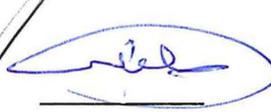


SAUDI PAK INDUSTRIAL AND AGRICULTURAL INVESTMENT COMPANY LIMITED
CONSOLIDATED STATEMENT PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2025

| | Note | 2025 -----Rupees----- | 2024 |
|---|------|--------------------------|----------------------|
| Mark-up / Return / Interest earned | 24 | 6,425,548,078 | 10,963,811,433 |
| Mark-up / Return / Interest expensed | 25 | 4,879,057,820 | 9,863,183,909 |
| Net Mark-up / Interest Income | | 1,546,490,258 | 1,100,627,524 |
| NON MARK-UP / INTEREST INCOME | | | |
| Fee and commission income | 26 | 116,812,104 | 84,888,311 |
| Dividend income | | 122,582,345 | 214,209,028 |
| Income / (Loss) from derivatives | | (33,356) | (652,039) |
| Gain on securities | 27 | 123,205,526 | 221,323,385 |
| Net gains / (losses) on derecognition of financial assets measured at amortised cost | | - | - |
| Other income | 28 | 334,383,018 | 315,438,995 |
| Total non-markup / interest income | | 696,949,637 | 835,207,680 |
| Total income | | 2,243,439,895 | 1,935,835,203 |
| NON MARK-UP / INTEREST EXPENSES | | | |
| Operating expenses | 29 | 867,304,305 | 670,812,717 |
| Other charges | 30 | - | 5,126,000 |
| Total Non-markup / Interest Expenses | | 867,304,305 | 675,938,717 |
| Profit before credit loss allowance | | 1,376,135,590 | 1,259,896,486 |
| Credit loss allowance and write offs - net | 31 | (564,489,444) | (169,660,890) |
| Profit before income tax and minimum tax differential | | 1,940,625,034 | 1,429,557,377 |
| Levy differential | 32 | | |
| Super tax | | (19,964,787) | (1,525,997) |
| Final tax | | (29,429,568) | (19,062,063) |
| PROFIT BEFORE INCOME TAX | | 1,891,230,679 | 1,408,969,318 |
| Taxation | 33 | (555,743,314) | (447,602,509) |
| PROFIT AFTER TAXATION | | 1,335,487,365 | 961,366,809 |
| | | | |
| Basic earnings per share | 34 | 1.974 | 1.421 |
| Diluted earnings per share | 34 | 1.974 | 1.421 |

The annexed notes 1 to 45 and annexure I form an integral part of these consolidated financial statements.







GM/Chief Executive Chief Financial Officer Director Director Director