JS BANK

JS Bank Limited

Shaheen Commercial Complex,
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Ref: JSBL/CSD/2026/07-04

Date: July 13, 2026

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

Subject: **Disclosure of Material Information – Clause 5.6.1 (a) (viii) of the PSX Regulations and Section 96 of the Securities Act, 2015**

Dear Sir,

JS Bank Limited ("JSBL" and/or "the Bank") is pleased to announce that pursuant to the approval received from the State Bank of Pakistan and the execution of the related transaction documents, the Bank has successfully issued to the institutional investors, the Rated, Privately Placed, Unsecured and Subordinated Debt-Instrument in the nature of Tier 2 capital as the Term Finance Certificates (TFCs), to be subsequently listed in accordance with the Debt Securities Listing Regulations, for an aggregate amount of PKR 4,000,000,000/- (Pak Rupees Four Billion only).

You may please inform the TRE Certificate Holders of the Exchange accordingly.

Yours sincerely,

For and on behalf of
JS Bank Limited

Syed Muhammad Talib Raza
Company Secretary & Head of Legal