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Cash Dividend with Currency Option Announcement for Equity Issuer	
Issuer name	Bank of Communications Co., Ltd.
Stock code	03328
Multi-counter stock code and currency	Not applicable
Other related stock code(s) and name(s)	Not applicable
Title of announcement	PROPOSED DISTRIBUTION OF INTERIM DIVIDEND FOR THE SIX MONTHS ENDED 30 JUNE 2026
Announcement date	27 November 2026
Status	Update to previous announcement
Reason for the update / change	Updated (1) closing date and time for currency option election and (2) information relating to withholding tax
Information relating to the dividend	
Dividend type	Interim (Semi-annual)
Dividend nature	Ordinary
For the financial year end	31 December 2026
Reporting period end for the dividend declared	30 June 2026
Dividend declared	RMB 0.168 per share
Date of shareholders' approval	27 November 2026
Information relating to Hong Kong register of holders	
Default currency and amount in which the dividend will be paid	HKD amount to be announced
Exchange rate	To be announced
Amount in which the dividend will be paid in alternative currency 1	RMB 0.168 per share
Exchange rate for alternative currency 1	RMB 1 : RMB 1
Partial election of currency option	No
Closing date and time for option election	30 December 2026 16:30
Ex-dividend date	03 December 2026
Latest time to lodge transfers of securities for determining entitlement to the dividend	04 December 2026 16:30
Book close period	From 05 December 2026 to 10 December 2026
Record date	10 December 2026
Payment date	26 January 2027
Registrar and its address	Computershare Hong Kong Investor Services Limited

	Shops 1712-1716, 17th Floor Hopewell Centre 183 Queen's Road East Wanchai Hong Kong
Information relating to withholding tax	
Details of withholding tax applied to the dividend declared	Please refer to the Poll Results Announcement of the First Extraordinary Shareholders' Meeting of 2026 dated 27 November 2026 for detailed withholding tax arrangement in respect of the dividend.

Type of shareholders	Tax rate	Other relevant information (if any)
Enterprise - non-resident i.e. registered address outside PRC	10%	In accordance with relevant regulatory requirement, the Bank shall be obliged to withhold and pay the enterprise income tax on behalf of non-resident enterprise shareholders whose names appear on the register of members of the Bank for H shares with a tax rate of 10% when the Bank distributes dividends. Non-resident enterprise shareholders may apply for tax refund in accordance with relevant rules and regulations including tax agreements (arrangements) after receiving dividends. Any H shares of the Bank registered other than in the name(s) of individual(s), including HKSCC Nominees Limited, other nominees, trustees, or other organizations or groups, shall be deemed to be held by non-resident enterprise shareholder(s) and the enterprise income tax shall be withheld from the Interim Dividend payable thereon.
Individual - non-resident i.e. registered address outside PRC	10%	In accordance with relevant regulatory requirement, the income from dividend and/or bonus shares distributed by the PRC non-foreign invested enterprises whose shares have been issued in Hong Kong obtained by the overseas resident individual shareholders is subject to the individual income tax with a tax rate of 10% in general. However, the tax rates for respective overseas resident individual shareholders may vary depending on the relevant tax agreements between the countries where they are residents and the PRC. The Bank shall comply with the relevant

			rules and regulations to withhold and pay the income tax for the Interim Dividend on behalf of the relevant shareholders.
	Investors of Southbound Trading	20%	In accordance with relevant regulatory requirement, for dividends derived by domestic individual investors from investing in H shares listed on the Hong Kong Stock Exchange through Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect, H share companies shall withhold and pay individual income tax at a tax rate of 20% for the investors. For domestic securities investment funds investing in H shares listed on the Hong Kong Stock Exchange through Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect, the tax payable shall be the same as that for individual investors. H share companies will not withhold or pay the income tax of dividends for domestic enterprise investors and those domestic enterprise investors shall report and pay the relevant tax themselves.
	Investors of Northbound Trading	10%	The Bank will withhold and pay income tax at the rate of 10% on behalf of those investors and will report to the competent tax authorities for the withholding. For investors of Northbound Trading who are tax residents of other countries and whose countries of domicile have entered into tax treaties with the PRC stipulating dividend tax rates lower than 10%, those enterprises or individuals may, or may entrust a withholding agent to, apply to the competent tax authorities of the Bank for the entitlement of the rate under such tax treaties. Upon approval by the competent tax authorities, the paid amount in excess of the tax payable based on the tax rate according to such tax treaties will be refunded.

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.

Directors of the issuer
As at the date of this announcement, the directors of the Bank are Mr. Ren Deqi, Mr. Zhang Baojiang, Mr. Yin Jiuyong, Mr. Zhou Wanfu, Mr. Chang Baosheng*, Mr. Liao, Yi Chien David*, Mr. Chan Siu Chung*, Mr. Mu Guoxin*, Mr. Ai Dong*, Mr. Ma Jun#, Mr. Wong Tin Chak#, Mr. Xiao Wei#, Ms. Liu Ruixia#, Mr. Jin Panshi# and Ms. Pan Yanhong#. * Non-executive directors # Independent non-executive directors