JS BANK

JS Bank Limited

Shaheen Commercial Complex,
Dr. Ziauddin Ahmed Road,
P.O. Box 4847,
Karachi-74200, Pakistan

UAN: +92 21 111 654 321
Phone: +92 21 3261 0928
+92 21 3890 7700
Fax: +92 21 3263 1803
Website: www.jsbl.com

Ref: JSBL/CSD/ 2026/08-05
Dated: August 25, 2026

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

Subject: **FINANCIAL RESULTS FOR THE HALF-YEAR ENDED JUNE 30, 2026**

Dear Sir,

We have to inform you that the Board of Directors of JS Bank Limited (the 'Bank') in their meeting held on Tuesday, August 25, 2026, at 2:00 p.m. at the 20th Floor, The Centre, Abdullah Haroon Road, Saddar, Karachi have approved the Unaudited Financial Statements for the half-year ended June 30, 2026.

The Financial results of the Bank for the half-year ended June 30, 2026 are enclosed as:-

Annexure-A (Unconsolidated)
1. Standalone Statement of Financial Position
2. Standalone Profit and Loss Account
3. Standalone Statement of Changes in Equity
4. Standalone Cash Flow Statement

Annexure-B (Consolidated)
1. Consolidated Statement of Financial Position
2. Consolidated Profit and Loss Account
3. Consolidated Statement of Changes in Equity
4. Consolidated Cash Flow Statement

The Quarterly Report of the Bank for the period ended June 30, 2026 will be transmitted through PUCARS separately, within the specified time.

Thanking you,

Very truly yours,

For and on behalf of
JS Bank Limited

Syed Muhammad Talib Raza
Company Secretary and Head of Legal

Annexure A/1

JS BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	Note	(Un-audited) June 30, 2026	(Audited) December 31, 2025
		---------- Rupees in '000 ----------	
ASSETS			
Cash and balances with treasury banks	6	**39,084,283**	40,697,301
Balances with other banks	7	**3,056,835**	5,197,190
Lendings to financial institutions	8	**9,114,160**	19,838,794
Investments	9	**419,784,801**	278,028,312
Advances	10	**221,933,044**	249,776,370
Property and equipment	11	**12,826,810**	12,793,947
Right-of-use assets	12	**3,050,992**	3,073,822
Intangible assets	13	**6,356,917**	6,529,662
Deferred tax assets	14	**322,758**	-
Other assets	15	**43,747,722**	39,700,933
Total Assets		**759,278,322**	655,636,331
LIABILITIES			
Bills payable	16	**7,269,696**	7,839,367
Borrowings	17	**27,227,079**	26,128,080
Deposits and other accounts	18	**637,622,293**	543,502,051
Lease liabilities	19	**3,241,602**	3,193,531
Subordinated debt	20	**8,441,877**	8,493,900
Deferred tax liabilities	14	**-**	694,409
Other liabilities	21	**26,366,252**	19,124,285
Total Liabilities		**710,168,799**	608,975,623
NET ASSETS		**49,109,523**	46,660,708
REPRESENTED BY			
Share capital		**20,506,625**	20,506,625
Reserves		**8,302,331**	7,680,779
Surplus on revaluation of assets	22	**2,240,588**	3,076,042
Unappropriated profit		**18,059,979**	15,397,262
		49,109,523	46,660,708
CONTINGENCIES AND COMMITMENTS	23		

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

President and Chief Executive Officer	Chief Financial Officer	Director	Director	Director

Annexure A/2

JS BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Note	Quarter Ended		Half Year Ended	
		June 30, 2026	June 30, 2025	**June 30, 2026**	June 30, 2025
		Rupees in '000			
Mark-up / return / interest earned	25	**17,922,103**	18,070,430	**33,848,062**	39,429,784
Mark-up / return / interest expensed	26	**9,979,422**	11,597,047	**19,220,851**	25,472,465
Net mark-up / interest income		**7,942,681**	6,473,383	**14,627,211**	13,957,319
NON MARK-UP / INTEREST INCOME					
Fee and commission income	27	**1,195,398**	1,207,867	**2,434,681**	2,465,801
Dividend income		**9,968**	22,923	**1,095,604**	1,168,359
Foreign exchange income		**617,288**	484,043	**978,992**	1,144,065
Income from derivatives		**289**	39	**-**	-
Gain on securities - net	28	**206,567**	2,141,555	**343,497**	2,165,443
Net gains / (loss) on derecognition of financial assets measured at amortised cost		**-**	-	**-**	-
Other income	29	**106,817**	427,856	**113,308**	465,643
Total non mark-up / interest income		**2,136,327**	4,284,283	**4,966,082**	7,409,311
Total Income		**10,079,008**	10,757,666	**19,593,293**	21,366,630
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	30	**7,171,247**	7,358,171	**14,544,403**	14,432,268
Workers' welfare fund	31	**89,292**	15,018	**132,799**	69,768
Other charges	32	**-**	107,091	**707**	107,356
Total non-mark-up / interest expenses		**7,260,539**	7,480,280	**14,677,909**	14,609,392
Profit before credit loss allowance		**2,818,469**	3,277,386	**4,915,384**	6,757,238
(Reversal of) / credit loss allowance and write offs - net	33	**(1,646,145)**	2,526,512	**(1,724,573)**	3,268,848
Extra ordinary / unusual items		**-**	-	**-**	-
PROFIT BEFORE TAXATION		**4,464,614**	750,874	**6,639,957**	3,488,390
Taxation	34	**2,310,627**	482,824	**3,441,326**	1,931,773
PROFIT AFTER TAXATION		**2,153,987**	268,050	**3,198,631**	1,556,617
		Rupees			
Earnings per share - basic and diluted	35	**1.05**	0.13	**1.56**	0.76

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

President and Chief Executive Officer	**Chief Financial Officer**	**Director**	**Director**	**Director**

Annexure A/3

JS BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Share capital	Capital Reserves		Statutory reserve	Surplus / (deficit) on revaluation of			Unappropriated profit	Total
		Share premium	Exchange translation reserve		Investments	Property and equipment	Non-banking assets		
	Rupees in '000								
Balance as at December 31, 2024 (Audited)	20,506,625	2,689,217	657,775	3,766,691	1,413,539	1,453,706	510,615	12,708,466	43,706,634
Impact of adoption of IFRS 9 - net of tax	-	-	-	-	13,116	-	-	-	13,116
Balance as at January 01, 2025 after adoption of IFRS 9	20,506,625	2,689,217	657,775	3,766,691	1,426,655	1,453,706	510,615	12,708,466	43,719,750
Profit after taxation (June 30, 2025)	-	-	-	-	-	-	-	1,556,617	1,556,617
Other comprehensive income - net of tax									
Effect of translation of net investment in foreign branch	-	-	38,130	-	-	-	-	-	38,130
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	-	1,030,368	-	-	-	1,030,368
Debt investments at FVOCI – reclassified to profit or loss	-	-	-	-	(642,164)	-	-	-	(642,164)
Movement in deficit on revaluation of investments in equity instruments - net of tax	-	-	-	-	(190,541)	-	-	-	(190,541)
	-	-	38,130	-	197,663	-	-	-	235,793
Transfer to statutory reserve	-	-	-	311,323	-	-	-	(311,323)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	(10,022)	(15,174)	25,196	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit	-	-	-	-	(360,660)	-	-	360,660	-
Opening Balance as at July 01, 2025 (Un-audited) - Restated	20,506,625	2,689,217	695,905	4,078,014	1,263,658	1,443,684	495,441	14,339,616	45,512,160
Profit after taxation	-	-	-	-	-	-	-	1,238,953	1,238,953
Other comprehensive income - net of tax									
Effect of translation of net investment in foreign branch	-	-	(30,148)	-	-	-	-	-	(30,148)
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	-	451,647	-	-	-	451,647
Debt investments at FVOCI – reclassified to profit or loss	-	-	-	-	(583,725)	-	-	-	(583,725)
Movement in surplus on revaluation of investments in equity instruments- net of tax	-	-	-	-	192,154	-	-	-	192,154
Remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	29,671	29,671
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	(150,004)	-	(150,004)
	-	-	(30,148)	-	60,076	-	(150,004)	29,671	(90,405)
Transfer to statutory reserve	-	-	-	247,791	-	-	-	(247,791)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	(26,566)	(836)	27,402	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit	-	-	-	-	(9,411)	-	-	9,411	-
Opening Balance as at January 01, 2026	20,506,625	2,689,217	665,757	4,325,805	1,314,323	1,417,118	344,601	15,397,262	46,660,708
Impact of adoption of IFRS 9 - net of tax (note 3.1.1)	-	-	-	-	(2,680)	-	-	(15,922)	(18,602)
Balance as at January 01, 2026 after adoption of IFRS 9	20,506,625	2,689,217	665,757	4,325,805	1,311,643	1,417,118	344,601	15,381,340	46,642,106
Profit after taxation for the current period	-	-	-	-	-	-	-	3,198,631	3,198,631
Other comprehensive income - net of tax									
Effect of translation of net investment in foreign branch	-	-	(18,174)	-	-	-	-	-	(18,174)
Movement in deficit on revaluation of investments in debt instruments - net of tax	-	-	-	-	(565,748)	-	-	-	(565,748)
Debt investments at FVOCI – reclassified to profit or loss	-	-	-	-	(169,943)	-	-	-	(169,943)
Movement in surplus on revaluation of investments in equity instruments- net of tax	-	-	-	-	22,651	-	-	-	22,651
	-	-	(18,174)	-	(713,040)	-	-	-	(731,214)
Transfer to statutory reserve	-	-	-	639,726	-	-	-	(639,726)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	(18,293)	(1,215)	19,508	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit	-	-	-	-	(100,226)	-	-	100,226	-
Balance as at June 30, 2026 (Un-audited)	20,506,625	2,689,217	647,583	4,965,531	498,377	1,398,825	343,386	18,059,979	49,109,523

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

President and Chief Executive Officer	Chief Financial Officer	Director	Director	Director

Annexure A/4

JS BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Note	June 30, 2026	June 30, 2025
		-------- Rupees in '000 --------	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		6,639,957	3,488,390
Less: Dividend income		(1,095,604)	(1,168,359)
		5,544,353	2,320,031
Adjustments:			
Net mark-up / interest income		(14,828,670)	(14,152,605)
Depreciation on property and equipment	30	772,926	736,288
Depreciation on non-banking assets	30	20,348	20,158
Depreciation on right-of-use assets	30	835,813	755,077
Amortisation	30	290,101	226,589
(Reversal of) / credit loss allowance and write offs - net		(1,568,069)	3,281,011
Gain on sale of property and equipment - net	29	(14,100)	(4,287)
Gain on sale of non-banking asset - net	29	-	(20,896)
Gain on termination of leases - net	29	(19,223)	(6,386)
Finance charges on leased assets	26	201,459	195,286
Charge for defined benefit plan		98,983	88,101
Unrealised loss / (gain) on revaluation of investments measured at FVPL - net	28	11,431	(604,578)
Provision for workers' welfare fund		132,799	69,768
		(14,066,202)	(9,416,474)
		(8,521,849)	(7,096,443)
Decrease / increase in operating assets			
Lendings to financial institutions		10,726,559	1,720,000
Securities measured at FVPL		27,071	3,570,209
Advances		27,176,288	23,233,718
Others assets (excluding advance taxation and mark-up receivable)		(2,526,882)	(6,646,633)
		35,403,036	21,877,294
Increase / decrease in operating liabilities			
Bills payable		(569,671)	52,112
Borrowings		713,778	(9,745)
Deposits and other accounts		94,120,242	40,603,016
Other liabilities (excluding current taxation and mark-up payable)		2,849,582	2,893,239
		97,113,931	43,538,622
		123,995,118	58,319,473
Mark-up / return / interest received		30,218,448	41,541,324
Mark-up / return / interest paid		(18,715,698)	(27,760,003)
Income tax paid		(2,741,775)	(3,008,524)
Net cash flows generated from operating activities		132,756,093	69,092,270
CASH FLOWS FROM INVESTING ACTIVITIES			
Net investments in securities measured at amortised cost		(42,050,721)	77,058,331
Net investments in securities classified at FVOCI		(97,687,729)	(145,336,253)
Dividend received		1,095,604	1,168,359
Acquisition of property and equipment		(867,504)	(1,074,499)
Acquisition of intangible assets		(118,049)	(613,960)
Proceeds from sale of property and equipment		32,283	18,070
Proceeds from sale of non-banking assets		-	109,500
Effect of translation of net investment in foreign branch		(18,174)	38,130
Net cash flows used in investing activities		(139,614,290)	(68,632,322)
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of subordinated debt		(967)	(966)
Receipt from advance against subordinated debt		3,500,000	-
Payments of lease obligations against right-of-use assets		(728,102)	(959,402)
Net cash flows generated / (used in) from financing activities		2,770,931	(960,368)
Decrease in cash and cash equivalents		(4,087,266)	(500,420)
Cash and cash equivalents at beginning of the period		45,566,657	46,043,864
Effect of exchange rate changes on cash and cash equivalents		(108,526)	257,417
		45,458,131	46,301,281
Cash and cash equivalents at end of the period	36	41,370,865	45,800,861

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

President and Chief Executive Officer	**Chief Financial Officer**	**Director**	**Director**	**Director**

Annexure B/1

JS BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	Note	(Un-audited) June 30, 2026	(Audited) December 31, 2025
		----------- Rupees in '000 -----------	
ASSETS			
Cash and balances with treasury banks	6	114,742,434	112,518,691
Balances with other banks	7	4,915,018	6,849,702
Lendings to financial institutions	8	63,812,560	38,838,746
Investments	9	707,832,328	581,458,618
Advances	10	532,376,753	542,341,772
Property and equipment	11	38,441,533	39,242,673
Right-of-use assets	12	8,705,830	8,968,662
Intangible assets	13	12,566,725	12,465,883
Deferred tax assets	14	4,232,309	3,356,645
Other assets	15	75,212,498	69,582,312
Total Assets		1,562,837,988	1,415,623,704
LIABILITIES			
Bills payable	16	14,506,970	17,734,525
Borrowings	17	44,807,381	40,741,188
Deposits and other accounts	18	1,334,267,104	1,199,431,741
Lease liabilities	19	9,988,249	10,055,035
Subordinated debt	20	11,436,817	11,490,890
Deferred tax liabilities		-	-
Other liabilities	21	64,066,308	55,046,690
Total Liabilities		1,479,072,829	1,334,500,069
NET ASSETS		83,765,159	81,123,635
REPRESENTED BY			
Share capital		20,506,625	20,506,625
Reserves		12,012,213	11,087,154
Surplus on revaluation of assets	22	3,848,332	5,529,752
Unappropriated profit		34,659,940	31,287,298
		71,027,110	68,410,829
Non-controlling interest		12,738,049	12,712,806
		83,765,159	81,123,635
CONTINGENCIES AND COMMITMENTS	23		

The annexed notes from 1 to 43 form an integral part of these consolidated condensed interim financial statements

President and Chief Executive Officer	Chief Financial Officer	Director	Director	Director

Annexure B/2

JS BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Note	Quarter ended		Half Year Ended	
		June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
		Rupees in '000			
Mark-up / return / interest / profit earned	25	35,672,056	37,289,545	68,373,611	78,400,046
Mark-up / return / interest / profit expensed	26	18,393,538	21,482,380	35,881,707	45,822,364
Net mark-up / interest income		17,278,518	15,807,165	32,491,904	32,577,682
NON MARK-UP / INTEREST INCOME					
Fee and commission income	27	2,906,001	2,980,663	6,068,786	5,533,773
Dividend income		118,499	142,266	258,698	339,963
Foreign exchange income		1,242,473	491,357	2,055,534	1,390,674
Income / (loss) from derivatives		11,702	257,915	(7,223)	256,893
Gain on securities - net	28	106,676	2,480,467	303,008	4,629,549
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Share of profit / (loss) from associates		83,251	21,465	(41,518)	111,995
Other income	29	154,289	27,341	219,547	111,974
Total non mark-up / interest income		4,622,891	6,401,474	8,856,832	12,374,821
Total Income		21,901,409	22,208,639	41,348,736	44,952,503
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	30	16,663,576	15,516,854	33,253,466	30,183,072
Workers' welfare fund	31	147,361	91,150	235,561	264,892
Other charges	32	9,764	180,441	14,999	294,142
Total non-mark-up / interest expenses		16,820,701	15,788,445	33,504,026	30,742,106
Profit before credit loss allowance		5,080,708	6,420,194	7,844,710	14,210,397
(Reversal of) / credit loss allowance and write offs - net	33	(2,127,530)	1,974,975	(2,742,660)	2,276,469
Extra ordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		7,208,238	4,445,219	10,587,370	11,933,928
Taxation	34	3,642,159	2,222,656	5,864,021	6,610,420
PROFIT AFTER TAXATION		3,566,079	2,222,563	4,723,349	5,323,508
Attributable to:					
Equity holders of the Holding Company		3,247,307	1,649,570	4,156,646	4,073,466
Non-controlling interest		318,772	572,993	566,703	1,250,042
		3,566,079	2,222,563	4,723,349	5,323,508
		Rupees			
Earnings per share - basic and diluted	35	1.58	0.81	2.03	1.99

The annexed notes from 1 to 43 form an integral part of these consolidated condensed interim financial statements.

President and Chief Executive Officer	Chief Financial Officer	Director	Director	Director

Annexure B/3

JS BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Attributable to equity holders of the Holding Company										
		Capital Reserves			Surplus / (deficit) on revaluation of						
	Share capital	Share premium	Exchange translation reserve	Statutory reserve	Investments	Property and equipment	Non-banking assets	Unappropriated profit	Sub-total	Non-controlling interest	Total
	Rupees in '000										
Balance as at December 31, 2024 (Audited)	20,506,625	2,689,217	657,775	6,271,258	5,698,629	1,911,983	523,884	26,121,333	64,380,704	12,415,850	76,796,554
Impact of adoption of IFRS 9 - net of tax	-	-	-	-	13,116	-	-	-	13,116	-	13,116
Balance as at January 01, 2025 after adoption of IFRS 9	20,506,625	2,689,217	657,775	6,271,258	5,711,745	1,911,983	523,884	26,121,333	64,393,820	12,415,850	76,809,670
Profit after taxation (June 30, 2025)	-	-	-	-	-	-	-	4,073,466	4,073,466	1,250,042	5,323,508
Other comprehensive income / (loss) - net of tax											
Effect of translation of net investment in foreign branch	-	-	38,130	-	-	-	-	-	38,130	-	38,130
Movement in deficit on revaluation of investments in debt instruments - net of tax	-	-	-	-	(418,924)	-	-	-	(418,924)	(480,123)	(899,047)
Debt investments at FVOCI - reclassified to profit or loss	-	-	-	-	(1,486,574)	-	-	-	(1,486,574)	(279,734)	(1,766,308)
Movement in deficit on revaluation of investments in equity instruments - net of tax	-	-	-	-	(47,187)	-	-	-	(47,187)	46,234	(953)
	-	-	38,130	-	(1,952,685)	-	-	-	(1,914,555)	(713,623)	(2,628,178)
Transfer to statutory reserve	-	-	-	973,695	-	-	-	(973,695)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	(52,990)	(15,247)	68,237	-	-	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit	-	-	-	-	(363,212)	-	-	363,212	-	-	-
Transactions with owners recorded directly in equity											
Interim cash dividend to non-controlling interest by subsidiary company at Rs. 1.25 per share	-	-	-	-	-	-	-	-	-	(344,864)	(344,864)
Opening Balance as at July 01, 2025 (Un-audited) - Restated	20,506,625	2,689,217	695,905	7,244,953	3,395,848	1,858,993	508,637	29,652,553	66,552,731	12,607,405	79,160,136
Profit after taxation	-	-	-	-	-	-	-	1,753,514	1,753,514	462,206	2,215,720
Other comprehensive income / (loss) - net of tax											
Effect of translation of net investment in foreign branch	-	-	(30,147)	-	-	-	-	-	(30,147)	-	(30,147)
Movement in deficit on revaluation of investments in debt instruments - net of tax	-	-	-	-	(271,731)	-	-	-	(271,731)	(239,632)	(511,363)
Debt investments at FVOCI - reclassified to profit or loss	-	-	-	-	(1,148,621)	-	-	-	(1,148,621)	(187,137)	(1,335,758)
Movement in surplus on revaluation of investments in equity instruments- net of tax	-	-	-	-	641,147	-	-	-	641,147	141,175	782,322
Remeasurement gain / (loss) on defined benefit obligations - net of tax	-	-	-	-	-	-	-	5,587	5,587	(7,982)	(2,395)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	1,059,335	-	-	1,059,335	350,933	1,410,268
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	(150,986)	-	(150,986)	(325)	(151,311)
	-	-	(30,147)	-	(779,205)	1,059,335	(150,986)	5,587	104,584	57,032	161,616
Transfer to statutory reserve	-	-	-	487,226	-	-	-	(487,226)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profits - net of tax	-	-	-	-	-	(274,940)	(21,586)	296,526	-	-	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit	-	-	-	-	(66,344)	-	-	66,344	-	-	-
Transactions with owners, recorded directly in equity											
Interim cash dividend to non-controlling interest by subsidiary at Rs. 1.5 per share	-	-	-	-	-	-	-	-	-	(413,837)	(413,837)
Opening Balance as at January 01, 2026	20,506,625	2,689,217	665,758	7,732,179	2,650,299	2,643,388	336,065	31,287,298	68,410,829	12,712,806	81,123,635
Impact of adoption of IFRS 9 - net of tax (note 3.1.1)	-	-	-	-	(2,680)	-	-	(15,922)	(18,602)	-	(18,602)
Balance as at January 01, 2026 after adoption of IFRS 9	20,506,625	2,689,217	665,758	7,732,179	2,647,619	2,643,388	336,065	31,271,376	68,392,227	12,712,806	81,105,033
Profit after taxation for the current period	-	-	-	-	-	-	-	4,156,646	4,156,646	566,703	4,723,349
Other comprehensive (loss) / income - net of tax											
Effect of translation of net investment in foreign branch	-	-	(18,174)	-	-	-	-	-	(18,174)	-	(18,174)
Movement in deficit on revaluation of investments in debt instruments - net of tax	-	-	-	-	(1,290,747)	-	-	-	(1,290,747)	(240,175)	(1,530,922)
Debt investments at FVOCI – reclassified to profit or loss					(118,315)				(118,315)	17,103	(101,212)
Movement in surplus on revaluation of investments in equity instruments- net of tax	-	-	-	-	125,400	-	-	-	125,400	26,476	151,876
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	(219,927)	-	-	(219,927)	-	(219,927)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	-	-	-
	-	-	(18,174)	-	(1,283,662)	(219,927)	-	-	(1,521,763)	(196,596)	(1,718,359)
Transfer to statutory reserve	-	-	-	943,233	-	-	-	(943,233)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	(71,585)	(1,218)	72,803	-	-	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit	-	-	-	-	(102,348)	-	-	102,348	-	-	-
Transactions with owners recorded directly in equity											
Interim cash dividend to non controlling interest by subsidiary at Rs. 1.25 per share	-	-	-	-	-	-	-	-	-	(344,864)	(344,864)
Balance as at June 30, 2026 (Un-audited)	20,506,625	2,689,217	647,584	8,675,412	1,161,609	2,351,876	334,847	34,659,940	71,027,110	12,738,049	83,765,159

The annexed notes from 1 to 43 form an integral part of these consolidated condensed interim financial statements.

President and Chief Executive Officer	Chief Financial Officer	Director	Director	Director

Annexure B/4

JS BANK LIMITED
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Note	June 30, 2026	June 30, 2025
		----------- Rupees in '000 -----------	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		10,587,370	11,933,928
Less: Dividend income		(258,698)	(339,963)
Share of (profit) / loss from associates		41,518	(111,995)
		10,370,190	11,481,970
Adjustments:			
Net mark-up / interest income		(33,165,520)	(33,128,262)
Depreciation on property and equipment	30	2,148,571	1,759,022
Depreciation on non-banking assets	30	20,453	21,331
Depreciation on right-of-use assets	30	1,843,222	1,652,664
Amortisation	30	697,297	469,106
(Reversal of) / credit loss allowance and write offs - net		(2,583,187)	2,276,469
Gain on sale of property and equipment - net	29	(37,721)	(25,713)
Gain on sale of non-banking asset - net	29	-	(20,896)
Gain on termination of leases - net	29	(25,602)	(15,345)
Gain on termination of Islamic financing	29	(39,246)	(36,653)
Finance charges on leased assets	26	673,616	681,222
Charge for defined benefit plan		196,258	795,210
Unrealised loss / (gain) on revaluation of investments measured at FVPL - net	28	23,536	(628,097)
Provision for workers' welfare fund		235,561	264,892
		(30,012,762)	(25,935,050)
		(19,642,572)	(14,453,080)
(Increase) / decrease in operating assets			
Lendings to financial institutions		(24,973,189)	(5,571,608)
Securities measured at FVPL		(832,530)	2,657,523
Advances		10,420,910	82,446,061
Other assets (excluding current taxation and mark-up receivable)		(5,248,516)	(16,152,608)
		(20,633,325)	63,379,368
Increase / (decrease) in operating liabilities			
Bills payable		(3,227,061)	(7,679,114)
Borrowings		3,377,113	(52,237,144)
Deposits and other accounts		134,835,363	113,214,277
Other liabilities (excluding current taxation and mark-up payable)		5,214,123	7,335,983
		140,199,538	60,634,002
		99,923,641	109,560,290
Mark-up / return / interest received		67,402,236	84,345,580
Mark-up / return / interest paid		(35,837,334)	(49,887,143)
Income tax paid		(5,747,425)	(9,405,074)
Net cash flows generated from operating activities		125,741,118	134,613,653
CASH FLOWS FROM INVESTING ACTIVITIES			
Net investments in securities measured at amortised cost		(76,357,262)	77,058,331
Net investments in securities measured at FVOCI		(49,561,591)	(195,961,490)
Net investments in associates		602,984	670,021
Dividend received		258,698	339,963
Acquisition of property and equipment		(1,435,091)	(9,308,027)
Acquisition of intangible assets		(798,835)	(713,317)
Proceeds from sale of property and equipment		125,336	44,762
Proceeds from sale of non-banking assets		-	109,500
Proceeds from termination of Islamic financing		39,246	36,653
Effect of translation of net investment in foreign branch		(18,174)	38,130
Net cash flows used in investing activities		(127,144,689)	(127,685,474)
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of subordinated debt		(3,017)	(1,081)
Receipt from advance against subordinated debt		3,500,000	-
Payments of lease obligations against right-of-use assets		(2,103,384)	(967,263)
Dividend paid to non-controlling interest		(338,679)	(344,864)
Net cash flows generated / (used in) from financing activities		1,054,920	(1,313,208)
(Decrease) / increase in cash and cash equivalents		(348,651)	5,614,971
Cash and cash equivalents at beginning of the period		118,947,317	87,881,836
Effect of exchange rate changes on cash and cash equivalents		(514,084)	387,861
		118,433,233	88,269,697
Cash and cash equivalents at end of the period	36	118,084,582	93,884,668

The annexed notes from 1 to 43 form an integral part of these consolidated condensed interim financial statements.

President and Chief Executive Officer	Chief Financial Officer	Director	Director	Director