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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)

APPROVALS FOR ISSUANCE OF CAPITAL SUPPLEMENTARY BONDS AND ORDINARY FINANCIAL BONDS

References are made to circulars dated April 7, 2025 and September 30, 2025 and announcements of the poll results dated April 22, 2025 and October 16, 2025 of Jiangxi Bank Co., Ltd.* (the “**Bank**”), in relation to, among other things, approve the issuance amount of capital instruments and approve the issuance of ordinary financial bonds.

Recently, the Bank has received the “Decision on Granting Administrative License” of the People’s Bank of China (Yin Xu Zhun Yu Jue Zi [2026] No. 70), approving the Bank to issue capital supplementary bonds on the China’s inter-bank market and overseas market. The administrative approval shall be valid until June 30, 2027, upon expiry of the validity period, the incremental outstanding balance of the Bank’s capital supplementary bonds shall not exceed RMB4,000 million, and the total outstanding balance of capital supplementary bonds shall not exceed RMB12,000 million. The Bank can independently choose the time of the issuance within the validity period. The Bank has also received the “Decision on Granting Administrative License” (Yin Xu Zhun Yu Jue Zi [2026] No. 71), approving the Bank to issue ordinary financial bonds on the China’s inter-bank market and overseas market (including financial bonds with special purposes for raised funds, the same hereinafter). The administrative approval shall be valid until June 30, 2027, upon expiry of the validity period, the incremental outstanding balance of the Bank’s ordinary financial bonds shall not exceed RMB2,000 million, and the total outstanding balance of ordinary financial bonds shall not exceed RMB16,000 million. The Bank can independently choose the time of the issuance within the validity period.

Recently, the Bank has received the National Financial Regulatory Administration Jiangxi Bureau Approval in Relation to the Issuance of Capital Instruments of Jiangxi Bank Co., Ltd. (Gan Jin Jian Fu [2026] No. 142), and the National Financial Regulatory Administration Jiangxi Bureau has approved the Bank to issue capital instruments in an aggregate amount not exceeding RMB11,000 million, comprising undated capital bonds and secondary capital bonds. Within the approved quota, the Bank can independently choose the time, tranches and scale of issuances, and complete the issuances within 24 months following the approval date.

The Bank shall strictly comply with the Measures for the Administration of the Issuance of Financial Bonds in the National Interbank Bond Market (《全國銀行間債券市場金融債券發行管理辦法》), the Administrative Procedures for the Issuance of Financial Bonds in the National Inter-bank Bond Market (《全國銀行間債券市場金融債券發行管理操作規程》), the Administrative Measures for the Capital of Commercial Banks and other relevant provisions, and properly conduct bond issuance administration and information disclosure.

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

Nanchang, the PRC, August 5, 2026

As of the date of this announcement, 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.*