

December 23, 2025
FATIMA/PSX/25/A-037

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

Subject: Corporate Briefing Session

Dear Sir,

With reference to our earlier announcement dated December 19, 2025, we are pleased to enclose herewith the presentation relating to the Corporate Briefing Session of Fatima Fertilizer Company Limited.

We would appreciate your assistance in communicating this information to market participants / TRE Certificate Holders of the Exchange.

Yours sincerely,



Anil Zia
Deputy Company Secretary

Encl: As above

Fatima Fertilizer Company Limited

December 24, 2025
Corporate Briefing
Session

NURTURING
GROWTH,
EMBRACING
SUSTAINABILITY



Agenda

- 1 **Key Economic Indicators**
- 2 **Fertilizer Market Share**
- 3 **Plants & Business Performance**
- 4 **Business Diversification**
- 5 **SDG, CSR and DE&I**
- 6 **Outlook**

Key Economic Indicators



Declining policy rates will incentivize financing and business activity

Policy Rate %

Sep 2024
17.5%



Sep 2025
11.0%



Return to single digit inflation to stabilize economy

Inflation Rate % (YoY)

Sep 2024
6.9%



Sep 2025
5.6%



Exchange Rates have been relatively stable, leading to improved Trade terms

Exchange Rate (PKR/USD)

Sep 2024
278.0



Sep 2025
281.7



Drop in Agri sector contribution to GDP is a concern

Agri GDP Contribution %

FY 2024
24.0%



FY 2025
23.5%

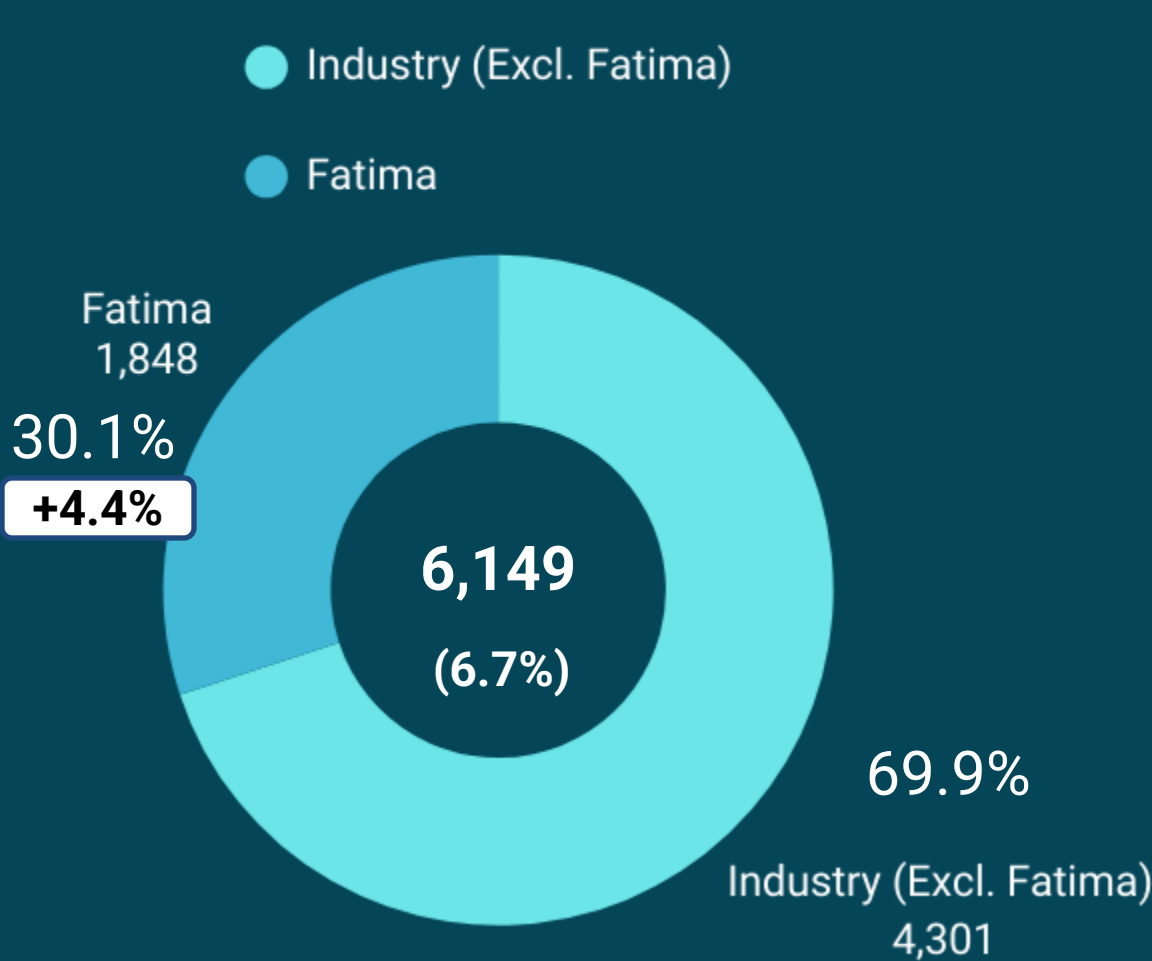
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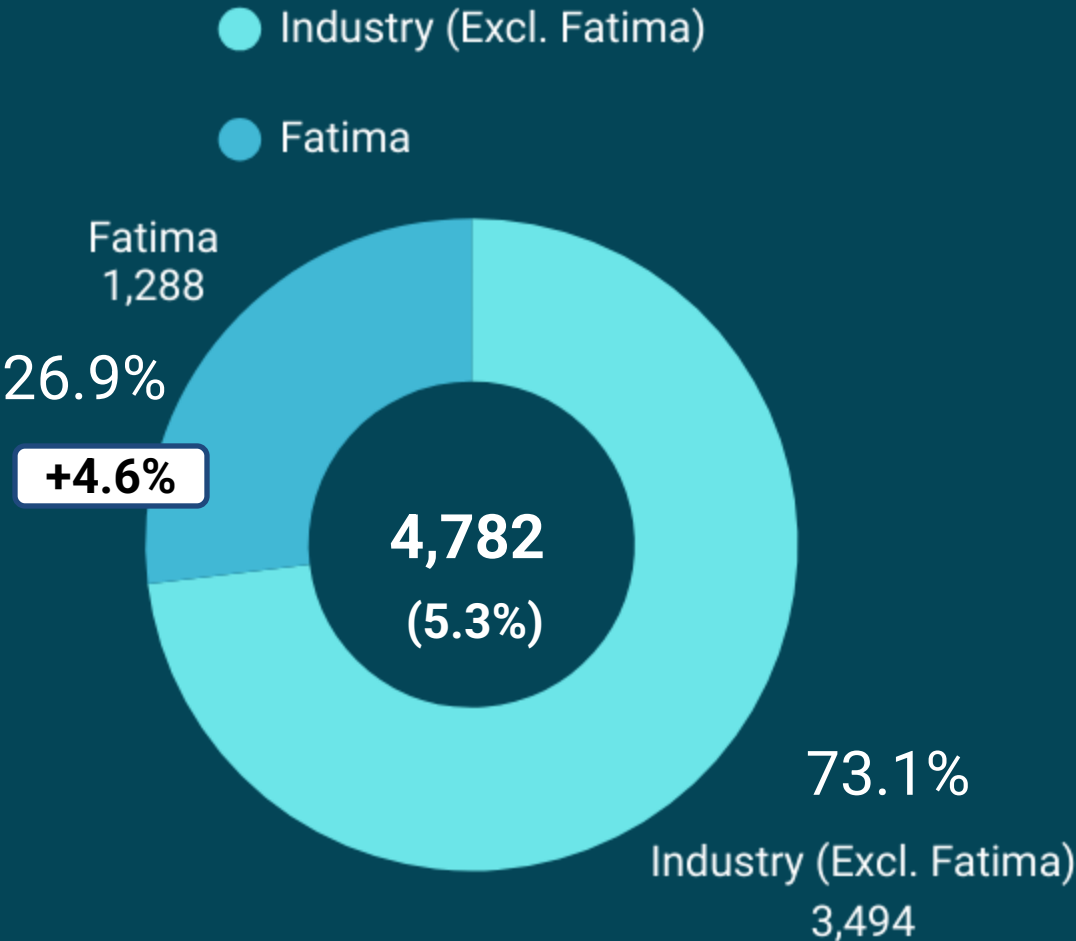
Market Share - 9 Months (2025 vs 2024)

2025

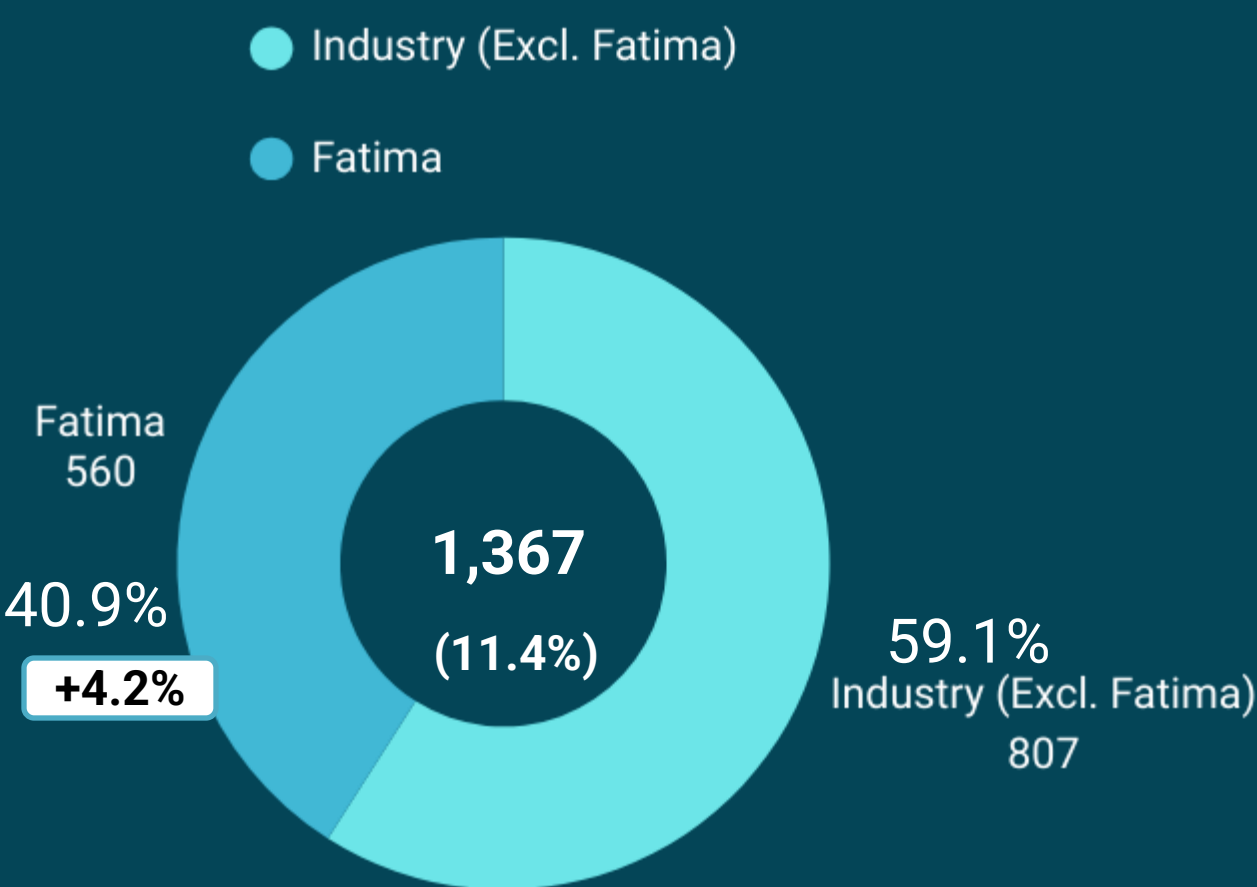
Total Market



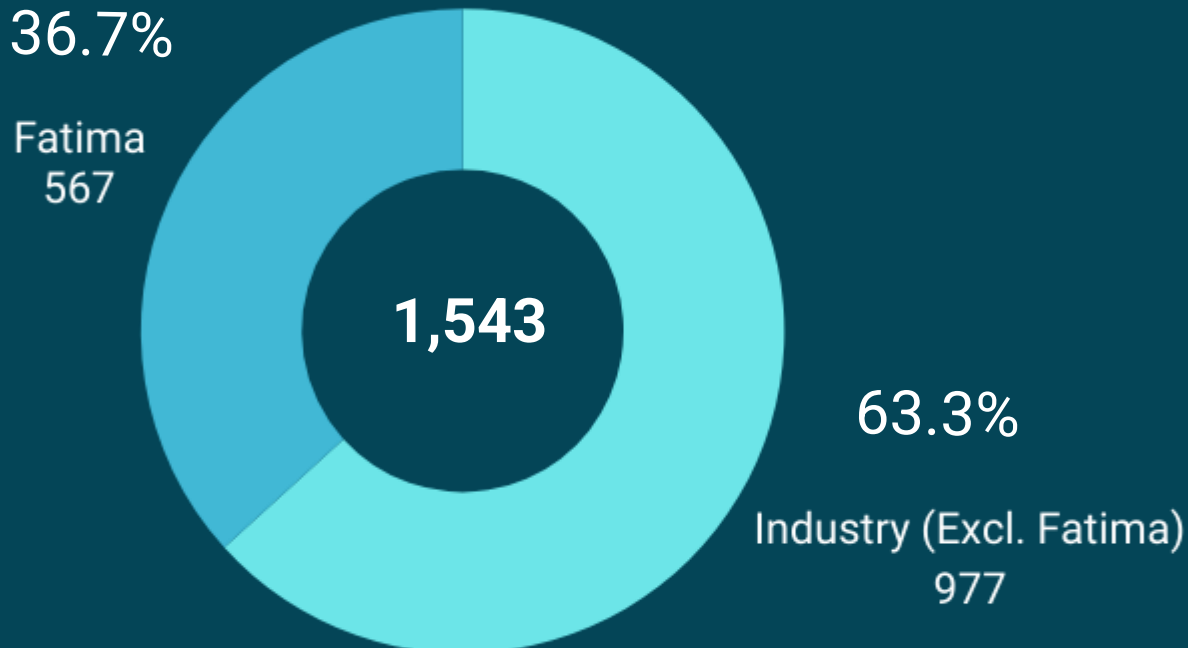
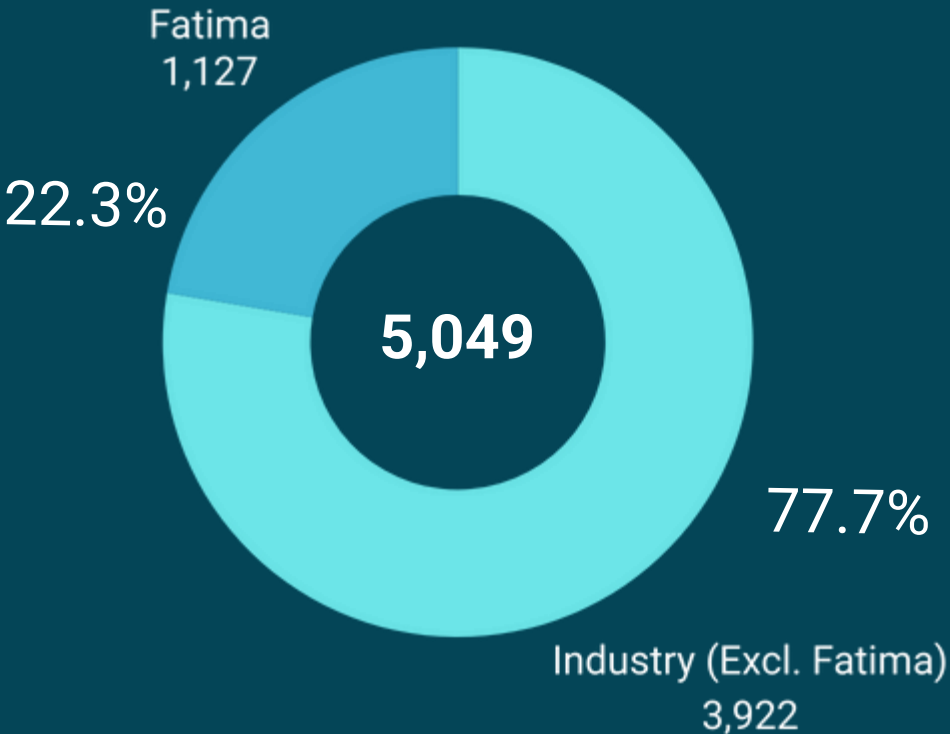
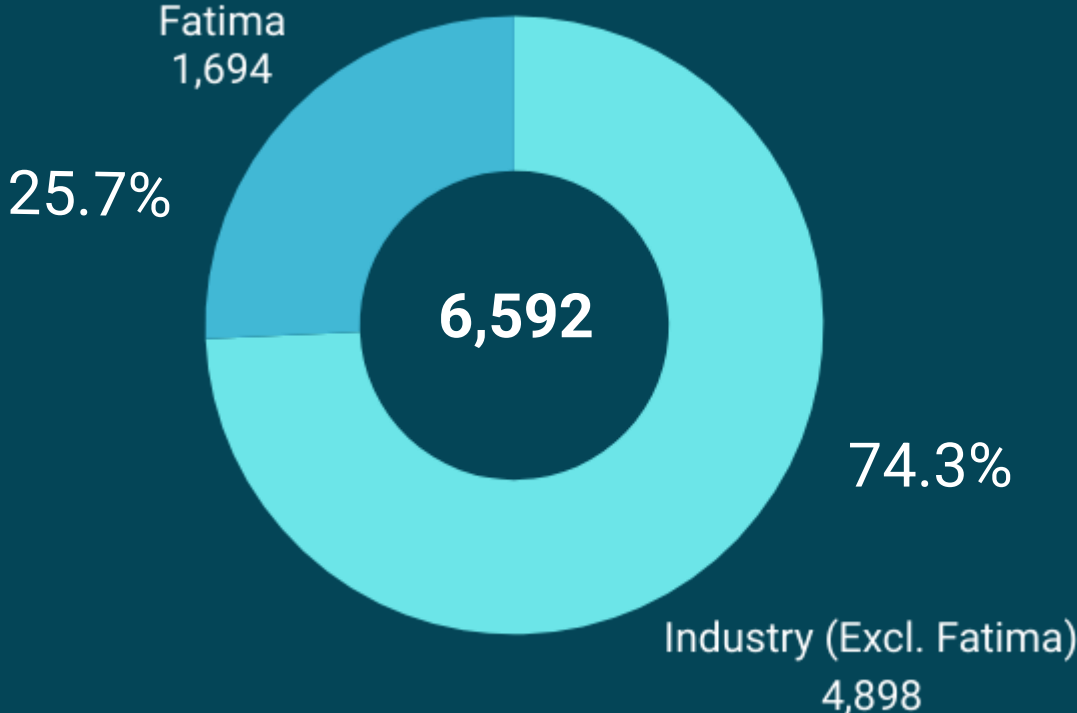
Nitrogen



Phosphate



2024



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Fertilizer Business Plants

Total Fertilizer Production Annual Capacity of 2.57 Million M.Ton

Sadiqabad Plant



Urea - 500,000 MT
CAN - 420,000 MT
NP - 360,000 MT



Multan Plant



Urea - 92,000 MT
CAN - 450,000 MT
NP - 304,500 MT



Sheikhupura Plant



Urea - 445,500 MT



Key Business Highlights Consolidated Profit & Loss

(9M '24 vs 9M '25)

Sales Volume

9%



9M 24

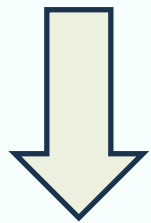
1,684 KMT

9M 25

1,828 KMT

Production Volume

0.5%



9M 24

2,141 KMT

9M 25

2,131 KMT

Revenue

5%



9M 24

171.0 Bn

9M 25

178.8 Bn

Operating Profit

6%



9M 24

35.4 Bn

9M 25

33.4 Bn

*

27.0 Bn

32.8 Bn

Earnings per Share

27%



9M 24

Rs 10.84

9M 25

Rs 13.77

Other Income

95%



9M 24

6.5 Bn

9M 25

12.7 Bn

Profit after Tax

27%



9M 24

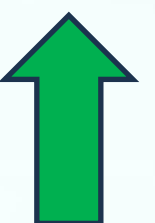
22.8 Bn

9M 25

28.9 Bn

Dividend per Share

41%



9M 24

Rs 5.50

9M 25

Rs 7.75

* Operating Profit excluding RLNG subsidy released by GoP

Consolidated Statement of Financial Position

(As at Sep 30, 2025 vs Full Year, 2024)

Equity & Reserves

9%



FY 24

144.2 Bn

9M 25

156.8 Bn

Long Term Borrowing*

7%



FY 24

44.3 Bn

9M 25

41.3 Bn

Long & Short-Term Investments, Advances, Deposits

18%



FY 24

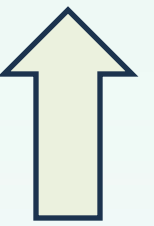
80.1 Bn

9M 25

94.9 Bn

Stock in Trade

41%



FY 24

59.8 Bn

9M 25

84.6 Bn

Debt to Equity Ratio

23:77

FY 24

21:79

9M 25

Current Ratio

1.6

FY 24

1.5

9M 25



Market capitalization of \$1 billion

Fatima Fertilizer Company Limited (PSX: FATIMA) has become the latest listed company on the Pakistan Stock Exchange (PSX) to surpass a market capitalization of \$1 billion in 2025

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Business Diversification



Fertilizer

03 Fertilizer Plants located at Sadiqabad, Multan & Sheikhpura having total annual capacity of 2.57MMT, with diversified product portfolio of Nitrogen and Phosphate (Urea, CAN and NP)



Packaging

Fatima Packaging is engaged in highly quality packing materials, mainly used in Fertilizer, Cement, Sugar, Food, Chemicals, Wheat and Rice sector



Assets Management

To invest and manage funds in PSX-listed securities to maximize returns for investors with a core goal to grow wealth efficiently while managing risk and ensuring compliance.



Agriculture

With advanced technology, hybrid seeds, and innovative agricultural practices, we are all set to contribute to national food security of Country



Mining

We have also entered into large-scale mining as well , focusing on copper, gold and all associated minerals explorations. This strategic move aims to diversify our portfolio and contribute to the country's economic growth



Petroleum

Partnering with Mari Energies ,Turkish Petroleum Overseas Company (TPOC), Orient Petroleum & Hycarbex, we are in exploration of offshore and onshore oil and gas opportunities to strengthen the country's energy sector



REITs

Investments in Silk Islamic Development REIT, Pakistan Corporate CBD REIT, Sapphire Bay Islamic (RUDA) & Emerald Bay Islamic (RUDA)



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SUSTAINABLE
DEVELOPMENT
GOALS



Scan to watch the video



Scan read the report



Sustainability Framework & UNDP Partnership

In November 2024, Fatima Fertilizer became the first private sector company in Pakistan to formally adopt the UNDP's SDG Impact Framework. This landmark initiative maps the company's operations against global Sustainable Development Goals and embeds impact assessment into its core strategy

UN SDGs – FG's Journey

Phase 1 – Impact Framework & Strategy Alignment

- Established SDG-aligned impact goals integrated with core business strategy
- Built a measurable Impact Value Chain linking operations to outcomes
- Defined indicators, baselines, and targets to enable consistent performance tracking
- Developed an audit-ready impact management framework
- Embedded impact metrics into strategic decision-making

Phase 2 – Disclosure & Transparency

- Produced a formal SDG Impact Report aligned with UNDP SDG Impact Standards
- Articulated clear links between business performance and development outcomes
- Enhanced transparency around assumptions, risks, and limitations
- Publicly launched the report with UNDP (November 2024)

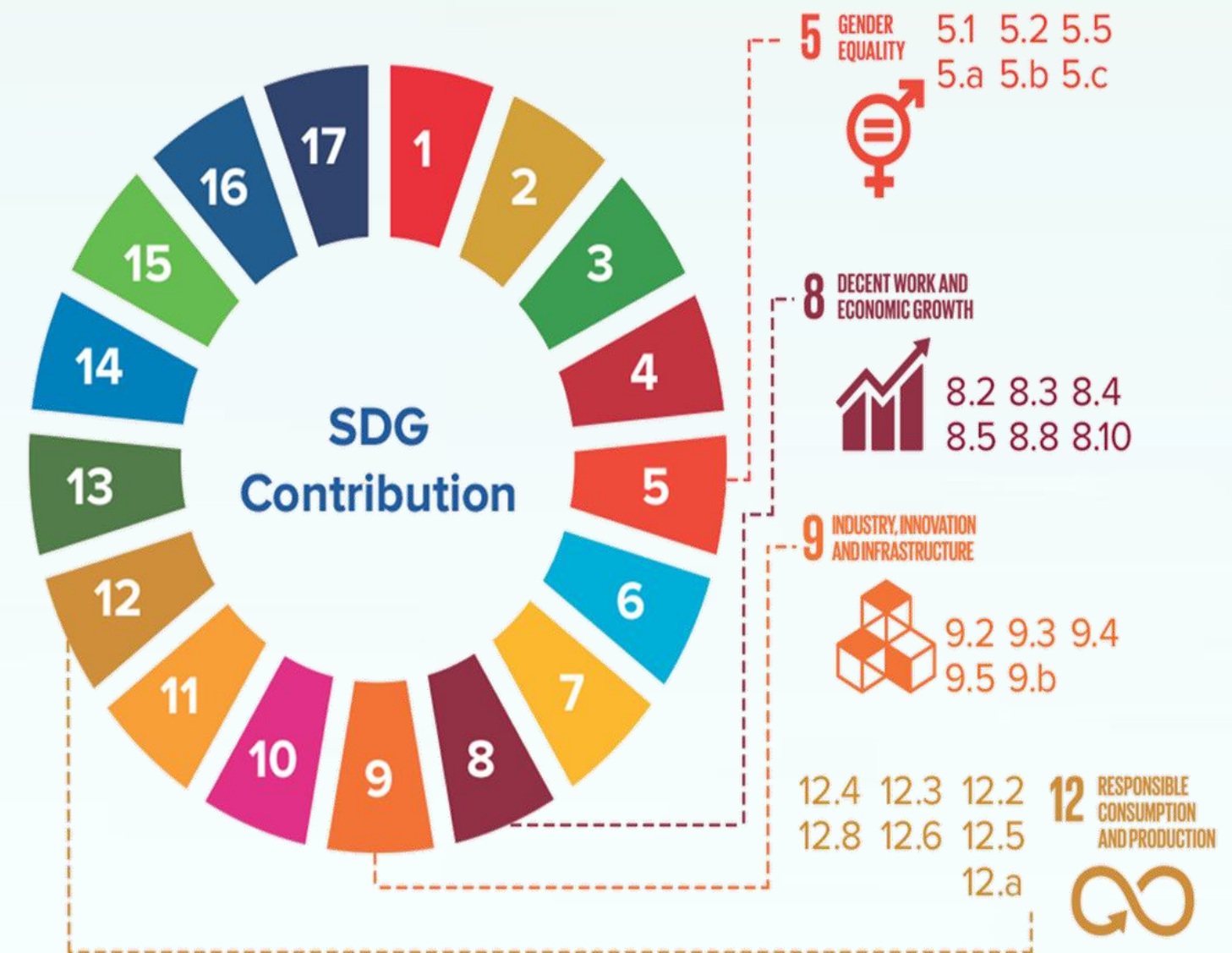
Phase 3 – ESG Integration & Capital Market Readiness

- Transitioning towards enterprise-wide ESG integration
- Assessing readiness for IFRS S1 & S2 climate and sustainability disclosures
- Align policies and reporting with global investor expectations

Sustainability Targets and Impact Areas

The Sustainability Framework covers eight priority areas, aligned with 15 SDGs and 49 specific targets including:

- 1.National Food Security:** 10% crop yield increase, serving 1.7 million farmers across 10 million acres
- 2.Gender Equality:** Zero pay gap, merit-based promotions, zero-tolerance harassment policy
- 3.Women Empowerment:** Sarsabz Tabeer program - capacity building for post-harvest food processing businesses
- 4.Operational Excellence:** In-house manufacturing reducing import dependencies
- 5.Climate Action:** Renewable energy increase by 2027, reduced GHG emissions, natural gas consumption reduction per ton
- 6.Digital Innovation:** Sarsabz App, FasalPay, Sarsabz Asaan for farmer empowerment
- 7.Resource Management:** Freshwater reduction, waste recycling, responsible disposal
- 8.Safety Leadership:** Guinness World Record—60+ million safe man-hours, 8.8 million injury-free hours (2023)



Corporate Social Responsibility

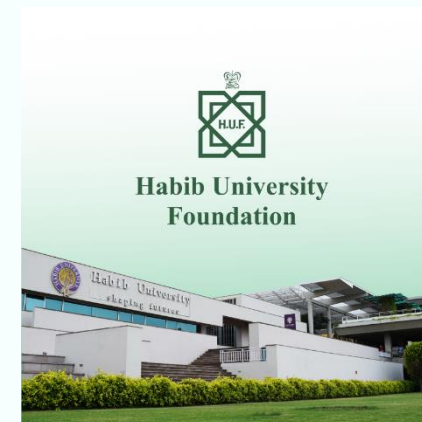
Health

- 500 bedded State of Art “M. A. Sheikh Hospital” at Multan
- “Fatima Welfare Trust Hospital” adjacent to SDQ Plant



Education

- Scholarships at LUMS
- Lahore Institute of Health Sciences
- Pakarab Public School
- The Citizens Foundation
- Others



Social Development

- Donations in way of social development are regularly made to entities including “Pakistan Center for Philanthropy”, “The Hunar Foundation” and others.



Donations

Sep YTD 2025
PKR 869 Million

FY 2024
PKR 1,036 Million

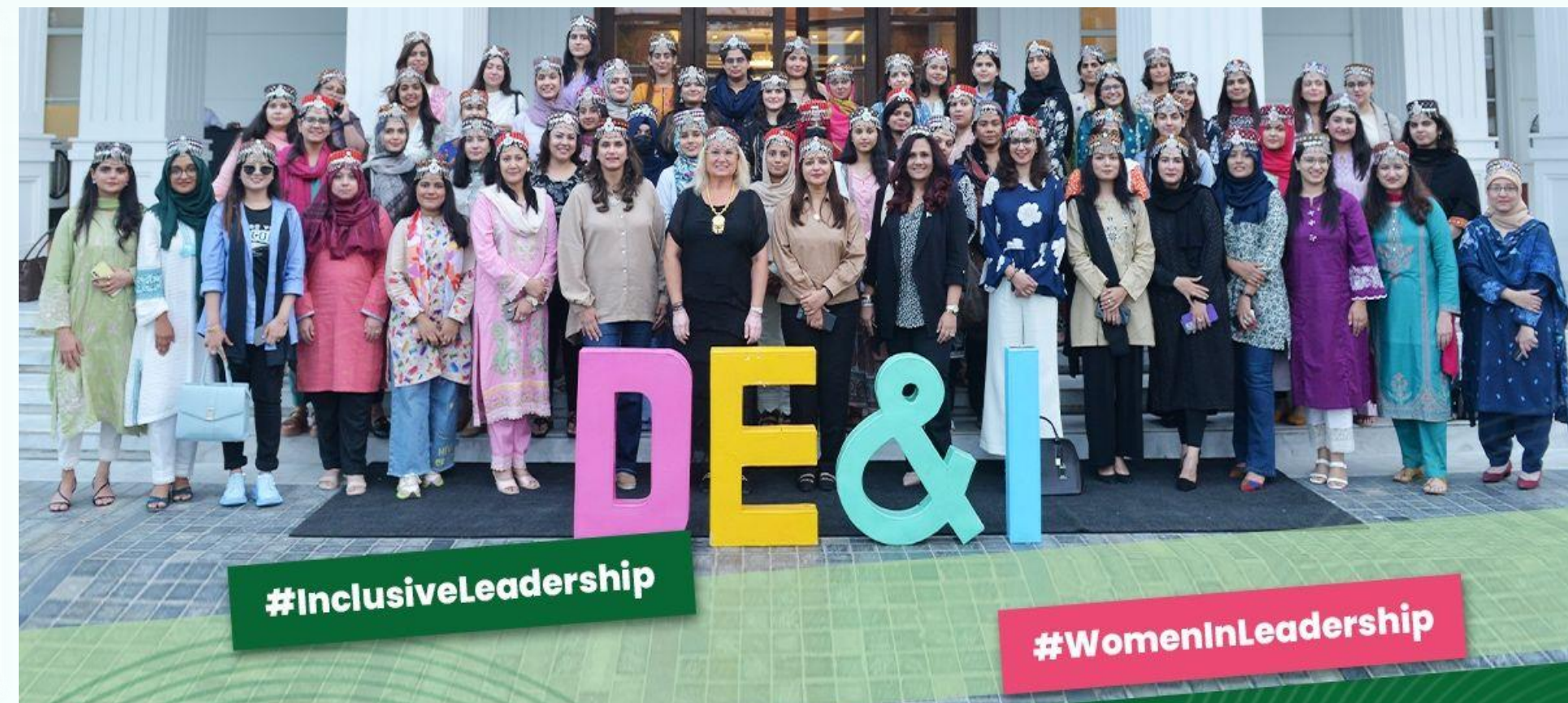
FY 2023
PKR 896 Million

Diversity, Equity & Inclusion

Fatima Group established Fatima Diversity, Equity & Inclusion Council, calling its program “**Sab Saath**” with the vision to: ‘**Create a work environment and impact communities Where Diversity Thrives, Equity Prevails, and Inclusion Unites.**’

Fatima Group has been recognized with the “**Excellence in Inclusion & Diversity**” award at the prestigious **SHRM MENA STAR Awards 2025**, a flagship event by the world’s largest HR association.

GEN BLEND
A GENERATIONAL DIVERSITY PROGRAM



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Outlook



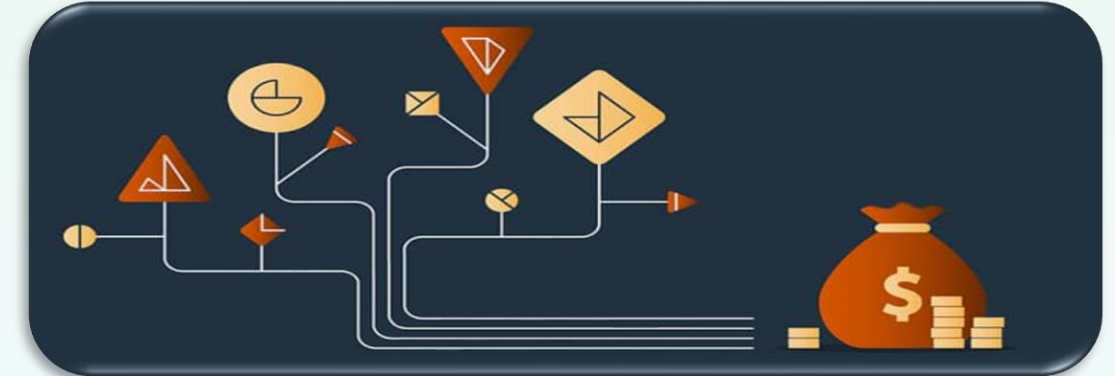
Recent announcement of wheat support price is set to spark a pickup in Rabi fertilizer demand and onward

With availability of healthy Inventory volumes, stable plant operations, and robust investments strategies are expected to sustain healthy returns in Q4 2025 and beyond



With a consistent **gas supply** of all 3 Plants, the company is all set to maximize production, contributing significantly to the agriculture sector.

USD 300 M CAPEX by the fertilizer industry to enhance gas pressure from Mari field, thereby securing long term sustainability of fertilizer industry.



Fatima Fertilizer is strategically diversifying beyond its core fertilizer business into multiple sectors, including **petroleum, mining, agriculture, packaging, real estate, fintech, and asset management**, while continuing to explore additional opportunities to maximize shareholder value.

Q&A

Thank You!