SAUDI PAK INDUSTRIAL AND AGRICULTURAL INVESTMENT COMPANY LIMITED UNCONSOLIDATED CASH FLOW STATEMENT FOR THE YEAR ENDED DECEMBER 31, 2023

Note Rupees Cash flow from operating activities Profit before taxalion 557,892,646 393,954,965 Less: dividend income (419,135,066) (400,457,127) Adjustments: Depreciation on right-of-use assets 13 39,767,560 (4,602,657,127) Depreciation on right-of-use assets 13 39,767,560 (4,00,457,127) Credit loss allowance / Provision and write-offs 30 467,527 4,472,252 Charge for compensated absences 28,1 9,803,037 8,793,471 Charge for compensated absences 28,1 9,803,037 8,793,471 Unrealized gain - FVPL / held for trading 8,11 (22,235,4407,265) 498,764,706 Securities classified as FVPL / held-for-trading 4,008,231 492,762,543 (Increase) / decrease in operating assets 2,364,405,452 (3,361,760,033 492,262,543 (Increase) / increase in operating liabilities (3,260,155,700) (6,22,35,246) (6,792,799) (2,2,235,246) (1,642,275,372) (3,381,767),130 (3,386,964,425) (3,381,767),130 (Decrease) / increase in operating activities (3,260,155,700) (6,22,235,246) (6,79,27,999) (2,2,457,425,477) (3,386,564,752) (3,381,767,130) (42,421,71,77) (3,260,155,700)			2023	2022
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Credit loss allowance / Provision and write-offs30467,368,664318,010,719Loss / (gain) on banking assets(212,994)(22,701,534)Interest expense on lease liability against ROU assets8.19.688,815Charge for compensated absences28.19.009,532Unrealized gain - FVPL / held for trading9.128.1(Increase) / decrease in operating assets337,025,513499,764,705Lendings to financial institutions(3,250,155,700)67,927,999Securities classified as FVPL / Held-for-trading(3,250,155,700)67,927,999Advances(1,062,235,246)(1,064,275,374)Others assets (excluding advance taxation)(3,380,964,025)(3,381,750,113)(Decrease) / increase in operating liabilities(3,380,964,025)(3,381,750,113)Borrowings from financial institutions2,374,405,4529,661,491,409Payments against off-balance sheet obligations2,374,405,4529,661,491,409Payments against off-balance sheet obligations7,65,245,621(1,738,685)Payments in operating fixed assets(14,713,713)(17,386,685)Investments in andruized cost / held-to-maturity securities765,245,621(6,690,909,105)Sale proceeds from disposal of non banking assets(14,713,713)(16,283,520)Investments in aperating fixed assets(17,930,880)(16,283,520)Proceeds from disposal of non banking assets(17,930,880)(16,283,520)Net cash flow from (used in financing activities(17,930,880)(16,283,520)Dividend paid <td>Depreciation on right-of-use assets</td> <td></td> <td>16,865,682</td> <td>14,675,277</td>	Depreciation on right-of-use assets		16,865,682	14,675,277
Loss / (gain) on sale of fixed assets(212,994)(22,701,534)Gain on disposal of non banking assets4,068,8151,284,979Interest sepens on lease liability against ROU assets4,068,8151,284,979Charge for compensated absences28.19,803,0378,733,471Charge for compensated absences28.19,803,0378,733,471Unrealized gain - FVPL / held for trading9.1(280,134,143)7,258,409Securites classified as FVPL / Held-for-trading40,68,815492,262,543Advances(3,250,155,700)67,927,999Advances(3,260,155,700)923,062,881Unerease) / decrease in operating liabilities(3,386,964,025)(3,361,750,113)(Decrease) / increase in operating liabilities(1,062,235,240)(1,064,275,374)Borrowings from financial institutions2,374,405,4529,661,491,409Payments against of-balance sheet obligations2,374,405,4529,661,491,409Payments in securities classified as FVOCI / available-for-sale(14,713,713)(17,366,685)Net investments in securities classified as FVOCI / available-for-sale(6,690,909,105)Net investments in securities classified as StrOCI / available-for-sale(6,690,909,105)Net investments in securities classified as StrOCI / available-for-sale(76,524,521Net investments in aperating fixed assets(17,930,880)(16,283,520)Proceeds from financing activities(17,930,880)(16,283,520)Net cash flow from financing activities(17,930,880)(16,283,520)Cash fl	Amortization	13	3,926,760	4,422,525
Gain on disposal of non banking assets4,068,815Interest expense on lease liability against ROU assets4,068,815Charge for defined benefit plan28.1Qurealized gain - FVPL / held for trading9.1Unrealized gain - FVPL / held for trading9.1Securites classified as FVPL / Held-for-trading397,025,513Advances(1crease) / decrease in operating assetsLendings to financial institutions(3,250,155,700)Securites classified as FVPL / Held-for-trading(3,366,940,025)Advances(3,366,940,025)(Decrease) / increase in operating liabilitiesBorrowings from financial institutions2,374,405,452Deposits(1,064,275,374)Other liabilities (excluding current taxation)2,374,405,452Payment to defined benefit plan and compensated absences(14,713,713)Income tax paid(987,819,831)Net cash flow from investing activities(987,2419,831)Net investments in aperating fixed assets(14,713,713)Proceeds from sale of fixed assets(14,713,712,000,002)Proceeds from sale of fixed assets(14,713,712)Proceeds from sale of fixed assets(17,930,880)Proceeds from sale of fixed assets(17,930,880)Payments against lease liabilities	Credit loss allowance / Provision and write-offs	30	467,368,564	318,010,719
Interest expense on lease liability against ROU assets4,068,8151,284,979Charge for defined benefit plan28.19,803,0378,793,471Charge for compensated absences28.14,009,5327,258,409Unrealized gain - FVPL / held for trading9.1(280,134,143)-Gincrease) / decrease in operating assets(advances)498,764,705Lendings to financial institutions(3,250,155,700)923,062,881Scurities classified as FVPL / Held-for-trading(3,386,964,025)(3,386,964,025)Advances(1,064,275,374)(3,386,964,025)Others assets (excluding advance taxation)(1,062,275,374)(1,064,275,374)(Decrease) / increase in operating liabilities(3,386,964,025)(3,381,750,113)Borrowings from financial institutions2,374,405,4529,661,491,409Payments against off-balance sheet obligations2,374,405,4529,661,491,409Payments against off-balance sheet obligations2,374,405,4529,661,491,409Payments against off-balance sheet obligations(14,713,713)(17,386,685)Investments in sourities classified as FVOCI / available-for-sale(68,718,931)(670,806,920)Net cash flow from financing activities(86,112,272)(3,616,128)Dividends received(14,713,713)(17,308,683,258)Investments in operating fixed assets(84,10,571)(78,282,450)Dividend sreeolived(1,4179,309,224)(5,971,140,220)Investments in operating fixed assets(14,717,929,2926)(5,971,140,220)Cash fl	. Loss / (gain) on sale of fixed assets		(212,994)	(22,701,534)
Charge for defined benefit plan28.19,803,0378,793,471Charge for compensated absences28.14,009,5327,258,409Unrealized gain - FVPL / held for trading9.1397,025,513498,764,705Signed gain - FVPL / held for trading397,025,513498,764,705Securities classified as FVPL / Held-for-trading393,025,513492,262,543Advances(3,250,155,700)-Others assets (excluding advance taxation)(1,062,235,246)(1,064,275,374)(Decrease) / increase in operating liabilities(3,366,964,025)(3,361,750,113)Borrowings from financial institutions2,374,405,4529,661,491,409Other liabilities (excluding current taxation)2,374,405,4529,661,491,409Payments against off-balance sheet obligationsPayments against off-balance sheet obligationsNet cash flow from investing activitiesNet investments in amortized cost / held-to-maturity securities(66,109,0024)6,103,810,234Dividends received <t< td=""><td>Gain on disposal of non banking assets</td><td></td><td>-</td><td></td></t<>	Gain on disposal of non banking assets		-	
Charge for compensated absences28.14.009,5327.258,409Unrealized gain - FVPL / held for trading9.1(280,134,143)-(Increase) / decrease in operating assets397,025,513498,764,705Lendings to financial institutions(3,250,155,700)923,062,881Securities classified as FVPL / Held-for-trading(3,260,155,700)67,927,999Advances(1,064,275,374)(3,366,964,025)Others assets (excluding advance taxation)(1,064,275,374)(Decrease) / increase in operating liabilities23,74,405,452Borrowings from financial institutions237,984,175Other liabilities (excluding current taxation)2,374,405,452Payments against off-balance sheet obligations2,374,405,452Payments against off-balance sheet obligations1,47,13,10Payment tax paid(1,479,309,024)Net investments in securities classified as FVOCI / available-for-sale765,245,621Net investments in operating fixed assets(6,690,909,105)Sale proceeds from disposal of non banking assets(1,477,930,880)Investments in operating fixed assets(17,930,880)Sale proceeds from financing activities(1,479,30,880)Net cash flow from / (used in) investing activities(1,7930,880)Net cash flow used in financing activities(1,7930,880)Payments against lease liabilities(17,930,880)Dividend paid(19,246,978)Net cash flow from financing activities(17,930,880)Payments against lease liabilities(19,246,978)Dividen	Interest expense on lease liability against ROU assets		4,068,815	1,284,979
Unrealized gain - FVPL / held for trading9.1(280,134,143)-397,025,513397,025,513398,764,705Securities classified as FVPL / Held-for-trading Advances(3,250,155,700)992,262,543Others assets (excluding advance taxation)(3,250,155,700)(2,365,402,738)Others assets (excluding advance taxation)(1,062,235,246)(1,064,275,374)(3,366,964,025)(3,361,50,113)(3,366,964,025)Other liabilities (excluding current taxation)237,984,175301,831,307Other liabilities (excluding current taxation)2,374,405,4529,661,491,409Payments against off-balance sheet obligations Payments against off-balance sheet obligations Payment to defined benefit plan and compensated absences Income tax paid(14,713,713)(17,386,685)Net cash flow (used in) / from operating activities(14,713,703)(17,386,682)(670,024)Net investments in amortized cost / held-or-maturity securities Dividends received(361,12,294)(6,690,909,105)337,616,126Net cash flow from financing activities(17,930,880)(16,283,258)(78,282,450)Payments against lease liabilities Dividend paid(17,930,880)(16,283,520)(16,283,520)Cash flow from financing activities(17,930,880)(16,283,520)(8,587,751,951Cash flow from financing activities(17,930,880)(16,283,520)(8,580,775)Dividend paid(17,930,880)(16,283,520)(8,580,775)Net cash flow from financing activities(17,930,880)(16,283,520)Dividend paid	Charge for defined benefit plan	28.1	9,803,037	8,793,471
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(Increase) / decrease in operating assetsLendings to financial institutionsSecurities classified as FVPL / Held-for-tradingAdvancesOthers assets (excluding advance taxation)(Increase) / increase in operating liabilitiesBorrowings from financial institutionsDepositsOther liabilities (excluding current taxation)(Increase) / increase in operating liabilitiesBorrowings from financial institutionsDepositsOther liabilities (excluding current taxation)Payments against off-balance sheet obligationsPayments against off-balance sheet obligationsPayment to defined benefit plan and compensated absences(14,713,713)(17,386,685)Income tax paidNet cash flow (used In) / from operating activitiesNet investments in securities classified as FVOCI / available-for-saleNet investments in operating fixed assetsInvestments in operating fixed assetsProceeds from disposal of non banking assetsPayment against lease liabilitiesDividend paidDividend paidCash flow from financing activitiesPayments against lease liabilitiesDividend paidPayments against lease liabilitiesDividend paid(17,930,880)(16,283,520)(16,283,520)(17,930,880)(16,283,520)(17,930,880)(16,283,520)(16,283,620)(17,930,880)(16,283,620)(17,930,880)(16,283,620)(17,930,880)<	Unrealized gain - FVPL / held for trading	9.1	(280,134,143)	-
(Increase) / decrease in operating assetsLendings to financial institutions(3,250,155,700)67,927,999Securities classified as FVPL / Held-for-trading(3,360,964,000)(1,062,235,246)(1,064,275,374)Advances(2,366,402,578)(1,062,235,246)(1,064,275,374)(Decrease) / increase in operating liabilities(3,386,964,025)(3,381,750,113)Borrowings from financial institutions424,421,277(1,318,247,877)Deposits(1,2,379,84,175)(3,366,964,025)Other liabilities (excluding current taxation)237,984,175(3,01,831,307)Payments against off-balance sheet obligationsPayment to defined benefit plan and compensated absences(14,713,713)(17,386,685)Income tax paid(987,819,831)(670,806,920)Net cash flow (used in) / from operating activities(1,479,309,024)6,103,810,234Cash flow from investing activities(1,479,309,024)6,103,810,234Dividends received(1,642,242,7456)(78,282,450)Investments in operating fixed assets(66,112,294)(78,282,450)Proceeds from disposal of non banking assets(6,410,571)(2,5751,951)Sale proceeds from disposal of non banking assets(17,930,880)(16,283,520)Net cash flow from financing activities(17,930,880)(16,283,520)Dividend paid(17,930,880)(16,283,520)(3,26,00,000)Net cash flow used in financing activities(17,930,880)(16,283,520)Dividend paid(17,930,880)(16,283,520)<			397,025,513	498,764,705
Lendings to financial institutions(3,250,155,700)-Securities classified as FVPL / Held-for-trading Advances(3,250,155,700)67,927,999Advances(2,365,402,738)(1,062,235,246)(1,064,275,374)Others assets (excluding advance taxation)(3,386,964,025)(3,386,750,113)(Decrease) / increase in operating liabilities(3,386,964,025)(3,386,750,113)Borrowings from financial institutions424,421,277(1,318,247,877Deposits(2,374,405,4529,661,491,409Other liabilities (excluding current taxation)2,374,405,4529,661,491,409Payments against off-balance sheet obligationsPayments defined benefit plan and compensated absences(14,713,713)(17,386,685)Income tax paid(987,819,831)(670,806,920)Net cash flow from investing activities(6,690,909,105)337,616,128Investments in operating fixed assets(86,112,294)(78,282,450)Proceeds from sale of fixed assets(86,112,294)(78,282,450)Proceeds from disposal of non banking assets(17,930,880)(16,283,520)Net cash flow from financing activities(17,930,880)(16,283,520)Payments against lease liabilities(17,930,880)(16,283,520)Dividend paid0Net cash flow used in financing activities(17,930,880)(98,783,520)Payments against lease liabilities(17,930,880)(98,783,520)Dividend paid0Cash flow from financing activitie			535,783,093	492,262,543
Securities classified as FVPL / Held-for-trading Advances923,062,881 2,364,040 (1,064,275,374) (3,361,750,113)Others assets (excluding advance taxation)(1,064,275,374) (3,361,750,113)(Decrease) / increase in operating liabilities Borrowings from financial institutions Deposits(1,064,275,374) (3,361,750,113)(Decrease) / increase in operating liabilities Borrowings from financial institutions Deposits(1,064,275,374) (3,361,750,113)(Decrease) / increase in operating liabilities Deposits(1,064,275,374) (3,361,750,113)Payments against off-balance sheet obligations Income tax paid(1,01,318,247,877) (958,587,775) (978,684,582) (987,819,831) (670,806,920) (1,479,309,024)(10,318,247,877 (958,587,775) (958,587,775) (958,587,775) (958,587,775) (958,587,775) (958,587,775) (961,491,409 (1,479,309,024)(10,318,247,877 (958,587,775) (978,684,582,582) (987,819,831) (670,806,9105) (987,83,520) (17,930,880)(10,200,880,10,000,100,100,100,100,100,100,10	(Increase) / decrease in operating assets			
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Others assets (excluding advance taxation)(1,062,235,246)(1,064,275,374)(Decrease) / increase in operating liabilitiesBorrowings from financial institutionsDepositsOther liabilities (excluding current taxation)Payments against off-balance sheet obligationsPayments against off-balance sheet obligationsPayment to defined benefit plan and compensated absences(14,713,713)(17,386,685)Income tax paidNet cash flow (used in) / from operating activitiesNet investments in securities classified as FVOCI / available-for-saleNet investments in operating fixed assetsDividends receivedInvestments in operating fixed assetsNet cash flow from financing activitiesNet cash flow from financing activitiesNet cash flow from financing activitiesPayments against lease liabilities(1,062,235,246)(1,064,275,374)(3,361,750,113)(1,062,235,246)(1,064,275,374)(1,064,275,374)(1,064,275,374)(1,064,275,374)(1,062,235,246)(1,071,000,000)(237,94,405,452)(1,071,010,000)(1,071,010,000)(1,071,010,000)(1,071,010,000)(1,071,010,000)(1,071,010,000)(1,071,010,000)(1,071,010,000)(1,071,010,000)(1,071,010,000)(1,071,010,000)(1,071,010,000)(1,071,010,000)(1,071,010,000)(1,071,010,000)(1,071,010,000) <tr< td=""><td>Securities classified as FVPL / Held-for-trading</td><td></td><td>923,062,881</td><td>67,927,999</td></tr<>	Securities classified as FVPL / Held-for-trading		923,062,881	67,927,999
(Decrease) / increase in operating liabilitiesBorrowings from financial institutionsDepositsOther liabilities (excluding current taxation)Payments against off-balance sheet obligationsPayment to defined benefit plan and compensated absencesIncome tax paidNet cash flow (used in) / from operating activitiesNet cash flow from investing activitiesInvestments in securities classified as FVOCI / available-for-saleNet investments in operating fixed assetsInvestments in operating fixed assetsInvestments in operating fixed assetsInvestments in operating fixed assetsInvestments in operating activitiesNet cash flow from / (used in) investing activitiesInvestments in operating fixed assetsInvestments in operating fixed assetsInvestments in operating fixed assetsNet cash flow from financing activitiesNet cash flow from / (used in) investing activitiesDividend paidNet cash flow from financing activitiesDividend paidNet cash flow used in financing activitiesDividend paidNet cash flow used in financing activitiesDividend paidNet cash flow used in financing activitiesCash and cash equivalents(10:246.978)(11:246.978)(11:246.978)(11:246.978)(11:246.978)(11:246.978)(11:246.978)(11:246.978)(11:246.978)(11:246.978)(11:246.978)(11:246.978)(11:246.978)(11:246.	Advances		2,364,040	(2,365,402,738)
(Decrease) / increase in operating liabilitiesBorrowings from financial institutions424,421,277Deposits10,318,247,877Deposits10,318,247,877Other liabilities (excluding current taxation)237,984,175Payments against off-balance sheet obligations2,374,405,452Payment to defined benefit plan and compensated absences(14,713,713)Income tax paid(987,819,831)Income tax paid(987,819,831)Net cash flow (used in) / from operating activities(14,479,309,024)Net investments in securities classified as FVOCI / available-for-sale765,245,621Net investments in operating fixed assets(86,112,294)Proceeds from sale of fixed assets(86,112,294)Proceeds from disposal of non banking assets(14,779,992,926Net cash flow from financing activities(17,930,880)Net cash flow from financing activities(17,930,880)Payments against lease liabilities(17,930,880)Dividend paid(16,283,520)Net cash flow used in financing activities(17,930,880)Payments against lease in abilities(17,930,880)Dividend paid(17,930,880)Net cash flow used in financing activities(17,930,880)Cash and cash equivalents(19,246,978)Cash and cash equivalen	Others assets (excluding advance taxation)		(1,062,235,246)	(1,064,275,374)
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Payments against off-balance sheet obligations2,374,405,4529,661,491,409Payment to defined benefit plan and compensated absences(14,713,713)(17,386,685)Income tax paid(987,819,831)(670,806,920)Net cash flow (used in) / from operating activities(14,79,309,024)6,103,810,234Cash flow from investing activities(14,79,309,024)6,103,810,234Net investments in securities classified as FVOCI / available-for-sale(14,713,713)(670,806,920)Net investments in amortized cost / held-to-maturity securities765,245,621(6,690,909,105)Net investments in operating fixed assets(86,112,294)(78,282,450)Proceeds from sale of fixed assets(86,112,294)(78,282,450)Proceeds from disposal of non banking assetsNet cash flow from financing activities(17,930,880)(16,283,520)Dividend paid(17,930,880)(16,283,520)Net cash flow used in financing activities(17,930,880)(16,283,520)(82,500,000)Dividend paidNet cash flow used in financing activities(17,930,880)(16,283,520)Effects of exchange rate changes on cash and cash equivalents(Decrease) / increase in cash and cash equivalents(2,374,405,452(19,246,978)7,886,494(244,312,890236,426,396	Deposits		1,712,000,000	(958,587,775)
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Payment to defined benefit plan and compensated absences(14,713,713)(17,386,685)Income tax paid(987,819,831)(670,806,920)Net cash flow (used in) / from operating activities(14,779,309,024)6,103,810,234Cash flow from investing activities(14,779,309,024)6,103,810,234Net investments in securities classified as FVOCI / available-for-sale(14,779,309,024)(6,690,909,105)Net investments in amortized cost / held-to-maturity securities370,021,572(6,690,909,105)Dividends received370,021,572(86,112,294)(78,282,450)Investments in operating fixed assets(86,112,294)(78,282,450)Proceeds from sale of fixed assets(14,77,992,926(5,997,140,220)Cash flow from financing activities(17,930,880)(16,283,520)Net cash flow from financing activities(17,930,880)(16,283,520)Dividend paidNet cash flow used in financing activities(17,930,880)(16,283,520)Dividend paidNet cash flow used in financing activities(17,930,880)(16,283,520)Dividend paidNet cash flow used in financing activitiesDividend paidNet cash flow used in financing activitiesEffects of exchange rate changes on cash and cash equivalents(Decrease) / increase in cash and cash equivalentsCash and cash equivalents at beginning of the year<			2,374,405,452	9,661,491,409
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Cash flow from investing activitiesNet investments in securities classified as FVOCI / available-for-saleNet investments in amortized cost / held-to-maturity securitiesDividends receivedInvestments in operating fixed assetsInvestments in operating fixed assetsProceeds from sale of fixed assetsSale proceeds from disposal of non banking assetsNet cash flow from financing activitiesPayments against lease liabilitiesDividend paidNet cash flow used in financing activitiesPayments of exchange rate changes on cash and cash equivalents(Decrease) / increase in cash and cash equivalents(11,246,978) <tr< td=""><td></td><td>_</td><td></td><td>(670,806,920)</td></tr<>		_		(670,806,920)
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Net investments in securities classified as FVOCI / available-for-sale765,245,621(6,690,909,105)Net investments in amortized cost / held-to-maturity securities422,427,456337,616,126Dividends received370,021,572(86,112,294)(78,282,450)Investments in operating fixed assets6,410,57125,751,951Sale proceeds from disposal of non banking assetsNet cash flow from / (used in) investing activities1,477,992,926(5,997,140,220)Cash flow from financing activities(17,930,880)(16,283,520)Dividend paid-(17,930,880)(16,283,520)Net cash flow used in financing activities(17,930,880)(98,783,520)Effects of exchange rate changes on cash and cash equivalents(19,246,978)7,886,494Cash and cash equivalents at beginning of the year244,312,890236,426,396	Cash flow from investing activities			
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Investments in operating fixed assets(86,112,294)(78,282,450)Proceeds from sale of fixed assets6,410,57125,751,951Sale proceeds from disposal of non banking assetsNet cash flow from / (used in) investing activities1,477,992,926(5,997,140,220)Cash flow from financing activities(17,930,880)(16,283,520)Dividend paid-(17,930,880)(16,283,520)Net cash flow used in financing activities(17,930,880)(98,783,520)Effects of exchange rate changes on cash and cash equivalents(Decrease) / increase in cash and cash equivalentsCash and cash equivalents at beginning of the year(19,246,978)7,886,494Cash and cash equivalents at beginning of the year244,312,890236,426,396				
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Payments against lease liabilities(17,930,880)(16,283,520)Dividend paid-(82,500,000)Net cash flow used in financing activities(17,930,880)(98,783,520)Effects of exchange rate changes on cash and cash equivalents(Decrease) / increase in cash and cash equivalentsCash and cash equivalents at beginning of the year244,312,890236,426,396				
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(Decrease) / increase in cash and cash equivalents(19,246,978)7,886,494Cash and cash equivalents at beginning of the year244,312,890236,426,396			(17,930,880)	(98,783,520)
Cash and cash equivalents at beginning of the year 244,312,890 236,426,396		_	-	-
Cash and cash equivalents at end of the year 33 225,065,912 244,312,890		-		the second s
	Cash and cash equivalents at end of the year	33 =	225,065,912	244,312,890

The annexed notes 1 to 43 and annexure I form an integral part of these financial statements.

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Chief Anancial Officer

Director

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Director

Director