



The Bank of Khyber

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Corporate Briefing Session - 2020

Tuesday September 29, 2020



The Bank of Khyber

Caveat

This presentation is not an offer or solicitation of an offer to buy or sell any securities or any investment.



The Bank of Khyber

Corporate Information

Legal Advisors

Mr. Nisar Ahmed Khan, Advocate, Peshawar
M/s. Mohsin Tayebaly & Co., Karachi

Registrar and Share Registration Office

THK Associates (Pvt) Ltd.
1st Floor, 40-C, Block 6
P.E.C.H.S, Karachi – 75530
Pakistan.

Registered Office / Head Office

The Bank of Khyber
24 – The Mall, Peshawar Cantt.

1st Floor, State Life Building, 34 – The Mall,
Peshawar Cantt., Pakistan

UAN# 00-92-91-111 95 95 95

URL: www.bok.com.pk

External Auditors

EY Ford Rhodes, Chartered Accountants

About Us

- Established in 1991 through an Act of the KPK Provincial Assembly.
- As of June 30, 2020, the BOK is operating with 169 branches throughout the country out of which 84 branches are functioning as dedicated Islamic Banking Branches.
- Apart from its presence in all the four provinces, the Bank also provides banking services in Gilgit Baltistan, FATA merged districts and Azad Jammu & Kashmir.
- Awarded status of a scheduled bank in September 1994.
- Started Islamic banking operations in 2003.
- Since the Bank's listing on the Pakistan Stock Exchange (former KSE) in 2006, four Bonus Issues have been materialized whereas five Cash Dividends have also been paid to the shareholders.
- Long term credit ratings assigned by The PACRA and JCR-VIS are 'A' and 'A' respectively and the short-term credit ratings assigned are 'A-1' and 'A-1' respectively.
- The Bank has established a network of 303 correspondent international banks in 69 countries.

The Board of Directors of the Bank is constituted of Seven Directors as follows:

- Chairman
- Managing Director
- Three nominee Directors of the Government of Khyber Pakhtunkhwa
- Three Directors elected by Private sector shareholders.

Shareholding:

Shareholding of the Bank is held as follows:

- | | |
|------------------------------------|--------|
| • Government of Khyber Pakhtunkhwa | 70.20% |
| • Ismail Industries Limited | 24.42% |
| • General Public | 5.38% |

Applicable regulations:

In addition to all regulations applicable to listed companies, the Bank is also governed by the Bank of Khyber Act, 1991 a legislation passed by the Provincial Assembly of KPK.

Six Years' Financial Highlights

(Rs in Million)

Description	2014	2015	2016	2017	2018	2019	June-2020
Deposits	92,264	117,292	157,020	159,247	171,168	182,168	221,126
Advances	40,057	36,454	31,644	83,369	95,012	109,742	112,620
Investments	72,431	88,296	141,602	140,474	94,233	146,911	158,025
Total Assets	126,106	155,159	206,400	245,132	223,095	306,305	318,194
Capital & Reserves	14,920	15,918	16,143	15,398	11,705	14,201	17,759
Profit After Tax	1,309	1,789	2,020	1,790	466	1,306	1,206
Return on Equity	9%	11%	13%	12%	4%	10.08%	15.22%
Dividends Declared	1,000	1,250	1,501	1,501	-	500	-
EPS	1.31	1.79	2.02	1.79	0.47	1.31	1.21
Dividend Per Share	1.00	1.25	1.50	1.50	-	0.50	-
Dividend Pay out Ratio	76%	70%	74%	84%	-	38%	-
CAR	22.65%	23.75%	21.34%	20%	12.28%	15.30%	18.45%
Advances-(net) to Deposits Ratio	46.87%	34.22%	22.96%	55.05%	57.94%	60.24%	50.93%



Six Years' Financial Highlights-ISLAMIC

The Bank of Khyber

(Rs in Million)

Description	2014	2015	2016	2017	2018	2019	Jun-20
Deposits	20,325	25,450	30,832	36,516	45,894	50,079	58,267
Advances	9,502	10,195	5,627	41,472	35,467	45,792	42,616
Investments	10,828	10,575	10,541	9,680	10,574	11,602	15,384
Total Assets	25,340	31,843	35,637	57,421	55,046	80,672	73,985
Capital & Reserves	3,172	3,636	4,077	4,645	5,069	6,520	6,259
Profit After Tax	459	435	314	634	825	1,435	497

Operational Goals and Achievements During Last 5 Years

- The bank during last five years have achieved in major all their operational goals as follows.
 - Improved the credit rating; long term ‘AA’ and short run ‘A +1’.
 - Maximize the shareholders’ return
 - Increase the branch network and outreach
 - Increase the number of ATMs for public convenience.
 - Enhance the deposit base with major focus on low cost deposits.
 - Increase the share of private deposit accounts.
 - Increase the total asset base of the bank.
 - Develop technological base for Core Banking Application
 - Introduced JCB cards to enable BOK customers to pay international transactions. Payment by JCB is also accepted for public utilities, transportation and medical service ahead of the competition.

Future Outlooks in 2020-2021

- The Bank being watchful of the economic conditions would focus on maintaining the growth momentum and assets' quality.
- The cornerstone of Bank's philosophy would remain on improving service quality standards and providing state of the art banking services through leveraging technology and trained human resource.
- To target new market segments and to improve efficiency and productivity in Bank's overall performance.
- Focusing on enhancing revenue growth and profitability through cross selling various financial products, strengthening internal controls operational structure, capacity building, proficient customer services and optimizing branch banking platform
- Emphasizing on major cost rationalization initiatives through continuous improvement in automation and product innovations.
- Emphasizing to increase loaning in all segments of economy with special focus on SME and agriculture sector to improve Bank's ADR and profitability.
- The Bank is fully confident that the goals set for the ensuing year will be materialized and would contribute to working of the Bank.

BRANCH NETWORK –Province-wise

YEAR	KPK	PUNJAB	SINDH	BALUCHISTAN	ICT	AJK	GILGIT
2014	57	34	12	4	4	3	1
2015	69	34	12	4	4	3	1
2016	86	34	12	5	4	3	1
2017	99	35	12	5	5	3	1
2018	101	35	12	6	5	3	1
2019	101	35	12	6	5	3	1
2020	109	34	12	6	4	3	1



Details of Dividend Payouts

Date	Financial Results	Details
March 4,2020	31/12/2019(YR)	Rs 0.50 per share
March 2,2018	31/12/2017(YR)	15%(D)
March 7,2017	31/12/2016(YR)	15%(D)
March 9,2016	31/12/2015(YR)	12.5%(D)
March 13,2015	31/12/2014(YR)	10%(D)
October 29,2013		11.12%(B)
October 30,2012		9.40%(B)
October 30,2012		9.40%(B)
May 30,2011		64.41%(R)
November 20,2008	31/12/2008(YR)	25%(B)
January 8,2007		100% at a premium of 2.75 per share,(R)



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THANK YOU