CORPORATE BRIEFING SESSION

NOVEMBER 28, 2026









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Corporate Briefing Contents

- Company Brief
- Financial results of year ended June 30, 2026
- Operational Development
- Future Outlook
- Question and Answer Session

Company Brief

Company Brief

Our Vision

The Company wishes to forge ahead, experiment with new ideas and challenge new frontiers. It will endeavor to achieve excellence in all undertaking and intends to provide customer satisfaction by being efficient and competitive.

Our Mission

To become a profitable organization that exceeds the expectations of our customers and stakeholders by producing and marketing high-quality products at competitive prices through concentration on quality, business value and fair play. To develop and promote the best use of human talent in a safe environment, as an equal opportunity employer while using advance technology for efficient and cost- effective operations.

Company Brief

75 Years of Heritage

1951

Founded

Established as a textile manufacturing company

1950s – 60s

Growing with Pakistan

Grew hand in hand with the swift industrialisation of a young Pakistan, becoming fully integrated from fibre to fabric

Six Decades

Blue-Chip Legacy

A pioneer of Home Textiles in Pakistan and a Blue-Chip company on the Karachi Stock Exchange

2018

A New Chapter

Change of object clause to become a real estate developer, builder and manager of properties

Company Brief

PHILANTHROPIC ENDEAVORS:

Donations to Education

- HEJ Research Institute of Chemistry
- NED University LEJ Campus
- LEJ National Science Center
- LEJ Nanotechnology Institute

Donations to Community Building

- Development of township of Hussainabad
- Management of affordable education through network schools
- Hospitals and Clinics
- HEJ Sports Complex and recreational facilities
- Vocational Training Centers

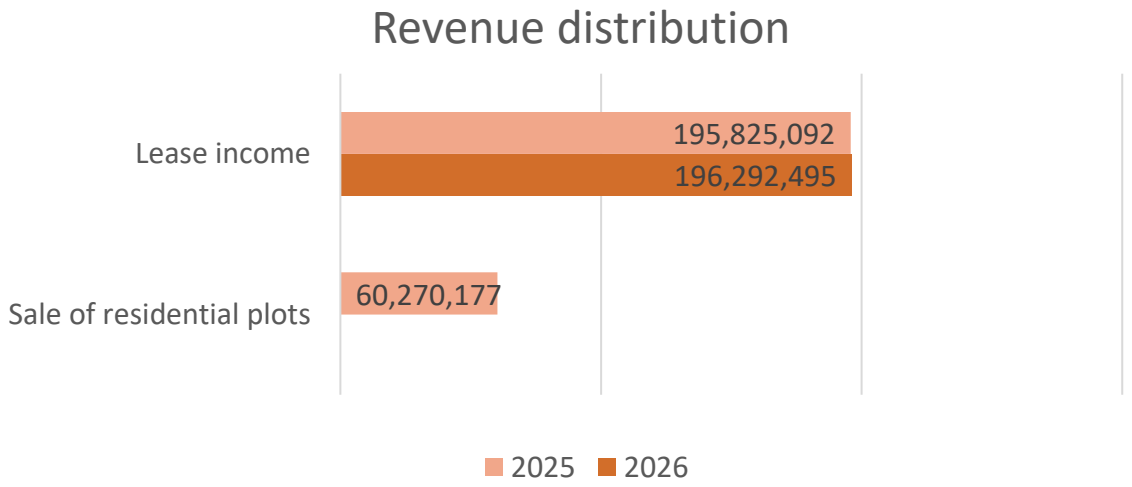


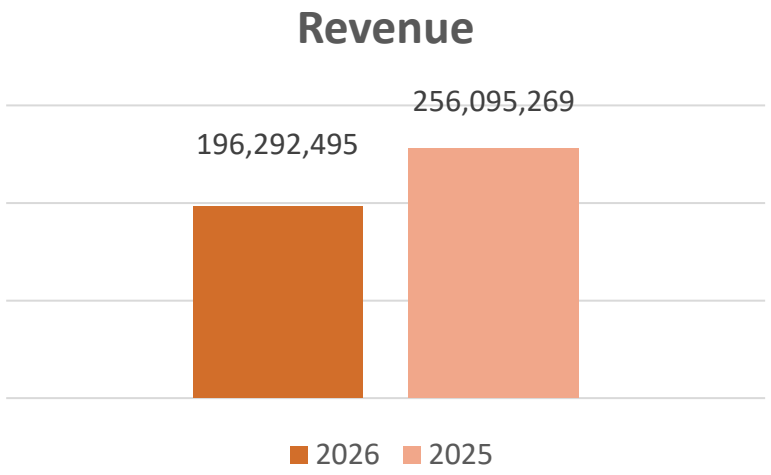


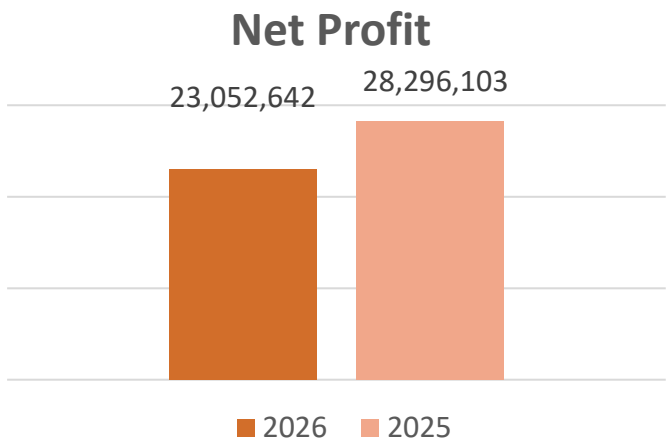
Financial Highlights

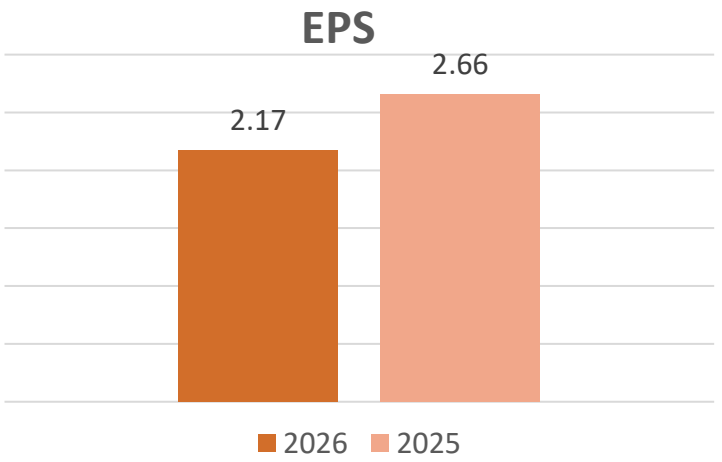
Financial Highlights

FY '000	2026	2025	Change
Lease Income	196,292	195,825	+0.24%
Revenue	196,292	256,095	-23.35%
Gross Profit	87,530	122,378	-28.48%
EBITDA	72,534	98,236	-26.16%
Net Profit	23,053	28,296	-18.53%
EPS (Rs)	2.17	2.66	-18.42%

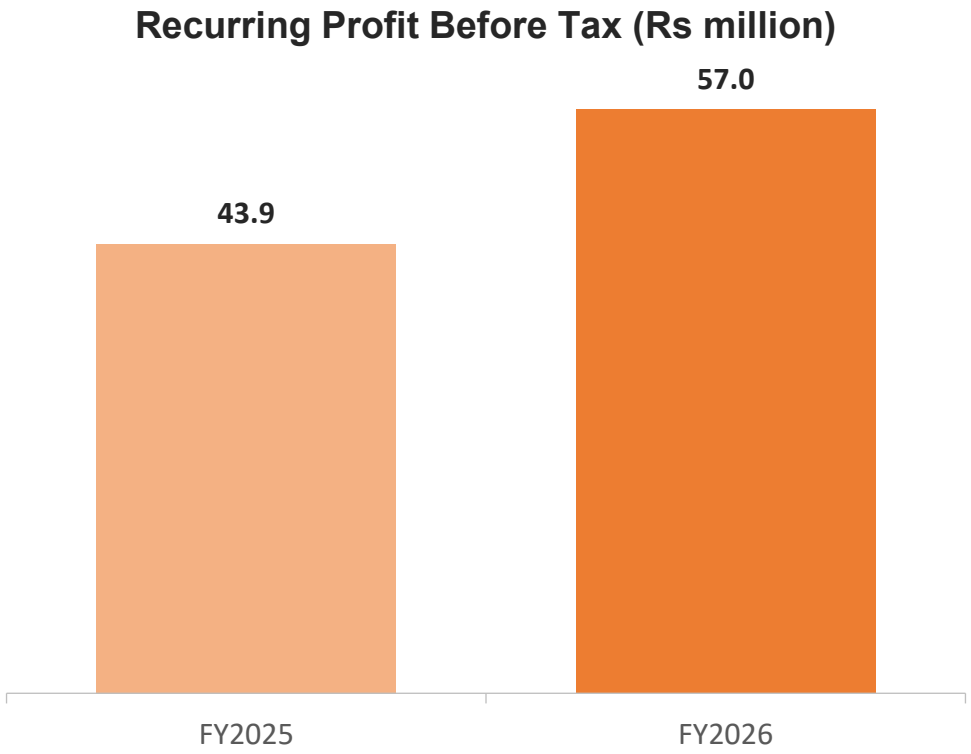








Core Earnings Momentum



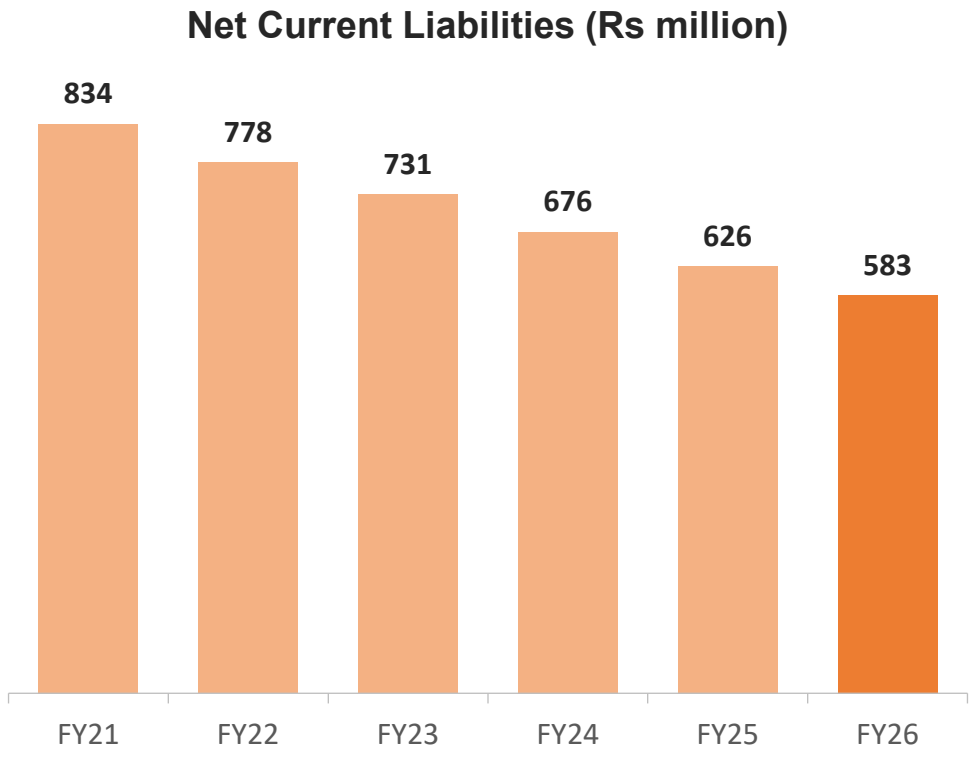
+30%
Growth in recurring profit before tax

100%
Recurring revenue – Rs 196.3m lease income

-31%
Reduction in finance cost to Rs 30.5m

3.3x
Operating cash flow up to Rs 30.4m

A Stronger Balance Sheet



Down every year – net current liabilities reduced by Rs 251m (30%) over five years.

Zero
Bank or financial institution borrowings

Rs 23.6m
Related-party loans repaid during FY2026

+Rs 23.1m
Improvement in shareholders' equity

+134%
Market capitalisation, to Rs 694m

Our Turnaround Journey

2018

Diversification
Entered real estate; Jamal Garden launched on 8 acres of company land

2021

Debt Restructured
Bank loans and mark-up fully repaid

FY2025

Jamal Garden Delivered
All 113 residential plots sold, completed and handed over

FY2026

No Bank Debt
Zero bank borrowings and 100% recurring revenue

FY2027

Commercial Launch
COM-2 launch targeted for Q2

6 Years
Consecutive profitable years, FY2021 – FY2026

-23%
Reduction in current liabilities since FY2021

-Rs 80m
Accumulated losses reduced over the last two years

Operations / Business

Operations / Business



Post 2018, HIL implemented a business diversification strategy whereby it identified two streams of income:

Lease Income derived from leasing out its industrial Property

Income derived from its Construction Activities



Jamal Garden:

HIL's First Real Estate Project

Developed over approximately 8 Acres of Company owned Land

Gated Community with 113 Residential Plots

With Mosque, multiple parks and a school

2 Commercial plots (8,386 sq. yds.) – the next phase of growth

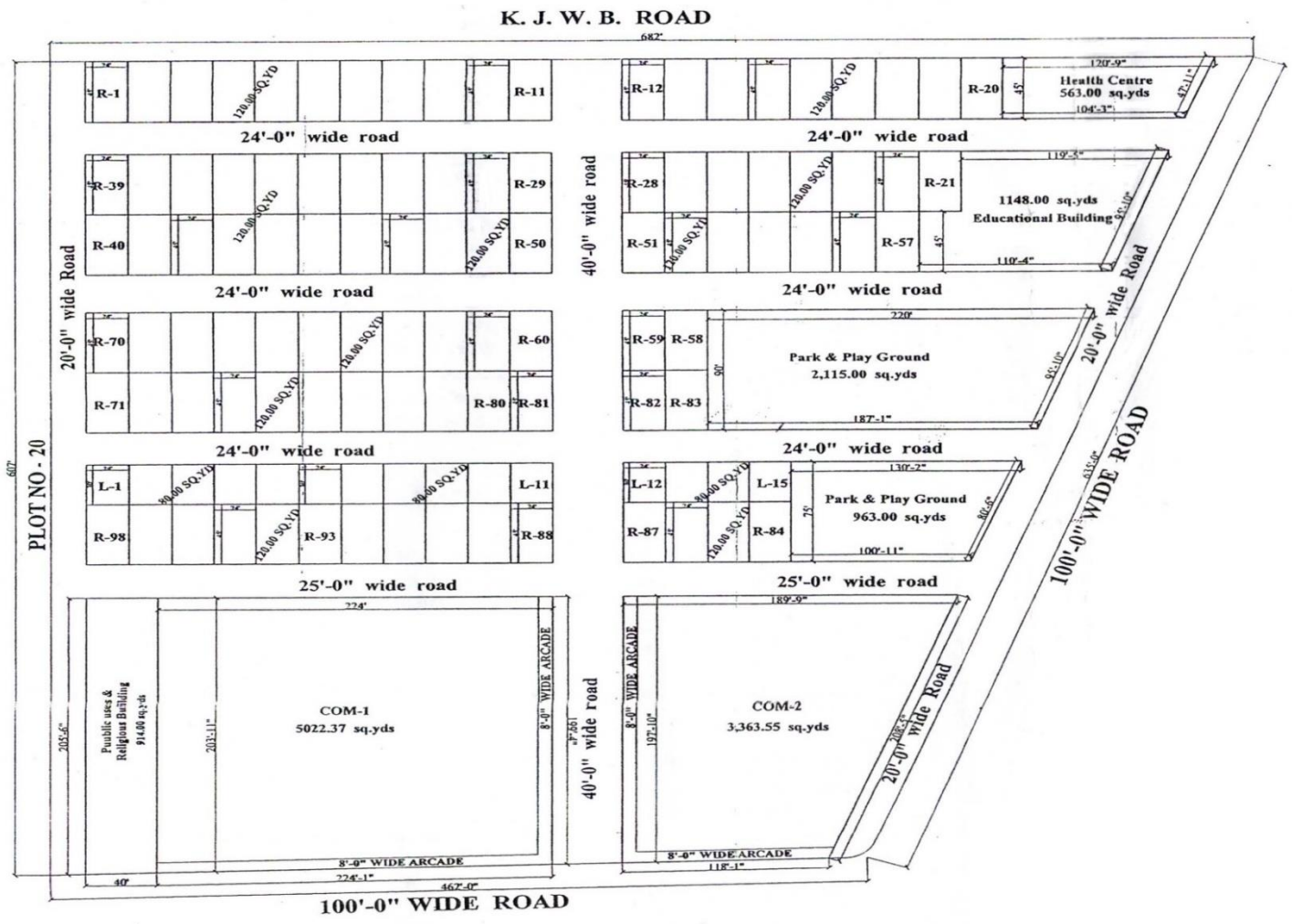
Operations / Business

Jamal Garden – A Thriving Community

- Residential phase complete – all 113 plots sold and fully recognised
- Community park development completed in FY2026
- Fully functional School run by The Smart School System
- Mosque with capacity for 1,000 worshippers – open and operational
- Fully electrified through K-Electric, with gas provided by SSGC

Operations / Business

JAMAL GARDEN



Operations / Business

Jamal Garden Commercial – The Next Phase

- Two commercial plots, COM-1 and COM-2, totaling 8,386 sq. yds.
- Prime frontage on the 100-ft wide road at the entrance of the community
- COM-2 plan approval fees already paid
- COM-2 planned as a mixed-use residential and retail tower
- Launch targeted for Q2 FY2026-27

Future Outlook

Future Outlook

Future Strategy

- Launch the Jamal Garden commercial component and convert development property into sales revenue
- Develop COM-2 as a mixed-use residential and retail tower
- Grow and diversify lease income from the Landhi industrial property
- Continue de-leveraging – reduce directors' loans and finance costs further
- Evaluate new real estate opportunities in line with financial capacity
- Strengthen governance, sustainability and ESG reporting ahead of IFRS S1/S2

Future Outlook

Tailwinds

- GDP growth improved to 3.70% (FY2025: 3.18%)
- Significant reduction in policy rate – supports housing finance and lowers our finance costs
- Prime Minister’s Apna Ghar Programme
- Rationalization of tax rates on transfer of immovable property
- Record remittances of USD 41.6bn (+8.6%) underpin property demand

Watchpoints

- Construction input costs remain elevated
- Inflation re-emerging in the second half of the year
- Tax burden on property transactions

QUESTIONS & ANSWERS