中国邮政储蓄银行
POSTAL SAVINGS BANK OF CHINA

POSTAL SAVINGS BANK OF CHINA CO., LTD.
中 國 郵 政 儲 蓄 銀 行 股 份 有 限 公 司

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

(Stock Code: 1658)

ANNOUNCEMENT ON POLL RESULTS OF THE 2025 ANNUAL GENERAL MEETING

The Board of Directors (the "**Board**") of Postal Savings Bank of China Co., Ltd. (the "**Bank**") hereby announces that, the 2025 Annual General Meeting (the "**AGM**") of the Bank was held on-site at Block A, Jinding Building, No. 3 Financial Street, Xicheng District, Beijing, at 10:00 a.m. on Friday, June 26, 2026.

The AGM was convened by the Board. Mr. Zheng Guoyu, Chairman of the Bank, served as the chairman of the AGM and presided over the meeting. The Bank has 17 incumbent Directors, 17 of whom were present at the AGM. Candidates for Directors of the Bank and some senior management members were present at the AGM. The AGM was convened in accordance with the provisions of the relevant laws and regulations of the PRC and the Articles of Association of the Bank, and the poll results are lawful and valid.

In compliance with the requirements of the Hong Kong Listing Rules, Computershare Hong Kong Investor Services Limited, the H Share Registrar of the Bank, acted as the scrutineer for the AGM.

Reference is made to the circular dated June 4, 2026 (the "**Circular**") of the Bank, which contains details of the resolutions submitted at the AGM for Shareholders' consideration and approval. Unless the context otherwise requires, the terms used herein shall have the same meanings as those defined in the Circular.

POLL RESULTS OF THE AGM

As at the date of the AGM, after deducting the Shares whose holders cannot exercise voting rights due to pledge or other reasons in accordance with the Articles of Association of the Bank, a total of 119,903,324,834 Shares entitled the holders to attend and vote on the resolutions at the AGM. Shareholders and authorized proxies attending the AGM represented an aggregate of 108,986,675,787 voting Shares of the Bank, accounting for 90.895457% of the total Shares with the right to vote on the resolutions submitted at the AGM. No Shareholders were required to abstain from voting on or voting in favor of the resolutions submitted at the AGM in accordance with the requirements of the Hong Kong Listing Rules.

At the AGM, the following resolutions were considered and duly passed by way of poll.

Non-cumulative Voting Resolutions

1. To consider and approve the 2025 Work Report of the Board of Directors

Poll results:

For		Against		Abstain	
No. of Shares voted	Percentage (%)	No. of Shares voted	Percentage (%)	No. of Shares voted	Percentage (%)
108,928,887,402	99.946977	36,388,407	0.033388	21,399,978	0.019635

2. To consider and approve the Final Financial Accounts for 2025

Poll results:

For		Against		Abstain	
No. of Shares voted	Percentage (%)	No. of Shares voted	Percentage (%)	No. of Shares voted	Percentage (%)
108,909,559,510	99.929242	55,850,699	0.051246	21,265,578	0.019512

3. To consider and approve the Profit Distribution Plan for 2025

Poll results:

For		Against		Abstain	
No. of Shares voted	Percentage (%)	No. of Shares voted	Percentage (%)	No. of Shares voted	Percentage (%)
108,964,859,087	99.979982	20,781,700	0.019068	1,035,000	0.000950

4. To consider and approve the Budget Plan of Fixed Asset Investment for 2026

Poll results:

For		Against		Abstain	
No. of Shares voted	Percentage (%)	No. of Shares voted	Percentage (%)	No. of Shares voted	Percentage (%)
108,964,115,487	99.979300	19,594,500	0.017979	2,965,800	0.002721

5. To consider and approve the Engagement of Accounting Firms for 2026

Poll results:

For		Against		Abstain	
No. of Shares voted	Percentage (%)	No. of Shares voted	Percentage (%)	No. of Shares voted	Percentage (%)
108,902,928,988	99.923159	80,781,299	0.074120	2,965,500	0.002721

Cumulative Voting Resolutions

6. To consider and approve the Election of Independent Non-executive Directors of the Bank

Resolution No.	Resolution name	Number of votes	Number of votes as a percentage of valid voting rights present at the meeting (%)	Whether elected or not
6.1	To consider and approve the Re-election of Mr. Tang Zhihong as Independent Non-executive Director of the Bank	108,597,666,545	99.643067	Yes
6.2	To consider and approve the Election of Mr. Sun Maozhu as Independent Non-executive Director of the Bank	108,943,578,157	99.960456	Yes

The above resolutions are all ordinary resolutions and were approved by more than half of the total number of valid voting Shares held by Shareholders and proxies of Shareholders attending the AGM.

Pursuant to relevant regulatory requirements, the 2025 Work Report of Independent Directors of Postal Savings Bank of China, the Report on the Implementation of the Plan on Authorization of the Shareholders' General Meeting to the Board of Directors of Postal Savings Bank of China Co., Ltd. in 2025, the Report on the Evaluation of Substantial Shareholders of Postal Savings Bank of China for the Year 2025, and the Special Report on Related Party Transactions of Postal Savings Bank of China for the Year 2025 as set out in the notice of the AGM are matters to be reported to the AGM and do not require approval of the Shareholders' general meeting.

PROFIT DISTRIBUTION PLAN FOR 2025

The profit distribution plan for 2025 of the Bank was considered and approved at the AGM. The Bank will distribute the final cash dividends for 2025 (the "**2025 Final Dividends**") at RMB0.953 (tax inclusive) per ten Shares to all ordinary Shareholders for the year ended December 31, 2025, totaling RMB11,445 million (tax inclusive).

The 2025 Final Dividends declared by the Bank will be denominated and declared in RMB and paid in RMB or its equivalent in Hong Kong dollars. H Shareholders (excluding those holding Shares through the Southbound Trading) are provided with the option of dividend distribution in RMB. H

Shareholders have the right to choose to receive the entire amount of H Share final dividends in either RMB or HKD (HKSCC Nominees Limited may choose to receive the dividends in whole or in part). The HKD exchange rate is the average of the reference exchange rates for RMB against HKD published at 11:00 a.m. daily by the China Foreign Exchange Trade System for the five business days preceding (but excluding) the dispatch date of the H-Share dividend currency election form by the Bank to H Shareholders.

The 2025 Final Dividends of A Shares are expected to be paid on Monday, July 13, 2026. The 2025 Final Dividends of H Shares are expected to be paid on Wednesday, August 19, 2026.

To determine the name list of H Shareholders entitled to receive the 2025 Final Dividends, the Bank will suspend registration of transfer of H Shares from Tuesday, July 7, 2026 to Friday, July 10, 2026 (both days inclusive). Shareholders whose names appear on the register of members of H Shares of the Bank after closing of trading on Friday, July 10, 2026 are entitled to receive the 2025 Final Dividends. Holders of Shares who have not yet been registered as H Shareholders and wish to qualify for the entitlement to the 2025 Final Dividends proposed to be distributed are required to submit the Share certificates and Share transfer documents to the Bank's H Share Registrar, Computershare Hong Kong Investor Services Limited, at Shops 1712-1716, 17/F, Hopewell Centre, 183 Queen's Road East, Wan Chai, Hong Kong before 4:30 p.m. on Monday, July 6, 2026.

It is expected that the Bank will send an H-Share dividend currency election form to H Shareholders (excluding those holding Shares through the Southbound Trading) on Tuesday, July 14, 2026 as practicable. H Shareholders who desire to receive the H Share dividends in Renminbi must complete the dividend currency election form to make relevant choices and return it to the Bank's H Share registrar, Computershare Hong Kong Investor Services Limited, at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wan Chai, Hong Kong no later than 4:30 p.m. on Wednesday, July 29, 2026. If an H Shareholder has not made a choice or the Bank's H Share registrar, Computershare Hong Kong Investor Services Limited, has not received the duly completed dividend currency election form from the H Shareholder before 4:30 p.m. on Wednesday, July 29, 2026, the H Shareholder will automatically receive the dividends in Hong Kong dollars. If an H Shareholder desires to receive dividends in Hong Kong dollars in the usual manner, no further action is required.

The Bank has appointed Computershare Hong Kong Trustees Limited as the receiving agent (the "**Receiving Agent**") in Hong Kong to receive from the Bank on behalf of H Shareholders the declared 2025 Final Dividends. The 2025 Final Dividends will be paid by the Receiving Agent and the cheques will be posted by the H Share Registrar of the Bank, Computershare Hong Kong Investor Services Limited, via ordinary mail to Shareholders whose names appear on the register of members of H Shares of the Bank on the record date (i.e. Friday, July 10, 2026) at their own postal risk of those H Shareholders on or before Wednesday, August 19, 2026. H Shareholders who wish to receive the 2025 Final Dividends in RMB by cheque should note that (i) they should ensure that they have an appropriate bank account to which the RMB cheques for dividends can be presented for payment; and (ii) there is no assurance that such RMB cheques can be cleared without significant handling charges or delay in Hong Kong or that RMB cheques be honored for payment upon presentation outside Hong Kong. For investors of Shanghai Stock Exchange and Shenzhen Stock Exchange (including enterprises and individuals) who invest in the Bank's H Shares listed on the Hong Kong Stock Exchange (the "**Southbound Trading Investors**"), their dividends will be paid in RMB. The Bank will entrust China Securities Depository and Clearing Corporation Limited to pay the dividends to the relevant Southbound Trading Investors through its depository and clearing systems. The time arrangement of distribution of dividends for the Southbound Trading Investors is the same as that for the H Shareholders.

WITHHOLDING AND PAYMENT OF INCOME TAX

Withholding and Payment of Enterprise Income Tax for Overseas Non-Resident Enterprise Shareholders

In accordance with the Enterprise Income Tax Law of the People's Republic of China and its implementation rules, the Notice of the State Taxation Administration on Issues Concerning Withholding the Enterprise Income Tax on Dividends Paid by Chinese Resident Enterprises to H-Share Holders Who Are Overseas Non-resident Enterprises (Guo Shui Han [2008] No. 897) and other relevant requirements, the Bank shall withhold and pay enterprise income tax at the rate of 10% on behalf of the non-resident enterprise Shareholders whose names appear on the register of members of H Shares when distributing the 2025 Final Dividends to such Shareholders.

Withholding and Payment of Individual Income Tax for Overseas Individual Shareholders

In accordance with the relevant laws, regulations and normative documents, including the Individual Income Tax Law of the People's Republic of China, the Regulations for the Implementation of the Individual Income Tax Law of the People's Republic of China, the Announcement of the State Taxation Administration on Issuing the Administrative Measures for Non-resident Taxpayers Claiming Treaty Benefits (STA Announcement [2019] No. 35), and the Notice of State Taxation Administration on Issues Concerning the Levying and Administration of Individual Income Tax upon Abolishment of Document Guo Shui Fa [1993] No. 045 (Guo Shui Han [2011] No. 348), the Bank, as the withholding agent, shall withhold and pay the individual income tax of dividends on behalf of individual H Shareholders when distributing the 2025 Final Dividends to such Shareholders. Individual H Shareholders may be entitled to certain tax benefits pursuant to provisions in the tax conventions signed between the PRC and the countries (regions) where individual H Shareholders are residents and the tax arrangements between the Chinese mainland and Hong Kong (Macau). As such, the Bank will withhold and pay the individual income tax of dividends for individual H Shareholders in accordance with the following arrangements:

- for individual H Shareholders receiving dividends who are Hong Kong or Macau residents or residents from other countries (regions) that have entered into a tax convention with the PRC stipulating a tax rate of 10%, the Bank will withhold and pay individual income tax at the rate of 10% when distributing the 2025 Final Dividends.

- for individual H Shareholders receiving dividends who are residents from countries (regions) that have entered into a tax convention with the PRC stipulating a tax rate of less than 10%, the Bank will withhold and pay individual income tax at the provisional rate of 10% when distributing the 2025 Final Dividends.

- for individual H Shareholders receiving dividends who are residents from countries (regions) that have entered into a tax convention with the PRC stipulating a tax rate of more than 10% but less than 20%, the Bank will withhold and pay individual income tax at the effective tax rate stipulated in the relevant tax convention when distributing the 2025 Final Dividends.

- for individual H Shareholders receiving dividends who are residents from countries (regions) that have entered into a tax convention with the PRC stipulating a tax rate of 20% or without tax conventions with the PRC or under other circumstances, the Bank will withhold and pay individual income tax at the rate of 20% when distributing the 2025 Final Dividends.

Withholding of Income Tax for H Shareholders of the Southbound Trading

Pursuant to the Notice on the Tax Policies Related to the Pilot Programme of the Shanghai-Hong Kong Stock Connect (Cai Shui [2014] No. 81) effective from November 17, 2014, for dividends obtained by mainland individual investors from investing in H Shares via the Southbound Trading, the Bank shall withhold individual income tax at the rate of 20% on behalf of the investors. Individual investors who have paid the withholding tax abroad may apply to the competent tax authority of China Securities Depository and Clearing Corporation Limited for tax credits with valid tax deduction certificates. For dividends obtained by mainland securities investment funds from investing in H Shares via the Southbound Trading, the Bank shall withhold the income tax on dividends distributed pursuant to the foregoing; for dividends obtained by mainland enterprise investors from investing in H Shares via the Southbound Trading, the Bank shall not withhold the income tax on the dividends distributed as the mainland enterprise investors shall file tax returns on their own.

If H Shareholders have any queries regarding the above arrangements, please consult your tax advisors regarding the tax implications in the Chinese mainland, Hong Kong and other countries (regions) for holding and selling the H Shares of the Bank.

By order of the Board
Postal Savings Bank of China Co., Ltd.
Du Chunye
Joint Company Secretary

Beijing, the PRC
June 26, 2026

As at the date of this announcement, the Board of the Bank comprises Mr. Zheng Guoyu as Chairman of the Board and Non-executive Director; Mr. Lu Wei and Ms. Yao Hong as Executive Directors; Mr. Liu Xin'an, Mr. Zhang Xuanbo, Mr. Liu Ruigang, Ms. Chen Xue, Mr. Hu Yuting, Mr. Song Xiaodong, and Mr. Yu Mingxiong as Non-executive Directors; Mr. Wen Tiejun, Mr. Chung Shui Ming Timpson, Ms. Pan Yingli, Mr. Tang Zhihong, Mr. Hong Xiaoyuan, Mr. Yang Yong, and Mr. Pu Yonghao as Independent Non-executive Directors.

* *Postal Savings Bank of China 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.*