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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江西银行
JIANGXI BANK

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)

2025 WORK REPORT OF THE BOARD OF DIRECTORS
2025 WORK REPORT OF THE BOARD OF SUPERVISORS
2025 ANNUAL FINANCIAL STATEMENTS AND 2026 FINANCIAL BUDGET REPORT
2025 ANNUAL REPORT
2025 PROFIT DISTRIBUTION PLAN
ENGAGEMENT OF AUDIT INSTITUTIONS FOR 2026
AND
NOTICE OF THE 2025 AGM

The Letter from the Board is set out on pages 3 to 8 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 Friday, June 26, 2026. The notice of AGM is set out on pages 19 to 22 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 Thursday, June 25, 2026) 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.*

June 4, 2026

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

"AGM", "Annual General Meeting", "2025 AGM" or "2025 Annual General Meeting"	the 2025 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 Friday, June 26, 2026
"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 (dissolved with effect from November 21, 2025)
"China" or "PRC"	the People's Republic of China
"Company Law"	the Company Law of 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
"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 (resigned with effect from November 21, 2025)
"%"	percent

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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. YIN Guangxing
Ms. XIONG Jiemin
Mr. LI Shuiping
Mr. PENG Xiyuan
Mr. LI Xiuhong

Independent Non-executive Directors:
Mr. YANG Ailin
Mr. LIU Xinghua
Ms. WANG Feimilan
Mr. HE Enliang

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,

2025 WORK REPORT OF THE BOARD OF DIRECTORS
2025 WORK REPORT OF THE BOARD OF SUPERVISORS
2025 ANNUAL FINANCIAL STATEMENTS AND 2026 FINANCIAL BUDGET REPORT
2025 ANNUAL REPORT
2025 PROFIT DISTRIBUTION PLAN
ENGAGEMENT OF AUDIT INSTITUTIONS FOR 2026
AND
NOTICE OF THE 2025 AGM

I. INTRODUCTION

The Bank will convene the AGM onsite on Friday, June 26, 2026 and notice thereof is set out on pages 19 to 22 of this circular.

Ordinary resolutions to be proposed at the AGM to approve include: 1. 2025 work report of the Board of Directors; 2. 2025 work report of the Board of Supervisors; 3. 2025 annual financial statements and 2026 financial budget report; 4. 2025 annual report; 5. 2025 profit distribution plan; and 6. engagement of audit institutions for 2026.

Matters to be proposed at the AGM for the Shareholders to consider and report are: 7. Special Report on Related Party Transactions for 2025; and 8. Evaluation Report of the Major Shareholder for 2025.

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 matters.

II. MATTERS TO BE HANDLED AT THE AGM

1. 2025 Work Report of the Board of Directors

For details of the Work Report of the Board of Directors for the year ended December 31, 2025, please refer to the chapter of "Report of the Board of Directors" included in the 2025 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 ordinary resolution for Shareholders' consideration and approval.

2. 2025 Work Report of the Board of Supervisors

For details of the Work Report of the Board of Supervisors for the year ended December 31, 2025, please refer to the chapter of "Report of the Former Board of Supervisors" included in the 2025 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 ordinary resolution for Shareholders' consideration and approval.

3. 2025 Annual Financial Statements and 2026 Financial Budget Report

During 2025, with the determined leadership of the provincial Party committee and government, scientific regulation and strong support of major regulatory authorities, as well as the guidance of the Bank's Party committee, the Bank actively responded to the complex and severe conditions inside and outside the Bank, adhered to the general work tone of seeking progress while maintaining stability, stuck to the theme of high-quality development, making progress while maintaining stability in its operation and development. For details of the audited financial statements of the Bank for the year ended December 31, 2025 prepared in accordance with the International Financial Reporting Standards, please refer to the financial statements in the 2025 Annual Report published by the Bank. The Group's financial budget plan for 2026 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 fourth 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 ordinary resolution for Shareholders' consideration and approval.

4. 2025 Annual Report

The 2025 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 ordinary resolution for Shareholders' consideration and approval.

5. 2025 Profit Distribution Plan

The Bank proposed the 2025 profit distribution plan. The specific plan is as follows:

(1) the statutory surplus reserve fund will be appropriated as to 10% of the net profit in this year (the audited net profit of the Bank (parent company) in 2025 amounted to RMB846 million), amounting to RMB85 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 RMB215 million;

(3) based on 6,024,276,901 ordinary Shares, a cash dividend of RMB0.34 (tax inclusive) for every 10 Shares, totaling RMB205 million (tax inclusive) was distributed to all ordinary Shareholders whose names appeared on the register of members of the Bank.

The Bank will distribute to the Shareholders whose names appear in the register of members of the Bank on Tuesday, July 21, 2026 a final dividend of RMB0.34 (tax inclusive) per 10 Shares in cash for the year ended December 31, 2025 (the "**2025 Final Dividend**") in an aggregate amount of RMB205 million (tax inclusive). The 2025 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 Friday, June 26, 2026 (inclusive), i.e. the date of the Bank's AGM. It is expected that the dividend will be paid to Shareholders on Tuesday, August 25, 2026.

The H Share register of members of the Bank will be closed from Thursday, July 16, 2026 to Tuesday, July 21, 2026, both days inclusive, during which period no transfer of H Shares will be effected. In order to be eligible for receiving the 2025 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 Wednesday, July 15, 2026.

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

6. Engagement of Audit Institutions for 2026

The Board of Directors proposes to re-appoint BDO China Shu Lun Pan Certified Public Accountants LLP and BDO Limited (collectively referred to as "**BDO**") as the domestic and overseas auditors of the Bank for 2026, respectively, with their terms of office commencing from the date of approval of the resolution at the AGM and expiring at the date of conclusion of the AGM of the Bank for 2026. The total service fees amount to RMB4.46 million. Such fees are determined by BDO based on various factors including the complexity of the Bank's businesses and estimated workload, in light of the professional expertise, nature of work and workload required for providing audit services, as well as the required man-days and the charging standard per man-day. The aforesaid audit fees are also based on the assumptions that there will be no material changes to the Bank's operating conditions, accounting policies or regulatory environment during the relevant fiscal year, and that the Bank will provide timely adequate assistance and information as reasonably required for the audit work.

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

7. Special Report on Related-party Transactions for 2025

The Shareholders will receive the Special Report on Related-party Transactions for 2025 of the Bank at the AGM, the full text of which is set out in Appendix I to this circular.

8. Evaluation Report of the Major Shareholder for 2025

The Shareholders will receive the Evaluation Report of the Major Shareholder for 2025 of the Bank at the AGM, the full text of which is set out in Appendix II to this circular.

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 Friday, June 26, 2026 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 72 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 Tuesday, June 23, 2026 to Friday, June 26, 2026, both days inclusive, during which period no transfer of Shares will be effected. The Shareholders listed on the Bank's register of Shareholders at the close of business on Friday, June 26, 2026 shall be entitled to attend and vote at the AGM.

In order to be eligible for attending and voting at the AGM, holders of the Bank's Shares must deliver all duly completed and signed share transfer documents together with the relevant share certificates and other appropriate documents 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 Monday, June 22, 2026.

VI. RECOMMENDATION

The Board (including the independent non-executive Directors) considers that the resolutions to be proposed at the AGM are 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, June 4, 2026

* *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.*

SPECIAL REPORT ON RELATED-PARTY TRANSACTIONS FOR 2025

In accordance with the Administrative Measures for the Related Party Transactions of Banking and Insurance Institutions issued by the National Financial Regulatory Administration and the Administrative Measures for the Related Party Transactions of Jiangxi Bank Co., Ltd. (2025 version) of the Bank and other relevant regulations, significant related-party transactions of the Bank in 2025 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 2025, the Bank's net capital (according to specifications prescribed by CBRC, unaudited) was RMB47.113 billion. The credit balance of all related parties was RMB9.173 billion, accounting for 19.47% of the Bank's net capital at the end of December; the credit balance of the largest single legal person or group customer of the unincorporated organization (Jiangxi Provincial Communications Investment Group Co., Ltd.) was RMB3.223 billion, accounting for 6.84% of the Bank's net capital at the end of December; the credit balance of the largest single related party (Jiangxi Provincial Communications Investment Group Co., Ltd.) was RMB2.157 billion, accounting for 4.58% of the Bank's net capital at the end of December, which all of the percentages were within the regulatory requirements. In 2025, the related-party transactions of the Bank are as follows:

(I) Credit Extension Related-party Transactions

1. Related-party transactions on legal person credit: In 2025, the Bank had four significant related-party transactions on legal person credit with an amount of RMB19.64 billion, including significant related-party transactions of granting Group credit line of RMB4.94 billion to Jiangxi Provincial Communications 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 RMB5 billion to Nanchang Industrial Investment Group Co., Ltd., and significant related-party transactions of granting Group credit line of RMB4.7 billion to Jiangxi Financial Leasing Co., Ltd. There were 2 general related-party transactions on legal person credit with an amount of RMB18.5 million. As of the end of 2025, the balance of related-party transactions on legal person credit amounted to RMB9.173 billion.

2. Related-party transactions on natural person credit: As of the end of 2025, the Bank's loans to related individuals involved 68 related natural persons, with 70 loans and a loan balance of RMB49.2421 million, mainly involving personal consumer loans, personal business loans, personal first-hand residential housing loans and other regular businesses. As of the end of 2025, the Bank's credit card business involved a total of 794 related natural persons with a credit balance of RMB1.6717 million, which mainly involved ordinary credit card business. All of the above are general related-party transactions.

(II) Related-party Transactions on Asset Transfer

The total amount of related-party transactions on asset transfer in 2025 was RMB92 million.

(III) Related-party Transactions on Service

In 2025, the total amount of related-party transactions on service was RMB21.6395 million, involving 42 transactions, mainly involving leasing and service procurement business, all of which are general related-party transactions.

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

As of the end of 2025, the Bank had a point-in-time balance of RMB831 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 2025

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

Jiangxi Provincial Communications 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 Provincial Communications Investment Group Co., Ltd. and its affiliates are included in the Bank's connected party management. In 2025, there was one significant related-party transaction between Jiangxi Provincial Communications Investment Group Co., Ltd. and its related parties in the Bank involving RMB4.94 billion. Details are as follows:

According to the resolution of the 4th meeting of the fourth session of the Board held on September 24, 2025, it was approved that Jiangxi Provincial Communications Investment Group Co., Ltd. would have a group credit line of RMB4.94 billion for a period of one year. The credit has been included in the unified group credit management of Jiangxi Provincial Communications Investment Group Co., Ltd. With the total credit line of the Group remaining unchanged (not increased), the credit limit can be adjusted among member companies (affiliates) within the group. As of December 31, 2025, the credit balance of Jiangxi Provincial Communications Investment Group Co., Ltd. and its related parties in the Bank was RMB3.223 billion.

(II) 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 6.14% (including its related parties) 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 2025, 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 8th meeting of the fourth session of the Board held on December 9, 2025, 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. With the total credit limit of the group remaining unchanged (not increased), the credit limit can be transferred among member companies (excluding Jiangxi Financial Holding Foreign Trade Group Co., Ltd.) within the group. As of December 31, 2025, the credit balance of Jiangxi Financial Holding Group Co., Ltd. and its related parties in the Bank was RMB1.715 billion.

(III) 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 the third largest shareholder of the Bank with a shareholding of 5.46% (including its related parties). 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 2025, there was one significant related-party transaction between Nanchang Industrial Investment Group Co., Ltd. and its related parties with the Bank involving RMB5 billion. Details are as follows:

According to the resolution of the 8th meeting of the fourth session of the Board of Directors held on December 9, 2025, it was agreed that Nanchang Industrial Investment 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 Nanchang Industrial Investment Group Co., Ltd. With the total credit line of the Group remaining unchanged (not increased), the credit limit can be transferred among member companies (affiliates) within the group. As of December 31, 2025, Nanchang Industrial Investment Group Co., Ltd. and its related parties had a credit balance of RMB1.721 billion with the Bank.

(IV) 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 the fourth largest 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 2025, 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, 2025, China National Tobacco Corporation Jiangxi Branch and its related parties had no credit balance with the Bank.

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

Jiangxi Financial Leasing Co., 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 Co., Ltd. is included in the Bank's connected party management. In 2025, there was one significant related-party transaction of Jiangxi Financial Leasing Co., Ltd. in the Bank, with an amount of RMB4.7 billion. Details are as follows:

According to the resolution of the 8th meeting of the fourth session of the Board of Directors held on December 9, 2025, it was agreed that Jiangxi Financial Leasing Co., Ltd. would be granted a credit line of RMB4.7 billion, including RMB4.3 billion for interbank credit line and RMB400 million for banker's acceptances credit exposure, with a term of one year. As of December 31, 2025, Jiangxi Financial Leasing Co., Ltd. had a credit balance of RMB1.416 billion with the Bank.

III. PRICING OF RELATED-PARTY TRANSACTIONS

In 2025, 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 for the Related Party Transactions of Banking and Insurance Institutions issued by the National Financial Regulatory Administration and the Administrative Measures for the Related Party Transactions of Jiangxi Bank Co., Ltd. (2025 version) 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).

EVALUATION REPORT OF THE MAJOR SHAREHOLDER FOR 2025 OF JIANGXI BANK

In accordance with the relevant provisions of the Interim Measures for the Equity Management of Commercial Banks and the Regulatory Measures for the Behavior of Major Shareholders of Banking and Insurance Institutions (hereinafter referred to as the "Regulatory Measures for Major Shareholders"), the Bank conducted an evaluation on relevant conditions of major Shareholder of the Bank for 2025. Upon evaluation, the conduct of the major Shareholder of the Bank complied with the provisions and requirements of laws and regulations, regulatory rules and the Articles of Association of the Bank. The evaluation results are hereby reported as follows:

I. EVALUATION TARGETS

According to Article 3 of the Regulatory Measures for Major Shareholders, major shareholders of banking and insurance institutions refer to shareholders meeting one of the following conditions: "Holding more than 15% of equity interests in large state-owned commercial banks, national joint stock commercial banks, foreign-funded corporate banks, privately owned banks, insurance institutions, financial asset management companies, financial leasing companies, consumer financial companies, automobile financial companies and other institutions; holding more than 10% of equity interests in city commercial banks, rural commercial banks and other institutions; actually holding the most equity interests in banking and insurance institutions with a shareholding proportion of no less than 5% (including shareholders holding the same number of shares); nominating more than two directors; having controlling influence over the operation and management of banking and insurance institutions in the opinions of the board of directors of the banking and insurance institutions; and other circumstances recognized by the China Banking and Insurance Regulatory Commission or its dispatched offices."

As of the end of 2025, Jiangxi Provincial Communications Investment Group Co., Ltd. (hereinafter referred to as "Jiangxi Communications Investment") holds 15.56% of the Domestic Shares of the Bank and is a major Shareholder of the Bank.

II. EVALUATION CONTENTS AND BASIS

(I) Evaluation Contents

In accordance with the requirements of the Regulatory Measures for Major Shareholders and with reference to the Interim Measures for the Equity Management of Commercial Banks and the Articles of Association of the Bank, the Bank carried out evaluation on the shareholders' qualification, financial conditions, equity interests held, related party transactions, the exercise of shareholders' rights, the performance of obligations and undertakings, the implementation of the Articles of Association of the Bank and the terms of agreements, the compliance with laws, regulations and regulatory rules of major Shareholder for 2025.

(II) Evaluation Basis

The Bank carried out evaluations on major Shareholder based on the following information:

1. The financial information provided by major Shareholder;

2. The letters of undertaking and the statements signed by major Shareholder;

3. The attendance of major Shareholder at the general meetings;

4. The performance of duties by Directors dispatched by major Shareholder;

5. The list of related parties submitted by major Shareholder with undertakings on their truthfulness, accuracy and completeness;

6. The related party transactions carried out between major Shareholder and its related parties with the Bank;

7. Public information on the National Enterprise Credit Information Publicity System, the China Enforcement Information Disclosure Website and the official website of the National Financial Regulatory Administration.

(III) Evaluation Period

From January 1, 2025 to December 31, 2025.

III. APPRAISAL RESULTS

(I) Qualifications and Financial Condition of the Major Shareholder

Jiangxi Communications Investment was officially established on November 28, 2009 with a registered capital of RMB9.505 billion. The group has 16 wholly-owned and holding subsidiaries, 11 road section administration centers, 13 equity-participated subsidiaries and 863 affiliated entities in total, was awarded as an AAA enterprise credit rating, has been ranked among China's Top 500 Service Enterprises for many consecutive years. The group's principal businesses include investment, construction and operation of highway infrastructure, comprehensive development and operation of highway-related resources, etc. It has enjoyed a good social reputation and integrity record, operates with standardized governance, and has maintained a sound tax record and financial condition. The relationships among its controlling Shareholder, actual controller, persons acting in concert and ultimate beneficiaries was clear and transparent. It exercises its Shareholders' rights and fulfills its statutory obligations in accordance with laws, regulations, regulatory requirements, and the provisions of the Articles of Association of the Bank. Jiangxi Communications Investment currently holds 8.18% of the shares of China Guangfa Bank Co., Ltd. and 13.33% of the shares of Jiangxi Rural Commercial Joint Bank Co., Ltd. (江西農村商業聯合銀行股份有限公司).

In 2025, Jiangxi Communications Investment's total assets amounted to approximately RMB496 billion, total liabilities amounted to approximately RMB334.5 billion, and asset-liability ratio was 67.44%. In 2025, Jiangxi Communications Investment's annual operating revenue amounted to approximately RMB43.5 billion, and net profit amounted to RMB3.6 billion.

(II) Shareholding Status

The major Shareholder of the Bank has remained stable over the years since its investment and there were no frequent changes in shareholdings or reductions in shareholdings of the Bank. The major Shareholder supported the Bank in establishing a healthy and stable shareholding structure with mutual checks and balances, and did not hinder other Shareholders from acquiring shares. There was no direct or indirect cross-shareholding with the Bank or the transfer of equity interests in violation of regulations. There was no situation where it entrusted others or being entrusted to hold the shares of the Bank. In 2025, the major Shareholder of the Bank had no pledged shares in the Bank, and the equity interests held were not subject to lawsuits, arbitrations or compulsory measures imposed by judiciary authorities.

(III) Related Party Transactions

The related party transactions between the Bank and major Shareholder were carried out in compliance with laws and regulations with fair pricing, the details of which were as follows:

Upon consideration and approval at the 4th meeting of the 4th session of the Board, it was approved that one major related party credit facility of RMB4.94 billion was granted to Jiangxi Provincial Communications Investment Group Co., Ltd. and its related parties by the Bank, with a term of one year. The credit facility is under the unified group credit management of Jiangxi Provincial Communications Investment Group Co., Ltd., allowing internal adjustment to credit quotas among group member companies (related enterprises) without increasing the total group credit limit. As of December 31, 2025, the outstanding credit balance of Jiangxi Provincial Communications Investment Group Co., Ltd. and its related parties with the Bank was RMB3.223 billion, accounting for 6.84% of the Bank's net capital as at the end of December 2025, which is in compliance with regulatory requirements. The balance of deposit business (excluding current deposits) was RMB40 million, and the actual transaction amount of other non-credit businesses was RMB10 million.

The related party transactions between the Bank and major Shareholder were businesses within the scope of business of commercial banks. The Bank performed review, approval, reporting, filing disclosing information and other procedures on the related party transactions with major Shareholder in accordance with relevant laws and regulations as well as the relevant provisions on the management of related party transactions of the Bank. There was no situation where major Shareholder is found to conduct related party transactions with the Bank through improper manners or seek improper benefits.

(IV) Exercise of Shareholders' Rights and Performance of Responsibilities, Obligations and Undertakings

The major Shareholder of the Bank was able to exercise Shareholders' rights in compliance with regulations and faithfully perform responsibilities and obligations. The Bank and major Shareholder were independent of each other in terms of business, personnel, finance, etc. It was not aware of any unauthorized occupation of the Bank's funds by major Shareholder and its related parties. The major Shareholder was able to prudently exercise the right to nominate Directors of the Bank, did not dispatch senior management to the Bank, and participated in major decision-making by the Bank through attending the general meetings and the Directors dispatched to the Board of the Bank. The major Shareholder was not found to interfere in the operation and management of the Bank in violation of regulations or beyond its authorities. The major Shareholder actively cooperated in reporting its information related to operation conditions, financial information and shareholding structures and performed the information reporting obligation in a timely manner, as well as was not found any situation where it has used its influence to jeopardize the legitimate interests of the Bank and other stakeholders.

The Bank did not identify the breach of undertakings by the major Shareholder. The major Shareholder of the Bank signed the letters of undertaking of major Shareholder and the statements of major Shareholder in accordance with the requirements of regulatory authorities.

For the performance of undertakings in the statement category, the major Shareholder of the Bank contributed with its own funds without holding shares in the Bank through financial products or providing inaccurate or incomplete information. For the performance of undertakings in the compliance category, the major Shareholder did not interfere with the daily operation of the Bank, impose improper indicator pressures on the Bank, interfere in the decision-making and operation of the Board and senior management of the Bank or seek improper benefits. It was not involved in circumstances damaging the legitimate rights and interests of depositors, the Bank and other stakeholders. For the performance of statements on obligations, it maintained sound operation and capital conditions and has committed to continuously supplement capital to the Bank.

(V) Implementation of the Articles of Association of the Bank and Terms of Agreements

The major Shareholder of the Bank was able to earnestly implement the Articles of Association and the terms of agreements of the Bank, as well as reported the information on its related parties and other joint-stock Chinese-funded commercial banks to the Bank in a timely manner in strict accordance with regulatory rules. It was not involved in damaging the benefits of the creditors of the Bank, seeking improper benefits or interfering in the decision-making and operation of the Board and senior management of the Bank under the Articles of Association. It performed the contribution obligation in strict compliance with laws and regulations, supporting the Board of the Bank in formulating reasonable capital plans. The agreements entered into between major Shareholder and its related companies with the Bank are primarily business contracts and relevant companies were able to perform the provisions in the contracts.

(VI) Compliance with Laws, Regulations and Regulatory Provisions

The major Shareholder strictly abided by laws and regulatory rules, and actively cooperated with daily regulatory supervision, corporate governance evaluation and various equity management work of the Bank. It has not been included in the list of major illegal non-compliant shareholders.

In conclusion, the major Shareholder of the Bank maintained stable and sound financial conditions, conducted transparent and fair related party transactions, exercised Shareholders' rights in a standardized manner, and fully performed its obligations and undertakings. Its overall conduct was sound and complied with the provisions and requirements of laws, regulatory rules and the Articles of Association of the Bank.



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 2025 ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN that the 2025 Annual General Meeting (the "**AGM**") of Jiangxi Bank Co., Ltd.* (the "**Bank**") will be held onsite at 9:30 a.m. on Friday, June 26, 2026 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 2025 work report of the board of directors

2. to consider and approve the 2025 work report of the board of supervisors

3. to consider and approve the 2025 annual financial statements and 2026 financial budget report

4. to consider and approve the 2025 annual report

5. to consider and approve the 2025 profit distribution plan

6. to consider and approve the engagement of audit institutions for 2026

REPORTING MATTERS

7. the special report on related-party transactions for 2025

8. the evaluation report of the major shareholder for 2025

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

Nanchang, the PRC, June 4, 2026

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. YIN Guangxing, Ms. XIONG Jiemin, Mr. LI Shuiping, Mr. PENG Xiyuan and Mr. LI Xiuhong as non-executive directors; and Mr. YANG Ailin, Mr. LIU Xinghua, Ms. WANG Feimilan and Mr. HE Enliang as independent non-executive directors.

* *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.*

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 Tuesday, June 23, 2026 to Friday, June 26, 2026, both days inclusive, during which period no transfer of Shares will be effected. The Shareholders listed on the Bank's register of Shareholders at the close of business on Friday, June 26, 2026 shall be entitled to attend and vote at the AGM.

In order to be eligible for attending and voting at the AGM, holders of the Bank's Shares must deliver all duly completed and signed share transfer documents together with the relevant share certificates and other appropriate documents 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 Monday, June 22, 2026.

3. CLOSURE OF THE REGISTER OF MEMBERS AND THE ELIGIBILITY FOR RECEIVING THE 2025 FINAL DIVIDEND

The Board of the Bank has proposed the 2025 Final Dividend (the "**2025 Final Dividend**") of RMB0.34 per 10 shares (including tax), totaling RMB205 million (including tax). If approved by the AGM, the 2025 Final Dividend will be distributed to the Shareholders whose names appear in the register of members of the Bank on Tuesday, July 21, 2026. The 2025 Final Dividend is expected to be distributed to the Shareholders on Tuesday, August 25, 2026.

The H Share register of members of the Bank will be closed from Thursday, July 16, 2026 to Tuesday, July 21, 2026, both days inclusive, during which period no transfer of H Shares will be effected. In order to be eligible for receiving the 2025 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 Wednesday, July 15, 2026.

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 Thursday, June 25, 2026 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 June 4, 2026. Shareholders should also read the 2025 annual report published by the Bank on April 30, 2026, where the 2025 work report of the board of directors, 2025 work report of the board of supervisors, audited 2025 quasi-financial statements and the 2025 profit distribution plan are set out.