

SAUDI PAK INDUSTRIAL AND AGRICULTURAL INVESTMENT COMPANY LIMITED  
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT [UN-AUDITED]  
FOR THE PERIOD ENDED MARCH 31, 2026

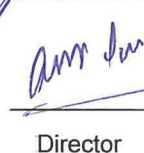
Note	March 31, 2026	March 31, 2025
	-----Rupees-----	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Profit before income tax and minimum tax differential	243,283,693	549,575,918
Less: dividend income	<u>(19,359,397)</u>	<u>(32,068,266)</u>
	223,924,296	517,507,652
<b>Adjustments:</b>		
Depreciation	55,291,959	54,233,804
Depreciation on right-of-use asset	11,206,800	8,922,591
Amortization	954,072	783,545
Credit loss allowance and write-offs	(28,186,214)	(64,786,874)
Gain on sale/disposal of property and equipment	(22,991)	(678,218)
Gain on sale of non banking assets	(3,413,500)	-
Finance charges on leased assets	4,985,733	2,479,368
Charge for defined benefit plan	2,935,182	2,584,809
Unrealized loss - FVPL investments	-	11,552,833
	<u>43,751,042</u>	<u>15,091,858</u>
	267,675,338	532,599,510
<b>(Increase) / decrease in operating assets</b>		
Lendings to financial institutions	25,000,000	-
Securities classified as FVPL	22,137,998	620,765,228
Advances	(1,565,478,748)	(7,791,996,127)
Others assets (excluding advance taxation)	672,774,441	578,517,905
	<u>(845,566,309)</u>	<u>(6,592,712,994)</u>
<b>(Decrease) / Increase in operating liabilities</b>		
Borrowings from financial institutions	(456,307,665)	(6,202,246,679)
Deposits	489,011,032	260,966,886
Other liabilities	(309,058,301)	697,727,822
	<u>(276,354,934)</u>	<u>(5,243,551,971)</u>
Payments against off-balance sheet obligations	-	-
Payment to defined benefit plan	-	-
Income tax / levy paid	(241,195,995)	(325,816,525)
<b>Net cash flow (used in) / generated from operating activities</b>	<u>(1,095,441,899)</u>	<u>(11,629,481,979)</u>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Net investments in amortized cost securities	74,374,131	11,987,934,377
Net Investments in securities classified as FVOCI	450,883,676	-
Dividends received	6,378,463	8,450,000
Investments in property and equipment	(17,173,829)	(81,322,154)
Disposal of property and equipment	65,023,003	678,218
<b>Net cash flow generated / (used in) from investing activities</b>	<u>579,485,443</u>	<u>11,915,740,441</u>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Payments of lease obligations	(23,967,214)	(21,791,329)
Dividend paid	-	(100,000,000)
<b>Net cash flow (used in) / from financing activities</b>	<u>(23,967,214)</u>	<u>(121,791,329)</u>
Effects of exchange rate changes on cash and cash equivalents	-	-
<b>Increase in cash and cash equivalents</b>	<u>(539,923,670)</u>	<u>164,467,133</u>
Cash and cash equivalents at beginning of the period	924,649,791	300,916,450
Cash and cash equivalents at end of the period	<u>384,726,121</u>	<u>465,383,583</u>

35

The annexed notes 1 to 40 form an integral part of these unconsolidated condensed interim financial statements.

  
GM/Chief Executive

  
Chief Financial Officer

  
Director

  
Director

  
Director