

Ref: JSBL/CSD/2026/10-05

Dated: October 28, 2026

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building,
Stock Exchange Road,
Karachi.Subject: **FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 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 Wednesday, October 28, 2026, at 3:30 p.m. at the 20th Floor, The Centre, Abdullah Haroon Road, Saddar, Karachi have approved the Unaudited Financial Statements for the quarter ended September 30, 2026.

The Financial results of the Bank for the quarter ended September 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

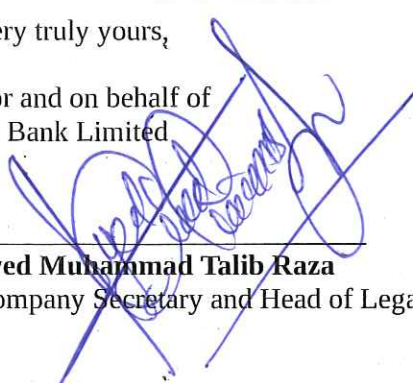
Annexure-B (Consolidated)

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 September 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

- Documents enclosed as above.

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

		(Un-audited) September 30, 2026	(Audited) December 31, 2025
	Note	----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	6	28,154,870	40,697,301
Balances with other banks	7	3,745,860	5,197,190
Lendings to financial institutions	8	4,791,711	19,838,794
Investments	9	398,457,096	278,028,312
Advances	10	227,828,112	249,776,370
Property and equipment	11	13,174,586	12,793,947
Right-of-use assets	12	3,273,141	3,073,822
Intangible assets	13	6,440,027	6,529,662
Deferred tax assets	14	703,199	-
Other assets	15	47,150,479	39,700,933
Total Assets		733,719,081	655,636,331
LIABILITIES			
Bills payable	16	7,585,368	7,839,367
Borrowings	17	36,033,012	26,128,080
Deposits and other accounts	18	598,122,998	543,502,051
Lease liabilities	19	3,451,068	3,193,531
Subordinated debt	20	12,389,693	8,493,900
Deferred tax liabilities	14	-	694,409
Other liabilities	21	26,521,372	19,124,285
Total Liabilities		684,103,511	608,975,623
NET ASSETS		49,615,570	46,660,708
REPRESENTED BY			
Share capital		20,506,625	20,506,625
Reserves		8,511,784	7,680,779
Surplus on revaluation of assets	22	1,740,431	3,076,042
Unappropriated profit		18,856,730	15,397,262
		49,615,570	46,660,708
CONTINGENCIES AND COMMITMENTS			
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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



JS BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2026

		Quarter Ended		Nine Months Ended	
		September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Note		Rupees in '000			
Mark-up / return / interest earned	25	18,624,395	16,751,406	52,472,457	56,181,190
Mark-up / return / interest expensed	26	11,097,804	10,162,894	30,318,655	35,635,359
Net mark-up / interest income		7,526,591	6,588,512	22,153,802	20,545,831
NON MARK-UP / INTEREST INCOME					
Fee and commission Income	27	1,393,301	1,202,926	3,827,982	3,668,727
Dividend income		1,259,186	1,259,186	2,354,790	2,427,545
Foreign exchange income		134,319	486,233	1,113,311	1,630,298
Income from derivatives		1,416	27,185	1,416	27,185
Gain on securities - net	28	403,894	313,984	747,391	2,479,427
Net gains / (loss) on derecognition of financial assets measured at amortized cost		-	-	-	-
Other income	29	39,104	13,963	152,412	479,606
Total non mark-up / interest income		3,231,220	3,303,477	8,197,302	10,712,788
Total Income		10,757,811	9,891,989	30,351,104	31,258,619
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	30	8,428,047	7,622,987	22,972,450	22,055,255
Workers' welfare fund	31	45,849	43,533	178,648	113,301
Other charges	32	-	135,407	707	242,763
Total non-mark-up / interest expenses		8,473,896	7,801,927	23,151,805	22,411,319
Profit before credit loss allowance		2,283,915	2,090,062	7,199,299	8,847,300
(Reversal of) / credit loss allowance and write offs - net	33	(8,551)	(86,450)	(1,733,124)	3,182,398
Extra ordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		2,292,466	2,176,512	8,932,423	5,664,902
Taxation	34	1,190,760	1,164,142	4,632,086	3,095,915
PROFIT AFTER TAXATION		1,101,706	1,012,370	4,300,337	2,568,987
Rupees					
Earnings per share - basic and diluted	35	0.54	0.49	2.10	1.25

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

President and
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Chief Financial
Officer

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Director



JS BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS ENDED SEPTEMBER 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 (September 30, 2025)	-	-	-	-	-	-	-	2,568,987	2,568,987
Other comprehensive income - net of tax									
Effect of translation of net investment in foreign branch	-	-	19,046	-	-	-	-	-	19,046
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	-	925,162	-	-	-	925,162
Debt investments at FVOCI – reclassified to profit or loss	-	-	-	-	(832,859)	-	-	-	(832,859)
Movement in deficit on revaluation of investments in equity instruments - net of tax	-	-	-	-	59,644	-	-	-	59,644
	-	-	19,046	-	151,947	-	-	-	170,993
Transfer to statutory reserve	-	-	-	513,797	-	-	-	(513,797)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	(14,847)	(15,592)	30,439	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit	-	-	-	-	(360,660)	-	-	360,660	-
Opening Balance as at October 01, 2025 (Un-audited) - Restated	20,506,625	2,689,217	676,821	4,280,488	1,217,942	1,438,859	495,023	15,154,755	46,459,730
Profit after taxation	-	-	-	-	-	-	-	226,583	226,583
Other comprehensive income - net of tax									
Effect of translation of net investment in foreign branch	-	-	(11,064)	-	-	-	-	-	(11,064)
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	-	556,853	-	-	-	556,853
Debt investments at FVOCI – reclassified to profit or loss	-	-	-	-	(393,030)	-	-	-	(393,030)
Movement in surplus on revaluation of investments in equity instruments- net of tax	-	-	-	-	(58,031)	-	-	-	(58,031)
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)
	-	-	(11,064)	-	105,792	-	(150,004)	29,671	(25,605)
Transfer to statutory reserve	-	-	-	45,317	-	-	-	(45,317)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	(21,741)	(418)	22,159	-
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	-	-	-	-	-	-	-	4,300,337	4,300,337
Other comprehensive income - net of tax									
Effect of translation of net investment in foreign branch	-	-	(29,062)	-	-	-	-	-	(29,062)
Movement in deficit on revaluation of investments in debt instruments - net of tax	-	-	-	-	(679,523)	-	-	-	(679,523)
Debt investments at FVOCI – reclassified to profit or loss	-	-	-	-	(285,928)	-	-	-	(285,928)
Movement in deficit on revaluation of Investments in equity instruments- net of tax	-	-	-	-	(332,360)	-	-	-	(332,360)
	-	-	(29,062)	-	(1,297,811)	-	-	-	(1,326,873)
Transfer to statutory reserve	-	-	-	860,067	-	-	-	(860,067)	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	(27,441)	(1,824)	29,265	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit	-	-	-	-	(5,855)	-	-	5,855	-
Balance as at September 30, 2026 (Un-audited)	20,506,625	2,689,217	636,695	5,185,872	7,977	1,389,677	342,777	18,856,730	49,615,570

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



"Anx-A/4"

JS BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2026

		September 30, 2026	September 30, 2025
		----- Rupees in '000 -----	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		8,932,423	5,664,902
Less: Dividend income		(2,354,790)	(2,427,545)
		6,577,633	3,237,357
Adjustments:			
Net mark-up / interest income		(22,462,118)	(20,867,230)
Depreciation on property and equipment	30	1,176,191	1,064,572
Depreciation on non-banking assets	30	30,040	30,195
Depreciation on right-of-use assets	30	1,272,936	1,153,998
Amortisation	30	439,434	364,597
(Reversal of) / credit loss allowance and write offs - net		(1,555,137)	3,237,934
Loss on disposal of associate		44,400	-
Gain on sale of property and equipment - net	29	(22,785)	(10,471)
Gain on sale of non-banking asset - net	29	(25,032)	(20,896)
Gain on termination of leases - net	29	(19,223)	(6,845)
Finance charges on leased assets	26	308,316	321,399
Charge for defined benefit plan		148,839	140,494
Unrealised gain on revaluation of investments measured at FVPL - net	28	(124,307)	(4,622)
Provision for workers' welfare fund		178,648	113,301
		(20,609,798)	(14,483,574)
		(14,032,165)	(11,246,217)
Decrease / (increase) in operating assets			
Lendings to financial institutions		15,051,111	151,015
Securities measured at FVPL		(22,524,227)	4,145,870
Advances		21,228,782	33,327,573
Others assets (excluding advance taxation and mark-up receivable)		(3,308,974)	(7,548,281)
		10,446,692	30,076,177
Increase / (decrease) in operating liabilities			
Bills payable		(253,999)	(1,808,097)
Borrowings		7,343,650	2,554,170
Deposits and other accounts		54,620,947	31,269,423
Other liabilities (excluding current taxation and mark-up payable)		3,650,943	4,220,588
		65,361,541	36,236,084
		61,776,068	55,066,044
Mark-up / return / interest received		46,640,724	57,347,015
Mark-up / return / interest paid		(26,805,418)	(35,813,575)
Income tax paid		(4,278,126)	(3,991,207)
Net cash flows generated from operating activities		77,333,248	72,608,277
CASH FLOWS FROM INVESTING ACTIVITIES			
Net investments in securities measured at amortised cost		(72,161,007)	87,735,552
Net investments in securities classified at FVOCI		(24,997,712)	(156,308,259)
Proceed from disposal of associate		135,600	-
Dividend received		2,354,790	2,427,545
Acquisition of property and equipment		(1,638,315)	(1,591,011)
Acquisition of intangible assets		(351,282)	(788,630)
Proceeds from sale of property and equipment		55,532	26,120
Proceeds from sale of non-banking assets		151,410	109,500
Effect of translation of net investment in foreign branch		(29,062)	19,046
Net cash flows used in investing activities		(96,480,046)	(68,370,137)
CASH FLOWS FROM FINANCING ACTIVITIES			
Receipt / (payment) of subordinated debt		3,944,302	(1,200)
Payments of lease obligations against right-of-use assets		(1,156,879)	(1,429,953)
Net cash flows generated / (used in) from financing activities		2,787,423	(1,431,153)
(Decrease) / Increase in cash and cash equivalents		(16,359,375)	2,806,987
Cash and cash equivalents at beginning of the period		45,605,697	46,152,555
Effect of exchange rate changes on cash and cash equivalents		(147,566)	148,726
		45,458,131	46,301,281
Cash and cash equivalents at end of the period	36	29,098,756	49,108,268

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



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

		(Un-audited) September 30, 2026	(Audited) December 31, 2025
	Note	----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	6	73,997,432	112,518,691
Balances with other banks	7	5,759,017	6,849,702
Lendings to financial institutions	8	24,491,052	38,838,746
Investments	9	704,477,456	581,458,618
Advances	10	532,016,070	542,341,772
Property and equipment	11	38,382,054	39,242,673
Right-of-use assets	12	9,181,251	8,968,662
Intangible assets	13	12,534,772	12,465,883
Deferred tax assets	14	5,045,521	3,356,645
Other assets	15	85,711,447	69,582,312
Total Assets		1,491,596,072	1,415,623,704
LIABILITIES			
Bills payable	16	13,989,570	17,734,525
Borrowings	17	84,112,914	40,741,188
Deposits and other accounts	18	1,225,132,293	1,199,431,741
Lease liabilities	19	10,428,511	10,055,035
Subordinated debt	20	15,382,938	11,490,890
Deferred tax liabilities		-	-
Other liabilities	21	59,013,028	55,046,690
Total Liabilities		1,408,059,254	1,334,500,069
NET ASSETS		83,536,818	81,123,635
REPRESENTED BY			
Share capital		20,506,625	20,506,625
Reserves		12,379,795	11,087,154
Surplus on revaluation of assets	22	3,089,992	5,529,752
Unappropriated profit		35,017,595	31,287,298
		70,994,007	68,410,829
Non-controlling interest		12,542,811	12,712,806
		83,536,818	81,123,635
CONTINGENCIES AND COMMITMENTS			
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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



JS BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2026

		Quarter ended		Nine Months Ended	
		September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Note		Rupees in '000			
Mark-up / return / interest / profit earned	25	36,976,091	33,989,719	105,349,702	112,389,765
Mark-up / return / interest / profit expensed	26	19,636,105	19,519,098	55,517,812	65,341,462
Net mark-up / interest income		17,339,986	14,470,621	49,831,890	47,048,303
NON MARK-UP / INTEREST INCOME					
Fee and commission income	27	3,110,556	2,860,379	9,179,342	8,394,152
Dividend income		97,394	86,860	356,092	426,823
Foreign exchange income		772,669	1,292,875	2,828,203	2,683,549
Loss from derivatives		(121,246)	(287,147)	(128,469)	(30,254)
Gain on securities - net	28	556,818	1,317,756	859,826	5,947,305
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Share of profit / (loss) from associates		2,136	272,329	(39,382)	384,324
Other income	29	74,232	108,730	293,779	220,704
Total non mark-up / interest income		4,492,559	5,651,782	13,349,391	18,026,603
Total Income		21,832,545	20,122,403	63,181,281	65,074,906
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	30	18,744,171	16,467,595	51,997,637	46,650,667
Workers' welfare fund	31	91,554	93,200	327,115	358,092
Other charges	32	255	137,232	15,254	431,374
Total non-mark-up / interest expenses		18,835,980	16,698,027	52,340,006	47,440,133
Profit before credit loss allowance		2,996,565	3,424,376	10,841,275	17,634,773
(Reversal of) / credit loss allowance and write offs - net	33	(244,614)	116,224	(2,987,274)	2,392,693
Extra ordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		3,241,179	3,308,152	13,828,549	15,242,080
Taxation	34	2,248,990	2,538,350	8,113,011	9,148,770
PROFIT AFTER TAXATION		992,189	769,802	5,715,538	6,093,310
Attributable to:					
Equity holders of the Holding Company		723,726	567,239	4,880,372	4,640,705
Non-controlling interest		268,463	202,563	835,166	1,452,605
		992,189	769,802	5,715,538	6,093,310
Rupees					
Earnings per share - basic and diluted	35	0.35	0.27	2.38	2.26

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

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Director



JS BANK LIMITED
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2026

	Attributable to equity holders of the Holding Company								Non-controlling interest	Total	
	Share capital	Capital Reserves		Statutory reserve	Surplus / (deficit) on revaluation of			Unappropriated profit			Sub-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	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 (September 30, 2025)	-	-	-	-	-	-	-	4,640,705	4,640,705	1,452,605	6,093,310
Other comprehensive Income / (loss) - net of tax											
Effect of translation of net investment in foreign branch	-	-	19,046	-	-	-	-	-	19,046	-	19,046
Movement in deficit on revaluation of investments in debt instruments - net of tax	-	-	-	-	(426,709)	-	-	-	(426,709)	(573,926)	(1,000,635)
Debt investments at FVOCI - reclassified to profit or loss	-	-	-	-	(2,057,842)	-	-	-	(2,057,842)	(279,734)	(2,337,576)
Movement in deficit on revaluation of investments in equity instruments - net of tax	-	-	-	-	609,511	-	-	-	609,511	176,040	785,551
	-	-	19,046	-	(1,875,040)	-	-	-	(1,855,994)	(677,620)	(2,533,614)
Transfer to statutory reserve	-	-	-	1,276,539	-	-	-	(1,276,539)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	(79,420)	(15,664)	95,084	-	-	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit	-	-	-	-	(374,843)	-	-	374,843	-	-	-
Transactions with owners recorded directly in equity											
Final cash dividend to non-controlling interest by subsidiary company at Rs. 1.25 per share	-	-	-	-	-	-	-	-	-	(344,864)	(344,864)
Interim cash dividend to non-controlling interest by subsidiary at Rs. 1.50 per share	-	-	-	-	-	-	-	-	-	(413,837)	(413,837)
Opening Balance as at October 01, 2025 (Un-audited) - Restated	20,506,625	2,689,217	676,821	7,547,797	3,461,862	1,832,563	508,220	29,955,426	67,178,531	12,432,134	79,610,665
Profit after taxation	-	-	-	-	-	-	-	1,186,275	1,186,275	259,643	1,445,918
Other comprehensive Income / (loss) - net of tax											
Effect of translation of net investment in foreign branch	-	-	(11,063)	-	-	-	-	-	(11,063)	-	(11,063)
Movement in deficit on revaluation of investments in debt instruments - net of tax	-	-	-	-	(263,946)	-	-	-	(263,946)	(145,829)	(409,775)
Debt investments at FVOCI - reclassified to profit or loss	-	-	-	-	(577,353)	-	-	-	(577,353)	(187,137)	(764,490)
Movement in (deficit) / surplus on revaluation of investments in equity instruments- net of tax	-	-	-	-	(15,551)	-	-	-	(15,551)	11,369	(4,182)
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)
	-	-	(11,063)	-	(856,850)	1,059,335	(150,986)	5,587	46,023	21,029	67,052
Transfer to statutory reserve	-	-	-	184,382	-	-	-	(184,382)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profits - net of tax	-	-	-	-	-	(248,510)	(21,169)	269,679	-	-	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit	-	-	-	-	(54,713)	-	-	54,713	-	-	-
Opening Balance as at January 01, 2026	20,506,625	2,689,217	665,758	7,732,179	2,550,299	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	2,547,619	2,643,388	336,065	31,271,376	68,392,227	12,712,806	81,105,033
Profit after taxation for the current period	-	-	-	-	-	-	-	4,880,372	4,880,372	835,166	5,715,538
Other comprehensive (loss) / Income - net of tax											
Effect of translation of net investment in foreign branch	-	-	(29,062)	-	-	-	-	-	(29,062)	-	(29,062)
Movement in deficit on revaluation of investments in debt instruments - net of tax	-	-	-	-	(1,345,803)	-	-	-	(1,345,803)	(221,040)	(1,566,843)
Debt investments at FVOCI - reclassified to profit or loss	-	-	-	-	(286,765)	-	-	-	(286,765)	40	(286,725)
Movement in deficit on revaluation of investments in equity instruments- net of tax	-	-	-	-	(397,035)	-	-	-	(397,035)	(25,460)	(422,495)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	(219,927)	-	-	(219,927)	-	(219,927)
	-	-	(29,062)	-	(2,029,603)	(219,927)	-	-	(2,278,592)	(246,460)	(2,525,052)
Transfer to statutory reserve	-	-	-	1,321,703	-	-	-	(1,321,703)	-	-	-
Transfer from surplus on revaluation of assets to unappropriated profit - net of tax	-	-	-	-	-	(90,880)	(1,829)	92,709	-	-	-
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit	-	-	-	-	(94,841)	-	-	94,841	-	-	-
Transactions with owners recorded directly in equity											
Final cash dividend to non-controlling interest by subsidiary at Rs. 1.25 per share	-	-	-	-	-	-	-	-	-	(344,864)	(344,864)
Interim cash dividend to non-controlling interest by subsidiary at Rs. 1.50 per share	-	-	-	-	-	-	-	-	-	(413,837)	(413,837)
Balance as at September 30, 2026 (Un-audited)	20,506,625	2,689,217	636,696	9,053,882	423,175	2,332,581	334,236	35,017,595	70,994,007	12,542,811	83,536,816

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



"Anx-B/4"

JS BANK LIMITED
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2026

		September 30, 2026	September 30, 2025
	Note	Rupees in '000	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		13,828,549	15,242,080
Less: Dividend income		(356,092)	(426,823)
Share of (profit) / loss from associates		39,382	(384,324)
		13,511,839	14,430,933
Adjustments:			
Net mark-up / interest income		(50,852,172)	(48,061,397)
Depreciation on property and equipment	30	3,241,634	2,699,691
Depreciation on non-banking assets	30	30,203	31,964
Depreciation on right-of-use assets	30	2,824,373	2,462,526
Amortisation	30	1,054,326	768,922
(Reversal of) / credit loss allowance and write offs - net		(2,809,287)	2,392,693
Gain on sale of property and equipment - net	29	(54,966)	(65,579)
Gain on sale of non-banking asset - net	29	(25,032)	(20,896)
Gain on termination of leases - net	29	(26,569)	(15,804)
Gain on termination of Islamic financing	29	(61,054)	(54,105)
Finance charges on leased assets	26	1,020,282	1,013,094
Charge for defined benefit plan		294,751	405,932
Unrealised gain on revaluation of investments measured at FVPL - net	28	(72,417)	(25,172)
Provision for workers' welfare fund		327,115	358,092
		(45,108,813)	(38,110,039)
		(31,596,974)	(23,679,106)
(Increase) / decrease in operating assets			
Lendings to financial institutions		14,351,363	(6,760,752)
Securities measured at FVPL		(25,323,226)	3,945,364
Advances		11,232,471	74,760,411
Other assets (excluding current taxation and mark-up receivable)		(6,530,038)	(38,874,646)
		(6,269,430)	33,070,377
Increase / (decrease) in operating liabilities			
Bills payable		(3,744,955)	(10,166,050)
Borrowings		39,451,915	(21,002,979)
Deposits and other accounts		25,700,552	77,448,137
Other liabilities (excluding current taxation and mark-up payable)		286,626	11,727,186
		61,694,138	58,006,294
		23,827,734	67,397,565
Mark-up / return / interest received		94,844,759	110,591,781
Mark-up / return / interest paid		(51,519,797)	(66,535,023)
Income tax paid		(8,239,856)	(13,051,992)
Net cash flows generated from operating activities		58,912,840	98,402,331
CASH FLOWS FROM INVESTING ACTIVITIES			
Net investments in securities measured at amortised cost		(114,226,501)	87,735,552
Net investments in securities measured at FVOCI		14,757,197	(168,454,395)
Net investments in associates		542,966	205,949
Dividend received		356,092	426,823
Acquisition of property and equipment		(2,781,708)	(10,945,764)
Acquisition of intangible assets		(1,124,700)	(1,399,677)
Proceeds from sale of property and equipment		412,108	121,259
Proceeds from sale of non-banking assets		151,410	109,500
Proceeds from termination of Islamic financing		61,054	36,653
Effect of translation of net investment in foreign branch		(29,062)	19,046
Net cash flows used in investing activities		(101,881,144)	(92,145,054)
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of subordinated debt		3,940,557	(2,690)
Payments of lease obligations against right-of-use assets		(3,331,772)	(1,614,190)
Dividend paid to non-controlling interest		(679,999)	(758,701)
Net cash flows generated / (used in) from financing activities		(71,214)	(2,375,581)
(Decrease) / Increase in cash and cash equivalents		(43,039,518)	3,881,696
Cash and cash equivalents at beginning of the period		119,196,474	88,030,945
Effect of exchange rate changes on cash and cash equivalents		(763,241)	238,752
		118,433,233	88,269,697
Cash and cash equivalents at end of the period	36	75,393,715	92,151,393

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

