
THIS CIRCULAR IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION

If you are in doubt as to any aspect of this circular or as to the action to be taken, you should consult your stockbroker or other registered dealer in securities, bank manager, solicitor, professional accountant or other professional adviser.

If you have sold or transferred all your shares in Jiangxi Bank Co., Ltd.*, you should at once hand this circular, together with the form of proxy for the AGM, to the purchaser or the transferee or to the bank, stockbroker or other agent through whom the sale or transfer was effected for transmission to the purchaser or transferee.

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(A joint stock company incorporated in the People's Republic of China with limited liability)
(Stock Code: 1916)

2023 WORK REPORT OF THE BOARD OF DIRECTORS
2023 WORK REPORT OF THE BOARD OF SUPERVISORS
2023 ANNUAL FINANCIAL STATEMENTS AND 2024 FINANCIAL BUDGET REPORT
2023 PROFIT DISTRIBUTION PLAN
2024 CAPITAL EXPENDITURE PLAN
2023 ANNUAL REPORT
ENGAGEMENT OF AUDIT INSTITUTIONS FOR 2024
ELECTION OF INDEPENDENT NON-EXECUTIVE DIRECTORS AND
NON-EXECUTIVE DIRECTOR
ISSUANCE OF GREEN FINANCIAL BONDS
AND
NOTICE OF THE 2023 AGM

The Letter from the Board is set out on pages 3 to 12 of this circular.

The Bank will convene the AGM onsite at Meeting Room, 3/F, Jiangxi Bank Tower, No. 699 Financial Street, Honggutan District, Nanchang, Jiangxi Province, the PRC at 9:30 a.m. on May 29, 2024 (Wednesday). The notice of AGM is set out on pages 24 to 27 of this circular.

A form of proxy for use at the AGM is published on the websites of the Hong Kong Stock Exchange (www.hkexnews.hk) and the Bank (www.jx-bank.com), and despatched to H Shareholders in the manner as they elect to receive corporate communications. Whether or not you are attending and/or voting at the AGM, you are requested to complete the forms of proxy attached to this circular in accordance with the instructions printed thereon, and return it to the H Share Registrar (for H Shareholders) or to the office of the Board of the Bank (for Domestic Shareholders) in any event not less than 24 hours before the scheduled time for holding the AGM (i.e. by 9:30 a.m. on May 28, 2024 (Tuesday)) or any adjournment thereof. Completion and return of the form of proxy will not preclude you from attending in person or voting at the AGM or any adjournment thereof should you so wish.

This circular is prepared in both Chinese and English. In case of any discrepancies between the Chinese and English versions, the Chinese version shall prevail.

* *Jiangxi Bank Co., Ltd. is not an authorized institution within the meaning of the Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking/deposit-taking business in Hong Kong.*

May 7, 2024

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DEFINITIONS

In this circular, unless the context otherwise requires, the following expressions shall have the following meanings:

“AGM”, “Annual General Meeting”, “2023 AGM” or “2023 Annual General Meeting”	the 2023 Annual General Meeting of the Bank to be held onsite at Meeting Room, 3/F, Jiangxi Bank Tower, No. 699 Financial Street, Honggutan District, Nanchang, Jiangxi Province, the PRC at 9:30 a.m. on May 29, 2024 (Wednesday)
“Articles of Association”	articles of association of the Bank (as amended from time to time)
“Bank”	Jiangxi Bank Co., Ltd.*, a joint stock company incorporated in the PRC with limited liability and the H Shares of which are listed on the Main Board of the Hong Kong Stock Exchange
“Board” or “Board of Directors”	the board of Directors of the Bank
“Board of Supervisors”	the board of Supervisors of the Bank
“China” or “PRC”	the People’s Republic of China
“Director(s)”	the director(s) of the Bank
“Domestic Share(s)”	ordinary shares in the Bank’s share capital, with a nominal value of RMB1.00 each, which are subscribed for or credited as paid in full in RMB
“Domestic Shareholder(s)”	holder(s) of Domestic Shares
“Group”	the Bank and its subsidiaries
“H Share Registrar”	Computershare Hong Kong Investor Services Limited, the H Share Registrar of the Bank
“H Share(s)”	overseas listed Shares in the Bank’s share capital, with a nominal value of RMB1.00 each, which are listed on the Main Board of the Hong Kong Stock Exchange
“H Shareholder(s)”	holder(s) of H Shares
“Hong Kong dollars”	Hong Kong dollars, the lawful currency of Hong Kong

DEFINITIONS

“Hong Kong”	the Hong Kong Special Administrative Region of the PRC
“Hong Kong Stock Exchange”	The Stock Exchange of Hong Kong Limited
“Listing Rules”	the Rules Governing the Listing of Securities on the Hong Kong Stock Exchange
“MOF”	the Ministry of Finance of the People’s Republic of China
“RMB”	Renminbi, the lawful currency of the PRC, unless otherwise stated, the monetary amounts listed in the Letter from the Board of this circular refer to RMB
“Share(s)”	the Domestic Share(s) and the H Share(s)
“Shareholder(s)”	the shareholder(s) of the Bank
“Supervisor(s)”	the supervisor(s) of the Bank
“%”	percent

* *Jiangxi Bank Co., Ltd. is not an authorized institution within the meaning of the Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking/deposit-taking business in Hong Kong.*

LETTER FROM THE BOARD



JIANGXI BANK CO., LTD.*
江西銀行股份有限公司*

(A joint stock company incorporated in the People's Republic of China with limited liability)

(Stock Code: 1916)

Executive Directors:

Ms. ZENG Hui (*Chairman*)

Mr. LUO Xiaolin

Non-executive Directors:

Mr. YU Minxin

Ms. ZHUO Liping

Mr. DENG Yonghang

Ms. XIONG Jiemin

Mr. LI Shuiping

Independent Non-executive Directors:

Mr. WONG Hin Wing

Ms. WANG Yun

Mr. YANG Ailin

Mr. LIU Xinghua

Registered office in the PRC:

Jiangxi Bank Tower

No. 699 Financial Street

Honggutan District

Nanchang

Jiangxi Province

the PRC

Principal place of business

in Hong Kong:

40/F, Dah Sing Financial Centre

No. 248 Queen's Road East

Wanchai, Hong Kong

Dear Shareholders,

2023 WORK REPORT OF THE BOARD OF DIRECTORS
2023 WORK REPORT OF THE BOARD OF SUPERVISORS
2023 ANNUAL FINANCIAL STATEMENTS AND 2024 FINANCIAL BUDGET REPORT
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ISSUANCE OF GREEN FINANCIAL BONDS
AND
NOTICE OF THE 2023 AGM

I. INTRODUCTION

The Bank will convene the AGM onsite on May 29, 2024 (Wednesday) and notice thereof is set out on pages 24 to 27 of this circular.

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Ordinary resolutions to be proposed at the AGM to approve include: 1. 2023 work report of the Board of Directors; 2. 2023 work report of the Board of Supervisors; 3. 2023 annual financial statements and 2024 financial budget report; 4. 2023 profit distribution plan; 5. 2024 capital expenditure plan; 6. 2023 annual report; 7. engagement of audit institutions for 2024; 8. election of Ms. WANG Feimilan as independent non-executive Director of the Bank; 9. election of Mr. HE Enliang as independent non-executive Director of the Bank; and 10. election of Mr. PENG Xiyuan as non-executive Director of the Bank.

Special resolution to be proposed at the AGM to approve is: 11. issuance of green financial bonds.

Matter to be proposed at the AGM for the Shareholders to consider and report is: 12. Special Report on Related Party Transactions for 2023.

The purpose of this circular is to set out the notice of the AGM and provide you with the details of the aforesaid resolutions and reporting matter.

II. MATTERS TO BE HANDLED AT THE AGM

1. 2023 Work Report of the Board of Directors

For details of the Work Report of the Board of Directors for the year ended December 31, 2023, please refer to the chapter of “Report of the Board of Directors” included in the 2023 Annual Report published by the Bank.

This proposal was considered and passed at the meeting of the Board of Directors, which is currently proposed to the AGM by way of an ordinary resolution for Shareholders’ consideration and approval.

2. 2023 Work Report of the Board of Supervisors

For details of the Work Report of the Board of Supervisors for the year ended December 31, 2023, please refer to the chapter of “Report of the Board of Supervisors” included in the 2023 Annual Report published by the Bank.

This proposal was considered and passed at the meeting of the Board of Supervisors, which is currently proposed to the AGM by way of an ordinary resolution for Shareholders’ consideration and approval.

3. 2023 Annual Financial Statements and 2024 Financial Budget Report

In 2023, under the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Bank closely followed the decisions and deployments of the Jiangxi provincial Party committee and government, strictly implemented the regulatory requirements, and calmly responded to various risk challenges. We continued to focus on

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strategy and direction, safety and risk prevention, business development, mechanism and energy storage, management and Party building, and further strengthened the “four beams and eight pillars” for steady growth, successfully achieving the annual target of “one guarantee, two accelerations and three breakthroughs”. The Bank’s business has made progress vertically, surpassed horizontally, and reached a higher level overall, demonstrating the significant achievements of the “six more” Program. In 2024, the Bank will, based on the work deployment of the economic conference of the Jiangxi provincial Party committee and government, resolutely implement the requirements of the Jiangxi Provincial Department of Finance and other competent and supervisory departments, focusing on “go first, fight first, and do well”. We will seek progress amidst stability, promote stability through progress, and keep making breakthroughs, in order to realize the overall goal of “two stabilizations, two advances and three upgrades”, and promote the Bank’s high-quality development to a new stage. For details of the audited financial statements of the Bank for the year ended December 31, 2023 prepared in accordance with the International Financial Reporting Standards, please refer to the financial statements in the 2023 Annual Report published by the Bank. The Group’s financial budget plan for 2024 was prepared by the Bank in accordance with the overall work requirements and comprehensive business plan of the Bank, and taking into account the implementation plan of the strategic plan of the third session of the Board of Directors.

This proposal was considered and passed at the meeting of the Board, which is currently proposed to the AGM by way of an ordinary resolution for Shareholders’ consideration and approval.

4. 2023 Profit Distribution Plan

The audited net profit of the Bank (the parent company) in 2023 was RMB1.066 billion. The Bank proposed the 2023 profit distribution plan according to the relevant requirements provided in the Accounting Standard for Business Enterprises and the Financial Rules for Financial Enterprises, together with the Bank’s operating results for 2023, Shareholders’ intention and requirements, external financing environment and other factors. The specific plan is as follows:

- (1) the statutory surplus reserve fund will be appropriated as to 10% of the net profit of parent company in this year, amounting to RMB107 million;
- (2) pursuant to the “Measures on Impairment Allowances for Financial Enterprises (Cai Jing [2012] No. 20)” issued by the MOF, the general risk reserve will be appropriated as to 1.5% of the balance of risk assets as at the end of the year, amounting to RMB626 million;
- (3) based on 6,024,276,901 ordinary Shares, a cash dividend of RMB0.4 (tax inclusive) for every 10 Shares, totaling RMB241 million (tax inclusive) was distributed to all ordinary Shareholders whose names appeared on the register of members of the Bank.

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The Bank will distribute to the Shareholders whose names appear in the register of members of the Bank on June 18, 2024 (Tuesday) a final dividend of RMB0.4 (tax inclusive) per 10 Shares in cash for the year ended December 31, 2023 (the “**2023 Final Dividend**”) in an aggregate amount of RMB241 million (tax inclusive). The 2023 Final Dividend will be denominated and declared in RMB. Distribution of the dividends to the holders of Domestic Shares will be paid in RMB, while dividends to the holders of H Shares will be paid in equivalent Hong Kong dollars. For the purpose of conversion, RMB will be converted into Hong Kong dollars based on the average middle exchange rate as announced by the People’s Bank of China in five business days before May 29, 2024 (Wednesday) (inclusive), i.e. the date of the Bank’s AGM. It is expected that the dividend will be paid to Shareholders on July 26, 2024 (Friday).

The H Share register of members of the Bank will be closed from June 13, 2024 (Thursday) to June 18, 2024 (Tuesday), both days inclusive, during which period no transfer of H Shares will be effected. In order to be eligible for receiving the 2023 Final Dividend, all transfer documents together with relevant share certificates and other appropriate documents shall be sent to the H Share Registrar, namely, Computershare Hong Kong Investor Services Limited at Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen’s Road East, Wanchai, Hong Kong before 4:30 p.m. on June 12, 2024 (Wednesday).

This proposal was considered and passed at the meeting of the Board, which is currently proposed to the AGM by way of an ordinary resolution for Shareholders’ consideration and approval.

5. 2024 Capital Expenditure Plan

According to the requirements of the Bank’s strategic development plan, the Bank has prepared the 2024 capital expenditure plan based on the principle of prudence and rationality to allocate reasonable financial resources and provide effective guarantees for business development. The full text of the plan is set out in Appendix I to this circular.

This proposal was considered and passed at the meeting of the Board, which is currently proposed to the AGM by way of an ordinary resolution for Shareholders’ consideration and approval.

6. 2023 Annual Report

The 2023 annual report of the Bank has been published on the websites of the Hong Kong Stock Exchange (www.hkexnews.hk) and the Bank (www.jx-bank.com), and despatched to H Shareholders in the manner as they elect to receive corporate communications.

This proposal was considered and passed at the meeting of the Board, which is currently proposed to the AGM by way of an ordinary resolution for Shareholders’ consideration and approval.

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7. Engagement of Audit Institutions for 2024

The Board of Directors proposes to re-appoint BDO Limited and BDO China Shu Lun Pan Certified Public Accountants LLP as the overseas and domestic auditors of the Bank for 2024, respectively, and the service fees will be RMB4.95 million in total, with their terms of office shall commence from the date of approval of the resolution at the AGM and shall expire at the date of conclusion of the AGM of the Bank for 2024.

This proposal was considered and passed at the meeting of the Board, which is currently proposed to the AGM by way of an ordinary resolution for Shareholders' consideration and approval.

8. Election of Independent Non-executive Directors and Non-executive Director

Reference is made to the announcement of the Bank dated April 26, 2024 in relation to the proposed appointment of independent non-executive Directors and non-executive Director. On April 26, 2024, the Board considered and approved the proposed appointment of Ms. WANG Feimilan (“**Ms. WANG**”) and Mr. HE Enliang (“**Mr. HE**”) as independent non-executive Directors of the Bank and the appointment of Mr. PENG Xiyuan (“**Mr. PENG**”) as non-executive Director of the Bank. Upon approval by the shareholders' general meeting of the Bank, their terms of office shall commence from the date on which their qualifications as directors are approved by the relevant regulatory authorities and shall end upon the expiry of the term of office of the third session of the Board of the Bank after which they shall be eligible for re-election and re-appointment.

Since the effective date of appointment of Ms. WANG and Mr. HE, Ms. WANG Yun and Mr. WONG Hin Wing will cease to serve as independent non-executive Directors and the members of special committees of the Board of the Bank due to their tenure of six years. Prior to that, they will continue to perform their duties as independent non-executive Directors and the members of special committees of the Board of the Bank.

The biographical details of Ms. WANG, Mr. HE and Mr. PENG which are required to be disclosed pursuant to Rule 13.51(2) of the Listing Rules are set out below:

Ms. WANG Feimilan, aged 45, holds a master's degree. Ms. WANG is currently a partner and a member of the Management Committee of Beijing Hylands Law Firm, as well as China business director of Nixon Peabody CWL. Ms. WANG served as the legal advisor of China Merchants Group from August 2004 to December 2011. Since January 2012, she has been a partner and a member of the Management Committee of Beijing Hylands Law Firm. Since April 2017, she has been the China business director of Nixon Peabody CWL. She has been a member of the 13th Jiangxi Provincial Committee of the Chinese People's Political Consultative Conference since January 2023.

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Mr. HE Enliang, aged 59, holds a bachelor's degree and is a member of the Chinese Institute of Certified Public Accountants. Mr. HE is currently a professor and master's supervisor at the Department of Accounting, School of Economics and Management, Nanchang University, and worked as a review expert with Jiangxi Province Human Resources and Social Security Department. Mr. HE successively served as a teacher of Gao'an Middle School and Gao'an Teachers' Further Training School in Jiangxi Province from July 1986 to August 1989; studied in the Department of Management Engineering of Hoai University from September 1989 to July 1991; worked as a teacher of the Department of Economics of Jiangxi University from October 1991 to June 1993 (during which he was a visiting scholar at the Central University of Finance and Economics for one year); worked as a teacher in the School of Economics and Trade of Nanchang University from July 1993 to August 1999; worked as the audit assistant and project manager of Guangdong Chenganxin Certified Public Accountants LLP from September 1999 to December 2000; worked as an associate professor and master's student supervisor of the Department of Accounting, School of Economics and Management, Nanchang University, and an auditor (concurrent) with Jiangxi Renhe Accounting Firm from January 2001 to December 2011; has been working as a professor and master's student supervisor of the Department of Accounting, School of Economics and Management, Nanchang University, and a member of the first Professor Committee of the School of Economics and Management of Nanchang University since January 2012.

Mr. PENG Xiyuan, aged 47, holds a bachelor's degree. Mr. PENG is currently the director of the Financial Management Department of Jiangxi Tobacco Monopoly Bureau (Company). Mr. PENG served as an officer of Donghu District Company of Nanchang Tobacco Branch, an officer of Nanchang Branch of Jiangxi Tobacco Company, and an officer, deputy director officer and director officer of the Finance Department of Jiangxi Tobacco Monopoly Bureau (Company) from July 1999 to April 2011; served as a detachment chief of Jiangxi Tobacco Monopoly Bureau's Inspection Headquarters (during the period from September 2013 to December 2013, he studied at the Young Cadre Training Course of the Party School of the Working Committee of the CPC Jiangxi Provincial Organs; during the period from April 2014 to April 2015, he served temporary positions of the deputy director and deputy manager of Fengcheng City Bureau (branch) of Yichun Tobacco Monopoly Bureau) from April 2011 to May 2015; served as the deputy chief of the Inspection Headquarters of Jiangxi Tobacco Monopoly Bureau, and a member of the Party group and deputy director of Yichun Tobacco Monopoly Bureau (Company) from May 2015 to January 2019; served as the deputy director (deputy chief captain) (presiding over the work) of the Monopoly Department (Inspection Headquarters) and the director of the Policy, Law and System Reform Department of Jiangxi Tobacco Monopoly Bureau (Company) from January 2019 to August 2023; has been serving as the director of the Financial Management Department of Jiangxi Tobacco Monopoly Bureau (Company) since August 2023.

As of the Latest Practicable Date, except as disclosed in this circular, Ms. WANG, Mr. HE and Mr. PENG have respectively confirmed that: (i) he/she has no other relationship with the Directors, Supervisors, senior management, substantial Shareholders or controlling Shareholders of the Bank; (ii) he/she does not hold any interest in the Shares of the Bank (within the meaning of Part XV of the Securities and Futures Ordinance (Chapter 571 of the

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Laws of Hong Kong)); (iii) he/she has not held directorship in any other public companies with securities which are listed on any securities market in Hong Kong or overseas in the last three years, nor any position in the Bank or any of its subsidiaries; and (iv) there is no other information that is required to be disclosed under Rules 13.51(2)(h) to (v) of the Listing Rules and there is no other matter that should be brought to the attention of the Shareholders of the Bank. Ms. WANG and Mr. HE have respectively confirmed their independence pursuant to the factors set out in Rule 3.13 of the Listing Rules.

The nomination of Ms. WANG and Mr. HE as candidates for independent non-executive Directors was made by the Remuneration and Nomination Committee and the Board of Directors in accordance with the provisions of the Articles of Association, taking into account their previous biographies, skills background, knowledge, experience, independence and the specific needs of the Bank, and was submitted to the Shareholders' general meeting of the Bank for consideration and approval. Ms. WANG and Mr. HE have extensive experience and professional skills in the fields of law and accounting, respectively, and they are well-established in the relevant fields. As independent non-executive directors of the Bank, they are able to maintain the diversity of the members of the Board and bring extensive professional knowledge and experience to the Board. Please refer to their biographies for further details.

According to the "Remuneration Payment Plan for Independent Directors" of the Bank, the total annual remuneration of Ms. WANG as an overseas independent non-executive Director of the Bank is RMB200,000 (before tax) and the total annual remuneration of Mr. HE is RMB150,000 (before tax). Mr. PENG will not receive any remuneration from the Bank during his tenure as a non-executive Director of the Bank.

This proposal was considered and passed at the meeting of the Board, which is currently proposed to the AGM by way of an ordinary resolutions for Shareholders' consideration and approval.

9. Issuance of Green Financial Bonds

The Bank intends, subject to the approval of the People's Bank of China, to make a public offering of green financial bonds in the interbank market in accordance with the terms and conditions set out below, and the bonds will not be listed on the Hong Kong Stock Exchange. The basic information of the offering is shown below:

1. Offering size: No more than RMB10 billion;
2. Type of instrument: Green financial bonds, which are in line with the Announcement of the People's Bank of China ([2015] No. 39) and other relevant regulations, and will be included in the Bank's bonds payable account;
3. Bond duration: 3 years;
4. Offering interest rate: Determined with reference to market interest rates;

LETTER FROM THE BOARD

5. Offering method: Public offering, which is made in the national inter-bank bond market using book-entry bookbuilding method, and underwritten by the underwriting syndicate organized by the lead underwriter;
6. Offering cycle: Offered in installments over a period of two years using the shelf offering model;
7. Payment of interest and principal: Interest is paid once a year, and the principal is paid in one lump sum on the payment date;
8. Use of proceeds: Used for green credit investment and other areas supporting the development of green finance; during the idle period of the proceeds, the proceeds can be invested in green bonds issued by non-financial enterprises or money market instruments with good credit ratings and market liquidity.

In order to enhance efficiency, it is proposed to the Shareholders' general meeting to authorize the Board of Directors, and grant approval to the Board of Directors to further authorize the senior management to handle all matters relating to the offering of green financial bonds with full authority in accordance with the provisions of the relevant laws and regulations, as well as the opinions and recommendations of the regulatory authorities.

The authorization includes, but is not limited to, deciding or modifying the specific terms of offering of the financial bonds within the scope permitted by the relevant regulatory authorities: deciding the species of financial bonds to be offered, offering time, offering size, target subscribers, offering methods, offering period, offering rate of interest, use of proceeds, and any other actions necessary for the completion of the offering of the financial bonds, in accordance with the asset-liability structure of the Bank and the market conditions. The authorization is valid for a period of 36 months from the date of adoption by the Shareholders' general meeting.

This proposal was considered and passed at the meeting of the Board, which is currently proposed to the AGM by way of a special resolution for Shareholders' consideration and approval.

10. Special Report on Related-party Transactions for 2023

The Shareholders will receive the Special Report on Related-party Transactions of the Bank for 2023 at the AGM, the full text of which is set out in Appendix II to this circular.

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III. THE AGM

The Bank proposes to convene the AGM at Meeting Room, 3/F, Jiangxi Bank Tower, No. 699 Financial Street, Honggutan District, Nanchang, Jiangxi Province, the PRC at 9:30 a.m. on May 29, 2024 (Wednesday) to consider and, if thought fit, approve the matters set out in the Notice of AGM. The Notice of AGM is set out in Appendix III to this circular.

A form of proxy for use at the AGM is published on the websites of the Hong Kong Stock Exchange (www.hkexnews.hk) and the Bank (www.jx-bank.com), and despatched to H Shareholders in the manner as they elect to receive corporate communications. Whether or not you intend to attend and/or vote at the AGM, you are requested to complete and return the form of proxy in this circular in accordance with the instructions printed thereon.

Completion and return of the form of proxy will not preclude you from attending and voting in person at the AGM or any adjournment thereof should you so wish, and the completion and return of the reply slip will not preclude any Shareholder from attending and voting at the meeting.

IV. METHODS OF VOTING AT THE AGM

Pursuant to the requirements of Rule 13.39(4) of the Listing Rules, voting by the Shareholders at the AGM shall be taken by the way of poll.

Please be advised that pursuant to Article 74 of the Articles of Association, if Shareholders fail to repay the loans granted by the Bank when due, or when the number of Shares of the Bank pledged by them reaches or exceeds fifty percent of the total Shares in the Bank held by them, the voting rights of such Shareholders at Shareholders' general meetings and the voting rights of the Directors appointed by such Shareholders at meetings of the Board shall be correspondingly terminated until the relevant circumstances come to an end.

V. CLOSURE OF THE REGISTER OF MEMBERS AND THE ELIGIBILITY FOR ATTENDING AND VOTING AT THE AGM

In order to determine the list of Shareholders who are entitled to attend and vote at the AGM, the Bank's register of members will be closed from May 24, 2024 (Friday) to May 29, 2024 (Wednesday), both days inclusive, during which period no transfer of Shares will be effected. The Shareholders listed on the Bank's register of Shareholders on May 29, 2024 (Wednesday) shall be entitled to attend and vote at the AGM.

In order to be eligible for attending and voting at the AGM, all transfer documents together with relevant share certificates and other appropriate documents shall be sent for registration to the office of the Board of the Bank at Jiangxi Bank Tower, No. 699 Financial Street, Honggutan District, Nanchang, Jiangxi Province, the PRC (for Domestic Shareholders) or to the H Share Registrar, namely, Computershare Hong Kong Investor Services Limited at Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong (for H Shareholders) before 4:30 p.m. on May 23, 2024 (Thursday).

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VI. RECOMMENDATION

The Board (including the independent non-executive Directors) considers that each of the resolutions to be proposed at the AGM is in the interests of the Bank and the Shareholders as a whole. Accordingly, the Board recommends that the Shareholders vote in favor of all resolutions to be proposed at the AGM.

VII. OTHER INFORMATION

You are kindly requested to pay attention to other information as set out in Appendix I to Appendix III to this circular.

By order of the Board
Jiangxi Bank Co., Ltd.*
ZENG Hui
Chairman

Nanchang, China, May 7, 2024

* *Jiangxi Bank Co., Ltd. is not an authorized institution within the meaning of the Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking/deposit-taking business in Hong Kong.*

2024 CAPITAL EXPENDITURE PLAN

According to the requirements of the strategic development plan of the Bank, the Bank has formulated the 2024 Capital Expenditure Plan based on the principle of prudence and rationality to allocate reasonable financial resources and provide effective guarantees for business development. The execution of capital expenditure in 2023 and the 2024 capital expenditure plan are reported as follows:

I. EXECUTION OF THE 2023 CAPITAL EXPENDITURE PLAN

The total capital expenditure budget for 2023 was RMB662.31 million. As of December 31, 2023, due to regulatory policy changes, RMB68.1 million of long-term equity investments, RMB209.62 million of property construction and renovation, and RMB32.0 million of ancillary office equipment were canceled; RMB87.8 million was saved through overall planning optimization throughout the year; Due to objective constraints or the principle of cost reduction and efficiency enhancement of the Bank, the implementation of projects was delayed by RMB135.86 million for the whole year; RMB4.94 million was added during the year. The actual investment for the year amounted to RMB133.87 million, including RMB5.50 million for long-term equity investment, RMB33.61 million for property construction and renovation, RMB0.38 million for vehicles, RMB38.38 million for system construction, RMB15.21 million for IT office equipment, RMB23.6 million for scenario construction business expansion cooperation projects, and RMB17.19 million for office equipment and others.

Specific explanations of the differences between the actual investment and the plan for capital expenditures are set out in the following table (Unit: RMB0'000):

Category	Planned amount at the beginning of the year	Amount canceled due to regulation and policy	Amount		Amount added during the year	Actual amount at the end of the year
			saved due to overall planning optimization	for delayed implementation of projects		
I. Long-term equity investments	7,360	6,810	-	-	-	550
II. Property construction and renovation	27,772	20,962	1,412	2,094	58	3,361
(I) Self-owned properties	25,432	20,962	809	1,297	-	2,364
1. Purchased and self-built properties	20,425	19,319	-	1,106	-	-
2. Renovation of self-owned properties	5,006	1,643	809	191	-	2,364
(II) Decoration of rented business premises	2,340	-	603	797	58	997
III. Vehicles	38	-	-	-	-	38

Category	Planned amount at the beginning of the year	Amount canceled due to regulation and policy	Amount	Amount for delayed implementation of projects	Amount added during the year	Actual amount at the end of the year
			saved due to overall planning optimization			
IV. Others	31,061	3,200	7,368	11,492	436	9,438
(I) Information technology	23,124	–	7,368	8,473	436	7,719
1. System construction	13,009	–	4,400	5,143	372	3,838
2. Renewal of IT and office equipment of the Bank	2,881	–	–	1,360	–	1,521
3. Scenario construction business expansion cooperation project	7,234	–	2,968	1,970	64	2,360
(II) Office equipment and others	7,937	3,200	–	3,019	–	1,719
1. Security equipment	2,024	–	–	1,371	–	652
2. Air conditioning equipment	1,766	1,264	–	259	–	243
3. Business hall facilities	804	–	–	469	–	335
4. Office equipment and others (including sporadic allocations)	3,344	1,936	–	920	–	488
Total:	66,231	30,972	8,780	13,586	494	13,387

II. 2024 CAPITAL EXPENDITURE PLAN

In the preparation of the capital expenditure budget for 2024, we adhered to the hard and simple work style, firmly established the management concept of being diligent and frugal, strictly controlled the administrative investment, and ensured the investment in financial technology and digital transformation.

The total capital expenditure budget for year is RMB300.09 million, including: RMB54.86 million for property construction and renovation, RMB148.15 million for system construction, RMB9.34 million for IT equipment, RMB43.64 million for scenario construction business expansion cooperation projects, RMB43.72 million for office equipment and others, and RMB0.38 million for vehicles.

Unit: RMB0'000

Category	Budget for continued construction	Budget for new construction	Total budget
I. Property acquisitions and improvements	1,179	4,307	5,486
(I) Self-owned properties	729	1,480	2,209
1. Purchase of properties	–	889	889
2. Renovation of self-owned properties	729	591	1,320
(II) Decoration of rented business premises	450	2,827	3,277
II. IT	8,956	11,157	20,113
1. System construction	8,432	6,383	14,815
2. Renewal of IT and office equipment of the Bank	–	934	934
3. Scenario construction business expansion cooperation project	524	3,840	4,364
III. Office equipment and others	–	4,372	4,372
1. Security equipment	–	1,698	1,698
2. Air conditioning equipment	–	1,002	1,002
3. Business hall facilities	–	129	129
4. Office equipment (including sporadic allocations)	–	1,543	1,543
IV. Vehicle	–	38	38
Total:	10,135	19,874	30,009

(I) Property construction and renovation

The total budget for property construction and renovation in 2024 is RMB54.86 million. There are seven continued construction projects, including one self-owned property improvement project, specifically the Guangzhou Branch improvement project with a settlement balance of RMB7.29 million; and six leased property improvement projects with a total budget of RMB4.50 million for paying the settlement balances, including RMB320,000 for Honggutan Kechuang Sub-branch improvement project, RMB540,000 for Jinxian Xinbao Sub-branch improvement project, RMB420,000 for Ji'an Qingyuan Sub-branch improvement project, RMB280,000 for Ganzhou Nanshui New District Sub-branch improvement project, RMB950,000 for Guangzhou Zengcheng Sub-branch improvement project, and RMB1.99 million for Fuzhou Nanfeng Sub-branch improvement project.

According to the “Three-Year Layout Plan for Jiangxi Bank’s Business Network (2024-2026)”, 27 new projects have been established for the year, including one property acquisition project, specifically, the acquisition of property for the Huichang Sub-branch in Ganzhou with a budget of RMB8.89 million; 6 self-owned property improvement projects with a total budget of RMB5.91 million, including RMB3.11 million for the renovation of the opening window of the unit curtain wall of the financial service center of Jiangxi Bank, RMB430,000 for the non-motorized parking shed of the financial service center of Jiangxi Bank, RMB710,000 for the renovation project at the original site of Bayi Jingwei Sub-branch, RMB600,000 for the renovation project at the original site of the Yichun Branch, RMB530,000 for the renovation project at the original site of the Guangbei Sub-branch of Jingdezhen and RMB530,000 for the renovation project at the original site of the Jingdezhen Ceramics Capital Sub-branch; 20 leased property improvement projects with a total budget of RMB28.27 million, including 13 renovation projects for relocation, 4 renovation projects at original sites, and 3 new institutional renovation projects.

(II) System construction

As assessed by the technology project professional, the total budget for the system construction in 2024 is RMB148.15 million, including 57 continued construction projects with a total budget of RMB84.32 million and 33 new projects with a total budget of RMB63.83 million.

(III) IT equipment

The total budget for the IT equipment for the whole Bank in 2024 is RMB9.34 million, which is mainly for the update of IT equipment in business outlets, as assessed by the technology project professional, including RMB2.49 million for STM; RMB4.7 million for number picker (Xinchuang); RMB940,000 for ATM; RMB550,000 for UPS; RMB370,000 for scanner; RMB200,000 for video conferencing equipment; RMB70,000 for face recognition attendance machine; and RMB20,000 for printer.

(IV) Scenario construction business expansion cooperation project

The total budget for the projects for scenario construction business extension cooperation projects in 2024 is RMB43.64 million, including six continued construction projects with a total budget of RMB5.24 million, and 31 new projects with a total budget of RMB38.40 million. The above projects shall be implemented based on the evaluation and demonstration results.

(V) Office equipment and others

In 2024, the total budget for office equipment and others is RMB43.72 million for the whole Bank, mainly used for the business outlets improvement and installation of supporting equipment, including RMB16.98 million for security equipment, RMB10.02 million for air conditioning equipment, RMB1.29 million for business hall equipment, and RMB15.43 million for other office equipment (including sporadic allocations).

(VI) Vehicle

In 2024, the budget for the purchase of vehicles for the whole Bank is RMB380,000, and the executing department is the Administration and Defense Department of the Head Office.

SPECIAL REPORT ON RELATED-PARTY TRANSACTIONS FOR 2023

In accordance with the Administrative Measures for the Related Party Transactions of Banking and Insurance Institutions issued by the former China Banking and Insurance Regulatory Commission and the Administrative Measures for the Related Party (Connected) Transactions of Jiangxi Bank Co., Ltd. (2022 version) of the Bank and other relevant regulations, significant related-party transactions of the Bank in 2023 are reported as follows:

I. GENERAL INFORMATION OF THE RELATED-PARTY TRANSACTIONS

During the reporting period, the Bank managed the related-party transactions in strict compliance with regulatory requirements. As of the end of 2023, the Bank's net capital (according to specifications prescribed by CBRC, unaudited)¹ was RMB50.194 billion. The credit balance of all related parties was RMB11.234 billion, accounting for 22.38% of the Bank's net capital at the end of 2023; the credit balance of the largest single legal person or group customer of the unincorporated organization (Jiangxi Expressway Investment Group Co., Ltd.) was RMB3.456 billion, accounting for 6.89% of the Bank's net capital at the end of 2023; the credit balance of the largest single related party (Jiangxi Expressway Investment Group Co., Ltd.) was RMB2.267 billion, accounting for 4.52% of the Bank's net capital at the end of 2023, which all of the percentage were within the regulatory requirements. In 2023, the related-party transactions of the Bank are as follows:

(1) Credit Extension Related-party Transactions

1. Related-party transactions on legal person credit: In 2023, the Bank had seven significant related-party transactions on legal person credit with an amount of RMB28.876 billion, including significant related-party transactions of granting Group credit line of RMB1.336 billion to Jiangxi Electronic Group Corporation Ltd.², significant related-party transactions of granting Group credit line of RMB4.95 billion to Jiangxi Expressway Investment Group Co., Ltd., significant related-party transactions of granting Group credit line of RMB5.09 billion to Nanchang Industry Investment Group Co., Ltd; significant related-party transactions of granting Group credit line of RMB5 billion to Jiangxi Financial Holding Group Co., Ltd., significant related-party transactions of granting Group credit line of RMB2.7 billion to Jiangxi Copper Corporation Limited, and two significant related-party transactions of granting Group credit line of RMB4.9 billion to Jiangxi Financial Leasing Corp., Ltd. There were 3 general related-party transactions on legal person credit with an amount of RMB519.5 million. As of the end of 2023, the balance of related-party transactions on legal person credit amounted to RMB11.234 billion.

¹ Refers to the figure in the statement of G15 as at December 31, 2023, same hereinafter.

² Jiangxi Electronic Group Corporation Ltd. and its related parties have dissolved their affiliation with the Bank on June 28, 2023.

2. Related-party transactions on natural person credit: As of the end of 2023, the Bank's loans to related individuals involved 74 related (connected) natural persons, with 81 loans and a loan balance of RMB76.4841 million, mainly involving personal loans, housing loans and other regular businesses. As of the end of 2023, the Bank's credit card business involved a total of 315 related (connected) natural persons with a credit balance of RMB1.9451 million, which was mainly involving ordinary credit card business. All of the above are general related-party transactions.

(2) Related-party Transactions on Asset Transfer

No related-party transactions on asset transfer in 2023.

(3) Related-party Transactions on Service

In 2023, the total amount of related-party transactions on service was RMB19.1138 million, mainly involving leasing and service procurement business, all of which are general related-party transactions.

(4) Related-party Transactions on Deposits and Other Types

As of the end of 2023, the Bank had a point-in-time balance of RMB6,238 million in deposit related-party transactions, mainly involving personal deposits and corporate deposits, all of which are general related-party transactions.

II. CREDIT EXTENSION RELATED-PARTY TRANSACTIONS OF MAJOR LEGAL PERSON RELATED PARTIES IN 2023

(1) Jiangxi Expressway Investment Group Co., Ltd. (江西省交通投資集團有限責任公司)

Jiangxi Expressway Investment Group Co., Ltd. is the largest shareholder of the Bank, holding 15.56% of the total shares of the Bank. According to the relevant regulatory provisions, Jiangxi Expressway Investment Group Co., Ltd. and its affiliates are included in the Bank's connected party management. In 2023, there was one significant related-party transaction between Jiangxi Expressway Investment Group Co., Ltd. and its related parties in the Bank involving RMB4.95 billion. Details are as follows:

According to the resolution of the seventeenth (on-site) meeting of the third session of the Board held on August 25, 2023, it was approved that Jiangxi Expressway Investment Group Co., Ltd. grants a Group credit line of RMB4.95 billion for a period of one year. The credit has been included in the unified group credit management of Jiangxi Expressway Investment Group Co., Ltd. With the total credit line of the Group remains unchanged (not increased), the credit limit can be adjusted among member companies (affiliates) within the group. As of December 31, 2023, the credit balance of Jiangxi Expressway Investment Group Co., Ltd. and its related parties in the Bank was RMB3,456 million.

(2) Jiangxi Financial Holding Group Co., Ltd. (江西省金融控股集團有限公司)

Jiangxi Financial Holding Group Co., Ltd is the second largest shareholder of the Bank, holding 5.77% of the total shares of the Bank. According to the relevant regulatory provisions, Jiangxi Financial Holding Group Co., Ltd and its affiliates are included in the Bank's connected party management. In 2023, there was one significant related-party transaction between Jiangxi Financial Holding Group Co., Ltd. and its related parties in the Bank involving RMB5.0 billion. Details are as follows:

According to the resolution of the 22nd meeting of the third session of the Board held on December 15, 2023, it was agreed that Jiangxi Financial Holding Group Co., Ltd would have a group credit line of RMB5 billion for a period of one year. The credit has been included in the unified group credit management of Jiangxi Financial Holding Group Co., Ltd. Under the condition that the total credit limit of the group remains unchanged (not increased), the credit limit can be transferred among member companies (affiliates) within the group. As of December 31, 2023, the credit balance of Jiangxi Financial Holding Group Co., Ltd. and its related parties in the Bank was RMB2.525 billion.

(3) Nanchang Industrial Investment Group Co., Ltd. (南昌市產業投資集團有限公司)

Nanchang Industrial Investment Group Co., Ltd. is a shareholder of the Bank with a shareholding of 5.46% (including its related parties and H shares). According to the relevant regulatory provisions, Nanchang Industrial Investment Group Co., Ltd. and its affiliates are included in the Bank's connected party management. In 2023, there was one significant related-party transaction between Nanchang Industrial Investment Group Co., Ltd. and its related parties with the Bank involving RMB5.09 billion. Details are as follows:

According to the resolution of the 18th meeting of the third session of the Board of Directors held on October 13, 2023, it was agreed that Nanchang Industrial Investment Group Co., Ltd. would have a group credit line of RMB5.09 billion (RMB5 billion from the Bank and RMB90 million from Jiangxi Financial Leasing Co., Ltd.) for a period of one year. The credit has been included in the unified group credit management of Nanchang Industrial Investment Group Co., Ltd. With the total credit line of the Group remains unchanged (not increased), the credit limit can be transferred among member companies (affiliates) within the group. As of December 31, 2023, Nanchang Industrial Investment Group Co., Ltd. and its related parties had a credit balance of RMB3,266 million with the Bank.

(4) Jiangxi Copper Company Limited (江西銅業股份有限公司)

Jiangxi Copper Company Limited is a shareholder of the Bank with a shareholding of 2.32% and has assigned supervisors to the Bank. According to the relevant regulatory provisions, Jiangxi Copper Company Limited and its affiliates are included in the Bank's connected party management. In 2023, there was one significant related-party transaction of Jiangxi Copper Corporation Limited in the Bank, with an amount of RMB2.7 billion. Details are as follows:

According to the resolution of the 22nd meeting of the third session of the Board of Directors held on December 15, 2023, it was agreed that Jiangxi Copper Corporation Limited would have a group credit line of RMB2.7 billion for a period of one year. The credit has been included in the unified group credit management of Jiangxi Copper Corporation Limited. With the total credit line of the Group remains unchanged (not increased), the credit limit can be adjusted between the Group's member companies (affiliates). As of December 31, 2023, the credit balance of Jiangxi Copper Company Limited and its related parties in the Bank was RMB92 million.

(5) China National Tobacco Corporation Jiangxi Branch (中國煙草總公司江西省公司)

China National Tobacco Corporation Jiangxi Branch is a shareholder of the Bank with a shareholding of 4.37% (including its related parties) and has assigned directors to the Bank. According to the relevant regulatory provisions, China National Tobacco Corporation Jiangxi Branch and its affiliates are included in the Bank's connected party management. In 2023, there was no significant related-party transaction between China National Tobacco Corporation Jiangxi Branch and its related parties in the Bank. As of December 31, 2023, China National Tobacco Corporation Jiangxi Branch and its related parties had no credit balance with the Bank.

(6) Jiangxi Financial Leasing Corp., Ltd. (江西金融租賃股份有限公司)

Jiangxi Financial Leasing Corp., Ltd is a subsidiary of the Bank, with the Bank holding 75.74% of its equity. According to the relevant regulatory provisions, Jiangxi Financial Leasing Corp., Ltd is included in the Bank's connected party management. In 2023, there were two significant related-party transactions of Jiangxi Financial Leasing Corp., Ltd. in the Bank, with an amount of RMB4.9 billion. Details are as follows:

1. According to the resolution of the twelfth (extraordinary) meeting of the third session of the Board of Directors held on April 27, 2023, it was agreed that Jiangxi Financial Leasing Corp., Ltd. would be granted a business quota of RMB4.9 billion in the interbank credit risk category, including RMB4.9 billion for capital, all of which were existing credits, with a term of one year.

2. According to the resolution of the 22nd meeting of the third session of the Board of Directors held on December 15, 2023, it was agreed that Jiangxi Financial Leasing Corp., Ltd. would be granted a credit line of RMB4.9 billion, including RMB3.9 billion for interbank credit line and RMB1 billion for banker's acceptances credit exposure, with a term of one year.

As of December 31, 2023, Jiangxi Financial Leasing Corp., Ltd had a credit balance of RMB1,800 million with the Bank.

(7) Jiangxi Electronic Group Corporation Ltd. (江西省電子集團有限公司)

Ganshang United (Jiangxi) Co., Ltd. is a shareholder of the Bank with a shareholding of 2.46% and assigned a supervisor to the Bank. After the supervisor left office, it no longer assigned any supervisor to the Bank. The actual controller of Jiangxi Electronic Group Corporation Ltd. and the legal representative of Ganshang United (Jiangxi) Co., Ltd. are relatives, therefore, Jiangxi Electronic Group Corporation Ltd. and its affiliates are included in the Bank's connected party management. In 2023, there was one significant related-party transaction between Jiangxi Electronic Group Corporation Ltd. and its related parties with the Bank involving RMB1.336 billion. Details are as follows:

According to the resolution of the 11th (on-site) meeting of the third session of the Board of Directors held on March 31, 2023, it was agreed that Jiangxi Electronic Group Corporation Ltd. would have a Group credit line of RMB1.336 billion for a period of one year. The credit has been included in the unified group credit management of Jiangxi Electronic Group Corporation Ltd., but no credit transfers are allowed between the affiliates of the group. As Ganshang United (Jiangxi) Co., Ltd no longer dispatched supervisors to the Bank, the Bank terminated its affiliation with the Bank on June 28, 2023 based on the principle of substance over form after retaining the related party for 12 months.

III. PRICING OF RELATED-PARTY TRANSACTIONS

In 2023, the related-party transactions of the Bank were mainly credit, deposit, leasing, service procurement and other businesses. The Bank's related-party transactions with related parties are conducted in accordance with general business principles, based on the prices determined on the basis of the ratings and risk profiles of the customers, as well as the relevant provisions of the pricing management measures of the Bank, and on terms no more favorable than those for similar transactions with unrelated parties, in order to ensure that the pricing of the related-party transactions is legal and fair.

IV. APPROVAL PROCEDURES OF RELATED-PARTY TRANSACTIONS

During the reporting period, the Bank's related-party transactions were in compliance with the Administrative Measures on Related Party Transactions of Banking and Insurance Institutions issued by the former China Banking and Insurance Regulatory Commission and the Administrative Measures for Related (Connected) Transactions of Jiangxi Bank Co., Ltd. (Version 2022) and other relevant regulations and requirements. The Bank reports ordinary related-party transactions to the Related-party Transactions Control Committee of the Board of Directors on a quarterly basis in a written summary. Significant related-party transactions are reviewed by the Bank's Related-party Transactions Control Committee and submitted to the Board of Directors for approval, and then reported to the regulatory authority within 15 business days after the signing of the transaction agreement (or after approval by the Board of Directors).



JIANGXI BANK CO., LTD.*

江西銀行股份有限公司*

(A joint stock company incorporated in the People's Republic of China with limited liability)

(Stock Code: 1916)

NOTICE OF THE 2023 ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN that the 2023 Annual General Meeting (the “**AGM**”) of Jiangxi Bank Co., Ltd.* (the “**Bank**”) will be held onsite at 9:30 a.m. on May 29, 2024 (Wednesday) at Meeting Room, 3/F, Jiangxi Bank Tower, No. 699 Financial Street, Honggutan District, Nanchang, Jiangxi Province, the PRC, to consider, and if thought fit, approve the following resolutions:

ORDINARY RESOLUTIONS

1. to consider and approve the 2023 work report of the board of directors
2. to consider and approve the 2023 work report of the board of supervisors
3. to consider and approve the 2023 annual financial statements and 2024 financial budget report
4. to consider and approve the 2023 profit distribution plan
5. to consider and approve the 2024 capital expenditure plan
6. to consider and approve the 2023 annual report
7. to consider and approve the engagement of audit institutions for 2024
8. to consider and approve the election of Ms. WANG Feimilan as independent non-executive Director of the Bank
9. to consider and approve the election of Mr. HE Enliang as independent non-executive Director of the Bank
10. to consider and approve the election of Mr. PENG Xiyuan as non-executive Director of the Bank

SPECIAL RESOLUTION

11. to consider and approve the issuance of green financial bonds

REPORTING MATTER

12. the special report on related-party transactions for 2023

By order of the Board of Directors
Jiangxi Bank Co., Ltd.*
ZENG Hui
Chairman

Nanchang, the PRC, May 7, 2024

As of the date of this notice, the board of directors of the Bank comprises Ms. ZENG Hui and Mr. LUO Xiaolin as executive directors; Mr. YU Minxin, Ms. ZHUO Liping, Mr. DENG Yonghang, Ms. XIONG Jiemin and Mr. LI Shuiping as non-executive directors; and Mr. WONG Hin Wing, Ms. WANG Yun, Mr. YANG Ailin and Mr. LIU Xinghua as independent non-executive directors.

* *Jiangxi Bank Co., Ltd. is not an authorized institution within the meaning of Chapter 155 of the Laws of Hong Kong (the Banking Ordinance), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking and/or deposit-taking business in Hong Kong.*

Notes:

1. Pursuant to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (“**Listing Rules**”), all resolutions proposed at the AGM will be voted by poll (except for the resolutions concerning relevant procedures or administrative matters which the chairman decides to permit the vote by a show of hands). The voting results will be published on both the websites of Hong Kong Stock Exchange (www.hkexnews.hk) and the Bank (www.jx-bank.com) in accordance with the Listing Rules.

2. **CLOSURE OF THE REGISTER OF MEMBERS AND THE ELIGIBILITY FOR ATTENDING AND VOTING AT THE AGM**

In order to determine the list of Shareholders who are entitled to attend and vote at the AGM, the Bank’s register of members will be closed from May 24, 2024 (Friday) to May 29, 2024 (Wednesday), both days inclusive, during which period no transfer of the shares of the Bank will be effected. The Shareholders included in the Bank’s register of Shareholders on May 29, 2024 (Wednesday) shall be entitled to attend and vote at the AGM. In order to be eligible for attending and voting at the AGM, all transfer documents together with relevant share certificates and other appropriate documents shall be sent for registration to the Board office of the Bank at Jiangxi Bank Tower, No. 699 Financial Street, Honggutan District, Nanchang, Jiangxi Province, the PRC (for holders of Domestic Shares) or to the H Share Registrar, namely, Computershare Hong Kong Investor Services Limited at Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen’s Road East, Wanchai, Hong Kong (for holders of H Shares) before 4:30 p.m. on May 23, 2024 (Thursday).

3. **CLOSURE OF THE REGISTER OF MEMBERS AND THE ELIGIBILITY FOR RECEIVING THE 2023 FINAL DIVIDEND**

The Board of the Bank has proposed the 2023 Final Dividend (the “**2023 Final Dividend**”) of RMB0.4 per 10 shares (including tax), totaling RMB241 million (including tax). If approved by the AGM, the 2023 Final Dividend will be distributed to the Shareholders whose names appear in the register of members of the Bank on June 18, 2024 (Tuesday). The 2023 Final Dividend is expected to be distributed to the Shareholders on July 26, 2024 (Friday).

The H Share register of members of the Bank will be closed from June 13, 2024 (Thursday) to June 18, 2024 (Tuesday), both days inclusive, during which period no transfer of H Shares will be effected. In order to be eligible for receiving the 2023 Final Dividend, all transfer documents together with relevant share certificates and other appropriate documents shall be sent to the H Share Registrar, namely, Computershare Hong Kong Investor Services Limited at Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen’s Road East, Wanchai, Hong Kong before 4:30 p.m. on June 12, 2024 (Wednesday).

4. **PROXY**

Any Shareholder entitled to attend and vote at the AGM is entitled to appoint one or more persons (if the Shareholder holds two or more issued Shares of the Bank with a nominal value of RMB1.00 each), whether such person is a Shareholder of the Bank or not, as his/her/its proxy or proxies to attend and vote on his/her/its behalf at the AGM.

The proxy concerned must be appointed with a power of attorney. The power of attorney concerned must be signed by the principal or the representative duly authorized in writing by the principal. If the principal is a legal person, the power of attorney shall be affixed with the seal of the legal person or signed by its Director or a representative duly authorized in writing. If the power of attorney of the proxy is signed by the authorized person of the principal under a power of attorney or other authorization documents given by the appointer, such power of attorney or other authorization documents shall be notarized, and served at the same time as the power of attorney. The power of attorney of the Shareholders’ proxy shall be served to the H Share Registrar, namely, Computershare Hong Kong Investor Services Limited, at 17M Floor, Hopewell Centre, 183 Queen’s Road East, Wanchai, Hong Kong (for holders of H Shares), or to the Board office of the Bank at Jiangxi Bank Tower, No. 699 Financial Street, Honggutan District, Nanchang, Jiangxi Province, the PRC (for holders of Domestic Shares) not less than 24 hours before the scheduled time for holding of the AGM (i.e. by 9:30 a.m. on May 28, 2024 (Tuesday) or any adjournment thereof (as the case may be).

After the completion and return of the power of attorney, you can attend and vote in person at the AGM or any adjournment thereof should you so wish. In this case, the power of attorney will be deemed to have been revoked.

In case of registered joint holders of any shares, one of the registered joint holders can vote on such shares in person or by proxy as if he/she is the only holder entitled to vote. If more than one registered joint holders attend the AGM in person or by proxy, only the vote of the person whose name appears first in the register of members relating to the shares (in person or by proxy) will be accepted as the only vote of the joint holders.

5. MISCELLANEOUS

- (i) This AGM will adopt onsite voting in terms of the mechanism for attending and voting at the meeting.
- (ii) The Shareholders or their proxies shall present their identity documents when attending the AGM (or any adjournment thereof). If the legal representative of corporate Shareholders or any other persons officially authorized by the corporate Shareholders is present at the AGM (or any adjournment thereof), such legal representative or other persons shall present their identity documents and the certifying documents for appointment as a legal representative or valid authorization documents (as the case may be).
- (iii) The AGM is expected to last for no more than half a day. Shareholders and representatives attending the meeting shall be responsible for their own traveling and accommodation expenses.
- (iv) Address and contact of Computershare Hong Kong Investor Services Limited:

17M Floor
Hopewell Centre, 183 Queen's Road East
Wanchai
Hong Kong

Tel: (852) 2862 8555
Fax: (852) 2865 0990

Address and contact of the Board office of the Bank:

Jiangxi Bank Tower
No. 699 Financial Street, Honggutan District
Nanchang
Jiangxi Province
the PRC

Tel: (86) 791 86791008/(86) 791 86791009
Fax: (86) 791 86771100

- 6. The details about the aforesaid resolutions proposed for the consideration and approval at the AGM will be set out in the circular of the AGM dated May 7, 2024. Shareholders should also read the 2023 annual report published by the Bank on April 29, 2024, where the 2023 work report of the board of directors, 2023 work report of the board of supervisors, audited 2023 financial statements and the 2023 profit distribution plan are set out.