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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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Bank of Jiujiang Co., Ltd.*

九江银行股份有限公司*

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

(Stock Code: 6190)

**PROPOSED ELECTION OF NON-EXECUTIVE DIRECTOR
2024 REPORT OF THE BOARD OF DIRECTORS
2024 REPORT OF THE BOARD OF SUPERVISORS
2024 ANNUAL REPORT
2024 EVALUATION REPORT OF DIRECTORS AND
SENIOR MANAGEMENT FROM THE BOARD OF DIRECTORS
2024 EVALUATION REPORT OF DIRECTORS, SUPERVISORS AND
SENIOR MANAGEMENT FROM THE BOARD OF SUPERVISORS
2024 EVALUATION REPORT OF SHAREHOLDERS
2024 REPORT ON RELATED PARTY TRANSACTIONS
2024 FINAL FINANCIAL ACCOUNTS
2025 FINANCIAL BUDGET PLAN
2024 CAPITAL EXPENDITURE FINAL REPORT
2025 CAPITAL EXPENDITURE BUDGET PLAN
2024 PROFIT DISTRIBUTION PLAN
ENGAGEMENT OF 2025 ACCOUNTING FIRMS
INCREASE IN THE TYPES OF FINANCIAL BONDS
ISSUED BY THE BANK
AND
NOTICE OF THE 2024 ANNUAL GENERAL MEETING**

The Letter from the Board is set out on pages 3 to 11 of this circular.

The AGM will be held at 3:00 p.m. on Friday, 27 June 2025 at the Conference Room on 4th Floor, Bank of Jiujiang Mansion, No. 619 Changhong Avenue, Lianxi District, Jiujiang, Jiangxi Province, the PRC, by way of an on-site meeting. The notice of the AGM is set out on pages 19 to 22 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 and Supervisors 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.

6 June 2025

* 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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DEFINITIONS

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

“AGM”	the 2024 AGM of the Bank to be held at 3:00 p.m. on Friday, 27 June 2025 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
“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 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

DEFINITIONS

“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”	5 June 2025, 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 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.

LETTER FROM THE BOARD



Bank of Jiujiang Co., Ltd.*

九江银行股份有限公司*

(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

Registered address:

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

Non-executive Directors:

Mr. LUO Feng
Mr. SHI Zhishan
Ms. ZHOU Miao
Mr. LIU Yinan

Registered address in Hong Kong:

40/F, Dah Sing Financial Centre
248 Queen's Road East
Wanchai, Hong Kong

Independent Non-executive Directors:

Ms. WANG Wanqiu
Mr. ZHANG Yonghong
Mr. TIAN Li
Mr. GUO Jiequn

To the Shareholders

**PROPOSED ELECTION OF NON-EXECUTIVE DIRECTOR
2024 REPORT OF THE BOARD OF DIRECTORS
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INCREASE IN THE TYPES OF FINANCIAL BONDS
ISSUED BY THE BANK**

LETTER FROM THE BOARD

I. INTRODUCTION

The AGM of the Bank will be held at 3:00 p.m. on Friday, 27 June 2025. Fourteen 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 non-executive Director;
2. To consider and approve the proposal in relation to the 2024 Report of the Board of Directors of the Bank;
3. To consider and approve the proposal in relation to the 2024 Report of the Board of Supervisors of the Bank;
4. To consider and approve the proposal in relation to the 2024 Annual Report of the Bank;
5. To consider and approve the proposal in relation to the 2024 Evaluation Report of Directors and Senior Management from the Board of Directors of the Bank;
6. To consider and approve the proposal in relation to the 2024 Evaluation Report of Directors, Supervisors and Senior Management from the Board of Supervisors of the Bank;
7. To consider and approve the proposal in relation to the 2024 Evaluation Report of Shareholders of the Bank;
8. To consider and approve the proposal in relation to the 2024 Report on Related Party Transactions of the Bank;
9. To consider and approve the proposal in relation to the 2024 Final Financial Accounts of the Bank;
10. To consider and approve the proposal in relation to the 2025 Financial Budget Plan of the Bank;
11. To consider and approve the proposal in relation to the 2024 Capital Expenditure Final Report of the Bank;
12. To consider and approve the proposal in relation to the 2025 Capital Expenditure Budget Plan of the Bank;

LETTER FROM THE BOARD

13. To consider and approve the proposal in relation to the 2024 Profit Distribution Plan of the Bank;
14. To consider and approve the proposal in relation to the engagement of 2025 accounting firms;

SPECIAL RESOLUTION

15. To consider and approve the proposal in relation to the increase in the types of financial bonds issued by the Bank.

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 19 to 22 of this circular.

II. PROPOSED MATTERS FOR THE AGM

1. Proposed Election of Non-Executive Director

An ordinary resolution will be proposed at the AGM to approve the proposal on election of Ms. Wu Haiming (“**Ms. Wu**”) as a non-executive Director of the seventh session of the Board of the Bank.

Reference is made to the announcement of the Bank dated 28 April 2025 in relation to (including) the proposal on election of a non-executive Director. On 28 April 2025, the Board of Directors approved the proposal on election of Ms. Wu as a non-executive Director of the seventh session of the Board of the Bank. Ms. Wu’s appointment shall become effective from the date when her director qualification is approved by the national financial regulatory institution, upon approval by the shareholders’ general meeting of the Bank. Her term of office shall end upon the expiry of the seventh session of the Board and may be renewed upon re-election.

The biographical details of Ms. Wu, which are required to be disclosed pursuant to Rule 13.51(2) of the Listing Rules, are set out as follows:

Ms. Wu Haiming, aged 49, holds a postgraduate degree. She joined China CITIC Bank in July 1998 (a company listed on the Shanghai Stock Exchange and Hong Kong Stock Exchange, stock codes: 601998 and 0998), and has served successively as an assistant to president, vice president and president of the sub-branches. Ms. Wu joined Industrial Bank (a company listed on the Shanghai Stock Exchange, stock code: 601166) in March 2014 and served successively as a Party committee member and vice president of the Guangzhou Branch, and a Party committee member and vice president of Shenzhen Branch. She is currently the general manager of the Bank Cooperation Center at the head office of Industrial Bank.

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Ms. Wu will not receive any remuneration from the Bank during her tenure as a non-executive Director. Save as disclosed in this circular, as of the Latest Practicable Date, Ms. Wu confirmed that: (i) she has not held any other directorships in listed companies in Hong Kong or overseas in the past three years, nor has she held any other positions in the Bank or its subsidiaries; (ii) she has no relationships with any Directors, Supervisors, senior management, substantial Shareholders, or controlling Shareholders of the Bank; (iii) she has no interests in the shares of the Bank or its associated corporations (as defined in Part XV of the SFO); and (iv) there are no other matters related to her election that need to be disclosed to Shareholders, nor any other information required to be disclosed under Rule 13.51(2) of the Listing Rules, nor any matters that require attention from Shareholders or the Hong Kong Stock Exchange.

2. 2024 Report of the Board of Directors

An ordinary resolution will be proposed at the AGM to approve the 2024 Report of the Board of Directors. For the main content of the 2024 Report of the Board of Directors, please refer to the 2024 Annual Report of the Bank published on the Bank's website and the Hong Kong Stock Exchange's HKEXnews website on 28 April 2025.

3. 2024 Report of the Board of Supervisors

An ordinary resolution will be proposed at the AGM to approve the 2024 Report of the Board of Supervisors. For the main content of the 2024 Report of the Board of Supervisors, please refer to the 2024 Annual Report of the Bank published on the Bank's website and the Hong Kong Stock Exchange's HKEXnews website on 28 April 2025.

4. 2024 Annual Report

An ordinary resolution will be proposed at the AGM to approve the 2024 Annual Report. For the main content of the 2024 Annual Report, please refer to the 2024 Annual Report of the Bank published on the Bank's website and the Hong Kong Stock Exchange's HKEXnews website on 28 April 2025.

5. 2024 Evaluation Report of Directors and Senior Management from the Board of Directors

An ordinary resolution will be proposed at the AGM to approve the 2024 Evaluation Report of Directors and Senior Management from the Board of Directors. For the main content of the 2024 Evaluation Report of Directors and Senior Management from the Board of Directors, please refer to Appendix I to this circular.

LETTER FROM THE BOARD

6. 2024 Evaluation Report of Directors, Supervisors and Senior Management from the Board of Supervisors

An ordinary resolution will be proposed at the AGM to approve the 2024 Evaluation Report of Directors, Supervisors and Senior Management from the Board of Supervisors. For the main content of the 2024 Evaluation Report of Directors, Supervisors and Senior Management from the Board of Supervisors, please refer to Appendix II to this circular.

7. 2024 Evaluation Report of Shareholders

An ordinary resolution will be proposed at the AGM to approve the 2024 Evaluation Report of Shareholders. For the main content of the 2024 Evaluation Report of Shareholders, please refer to Appendix III to this circular.

8. 2024 Report on Related Party Transactions

An ordinary resolution will be proposed at the AGM to approve the 2024 Report on Related Party Transactions. For the main content of the 2024 Report on Related Party Transactions, please refer to Appendix IV to this circular.

9. 2024 Final Financial Accounts

An ordinary resolution will be proposed at the AGM to approve the 2024 Final Financial Accounts.

In 2024, the Bank achieved steady progress in operation management, promoted stability in advancement and carried out reforms in an orderly manner, with reasonable growth in the scale of assets and liabilities, continuously optimized asset and liability structure, and prudent compliance of key regulatory indicators. For the audited Final Financial Accounts of the Bank for the year ended 31 December 2024 prepared in accordance with International Financial Reporting Standards, please refer to the financial statements of the 2024 Annual Report issued by the Bank.

10. 2025 Financial Budget Plan

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

In 2025, the entire Bank will focus on its development goals, firmly grasp the main line of development, further optimize the asset and liability structure, and enhance its ability to serve the “five major articles” of finance, so as to strive to achieve the business objectives of the Bank. The Bank has prepared the 2025 Financial Budget Plan in accordance with the overall work requirements and the comprehensive business plan.

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11. 2024 Capital Expenditure Final Report

An ordinary resolution will be proposed at the AGM to approve the 2024 Capital Expenditure Final Report.

In 2024, the Bank adhered to the general guidelines of “reasonable growth of capital investment, optimization of structure and enhancement of efficiency”, and made overall arrangements, streamlined and saved, and rationalized the use of financial resources based on the capital expenditure budget under the guidance of strategic objectives, thus achieving effective allocation and standardized operation of financial resources. In 2024, the Bank focused on the raising and allocation of capital budget funds, adding momentum to our fundamental and strategic project investments and ensuring the normal and orderly progress of our various capital-intensive initiatives.

In 2024, the actual amount of capital expenditure totaled RMB382 million, among which, the actual amount for fixed assets was RMB98 million, the actual amount for intangible assets was RMB222 million, and the actual amount for long-term prepaid expenses was RMB62 million.

12. 2025 Capital Expenditure Budget Plan

An ordinary resolution will be proposed at the AGM to approve the 2025 Capital Expenditure Budget Plan.

Under the general guidelines of “reasonable growth of capital investment, optimization of structure and enhancement of efficiency”, the Bank’s capital investments in 2025 are expected to total RMB648 million, among which, RMB359 million will be invested for fixed assets, RMB235 million will be invested for intangible assets, and RMB54 million will be invested for long-term prepaid expenses.

13. 2024 Profit Distribution Plan

An ordinary resolution will be proposed at the AGM to approve the 2024 Profit Distribution Plan. The Bank’s financial report for the year 2024 has been reviewed and approved by KPMG. The profit distribution plan for the year 2024 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 as per 1.50% of the ending balance of risk assets of the Bank in 2024; distribute a cash dividend of RMB0.57 (tax inclusive) for every 10 Shares based on the total share capital of 2,847,367,200 Shares at the end of 2024; and carry over the rest to the undistributed profit.

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14. Engagement of 2025 Accounting Firms

An ordinary resolution will be proposed at the AGM to approve the engagement of 2025 accounting firms.

The Board proposes to re-appoint KPMG Huazhen LLP as the domestic financial report auditor of the Bank for the year 2025 (including the county banks established by the Bank as the sponsor), and to re-appoint KPMG as the overseas financial report auditor of the Bank for the year 2025, with a fee of RMB4.57 million (tax inclusive).

15. Increase in the Types of Financial Bonds Issued by the Bank

A special resolution will be proposed at the AGM to approve an increase in the types of financial bonds issued by the Bank.

References are made to the circular of the Bank dated 28 May 2024 and the announcement of the Bank dated 28 June 2024 in relation to (including) the Plan on the issuance of financial bonds (the “**Bonds Issuance Plan**”) considered and approved at the 2023 AGM of the Bank. The Bank intends to supplement the Bonds Issuance Plan, as set out below:

The Bank will increase the issuance of types of financial bonds for technological innovation, with an estimated issuance amount of RMB1.0 billion, the issuance amount of which will be included in the aggregate amount of not more than RMB10.0 billion approved by the aforesaid shareholders’ general meeting. The final amount of the ordinary financial bonds, green financial bonds, special financial bonds for small and micro enterprises, and financial bonds of technological innovation will be determined in accordance with the capital requirements of the Bank, and the maturity period of the bonds will not be more than five years.

III. AGM

The AGM of the Bank will be held at 3:00 p.m. on Friday, 27 June 2025 at the Conference Room on 4th Floor, Bank of Jiujiang Mansion, No. 619 Changhong Avenue, Lianxi District, Jiujiang, Jiangxi Province, the PRC, by way of an on-site meeting, 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 19 to 22 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.

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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 Saturday, 7 June 2025 to Friday, 27 June 2025 (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, 27 June 2025 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, 17th Floor, 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 and the Board of Supervisors 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 Friday, 6 June 2025 for registration.

VI. ARRANGEMENT ON DIVIDEND DISTRIBUTION

The Board of Directors of the Bank has recommended the distribution of a final cash dividend of RMB0.57 (tax inclusive) per ten Shares for the year ended 31 December 2024, approximately amounting to a total of RMB162 million (tax inclusive). Subject to the approval of the proposal at the AGM, the dividend will be paid to Domestic Shareholders and H Shareholders whose names appear on the register of members of the Bank on Thursday, 10 July 2025. The dividend is expected to be paid on Thursday, 31 July 2025. The proposed dividends payable are denominated in RMB, and will be paid to Domestic Shareholders in RMB and H Shareholders in Hong Kong dollars. Calculation of the exchange rate for dividends payable in

LETTER FROM THE BOARD

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 Saturday, 5 July 2025 to Thursday, 10 July 2025 (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 Thursday, 10 July 2025 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, 17th Floor, 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 and the Board of Supervisors 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 Friday, 4 July 2025 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 Appendices I to IV to this circular.

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

Jiangxi, the PRC
6 June 2025

* *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.*

In order to further regulate the behaviors of duty performance of the Directors and senior executives (the “**Senior Management**”) of Bank of Jiujiang Co., Ltd.* (the “**Bank**”), strengthen the supervision and restraint of Directors and Senior Management, and urge them to be diligent and efficiently perform their duties, pursuant to the rules and requirements including the Company Law of the People’s Republic of China, 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), the Articles of Association of Bank of Jiujiang Co., Ltd.* and the Measures for Evaluation on Duty Performance of Directors and Senior Management by the Board of Directors of Bank of Jiujiang Co., Ltd.*, the evaluation of the duty performance of Directors and Senior Management of the Bank in 2024 is as follows:

I. SCOPE OF EVALUATION

The report is about duty performance evaluation, covering the Directors and Senior Management who had taken office for half a year or above as of the end of 2024 during the year 2024, hereinafter referred to as the “Reporting Period”).

II. DUTY PERFORMANCE EVALUATION OF DIRECTORS

During the Reporting Period, all participating Directors of the Bank were able to constantly pay attention to the operation and management of the Bank, attend the meetings of the Board of Directors on time, fully examine the matters considered by the Board of Directors, express their opinions independently, professionally and objectively, and vote independently on the basis of prudent judgment, and they were able to supervise the Senior Management’s implementation of the resolutions of the shareholders’ general meetings and the meetings of the Board of Directors, actively participate in meetings and trainings organized by the Bank and regulatory authorities, understand the rights and obligations of Directors, be familiar with relevant laws, regulations and regulatory requirements, and continuously possess the professional knowledge and ability required to perform their duties. When performing their duties, Directors were able to comply with laws, regulations, regulatory requirements and the Articles of Association of the Bank, implement high standards of professional ethics, take into account the legitimate rights and interests of stakeholders, be responsible to the Bank and all Shareholders, treat all Shareholders fairly, and ensure that they have enough time and energy to perform their duties, and the number of days for Independent Directors to perform their duties met the regulatory requirements.

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

According to the relevant remuneration system for Directors of the Bank and based on the duty performance of Directors, the Bank prepared the remuneration arrangement for Directors for the year 2024. For details, please refer to Note 14 to the financial statements of the 2024 Annual Report of the Bank.

III. DUTY PERFORMANCE EVALUATION OF THE SENIOR MANAGEMENT

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, professionalism of duty performance, independence in duty performance and moral standards, and compliance of duty performance. According to the relevant remuneration system for senior management of the Bank and based on the duty performance of the senior management, the Bank prepared the remuneration arrangement for senior management for the year 2024. For details, please refer to Note 14 to the financial statements of the 2024 Annual Report of the Bank.

**I. 2024 EVALUATION REPORT FROM THE BOARD OF SUPERVISORS ON THE
PERFORMANCE OF DUTIES BY DIRECTORS AND SENIOR MANAGEMENT**

According to the Corporate Governance Standards for Banking and Insurance Institutions, the Guidelines on the Work of the Boards of Supervisors of Commercial Banks, the Measures for the Performance Evaluation of Directors and Supervisors of Banking and Insurance Institutions (Trial) and the Articles of Association of Bank of Jiujiang Co., Ltd.*, the Board of Supervisors evaluated the duty performance of the Board of Directors and its members, and the senior management and its members of Bank of Jiujiang Co., Ltd.* (the “Bank”) in 2024 according to the Measures for the Duty Performance Evaluation of Directors, Supervisors and Senior Management by the Board of Supervisors of Bank of Jiujiang Co., Ltd.* and its implementation rules. The relevant circumstances are hereby reported as follows:

(I) Duty Performance Evaluation of Directors

The Directors participating in this evaluation are those who were in office as of the end of 2024 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, professionalism of duty performance, independence in performance of duties and moral standards, and compliance of performance of duties.

According to the relevant remuneration system for Directors of the Bank and based on the performance of duties by Directors, the Bank prepared the remuneration arrangement for Directors for the year 2024. For details, please refer to Note 14 to the financial statements of the 2024 Annual Report of the Bank.

(II) Duty Performance Evaluation of the Senior Management

The senior management members participating in this evaluation are those who were in office as of the end of 2024 and had served for at least half a year. 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, professionalism of duty performance, independence in duty performance and moral standards, and compliance of duty performance.

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 2024. For details, please refer to Note 14 to the financial statements of the 2024 Annual Report of the Bank.

**II. 2024 EVALUATION REPORT FROM THE BOARD OF SUPERVISORS ON THE
PERFORMANCE OF DUTIES BY SUPERVISORS**

According to the Corporate Governance Standards for Banking and Insurance Institutions, the Guidelines on the Work of the Boards of Supervisors of Commercial Banks, the Measures for the Performance Evaluation of Directors and Supervisors of Banking and Insurance Institutions (Trial) and the Articles of Association of Bank of Jiujiang Co., Ltd., the Board of Supervisors evaluated the duty performance of the Board of Supervisors of Bank of Jiujiang Co., Ltd.* (the “**Bank**”) and its members in 2024 according to the Measures for the Duty Performance Evaluation of Directors, Supervisors and Senior Management by the Board of Supervisors of Bank of Jiujiang Co., Ltd. and its implementation rules. The relevant circumstances are hereby reported as follows:

(I) Objects for Duty Performance Evaluation

The objects participating in this evaluation are Supervisors who were in office as of the end of 2024 and had served for at least half a year.

(II) Contents for Duty Performance Evaluation

During the Reporting Period, the 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 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 Supervisors, the duty performance evaluation on the Supervisors mainly focused on five dimensions: performance of the duty of loyalty, performance of the duty of diligence, professionalism of duty performance, independence in duty performance and moral standards and compliance of duty performance.

According to the relevant remuneration system for Supervisors of the Bank and based on the performance of duties by the Supervisors, the Bank prepared the remuneration arrangement for Supervisors for the year 2024. For details, please refer to Note 14 to the financial statements of the 2024 Annual Report of the Bank.

In order to continuously consolidate the equity management of Shareholders of Bank of Jiujiang Co., Ltd.* (the “**Bank**”), the Bank conducted assessment on Shareholders for legal person Shareholders holding more than 1.00 million Shares for 2024 pursuant to relevant requirements of Provisional Measures on the Administration of Commercial Bank Equity (the “**Provisional Measures**”), the Measures for the Supervision of the Behavior of Major Shareholders of Banking and Insurance Institutions (Trial) (the “**Measures for Major Shareholders**”) and the Administrative Measures on Evaluation on Shareholders of Bank of Jiujiang Co., Ltd.* (the “**Administrative Measures**”) and the implementation of the regulatory requirements for continuous compliance by shareholders, and reported as follows:

PART I EVALUATION ON MAJOR SHAREHOLDERS

I. Targeted Objects of Evaluation

The targeted objects of this evaluation are major Shareholders of the Bank (including substantial Shareholders), including specifically Jiujiang Finance Bureau, Beijing Automotive Group Co., Ltd. (“**BAIC Group**”), Industrial Bank Co., Ltd. (“**Industrial Bank**”), Fangda Carbon New Material Co., Ltd. (“**Fangda Carbon**”) and Foshan Gaoming Jindun Hengye Computer Special Printing Co., Ltd. (“**Foshan Gaoming Jindun**”).

II. Evaluation Content

(I) Qualification Evaluation on Major Shareholders

When the major Shareholders of the Bank purchased the Shares of the Bank, they provided relevant materials according to the qualification requirements of the regulatory authorities on major shareholders of commercial banks and ensured that their qualifications met regulatory requirements.

(II) Fulfilment of Commitment Matters

In order to fully implement relevant requirements in the Notice on Further Strengthening the Management of Shareholders’ Commitments in Banking and Insurance Institutions (Yin Bao Jian Ban Fa [2021] No. 100) by the General Office of the China Banking and Insurance Regulatory Commission, the Bank actively communicated with major Shareholders and required each major Shareholder to sign a Letter of Commitment from Major Shareholders of Bank of Jiujiang according to the contents of the Notice.

(III) Implementation of the Articles of Association and the Provisions of the Agreement

As at the date of the report, all major Shareholders of the Bank strictly complied with the provisions of the Bank’s Articles of Association and the agreement and there was no violation of the provisions.

PART II EVALUATION ON LEGAL PERSON SHAREHOLDERS**I. Targeted Objects of Evaluation**

The targeted objects of this evaluation refer to the legal person Shareholders (excluding major Shareholders) of Domestic Shares of the Bank (holding more than 1.00 million Shares) registered on the register of members who have held shares for at least six months as at 31 December 2024.

II. Evaluation Content***(I) Evaluation of Shareholders' Performance of Duties***

The Bank evaluates the Shareholders' performance of duties in terms of the provision of Shareholder information, support for the Bank's daily operation, compliance with shareholder commitment, performance of attendance and voting duties and compliance with laws and regulations.

(II) Evaluation on Shareholders' Contribution to the Development of the Bank

During the Reporting Period, most Shareholders made positive contributions to the Bank's business development, and some of Shareholders played a good role in promoting the reputation of the Bank.

(III) Evaluation on Shareholders' Equity Regulation

The Bank evaluates the Shareholders' equity regulation in terms of equity pledge standard and stability of equity.

(IV) Standards of Related Party Transactions of Shareholders

During the Reporting Period, each Shareholder was basically able to achieve the compliance of related party transactions. There was no unsecured credit granted for Shareholders' applications. Shareholders and their controlling Shareholders, actual controlling persons did not damage the interest of the Bank and cause losses to the Bank by leveraging their related party relationship.

The Bank of Jiujiang Co., Ltd.* (the “**Bank**”) manages the related party transactions of the Bank according to the internal and external rules and regulations on related party transactions. The Bank’s related party transactions for 2024 are reported as follows in accordance with relevant regulations:

I. INFORMATION ON RELATED PARTY TRANSACTIONS

In 2024, the Bank conducted related party transactions in strict accordance with the Administrative Measures for the Related Party Transactions of Banking and Insurance Institutions (China Banking and Insurance Regulatory Commission Order [2022] No.1). For details of the related party transactions, please refer to the 2024 Annual Report of the Bank.

II. MANAGEMENT OF RELATED PARTY TRANSACTIONS

The Bank continuously improves the management level of related party transactions, regulates the related party transaction behaviors and strictly controls the risks of related party transactions in accordance with the Administrative Measures for the Related Party Transactions of Banking and Insurance Institutions (China Banking and Insurance Regulatory Commission Order [2022] No.1). First, we optimized the functions of the related party transaction management system. Second, we continuously improved the list and information of related parties. Third, we regularly disclosed relevant transaction information. Fourth, we conducted special audits of related party transactions. Fifth, we continuously strengthened compliance reviews of related party transactions. Sixth, we continuously and strictly controlled the scale of credit-based related party transactions.

As of the end of 2024, all credit-based related party transactions of the Bank were classified as normal under the five-category classification system.

III. NEXT-STEP WORK PLAN

First, the Bank will continue to strengthen the limit management and control of related party transactions. Second, the Bank will optimize the functions of the related party transaction system. Third, the Bank will conduct self-inspections of related party transactions. Fourth, the Bank will improve the quality of related party transaction data. Fifth, the Bank will continuously meet the requirements for information disclosure.

NOTICE OF THE 2024 ANNUAL GENERAL MEETING



Bank of Jiujiang Co., Ltd.*

九江银行股份有限公司*

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

(Stock Code: 6190)

NOTICE OF THE 2024 ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN that the 2024 annual general meeting (the “AGM”) of Bank of Jiujiang Co., Ltd.* (the “Bank”) will be held as on-site meeting at 3:00 p.m. on Friday, 27 June 2025 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 non-executive Director;
2. To consider and approve the proposal in relation to 2024 Report of the Board of Directors of the Bank;
3. To consider and approve the proposal in relation to 2024 Report of the Board of Supervisors of the Bank;
4. To consider and approve the proposal in relation to 2024 Annual Report of the Bank;
5. To consider and approve the proposal in relation to 2024 Evaluation Report of Directors and Senior Management from the Board of Directors of the Bank;
6. To consider and approve the proposal in relation to 2024 Evaluation Report of Directors, Supervisors and Senior Management from the Board of Supervisors of the Bank;
7. To consider and approve the proposal in relation to 2024 Evaluation Report of Shareholders of the Bank;
8. To consider and approve the proposal in relation to 2024 Report on Related Party Transactions of the Bank;

NOTICE OF THE 2024 ANNUAL GENERAL MEETING

9. To consider and approve the proposal in relation to 2024 Final Financial Accounts of the Bank;
10. To consider and approve the proposal in relation to 2025 Financial Budget Plan of the Bank;
11. To consider and approve the proposal in relation to 2024 Capital Expenditure Final Report of the Bank;
12. To consider and approve the proposal in relation to 2025 Capital Expenditure Budget Plan of the Bank;
13. To consider and approve the proposal in relation to 2024 Profit Distribution Plan of the Bank;
14. To consider and approve the proposal in relation to the engagement of 2025 accounting firms;

SPECIAL RESOLUTION

15. To consider and approve the proposal in relation to the increase in the types of financial bonds issued by the Bank.

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

Jiangxi, the People's Republic of China
6 June 2025

NOTICE OF THE 2024 ANNUAL GENERAL MEETING

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, in good faith, 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 Saturday, 7 June 2025 to Friday, 27 June 2025 (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 at the close of business on Friday, 27 June 2025 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, 17th Floor, 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 and the Board of Supervisors 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 Friday, 6 June 2025 for registration.

3. Arrangement on dividend distribution

The Board of Directors of the Bank has recommended the distribution of a final cash dividend of RMB0.57 (tax inclusive) per ten Shares for the year ended 31 December 2024, approximately amounting to a total of RMB162 million (tax inclusive). Subject to the approval of the proposal at the AGM, the dividend will be paid to Domestic Shareholders and H Shareholders whose names appear on the register of members of the Bank on Thursday, 10 July 2025. The dividend is expected to be paid on Thursday, 31 July 2025. The proposed dividends payable are denominated in RMB, and will be paid 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 Saturday, 5 July 2025 to Thursday, 10 July 2025 (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 Thursday, 10 July 2025 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, 17th Floor, 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 and the Board of Supervisors 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 Friday, 4 July 2025 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.

NOTICE OF THE 2024 ANNUAL GENERAL MEETING

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 to the office of the Board of Directors and the Board of Supervisors 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 scheduled time for the holding of the AGM (i.e. Thursday, 26 June 2025 at 3:00 p.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 and Board of Supervisors:

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.