TATA TEXTILE MILLS LIMITED

TATA PAKISTAN

November 23, 2026

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road,
Karachi.

Subject: **Presentation of Corporate Briefing Session (CBS)**

Dear Sir,

Please find attached the presentation to be presented in the CBS to be held on November 25, 2026, and announced through PUCARS Post ID: 289617 dated November 20, 2026. Further, please find below the hyperlink to the CBS presentation:

Hyperlink of CBS Presentation:
https://tatapakistan.com/investor-information/#information

Yours sincerely,

For **Tata Textile Mills Limited**

Muhammad Hussain
Company Secretary

6th Floor, Textile Plaza, M.A. Jinnah Road, Karachi-74000, Pakistan.
+(92) 213-242-6761, +(92) 213-241-2955 +(92) 213-242-6754
info@tatapakistan.com www.tatapakistan.com

CORPORATE BRIEFING

Tata Textile Mills Limited

For the year ended June 30, 2026



November 25th, 2026 (Wednesday)

Disclaimer

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Company Business

Tata Textile Mills Limited at a Glance

- Public limited company incorporated in Pakistan on April 15, 1987; listed on Pakistan Stock Exchange.
- Principal activity: manufacturing and sale of yarn.
- Six manufacturing units at three locations: Karachi, Kotri and Muzaffargarh. Installed capacity increased from 127,092 to 132,180 spindles due to BMR project.
- Cotton and blended yarns for domestic and export customers; supply chain partner to Levi's, Zara, Adidas, Nike, Hugo Boss, GAP, H&M and Primark.
- Machinery from Rieter, Trützschler, Toyota and Murata.

132,180
Spindles installed

11.14 MW
Solar capacity

A / A1
PACRA rating (May 2026), stable

60+
Years of legacy

Achievements



BEST CORPORATE REPORT 2025

Three years at the top

TTML ranked first in the Textile Category at the Best Corporate Reporting Awards—organized by ICAP and ICMAP—for the third consecutive year.

1st

TEXTILE CATEGORY

Best Corporate Reporting Awards · ICAP & ICMAP

Achievements

Alhamdulillah — recognition earned this year for reporting excellence and people development.



BEST CORPORATE REPORTING

1st Position, Textile Category

Ranked first in the Textile category of the Best Corporate Reporting Awards 2025.



EMPLOYER OF THE YEAR 2025

Silver Recognition Award

National Category – Large, awarded at the 11th award ceremony of the Employers' Federation of Pakistan.

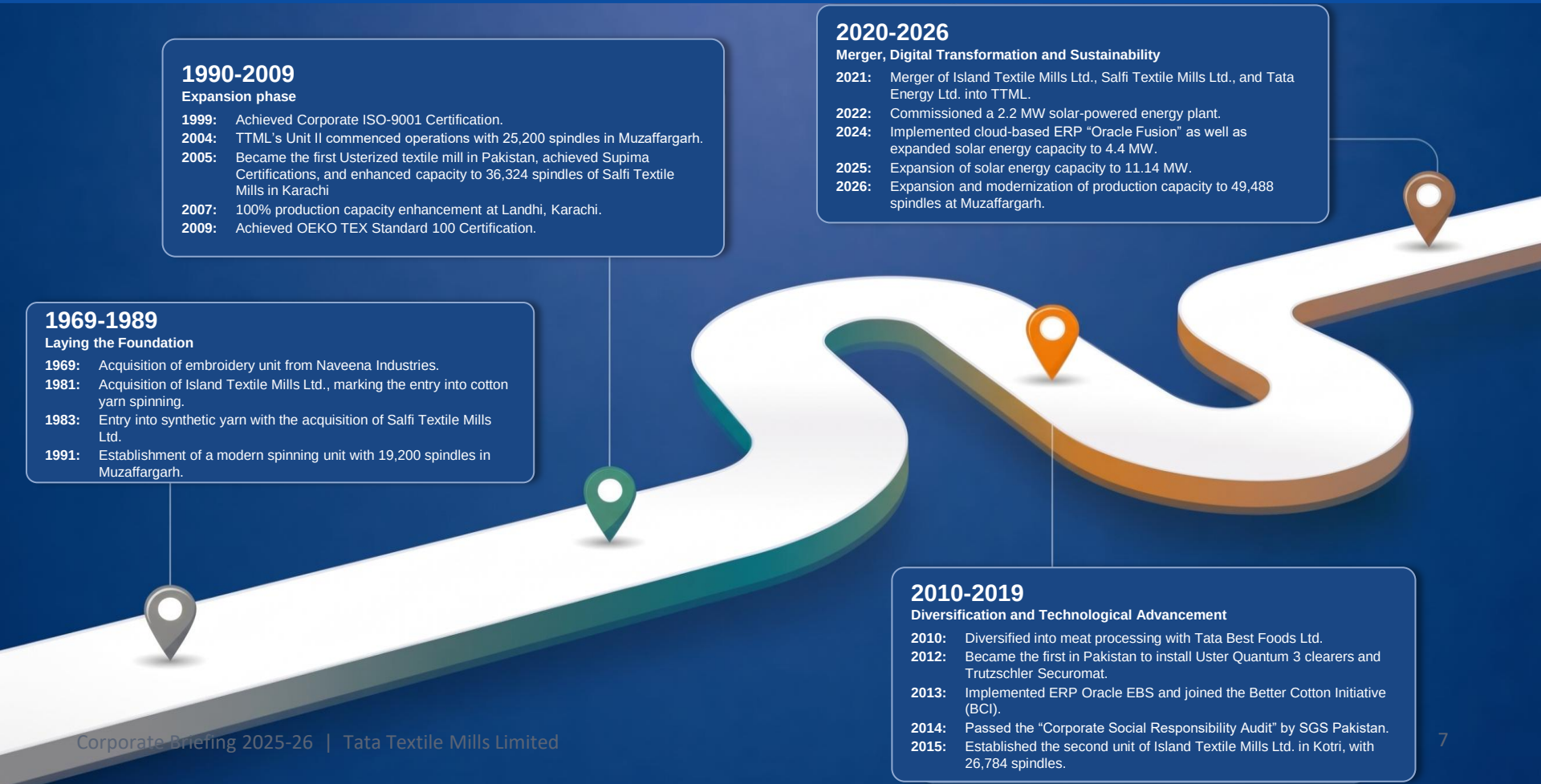


SKILLS DEVELOPMENT

Diamond Award

Conferred at the 3rd EFP Skills Development Employers' Recognition Awards by the Employers' Federation of Pakistan.

Progress Through the Years



1969-1989
Laying the Foundation

1969: Acquisition of embroidery unit from Naveena Industries.
1981: Acquisition of Island Textile Mills Ltd., marking the entry into cotton yarn spinning.
1983: Entry into synthetic yarn with the acquisition of Salfi Textile Mills Ltd.
1991: Establishment of a modern spinning unit with 19,200 spindles in Muzaffargarh.

1990-2009
Expansion phase

1999: Achieved Corporate ISO-9001 Certification.
2004: TTML's Unit II commenced operations with 25,200 spindles in Muzaffargarh.
2005: Became the first Usterized textile mill in Pakistan, achieved Supima Certifications, and enhanced capacity to 36,324 spindles of Salfi Textile Mills in Karachi
2007: 100% production capacity enhancement at Landhi, Karachi.
2009: Achieved OEKO TEX Standard 100 Certification.

2010-2019
Diversification and Technological Advancement

2010: Diversified into meat processing with Tata Best Foods Ltd.
2012: Became the first in Pakistan to install Uster Quantum 3 clearers and Trutzschler Securomat.
2013: Implemented ERP Oracle EBS and joined the Better Cotton Initiative (BCI).
2014: Passed the "Corporate Social Responsibility Audit" by SGS Pakistan.
2015: Established the second unit of Island Textile Mills Ltd. in Kotri, with 26,784 spindles.

2020-2026
Merger, Digital Transformation and Sustainability

2021: Merger of Island Textile Mills Ltd., Salfi Textile Mills Ltd., and Tata Energy Ltd. into TTML.
2022: Commissioned a 2.2 MW solar-powered energy plant.
2024: Implemented cloud-based ERP "Oracle Fusion" as well as expanded solar energy capacity to 4.4 MW.
2025: Expansion of solar energy capacity to 11.14 MW.
2026: Expansion and modernization of production capacity to 49,488 spindles at Muzaffargarh.

Our Business Model

An integrated approach to value creation, anchored to our core values and aligned with our vision.

Six Capitals & Key Inputs

Financial
Equity Rs. 27 bn | Liabilities Rs. 28 bn | Assets Rs. 55 bn

Manufactured
6 manufacturing units | 132,180 spindles installed

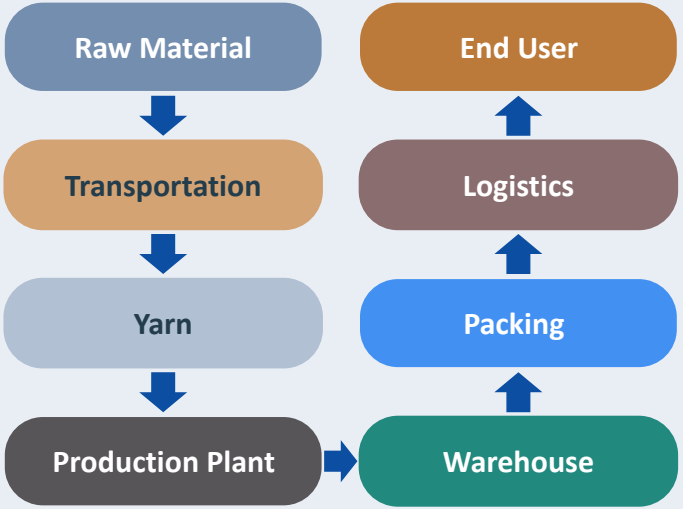
Human
2,750 employees; safety, wellbeing, diversity & inclusion

Natural
11.14 MW renewable capacity; water and energy conservation

Intellectual
Skilled professionals, Modern ERP, cotton planning software, BI tools

Social & Relationship
Rs. 49 million spent on Charity; trusted stakeholder relationships

Business Activities



Strategy & Resource Allocation | Governance | Risk & Opportunity | Performance | | Sustainability | Future Outlook |

Outcomes for Stakeholders

For Customers
Legacy of satisfied customers

For Employees
Recognition, career growth, training

For Regulators
Timely payment of taxes & duties

For Investors
Dividend and/or capital gain

For Suppliers
Collaboration for collateral growth

For Communities
Giving back to society

Product Portfolio

TTML can produce the following categories of yarn, engineered to international specifications:

1. 100% Cotton Carded Knitting and Weaving Yarns
2. 100% Cotton Combed Knitting and Weaving Yarns
3. 100% Cotton Combed Compact Knitting and Weaving Yarns
4. 100% Cotton Carded Weaving Siro Yarns
5. 100% Cotton Combed Compact Weaving Siro Yarns
6. 100% Cotton Carded/Combed Slub / Siro-Slub Yarns
7. Zero Twist PVA Carded and Combed Yarns
8. 100% Cotton Plied Carded and Combed Yarns
9. Cotton / Polyester Blend Carded and Combed Yarn for Knitting and Weaving
10. Cotton / Tencel Blend Carded for Weaving Yarn
11. Cotton / Modal Blend Carded for Weaving Yarn
12. Cotton / Polyester Blend Carded and Combed Chain Yarn

Applications

From yarn to finished fabric; TTML yarns serve a wide range of end uses



Certifications & Compliances



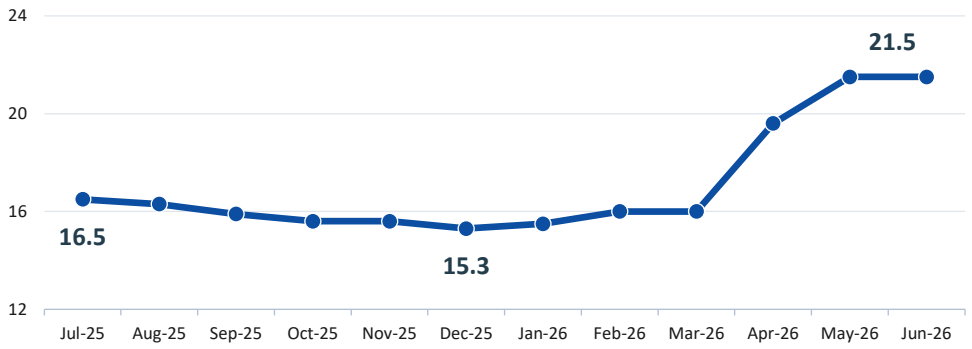
Business & Economic Environment

- GDP growth accelerated to 3.7%, the strongest in four years, supported by macro stability and IMF-backed reforms.
- CPI inflation rose 11.1% YoY in June 2026; policy rate raised to 12% in Oct 2026.
- Fiscal deficit narrowed to 0.7% of GDP; current account posted a US$ 72 million surplus.
- KSE-100 rallied 44%, reflecting improved investor confidence; industrial sector grew 3.51%, manufacturing 6.6%.
- Cotton production fell to 5.67 million bales, a 40-year low, against a government target of 11.1 million bales.
- Court’s ruling on Super tax matter settled in FBR's favour; mandatory digital invoice integration now in force.
- Sindh Infrastructure Development Cess settlement framework agreed, easing future levy by 1%. The Company opted into the Sindh Infrastructure Development Cess (SIDC) settlement scheme (agreement dated April 22, 2026); Rs 205.7 million (15% of settlement) paid during the year.
- Finance Act 2026-27 reduced the super tax rate from 10% to 8% for next year.
- FBR's emerging mandate for electronic production monitoring and video analytics introduces additional capital and recurring cost for spinning units.

Key Revenue Driver

Cotton prices set yarn prices – and TTML's revenue

Pakistani spot cotton price, Jul-25 to Oct-26 (PKR '000 per maund)



Source: Cotton Inc. Monthly Economic Letters (KCA spot, mid-month)

21,500
Peak, May–Jun 26

15,300
Low, Dec 25

+30.3%
Jun-26 vs Jul-25

Key price drivers

- **Global supply/demand:** 2026/27 stocks-to-use seen at 56.7%, lowest since 2010/11
- **Pakistan import reliance:** crop of ~5.0m bales vs mill-use of ~10.2m; imports set the margin
- **Currency:** PKR near 277/USD feeds directly into local cost
- **Polyester & oil:** competing fibre prices shape cotton demand

Disruption factors to watch

- **Weather & floods:** floods cut Pakistan's 2025 crop and quality
- **Geopolitics:** Iran conflict, Red Sea risk lift oil and freight
- **Trade policy:** US-China talks, China reserve sales
- **Volatile mill buying:** spikes above 90c, then pullbacks

Towards Sustainable Business Practices

Creating lasting value for planet, people and communities

PLANET

Shrinking our environmental footprint

- Renewable energy production
- Energy efficiency and emissions reduction initiatives
- Several tree plantation drives
- Water efficiency and cooling tower optimization
- Responsible waste disposal

PEOPLE

Empowering our people

- Recognition, reward and wellbeing programs
- Leadership and functional trainings
- Talent development and mentoring programs
- Significant focus on HSE
- DE&I initiatives

COMMUNITY DEVELOPMENT

Driving inclusive growth and prosperity

- Education scholarships and sponsorship
- Skills development initiatives
- Adult Literacy program
- CSR contribution towards health facilities and infrastructure
- Various free health camps throughout the year

STRONG GOVERNANCE

Leading with integrity

- Board oversight and management committees
- Enterprise Risk register and rating matrix
- Ethics and compliance
- Robust systems and policies
- Transparent reporting



Financial Information

Key Financial Highlights (FY2026 vs FY2025)

Board recommended a final cash dividend of Rs. 5 per share (50%) for FY 2026 (FY 2025: Nil).

Revenue	Gross Profit	Profit Before Tax	Profit After Tax
Rs. 39,841 m	**Rs. 3,720 m**	**Rs. 5,120 m**	**Rs. 3,619 m**
vs Rs. 41,240 m	vs Rs. 2,291 m	vs Rs. 2,107 m	vs Rs. 1,113 m
Earnings per Share	Market Value / Share	Return on Equity	Current Ratio
Rs. 64.63	**Rs. 137.04**	**13.25%**	**1.49x**
vs Rs. 19.88	vs Rs. 129.71	vs 4.70%	vs 1.23x
Price Earning Ratio	Renewable Energy	Training Hours	Donations Made
2.12 times	**16,060+ MWh**	**29,564**	**Rs. 49.38 m**
vs 6.52 times	vs 10,393+ MWh	vs 26,348	vs Rs. 35.48 m

Statement of Profit & Loss Account

Rs. in million	FY 2026	% sales	FY 2025	% sales	Var. % fav/(unfav)
Sales	**39,841**	**100.0%**	**41,240**	**100.0%**	**(3.4%)**
Cost of sales	(36,121)	(90.7%)	(38,949)	(94.4%)	7.3%
Gross profit	**3,720**	**9.3%**	**2,291**	**5.6%**	**62.4%**
Distribution, admin & other expenses	(1,247)	(3.1%)	(1,360)	(3.3%)	8.2%
Finance cost	(2,571)	(6.5%)	(3,610)	(8.8%)	28.8%
Other income	5,218	13.1%	4,786	11.6%	9.0%
Profit before taxation	**5,120**	**12.9%**	**2,107**	**5.1%**	**143.0%**
Taxation & Levies	(1,501)	(3.8%)	(994)	(2.4%)	(51.0%)
Profit after taxation	**3,619**	**9.1%**	**1,113**	**2.7%**	**225.2%**
Earnings per share (Rs.)	64.63		19.88		225.1%

Statement of Financial Position

As at June 30, 2026 vs. June 30, 2025 (Rs. in million)

ASSETS	Jun-26	Jun-25
NON-CURRENT ASSETS		
Property, Plant & Equipment	26,351	25,353
Intangible Assets	6	9
Long-term Deposits	4	5
Sub-total Non-current Assets	**26,361**	**25,366**
CURRENT ASSETS		
Stores, Spares & Loose Tools	535	756
Stock-in-Trade	8,855	14,110
Trade Debts	6,637	5,970
Loans & Advances	192	498
Short-term Prepayments	26	24
Other Receivables	69	266
Other Financial Assets	10,403	7,756
Due from Government	2,117	2,875
Cash & Bank Balances	85	278
Sub-total Current Assets	**28,919**	**32,533**
TOTAL ASSETS	**55,280**	**57,899**

EQUITY & LIABILITIES	Jun-26	Jun-25
EQUITY		
Share Capital	560	560
General Reserve	2,806	2,806
Unappropriated Profit	12,455	8,497
Surplus on Revaluation of PPE	11,500	11,830
Total Equity	**27,321**	**23,692**
NON-CURRENT LIABILITIES		
Long-term Finance	4,094	4,290
Deferred Liabilities	4,437	3,407
Total Non-current Liabilities	**8,531**	**7,697**
CURRENT LIABILITIES		
Trade & Other Payables	2,958	3,379
Interest / Mark-up Accrued	411	445
Short-term Borrowings	12,968	19,419
Current Portion of LT Finance	2,393	2,035
Unclaimed Dividend	22	22
Provision for Levies & Taxation	677	1,209
Total Current Liabilities	**19,428**	**26,510**
TOTAL EQUITY & LIABILITIES	**55,280**	**57,899**

Key Financial Ratios 4-Year Trend

FY 2022-23 through FY 2025-26, with YoY indicator (Jun-26 vs Jun-25)

Ratio	Jun-23	Jun-24	Jun-25	Jun-26	YoY
Gross Profit %	12.16%	7.28%	5.55%	9.34%	▲ Improved
Net Profit / (Loss) %	0.75%	-1.21%	2.70%	9.08%	▲ Improved
Return on Equity %	1.22%	-2.65%	4.70%	13.25%	▲ Improved
Current Ratio (x)	1.16	1.20	1.23	1.49	▲ Improved
Quick Ratio (x)	0.50	0.69	0.67	0.96	▲ Improved
Debt to Equity %	13.22%	21.22%	26.70%	23.74%	▲ Improved
Interest Cover (x)	1.26	1.06	1.58	2.99	▲ Improved
Inventory Days	162	79	132	89	▲ Improved
Receivable Days	68	55	52	61	▼ Widened
Payable Days	49	18	26	20	▼ Reduced
Operating Cycle (days)	181	116	158	130	▲ Improved



Outlook

Challenges

Cotton availability & prices

Domestic crop at a 40-year low (5.67m bales); raw material price volatility

Higher cost of doing business

Energy tariffs, labor cost, taxes, inflation and finance costs; policy rate at 12%

Global Economic & geopolitical uncertainty

Middle East tensions, trade tensions, tariffs and policy changes

Supply chain & climate risks

Heavy rain, floods and disasters affecting crops, ginning and logistics

Intense competition

Overcapacity, aggressive pricing and under-invoiced yarn imports

Regulatory changes

Slow processing of refunds, increased cost for digital invoicing and electronic production monitoring compliance

Future Prospects

- Balancing, Modernization & Replacement (BMR) of manufacturing facilities
- Renewable energy expansion of about 5.3 MW of additional solar capacity
- AI embedded in systems and processes: forecasting, training & development of staff
- Customer and quality management portals; API-driven treasury automation
- Stronger sales, productivity and plant cost control; continued focus on retaining and developing talent
- ESG embedded in strategy: lower emissions, more renewables, community engagement


Q&A Session



THANK YOU

CORPORATE BRIEFING 2025-26 | www.tatapakistan.com