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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	Interim Dividend for the Six Months Ended 30 June 2025 (Updated)
Announcement date	19 December 2025
Status	Update to previous announcement
Reason for the update / change	Updates on (i) default currency and amount in which the dividend will be paid, (ii) exchange rate, (iii) closing date and time for option election, and (iv) details of withholding tax applied to the dividend declared
Information relating to the dividend	
Dividend type	Interim (Semi-annual)
Dividend nature	Ordinary
For the financial year end	31 December 2025
Reporting period end for the dividend declared	30 June 2025
Dividend declared	RMB 1.23 per 10 share
Date of shareholders' approval	19 December 2025
Information relating to Hong Kong share register	
Default currency and amount in which the dividend will be paid	HKD 1.35649297 per 10 share
Exchange rate	RMB 1 : HKD 1.1028398125
Amount in which the dividend will be paid in alternative currency 1	RMB 1.23 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	28 January 2026 16:30
Ex-dividend date	02 January 2026
Latest time to lodge transfer documents for registration with share registrar for determining entitlement to the dividend	05 January 2026 16:30
Book close period	From 06 January 2026 to 09 January 2026
Record date	09 January 2026
Payment date	13 February 2026
Share registrar and its address	Computershare Hong Kong Investor Services Limited

	Shops 1712-1716, 17/F Hopewell Center 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 Third Extraordinary General Meeting of the Bank dated 19 December 2025. 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 onvention when distributing the 2025 Interim 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 Interim 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 Interim 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 Interim 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 Interim 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 foregoing.

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

Partial election of currency option is only applicable to Hong Kong Securities Clearing Company Nominees Limited.
The RMB to Hong Kong dollar exchange rate being the central parity rate (HKD1 against RMB0.90675) published by the People's Bank of China on 19 December 2025, being the date of the EGM.

Directors of the issuer

As at the date of this announcement, the Board of Directors of the Bank comprises Mr. Zheng Guoyu as Chairman of the Board and Non-executive Director; Mr. Liu Jianjun and Ms. Yao Hong as Executive Directors; Mr. Liu Xin'an, Mr. Zhang Xuanbo, Mr. Liu Ruigang, Mr. Hu Yuting, Mr. Ding Xiangming 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 and Mr. Yang Yong as Independent Non-executive Directors.