SAUDI PAK INDUSTRIAL AND AGRICULTURAL INVESTMENT COMPANY LIMITED
UNCONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT [UN-AUDITED]
FOR THE PERIOD ENDED SEPTEMBER 30, 2026

	Note	Quarter Ended		Period Ended	
		September 30, 2026	September 30, 2025	**September 30, 2026**	September 30, 2025
		----------(Rupees)----------			
Mark-up / Return / Interest earned	23	**1,291,463,655**	1,199,440,939	**3,686,672,034**	5,181,489,245
Mark-up / Return / Interest expensed	24	**938,376,807**	888,262,192	**2,661,888,535**	3,992,924,230
Net Mark-up / Interest Income		**353,086,848**	311,178,747	**1,024,783,499**	1,188,565,015
NON MARK-UP / INTEREST INCOME					
Fee and commission income	25	**42,529,840**	30,834,944	**108,806,036**	88,432,117
Dividend income		**14,117,491**	19,450,997	**46,550,222**	69,277,212
Foreign exchange income / (loss)		**(121,040)**	(322,913)	**(328,396)**	157,924
Gain / (Loss) on securities	26	**474,189**	169,361,614	**(244,137,246)**	172,696,129
Other income	27	**86,596,472**	77,188,916	**275,511,519**	239,693,509
Total non-markup / interest income		**143,596,952**	296,513,558	**186,402,135**	570,256,891
Total income		**496,683,800**	607,692,305	**1,211,185,634**	1,758,821,906
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	28	**226,833,660**	233,124,025	**655,024,566**	665,215,452
Other charges		**-**	-	**-**	-
Total Non-markup / Interest Expenses		**226,833,660**	233,124,025	**655,024,566**	665,215,452
Profit before credit loss allowance		**269,850,140**	374,568,280	**556,161,068**	1,093,606,454
Credit loss allowance and write offs - net	29	**(21,972,706)**	(19,356,621)	**(229,881,449)**	(408,248,490)
Extra ordinary / unusual items		**-**	-	**-**	-
Profit before income tax and minimum tax differential		**291,822,846**	393,924,902	**786,042,517**	1,501,854,945
Taxation	30	**(113,339,319)**	(102,893,429)	**(361,568,414)**	(544,528,141)
PROFIT AFTER TAXATION		**180,078,142**	291,031,473	**424,474,103**	957,326,804
		----------(Rupee)----------			
Basic Earnings per share	31	**0.266**	0.430	**0.627**	1.415
Diluted Earnings per share	32	**0.266**	0.430	**0.627**	1.415

The annexed notes 1 to 38 form an integral part of these unconsolidated condensed interim financial statements.

GM/Chief Executive | Chief Financial Officer | Director | Director | Director