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

€30,000,000 James B. Finance p.l.c. 5.35% bonds due 2035 - Basis of Acceptance

The Company is hereby announcing the basis of acceptance in respect of its issue of €30,000,000 5.35% bonds redeemable in 2035, issued at par with a nominal value of €100 per bond guaranteed by James B. Holdings Limited (C 107276) (the "**Bonds**" or the "**Bond Issue**").

Pursuant to the terms and conditions set out in the prospectus dated 10 October 2025 (the "**Prospectus**") the Bonds were available for subscription to all categories of investors, as follows:

i. The Issuer may enter into Placement Agreements with any of the Authorised Financial Intermediaries for the placement of an agreed portion of the nominal value of the Bonds (which portion will be reserved for such Authorised Financial Intermediaries under the Placement Agreements) to be subscribed by such Authorised Financial Intermediary either in its own name or in the name of its underlying clients in accordance with the respective Placement Agreement; and
ii. The remaining balance of Bonds, if any, shall be made available for subscription by Authorised Financial Intermediaries through an Intermediaries' Offer.

The Company is pleased to announce that its offer of Bonds in terms of the Prospectus was subscribed in full. The Issuer has entered into Placement Agreements with a number of Authorised Financial Intermediaries for the full amount of the Bonds on offer in accordance with the terms of the Prospectus and pursuant to the respective Placement Agreements. Under the terms of the Placement Agreements, each Authorised Financial Intermediary which subscribed for Bonds was entitled to do so for its own account (where applicable) or for the account of underlying customers, including retail customers, as set out in the Prospectus.

The Bonds are expected to be admitted to listing on the Official List of the Malta Stock Exchange on 11 November 2025 and trading is expected to commence on 12 November 2025.

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 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

Dr Katia Cachia
Company Secretary

7 November 2025