognition of financial assets measured at amortised cost	29	(29,686)	50,971
Share of profit of associate		2,785	2,968
Other income	30	31,927	24,783
Total non-mark-up / interest income		<u>467,257</u>	<u>899,905</u>
Total income		<u>4,695,895</u>	<u>6,005,516</u>
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	31	2,941,211	2,720,474
Workers Welfare Fund		-	-
Other charges	32	25	130
Total non-mark-up / interest expenses		<u>2,941,236</u>	<u>2,720,604</u>
PROFIT BEFORE CREDIT LOSS ALLOWANCE		<u>1,754,659</u>	<u>3,284,912</u>
(Reversal) of credit loss allowance and write offs - net	33	(357,132)	(117,989)
PROFIT BEFORE TAXATION		<u>2,111,791</u>	<u>3,402,901</u>
Taxation	34	1,096,613	1,800,369
PROFIT AFTER TAXATION		<u>1,015,178</u>	<u>1,602,532</u>
		-----Rupees -----	
Basic and diluted earnings per share	35	<u>0.88</u>	<u>1.38</u>

The annexed notes 1 to 41 form an integral part of these condensed interim consolidated financial statements.

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THE BANK OF KHYBER
CONDENSED INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE THREE MONTH PERIOD ENDED MARCH 31, 2026

	Share capital	Statutory reserve	Surplus / (deficit) on revaluation of			Unappropriated profit	Total
			Investments	Property and equipment	Non-banking assets		
----- Rupees in '000 -----							
Balance as at January 1, 2025 (audited)	11,579,360	5,066,025	749,966	900,120	26,612	3,577,136	21,899,219
Impact of adoption of IFRS 9 - net of tax	-	-	90,629	-	-	-	90,629
Balance as at January 1, 2025 - restated	11,579,360	5,066,025	840,595	900,120	26,612	3,577,136	21,989,848
Profit after taxation for the three month period ended 31 March, 2025	-	-	-	-	-	1,602,532	1,602,532
Other comprehensive (loss) / income - net of tax	-	-	-	-	-	-	-
Movement in deficit on revaluation of investments in debt instruments - net of tax	-	-	(861,034)	-	-	-	(861,034)
Share of surplus on revaluation of investment of associate - net of tax	-	-	1,339	-	-	-	1,339
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(244,731)	-	-	-	(244,731)
Share of remeasurement loss on defined benefit obligation of associate - net of tax	-	-	-	-	-	-	-
Movement in surplus on revaluation of equity investments - net of tax	-	-	11,207	-	-	-	11,207
Total other comprehensive loss - net of tax	-	-	(1,093,219)	-	-	-	(1,093,219)
Transfer to statutory reserve	-	320,506	-	-	-	(320,506)	-
Transfer from surplus on revaluation of non-banking asset - net of tax	-	-	-	-	(1,354)	1,354	-
Transactions with owners, recorded directly in equity							
Final cash dividend for the year ended December 31, 2024 (Rs.1.70 per share)	-	-	-	-	-	(1,968,682)	(1,968,682)
Balance as at March 31, 2025 (un-audited)	11,579,360	5,386,531	(252,624)	900,120	25,258	2,891,834	20,530,479
Profit after taxation for the nine month period ended December 31, 2025	-	-	-	-	-	4,213,231	4,213,231
Other comprehensive income / (loss) - net of tax	-	-	-	-	-	-	-
Movement in surplus on revaluation of investments in debt instruments through FVOCI- net of tax	-	-	1,501,771	-	-	-	1,501,771
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(874,614)	-	-	-	(874,614)
Deficit transferred to profit and loss on reclassification of debt investment - net of tax	-	-	792	-	-	-	792
Share of surplus on revaluation of investments of associate - net of tax	-	-	-	-	-	-	-
Remeasurement (loss) on defined benefit obligations - net of tax	-	-	-	-	-	(24,064)	(24,064)
Movement in (deficit) on revaluation of equity investments - net of tax	-	-	34,812	-	-	-	34,812
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	31,187	-	31,187
Total other comprehensive income - net of tax	-	-	662,761	-	31,187	(24,064)	669,884
Transfer to statutory reserve	-	842,647	-	-	-	(842,647)	-
Transfer from surplus on revaluation of non-banking asset to unappropriated profit - net of tax	-	-	-	-	(4,058)	4,058	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit - net of tax	-	-	(3,791)	-	-	3,791	-
Transactions with owners, recorded directly in equity							
Interim cash dividend for the year ended December 31, 2025 (Rs.1.50 per share)	-	-	-	-	-	(1,736,904)	(1,736,904)
Balance as at December 31, 2025 (audited)	11,579,360	6,229,178	406,346	900,120	52,387	4,509,299	23,676,690
Impacts of EIR application - net of tax (note 4.1)	-	-	-	-	-	16,782	16,782
Balance as at January 1, 2026	11,579,360	6,229,178	406,346	900,120	52,387	4,526,081	23,693,472
Profit after taxation for the three Month Period Ended 31 March 2026	-	-	-	-	-	1,015,178	1,015,178
Other comprehensive income / (loss) - net of tax	-	-	-	-	-	-	-
Movement in deficit on revaluation of investments in debt instruments - net of tax	-	-	(1,291,341)	-	-	-	(1,291,341)
Gain on sale of debt investments carried at FVOCI reclassified to profit and loss - net of tax	-	-	(31,790)	-	-	-	(31,790)
Share of surplus on revaluation of investment of associate - net of tax	-	-	151	-	-	-	151
Movement in surplus on revaluation of equity investments - net of tax	-	-	23,000	-	-	-	23,000
Share of remeasurement loss on defined benefit obligations of associate - net of tax	-	-	-	-	-	-	-
Total other comprehensive loss - net of tax	-	-	(1,299,980)	-	-	-	(1,299,980)
Transfer to statutory reserve	-	202,579	-	-	-	(202,579)	-
Transfer from surplus on revaluation of non-banking asset - net of tax	-	-	-	-	(1,442)	1,442	-
Transactions with owners, recorded directly in equity							
Final cash dividend for the year ended December 31, 2025 (Rs.1.70 per share)	-	-	-	-	-	(1,968,704)	(1,968,704)
Balance as at March 31, 2026 (un-audited)	11,579,360	6,431,757	(893,634)	900,120	50,945	3,371,418	21,439,966

The annexed notes 1 to 41 form an integral part of these condensed interim consolidated financial statements.

MANAGING DIRECTOR

CHIEF FINANCIAL OFFICER

DIRECTOR

DIRECTOR

DIRECTOR

THE BANK OF KHYBER
CONDENSED INTERIM CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE THREE MONTH PERIOD ENDED MARCH 31, 2026

	Note	January 1 to March 31, 2026	January 1 to March 31, 2025
----- Rupees in '000 -----			
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		2,111,791	3,402,901
Less: Dividend income		-	-
		<u>2,111,791</u>	<u>3,402,901</u>
Adjustments:			
Net mark-up / return / interest income		(4,326,049)	(5,206,071)
Depreciation - Property and equipment	31	253,204	205,041
Depreciation - Non-banking assets acquired in satisfaction of claims	31	13,496	11,178
Depreciation - Right-of-use assets	31	192,153	186,554
Amortization	31	23,416	20,955
(Reversal) of credit loss allowance and write offs - net	33	(357,132)	(117,989)
Gain on securities	28	(66,229)	(520,715)
Net loss / (gain) on derecognition of financial assets measured at amortised cost	29	29,686	(50,971)
Gain on disposal of property and equipment - net	30	(676)	(667)
Finance charges on leased assets	26	97,411	100,460
Unwinding of deferred cost on staff loans		44,805	59,348
Share of profit of associate		(2,785)	(2,968)
		<u>(4,098,700)</u>	<u>(5,315,845)</u>
		<u>(1,986,909)</u>	<u>(1,912,944)</u>
(Increase) / decrease in operating assets			
Lendings to financial institutions		3,307,095	(1,535,164)
Securities classified as FVPL		-	(5,362)
Advances		(2,324,816)	78,493,716
Other assets (excluding advance taxation and mark-up receivable)		907,174	(1,133,977)
		<u>1,889,453</u>	<u>75,819,213</u>
Increase / (decrease) in operating liabilities			
Bills payable		(1,183,307)	(20,523,683)
Borrowings from financial institutions		53,817,008	(58,073,108)
Deposits		(15,590,381)	60,977,994
Other liabilities (excluding current taxation and mark-up payable)		(22,732)	909,862
		<u>37,020,588</u>	<u>(16,708,935)</u>
Mark-up / interest received		8,393,408	9,999,974
Mark-up / interest paid		(9,031,130)	(12,427,528)
Income tax paid		(1,470,923)	(959,564)
Net cash flow from operating activities		<u>34,814,487</u>	<u>53,810,216</u>
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in amortised cost		-	891,211
Net investments in securities classified as FVOCI		(38,986,550)	(49,816,242)
Investments in property and equipment		(79,310)	(147,615)
Investments in intangible assets		17,788	(34,286)
Disposal of property and equipment		697	1,023
Net cash flow used in investing activities		<u>(39,047,375)</u>	<u>(49,105,909)</u>
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations against right-of-use assets		(204,936)	(250,739)
Dividend paid		(321)	3
Net cash flow used in financing activities		<u>(205,257)</u>	<u>(250,736)</u>
Effects of credit loss allowance changes on cash and cash equivalents		(77)	(385)
(Decrease) / increase in cash and cash equivalents		(4,438,222)	4,453,186
Cash and cash equivalents at beginning of the period		28,615,183	27,245,369
Cash and cash equivalents at end of the period		<u>24,176,961</u>	<u>31,698,555</u>

The annexed notes 1 to 41 form an integral part of these condensed interim consolidated financial statements.

MANAGING
DIRECTOR

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OFFICER

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