DIN GROUP · TEXTILES | YARNS | FABRICS

Din Textile Mills Limited

Corporate Briefing Session 2026

For the year ended June 30, 2026.

Friday, November 20, 2026

PSX: DINT | PACRA A- / A2 | AUDITED FY2026



PRESENTATION ROADMAP

Agenda

1. Company at a Glance
2. FY2026 Financial Performance
3. Revenue Drivers & Operating Segments
4. Material Variations – Profit & Loss, Balance Sheet, Cash Flow
5. Four-Year Financial Trends
6. Wealth Generation & Distribution
7. Key Business Risks
8. Strategy & Future Outlook
9. Questions & Answers

ABOUT THE COMPANY

Company at a Glance

INCORPORATION

June 13, 1988

Listed on the Pakistan Stock Exchange (PSX) under symbol DINT.

PACRA RATING

A- / A2

Long-term rating A-, Short-term rating A2 reflecting resilient credit profile.

TOTAL WORKFORCE

2,972

Skilled employees across manufacturing and corporate functions at year end.

LOCATIONS

3 Sites

Manufacturing sites at Pattoki (Multan Road), Raiwind Road (Lahore) and Bachuki Majha (Kasur), Punjab.

Integrated Manufacturing Scope

Vertically integrated producer of premium yarn, greige and dyed fabric, and finished bedding products for domestic and export markets.

Diverse Product Range

Combed Compact, Slub, Slub Lycra, Mélange, Core Spun, Dyed, and Ply Yarns, high-specification Greige Woven Fabric and Bed Sheets.



INDUSTRIAL INFRASTRUCTURE

Our Manufacturing Capabilities

Spinning: 136,656 spindles across 4 spinning units; capacity 46.11 million kg of yarn per year.

Weaving: 144 air-jet looms in 1 weaving unit; capacity 88.31 million square metres of fabric per year.

Processing: 4.89 million kg dyeing unit (fibre and yarn per year).

Stitching: 60 stitching machines in the home textile unit at Raiwind; capacity 500,000 metres of fabric per month .

Clean energy: 12.6 MW solar power; 11.2 MW operational at June 30, 2026 and 12.6 MW after year end. **Environmental stewardship:** waste heat recovery boilers and a 120 m^3/day wastewater treatment plant.

FY2026 EXECUTIVE SUMMARY

FY2026 at a Glance – Return to Profitability

NET SALES

Rs. 33.09 B

▼ 17.5% vs FY25 (Rs. 40.12 B) due to lower yarn dispatch volumes & local market sluggishness.

GROSS PROFIT

Rs. 4.16 B

▲ 11.1% vs FY25 (Rs. 3.74 B); enhanced procurement discipline & operational efficiency.

GROSS MARGIN

12.57%

▲ 324 bps improvement vs FY25 (9.33%) reflecting improved margin management.

FINANCE COST

Rs. 2.11 B

▼ 30.7% (FY25: Rs. 3.04 B) driven by debt paydown & policy rate cuts.

PBT BEFORE LEVIES

Rs. 1,058 M

Strong turnaround vs FY25 loss of Rs. 231 M.

PROFIT AFTER TAX

Rs. 103.6 M

Net turnaround vs FY25 net loss of Rs. 706.5 M.

HEADLINE EPS

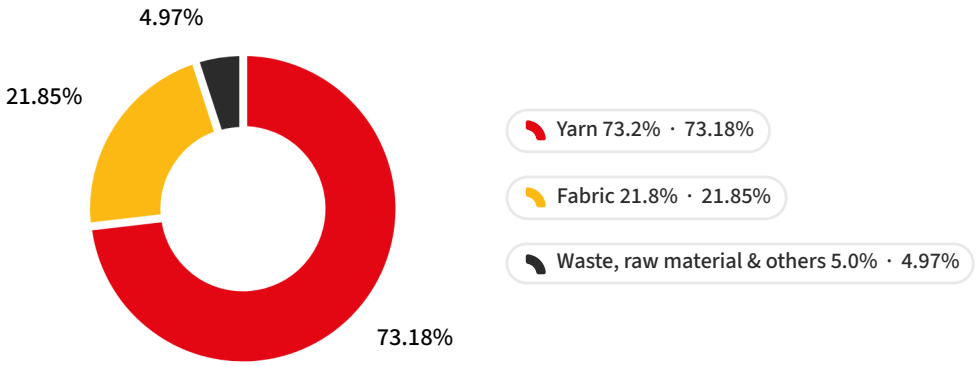
Rs. 1.97

Rebound from FY25 loss per share of Rs. (13.47).

PORTFOLIO & GEOGRAPHY

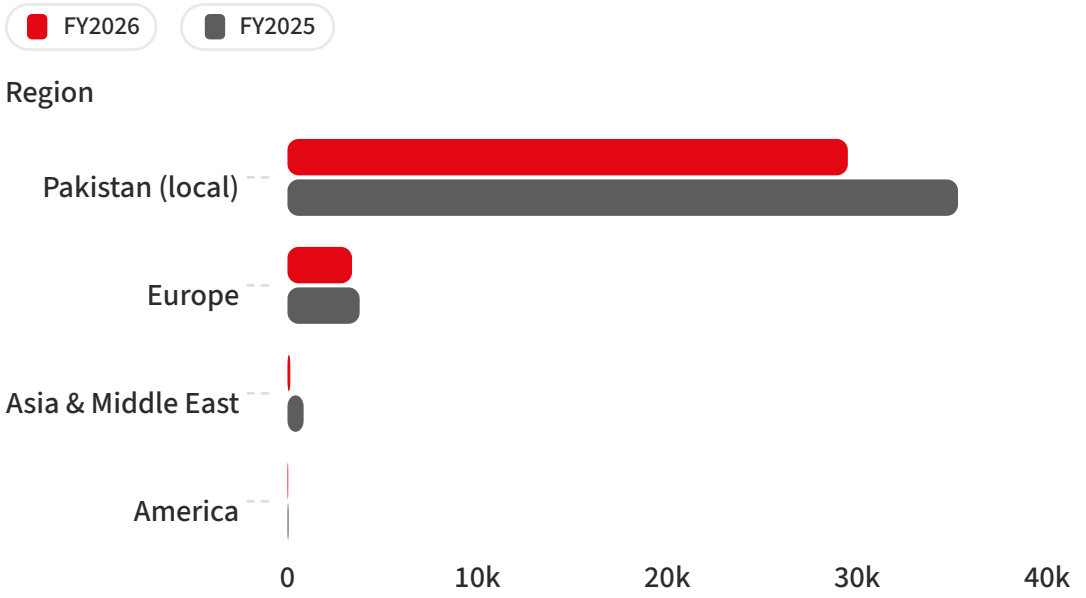
Key Revenue Drivers – Products & Markets

Sales by Product FY26 (Rs. M)



Yarn accounts for 73.2% (Rs. 24,215M) and fabric represents 21.8% (Rs. 7,229M).

Sales by Geography (Rs. M)



Total sales Rs. 33,090M; exports mainly to Portugal, France, Spain, Belgium and Italy, through a diversified base of domestic and export customers.

DIVISIONAL BREAKDOWN

Operating Segments Performance

Values in Rs. million; FY2026 vs FY2025 audited accounts. Spinning remains the core business, contributing approximately 75% of net turnover.

Segment	Sales '26	Sales '25	GP '26	GP '25	Result '26	Result '25
Spinning (yarn)	24,950	32,029	2,482	2,803	2,053	2,043
Weaving (fabric)	6,727	7,107	813	839	643	575
Other (dyeing, power & others)	1,413	983	864	100	390	34
Total Operating Segments	**33,090**	**40,119**	**4,159**	**3,742**	**3,086**	**2,652**

SPINNING RESULT

Rs. 2,053 M

Resilient operating margin despite volume headwind.

WEAVING EXPANSION

Rs. 643 M

Operating result up 11.8% vs FY25 (Rs. 575M).

OTHER SEGMENTS

Rs. 390 M

Major expansion from solar power and dyeing efficiency.

EARNINGS BRIDGE

Material Variations – Profit & Loss

Net Sales: Down Rs. 7.03 Billion

Lower yarn dispatch volumes, the temporary closure of unit DTM-04 due to subdued export demand, and stiff competition from imported yarns.

Gross Profit: Up Rs. 417 Million

Gross profit rose to Rs. 4,159M. Enhanced efficiency, disciplined raw material procurement, and better cost absorption lifted gross margin from 9.33% to 12.57%.

Finance Cost: Down Rs. 932 Million

Reduced to Rs. 2,107M (FY25: Rs. 3,039M), down 30.7% as a result of aggressive debt repayments alongside easing central bank policy rates.

Other Income, Operating Expenses & Taxes

Other income rose to Rs. 246M (FY25: Rs. 193M); other operating expenses increased to Rs. 167M (FY25: Rs. 37M). Total tax & levies stood at Rs. 955M (levies Rs. 439M; income tax provision Rs. 515M).

FINANCIAL POSITION

Material Variations – Balance Sheet

Figures in Rs. million; June 30, 2026 vs June 30, 2025.

SHORT-TERM BORROWINGS

Rs. 10,999 M

▼ Rs. 2,910 M vs FY25 (13,908)

LONG-TERM FINANCING

Rs. 7,165 M

▼ Rs. 912 M vs FY25 (8,077)

SHAREHOLDERS' EQUITY

Rs. 11,781 M

▲ Rs. 3,736 M vs FY25 (8,045); incl. sponsors' loan

Working Capital Compression

Stock in trade reduced to **Rs. 8,219 M** (▼ 1,216; FY25: 9,435) and trade debts fell to **Rs. 4,556 M** (▼ 776; FY25: 5,332).

Revaluation Surplus

Revaluation surplus **Rs. 6,896 M** vs 3,272 (▲ 3,625); freehold land revalued by independent valuer on June 30, 2026.

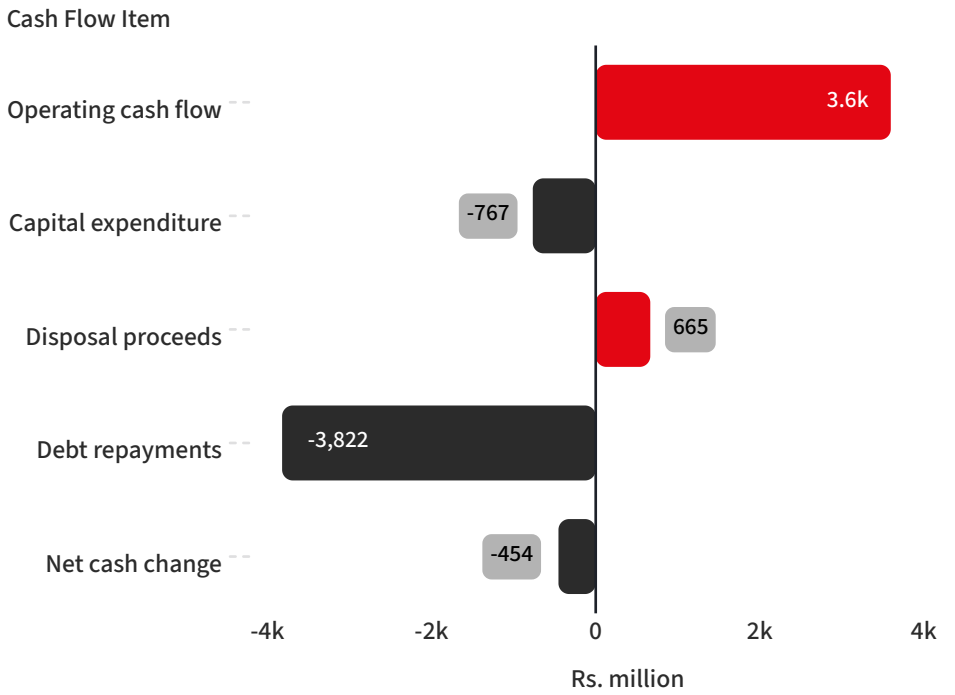
Key Ratios & Stability

Total assets **34,592** vs 34,497; gearing ratio **60.7%** vs 73.2%; current ratio **1.01** vs 0.98.

LIQUIDITY & DELEVERAGING

Cash Flow Analysis

Strong cash generation was used to reduce debt by about Rs. 3.8 billion.



FY2026 key cash flows (Rs. million). Negative figures denote net outflows.

Cash Flow Highlights

Operating cash flow: Rs. 3,596M vs Rs. 788M in FY25 (about 4.5x), driven by profit recovery and working capital reductions.

Capital expenditure: Rs. 767M, largely offset by Rs. 665M sale proceeds from disposal of fixed assets.

Debt repayments: Rs. 3,822M; net cash change Rs. (454)M vs Rs. 461M in FY25.

Closing cash and bank balances: Rs. 429M vs Rs. 883M.

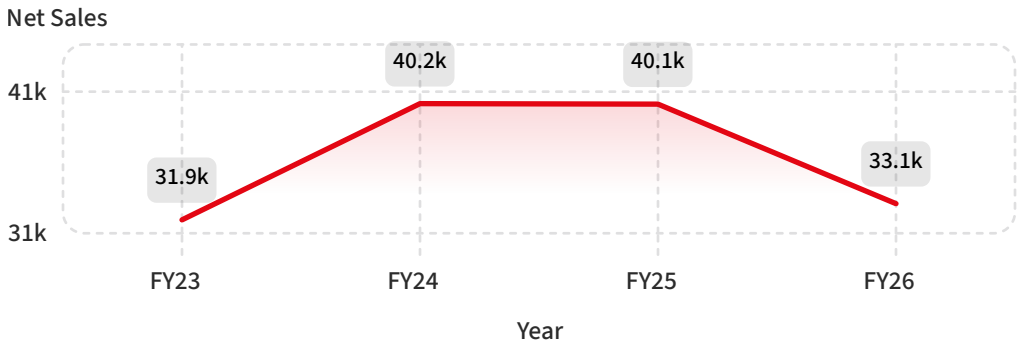
Four-Year Comparison of Key Financial Metrics

Rs. million unless otherwise stated; audited FY2023–FY2026.

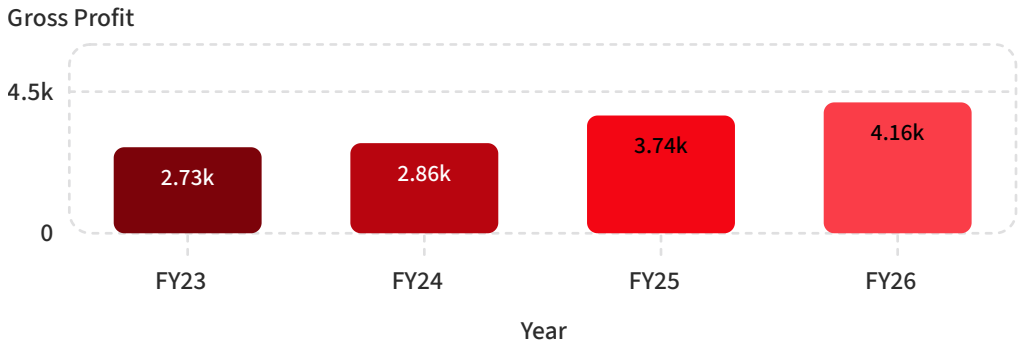
Metric	FY2026	FY2025	FY2024	FY2023
Net Sales	**33,090**	40,119	40,155	31,946
Gross Profit (GP Margin %)	**4,159 (12.57%)**	3,742 (9.33%)	2,864 (7.13%)	2,734 (8.56%)
Operating Profit	**3,166**	2,809	1,702	2,389
Profit / (Loss) after Tax	**104**	(706)	(2,768)	(868)
Earnings per Share (Rs.)	**1.97**	(13.47)	(52.77)	(16.53)
Total Assets	**34,592**	34,497	34,736	37,992
Shareholders' Equity	**11,781**	8,045	7,752	10,540
Long-Term Debt	**7,165**	8,077	8,389	8,238
Debt to Equity %	**194%**	329%	348%	260%
Current Ratio (times)	**1.01**	0.98	0.97	1.08
Break-up Value per Share (Rs.)	**224.54**	153.34	147.75	200.88
Market Price per Share (Rs.)	**81.09**	59.36	69.89	89.90

Four-Year Trends at a Glance

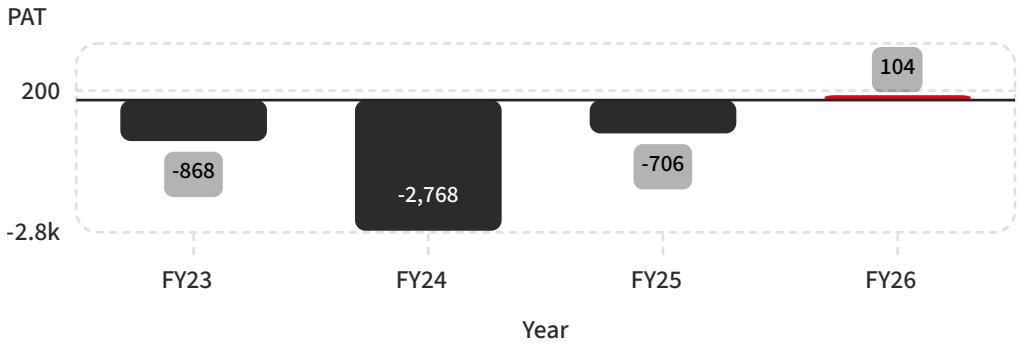
NET SALES (RS. MILLION)



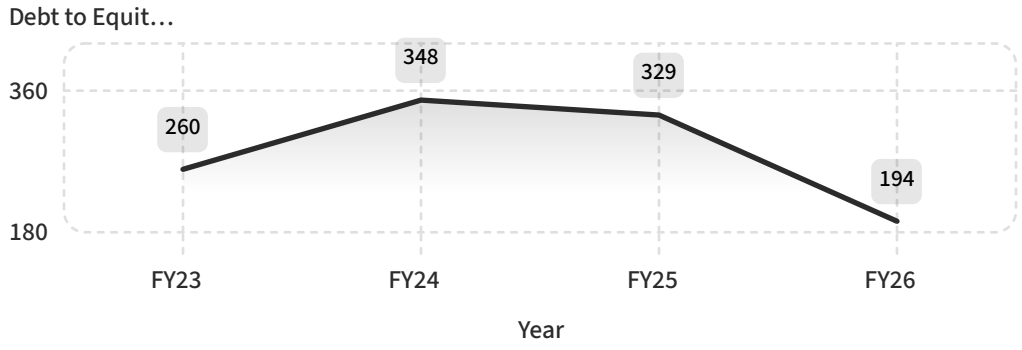
GROSS PROFIT (RS. MILLION)



PROFIT / (LOSS) AFTER TAX (RS. MILLION)



DEBT TO EQUITY %

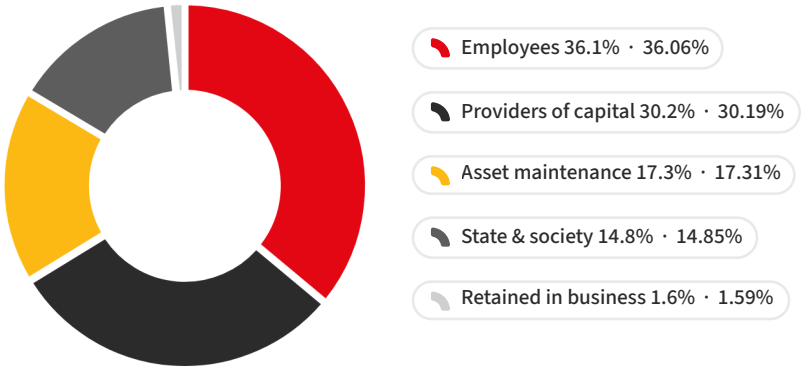


VALUE ADDED STATEMENT

Wealth Generation & Distribution FY2026

Total wealth generated: **Rs. 6,978 million** in FY2026 (FY2025: Rs. 6,598 million).

Distribution of Wealth (Rs. M)



Beneficiary Breakdown

- **Employees 36.1% (Rs. 2,516M):** salaries, wages, medical and staff retirement benefits.
- **Providers of capital 30.2% (Rs. 2,107M):** financial charges paid to banking institutions.
- **Asset maintenance 17.3% (Rs. 1,208M):** depreciation provision for plant renewal.
- **State & society 14.8% (Rs. 1,036M):** taxes, corporate levies, WPPF and WWF contributions.
- **Retained in business 1.6% (Rs. 111M):** reinvested profits strengthening book equity.

RISK MANAGEMENT FRAMEWORK

Key Business Risks & Mitigation

Cotton Supply & Price

Weather, domestic crop, import dependence. **Mitigation:** Disciplined procurement and inventory planning.

Energy Cost & Availability

High tariffs. **Mitigation:** Solar expansion to 12.6 MW, waste heat recovery.

Finance & Liquidity

Borrowing levels, interest rates. **Mitigation:** Debt reduction, working capital control.

Export Demand

Geopolitical tensions, weak global demand, imported yarn competition. Product mix and customer focus.

Customer Credit

Domestic receivables. Credit controls.

Regulatory & Taxation

Export schemes, sales tax, levies, refunds.

Operational, Cyber & Climate Risks

Preventive maintenance, internal audit, sustainability initiatives.

FORWARD MOMENTUM

Strategy & Future Outlook

Protect margins: Disciplined procurement, better capacity utilisation and careful product selection.

Borrowings & finance cost: Keep reducing borrowings and finance cost; tight working capital management.

Lower energy cost: Renewable energy, 12.6 MW solar output and efficient machinery.

Value-added products & DTM-04: Grow value-added products to diversify earnings; DTM-04 closure is temporary, with operations to restart when export demand improves.

New investments: Only where expected returns justify the commitment.

Disclaimer: Any forward-looking statements are based on management's current expectations and assumptions about market demand, energy cost, cotton prices, interest and exchange rates, taxation and regulation. Actual results may vary materially from those expected.

DIN TEXTILE MILLS LIMITED

Thank You

Questions & Answers Session

Din Group · Textiles | Yarns | Fabrics

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We welcome your feedback

