

**JS Bank Limited**

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

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**Phone:** +92 21 3261 0928  
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**Fax:** +92 21 3263 1803  
**Website:** [www.jsbl.com](http://www.jsbl.com)

Ref: JSBL/CSD/ 2025/ 12-08

Dated: December 31, 2025

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

Subject: **Approval of Annual Budget FY 2026**

Dear Sir,

We have to inform you that the Board of Directors of JS Bank Limited (the "Bank") in their meeting held on December 30, 2025 at 10:00 a.m. at Karachi has approved the Annual Budget of the Bank for the financial year ending on December 31, 2026.

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

Thank you,

Yours truly,

For and on behalf of  
JS Bank Limited

Syed Muhammad Talib Raza  
Company Secretary and Head of Legal



Copy to:

Executive Director/ HOD-Offsite-II  
The Securities & Exchange Commission of Pakistan  
N.I.C, Building, 63 Jinnah Avenue, Blue Area,  
Islamabad.