

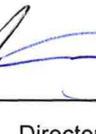
SAUDI PAK INDUSTRIAL AND AGRICULTURAL INVESTMENT COMPANY LIMITED
UNCONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2025

	Note	2025	2024
-----Rupees-----			
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before income tax and minimum tax differential		1,912,314,649	1,383,849,890
Less: dividend income		(122,439,806)	(202,731,023)
		<u>1,789,874,843</u>	<u>1,181,118,867</u>
Adjustments:			
Depreciation	28.1 & 29	222,050,551	176,278,781
Depreciation on right-of-use asset	29	40,641,351	33,701,616
Amortization	29	3,210,740	3,588,974
Credit loss allowance and write-offs	31	(247,723,597)	(169,660,890)
Gain on sale/disposal of property and equipment	28	(8,725,947)	(3,779,067)
Finance charges on leased assets	25	16,064,486	11,429,120
Charge for defined benefit plan	29.1	10,339,234	7,301,419
Charge for compensated absences	29.1	6,916,478	6,513,620
Unrealized loss - FVPL investments	27	(10,572,493)	(69,366,507)
		<u>32,200,803</u>	<u>(3,992,934)</u>
		<u>1,822,075,646</u>	<u>1,177,125,933</u>
Decrease in operating assets			
Lendings to financial institutions	8	299,547,095	2,865,447,618
Securities classified as FVPL		104,001,002	727,135,750
Advances	10	(5,610,626,266)	(5,134,421,319)
Others assets (excluding advance taxation)		1,953,937,416	(932,824,133)
		<u>(3,253,140,753)</u>	<u>(2,474,662,084)</u>
(Decrease) / Increase in operating liabilities			
Borrowings from financial institutions	15	(116,570,665,731)	109,440,799,098
Deposits	16	(2,058,348,939)	1,631,755,151
Other liabilities		(1,563,170,479)	1,517,562,104
		<u>(120,192,185,149)</u>	<u>112,590,116,353</u>
Payments against off-balance sheet obligations		-	-
Payment to defined benefit plan and compensated absences	37.7	(16,175,775)	(5,911,566)
Income tax / levy paid		(741,254,072)	(816,204,284)
Net cash flow (used in) / generated from operating activities		<u>(122,380,680,102)</u>	<u>110,470,464,351</u>
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in amortized cost securities		45,778,238	(115,879,053,955)
Net Investments in securities classified as FVOCI		123,069,139,208	5,622,562,799
Dividends received		199,647,871	152,599,683
Investments in property and equipment		(93,109,608)	(253,786,093)
Disposal of property and equipment		24,535,138	8,774,926
Net cash flow generated / (used in) from investing activities		<u>123,245,990,847</u>	<u>(110,348,902,640)</u>
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations	17	(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>617,537,427</u>	<u>82,046,452</u>
Cash and cash equivalents at beginning of the year		307,112,364	225,065,912
Cash and cash equivalents at end of the year	35	<u>924,649,791</u>	<u>307,112,364</u>

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