

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 the offer agent 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We hereby give our consent, and confirm that we have not withdrawn our consent, to the issue of the Composite Document with the inclusion of our letter dated 18 July 2025 (the “**Letter**”) and the references to our name in the form and context in which they respectively appear.

We further consent to the Letter and 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.

Yours faithfully,
For and on behalf of

Jin Yi Financial Group Limited



David Wan Ngar Yin

Managing Director