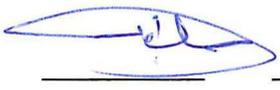


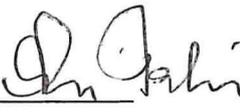
SAUDI PAK INDUSTRIAL AND AGRICULTURAL INVESTMENT COMPANY LIMITED
UNCONSOLIDATED STATEMENT PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2025

	Note	2025 -----Rupees-----	2024
Mark-up / Return / Interest earned	24	6,420,100,728	10,961,948,684
Mark-up / Return / Interest expensed	25	4,895,122,306	9,874,613,029
Net Mark-up / Interest Income		1,524,978,422	1,087,335,655
NON MARK-UP / INTEREST INCOME			
Fee and commission income	26	116,812,104	84,888,311
Dividend income		122,439,806	202,731,023
Foreign exchange income / (loss)		(33,356)	(652,039)
Gain on securities	27	113,657,374	210,546,198
Other income	28	327,654,897	310,015,097
Total non-markup / interest income		680,530,825	807,528,590
Total income		2,205,509,247	1,894,864,245
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	29	857,684,042	675,549,245
Other charges	30	-	5,126,000
Total Non-markup / Interest Expenses		857,684,042	680,675,245
Profit before credit loss allowance		1,347,825,205	1,214,189,000
Credit loss allowance and write offs - net	31	(564,489,444)	(169,660,890)
Profit before income tax and minimum tax differential		1,912,314,649	1,383,849,890
Levy differential	32		
Super tax		(19,964,787)	(1,525,997)
Final tax		(29,429,568)	(19,062,063)
PROFIT BEFORE INCOME TAX		1,862,920,294	1,363,261,831
Taxation	33	(539,213,295)	(443,440,722)
PROFIT AFTER TAXATION		1,323,706,999	919,821,109
Basic earnings per share	34	1.957	1.360
Diluted earnings per share	34	1.957	1.360

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







GM/Chief Executive Chief Financial Officer Director Director Director