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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 2026 SECOND EXTRAORDINARY GENERAL MEETING

The Board of Directors (the "**Board**") of Postal Savings Bank of China Co., Ltd. (the "**Bank**") hereby announces that, the 2026 Second Extraordinary General Meeting (the "**EGM**") of the Bank was held onsite at Block A, Jinding Building, No. 3 Financial Street, Xicheng District, Beijing, at 10:00 a.m. on Thursday, November 26, 2026.

The EGM was convened by the Board. Mr. Zheng Guoyu, Chairman of the Bank, served as the chairman of the EGM and presided over the meeting. 13 out of the 14 incumbent Directors of the Bank were present at the EGM, while Independent Non-executive Director Mr. Pu Yonghao was absent from the EGM due to other work arrangements. The Secretary to the Board and certain senior management members of the Bank were present at the EGM. The convening of the EGM complied with the provisions of relevant laws and regulations of the PRC and the Articles of Association of the Bank, and the poll results were lawful and valid.

In compliance with 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 EGM.

Reference is made to the circular dated November 9, 2026 (the "**Circular**") of the Bank, which contains details of the resolution submitted at the EGM 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 EGM

As at the date of the EGM, 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 119,894,561,734 Shares entitled the holders to attend and vote on the resolution at the EGM. Shareholders and authorized proxies attending the EGM represented an aggregate of 108,467,191,602 voting Shares of the Bank, accounting for 90.468817% of the total Shares with the right to vote on the resolution submitted at the EGM. No Shareholders were required to abstain from voting on or voting in favor of the resolution submitted at the EGM in accordance with requirements of the Hong Kong Listing Rules.

At the EGM, the following resolution was considered and duly passed by way of poll.

1. To consider and approve the 2026 Interim Profit Distribution Plan

Poll results:

For		Against		Abstain	
No. of Shares voted	Percentage (%)	No. of Shares voted	Percentage (%)	No. of Shares voted	Percentage (%)
108,459,335,292	99.992757	6,097,710	0.005622	1,758,600	0.001621

The above resolution is an ordinary resolution and was approved by more than half of the total number of valid voting Shares held by Shareholders and proxies of Shareholders attending the EGM.

2026 INTERIM PROFIT DISTRIBUTION PLAN

The 2026 interim profit distribution plan of the Bank was considered and approved at the EGM. The Bank will distribute the interim cash dividend for 2026 (the "**2026 Interim Dividend**") at RMB1.330 (tax inclusive) per 10 Shares to all ordinary Shareholders, totaling RMB15,973 million (tax inclusive).

The 2026 Interim Dividend declared by the Bank will be denominated and declared in RMB and paid in RMB or HKD equivalent. H Shareholders (excluding those holding Shares through southbound trading) are provided with the option to receive dividends in RMB. H Shareholders may elect to receive the entire amount of H Share interim dividend in either RMB or HKD (HKSCC Nominees Limited may elect to receive the entire amount or part thereof in either currency). The RMB/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 immediately preceding (but excluding) the dispatch date of the H Share dividend currency election form by the Bank to H Shareholders.

The 2026 Interim Dividend of A Shares is expected to be paid on Friday, December 11, 2026. The 2026 Interim Dividend of H Shares is expected to be paid on Friday, January 22, 2027.

To determine the name list of H Shareholders entitled to receive the 2026 Interim Dividend, the Bank will suspend registration of transfer of H Shares from Monday, December 7, 2026 to Thursday, December 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 Thursday, December 10, 2026 are entitled to receive the 2026 Interim Dividend. Unregistered H Shareholders who wish to qualify for the entitlement to the 2026 Interim Dividend 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 Friday, December 4, 2026.

It is expected that the Bank will send a dividend currency election form to H Shareholders (excluding those holding Shares through southbound trading) on Monday, December 14, 2026 as soon as practicable. H Shareholders who desire to receive the H Share dividend in RMB 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, December 30, 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, December 30, 2026, the H Shareholder will automatically receive the dividend in Hong Kong dollars. If an H Shareholder desires to receive the dividend 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 2026 Interim Dividend. The 2026 Interim Dividend 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. Thursday, December 10, 2026) at the postal risk of such H Shareholders on or before Friday, January 22, 2027. H Shareholders who wish to receive the 2026 Interim Dividend in RMB by cheque should note that (i) they should ensure that they have an appropriate bank account to which the RMB cheques for dividend 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 will 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 relevant Southbound Trading Investors through its depository and clearing systems. The time arrangement of distribution of dividends for Southbound Trading Investors is the same as that for 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 non-resident enterprise Shareholders whose names appear on the register of members of H Shares when distributing the 2026 Interim Dividend 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 Tax Treaty Benefits (State Taxation Administration Announcement No. 35 of 2019), and the Notice of the 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 2026 Interim Dividend 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 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 2026 Interim Dividend.

- 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 2026 Interim Dividend.

- 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 2026 Interim Dividend.

- 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 2026 Interim Dividend.

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 by reference to the arrangements for individual investors set out above; 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
November 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 as Executive Director; 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. Tang Zhihong, Mr. Hong Xiaoyuan, Mr. Yang Yong, Mr. Pu Yonghao, and Mr. Sun Maozhu 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.*