

November 6, 2025

The Directors
Guangzhou Rural Commercial Bank Co., Ltd.
No. 1 Huaxia Road, Tianhe District, Guangzhou
The People's Republic of China

Dear Sirs,

We refer to the circular dated November 6, 2025 (the "Circular") issued by Guangzhou Rural Commercial Bank Co., Ltd. (the "Bank") in connection with the proposed disposal of the disposal assets of the Bank, a final proof of which is attached and initialed by us on its front cover for the purpose of identification.

We hereby consent to the inclusion of our independent reporting accountants' assurance report on the compilation of unaudited pro forma financial information of the Bank and its subsidiaries and the incorporation by reference of our report on review of unaudited profit and loss statements of the disposal assets for the three years ended December 31, 2022, 2023 and 2024 and the six months ended June 30, 2025, both dated November 6, 2025 in the Circular, and the references to our name in the form and context in which they are included.

Yours faithfully,

