

STRICTLY PRIVATE & CONFIDENTIAL

20 June 2025

The Board of Directors
Capital Realm Financial Holdings Group Limited
Unit 1701, 17/F., Wai Fung Plaza
664 Nathan Road
Mongkok
Kowloon
Hong Kong

Dear Sirs,

Capital Realm Financial Holdings Group Limited (the “Company”, together with its subsidiaries, the “Group”)
Proposed rights issue on the basis of three (3) rights shares for every one (1) adjusted share held on record date on a non-underwritten basis

We refer to the circular of the Company dated 20 June 2025 (the “**Circular**”) in relation to the captioned matter. Unless otherwise defined, terms used herein shall have the same meaning as those defined in the Circular.

We hereby give and agree not to withdraw our consent to the issue of the Circular with the inclusion of our letter to the Independent Board Committee and the Independent Shareholders dated 20 June and the reference to our name, logo, qualifications and our letter in the form and context in which they respectively appear.

We hereby consent to this letter and the document above being made available for inspection and described in Appendix III to the Circular.

We also confirm that as at the Latest Practicable Date, (a) we did not have any shareholding in any member of the Group or the right (whether legally enforceable or not) to subscribe for or to nominate persons to subscribe for securities in any member of the Group; and (b) we did not have any interest, direct or indirect, in any assets which had been acquired or disposed of by or leased to any member of the Group, or which were proposed to be acquired or disposed of by or leased to any member of the Group since 31 March 2024, being the date to which the latest published audited accounts of the Company were made up.

Yours faithfully,
For and on behalf of
Ballas Capital Limited



Cathy Leung
Director