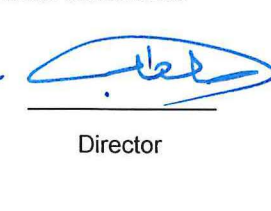


SAUDI PAK INDUSTRIAL AND AGRICULTURAL INVESTMENT COMPANY LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT [UN-AUDITED]
FOR THE PERIOD ENDED SEPTEMBER 30, 2025

	Note	September 30, 2025	September 30, 2024
		-----Rupees-----	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before income tax and minimum tax differential		1,501,854,945	717,233,550
Less: dividend income		(69,277,212)	(121,166,805)
		<u>1,432,577,733</u>	<u>596,066,745</u>
Adjustments:			
Depreciation		165,624,608	119,700,001
Depreciation on right-of-use asset		29,434,551	13,560,150
Amortization		2,426,198	2,687,928
Credit loss allowance and write-offs		(230,730,821)	(230,450,274)
Gain on sale/disposal of property and equipment		(8,768,069)	-
Finance charges on leased assets		10,692,533	8,666,060
Charge for defined benefit plan		7,754,427	13,095,279
Unrealized loss - FVPL investments		(116,070,618)	(7,899,968)
		<u>(139,637,191)</u>	<u>(80,640,824)</u>
		<u>1,292,940,542</u>	<u>515,425,921</u>
(Increase) / decrease in operating assets			
Lendings to financial institutions		(684,749,508)	1,930,131,459
Securities classified as FVPL		(902,933,819)	380,184,044
Advances		(3,489,185,587)	(2,064,987,088)
Others assets (excluding advance taxation)		2,895,646,687	(1,629,306,185)
		<u>(2,181,222,227)</u>	<u>(1,383,977,769)</u>
(Decrease) / Increase in operating liabilities			
Borrowings from financial institutions		(116,635,430,145)	55,593,770,580
Deposits		(2,089,097,845)	2,345,857,639
Other liabilities		(1,672,845,514)	(65,570,713)
		<u>(120,397,373,504)</u>	<u>57,874,057,506</u>
Payments against off-balance sheet obligations		-	-
Payment to defined benefit plan		(16,384,318)	(11,304,648)
Payment for compensated absences		-	(2,377,563)
Income tax / levy paid		(666,941,768)	(616,446,099)
Net cash flow (used in) / generated from operating activities		<u>(121,968,981,275)</u>	<u>56,375,377,348</u>
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in amortized cost securities		74,634,604	(250,000,000)
Net Investments in securities classified as FVOCI		122,110,710,301	(56,027,503,499)
Dividends received		117,537,407	124,324,356
Investments in property and equipment		(49,846,944)	(108,829,701)
Disposal of property and equipment		9,577,259	3,794,187
Net cash flow generated / (used in) from investing activities		<u>122,262,612,627</u>	<u>(56,258,214,657)</u>
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations		(47,773,317)	(39,515,259)
Dividend paid		(200,000,000)	-
Net cash flow (used in) / from financing activities		<u>(247,773,317)</u>	<u>(39,515,259)</u>
Effects of exchange rate changes on cash and cash equivalents		-	-
Increase in cash and cash equivalents		<u>45,858,034</u>	<u>77,647,432</u>
Cash and cash equivalents at beginning of the period		307,112,364	224,887,948
Cash and cash equivalents at end of the period	34	<u>352,970,398</u>	<u>302,535,380</u>

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