TERMS OF ISSUING JORDANIAN TREASURY BILLS IN JOD NO. (12) FOR THE YEAR (2026)

Issuer	Government of the Hashemite Kingdom of Jordan.
Represented by	Ministry of Finance of Jordan.
Issuing Agent	Central Bank of Jordan (CBJ).
Paying Agent	Central Bank of Jordan (CBJ) .
Instrument	Treasury bills.
Issue Number	[12/2026].
Issue Currency	Jordanian dinar
Bills Denomination	JOD 1,000 .
Issue Size	- JOD [400] million. - The CBJ shall have the right to reject any bid, increase/ decrease the issue size ,or cancel the issue without stating the reasons.
Maturity Date	[21/12/2026] .
Tenor	2 Months .
Day-count Convention	ACT/365.

Business Days	Official business days in Jordan.
Issue Price	Discount price , determined at auction.
Settlement value	It shall be calculated in accordance with the attached settlement formula .
Redemption value	Par (face) value.
Redemption Method	Bullet repayment at maturity date , in case the maturity day falls on an official public holiday in Jordan, the bills are deemed due on the next following business day, and no interest shall accrue on government securities for the period between the maturity date and the actual payment date.
Issuance Method	Auction conducted by the Central Bank of Jordan.
Auction Date and Time	[20/10/2026], from [12:00] pm to [13:00]pm.
Issuance/ Settlement Date	[21/10/2026].
Auction Type	Multiple- Price Auction.
Number of Bids	only one bid per participant.
Bid Form	Purchase-Price basis, rounded to three decimal places .
Bid Size	Minimum of JOD 100,000 and in multiples thereof, not to exceed the amount offered.
Eligible Auction Participants	Banks, savings funds, investment funds, pension funds, insurance companies, and the Social Security Corporation.

Other participants	Natural and legal persons, whether resident or non-resident, may purchase t-bills through banks subscribing on their behalf, as part of that banks' own bids.
Bid Submission Procedures	- Banks' bids are sent through the TMON program within the DEPO/X system, and are reinforced by fax no. (4639732) only and during auction time, the original document shall be submitted no later than 10 AM on the following business day. - Bids from entities other than banks are sent to fax no. (4639732), bids received on any other fax will not be accepted. provided that the original letter is received no later than 10 AM on the following business day.
Settlement Type	According to the Delivery Versus Payment (DVP) principle, through DEPO/X system. A bid from a non-bank investor or other entity that does not maintain an account with the Central Bank of Jordan must be accompanied by an authorization from a bank to debit the bank's account with the Central Bank of Jordan , for the value of any bills allocated to the institution.
Custody	Central Bank of Jordan.
Security Form	Book entry.

Secondary Market

T-bills are tradable in the secondary market and are listed on the Amman Stock Exchange by the CBJ. They are also allowed to be traded over the counter (OTC), and banks can use them for the purposes of repurchase agreements in force at the CBJ.

Taxation

Government securities are subject to Jordanian Income Tax Law

Uses of Issued Securities

Government borrowing is restricted to any of the following purposes:

- Financing of the general budget deficit.
- Supporting the balance of payments .
- Financing the national priority projects listed in the general budget.
- Providing necessary funding to respond to disasters and emergencies, as listed in the general budget or any temporary law.
- Restructuring of domestic and external debt

Governing Legislation

- Public Debt Management Law No. 26 of 2001
- Central Bank of Jordan Law No. 23 of 1971, and its amendments
- Other relevant laws in force the Hashemite Kingdom of Jordan

Contact Information

Primary Issues Division/ Open Market Operations Department, Central Bank of Jordan
Telephone: +962 6 463 0301
Facsimile: +962 6 463 9732
Email: info@cbj.gov.jo
Website: www.cbj.gov.jo
Address: P.O. Box (37) Amman-11118-Jordan

Central Bank of Jordan

Annex: T-Bills Settlement Formula:

T-Bills settlement value =
Bid price offered by the customer X Face value allocated to the customer.