RUBY TEXTILE MILLS LIMITED

CORPORATE BRIEFING SESSION 2026

Annual audited financial statements for the year ended 30 June 2026

Shareholder and investor briefing

Proposed session date: [Insert date] | Venue / online link: [Insert details]

Purpose and agenda

ANNUAL SHAREHOLDER BRIEFING

To provide shareholders and analysts with a clear account of the Company's FY2026 performance, current operating position and management's revival considerations.

01 Business and operating status

02 FY2026 financial performance

03 Balance sheet, liquidity and audit opinion

04 Market conditions, risks and revenue sources

05 Management's options and priorities

06 Shareholder questions

Company snapshot

WHO WE ARE AND WHAT THE BUSINESS DOES

CORE BUSINESS

Manufacturing and sale of yarn

MANUFACTURING BASE

Two units: Unit-I and Unit-II

INSTALLED CAPACITY

33,072 spindles

Operating footprint and FY2026 status

Both manufacturing units remained non-operational throughout FY2026 due to financial constraints.

Actual yarn production and sales were nil during the year.

The Company generated non-production income principally through warehouse / godown rentals and weighbridge services.

Operating position: production remained suspended

FY2026 OPERATING FACTS

UNIT-I

Not operated during FY2026

UNIT-II

Not operated during FY2026

YARN PRODUCTION

Nil actual production

What this means for the business

No commercial manufacturing activity took place; consequently, there was no yarn turnover in FY2026.

The absence of operating revenue, alongside continuing administrative costs, contributed to the reported loss.

Restarting production requires a viable funding solution, settlement / restructuring progress and an economically workable operating plan.

Source: Annual Report 2026, Directors' Report and Note 43 (Capacity and Production), pp. 7 and 53.

Four-year financial and operating snapshot

RS. MILLION UNLESS STATED OTHERWISE

Key metric	FY2023	FY2024	FY2025	FY2026
Net sales	12.30	—	—	—
Operating loss	(65.07)	(51.08)	(31.90)	(27.20)
Loss before taxation	(69.40)	(54.15)	(33.43)	(28.16)
EPS (Rs.)	(1.15)	(0.87)	(0.48)	(0.55)
Current ratio (times)	(0.24)	(0.18)	(0.17)	(0.17)
Yarn production (kg)	—	—	—	—

The four-year trend reflects the extended interruption of core operations. FY2023 reported limited sales; no sales were recorded in FY2024–FY2026. Dashes denote nil / not reported in the Annual Report.

Source: Annual Report 2026, Financial Highlights, p. 15. Figures rounded to Rs. million.

FY2026 financial performance

INCOME STATEMENT HIGHLIGHTS

Particulars	FY2026 (Rs. million)
Net turnover	–
Cost of sales / gross loss	–
Administrative and general expenses	(57.13)
Other income	29.93
Loss before finance cost	(27.20)
Finance cost	(0.95)
Loss before taxation	(28.16)
Taxation	(0.69)
Loss after taxation	(28.85)
Earnings per share (Rs.)	(0.55)

Source: Annual Report 2026, Statement of Profit or Loss, p. 26; Directors' Report, p. 7.

NO PRODUCTION REVENUE

No turnover was recorded in FY2026.

OTHER INCOME

Rs. 29.93m, mainly rentals and weighbridge income.

NET LOSS

Rs. 28.85m for FY2026.

Revenue sources during the period of closure

FY2026 OTHER INCOME

With yarn manufacturing suspended, cash-generating activity was derived from non-core use of available property and facilities.

Income source	Rs. million	Share
Warehouse / godown rental income	26.33	88.0%
Weighbridge income	3.60	12.0%
Total other income	29.93	100.0%

CONTEXT

Rental income relates to warehouse / godown premises. The Annual Report also identifies weighbridge income.

Management’s immediate revenue challenge is to restore the Company’s core yarn manufacturing activity on a financially sustainable basis, while assessing the continued use of available property to support cash flows.

Source: Annual Report 2026, Note 27 – Other Income, p. 49.

Financial position and liquidity

AS AT 30 JUNE 2026

Particulars	Rs. million
Total assets	882.27
Total liabilities	224.19
Net assets / equity	658.08
Current assets	31.66
Current liabilities	189.80
Working capital deficit	(158.14)
Borrowings (total)	105.00
Cash and bank balances	0.15

LIQUIDITY GAP

Current liabilities exceeded current assets by Rs. 158.14m.

LOW CASH BALANCE

Cash and bank balances were approximately Rs. 0.15m.

SPONSOR SUPPORT

Interest-free sponsor / related-party loans stood at Rs. 692.88m.

Source: Annual Report 2026, Statement of Financial Position, p. 25; Notes 14, 32 and 40.

Independent auditor’s report: key matter

GOING-CONCERN UNCERTAINTY

AUDIT OPINION

Adverse opinion for FY2026.

ACCUMULATED LOSSES

Rs. 954.25m as at 30 June 2026.

CURRENT DEFICIT

Rs. 158.14m.

The auditor’s stated basis included:

Both units remained closed throughout the year and there was no commercial production.

The Company incurred a net loss after taxation of Rs. 28.85m and accumulated losses of Rs. 954.25m.

The auditor identified material uncertainty that may cast significant doubt on the Company’s ability to continue as a going concern.

The auditor concluded that the Company could not be considered a going concern and issued an adverse opinion.

This slide summarizes the auditor’s opinion; it is not a management conclusion or a substitute for the full auditor’s report (pp. 21–24).

External environment and key business risks

FACTORS AFFECTING RESTART VIABILITY

INDUSTRY PRESSURES

High energy / power costs, imported input and machinery costs, currency devaluation and intense regional competition.

FINANCING CONSTRAINTS

Non-operational status has constrained access to bank finance and working capital.

Principal risks identified in the Annual Report

Non-renewal / non-availability of financial facilities.

Technology and productivity gaps that may affect competitiveness.

Liquidity pressure and the ability to meet obligations as they fall due.

Adverse economic and political conditions and uncertainty in textile-sector demand.

Source: Chairperson’s Review, p. 5; Directors’ Report, pp. 7 and 10; Note 39, p. 51.

Management's revival considerations

OPTIONS DISCLOSED IN THE FY2026 ANNUAL REPORT

1

Resolve financing constraints

Pursue an effective settlement or restructuring arrangement with lenders to regularise the Company's financial position and facilitate renewed access to bank finance.

2

Restart both units under Company management

Develop a phased, commercially viable plan to resume Unit-I and Unit-II directly by the Company, subject to funding, working capital and sustainable operating economics.

3

Secure adequate working capital

Mobilise sponsor support and explore feasible funding sources to meet restart costs, procure raw materials, restore utilities and support the production cycle.

4

Restore competitiveness and efficiency

Prioritise cost control, efficient energy and resource use, supply-chain discipline, product quality and customer development to support sustainable operations.

These are management priorities, not a confirmed restart commitment; implementation remains subject to financing and commercial viability.

Outlook: conditional, not assured

KEY DEPENDENCIES BEFORE PRODUCTION CAN RESUME

In the prevailing business and economic environment, an immediate restart is difficult to commit to. Any revival depends on financing, lender regularisation and a commercially sustainable operating plan.

FINANCING

Working-capital facilities and / or sponsor funding must be available.

LENDER REGULARIZATION

Settlement / restructuring progress must support renewed access to finance.

DIRECT RESTART PLAN

A phased restart of both units under the Company's own management must be commercially workable.

Forward-looking statement

Any future operating or financial outlook is subject to assumptions and uncertainties. Actual results may differ materially from any estimates or expectations due to financing availability, energy costs, input prices, market demand, exchange rates and other external factors.

No forecast or guaranteed resumption date is being provided in this presentation.

Business and segment disclosures

PRODUCTS, GEOGRAPHY AND CUSTOMERS

Disclosure area	FY2026 information
Products / services	Yarn manufacturing and sale; warehouse / godown rental and weighbridge income during closure.
Geographical area	Pakistan; the Annual Report states all non-current assets are located in Pakistan.
Major customers	No yarn sales / turnover were recorded in FY2026; major customers are not identified in the Annual Report.
Operating activity	One core textile manufacturing activity; both spinning units remained closed during FY2026.

The Company’s core activity remains the manufacture and sale of yarn. During FY2026, reported other income arose from rentals and weighbridge services rather than yarn sales.

Source: Directors’ Report, p. 7; Note 27, p. 49; Note 41, p. 52.

Governance and shareholder communication

BOARD OVERSIGHT

BOARD MEETINGS

4 Board meetings held during FY2026.

AUDIT COMMITTEE

4 meetings held during FY2026.

HR & REMUNERATION

1 meeting held during FY2026.

Commitment to transparent reporting

The Annual Report records a satisfactory Board and committee performance evaluation.

Management acknowledges the importance of clear communication with shareholders and the market.

Questions and feedback from shareholders are welcome during the session.

Source: Annual Report 2026, Directors' Report, pp. 8–9.

QUESTIONS & ANSWERS

We welcome shareholders’ questions and observations.

Management will respond to questions on the published FY2026 financial statements, the current operating position and the revival options described in the Annual Report.

Thank you

Sources and important qualifications

REFERENCE NOTES

Ruby Textile Mills Limited – Annual Report 2026 (year ended 30 June 2026): Chairperson’s Review; Directors’ Report; Financial Highlights; audited financial statements and notes.

Pakistan Stock Exchange Notice PSX/N-1168 dated 29 October 2025: approved amendments introducing PSX Regulation 5.7A – Holding of Corporate Briefing Session.

SECP press release dated 21 October 2025 announcing approval of amendments relating to Corporate Briefing Sessions.

All financial amounts are taken from the Annual Report and rounded where indicated. This presentation is a summary for discussion and should be read together with the complete Annual Report and auditor’s report. It does not constitute a forecast, offer or investment recommendation.

Prepared for the Corporate Briefing Session 2026 of Ruby Textile Mills Limited.