

SAUDI PAK INDUSTRIAL AND AGRICULTURAL INVESTMENT COMPANY LIMITED  
UNCONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT [UN-AUDITED]  
FOR THE PERIOD ENDED JUNE 30, 2025

Note	Quarter Ended		Period Ended		
	June 30, 2025	June 30, 2024 (Restated)	June 30, 2025	June 30, 2024 (Restated)	
	------(Rupees)-----				
Mark-up / Return / Interest earned	22	1,398,766,104	2,058,225,486	3,982,048,306	4,435,075,707
Mark-up / Return / Interest expensed	23	1,093,474,130	2,022,418,651	3,104,662,038	4,282,240,952
<b>Net Mark-up / Interest Income</b>		<b>305,291,974</b>	<b>35,806,835</b>	<b>877,386,268</b>	<b>152,834,755</b>
<b>NON MARK-UP / INTEREST INCOME</b>					
Fee and commission income	24	24,666,683	16,576,301	57,597,173	29,860,891
Dividend income		17,757,949	49,216,924	49,826,215	121,166,805
Foreign exchange income / (loss)		493,426	37,500	480,837	(465,788)
Gain on securities	25	1,704,438	110,254,440	3,334,515	157,829,368
Other income	26	102,811,653	79,491,822	162,504,593	145,451,696
<b>Total non-markup / interest income</b>		<b>147,434,149</b>	<b>255,576,987</b>	<b>273,743,333</b>	<b>453,842,972</b>
<b>Total income</b>		<b>452,726,122</b>	<b>291,383,822</b>	<b>1,151,129,601</b>	<b>606,677,727</b>
<b>NON MARK-UP / INTEREST EXPENSES</b>					
Operating expenses	27	218,476,992	146,191,861	432,091,427	279,732,333
Other charges	28	-	5,126,000	-	5,126,000
<b>Total Non-markup / Interest Expenses</b>		<b>218,476,992</b>	<b>151,317,861</b>	<b>432,091,427</b>	<b>284,858,333</b>
Profit before credit loss allowance		234,249,130	140,065,961	719,038,174	321,819,394
Credit loss allowance and write offs - net Extra ordinary / unusual items	29	(324,104,995)	(66,686,471)	(388,891,869)	13,831,382
<b>Profit before income tax and minimum tax</b>		<b>558,354,125</b>	<b>206,752,432</b>	<b>1,107,930,043</b>	<b>307,988,012</b>
Levy differential	30	-	-	-	(10,448,841)
Alternate corporate tax		(1,008,750)	-	(11,189,822)	-
Super tax		(845,000)	(3,070,688)	(16,267,158)	(9,629,438)
<b>Final tax</b>		<b>(1,853,750)</b>	<b>(3,070,688)</b>	<b>(17,456,980)</b>	<b>(9,629,438)</b>
<b>PROFIT BEFORE INCOME TAX</b>		<b>556,500,375</b>	<b>203,681,744</b>	<b>1,080,473,063</b>	<b>287,909,733</b>
Taxation	31	(209,985,075)	(54,110,843)	(414,177,732)	10,761,953
<b>PROFIT AFTER TAXATION</b>		<b>346,515,300</b>	<b>149,570,901</b>	<b>666,295,331</b>	<b>298,671,686</b>
------(Rupee)-----					
Basic Earnings per share	32	0.512	0.221	0.985	0.441
Diluted Earnings per share	33	0.512	0.221	0.985	0.441

The annexed notes 1 to 39 form an integral part of these unconsolidated condensed interim financial statements.

  
GM/Chief Executive

  
Chief Financial Officer

  
Director

  
Director

  
Director