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 **Bank of Jiujiang Co., Ltd.***, you should at once hand this circular, together with the form(s) of proxy to the purchaser(s) or transferee(s) or to the bank, stockbroker or other agent through whom the sale or transfer was effected for transmission to the purchaser(s) or transferee(s).

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九江银行
BANK OF JIUJIANG

Bank of Jiujiang Co., Ltd.*
九江銀行股份有限公司*

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

(Stock Code: 6190)

PROPOSED ELECTION OF DIRECTORS OF THE EIGHTH SESSION OF THE BOARD OF THE BANK
2025 REPORT OF THE BOARD OF DIRECTORS
2025 EVALUATION REPORT OF DIRECTORS, FORMER SUPERVISORS AND SENIOR MANAGEMENT FROM THE AUDIT COMMITTEE UNDER THE BOARD OF DIRECTORS
2025 FINANCIAL STATEMENTS
2025 PROFIT DISTRIBUTION PLAN
ENGAGEMENT OF 2026 ACCOUNTING FIRMS
ABSORPTION AND MERGER OF THE JIUYIN COUNTY BANKS IN JIANGXI PROVINCE
AND
NOTICE OF THE 2025 ANNUAL GENERAL MEETING

The Letter from the Board is set out on pages 3 to 16 of this circular.

The AGM will be held as an on-site meeting at 10:00 a.m. on Friday, 12 June 2026 at the Conference Room on 4th Floor, Bank of Jiujiang Mansion, No. 619 Changhong Avenue, Lianxi District, Jiujiang, Jiangxi Province, the PRC. The notice of the AGM is set out on pages 23 to 27 of this circular.

Whether or not you intend to attend and/or vote at the AGM in person, you are required to complete the form(s) of proxy in accordance with the instructions printed on the Proxy Form for the AGM and deliver the proxy form(s) to the H Share Registrar of the Bank, Computershare Hong Kong Investor Services Limited (for the H Shareholders) or the office of the Board of Directors of the Bank (for the Domestic Shareholders) as soon as possible and in any event not less than 24 hours before the scheduled time for the holding of the AGM or not less than 24 hours before the scheduled time for the holding of any adjournment thereof. Completion and return of the Proxy Form for the AGM will not preclude you from attending in person or voting at the AGM or any adjournment thereof should you so wish.

22 May 2026

* *Bank of Jiujiang 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 and/or deposit-taking business in Hong Kong.*

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In this circular, unless the context otherwise requires, the following terms shall have the meanings set out below:

"AGM"	the 2025 AGM of the Bank to be held at 10:00 a.m. on Friday, 12 June 2026 at the Conference Room on 4th Floor, Bank of Jiujiang Mansion, No. 619 Changhong Avenue, Lianxi District, Jiujiang, Jiangxi Province, the PRC
"Articles of Association"	the articles of association of the Bank, which may be amended, supplemented or otherwise modified from time to time
"Audit Committee"	the Audit Committee of the Board of Directors
"Bank"	Bank of Jiujiang Co., Ltd.* (九江銀行股份有限公司*), a joint stock company incorporated on 17 November 2000 in Jiangxi Province, China with limited liability in accordance with PRC laws and regulations and, if the context requires, includes its predecessors, subsidiaries, branches and sub-branches
"Board of Supervisors"	the board of former Supervisors of the Bank
"Board" or "Board of Directors"	the board of Directors of the Bank
"China" or "PRC"	the People's Republic of China
"Director(s)"	the director(s) of the Bank
"Domestic Share(s)"	the Ordinary Share(s) issued by the Bank in the PRC with a par value of RMB1.00 each, which are subscribed for or credited as paid up in RMB
"Domestic Shareholder(s)"	the holder(s) of the Domestic Shares
"Group"	the Bank and its subsidiaries
"HK$" or "Hong Kong dollars"	Hong Kong dollars, the lawful currency of Hong Kong
"Hong Kong"	Hong Kong Special Administrative Region of the PRC
"Hong Kong Stock Exchange"	The Stock Exchange of Hong Kong Limited

"H Share(s)"	Overseas-listed foreign Ordinary Share(s) of par value RMB1.00 each in the share capital of the Bank, which are listed on the Hong Kong Stock Exchange and traded in Hong Kong dollars
"H Shareholder(s)"	the holder(s) of the H Share
"Independent Director(s)" or "Independent non-executive Director(s)"	the independent director(s) referred to in the Articles of Association and the independent non-executive director(s) under the Listing Rules
"Latest Practicable Date"	20 May 2026, being the latest practicable date for ascertaining certain information contained in this circular prior to its publication
"Listing Rules"	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, which may be amended, supplemented or otherwise modified from time to time
"National financial regulatory institution"	the National Financial Regulatory Administration and (or) its local offices, and if the context requires, includes its predecessor China Banking and Insurance Regulatory Commission (中國銀行保險監督管理委員會) and (or) its local offices
"Ordinary Share(s)" or "Share(s)"	ordinary shares of par value of RMB1.00 each in the Bank's share capital, including Domestic Shares and H Shares
"RMB"	Renminbi, the lawful currency of the PRC
"SFO"	Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong), which may be amended, supplemented or otherwise modified from time to time
"Shareholder(s)"	the holder(s) of the Ordinary Shares
"Supervisor(s)"	the former Supervisor(s) of the Bank
"%"	per cent

Certain amounts and percentage figures in this circular have been subject to rounding adjustments. Accordingly, figures shown as currency conversion or percentage equivalents may not be an arithmetic sum of such figures.

Bank of Jiujiang Co., Ltd.*
九江銀行股份有限公司*

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

(Stock Code: 6190)

Executive Directors:
Mr. ZHOU Shixin *(Chairman)*
Mr. XIAO Jing *(Vice Chairman)*
Mr. YUAN Delei

Non-executive Directors:
Mr. LUO Feng
Mr. SHI Zhishan
Ms. ZHOU Miao
Mr. LIU Yinan

Independent Non-executive Directors:
Ms. WANG Wanqiu
Mr. ZHANG Yonghong
Mr. TIAN Li
Mr. GUO Jiequn

Registered address:
Bank of Jiujiang Mansion
No. 619 Changhong Avenue
Lianxi District, Jiujiang
Jiangxi Province, the PRC

Registered address in Hong Kong:
40/F, Dah Sing Financial Centre
248 Queen's Road East
Wan Chai, Hong Kong

To the Shareholders

PROPOSED ELECTION OF DIRECTORS OF THE EIGHTH SESSION OF THE BOARD OF THE BANK
2025 REPORT OF THE BOARD OF DIRECTORS
2025 EVALUATION REPORT OF DIRECTORS, FORMER SUPERVISORS AND SENIOR MANAGEMENT FROM THE AUDIT COMMITTEE UNDER THE BOARD OF DIRECTORS
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ABSORPTION AND MERGER OF THE JIUYIN COUNTY BANKS IN JIANGXI PROVINCE

I. INTRODUCTION

The AGM of the Bank will be held at 10:00 a.m. on Friday, 12 June 2026. Six ordinary resolutions and a special resolution will be put forward at the AGM for the Shareholders to consider and approve, as appropriate:

ORDINARY RESOLUTIONS

1. To consider and approve the proposal in relation to the proposed election of Directors of the eighth session of the Board of the Bank;

    1.1 To consider and approve the proposal in relation to the proposed election of Mr. Zhou Shixin as the executive Director of the eighth session of the Board of the Bank;

    1.2 To consider and approve the proposal in relation to the proposed election of Mr. Xiao Jing as the executive Director of the eighth session of the Board of the Bank;

    1.3 To consider and approve the proposal in relation to the proposed election of Mr. Luo Feng as the non-executive Director of the eighth session of the Board of the Bank;

    1.4 To consider and approve the proposal in relation to the proposed election of Mr. Shi Zhishan as the non-executive Director of the eighth session of the Board of the Bank;

    1.5 To consider and approve the proposal in relation to the proposed election of Mr. Chen Wenjun as the non-executive Director of the eighth session of the Board of the Bank;

    1.6 To consider and approve the proposal in relation to the proposed election of Mr. Xu Zhixin as the non-executive Director of the eighth session of the Board of the Bank;

    1.7 To consider and approve the proposal in relation to the proposed election of Ms. Wang Wanqiu as the independent non-executive Director of the eighth session of the Board of the Bank;

    1.8 To consider and approve the proposal in relation to the proposed election of Mr. Zhang Yonghong as the independent non-executive Director of the eighth session of the Board of the Bank;

    1.9 To consider and approve the proposal in relation to the proposed election of Mr. Tian Li as the independent non-executive Director of the eighth session of the Board of the Bank;

1.10 To consider and approve the proposal in relation to the proposed election of Mr. Guo Jiequn as the independent non-executive Director of the eighth session of the Board of the Bank;

2. To consider and approve the proposal in relation to the 2025 Report of the Board of Directors of the Bank;

3. To consider and approve the proposal in relation to the 2025 Evaluation Report of Directors, Former Supervisors and Senior Management from the Audit Committee under the Board of Directors of the Bank;

4. To consider and approve the proposal in relation to the 2025 Financial Statements of the Bank;

5. To consider and approve the proposal in relation to the 2025 Profit Distribution Plan of the Bank;

6. To consider and approve the proposal in relation to the engagement of 2026 accounting firms; and

SPECIAL RESOLUTION

7. To consider and approve the proposal in relation to the absorption and merger of the Jiuyin County Banks in Jiangxi Province.

The purpose of this circular is to provide you with details of the aforementioned resolutions to be considered at the AGM. The notice of the AGM is set out on pages 23 to 27 of this circular.

II. PROPOSED MATTERS FOR THE AGM

1. Proposed Election of Directors of the Eighth Session of the Board of the Bank

An ordinary resolution will be proposed at the AGM to approve the proposal on election of Directors of the eighth session of the Board of the Bank.

Reference is made to the announcement of the Bank dated 30 April 2026 in relation to, among other things, the proposed re-election and appointment of Directors.

The term of Directors of the seventh session of the Board is to be expired, and according to the relevant laws and regulations and the Articles of Association, re-election is proposed. The Board of the Bank has resolved at the Board meeting held on 30 April 2026 to propose:

(1) the nomination of Mr. Zhou Shixin and Mr. Xiao Jing as executive Directors of the eighth session of the Board;

(2) the nomination of Mr. Luo Feng, Mr. Shi Zhishan, Mr. Chen Wenjun and Mr. Xu Zhixin as non-executive Directors of the eighth session of the Board;

(3) the nomination of Ms. Wang Wanqiu, Mr. Zhang Yonghong, Mr. Tian Li and Mr. Guo Jiequn as independent non-executive Directors of the eighth session of the Board.

If each of the Director candidates is elected as Director of the eighth session of the Board at the AGM, the term of office of Mr. Zhou Shixin, Mr. Xiao Jing, Mr. Luo Feng, Mr. Shi Zhishan, Ms. Wang Wanqiu, Mr. Zhang Yonghong, Mr. Tian Li and Mr. Guo Jiequn will be three years commencing from the date when the resolution is passed at the AGM and shall be renewable by re-election upon their expiration, and the term of office of independent non-executive Directors of the Bank shall not exceed six years; Mr. Chen Wenjun and Mr. Xu Zhixin will be subject to the approval of their qualifications as Directors by the national financial regulatory institution. Their term of office will commence from the date of the approval on their Directors' qualifications by the national financial regulatory institution to the expiry of the term of the eighth session of the Board, and shall be renewable by re-election upon their expiration.

Meanwhile, the Bank is organizing the election of employee Directors for its eighth session of the Board. The newly elected employee Directors will form the eighth session of the Board together with the non-employee Directors to be elected at the AGM.

Executive Directors of the Bank do not receive any remuneration from the Bank as Directors during the term of office but will receive corresponding remuneration in accordance with their specific management positions in the Bank, mainly including salary, bonus, social insurance, employee benefits and the employer's contribution to the housing provident fund. Their remuneration will be determined in accordance with the relevant regulations. Non-executive Directors of the Bank do not receive any remuneration or allowances from the Bank. Independent non-executive Directors of the Bank receive allowances in accordance with the Allowance System for the Independent Directors of Bank of Jiujiang Co., Ltd., and the allowances consist of basic allowance and performance-based remuneration, with deduction according to the assessment (if involved). The basic allowance is RMB150,000 per person per year before taxation; for those who serve as the chairperson and members of the special committees, the additional basic allowance is RMB30,000 and RMB10,000 per person per year before taxation respectively. The performance-based remuneration refers to the remuneration received by independent non-executive Directors from the Bank for performing activities including forums, research and lectures, in addition to meeting the regulatory requirements and basic performance requirements of the Bank, and will not exceed RMB50,000 per person per year before taxation. The Bank will disclose Directors' remuneration or allowances in its annual report.

The above-mentioned candidates for the independent non-executive Directors have confirmed that they have fulfilled the independent factors as stipulated in Rule 3.13 of the Listing Rules. Specifically, each of the candidates for independent non-executive Directors confirms that: (i) they comply with the independence requirements relating to various factors set out in Rules 3.13(1) to (8) of the Listing Rules; (ii) they have not held any financial or other interests in the businesses of the Bank or its subsidiaries in the past or at present, and have no connections with any core connected persons of the Bank (as defined under the Listing Rules); and (iii) there are no other factors that may affect their independence at the time of their nomination.

The Bank considered that above-mentioned candidates for the independent non-executive Directors are independent pursuant to the guidelines on independence under the Listing Rules. The Nomination and Remuneration Committee under the Board has assessed and reviewed the independence of each of such candidates for the independent non-executive Directors and is of the view that each of such candidates for the independent non-executive Directors has satisfied the independence requirement.

In accordance with the Articles of Association, the nomination of above independent non-executive Director candidates was proposed and preliminarily reviewed by the Nomination and Remuneration Committee under the Board, considered by the Board, and will be submitted at the AGM for consideration and approval. In accordance with the Bank's Board diversity policy, after comprehensive consideration of various factors, including (but not limited to) gender, regional and industry experience, skills, knowledge, and educational background, the Nomination and Remuneration Committee under the Board considers that the nomination of Ms. Wang Wanqiu, Mr. Zhang Yonghong, Mr. Tian Li and Mr. Guo Jiequn as the independent non-executive Directors of the Bank can supplement the professional background of the Board members in areas such as financial management and risk control, which helps the Board to seize financial opportunities and control financial risks and meet the Bank's Board diversity requirements. The Committee makes recommendations to the Board accordingly. The aforementioned candidates for independent non-executive Directors will also promote diversity on the Board in various aspects, including gender, age, cultural and educational background, professional experience, skills and knowledge. None of them holds directorship in six or more listed companies. Therefore, they are able to devote sufficient time and attention to the Bank.

The biographical details of the afore-mentioned nominated Director candidates to be disclosed pursuant to Rule 13.51(2) of the Listing Rules are set out in Appendix I to this circular.

Upon expiry of the term of office of the seventh session of the Board, Mr. Yuan Delei, Ms. Zhou Miao and Mr. Liu Yinan will cease to serve as Directors and relevant special committee positions of the Bank. Mr. Yuan Delei will cease to act as a Director from the date on which the resolution regarding the election of Directors of the eighth session of the Board is approved at the AGM. Ms. Zhou Miao will cease to act as a Director from the date when Mr. Chen Wenjun's director qualification is approved by the national financial regulatory institution. Mr. Liu Yinan will cease to act as a Director from the date when Mr. Xu Zhixin's director qualification is approved by the national financial regulatory institution. Mr. Yuan Delei, Ms. Zhou Miao and Mr. Liu Yinan have each confirmed that they have no disagreement with the Board and there are no other matters relating to their retirement that need to be notified to the Hong Kong Stock Exchange or the Shareholders. The Board has confirmed that there are no other matters relating to their retirement that need to be brought to the attention of the Hong Kong Stock Exchange or the Shareholders.

2. 2025 Report of the Board of Directors

An ordinary resolution will be proposed at the AGM to approve the 2025 Report of the Board of Directors. For the main content of the 2025 Report of the Board of Directors, please refer to the 2025 Annual Report of the Bank published on the Bank's website and the Hong Kong Stock Exchange's HKEXnews website on 30 April 2026.

3. 2025 Evaluation Report of Directors, Former Supervisors and Senior Management from the Audit Committee Under the Board of Directors

An ordinary resolution will be proposed at the AGM to approve the 2025 Evaluation Report of Directors, former Supervisors and Senior Management from the Audit Committee under the Board of Directors. The main content of the 2025 Evaluation Report of Directors, former Supervisors and Senior Management from the Audit Committee under the Board of Directors is as follows:

According to the Corporate Governance Standards for Banking and Insurance Institutions, the Measures for the Performance Evaluation of Directors and Supervisors of Banking and Insurance Institutions (Trial) and the Articles of Association, the Audit Committee evaluated the duty performance of the Board of Directors and its members, the former Board of Supervisors and its members, and the senior management and its members of the Bank in 2025. The relevant circumstances are hereby reported as follows:

I. Duty Performance Evaluation of the Board of Directors and Its Members

The Directors participating in this evaluation are those who were in office as of the end of 2025 and had served for at least half a year. In accordance with the relevant regulations of our Bank on the duty performance evaluation of Directors, the duty performance evaluation of Directors mainly focused on five dimensions: performance of the duty of loyalty, performance of the duty of diligence, professionality of duty performance, independence in duty performance and moral standards, and compliance of duty performance.

During the Reporting Period, the Board of Directors of the Bank duly performed the duties and responsibilities conferred by laws, regulations and the Articles of Association. In areas including strategic management, operation and investment, profit distribution, financial management, information disclosure, consolidated management, capital management, risk management, internal control and case prevention, connected transactions, remuneration assessment, consumer rights protection, anti-money laundering, data governance and control, and internal and external audit, the Board of Directors was able to exercise its powers and perform its duties in accordance with the law, and played a role in scientific decision-making and strategic management.

According to the relevant remuneration system for Directors of the Bank and based on the above-mentioned duty performance, the Bank prepared the remuneration arrangement for Directors for the year 2025. For details, please refer to Note 14 to the financial statements of the 2025 Annual Report of the Bank.

II. Duty Performance Evaluation of the Former Board of Supervisors and Its Members

The objects of this duty performance evaluation are the former seventh session Board of Supervisors and its Supervisors of the Bank.

During the Reporting Period, the former Board of Supervisors of the Bank closely centered around the Bank's strategic development goals and annual key tasks, earnestly implemented regulatory requirements, carried out supervision work in a standardized manner, and closely monitored the Bank's operating conditions. It continuously supervised the Bank's business management activities, including the development strategy, financial management, risk management, internal control management, capital management, compliance management, related-party transactions, compensation management, information disclosure, consumer rights protection, anti-money laundering, data governance, regulatory reporting, case prevention work, employee behavior management, and implementation of regulatory opinions. It also supervised the performance of duties by the Board of Directors and its members, as well as the senior management and its executives, and put forward supervision opinions and suggestions. The former Board of Supervisors and its subordinate specialized committees fulfilled their duties diligently, promoted the Bank's continuous and stable development, and safeguarded the legitimate rights and interests of stakeholders such as the Bank, Shareholders, and employees.

In accordance with the relevant measures of the Bank on the duty performance evaluation on the former Supervisors, the duty performance evaluation on the former Supervisors mainly focused on five dimensions: performance of the duty of loyalty, performance of the duty of diligence, professionality of duty performance, independence in duty performance and moral standards, and compliance of duty performance.

According to the relevant remuneration system for former Supervisors of the Bank and based on the performance of duties by the former Supervisors, the Bank prepared the remuneration arrangement for former Supervisors for the year 2025. For details, please refer to Note 14 to the financial statements of the 2025 Annual Report of the Bank.

III. Duty Performance Evaluation of the Senior Management and Its Members

According to the relevant measures for the duty performance evaluation of the senior management of the Bank, the duty performance evaluation of senior management mainly focused on five dimensions: performance of the duty of loyalty, performance of the duty of diligence, professionality of duty performance, independence in duty performance and moral standards, and compliance of duty performance.

During the Reporting Period, the senior management of the Bank diligently implemented the resolutions of the Party committee of the Bank of Jiujiang and the decisions of the Board of Directors, accepted the supervision of the former Board of Supervisors, deeply implemented the strategy of "optimising the business structure, saving capital, promoting compliance, controlling non-performing loans and stabilising growth", and adhered to the market positioning of "serving the local economy, small and medium-sized enterprises, and urban and rural residents". The Bank made more solid progress on the path of high-quality development, maintained stable and improving operating performance and development momentum, with the major regulatory indicators complying with the regulatory requirements.

According to the relevant remuneration system for senior management of the Bank and based on the performance of duties by the senior management, the Bank prepared the remuneration arrangement for senior management for the year 2025. For details, please refer to Note 14 to the financial statements of the 2025 Annual Report of the Bank.

4. 2025 Financial Statements

An ordinary resolution will be proposed at the AGM to approve the 2025 Financial Statements.

For the main content of the 2025 Financial Statements, please refer to the 2025 Annual Report of the Bank published on the Bank's website and the Hong Kong Stock Exchange's HKEXnews website on 30 April 2026.

5. 2025 Profit Distribution Plan

An ordinary resolution will be proposed at the AGM to approve the 2025 Profit Distribution Plan. The Bank's financial report for the year 2025 has been reviewed and approved by KPMG. The Bank (parent company) realized net profit of RMB805 million for the year 2025. The 2025 Profit Distribution Plan of the Bank (parent company) is reported as follows:

Pursuant to the Administrative Measures for the Provision of Reserves of Financial Enterprises (Cai Jin [2012] No. 20) issued by the Ministry of Finance, the Bank will maintain general provision of RMB266 million as per 1.50% of the ending balance of risk assets of the Bank in 2025; distribute a cash dividend of RMB0.56 (tax inclusive) for every 10 shares based on the total share capital of 2,847,367,200 Shares at the end of 2025; and carry over the rest to the undistributed profit.

6. Engagement of 2026 Accounting Firms

An ordinary resolution will be proposed at the AGM to approve the engagement of 2026 accounting firms.

The Board proposes to re-appoint KPMG Huazhen LLP as the domestic financial report auditor of the Bank for the year 2026, and to re-appoint KPMG as the overseas financial report auditor of the Bank for the year 2026, the terms of which shall commence on the date of approval by the AGM and end upon the holding of the 2026 AGM. The Group's estimated audit service fees for 2026 are expected not to exceed RMB5.045 million (tax inclusive). Such fees are determined through fair and reasonable negotiation following comprehensive consideration of the Group's business scale and complexity, expected audit scope and duration, auditors' qualifications and experience, required audit resources and workload, as well as prevailing market prices of relevant services. In addition, the aforesaid audit fees are estimated on the assumption that there will be no material changes to the Group's business operations, accounting policies or regulatory environment, and that the Group will provide full assistance and furnish all relevant information necessary for the conduct of audit work in a timely manner. Unless there are material changes to the aforesaid criteria or assumptions, the final audit fees shall not differ materially from the estimated amount disclosed initially. The Group will make further disclosures in a timely manner in the event of any material changes.

7. Absorption and Merger of the Jiuyin County Banks in Jiangxi Province

A special resolution will be proposed at the AGM to approve the absorption and merger of the Jiuyin County Banks in Jiangxi Province.

The Bank intends to absorb and merge 13 county banks (collectively referred to as "**Jiuyin County Banks in Jiangxi Province**") which are mainly initiated and established by the Bank and registered in Jiangxi Province, and restructure them into branches of the Bank (the "**Acquisition and Establishment**").

I. Basic Information of Jiuyin County Banks in Jiangxi Province

The basic information of the Jiuyin County Banks in Jiangxi Province in relation to the Acquisition and Establishment is as follows:

No.	Name	Registration Place
1	Tonggu Jiuyin County Bank Co., Ltd.	Tonggu County, Yichun, Jiangxi Province
2	Jing'an Jiuyin County Bank Co., Ltd.	Jing'an County, Yichun, Jiangxi Province
3	Guixi Jiuyin County Bank Co., Ltd.	Guixi, Yingtan, Jiangxi Province
4	Fenyi Jiuyin County Bank Co., Ltd.	Fenyi County, Xinyu, Jiangxi Province
5	Pengze Jiuyin County Bank Co., Ltd.	Pengze County, Jiujiang, Jiangxi Province
6	Jingdezhen Changjiang Jiuyin County Bank Co., Ltd.	Changjiang District, Jingdezhen, Jiangxi Province
7	Duchang Jiuyin County Bank Co., Ltd.	Duchang County, Jiujiang, Jiangxi Province
8	Fengxin Jiuyin County Bank Co., Ltd.	Fengxin County, Yichun, Jiangxi Province
9	Zixi Jiuyin County Bank Co., Ltd.	Zixi County, Fuzhou, Jiangxi Province
10	Chongren Jiuyin County Bank Co., Ltd.	Chongren County, Fuzhou, Jiangxi Province
11	Ruichang Jiuyin County Bank Co., Ltd.	Ruichang, Jiujiang, Jiangxi Province
12	Hukou Jiuyin County Bank Co., Ltd.	Hukou County, Jiujiang, Jiangxi Province
13	Xiushui Jiuyin County Bank LLC.	Xiushui County, Jiujiang, Jiangxi Province

II. Implementation Plan

Subject to regulatory approvals and all necessary procedures, the Bank intends to acquire by cash consideration the shares (equity interests) held by other shareholders of Jiuyin County Banks in Jiangxi Province, proceed with the absorption and merger thereof, and restructure such banks into branches of the Bank. The transaction price shall be determined in compliance with the provisions of applicable laws, regulations and normative documents and regulatory requirements, by reference to relevant audit, appraisal and asset verification results, and in light of consultations with relevant transaction counterparties and prevailing market practices. During the implementation of the aforesaid plan, the Bank shall complete the corresponding administrative licensing approval procedures in accordance with relevant laws, regulations and regulatory requirements.

Upon completion of the aforesaid plan, all businesses, assets, liabilities, claims, debts and other rights and obligations of Jiuyin County Banks in Jiangxi Province shall be assumed by the Bank.

III. Authorization Matters

To effectively advance relevant efforts, the AGM is requested to authorize the Board of Directors, which will further delegate authority to the chairman, the president, other senior management, or any other individuals designated by the Board. This authorization will be granted, subject to compliance with applicable laws, regulations, regulatory requirements, and the Bank's Articles of Association, to handle all matters related to the Acquisition and Establishment, either individually or jointly. The scope of the authorization includes, but is not limited to, the following:

1. To organize, develop, decide, sign, deliver, implement, execute, adjust, amend, complete, suspend, or terminate the specific implementation plan in relation to the Acquisition and Establishment (including but not limited to share (equity interest) acquisition plans, personnel placement plans, succession plans for assets, liabilities, rights and obligations, legacy business disposal plans and risk control plans) requests, reports, applications, plans, materials, commitments, feedback, notifications, transaction documents (including but not limited to share (equity interest) acquisition, absorption and merger agreements), announcement documents, and other relevant documents, and to submit, supplement, announce, or disclose them in accordance with laws, regulations, and regulatory requirements;

2. To handle all matters related to the asset transfers, personnel arrangements, regulatory approvals/permissions/filings, tax matters, state-owned assets supervision, administration for market regulation, and other procedures with relevant government departments related to the Acquisition and Establishment;

3. To hire accounting firms, asset appraisal agencies, law firms, and other professional institutions for matters related to the Acquisition and Establishment, and to review and confirm the reports and other documents (including but not limited to audit reports, asset valuation reports, asset verification reports and projected balance sheets of entities subsequent to the absorption and merger) issued by such professional institutions;

4. To organize, determine, implement, and handle other specific work related to the Acquisition and Establishment based on actual circumstances.

The authorization granted above will be effective from the date of consideration and approval by the AGM until the completion of all matters related to the Acquisition and Establishment.

If any arrangements within the Acquisition and Establishment constitute notifiable transactions under Chapter 14 of the Listing Rules or connected transactions under Chapter 14A of the Listing Rules, the Bank will separately carry out the disclosure and/or consideration procedures (if applicable) in accordance with the requirements of the Listing Rules.

III. AGM

The AGM of the Bank will be held as an on-site meeting at 10:00 a.m. on Friday, 12 June 2026 at the Conference Room on 4th Floor, Bank of Jiujiang Mansion, No. 619 Changhong Avenue, Lianxi District, Jiujiang, Jiangxi Province, the PRC, to consider and, if thought fit, to approve the proposed matters as set out in the notice of the AGM. The notice of the AGM is set out on pages 23 to 27 of this circular.

Whether or not you intend to attend and/or vote at the AGM in person, you are required to complete the proxy form(s) of the AGM in accordance with the instructions printed thereon. Completion and return of the proxy form(s) will not preclude you from attending in person or voting at the AGM or any adjournment thereof should you so wish.

IV. VOTING BY WAY OF POLL

Pursuant to Rule 13.39(4) of the Listing Rules, all voting by the Shareholders at the shareholders' general meeting shall be taken by way of poll. As such, the chairman of the meeting will request a poll for each resolution proposed at the AGM.

Pursuant to Rule 2.15 of the Listing Rules, if shareholders have material interests in a transaction or arrangement, shareholders shall abstain from voting on the resolutions for approving the transaction or arrangement at the relevant shareholders' general meetings. As at the Latest Practicable Date, to the best of the Directors' knowledge, information and belief, none of the Shareholders has a material interest in the resolutions proposed at the AGM, and shall abstain from voting on the approval of such resolutions at the AGM.

The voting results of the AGM will be published on the websites of the Hong Kong Stock Exchange (www.hkexnews.hk) and the Bank (www.jjccb.com) in accordance with the Listing Rules.

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

The Bank's register of members will be closed from Tuesday, 9 June 2026 to Friday, 12 June 2026 (both days inclusive), during which period no transfer of Shares will be effected. Shareholders whose names appear on the register of members of the Bank on Friday, 12 June 2026 are entitled to attend and vote at the AGM.

For a holder of the Shares of the Bank to be eligible for attending and voting at the AGM, all completed and signed Share transfer documents (together with the relevant Share certificates) and other appropriate documents of the holders of the Shares of the Bank shall be delivered to the H Share Registrar of the Bank, Computershare Hong Kong Investor Services Limited, at Shops 1712-1716, 17/F, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong (for the holders of the H Shares) or the office of the Board of Directors of the Bank at Bank of Jiujiang Mansion, No. 619 Changhong Avenue, Lianxi District, Jiujiang, Jiangxi Province, the PRC (for the holders of the Domestic Shares) not later than 4:30 p.m. on Monday, 8 June 2026 for registration.

VI. ARRANGEMENTS FOR DIVIDEND DISTRIBUTION

The Board of Directors of the Bank has recommended the distribution of a final cash dividend of RMB0.56 (tax inclusive) per ten shares for the year ended 31 December 2025, representing an aggregate amount of approximately RMB159.45 million (tax inclusive). Subject to the approval of the proposal at the AGM, the dividend will be distributed to Domestic Shareholders and H Shareholders whose names appear on the register of members of the Bank on Wednesday, 24 June 2026. The dividend is expected to be paid on or before Friday, 31 July 2026. The proposed dividends are denominated in RMB, and will be distributed to Domestic Shareholders in RMB and H Shareholders in Hong Kong dollars. Calculation of the exchange rate for dividends payable

in Hong Kong dollars will be based on the average of central parity rates of RMB to Hong Kong dollars in the interbank foreign exchange market as announced by the People's Bank of China for five working days preceding the date of declaration of the dividend at the AGM (including the date of the AGM).

VII. CLOSURE OF REGISTER OF MEMBERS AND ELIGIBILITY FOR FINAL DIVIDEND DISTRIBUTION

The register of members of the Bank will be closed from Thursday, 18 June 2026 to Wednesday, 24 June 2026 (both days inclusive), during which period no transfer of Shares will be effected. Shareholders whose names appear on the register of members of the Bank on Wednesday, 24 June 2026 are entitled to the final dividend distribution. For a holder of the Shares of the Bank to be eligible for the final dividend distribution, all completed and signed Share transfer documents (together with the relevant Share certificates) and other appropriate documents of the holders of the Shares of the Bank shall be delivered to the H Share Registrar of the Bank, Computershare Hong Kong Investor Services Limited, at Shops 1712-1716, 17/F, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong (for the holders of the H Shares) or the office of the Board of Directors of the Bank at Bank of Jiujiang Mansion, No. 619 Changhong Avenue, Lianxi District, Jiujiang, Jiangxi Province, the PRC (for the holders of the Domestic Shares) not later than 4:30 p.m. on Wednesday, 17 June 2026 for registration.

VIII. RECOMMENDATIONS

The Board (including the Independent non-executive Directors) considers that all resolutions to be proposed at the AGM are in the interests of the Bank and the Shareholders as a whole. As such, the Board recommends the Shareholders to vote in favour of all resolutions to be proposed at the AGM.

IX. OTHER INFORMATION

Please pay attention to the other information as set out in Appendix I to this circular.

By Order of the Board
Bank of Jiujiang Co., Ltd.*
ZHOU Shixin
Chairman

Jiangxi, the PRC
22 May 2026

* *Bank of Jiujiang 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 and/or deposit-taking business in Hong Kong.*

EXECUTIVE DIRECTORS

Mr. Zhou Shixin (周時辛), aged 54, is the secretary of the Party Committee and Chairman of the Bank.

Mr. Zhou started his career in July 1995. He has held various positions in Agricultural Bank of China Limited (whose H shares and A shares are listed on the Hong Kong Stock Exchange (stock code: 01288) and Shanghai Stock Exchange (stock code: 601288) respectively), and successively served as associate chief officer of personnel division (Organization Department of the Party Committee) of Jiangxi Branch; the Party Committee member and vice president of Zhangshu Sub-branch; the secretary of the Party Committee and president of Jing'an Sub-branch; the chief officer of personnel division (Organization Department of the Party Committee), the deputy general manager of E-banking Department, general manager of the Credit Management Department and general manager of the Corporate Business Department of Jiangxi Branch; and the secretary of the Party Committee and president of Shangrao Branch. Mr. Zhou joined the Bank in May 2023, and has served as the secretary of the Party Committee of the Bank since May 2023 and the Chairman of the Bank since September 2023, respectively.

Mr. Zhou is a senior economist, and holds a bachelor's degree in Economics.

Mr. Xiao Jing (肖璟), aged 49, is the deputy secretary of the Party Committee, vice chairman, president and chief compliance officer of the Bank.

Mr. Xiao started his career in July 1999. He has held various positions in the software development center of Industrial and Commercial Bank of China Limited (whose H shares and A shares are listed on the Hong Kong Stock Exchange (stock code: 01398) and Shanghai Stock Exchange (stock code: 601398) respectively), and successively served as the deputy manager of the second division of the Technology Department; the deputy manager of the second division of the System Department; the manager of the second division of the System Department; the senior technical deputy manager of the System Department; the senior technical deputy manager of the Technology Department; the senior technical manager, deputy general manager, deputy general manager (person-in charge) and general manager of the Guangzhou first development division, respectively. Mr. Xiao joined the Bank in April 2014, and has successively served as the chief information officer, Party Committee member, vice president and deputy secretary of the Party Committee, the president (in an acting capacity) of the Bank. He is the deputy secretary of the Party Committee, vice chairman, president and chief compliance officer of the Bank.

Mr. Xiao is a senior engineer, a senior economist and is qualified as an internal auditor. He was also accredited as a Financial Risk Manager by the Global Association of Risk Professionals. Mr. Xiao holds a bachelor's degree in engineering, and an MBA degree.

As at the Latest Practicable Date, Mr. Xiao holds 70,000 Domestic Shares of the Bank, 75,000 shares of Pengze Jiuyin County Bank Co., Ltd. (彭澤九銀村鎮銀行股份有限公司), a controlling subsidiary of the Bank, 75,000 shares of Ruichang Jiuyin County Bank Co., Ltd. (瑞昌九銀村鎮銀行股份有限公司), a controlling subsidiary of the Bank, 120,000 shares of Chongren Jiuyin County Bank Co., Ltd. (崇仁九銀村鎮銀行股份有限公司), a controlling subsidiary of the Bank and 150,000 shares of Fenyi Jiuyin County Bank Co., Ltd. (分宜九銀村鎮銀行股份有限公司), a controlling subsidiary of the Bank.

NON-EXECUTIVE DIRECTORS

Mr. Luo Feng (羅峰), aged 54, is a non-executive Director of the Bank.

Mr. Luo started his career in December 1991. He has served as a cadre of Jiujiang Finance Bureau; deputy chief of the State-owned Assets Foundation Division; chief of the State-owned Assets Foundation Division, chief of Social Security Division and chief accountant and deputy director of Jiujiang Finance Bureau. He is a party member of Jiujiang Finance Bureau; the secretary of the Party Committee and the director of the Municipal Investment and Financing Promotion Center; and part-time vice chairman of the Municipal Federation of Trade Unions.

Mr. Luo has served as the non-executive Director of the Bank since September 2023. Mr. Luo graduated from the Logistical Engineering University of the Chinese People's Liberation Army (currently known as the PLA Army Service Academy) in July 2000, majoring in accounting computerization.

Mr. Shi Zhishan (史志山), aged 47, is a non-executive Director of the Bank.

Mr. Shi started his career in June 2005. He has successively served as a project manager, appraisal manager and other roles in China Consultants of Accounting and Financial Management Co., Ltd. (中華財務會計諮詢有限公司), Beijing Zhongxing Xinshiji Accountant Office (北京中興新世紀會計事務所有限公司) and Beijing Zhongtianhua Asset Appraisal Co., Ltd. (北京中天華資產評估有限責任公司). He joined BAIC Group (北汽集團) in November 2008, and successively served as a senior manager, an assistant to the head, the deputy head of Capital Operation Department of BAIC Group; the deputy general manager, general manager, the Party Committee Secretary and executive director of BAIC Group Industrial Investment Co., Ltd. (北京汽車集團產業投資有限公司). He is the vice general manager of BAIC Group. Mr. Shi has served as the non-executive Director of the Bank since November 2021.

Mr. Shi is a registered asset valuer. He graduated from Central University of Finance and Economics in 2010 and holds an MBA degree.

Mr. Chen Wenjun (陳文俊), aged 40. Mr. Chen commenced his career and joined Industrial Bank Co., Ltd.(興業銀行股份有限公司) (a company listed on the Shanghai Stock Exchange, stock code: 601166) in July 2008, and currently serves as the assistant general manager of the Banking Cooperation Center of the head office of Industrial Bank Co., Ltd. He served in various positions at Industrial Bank Co., Ltd., including as the deputy director of the asset business division, the director of the asset business division, the director of the business management division, and the director of the financial bond division of Interbank Asset Business Center of the Interbank Business Department of the Head Office.

Mr. Chen obtained his bachelor's degree in Financial Management from Fuzhou University in July 2008.

Mr. Xu Zhixin (徐志新), aged 51, is a candidate for non-executive Director of the Bank.

Mr. Xu is currently a director, vice president and chief financial officer of Liaoning Fangda Group Industrial Co., Ltd., and also serves as a director of Fangda Special Steel Technology Co., Ltd. (a company listed on the Shanghai Stock Exchange, stock code: 600507); the director and general manager of Jiangxi Fangda Iron and Steel Group Co., Ltd.; director of Jiujiang PXSteel Co., Ltd.; director, chairman and general manager of Jiangxi Automobile Leaf Spring Co., Ltd.; the director and general manager of Jiangxi Pxsteel Industrial Co., Ltd.; director of Shanghai Huxu Investment Management Co., Ltd.; director of Hainan Fangda Aviation Development Co., Ltd.; and chairman of Nanchang Fangda Taiyangcheng Real Estate Development Co., Ltd. (南昌方大太陽城房地產開發有限公司). Mr. Xu previously served as the chief financial officer of Jiangxi Fangda Changli Automobile Parts Co., Ltd.; the chief financial officer of Jiangxi Fangda Special Steel Automobile Suspension Group Co., Ltd.; the chief financial officer and chairman of Jiujiang PXSteel Co., Ltd.; chief financial officer of Jiangxi Fangda Iron and Steel Group Co., Ltd.; the chief financial officer of Jiangxi Pxsteel Industrial Co., Ltd.; the deputy chief financial officer of Liaoning Fangda Group Industrial Co., Ltd.; the executive director and general manager of Ningbo Pinggang Trade Co., Ltd.; director and general manager of PXSteel International (Asia) Corporation Limited; the chairman of Fangda Special Steel Technology Co., Ltd.; the director and chairman of Sichuan Dazhou Iron & Steel Group Co., Ltd.; and the deputy general manager of Hainan Fangda Aviation Development Co., Ltd..

Mr. Xu is a senior economist and holds a MBA degree.

INDEPENDENT NON-EXECUTIVE DIRECTORS

Ms. Wang Wanqiu (王宛秋), aged 54, is an independent non-executive Director of the Bank.

Ms. Wang has successively served as a lecturer, associate professor and professor at the School of Economics and Management of Beijing University of Technology since July 1997. Ms. Wang has served as an independent non-executive Director of the Bank since September 2023.

Ms. Wang obtained a doctorate's degree in management from Beijing University of Technology, majoring in management science and engineering, in June 2009.

Mr. Zhang Yonghong (張永宏), aged 58, is an independent non-executive Director of the Bank.

Mr. Zhang has successively worked in China Merchants Bank Co., Ltd. (whose H shares and A shares are listed on the Hong Kong Stock Exchange (stock code: 03968) and Shanghai Stock Exchange (stock code: 600036) respectively), Ping An Bank Co., Ltd. (whose A shares are listed on Shenzhen Stock Exchange, stock code: 000001), China Guangfa Bank Co., Ltd. (formerly known as Guangdong Development Bank Co., Ltd.), Bank of Hunan Corporation Limited (formerly known as Huarong Xiangjiang Bank Corporation Limited), China Huarong Financial Leasing Co., Ltd. and Huarong Qianhai Wealth Management Co., Ltd. and held positions as financial senior management. Mr. Zhang is currently the president of Shenzhen Qianjinyuan Management Consulting Training Co., Ltd. and deputy director of the Strategy Committee of the Association of National Small and Medium-sized Banks, and has served as an independent director of Bank of Dongguan Co., Ltd. since February 2025. Mr. Zhang has more than 30 years of working experience in economic and financial industry, with extensive experience in several fields and multi-level financial business management in banking, financial lease, wealth management and financial training. Mr. Zhang has served as an independent non-executive Director of the Bank since September 2023.

Mr. Zhang is a senior banking expert and a senior economist, and holds a doctorate's degree from Wuhan University.

Mr. Tian Li (田力), aged 57, is an independent non-executive Director of the Bank.

Mr. Tian has successively served as the senior manager, the executive director, the head and other positions of financial institutions such as JP Morgan Chase & Co., BOC International Holdings Limited and ABN AMRO BANK, and concurrently served as the director of Deyang Bank, the independent director of Great Wall West China Bank; the independent director of China Industrial International Trust Limited. Mr. Tian has served as the chairman and president of International Financial Resources and Services Limited, the chairman and president of Niujin

International Holdings Inc. (紐金國際控股公司) (New York), the chairman of Windsor School, and concurrently served as a director of Shanghai Tuhong Investment Management Co., Ltd. (上海圖鴻投資管理有限公司), the executive director of Shanghai Hui Sheng Equity Investment Management Limited (上海惠盛股權投資管理有限公司), the CEO of New York Institute of Finance, the executive director of NYIF Information Technology Development Co., Ltd. In addition, Mr. Tian has served as the independent non-executive director of China Industrial Securities International Financial Group Limited (a company listed on the Hong Kong Stock Exchange, stock code: 06058) since July 2016. Mr. Tian has served as an independent non-executive Director of the Bank since September 2023.

Mr. Tian obtained a bachelor's degree in engineering from the People's Liberation Army Institute of Engineering Corps (currently known as Army Engineering University of PLA), majoring in civil air defense construction and structure engineering, in July 1990, a master's degree of science from Cleveland State University, the United States, majoring in civil engineering, in August 1996, and a master's degree in business administration from Duke University, the United States, in May 1999.

Mr. Guo Jiequn (郭傑群), aged 55, is an independent non-executive Director of the Bank.

Mr. Guo is currently the director of the China Centre of MIT Global SCALE Network, the president, professor and the doctoral supervisor of Ningbo China Institute for Supply Chain Innovation and served concurrently as a researcher of Center for Green Finance Research of Tsinghua University and a researcher of Center for MIT CTL. Mr. Guo has successively served as an analyst, vice president, director, general manager, managing director and general manager of Asia Pacific and other roles in Corning Incorporated in the United States, Fannie Mae in the United States, Credit Suisse Investment Bank in the United States, Saier Asset Management Company in the United States, Interactive Data Corp in the United States and Zais Group (hedge fund) in the United States and other companies. Mr. Guo has served as the external Supervisor of the Bank from May 2017 to June 2023, and has served as an independent non-executive Director of the Bank since September 2023.

Mr. Guo graduated from the Department of Mathematics of Beijing Normal University (北京師範大學) in July 1992 and obtained a bachelor's degree in science from the same university at the same time. He obtained a doctorate's degree from Indiana University in the United States, majoring in economics, in May 2001.

CONCLUSION

Save as mentioned above, as at the Latest Practicable Date, the nominated Director candidates have confirmed that (i) he/she did not hold any other directorships in any public companies listed in Hong Kong or overseas in the past three years or hold any other positions within the Group; (ii) he/she does not have any relationship with any Directors, senior management, substantial Shareholders or controlling Shareholders of the Bank; (iii) he/she is not interested in the shares of the Bank or its associated corporations (within the meaning of Part XV of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong)); and (iv) there are no any other matters with respect to his/her appointment that needs to be notified to the Shareholders and there is no information that needs to be disclosed pursuant to the provisions of Rule 13.51(2) of the Listing Rules or any other matters that needs to be brought to the attention of the Shareholders or the Hong Kong Stock Exchange.

Bank of Jiujiang Co., Ltd.*
九江銀行股份有限公司*

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

(Stock Code: 6190)

NOTICE OF THE 2025 ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN that the 2025 annual general meeting (the "**AGM**") of Bank of Jiujiang Co., Ltd.* (the "**Bank**") will be held as an on-site meeting at 10:00 a.m. on Friday, 12 June 2026 at the Conference Room on 4th Floor, Bank of Jiujiang Mansion, No. 619 Changhong Avenue, Lianxi District, Jiujiang, Jiangxi Province, the People's Republic of China (the "**PRC**"), for the shareholders of the Bank (the "**Shareholders**") to consider and, if thought fit, to approve the following resolutions:

ORDINARY RESOLUTIONS

1. To consider and approve the proposal in relation to the proposed election of Directors of the eighth session of the Board of the Bank;

   1.1 To consider and approve the proposal in relation to the proposed election of Mr. Zhou Shixin as the executive Director of the eighth session of the Board of the Bank;

   1.2 To consider and approve the proposal in relation to the proposed election of Mr. Xiao Jing as the executive Director of the eighth session of the Board of the Bank;

   1.3 To consider and approve the proposal in relation to the proposed election of Mr. Luo Feng as the non-executive Director of the eighth session of the Board of the Bank;

   1.4 To consider and approve the proposal in relation to the proposed election of Mr. Shi Zhishan as the non-executive Director of the eighth session of the Board of the Bank;

   1.5 To consider and approve the proposal in relation to the proposed election of Mr. Chen Wenjun as the non-executive Director of the eighth session of the Board of the Bank;

   1.6 To consider and approve the proposal in relation to the proposed election of Mr. Xu Zhixin as the non-executive Director of the eighth session of the Board of the Bank;

1.7 To consider and approve the proposal in relation to the proposed election of Ms. Wang Wanqiu as the independent non-executive Director of the eighth session of the Board of the Bank;

1.8 To consider and approve the proposal in relation to the proposed election of Mr. Zhang Yonghong as the independent non-executive Director of the eighth session of the Board of the Bank;

1.9 To consider and approve the proposal in relation to the proposed election of Mr. Tian Li as the independent non-executive Director of the eighth session of the Board of the Bank;

1.10 To consider and approve the proposal in relation to the proposed election of Mr. Guo Jiequn as the independent non-executive Director of the eighth session of the Board of the Bank;

2. To consider and approve the proposal in relation to the 2025 Report of the Board of Directors of the Bank;

3. To consider and approve the proposal in relation to the 2025 Evaluation Report of Directors, Former Supervisors and Senior Management from the Audit Committee under the Board of Directors of the Bank;

4. To consider and approve the proposal in relation to the 2025 Financial Statements of the Bank;

5. To consider and approve the proposal in relation to the 2025 Profit Distribution Plan of the Bank;

6. To consider and approve the proposal in relation to the engagement of 2026 accounting firms; and

SPECIAL RESOLUTION

7. To consider and approve the proposal in relation to the absorption and merger of the Jiuyin County Banks in Jiangxi Province.

By Order of the Board
Bank of Jiujiang Co., Ltd.*
Zhou Shixin
Chairman

Jiangxi, the People's Republic of China
22 May 2026

Notes:

1. Pursuant to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "**Listing Rules**"), all votes of resolutions at the AGM will be taken by poll except where the chairman, decides to allow a resolution which relates purely to a procedural or administrative matter to be voted on by a show of hands. The poll results will be published on the website of The Stock Exchange of Hong Kong Limited (www.hkexnews.hk) and the website of the Bank (www.jjccb.com) in accordance with the Listing Rules.

2. Closure of register of members, eligibility for attending and voting at the AGM

   The register of members of the Bank will be closed from Tuesday, 9 June 2026 to Friday, 12 June 2026 (both days inclusive), during which period no transfer of shares will be effected. Shareholders whose names appear on the register of members of the Bank on Friday, 12 June 2026 are entitled to attend and vote at the AGM.

   For a holder of the shares of the Bank to be eligible for attending and voting at the AGM, all completed and signed share transfer documents (together with the relevant share certificates) and other appropriate documents of the holders of the shares of the Bank shall be delivered to the H Share Registrar of the Bank, Computershare Hong Kong Investor Services Limited, at Shops 1712-1716, 17/F, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong (for the holders of the H Shares) or the office of the Board of Directors of the Bank at Bank of Jiujiang Mansion, No. 619 Changhong Avenue, Lianxi District, Jiujiang, Jiangxi Province, the PRC (for the holders of the Domestic Shares) not later than 4:30 p.m. on Monday, 8 June 2026 for registration.

3. Arrangements for dividend distribution

   The Board of Directors of the Bank has recommended the distribution of a final cash dividend of RMB0.56 (tax inclusive) per ten shares for the year ended 31 December 2025, approximately amounting to a total of RMB159.45 million (tax inclusive). Subject to the approval of the proposal at the AGM, the dividend will be distributed to Domestic Shareholders and H Shareholders whose names appear on the register of members of the Bank on Wednesday, 24 June 2026. The dividend is expected to be paid on or before Friday, 31 July 2026. The proposed dividends are denominated in RMB, and will be distributed to Domestic Shareholders in RMB and H Shareholders in Hong Kong dollars. Calculation of the exchange rate for dividends payable in Hong Kong dollars will be based on the average of central parity rates of RMB to Hong Kong dollars in the interbank foreign exchange market as announced by the People's Bank of China for five working days preceding the date of declaration of the dividend at the AGM (including the date of the AGM).

4. Closure of register of members and eligibility for final dividend distribution

   The register of members of the Bank will be closed from Thursday, 18 June 2026 to Wednesday, 24 June 2026 (both days inclusive), during which period no transfer of Shares will be effected. Shareholders whose names appear on the register of members of the Bank on Wednesday, 24 June 2026 are entitled to the final dividend distribution.

   For a holder of the Shares of the Bank to be eligible for the final dividend distribution, all completed and signed Share transfer documents (together with the relevant Share certificates) and other appropriate documents of the holders of the Shares of the Bank shall be delivered to the H Share Registrar of the Bank, Computershare Hong Kong Investor Services Limited, at Shops 1712-1716, 17/F, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong (for the holders of the H Shares) or the office of the Board of Directors of the Bank at Bank of Jiujiang Mansion, No. 619 Changhong Avenue, Lianxi District, Jiujiang, Jiangxi Province, the PRC (for the holders of the Domestic Shares) not later than 4:30 p.m. on Wednesday, 17 June 2026 for registration.

5. Proxy

Any Shareholder entitled to attend and vote at the AGM is entitled to appoint one or more person(s) (if the Shareholder holds two or more issued shares), whether (each of) 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 person duly authorized in writing by the principal. If the principal is a corporation, the power of attorney shall be affixed with the common seal or signed by its director or other representative duly authorized in writing. If the power of attorney of the proxy is signed by the authorized person of the principal, such power of attorney or other authorization documents shall be notarized and served at the same time as the power of attorney. To be valid, the proxy form, together with a notarially certified copy of the power of attorney or other authorization documents must be delivered to the H Share Registrar of the Bank, Computershare Hong Kong Investor Services Limited, at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong (for the H Shareholders) or the office of the Board of Directors of the Bank at Bank of Jiujiang Mansion, No. 619 Changhong Avenue, Lianxi District, Jiujiang, Jiangxi Province, the PRC (for the Domestic Shareholders) no later than 24 hours before the time for the holding of the AGM (i.e. Thursday, 11 June 2026 at 10:00 a.m.) or no later than 24 hours before the convening of any adjournment thereof.

After the completion and return of the Proxy Form and the power of attorney, you can attend and vote in person at the AGM or any adjournment thereof should you so wish. In the event that you attend the AGM and vote at the meeting, the authority of your proxy will be deemed to have been revoked.

In the case of joint holders of the shares of the Bank, any one of such holders may vote at the AGM either in person or by proxy in respect of such shares as if he/she was solely entitled thereto. However, if more than one of such joint holders of the shares be present at the AGM, either in person or by proxy, the vote of that one of them so present, whose name stands first on the register of members of the Bank in respect of such shares shall be accepted to the exclusion of the votes of the other joint registered holder(s).

6. Miscellaneous

(i) The Shareholders or their proxies shall present their identity documents when attending the AGM (or any adjournment thereof). The legal representative of or any other persons officially authorized by a Shareholder shall present his/her identity documents and the notarially certified documents for appointment as a legal representative or valid authorization document(s) (as the case may be) when attending the AGM (or any adjournment thereof).

(ii) The AGM is expected to last for no more than half a working day. Shareholders and their proxies attending the meeting shall arrange for their own traveling and accommodation at their own expense.

(iii) Address 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 of the office of the Board of Directors:

Bank of Jiujiang Mansion
No. 619 Changhong Avenue, Lianxi District, Jiujiang
Jiangxi Province, the PRC
Tel: (86)792 7783 000-1101
Fax: (86)792 8325 019

7. The details about the aforesaid resolutions proposed for consideration and approval at the AGM will be set out in the circular of the AGM to be issued by the Bank when appropriate.

As at the date of this notice, the Board of Directors of the Bank comprises Mr. Zhou Shixin, Mr. Xiao Jing and Mr. Yuan Delei as executive Directors; Mr. Luo Feng, Mr. Shi Zhishan, Ms. Zhou Miao and Mr. Liu Yinan as non-executive Directors; and Ms. Wang Wanqiu, Mr. Zhang Yonghong, Mr. Tian Li, and Mr. Guo Jiequn as independent non-executive Directors.

* *Bank of Jiujiang 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 and/or deposit-taking business in Hong Kong.*