



Company Announcement

The following is a Company Announcement issued by James B. Finance p.l.c. (the "Company") pursuant to the Capital Markets Rules as issued by the Malta Financial Services Authority.

Quote

Subscription and Listing of €30,000,000 5.35% Partly Secured & Guaranteed Bonds 2035

The Company is pleased to announce that, following regulatory approval, its offer of €30,000,000 worth of 5.35% Partly Secured & Guaranteed Bonds 2035 with a nominal value of €100 per bond (the "**Bonds**") and issued at par in terms of a prospectus dated 11th October 2025 (the "**Prospectus**") offered via subscription by authorised financial intermediaries through an intermediaries' offer as set out in the Prospectus (the "**Bond Issue**"), has been subscribed in full and the Bonds have been allocated amongst the authorised financial intermediaries in accordance with the terms of the Prospectus.

Interest on the Bonds at the rate of 5.35% per annum started accruing on 7 November 2025 and shall be payable annually in arrears on 7 November of each year, with the first interest payment (covering the period from and including 7 November 2025 up to and including 6 November 2026) payable on 7 November 2026.

The Bonds have been admitted to listing on the Official List of the Malta Stock Exchange on 11 November 2025 and trading commenced on 12 November 2025.

In terms of the Prospectus, the Bond Issue is supported by the granting of the Guarantee by JCL Holdings Limited which was granted and executed on the 10 October 2025. The Bond Issue is further supported by the constitution of the Collateral (as defined in the Prospectus) in favour of the Security Trustee (as defined in the Prospectus) for the benefit of Bondholders, as primary beneficiaries. The first ranking special hypothec was granted by James Caterers Limited over the utile dominium held by it over the Emphyteutical Site (as defined in the Prospectus) in favour of the Security Trustee, pursuant to a deed of hypothec made in the records of Notary Anton Borg, on the 12 November 2025.

The Board of Directors of the Company would like to take this opportunity to thank the investing public and the Authorised Financial Intermediaries for their support in this Bond Issue.

Unquote

By order of the Board

A handwritten signature in blue ink, appearing to read "K Cachia", is positioned above the typed name of the Company Secretary.

Dr Katia Cachia
Company Secretary

13 November 2025