

18 July 2025

The Board of Directors  
Pacific Crouch Limited  
Office Nos. 1402–1403, 14/F  
Tower 2, Admiralty Centre  
No 18 Harcourt Road  
Hong Kong

Dear Sirs,

**Mandatory Unconditional Cash Offers by Jin Yi Financial Group Limited for and on behalf of Pacific Crouch Limited (the “Offeror”) to acquire all the issued Shares of Janco Holdings Limited (the “Company”) (other than those already owned and/or agreed to be acquired by the Offeror and parties acting in concert with it) and to cancel all outstanding Share Options**

We, being one of the joint financial advisers to the Offeror, refer to the composite offer and response document jointly issued by the Offeror and the Company dated 18 July 2025 (the “**Composite Document**”) in respect of the captioned matter. Terms defined in the Composite Document shall, unless the context otherwise requires, bear the same meaning herein.

We hereby give our consent, and confirm that we have not withdrawn our consent, to the issue of the Composite Document with the references to our name in the form and context in which they respectively appear.

We further consent to this letter being made available for public inspection as described in the section headed “7. DOCUMENTS ON DISPLAY” in Appendix IV to the Composite Document.

This letter is solely being issued in connection with the issuance of the Composite Document and not for any other purpose.

For and on behalf of  
**Zhongtai International Capital Limited**

A handwritten signature in black ink, appearing to read 'Shing Hang', written in a cursive style.

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Name: Wong Shing Hang  
Title: Executive Director