



范陳會計師行有限公司
Fan, Chan & Co. Limited

21 July 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,

We refer to the prospectus dated 21 July 2025 in connection with the proposed rights issue on the basis of three (3) rights shares for every one (1) share of Capital Realm Financial Holdings Group Limited (the "Prospectus").

We hereby consent, and confirm that we have not withdrawn our consent, to the inclusion of our independent reporting accountants' assurance report dated 21 July 2025 on the compilation of unaudited pro forma financial information as at 31 March 2025 in the Prospectus, and the references to our name in the form and context in which they are included.

Yours faithfully,

Fan, Chan & Co. Limited
Certified Public Accountants
Leung Kwong Kin
Practising Certificate Number: P03702
Hong Kong