

## JS Bank Limited

### Profit Payout Rates

#### PLS Rate (per annum)

Indicative rates for the period between December 01, 2025 to December 31, 2025 unless revised earlier

|                                   |       |
|-----------------------------------|-------|
| For any balance in PLS            | 9.50% |
| Muhib-e-Watan Account             | 9.50% |
| Payroll Saver Account             | 9.50% |
| Settlement Plus Account           | 9.50% |
| Family Saver Account              | 9.50% |
| JS Asaan Savings Account          | 9.50% |
| Assan Digital Account Savings     | 9.50% |
| Assan Digital Remittance Savings  | 9.50% |
| Freelance Digital Account Savings | 9.50% |

#### Term Deposit Rates (per annum)

**With effect from December 01, 2025**

|                            |            |              | Up to 1 Month | 3 month | 6 month | 1 Year | 2 Year | 3 Year | 5 Year |
|----------------------------|------------|--------------|---------------|---------|---------|--------|--------|--------|--------|
| <b>At Maturity</b>         | 100,000    | to 4,999,999 | 6.89%         | 8.23%   | 7.88%   | 8.90%  | 8.62%  | 8.65%  | 8.84%  |
| Semi Annual Profit Payment |            |              |               |         |         | 8.64%  | 8.26%  | 8.25%  | 8.39%  |
| Quarterly Profit Payment   |            |              |               |         | 7.66%   | 8.52%  | 8.20%  | 8.21%  | 8.36%  |
| Monthly Profit Intervals   |            |              |               | 7.91%   | 7.51%   | 8.43%  | 8.16%  | 8.18%  | 8.35%  |
| <b>At Maturity</b>         | 5,000,000  | to 9,999,999 | 7.14%         | 8.48%   | 8.13%   | 9.15%  | 8.87%  | 8.90%  | 9.09%  |
| Semi Annual Profit Payment |            |              |               |         |         | 8.89%  | 8.51%  | 8.50%  | 8.64%  |
| Quarterly Profit Payment   |            |              |               |         | 7.91%   | 8.77%  | 8.45%  | 8.46%  | 8.61%  |
| Monthly Profit Intervals   |            |              |               | 8.16%   | 7.76%   | 8.68%  | 8.41%  | 8.43%  | 8.60%  |
| <b>At Maturity</b>         | 10,000,000 | and above    | 7.24%         | 8.58%   | 8.23%   | 9.25%  | 8.97%  | 9.00%  | 9.19%  |
| Semi Annual Profit Payment |            |              |               |         |         | 8.99%  | 8.61%  | 8.60%  | 8.74%  |
| Quarterly Profit Payment   |            |              |               |         | 8.01%   | 8.87%  | 8.55%  | 8.56%  | 8.71%  |
| Monthly Profit Intervals   |            |              |               | 8.26%   | 7.86%   | 8.78%  | 8.51%  | 8.53%  | 8.70%  |

Any early/pre mature encashment of Term Deposits (any term), profit shall be paid out on the last completed declared tenure as per applicable rack rates at the time of booking of TDR in accordance with the approved policy, or as per agreement with the customer. Deposits having tenor 1 year or above which will be premature within 1 year will also be subject to charge for CRR.

#### Rupee Plus / JS Her Saving Account / JS RDA Saving Account / Digital Savings Account\*\* (per annum)

**With effect from December 01, 2025**

|               | <u>Balance between</u> | <u>Current</u> |
|---------------|------------------------|----------------|
| 1.00          | to 9,999,999           | 9.50%          |
| 10,000,000    | to 99,999,999          | 9.50%          |
| 100,000,000   | to 249,999,999         | 9.50%          |
| 250,000,000   | to 499,999,999         | 9.50%          |
| 500,000,000   | to 749,999,999         | 9.50%          |
| 750,000,000   | to 999,999,999         | 9.50%          |
| 1,000,000,000 | above                  | 9.50%          |

#### Savings & Rupee Plus Rates for Financial Institutions, Public Sector Enterprises & Public Limited Companies (per annum)

**With effect from December 01, 2025**

|                 |       |
|-----------------|-------|
| For any balance | 7.19% |
|-----------------|-------|

**\*\*NOTE: THE ABOVE RATES ARE INDICATIVE AND ARE SUBJECT TO CHANGES**