



RING SHINE TEXTILES LTD.

Plot No, 224-260, Extension Area, DEPZ Ganakbari,
Savar, Dhaka. Bangladesh

**DISCLOSURE OF PRICE SENSITIVE INFORMATION
UNDER BSEC (PROHIBITION OF INSIDER TRADING)
RULES, 2022**

This is to inform all stakeholders that the Board of Directors of **Ring Shine Textiles Limited** (“the Company”), in its 114th Board Meeting held on 20 April 2026 at 4.30 PM in its Corporate Office Address: House # 05, Road#, 6, Block# K, Baridhara Model Town, Gulshan, Dhaka has deliberated and decided with a proposal to adjust the Company’s liability with Eastern Bank PLC by availing a loan of **BDT 9.50 Crore (Nine Crore Fifty Lakh Taka only)** from **Lark Textiles Limited**, a Public Shareholding Company and related party under the below terms and condition subject to receiving the approval of its **General Shareholders** at an Extraordinary General Meeting (EGM) or Annual General Meeting (AGM) to be convened as earliest

Key Transaction Terms (Proposed)

Particulars	Details
Lender	Lark Textiles Limited (Related Party)
Loan Amount	BDT 9.50 Crore
Interest Rate	0% per annum
Tenure Repayment	10 years (with 10 equal annual installments with effect from January 1, 2027)
Purpose of the loan	Repayment of the existing Eastern Bank PLC loan

Financial Impact (Management Estimate):

- (i) The Company has benefited from the waiver of USD 0.33 million, equivalent to approximately 10% of the total loan exposure;
- (ii) The Company has utilized the said funds of the amount USD 0.78 million as a down payment for the rescheduling of its classified bank loan with Eastern Bank PLC;
- (iii) If ultimately approved, the 0% interest rate would result in significant interest cost savings compared to the prevailing high banking interest rate, potentially improving earnings per share (EPS).

The Company will make further disclosures upon completion of each condition precedent, including the outcome of the EGM/AGM.

By order of the Board

Sd/-

(Md. Moshior Rahman, FCS

Company Secretary

Date: Monday, 20 April 2026