

STRICTLY PRIVATE & CONFIDENTIAL

20 May 2026

Everbright Grand China Assets Limited
Room 1302, 13th Floor
Bank of East Asia
Harbour View Centre
56 Gloucester Road,
Wanchai, Hong Kong

Dear Sirs,

**MAJOR AND CONTINUING CONNECTED TRANSACTION:
NEW DEPOSIT SERVICE FRAMEWORK AGREEMENT
AND
CONTINUING CONNECTED TRANSACTION:
NEW LOAN SERVICE FRAMEWORK AGREEMENT**

We hereby consent and confirm that we have not withdrawn our consent to the issue by Everbright Grand China Assets Limited of the circular (the “Circular”) dated 20 May 2026 in respect of the captioned matter with the inclusion therein of our letter dated 20 May 2026 and the references to our name and our letter in the form and context in which they appear.

We further consent to this letter being made available for public inspection as described in the sub-section headed “10. DOCUMENTS ON DISPLAY” in Appendix II to the Circular.

Except as stated above, our said letter is not to be quoted or referred to, in whole or in part, nor shall our said letter or this consent letter be used for any other purpose, without our prior written consent.

Yours faithfully,
For and on behalf of
Gram Capital Limited



Graham Lam
Managing Director