



29 November 2021

Jinshang Bank Co., Ltd.

No. 59 Changfeng Street
Xiaodian District, Taiyuan
Shanxi Province, the PRC

Attention: The Board of Directors

Dear Sirs,

**Jinshang Bank Co., Ltd. (the “Company”, together with its subsidiaries, the “Group”)
Renewal of Continuing Connected Transactions**

We refer to the circular of the Company dated 29 November 2021 in connection with the captioned matter (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We hereby give and have not withdrawn our consent to the issue of the Circular with the inclusion therein of our letter of advice and references to our name in the form and context in which it appears in the Circular.

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

- (a) have any direct or indirect interest in any assets which have been, since 31 December 2020 (being the date to which the latest published audited consolidated financial statements of the Company were made up), acquired or disposed of by or leased to any member of the Group, or are proposed to be acquired or disposed of by or leased to any member of the Group; and
- (b) have any shareholding, directly or indirectly, in any member of the Group and did not have the right (whether legally enforceable or not) to subscribe for or to nominate persons to subscribe for securities in any members of the Group.

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We further consent to our letter of advice and this letter to be made available by the Company for public viewing in the manner set out in the section headed “XI. DOCUMENTS ON DISPLAY” under Appendix V to the Circular.

Yours faithfully,

For and on behalf of
Opus Capital Limited



Name: Andrew Cheung
Title: Executive Director