



16 October 2025

CIFI Holdings (Group) Co. Ltd.

Level 22, Five Pacific Place
28 Hennessy Road
Wanchai
Hong Kong

Attention: The Board of Directors

Dear Sirs,

CIFI Holdings (Group) Co. Ltd. (the “Company”, together with its subsidiaries, the “Group”)

Possible Transactions in connection with the Restructuring involving, among others:

- (A) Issue of Mandatory Convertible Bonds under Specific Mandate (including Connected Transactions in relation to the issue of Mandatory Convertible Bonds to Rosy Fortune and Rain-Mountain); and**
- (B) Connected Transaction in relation to the issue of Shareholder Loan Conversion Shares under Specific Mandate**

We refer to the circular of the Company dated 16 October 2025 in connection with, amongst others, the captioned matters (the “**Circular**”). Capitalised terms used herein shall have the same meanings as defined in the Circular unless otherwise stated.

We hereby give and have not withdrawn our written consent to the issue of the Circular with the inclusion of our letter of advice and references to our name in the form and context in which they respectively appear.

We further confirm that, as at the Latest Practicable Date, we did not have:

- (a) any shareholding in any member of the Group or any 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) any interest, direct or indirect, in any assets which have been acquired or disposed of by or leased to any member of the Group, or which are proposed to be acquired or disposed of by or leased to any member of the Group since 31 December 2024, being the date to which the latest published audited consolidated financial statements of the Company were made up.

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We further consent to our letter of advice and this letter to be made available by the Company for display on the Hong Kong Stock Exchange's website and the Company's website in the manner set out in the section headed "9. DOCUMENTS ON DISPLAY" under Appendix II to the Circular.

Yours faithfully,

For and on behalf of
Opus Capital Limited

A handwritten signature in black ink, appearing to read 'Lina Koh', written over a horizontal line.

Name: Lina Koh
Title: Managing Director