

Disclaimer

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Cash Dividend with Currency Option Announcement for Equity Issuer

Issuer name	Postal Savings Bank of China Co., Ltd.
Stock code	01658
Multi-counter stock code and currency	Not applicable
Other related stock code(s) and name(s)	Not applicable
Title of announcement	Final Dividends for the Year Ended 31 December 2025 (Updated)
Announcement date	14 July 2026
Status	Update to previous announcement
Reason for the update / change	Updates on (i) default currency and amount in which the dividend will be paid, and (ii) exchange rate

Information relating to the dividend

Dividend type	Final
Dividend nature	Ordinary
For the financial year end	31 December 2025
Reporting period end for the dividend declared	31 December 2025
Dividend declared	RMB 0.953 per 10 share
Date of shareholders' approval	26 June 2026

Information relating to Hong Kong share register

Default currency and amount in which the dividend will be paid	HKD 1.1002764 per 10 share
Exchange rate	RMB 1 : HKD 1.1545397658
Amount in which the dividend will be paid in alternative currency 1	RMB 0.953 per 10 share
Exchange rate for alternative currency 1	RMB 1 : RMB 1
Partial election of currency option	No
Closing date and time for option election	29 July 2026 16:30
Ex-dividend date	03 July 2026
Latest time to lodge transfer documents for registration with share registrar for determining entitlement to the dividend	06 July 2026 16:30
Book close period	From 07 July 2026 to 10 July 2026
Record date	10 July 2026
Payment date	19 August 2026
Share registrar and its address	Computershare Hong Kong Investor Services Limited
	Shops 1712-1716, 17/F

Hopewell Centre
183 Queen's Road East
Wan Chai
Hong Kong

Information relating to withholding tax

Details of withholding tax applied to the dividend declared	Details of withholding tax (including types of shareholders and applicable tax rate) applied to the dividends declared are set out in the table below. For further details, please refer to the section headed "WITHHOLDING AND PAYMENT OF INCOME TAX" in the announcement on poll results of the 2025 Annual General Meeting of the Bank dated 26 June 2026. In addition, 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.		
	Type of shareholders	Tax rate	Other relevant information (if any)
	Enterprise - non-resident i.e. registered address outside PRC	10%	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.
	Individual - non-resident i.e. registered address outside PRC	10%	For individual H Shareholders receiving dividends who are Hong Kong or Macau residents or residents from 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.
	Individual - non-resident i.e. registered address outside PRC	10%	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.
	Individual - non-resident i.e. registered address outside PRC	20%	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.
	Southbound Trading Investors (mainland individual investors and mainland securities investment funds)	20%	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 same rules applicable to individual investors.
Information relating to listed warrants / convertible securities issued by the issuer			
Details of listed warrants / convertible securities issued by the issuer	Not applicable		
Other information			
The right to exercise the currency option for certain dividends is applicable only to Hong Kong Securities Clearing Company Nominees Limited.			
Directors of the issuer			
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. Chung Shui Ming Timpon. Mr. Tang Zhihong. Mr. Hong Xiaoyuan. Mr. Yang Yong. and Mr. Pu Yonghao as Independent Non-executive Directors			