Crowe

Our Ref: JCH0486/RAC/ml/A15/CH0803/25

10 September 2025

國富浩華(香港)會計師事務所有限公司 Crowe (HK) CPA Limited

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The Board of Directors
Jilin Jiutai Rural Commercial Bank Corporation Limited
(吉林九台農村商業銀行股份有限公司) (the "Bank")
(A joint stock company incorporated in the People's Republic of China with limited liability)
No. 504 Xinhua Main Street,
Jiutai District,
Changchun, Jilin
The People's Republic of China

Dear Sirs

1) VOLUNTARY CONDITIONAL GENERAL CASH OFFER BY CHINA INTERNATIONAL CAPITAL CORPORATION HONG KONG SECURITIES LIMITED ON BEHALF OF JILIN FINANCIAL HOLDING GROUP CO., LTD. (吉林省金融控股集團有限公司) (THE "OFFEROR") TO ACQUIRE ALL OF THE ISSUED H SHARES IN THE BANK; (2) VOLUNTARY CONDITIONAL GENERAL CASH OFFER BY THE OFFEROR TO ACQUIRE ALL OF THE ISSUED DOMESTIC SHARES IN THE BANK; AND (3) PROPOSED WITHDRAWAL OF LISTING OF THE H SHARES OF THE BANK

We refer to the composite document issued by Jilin Jiutai Rural Commercial Bank Corporation Limited dated 10 September 2025 (the "Composite Document") relating to, among others, the captioned matters. Unless otherwise defined, capitalised terms used in this letter shall have the same meanings as defined in the Composite Document.

We, Crowe (HK) CPA Limited of 9/F Leighton Centre, 77 Leighton Road, Causeway Bay, Hong Kong, hereby give our written consent and confirm that we have not withdrawn our written consent to the issue of the Composite Document with the inclusion in the Composite Document of the letter(s) of advice, opinion(s) or statement(s) made by us and references to our name, logo, qualifications in the form and context in which they appear in the Composite Document.

We hereby consent to this letter and the letter(s) of advice, opinion(s) and statement(s) made by us being made available for public inspection as described in the section headed "11. Documents on Display" in Appendix III to the Composite Document.

Crowe (HK) CPA Limited Certified Public Accountants Hong Kong, 10 September 2025

Chiu Lung Sang Practising Certificate Number P08091

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