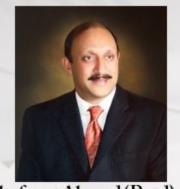


CE&MD's MESSAGE

ON **NEW YEAR 2018**



Lt. Gen Shafqaat Ahmed (Retd)

Dear All

I wish you and your families a very happy and blessed New Year.

Looking back at 2017 I can say that it was quite a year for all of us, which brought unprecedented challenges to FFC. Despite all the market fluctuations and adversities, FFC adopted a corporate strive by standing to its name and the culture of delivering the best products and services.

As a company, I am certain that we are in the right business---the one that powers the future, by providing solutions that are indispensable to support the cause of ensuring food security, pioneering and refining alternate energy and continuously improving banking practices for the betterment of the nation.

I attribute much of the company's success to our dedicated employees and stakeholders, and would like to value each and every one of you for your hard work, consistent support, passion and the part you played in company's success.

I look forward to your continued support as together we take FFC into 2018 with new hopes and aspirations for the coming year.

I thank Almighty for His blessings and hope that 2018 will bear more days of prosperity for the company and our nation.