



we value your success

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

Phone: +92 21 227 2569-80
UAN: +92 21 111 JSBANK (572-265)
Fax: +92 21 263 1803
Website: www.jsbl.com

JSB-019-10
February 23, 2010

The General Manager
Karachi Stock Exchange (Guarantee) Limited
Stock Exchange Building
Stock Exchange Road
Karachi

Re: Financial Results For the Year Ended December 31, 2009

Dear Sir,

We have to inform you that the Board of Directors of JS Bank Limited in their meeting held on February 23, 2010 at 11:00 am at Shaheen Commercial Complex, Dr. Ziauddin Ahmed Road, Karachi have approved the audited financial statements for the year ended December 31, 2009.

Financial results of the Bank are enclosed.

The Annual General Meeting of the Bank will be held on March 30, 2010 at 9:30 am at Beach Luxury Hotel, Karachi.

The Share Transfer Books of the Bank will remain closed from March 23, 2010 to March 29, 2010 (both days inclusive). Transfers received at the Dagia House, 241-C, Block -2 P.E.C.H.S. Off: Shahrah-e-Quaideen, Karachi at the close of business on March 22, 2010 will be treated in time.

We will be sending you 300 copies of the printed accounts for distribution amongst the members of the Exchange 21 days before the date of AGM.

Thank you,

Yours truly,

Muhammad Yousuf Amanullah
Company Secretary