

Private and confidential

Our Ref: P2-L006

27 June 2023

Yixin Group Limited
Suite 709, Champion Tower
Three Garden Road
Central
Hong Kong

Attn: the Board of Directors

Dear Sirs,

**Yixin Group Limited (the “Company”)
Discloseable And Connected Transaction
Acquisition of remaining equity interest in Dalian Rongxin**

We refer to the circular (the “**Circular**”) dated 27 June 2023 to be issued by the Company in relation to the acquisition of remaining equity interest in Dalian Rongxin. Capitalised terms used herein shall have the same meanings as those defined in the Circular.

We hereby give, and confirm that we have not withdrawn, our written consent to the issue of the Circular with the inclusion of our letter of advice and/or opinion and references to our name in the form and context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

We hereby confirm that, as at the Latest Practicable Date, we (i) did not have any shareholding, directly or indirectly, 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 (ii) did not have any interest, directly or indirectly, in any assets which have been or are proposed to be acquired or disposed of by or leased to any member of the Group since 31 December 2022 (the date to which the latest published audited consolidated financial statements of the Company were made up).

We hereby further consent to copies of our letter of advice and this letter being made available for display on the websites of the Stock Exchange and the Company (if required).

Yours faithfully,
for and on behalf of
Optima Capital Limited



Benny Ng
Managing Director, Corporate Finance