

**Board Secretariat**Ref:-JKB/BS/F3652/2025/133
Date: 30th September, 2025

National Stock Exchange of India Limited
Exchange Plaza 5th Floor
Plot No. C/1 G-Block
Bandra Kurla Complex
Bandra (E) Mumbai - 400 051
Symbol: J&KBANK

The BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001
Scrip Code: 532209

SUB:- CREDIT RATING REVIEW

Dear Sir's,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please be informed that Brickwork Ratings has reviewed the credit ratings assigned to the Bank's Tier II bonds (under Basel III) & Additional Tier I Bonds (under Basel III), the details of which are as under:

Instrument	Amount (₹ Cr)		Tenure	Rating	
	Previous	Present		Previous	Present
Tier II bonds (under Basel III)	500.00	0	Long Term	BWR AA-/ Stable/ Reaffirmed	Withdrawn
Additional Tier I Bonds (under Basel III)	1000.00	1000.00		BWR A/ Stable/ Reaffirmed	BWR A/ Stable/ Reaffirmed

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully

For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary