SAUDI PAK INDUSTRIAL AND AGRICULTURAL INVESTMENT COMPANY LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT [UN-AUDITED]
FOR THE PERIOD ENDED JUNE 30, 2026

	Note	June 30, 2026	June 30, 2025
		----------------Rupees----------------	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		**494,219,670**	1,107,930,043
Less: Dividend income		**(32,432,731)**	(49,826,215)
		461,786,939	1,058,103,828
Adjustments:			
Depreciation		**113,041,684**	109,827,212
Depreciation on right-of-use asset		**20,431,458**	18,227,751
Amortization		**1,991,674**	1,588,808
Credit loss allowance and write-offs		**(119,792,825)**	(225,618,625)
(Gain) on sale/disposal of property and equipment		**(838,500)**	(4,316,070)
Finance charges on leased assets		**9,226,815**	5,320,580
Charge for defined benefit plan		**5,870,364**	5,169,618
Unrealized loss - FVPL investments		**4,657,664**	(7,853,083)
		31,174,835	(97,653,809)
		492,961,774	960,450,019
(Increase) / decrease in operating assets			
Lendings to financial institutions		**(1,514,176,400)**	(365,452,905)
Securities classified as FVPL		**(13,922,965)**	(213,863,286)
Advances		**(2,456,110,028)**	(1,812,993,447)
Others assets (excluding advance taxation)		**249,308,934**	2,359,064,907
		(3,734,900,459)	(33,244,731)
Increase/(Decrease) in operating liabilities			
Borrowings from financial institutions		**1,345,500,492**	(118,386,904,169)
Deposits		**17,811,840**	(2,188,588,265)
Other liabilities		**(369,115,367)**	(1,691,386,209)
		994,196,965	(122,266,878,643)
Payments against off-balance sheet obligations		**-**	-
Payment to defined benefit plan		**(1,521,084)**	(11,208,944)
Income tax / levy paid		**(332,522,375)**	(401,085,250)
Net cash flow (used in) / generated from operating activities		**(2,581,785,179)**	(121,751,967,548)
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in amortized cost securities		**262,930,807**	(79,230,841)
Net Investments in securities classified as FVOCI		**1,910,422,941**	122,212,234,972
Dividends received		**6,378,463**	111,898,220
Investments in property and equipment		**(26,112,459)**	(26,560,478)
Disposal of property and equipment		**50,956,003**	4,610,353
Net cash flow generated / (used in) from investing activities		**2,204,575,755**	122,222,952,226
CASH FLOW FROM FINANCING ACTIVITIES			
Payments of lease obligations against right-of-use assets		**(54,714,947)**	(47,773,317)
Dividend paid		**(200,000,000)**	(200,000,000)
Net cash flow (used in) / from financing activities		**(254,714,947)**	(247,773,317)
Effects of exchange rate changes on cash and cash equivalents		**-**	-
Increase in cash and cash equivalents		**(631,924,371)**	223,211,360
Cash and cash equivalents at beginning of the period	34	**924,649,791**	307,112,364
Cash and cash equivalents at end of the period	34	**292,725,420**	530,323,724

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