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FINSOFT FINANCIAL INVESTMENT HOLDINGS LIMITED

匯財金融投資控股有限公司*

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 8018)

2025 INTERIM RESULTS ANNOUNCEMENT

The board (“**Board**”) of directors (“**Directors**”) of Finsoft Financial Investment Holdings Limited (“**Company**”, together with its subsidiaries, “**Group**”) hereby announces the unaudited condensed consolidated interim results of the Group for the six months ended 30 June 2025. This announcement, containing the full text of the 2025 interim report of the Company, complies with the relevant requirements of the Rules Governing the Listing of Securities on GEM of The Stock Exchange of Hong Kong Limited (“**GEM Listing Rules**”) in relation to information to accompany preliminary announcement of interim results.

On behalf of the Board

Finsoft Financial Investment Holdings Limited

Ms. Tin Yat Yu Carol

Chairman

Hong Kong, 25 August 2025

As at the date of this announcement, the Board consists of Ms. Tin Yat Yu Carol being an executive Director and the chairman of the Board, Ms. Tin Wun Yan Kelly being an executive Director and the chief executive officer of the Company, Mr. Yu Kwan Nam Gabriel being an executive Director, and Mr. Hon Ming Sang, Mr. Tang Shu Pui Simon and Mr. Hung Ka Hai Clement being the independent non-executive Directors.

This announcement, for which the Directors collectively and individually accept full responsibility, includes particulars given in compliance with the GEM Listing Rules for the purpose of giving information with regard to the Company. The Directors, having made all reasonable enquiries, confirm that to the best of their knowledge and belief the information contained in this announcement is accurate and complete in all material respects and not misleading or deceptive, and there are no other matters the omission of which would make any statement herein or this announcement misleading.

This announcement will remain on the “Latest Listed Company Information” page of the website of The Stock Exchange of Hong Kong Limited at <https://www.hkexnews.hk> for a minimum period of seven days from the date of its publication and on the website of the Company at www.finsofthk.com.

* For identification purposes only

FINSOFT FINANCIAL INVESTMENT HOLDINGS LIMITED

匯財金融投資控股有限公司

(Incorporated in the Cayman Islands with limited liability)

(於開曼群島註冊成立的有限公司)

Stock Code 股份代號: 8018

2025

INTERIM REPORT

中期報告



CHARACTERISTICS OF GEM OF THE STOCK EXCHANGE OF HONG KONG LIMITED (“STOCK EXCHANGE”)

GEM has been positioned as a market designed to accommodate small and mid-sized companies to which a higher investment risk may be attached than other companies listed on the Stock Exchange. Prospective investors should be aware of the potential risks of investing in such companies and should make the decision to invest only after due and careful consideration.

Given that the companies listed on GEM are generally small and mid-sized companies, there is a risk that securities traded on GEM may be more susceptible to high market volatility than securities traded on the Main Board and no assurance is given that there will be a liquid market in the securities traded on GEM.

Hong Kong Exchanges and Clearing Limited and the Stock Exchange take no responsibility for the contents of this report, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this report.

This report, for which the directors (“Directors”, each a “Director”) of Finsoft Financial Investment Holdings Limited (“Company”) collectively and individually accept full responsibility, includes particulars given in compliance with the Rules Governing the Listing of Securities on GEM of the Stock Exchange (“GEM Listing Rules”) for the purpose of giving information with regard to the Company. The Directors, having made all reasonable enquires, confirm that, to the best of their knowledge and belief the information contained in this report is accurate and complete in all material respects and not misleading or deceptive, and there are no other matters the omission of which would make any statement herein or this report misleading.

香港聯合交易所有限公司（「聯交所」）GEM的特色

GEM的定位，乃為中小型公司提供一個上市的市場，此等公司相比起其他在聯交所上市的公司帶有較高投資風險。有意投資的人士應了解投資於該等公司的潛在風險，並應經過審慎周詳的考慮後方作出投資決定。

由於GEM上市的公司普遍為中小型公司，在GEM買賣的證券可能會較於主板買賣之證券承受較大的市場波動風險，同時無法保證在GEM買賣的證券會有高流通量的市場。

香港交易及結算所有限公司及聯交所對本報告之內容概不負責，對其準確性或完整性亦不發表任何聲明，並明確表示概不就因本報告全部或任何部分內容而產生或因倚賴該等內容而引致之任何損失承擔任何責任。

本報告之資料乃遵照《聯交所GEM證券上市規則》（「GEM上市規則」）而刊載，旨在提供有關匯財金融投資控股有限公司（「本公司」）之資料。本公司之董事（「董事」，各為一名「董事」）願就本報告之資料共同及個別地承擔全部責任。各董事在作出一切合理查詢後，確認就其所知及所信，本報告所載資料在各重要方面均屬準確及完備，並無誤導或欺詐成分，且並無遺漏其他事項，足以令致本報告或其所載任何陳述產生誤導。



INTERIM RESULTS

The board of Directors ("Board") announces the unaudited condensed consolidated results of Finsoft Financial Investment Holdings Limited ("Company", together with its subsidiaries, referred to as "Group") for the six months ended 30 June 2025, together with the unaudited comparative figures for the corresponding periods in 2024, as follows:

UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the six months ended 30 June 2025

中期業績

董事會（「董事會」）公佈，匯財金融投資控股有限公司（「本公司」，連同其附屬公司統稱「本集團」）截至二零二五年六月三十日止六個月之未經審核簡明綜合業績，連同二零二四年同期之未經審核比較數字載列如下：

未經審核簡明綜合損益及其他全面收入表

截至二零二五年六月三十日止六個月

			Six months ended 30 June 截至六月三十日止六個月	
		Notes 附註	2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)	2024 二零二四年 HK\$'000 千港元 (Unaudited) (未經審核)
Revenue	收益	5	22,495	22,397
Cost of sales	銷售成本		(9,968)	(11,458)
Gross profit	毛利		12,527	10,939
Other income	其他收入	7	290	383
Other gains/(losses)	其他收益／（虧損）	8	1,030	(3,456)
(Provision for)/reversal of impairment loss on loan and interest receivables	應收貸款及利息的減值虧損（撥備）／撥回	17	(4,069)	808
Provision for impairment loss on consideration receivable	應收代價減值虧損撥備		(29)	(9)
Administrative expenses	行政開支		(17,066)	(18,323)
Loss from operations	經營虧損		(7,317)	(9,658)
Finance costs	財務成本	9	(94)	(148)
Share of loss of a joint venture	應佔一間合營公司虧損		(16)	(13)
Loss before tax	除稅前虧損		(7,427)	(9,819)
Income tax expenses	所得稅開支	11	(295)	(69)
Loss for the period	期內虧損	10	(7,722)	(9,888)
Other comprehensive income for the period, net of tax:	期內其他全面收入，扣除稅項：			
Items that will not be reclassified to profit or loss:	將不會重新分類至損益的項目：			
Fair value changes on financial assets at fair value through other comprehensive income ("FVTOCI")	按公平價值計入其他全面收入（「按公平價值計入其他全面收入」）的金融資產之公平價值變動		(126)	(50)
Other comprehensive income for the period, net of tax	期內其他全面收入，扣除稅項		(126)	(50)
Total comprehensive income for the period	期內全面收入總額		(7,848)	(9,938)

		Six months ended 30 June 截至六月三十日止六個月	
		2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)	2024 二零二四年 HK\$'000 千港元 (Unaudited) (未經審核)
Loss for the period attributable to: Owners of the Company	應佔期內虧損： 本公司擁有人	<u>(7,722)</u>	<u>(9,888)</u>
Total comprehensive income for the period attributable to: Owners of the Company	應佔期內全面收入總額： 本公司擁有人	<u>(7,848)</u>	<u>(9,938)</u>

		Six months ended 30 June 截至六月三十日止六個月	
		2025 二零二五年 (Unaudited) (未經審核)	2024 二零二四年 (Unaudited) (未經審核)
		Note 附註	
Loss per share	每股虧損	13	
Basic (HK cents per share)	基本（每股港仙）	<u>(1.53)</u>	<u>(6.34)</u>
Diluted (HK cents per share)	攤薄（每股港仙）	<u>(1.53)</u>	<u>(6.34)</u>



CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2025

簡明綜合財務狀況表

於二零二五年六月三十日

		Notes 附註	As at 30 June 2025 於二零二五年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	As at 31 December 2024 於二零二四年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Non-current assets	非流動資產			
Property, plant and equipment	物業、廠房及設備	14	712	1,099
Investment properties	投資物業		2,200	2,200
Right-of-use assets	使用權資產	15	2,268	4,615
Intangible assets	無形資產		230	230
Investment in a joint venture	於一間合營公司之投資		54	70
Financial assets at FVTOCI	按公平價值計入其他全面 收入的金融資產		139	265
Loan and interest receivables	應收貸款及利息	17	2,669	2,892
Deferred tax assets	遞延稅項資產		136	113
			8,408	11,484
Current assets	流動資產			
Trade and other receivables	貿易及其他應收款項	16	5,751	9,103
Contract assets	合約資產		250	—
Loan and interest receivables	應收貸款及利息	17	28,182	33,925
Financial assets at fair value through profit or loss ("FVTPL")	按公平價值計入損益 (「按公平價值計入損益」) 的金融資產		7,284	9,005
Consideration receivable	應收代價		3,512	3,543
Time deposit over three months	超過三個月定期存款		200	1,000
Bank and cash balances	銀行及現金結餘		13,435	10,857
			58,614	67,433
Current liabilities	流動負債			
Contract liabilities	合約負債		9,437	9,405
Accruals and other payables	應計費用及其他應付款項	18	10,921	12,854
Current tax liabilities	即期稅項負債		605	299
Lease liabilities	租賃負債		2,028	3,973
			22,991	26,531
Net current assets	流動資產淨值		35,623	40,902
Total assets less current liabilities	資產總值減流動負債		44,031	52,386

		As at 30 June 2025 於二零二五年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	As at 31 December 2024 於二零二四年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
		Note 附註	
Non-current liabilities	非流動負債		
Lease liabilities	租賃負債	98	605
Deferred tax liabilities	遞延稅項負債	72	72
		170	677
NET ASSETS	資產淨值	43,861	51,709
Capital and reserves	股本及儲備		
Share capital	股本	25,212	25,212
Reserves	儲備	18,649	26,497
TOTAL EQUITY	權益總額	43,861	51,709



UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the six months ended 30 June 2025

未經審核簡明綜合權益變動表

截至二零二五年六月三十日止六個月

		Attributable to owners of the Company 本公司擁有人應佔					
		Share capital	Share premium	Merger reserve	Financial assets at FVTOCI reserve 按公平價值 計入其他 全面收入的 金融資產儲備	Accumulated losses	Total equity
		股本 HK\$'000 千港元	股份溢價 HK\$'000 千港元	合併儲備 HK\$'000 千港元	金融資產儲備 HK\$'000 千港元	累計虧損 HK\$'000 千港元	權益總額 HK\$'000 千港元
At 1 January 2024 (audited)	於二零二四年一月一日 (經審核)	6,303	229,281	78	(38,052)	(160,074)	37,536
Issuance of shares by rights issue (note 19 (iii))	透過供股發行股份 (附註19 (iii))	18,909	7,602	—	—	—	26,511
Fair value changes on financial assets at FVTOCI	按公平價值計入其他全面收入的 金融資產之公平價值變動	—	—	—	(50)	—	(50)
Loss for the period	期內虧損	—	—	—	—	(9,888)	(9,888)
Changes in equity for the period	期內權益變動	18,909	7,602	—	(50)	(9,888)	16,573
At 30 June 2024 (unaudited)	於二零二四年六月三十日 (未經審核)	25,212	236,883	78	(38,102)	(169,962)	54,109
At 1 January 2025 (audited)	於二零二五年一月一日 (經審核)	25,212	236,883	78	(38,052)	(172,412)	51,709
Fair value changes on financial assets at FVTOCI	按公平價值計入其他全面收入的 金融資產之公平價值變動	—	—	—	(126)	—	(126)
Loss for the period	期內虧損	—	—	—	—	(7,722)	(7,722)
Changes in equity for the period	期內權益變動	—	—	—	(126)	(7,722)	(7,848)
At 30 June 2025 (unaudited)	於二零二五年六月三十日 (未經審核)	25,212	236,883	78	(38,178)	(180,134)	43,861

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

For the six months ended 30 June 2025

簡明綜合現金流量表

截至二零二五年六月三十日止六個月

		Six months ended 30 June 截至六月三十日止六個月	
		2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)	2024 二零二四年 HK\$'000 千港元 (Unaudited) (未經審核)
NET CASH GENERATED FROM/(USED IN) OPERATING ACTIVITIES	經營活動所得／（所用）現金淨額	3,988	(9,493)
Interest received	已收利息	17	109
Purchase of property, plant and equipment	購買物業、廠房及設備	(48)	(278)
Decrease in consideration receivable	應收代價減少	279	298
Investment in time deposit over three months	超過三個月定期存款的投資	800	(1,000)
NET CASH GENERATED FROM/(USED IN) INVESTING ACTIVITIES	投資活動所得／（所用）的現金淨額	1,048	(871)
Net proceeds from issuance of shares	發行股份所得款項淨額	–	26,511
Principal elements of lease payments	租賃付款之本金部分	(2,458)	(1,992)
NET CASH (USED IN)/GENERATED FROM FINANCING ACTIVITIES	融資活動（所用）／所得的現金淨額	(2,458)	24,519
NET INCREASE IN CASH AND CASH EQUIVALENTS	現金及現金等價物增加淨額	2,578	14,155
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	期初現金及現金等價物	10,857	9,214
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	期末現金及現金等價物	13,435	23,369



NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)

For the six months ended 30 June 2025

1. GENERAL INFORMATION

Finsoft Financial Investment Holdings Limited (the “Company”) was incorporated in the Cayman Islands as an exempted company with limited liability under the Companies Law of the Cayman Islands. The address of its registered office is Windward 3, Regatta Office Park, P.O. Box 1350, Grand Cayman KY1-1108, Cayman Islands. The address of the Company’s head office and principal place of business in Hong Kong is Unit 708, 7th Floor, Capital Centre, 151 Gloucester Road, Wanchai, Hong Kong. The Company’s shares are listed on GEM of The Stock Exchange of Hong Kong Limited (“Stock Exchange”).

The Group is principally engaged in the provision of financial trading software solutions, provision of other IT and internet financial platforms services, money lending business and assets investments in Hong Kong.

The unaudited condensed consolidated results of the Group are presented in Hong Kong dollars (“HK\$”), which is also the functional currency of the Company, and all values are presented in thousands of units of Hong Kong dollars (HK\$’000), unless otherwise stated.

2. BASIS OF PREPARATION

These condensed consolidated financial statements have been prepared in accordance with Hong Kong Accounting Standard 34 “Interim Financial Reporting” issued by the Hong Kong Institute of Certified Public Accountants (the “HKICPA”) and the applicable disclosures required by the Rules Governing the Listing of Securities on GEM of the Stock Exchange.

These condensed consolidated financial statements should be read in conjunction with the Group’s annual consolidated financial statements for the year ended 31 December 2024. The accounting policies (including the significant judgements made by management in applying the Group’s accounting policies and the key sources of estimation uncertainty) and methods of computation used in the preparation of these condensed consolidated financial statements are consistent with those used in the Group’s annual consolidated financial statements for the year ended 31 December 2024.

簡明綜合財務報表附註（未經審核）

截至二零二五年六月三十日止六個月

1. 一般資料

匯財金融投資控股有限公司（「本公司」）根據開曼群島公司法在開曼群島註冊成立為獲豁免有限公司。本公司之註冊辦事處地址為Windward 3, Regatta Office Park, P.O. Box 1350, Grand Cayman KY1-1108, Cayman Islands。本公司於香港的總辦事處及主要營業地點為香港灣仔告士打道151號資本中心7樓708室。本公司之股份於香港聯合交易所有限公司（「聯交所」）GEM上市。

本集團主要於香港從事提供金融交易軟件解決方案、提供其他資訊科技及互聯網金融平台服務、借貸業務及資產投資。

本集團之未經審核簡明綜合業績以港元（「港元」）呈列，港元亦為本公司功能貨幣，而除另有註明外，所有數值均以千港元（千港元）呈列。

2. 編製基準

該等簡明綜合財務報表乃根據由香港會計師公會（「香港會計師公會」）頒佈之香港會計準則第34號「中期財務報告」及聯交所GEM證券上市規則規定之適用披露而編製。

該等簡明綜合財務報表應與本集團截至二零二四年十二月三十一日止年度的年度綜合財務報表一併閱讀。編製該等簡明綜合財務報表時所採用的會計政策（包括管理層於應用本集團會計政策時作出的重大判斷以及估計不確定性之主要來源）及計算方法與本集團截至二零二四年十二月三十一日止年度的年度綜合財務報表所採用者貫徹一致。

3. ADOPTION OF NEW AND REVISED HKFRS ACCOUNTING STANDARDS

New and amended standards adopted by the Group

The Group has applied the amendments to HKAS 21 “Lack of Exchangeability” for the first time from 1 January 2025. The Group did not change its accounting policies or make retrospective adjustments as a result of adopting the abovementioned amended standard.

4. FAIR VALUE MEASUREMENTS

The carrying amounts of the Group's financial assets and financial liabilities as reflected in the condensed consolidated statement of financial position approximate their respective fair values.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The following disclosures of fair value measurements use a fair value hierarchy that categorises into three levels the inputs to valuation techniques used to measure fair value:

Level 1 inputs: quoted prices (unadjusted) in active markets for identical assets or liabilities that the Group can access at the measurement date.

Level 2 inputs: inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly or indirectly.

Level 3 inputs: unobservable inputs for the asset or liability.

The Group's policy is to recognise transfers into and transfers out of any of the three levels as of the date of the event or change in circumstances that caused the transfer.

The following table shows the carrying amounts and fair value of identifiable assets including their levels in the fair value hierarchy. It does not include fair value information for identifiable assets not measured at fair value if the carrying amount is a reasonable approximation of fair value.

3. 採納新訂及經修訂香港財務報告準則會計準則

本集團採納的新訂及經修訂準則

本集團已自二零二五年一月一日起首次應用香港會計準則第21號（修訂本）「缺乏可兌換性」。本集團並無因採納上述經修訂準則而改變其會計政策或作出追溯調整。

4. 公平價值計量

本集團計入簡明綜合財務狀況表中的金融資產及金融負債的賬面值與其各自的公平價值相若。

公平價值為市場參與者間於計量日期進行之有序交易所出售資產可收取或轉讓負債須支付之價格。以下公平價值計量披露使用之公平價值層級，將估值技術所用輸入數據分為三個等級，以計量公平價值：

第一級輸入數據：本集團於計量日期可取得相同資產或負債於活躍市場之報價（未經調整）。

第二級輸入數據：資產或負債可直接或間接觀察之輸入數據，第一級包括之報價除外。

第三級輸入數據：資產或負債之不可觀察輸入數據。

本集團之政策為確認截至事項或狀況變動導致該轉移之日期止該等三個等級之任何轉入及轉出。

下表載列可識別資產之賬面值及公平價值，包括其於公平價值層級中之等級。倘賬面值為其公平價值的合理約數，則不載列未按公平價值計量的可識別資產的公平價值資料。



Disclosures of level in fair value hierarchy at:

於以下日期之公平價值層級披露：

At 30 June 2025
於二零二五年六月三十日

Fair value measurements using:
使用以下輸入數據之公平價值計量：

		Level 1 第一級 HK\$'000 千港元 (Unaudited) (未經審核)	Level 2 第二級 HK\$'000 千港元 (Unaudited) (未經審核)	Total 總計 HK\$'000 千港元 (Unaudited) (未經審核)
Recurring fair value measurements:	經常性公平價值計量：			
Non-financial assets	非金融資產			
Investment properties	投資物業			
– Car parking spaces – Hong Kong	– 停車位 – 香港	–	2,200	2,200
Financial assets	金融資產			
Financial assets at FVTPL	按公平價值計入損益之 金融資產			
– Listed equity investments	– 上市股本投資	7,284	–	7,284
Financial assets at FVTOCI	按公平價值計入其他 全面收入之金融資產			
– Listed equity investment	– 上市股本投資	139	–	139
Total	總計	7,423	2,200	9,623

At 31 December 2024
於二零二四年十二月三十一日

Fair value measurements using:
使用以下輸入數據之公平價值計量：

		Level 1 第一級 HK\$'000 千港元 (Audited) (經審核)	Level 2 第二級 HK\$'000 千港元 (Audited) (經審核)	Total 總計 HK\$'000 千港元 (Audited) (經審核)
Recurring fair value measurements:	經常性公平價值計量：			
Non-financial assets	非金融資產			
Investment properties	投資物業			
– Car parking spaces – Hong Kong	– 停車位 – 香港	–	2,200	2,200
Financial assets	金融資產			
Financial assets at FVTPL	按公平價值計入損益之 金融資產			
– Listed equity investments	– 上市股本投資	9,005	–	9,005
Financial assets at FVTOCI	按公平價值計入其他 全面收入之金融資產			
– Listed equity investment	– 上市股本投資	265	–	265
Total	總計	9,270	2,200	11,470

5. REVENUE

Disaggregation of revenue from contracts with customers by major service lines for the period is as follows:

5. 收益

期內按主要服務線劃分的來自客戶合約之收益分拆如下：

		Six months ended 30 June 截至六月三十日止六個月	
		2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)	2024 二零二四年 HK\$'000 千港元 (Unaudited) (未經審核)
Revenue from contracts with customers within the scope of HKFRS 15	香港財務報告準則第15號範圍內來自客戶合約之收益		
Disaggregated by major service lines	按主要服務線分拆		
Sales of merchandise	銷售商品	31	857
Sales of technology software systems	銷售技術軟件系統	2,269	1,021
System customisation and network support	系統訂製及網絡支援	2,643	2,718
Software licensing fee	軟件特許費	9,609	9,571
Software maintenance services	軟件保養服務	4,882	4,971
Hosting and related services fee	伺服器寄存及相關服務費	1,527	1,771
Outsourcing services fee	外判服務費	—	566
		20,961	21,475
Revenue from other sources	其他來源之收益		
Interest income on loan financing	貸款融資之利息收入	1,534	922
		22,495	22,397

The Group derives revenue from the transfer of goods and services over time and at a point in time in the following major service lines:

本集團的收益來源於以下主要服務線在一段時間內及某一時間點的貨品及服務轉撥：

		Financial trading software solutions 金融交易軟件解決方案	
		2025 二零二五年 HK\$'000 千港元	2024 二零二四年 HK\$'000 千港元
For the six months ended 30 June (unaudited)	截至六月三十日止六個月 (未經審核)		
Timing of revenue recognition	確認收益時間		
Point in time	某一時間點	4,903	4,375
Over time	隨時間	16,058	17,100
Total	總計	20,961	21,475



6. SEGMENT INFORMATION

The Group has five (six month ended 30 June 2024: five) operating segments as follows:

- (a) Financial trading software solutions – development, sale and provision of financial trading software solutions with the principal products being trading and settlement systems of financial products for financial institutions;
- (b) Other IT and internet financial platforms services – provision of e-commerce platforms, other online consultancy services and provision of IT services and other financial information;
- (c) Money lending – provision of loan financing;
- (d) Assets investments – trading of listed securities; and
- (e) Others – comprises the Group's trading of gaming products and the provision of related marketing services business.

The Group's reportable segments are strategic business units that offer different products and services. They are managed separately because each business requires different technology and marketing strategies.

The Group's other operating segments represent the Group's trading of gaming products and the provision of related marketing services business. None of these segments meets any of the quantitative thresholds for determining reportable segments. The information of these other operating segments is included in the "Others" column.

Segment profits or losses do not include unallocated administrative expenses and finance cost, interest income on bank deposits, interest on consideration receivable, rental income, certain sundry income, share of loss of a joint venture, and income tax expense. Segment assets do not include investment in a joint venture, intangible assets, investment properties, financial assets at FVTOCI, current and deferred tax assets, cash and cash equivalents and other corporate and unallocated assets as these assets are managed on a group basis. Segment liabilities do not include current and deferred tax liabilities and other corporate and unallocated liabilities as these liabilities are managed on a group basis.

6. 分部資料

本集團有以下五個（截至二零二四年六月三十日止六個月：五個）經營分部：

- (a) 金融交易軟件解決方案－開發、銷售及提供金融交易軟件解決方案，主要產品為供金融機構專用的金融產品交易及結算系統；
- (b) 其他資訊科技及互聯網金融平台服務－提供電子商務平台、其他在線諮詢服務及提供資訊科技服務及其他財務資料；
- (c) 借貸－提供貸款融資；
- (d) 資產投資－買賣上市證券；及
- (e) 其他－包括本集團的買賣遊戲產品及提供相關推廣服務業務。

本集團之可呈報分部乃提供不同產品及服務之策略性業務單位。由於各項業務要求不同之技術及市場策略，因此該等可呈報分部分開獨立管理。

本集團其他經營分部指本集團的買賣遊戲產品及提供相關推廣服務業務。該等分部均不符合釐定可呈報分部的的定量閾值。該等其他經營分部的信息納入「其他」一欄。

分部溢利或虧損不包括其未分配行政開支、及財務成本、銀行存款之利息收入、應收代價利息、租金收入、若干雜項收入、應佔一間合營公司虧損及所得稅開支。由於於一間合營公司之投資、無形資產、投資物業、按公平價值計入其他全面收入的金融資產、即期及遞延稅項資產、現金及現金等價物以及其他公司及未分配資產乃按集團形式管理，故分部資產不包括該等資產。由於即期及遞延稅項負債及其他公司及未分配負債乃按集團形式管理，故分部負債不包括該等負債。

The Group accounts for intersegment sales and transfers as if the sales or transfers were to third parties, i.e. at current market prices.

本集團入賬分部間銷售及轉讓時猶如有關銷售或轉讓乃向第三方（即按現行市價）作出。

		Financial trading software solutions 金融交易軟件解決方案 HK\$'000 千港元	Other IT and internet financial platforms services 其他資訊科技及互聯網金融平台服務 HK\$'000 千港元	Money lending 借貸 HK\$'000 千港元	Assets investments 資產投資 HK\$'000 千港元	Others 其他 HK\$'000 千港元	Total 總計 HK\$'000 千港元
For the six months ended 30 June 2025 (unaudited)	截至二零二五年六月三十日止六個月（未經審核）						
Revenue from external customers	源於外部客戶之收益	20,961	-	1,534	-	-	22,495
Segment profit/(loss)	分部溢利／（虧損）	<u>2,711</u>	<u>(16)</u>	<u>(3,702)</u>	<u>973</u>	<u>(1,658)</u>	<u>(1,692)</u>
At 30 June 2025 (unaudited)	於二零二五年六月三十日（未經審核）						
Segment assets	分部資產	5,517	-	32,392	7,286	812	46,007
Segment liabilities	分部負債	<u>(18,906)</u>	<u>(21)</u>	<u>(917)</u>	<u>(61)</u>	<u>(977)</u>	<u>(20,882)</u>
		Financial trading software solutions 金融交易軟件解決方案 HK\$'000 千港元	Other IT and internet financial platforms services 其他資訊科技及互聯網金融平台服務 HK\$'000 千港元	Money lending 借貸 HK\$'000 千港元	Assets investments 資產投資 HK\$'000 千港元	Others 其他 HK\$'000 千港元	Total 總計 HK\$'000 千港元
For the six months ended 30 June 2024 (unaudited)	截至二零二四年六月三十日止六個月（未經審核）						
Revenue from external customers	源於外部客戶之收益	21,475	-	922	-	-	22,397
Segment profit/(loss)	分部溢利／（虧損）	<u>948</u>	<u>(610)</u>	<u>784</u>	<u>(3,464)</u>	<u>(1,171)</u>	<u>(3,513)</u>
At 31 December 2024 (audited)	於二零二四年十二月三十一日（經審核）						
Segment assets	分部資產	9,850	-	39,075	9,005	853	58,783
Segment liabilities	分部負債	<u>(21,691)</u>	<u>(53)</u>	<u>(1,660)</u>	<u>(84)</u>	<u>(804)</u>	<u>(24,292)</u>



Reconciliations of reportable segments:
Revenue and profit or loss:

可呈報分部之對賬：
收益及溢利或虧損：

		Six months ended 30 June 截至六月三十日止六個月	
		2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)	2024 二零二四年 HK\$'000 千港元 (Unaudited) (未經審核)
Revenue	收益		
Consolidated revenue	綜合收益	<u>22,495</u>	<u>22,397</u>
Profit or loss	溢利或虧損		
Total loss of reportable segments	可呈報分部之虧損總額	(1,692)	(3,513)
Unallocated amounts:	未分配款項：		
Other income	其他收入	17	343
Share of loss of a joint venture	應佔一間合營公司虧損	(16)	(13)
Administrative expenses	行政開支	(5,716)	(6,618)
Finance costs	財務成本	<u>(20)</u>	<u>(18)</u>
Consolidated loss before tax	綜合除稅前虧損	<u>(7,427)</u>	<u>(9,819)</u>

Assets and liabilities:

資產及負債：

		30 June 2025 二零二五年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Assets	資產		
Total assets of reportable segments	可呈報分部之資產總值	46,007	58,783
Unallocated amounts:	未分配款項：		
Contingent consideration receivable	或然應收代價	3,512	3,543
Investment in a joint venture	於一間合營公司之投資	54	70
Investment properties	投資物業	2,200	2,200
Unallocated head office and corporate assets	未分配總辦事處及公司資產	<u>15,249</u>	<u>14,321</u>
Consolidated total assets	綜合資產總值	<u>67,022</u>	<u>78,917</u>
Liabilities	負債		
Total liabilities of reportable segments	可呈報分部之負債總額	20,882	24,292
Unallocated amounts:	未分配款項：		
Unallocated head office and corporate liabilities	未分配總辦事處及公司負債	<u>2,279</u>	<u>2,916</u>
Consolidated total liabilities	綜合負債總額	<u>23,161</u>	<u>27,208</u>

7. OTHER INCOME

7. 其他收入

		Six months ended 30 June 截至六月三十日止六個月	
		2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)	2024 二零二四年 HK\$'000 千港元 (Unaudited) (未經審核)
Interest income on bank deposits	銀行存款的利息收入	17	109
Rental income	租金收入	25	25
Interest on consideration receivable	應收代價利息	248	249
		290	383

8. OTHER GAINS/(LOSSES)

8. 其他收益／（虧損）

		Six months ended 30 June 截至六月三十日止六個月	
		2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)	2024 二零二四年 HK\$'000 千港元 (Unaudited) (未經審核)
Net fair value gain/(loss) on financial assets at FVTPL	按公平價值計入損益的金融資產之公平價值收益／（虧損）淨額	995	(3,422)
– listed equity investments	– 上市股本投資	34	–
Foreign exchange differences, net	外匯差額淨額		
Reversal of/(provision for) impairment loss on trade receivables	貿易應收款項減值虧損撥回／（撥備）	1	(34)
		1,030	(3,456)



9. FINANCE COSTS

9. 財務成本

Six months ended 30 June
截至六月三十日止六個月

		2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)	2024 二零二四年 HK\$'000 千港元 (Unaudited) (未經審核)
Interest on lease liabilities	租賃負債利息	94	148

10. LOSS FOR THE PERIOD

10. 期內虧損

Loss for the period is arrived at after charging:

期內虧損經扣除下列各項後得出：

Six months ended 30 June
截至六月三十日止六個月

		2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)	2024 二零二四年 HK\$'000 千港元 (Unaudited) (未經審核)
Depreciation of property, plant and equipment	物業、廠房及設備折舊	435	768
Depreciation of right-of-use assets	使用權資產折舊	2,347	2,061
Lease payments not included in the measurement of lease liabilities	未計入租賃負債計量的租賃付款	177	458
Staff costs (including directors' emoluments)	員工成本(包括董事酬金)		
– Salaries, bonus and allowance	– 薪金、花紅及津貼	17,253	17,706
– Retirement benefit scheme contributions	– 退休福利計劃供款	690	473
		17,943	18,179

Cost of sales includes staff costs of HK\$8,515,000 (six months ended 30 June 2024: HK\$8,170,000) which are included in the amounts disclosed separately.

銷售成本包括員工成本8,515,000港元(截至二零二四年六月三十日止六個月：8,170,000港元)，其分別計入所披露之金額。

11. INCOME TAX EXPENSES

11. 所得稅開支

		Six months ended 30 June 截至六月三十日止六個月	
		2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)	2024 二零二四年 HK\$'000 千港元 (Unaudited) (未經審核)
Current tax – Hong Kong	即期稅項—香港	318	93
Deferred tax	遞延稅項	(23)	(24)
Income tax expenses	所得稅開支	295	69

Pursuant to the rules and regulations of the Cayman Islands and the British Virgin Islands, the Group is not subject to any income tax in these regions.

Under the two-tiered Profits Tax regime of Hong Kong, the first HK\$2 million profits of the qualifying group entity derived in Hong Kong will be taxed at 8.25% (six months ended 30 June 2024: 8.25%), and profits above that amount will be subject to the tax rate of 16.5% (six months ended 30 June 2024: 16.5%). The profits of the group entities derived in Hong Kong but not qualifying for the two-tiered Profits Tax regime of Hong Kong will continue to be taxed at a rate of 16.5% (six months ended 30 June 2024: 16.5%).

Tax charge on profits assessable elsewhere has been calculated at the rates of tax prevailing in the countries in which the Group operates, based on existing legislation, interpretation and practices in respect thereof.

During the six months ended 30 June 2025, no share of tax attributable to a joint venture (six months ended 30 June 2024: Nil) was included in "Share of loss of a joint venture".

根據開曼群島及英屬處女群島之法規和條例，本集團毋須繳付開曼群島及英屬處女群島任何所得稅。

根據香港兩級利得稅制，源自香港的合資格集團實體首2,000,000港元的應課稅溢利的利得稅將按8.25%稅率徵稅（截至二零二四年六月三十日止六個月：8.25%），超過該金額的溢利將按16.5%（截至二零二四年六月三十日止六個月：16.5%）稅率徵稅。源自香港但不符合香港兩級利得稅制條件的集團實體的應課稅將按16.5%稅率（截至二零二四年六月三十日止六個月：16.5%）繼續徵稅。

其他地區應課稅盈利之稅項支出乃根據本集團經營所在國家的現行法例、詮釋及慣例按其現行稅率計算。

截至二零二五年六月三十日止六個月，概無應佔歸屬於一間合營公司之稅項（截至二零二四年六月三十日止六個月：無）計入「應佔一間合營公司虧損」。

12. DIVIDEND

The Board does not recommend the payment of any dividend for the six months ended 30 June 2025 (six months ended 30 June 2024: Nil).

12. 股息

董事會並不建議就截至二零二五年六月三十日止六個月派付任何股息（截至二零二四年六月三十日止六個月：無）。



13. LOSS PER SHARE

13. 每股虧損

		Six months ended 30 June 截至六月三十日止六個月	
		2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)	2024 二零二四年 HK\$'000 千港元 (Unaudited) (未經審核)
Loss Loss attributable to owners of the Company, used in the basic and diluted loss per share calculation	虧損 用於計算每股基本及 攤薄虧損之本公司 擁有人應佔虧損	(7,722)	(9,888)
		'000 千股	'000 千股
Number of shares Weighted average number of ordinary shares used in basic and diluted loss per share calculation	股份數目 用於計算每股基本及 攤薄虧損之普通股 加權平均數	504,233	155,968

14. PROPERTY, PLANT AND EQUIPMENT

14. 物業、廠房及設備

During the six months ended 30 June 2025, the Group acquired property, plant and equipment of HK\$48,000 (six months ended 30 June 2024: HK\$278,000).

於截至二零二五年六月三十日止六個月，本集團收購物業、廠房及設備48,000港元（截至二零二四年六月三十日止六個月：278,000港元）。

15. RIGHT-OF-USE ASSETS

15. 使用權資產

The Group entered into a new lease agreement for office premises for two years and recognised of right-of-use asset and lease liability of HK\$2,152,000 on lease commencement during the six months ended 30 June 2024.

於截至二零二四年六月三十日止六個月內，本集團就辦公室物業訂立新的為期兩年的租賃協議並於租賃開始時確認使用權資產及租賃負債2,152,000港元。

16. TRADE AND OTHER RECEIVABLES

16. 貿易及其他應收款項

		30 June 2025 二零二五年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Trade receivables	貿易應收款項	1,637	4,885
Less: allowance for doubtful debts	減：呆賬撥備	(45)	(46)
		1,592	4,839
Other receivables	其他應收款項	752	645
Due from an associate	應收聯營公司款項	-	100
Deposits	按金	1,726	1,776
Prepayments	預付款項	1,681	1,743
		5,751	9,103

The Group generally allows an average credit period of 30 days or not more than 90 days to its trade receivables customers and based on the negotiations between the Group and individual customers. No interest is charged on trade receivables.

The ageing analysis of trade receivables, based on the invoice date and net of allowance for doubtful debts, is as follows:

本集團一般授予其貿易應收款項客戶平均為30天或不超過90天的信貸期，此乃根據本集團與個別客戶磋商釐定。概不會就貿易應收款項收取利息。

以發票日期及扣除呆賬撥備後的貿易應收款項的賬齡分析如下：

		30 June 2025 二零二五年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
0 – 30 days	0至30日	975	3,560
31 – 60 days	31至60日	60	252
61 – 90 days	61至90日	118	722
91 – 120 days	91至120日	238	156
Over 120 days	超過120日	201	149
Total	總計	1,592	4,839



17. LOAN AND INTEREST RECEIVABLES

17. 應收貸款及利息

		30 June 2025 二零二五年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Loan receivables	應收貸款	67,354	69,501
Less: impairment loss	減：減值虧損	(37,769)	(33,824)
		29,585	35,677
Interest receivables	應收利息	2,422	2,316
Less: impairment loss	減：減值虧損	(1,156)	(1,176)
		1,266	1,140
Loan and interest receivables	應收貸款及利息	30,851	36,817
Less: non-current portion	減：非流動部分	(2,669)	(2,892)
Loan and interest receivables (current portion)	應收貸款及利息（流動部分）	28,182	33,925

The Group seeks to maintain strict control over its outstanding loan receivables so as to minimise credit risk. The granting of loan is subject to approval by the management, whilst overdue balances are reviewed regularly for recoverability.

As at 30 June 2025, the loan receivables were charged interest with rates ranging from 8% to 35.5% per annum (31 December 2024: 8% to 35.5% per annum) and were repayable with fixed terms agreed with the contracting parties. The Group held collateral such as jewelry and properties or other credit enhancement over its loan receivables balance of HK\$7,197,000 (net of provision of impairment loss of HK\$2,003,000) (31 December 2024: HK\$11,167,000 (net of provision of impairment loss of HK\$1,833,000)), while its loan receivables balance of HK\$22,388,000 (net of provision of impairment loss of HK\$35,766,000) was unsecured (31 December 2024: HK\$24,510,000 (net of provision of impairment loss of HK\$31,991,000)).

本集團努力對尚未收回的應收貸款維持嚴格的控制，從而減少信貸風險。授出貸款須經管理層批准，而逾期結餘會定期檢討其可收回性。

於二零二五年六月三十日，應收貸款按年利率介乎8%至35.5%（二零二四年十二月三十一日：年利率8%至35.5%）計息，須於合約方協定的固定期限內償還。本集團就其應收貸款結餘7,197,000港元（扣除減值虧損撥備2,003,000港元）持有珠寶及物業等抵押或其他信貸提升措施（二零二四年十二月三十一日：11,167,000港元（扣除減值虧損撥備1,833,000港元）），而應收貸款結餘22,388,000港元（扣除減值虧損撥備35,766,000港元）為無抵押（二零二四年十二月三十一日：24,510,000港元（扣除減值虧損撥備31,991,000港元））。

Included in loan receivables is a loan with principal amount of HK\$2,800,000 (31 December 2024: HK\$2,800,000) lent to a related company. The director of the related company's ultimate holding company is also the Company's Director. It originally bore interest of 8% per annum with maturity on 22 December 2024. The amount is guaranteed by the ultimate holding company of the borrower. On 23 December 2024, a supplemental agreement was entered with the related company and the maturity date of the loan to the related company was extended to 22 December 2026. It bears the same interest of 8% per annum and continues to be guaranteed by the ultimate holding company of the borrower. Details of the extension of the loan is set out in the Company's announcement dated 23 December 2024.

Movements in the Group's impairment on loan and interest receivables based on expected credit losses ("ECL") model are as follows:

應收貸款中包括一筆本金額2,800,000港元（二零二四年十二月三十一日：2,800,000港元）的貸款，借予一間關連公司。關連公司的最終控股公司的董事亦為本公司董事。該款項年利率為8%，到期日原為二零二四年十二月二十二日。該款項由借款人的最終控股公司擔保。於二零二四年十二月二十三日，與關連公司訂立補充協議，向關連公司提供的貸款的到期日延長至二零二六年十二月二十二日。其同樣按年利率8%計息，並持續由借款人的最終控股公司提供擔保。有關貸款展期的詳情載於本公司日期為二零二四年十二月二十三日的公告。

根據預期信貸虧損（「預期信貸虧損」）模式，本集團之應收貸款及利息減值變動如下：

		Stage 1 12-month ECL 階段1 12個月預期 信貸虧損 HK\$'000 千港元	Stage 2 Lifetime ECL 階段2 全期預期 信貸虧損 HK\$'000 千港元	Stage 3 Lifetime ECL 階段3 全期預期 信貸虧損 HK\$'000 千港元	Total 總計 HK\$'000 千港元
At 31 December 2024 and 1 January 2025	於二零二四年十二月三十一日及 二零二五年一月一日	220	1,995	32,785	35,000
New loan originated	發放新貸款	21	–	–	21
Loans recovered or repaid during the period	期內收回或償還之貸款	(4)	–	(1,700)	(1,704)
Movements due to changes in credit risk	因信貸風險變動而產生之變動	(152)	(37)	18	(171)
Transfer to Stage 2 – Lifetime ECL	轉撥至階段2—全期預期信貸虧損	–	593	–	593
Transfer to Stage 3 – Lifetime ECL	轉撥至階段3—全期預期信貸虧損	–	–	5,330	5,330
Provision for impairment loss on loan and interest receivables	應收貸款及利息的減值虧損撥備	(135)	556	3,648	4,069
Loans written off during the period	期內撇銷之貸款	–	–	(144)	(144)
At 30 June 2025	於二零二五年六月三十日	85	2,551	36,289	38,925

For loan and interest receivables that are not credit-impaired without significant increase in credit risk since initial recognition ("Stage 1"), ECL is measured at an amount equal to the portion of lifetime ECL that results from default events possible within the next 12 months. If a significant increase in credit risk since initial recognition is identified ("Stage 2") but not yet deemed to be credit-impaired, ECL is measured based on lifetime ECL. If credit impaired is identified ("Stage 3"), ECL is measured based on lifetime ECL.

自初步確認以來信貸風險未顯著增加（「階段1」）而未發生信貸減值之應收貸款及利息，預期信貸虧損按相當於未來12個月內可能發生的違約事件導致的全期預期信貸虧損部分的金額計量。倘自初步確認以來信貸風險顯著增加（「階段2」），但尚未被視為信貸減值，則預期信貸虧損按全期預期信貸虧損計量。倘已識別為信貸減值（「階段3」），則預期信貸虧損按全期預期信貸虧損計量。



A maturity profile of the loan receivables as at the end of the reporting period, based on the remaining contractual maturity date and net of loss allowance, is as follow:

於報告期末，應收貸款根據剩餘合約到期日（扣除虧損撥備）的到期情況如下：

		30 June 2025 二零二五年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Overdue	逾期	17,384	21,073
Due within 3 months	於3個月內到期	7,014	2,021
Due after 3 months but within 6 months	於3個月後至6個月內到期	1,655	4,789
Due after 6 months but within 12 months	於6個月後至12個月內到期	863	4,902
Due after 12 months	於12個月後到期	2,669	2,892
Total	總計	29,585	35,677

A maturity profile of the interest receivables as at the end of the reporting period, based on the remaining contractual maturity date and net of loss allowance, is as follow:

於報告期末，應收利息根據剩餘合約到期日（扣除虧損撥備）的到期情況如下：

		30 June 2025 二零二五年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Overdue	逾期	1,266	1,140

18. ACCRUALS AND OTHER PAYABLES

18. 應計費用及其他應付款項

		30 June 2025 二零二五年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Customers deposits	客戶按金	6,843	6,944
Provision for bonus	花紅撥備	1,414	3,083
Accruals and other payables	應計費用及其他應付款項	2,640	2,803
Retirement benefit obligation	退休福利責任	24	24
		10,921	12,854

19. SHARE CAPITAL

19. 股本

		Number of shares 股份數目 '000 千股	Nominal value of shares 股份之面值 HK\$'000 千港元
Authorised:	法定：		
Ordinary shares of HK\$0.05 each	每股面值0.05港元之普通股		
At 1 January 2024	於二零二四年一月一日	200,000	10,000
Increase in authorised share capital (note (i))	增加法定股本 (附註(i))	<u>1,800,000</u>	<u>90,000</u>
At 31 December 2024, 1 January 2025 and 30 June 2025	於二零二四年十二月三十一日、 二零二五年一月一日及 二零二五年六月三十日	<u>2,000,000</u>	<u>100,000</u>
Issued and fully paid:	已發行及繳足：		
Ordinary shares of HK\$0.05 each	每股面值0.05港元之普通股		
At 1 January 2024	於二零二四年一月一日	126,058	6,303
Issuance of shares by rights issue (note (ii))	透過供股發行股份 (附註(ii))	<u>378,175</u>	<u>18,909</u>
At 31 December 2024, 1 January 2025 and 30 June 2025	於二零二四年十二月三十一日、 二零二五年一月一日及 二零二五年六月三十日	<u>504,233</u>	<u>25,212</u>



Note:

- (i) An extraordinary general meeting was held by the Company on 16 January 2024 and the existing authorised share capital of the Company was approved to increase from HK\$10,000,000 divided into 200,000,000 ordinary shares with a par value of HK\$0.05 each to HK\$100,000,000 divided into 2,000,000,000 shares by creating an additional 1,800,000,000 unissued shares.
- (ii) An extraordinary general meeting was held by the Company on 16 January 2024 and the Company was approved to raise approximately HK\$27.98 million by issuing up to 378,174,702 new shares to the qualifying shareholders on the basis of three (3) rights shares for every one (1) share in issue (the "Rights Shares") at the subscription price of HK\$0.074 per share (the "Rights Issue"). Upon the completion of the Rights Issue, the number of shares of the Company in issue was increased by 378,174,702, resulting in a credit to share capital and share premium by HK\$18,909,000 and HK\$7,602,000, respectively after netting of the related cost of approximately HK\$1,474,000.

附註：

- (i) 本公司已於二零二四年一月十六日舉行股東特別大會並批准透過增設1,800,000,000股未發行股份，將本公司現有法定股本由10,000,000港元（分為200,000,000股每股面值0.05港元的普通股）增加至100,000,000港元（分為2,000,000,000股股份）。
- (ii) 本公司已於二零二四年一月十六日舉行股東特別大會，而本公司已獲批准按每一(1)股已發行股份獲發三(3)股供股股份（「供股股份」），以每股0.074港元的認購價向合資格股東發行最多378,174,702股新股，集資約27.98百萬港元（「供股」）。於供股完成後，本公司已發行股份增加378,174,702股，導致計入的股本及股份溢價分別為18,909,000港元及7,602,000港元（已扣除相關成本約1,474,000港元）。

20. RELATED PARTY TRANSACTIONS

In addition to those related party transactions and balances disclosed elsewhere in the condensed consolidated financial statements, the Group had the following transactions with its related parties during the period:

The remuneration of the directors of the Company during the period was as follows:

20. 關連方交易

除簡明綜合財務報表其他部分披露的關連方交易及結餘之外，於期內本集團與其關連方進行如下交易：

期內本公司董事薪酬如下：

		30 June 2025 二零二五年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	30 June 2024 二零二四年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)
Short-term benefits	短期利益	<u>1,996</u>	<u>1,961</u>

21. OPERATING LEASE COMMITMENT

The Group as lessee

As at 30 June 2025, there was no outstanding balance of lease commitments relating to office units not recognised (As at 31 December 2024: HK\$415,000).

The Group as lessor

Operating leases relate to investment properties owned by the Group with lease terms of one year, with one year extension. The lessees do not have an option to purchase the properties at the expiry of the lease period.

Minimum lease payments receivable on leases as at the end of reporting period are as follows:

Within one year

一年內

本集團作為承租人

於二零二五年六月三十日，並無與未確認辦公單元有關的尚未償還租賃承擔結餘（於二零二四年十二月三十一日：415,000港元）。

本集團作為出租人

本集團所擁有投資物業相關之經營租賃的租期為1年，可延期一年。承租人無權在租期屆滿時購買物業。

於報告期末租賃應收的最低租賃付款如下：

	30 June 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
Within one year	11	24

22. EVENTS AFTER THE REPORTING PERIOD

On 6 August 2025, Finsoft iAsia Technology (Shenzhen) Co., Ltd., a wholly-owned subsidiary of the Company, as the tenant, and 深圳市眾辦物業有限公司 (English for identification purpose only, Shenzhen City Zhong Ban Property Co., Ltd.) as the lessor, entered into a tenancy agreement ("PRC Tenancy Agreement") in respect of the lease of Rooms 1401A and 1401B, Tower 1, China Phoenix Tower, No. 26-3 Central District, Futian District, Shenzhen City, PRC ("PRC Premises") for a term of two years from 18 August 2025 to 17 August 2027. Further details of the PRC Tenancy Agreement are set out in the announcement of the Company dated 6 August 2025.

22. 報告期後事項

於二零二五年八月六日，本公司之全資附屬公司匯財亞網科技（深圳）有限公司（作為租戶）與深圳市眾辦物業有限公司（作為出租人）訂立租賃協議（「中國租賃協議」），內容有關租賃中國深圳市福田區中心區26-3中國鳳凰大廈1棟1401A及1401B（「中國物業」），租期由二零二五年八月十八日起至二零二七年八月十七日止，為期兩年。中國租賃協議的進一步詳情載於本公司日期為二零二五年八月六日的公告。



On 7 August 2025, the Company as tenant, and Max Trinity Limited as the landlord, entered into the tenancy agreement (“HK Tenancy Agreement”) to renew the existing tenancy agreement dated 19 August 2022 in respect of the lease of Apartment No. C, 4th Floor, Block CD and Car Parking Space No. 150, Grenville House, Nos. 1 & 3 Magazine Gap Road, Hong Kong (“HK Premises”) for a term of three years from 15 September 2025 to 14 September 2028 (both days inclusive). Further details of the HK Tenancy Agreement are set out in the announcement of the Company dated 7 August 2025.

In accordance with HKFRS 16 “Leases”, the Company was required to recognise the value of the right-of-use asset in connection with the lease of the PRC Premises under the PRC Tenancy Agreement and the HK Premises under the HK Tenancy Agreement in the Company’s consolidated statement of financial position. Accordingly, each of the transactions contemplated under the PRC Tenancy Agreement and HK Tenancy Agreement was regarded as an acquisition of assets by the Group for the purpose of the GEM Listing Rules.

23. APPROVAL OF FINANCIAL STATEMENTS

The interim financial statements were approved and authorised for issue by the Board on 25 August 2025.

於二零二五年八月七日，本公司（作為租戶）與萬晴有限公司（作為業主）訂立租賃協議（「香港租賃協議」），以重續日期為二零二二年八月十九日的現有租賃協議，內容有關租賃香港馬己仙峽道1號及3號嘉慧園CD座4樓C室及第150號停車位（「香港物業」），租期由二零二五年九月十五日至二零二八年九月十四日止（包括首尾兩日），為期三年。香港租賃協議的進一步詳情載於本公司日期為二零二五年八月七日的公告。

根據香港財務報告準則第16號「租賃」，本公司須於其綜合財務狀況表中確認與中國租賃協議項下中國物業及香港租賃協議項下香港物業租賃有關之使用權資產價值。因此，就GEM上市規則而言，中國租賃協議及香港租賃協議項下擬進行之各項交易均被視為本集團一項資產收購。

23. 批准財務報表

該中期財務報表已於二零二五年八月二十五日獲董事會批准及授權發佈。

MANAGEMENT DISCUSSION AND ANALYSIS

During the six months ended 30 June 2025 ("Period"), the Group was principally engaged in the provision of financial trading software solutions, provision of other IT and internet financial platforms services, money lending business and assets investments in Hong Kong.

Business Review

The Hong Kong's economy continued to grow solidly in the second quarter of 2025, supported by the Government's various measures to bolster consumption sentiment, attract investment, diversify markets, and promote economic growth. These measures will continue to provide steadfast support for various segments of the Hong Kong's economy.

During the Period, the Group's provision of financial trading software solutions business, with its strong market position and solid reputation in the industry, remained stable. At the same time, the Group has been proactively exploring new opportunities and actively participating in project tenders for the provision of broader IT services. These efforts are aligned with the Group's strategy to diversify income streams and strengthen the resilience of its business model for long-term sustainable growth. The Group will continue to closely monitor the overall economic environment and adjust its business strategy accordingly.

Provision of financial trading software solutions

During the Period, the provision of financial trading software solutions business division remained as the key source of income of the Group. The segment revenue from external customers contributed by the Group's principal operating subsidiary, iAsia Online Systems Limited ("iAsia"), amounted to approximately HK\$20,961,000 (six months ended 30 June 2024: approximately HK\$21,475,000), representing a decrease of approximately 2.4% mainly as a result of the decrease in the revenue recognised from sales of merchandise and projects of hosting and related service fee during the Period. The results of iAsia has inevitably been affected by the local stagnant and conservative economic sentiment as well as fierce market competition.

iAsia has built up a reputation in the financial trading software solutions industry in Hong Kong and has a well-established customer base of sizeable banks and brokerage firms. During the Period, iAsia continued to strive for excellence in its products and services with its experienced fintech workforce. Its financial trading software solutions were further optimised and enhanced to address current market trends and requirements as well as the evolving needs of customers' businesses.

管理層討論及分析

於截至二零二五年六月三十日止六個月（「期內」），本集團主要於香港從事提供金融交易軟件解決方案、提供其他資訊科技及互聯網金融平台服務、借貸業務及資產投資。

業務回顧

香港經濟於二零二五年第二季度持續穩健增長，乃受惠於政府為提振消費情緒、吸引投資、拓展市場及促進經濟增長而採取的多項措施。該等措施將繼續為香港各經濟環節提供堅實支持。

於期內，本集團提供的金融交易軟件解決方案業務，憑藉其強大的市場定位及良好的業內聲譽保持穩定。同時，本集團一直積極探索新機會並積極參與項目招標以提供更廣泛的資訊科技服務。該等舉措符合本集團多元化收入來源及增強業務模式韌性從而實現長期可持續發展的戰略。本集團將繼續密切監察整體經濟環境，並相應調整其業務策略。

提供金融交易軟件解決方案

於期內，提供金融交易軟件解決方案的業務分部仍為本集團的主要收入來源。本集團主要營運附屬公司亞洲網上系統有限公司（「亞網」）貢獻的來自外部客戶的分部收益約為20,961,000港元（截至二零二四年六月三十日止六個月：約21,475,000港元），減少約2.4%，主要乃由於期內自銷售商品及伺服器寄存項目及相關服務費確認的收益減少。因貿易衝突升級及股市波動，亞網的業績不可避免地受到本地經濟停滯不前及保守的經濟情緒以及市場競爭激烈的影響。

亞網已於香港的金融交易軟件解決方案行業建立聲譽及擁有具規模的銀行及經紀行的成熟客戶群。於期內，亞網與其經驗豐富的金融科技人才繼續追求卓越產品及服務，進一步優化及增強其金融交易軟件解決方案，以迎合當前市場趨勢及要求以及客戶業務不斷變化的需求。



In order to maintain its competitiveness in the market, the Group is planning to expand its research and development team in Shenzhen with a view to further strengthen iAsia's research and customer support capabilities.

Provision of other IT and internet financial platforms services

During the Period, no revenue was generated from the provision of other IT and internet financial platforms services business division (six months ended 30 June 2024: Nil).

Throughout the Period, in order to diversify the source of income, the Group has been actively seeking for opportunities and participating in project tenders in providing other IT services, including but not limited to services related to artificial intelligence, blockchain technology, application development, etc., reflecting the Group's capability to deliver tailored technology solutions to meet the varying needs of different market sectors. The Group anticipates that some of these opportunities will materialize into closed deals, with positive results expected to emerge in the coming years.

Money lending business

During the Period, revenue derived from the money lending business division amounted to approximately HK\$1,534,000 (six months ended 30 June 2024: approximately HK\$922,000), representing an increase of approximately 66.4%. The interest rate charged to customers during the Period ranged from 8% per annum to 35.5% per annum (six months ended 30 June 2024: ranged from 8% per annum to 35.5% per annum). During the Period, the Group recorded a provision for impairment loss on loan and interest receivables of approximately HK\$4,069,000 (six months ended 30 June 2024: reversal of provision for impairment loss on loan and interest receivables of approximately HK\$808,000). The provision for impairment loss on loan and interest receivables for the Period had increased as there were 3 personal and unsecured loans changed from under Stage 2 to Stage 3 under the expected credit loss ("ECL") model of the Group and, apart from that, there was no material change in the credit status and credentials of the loan and interest receivables of the Group as at 30 June 2025 and 31 December 2024 using the Group's ECL model. In assessing the ECL allowance for loan and interest receivables, the Group considered (i) the loan receivables which have been past due as at 30 June 2025; (ii) the repayment history of loan and interest receivables of each borrower during the Period; and (iii) the probability of default rate due to the inability of the borrowers to make repayments to the Group when due.

為維持其於市場的競爭力，本集團計劃擴大其於深圳的研發團隊，旨在進一步提高亞網的研究及客戶支持能力。

提供其他資訊科技及互聯網金融平台服務

於期內，提供其他資訊科技及互聯網金融平台服務業務分部並無產生收益（截至二零二四年六月三十日止六個月：無）。

於整個期內，為令收入來源多元化，本集團一直積極尋求機會並參與提供其他資訊科技服務的項目招標，包括但不限於與人工智能、區塊鏈技術、應用開發等相關的服務，反映了本集團提供定制技術解決方案以滿足不同市場領域的不同需求的能力。本集團預計部分該等機會將轉化為成交交易，未來幾年預計將產生正向業績。

借貸業務

於期內，借貸業務分部產生之收益約為1,534,000港元（截至二零二四年六月三十日止六個月：約922,000港元），增加約66.4%。於期內向客戶收取之利率介乎每年8%至每年35.5%（截至二零二四年六月三十日止六個月：介乎每年8%至每年35.5%）。於期內，本集團錄得應收貸款及利息減值虧損撥備約4,069,000港元（截至二零二四年六月三十日止六個月：應收貸款及利息減值虧損撥備撥回約808,000港元）。期內應收貸款及利息減值虧損撥備有所增加，原因是根據本集團預期信貸虧損（「預期信貸虧損」）模型有三筆個人無抵押貸款由階段2變更至階段3，除此之外，本集團於二零二五年六月三十日及二零二四年十二月三十一日使用本集團預期信貸虧損模型，其應收貸款及利息的信貸狀況及資信概無發生重大變化。於評估應收貸款及利息之預期信貸虧損撥備時，本集團已考慮(i)於二零二五年六月三十日已逾期之應收貸款；(ii)於期內各借款人的應收貸款及利息的還款記錄；及(iii)因借款人未能於到期時向本集團還款之違約率概率。

The Group's money lending business will remain a sustainable business sector of the Group. The management of the Group monitors the loan and interest receivables balances on an ongoing basis. In order to minimise the credit risks and default risks associated with the money lending business, the Group has implemented adequate internal control policies and work procedure manual in relation to the provision of the loan financing services. When clients approach the Group for a request on loan financing, client identification procedures will take place with officers of the Group enquiring the potential clients' information. Individual clients are required to provide documents including but not limited to his/her Hong Kong identity card or passport and residential address proof and corporate clients are required to provide documents including but not limited to the certificate of incorporation, registers of members and directors, the articles of association, the certificate of incumbency and/or certificate of good standing (where applicable).

Generally, credit worthiness assessments will take place for potential individual and corporate clients by (i) doing financial assessments such as obtaining bank and security statements, income proof, property proof, its audited financial statements and/or the latest management account (if any); and (ii) conducting different searches such as bankruptcy or winding up search, land search and credit search.

The Group timely reviews its clients' credit risk and the extent required for its clients' due diligence and the ageing of loan and interest receivables balances. The Group also tightly controls the overdue balances by continuously monitoring the loan and interest payment according to the terms of the loan agreements and following up closely with the clients as to the deadlines in payment of the loan or interest.

A debts collection policy is also in place within the Group to collect borrowers' outstanding debts, which includes (i) sending reminder letters or e-mails or Whatsapp to borrowers for repayments; (ii) arranging for negotiations with borrowers for the repayment or settlement of loans; and (iii) requesting settlement of outstanding amount owed to the Group through telephone calls, from time to time. The Group may instruct legal advisers to issue demand letters for loans and interests having been overdue for a certain period of time and advise and assist in the potential legal actions required for the enforcement of the loans with default in repayment.

本集團的借貸業務仍將為本集團之可持續發展業務分部。本集團管理層持續監察應收貸款及利息結餘。為將與借貸業務相關的信貸風險及違約風險降至最低，本集團已就提供貸款融資服務實施充分的內部監控政策及工作程序手冊。倘客戶向本集團提出貸款融資請求，本集團將啟動客戶身份識別程序，本集團工作人員將查詢潛在客戶的資料。個人客戶須提供（包括但不限於）彼之香港身份證或護照及住址證明等文件，而企業客戶則須提供（包括但不限於）註冊證書、股東及董事名冊、組織章程細則、董事在職證明及／或公司存續證明（如適用）。

一般而言，對潛在個人及企業客戶的信譽評估將透過以下方式進行：(i)進行財務評估，如獲取銀行及證券報表、收入證明、財產證明、其經審核財務報表及／或最新管理賬目（如有）；及(ii)進行多種調查，如破產或清盤調查、土地查冊及信用調查。

本集團及時審核其客戶的信貸風險、客戶盡職調查所需範圍以及應收貸款及利息結餘的賬齡。本集團亦根據貸款協議條款持續監察貸款及利息支付，並密切跟進客戶有關貸款或利息支付的期限，嚴格控制逾期結餘。

本集團亦制定債務收回政策以收回借款人的尚未償還債務，包括(i)向借款人發送要求還款的催繳函或催繳電郵或Whatsapp；(ii)就償還或結算貸款安排與借款人進行磋商；及(iii)不時透過電話催繳要求清償結欠本集團的尚未償還金額。本集團可指示法律顧問就逾期一定期限的貸款及利息發出催款函，並就強制執行拖欠還款之貸款須採取的潛在法律行動提供意見及協助。



Assets investments

The portfolio of the Group's assets investments business during the Period consisted of investments in securities that are held for trading. The carrying amount of the Group's securities investments measured at fair value through profit or loss decreased from approximately HK\$9,005,000 as at 31 December 2024 to approximately HK\$7,284,000 as at 30 June 2025 as the Group purchased and disposed of securities that are held for trading of approximately HK\$275,000 and approximately HK\$2,991,000 respectively during the Period and recognised a change in fair value reflecting a net gain of approximately HK\$995,000 (six months ended 30 June 2024: a net loss of approximately HK\$3,422,000) from the Group's securities investments during the Period. As at 30 June 2025, no individual securities investments at fair value accounted for 5% or more of the Group's total assets (31 December 2024: Nil). During the Period, no dividend income was received by the Group from its investments in listed securities that are held for trading (six months ended 30 June 2024: Nil).

The Directors expect that the stock market in Hong Kong will remain volatile, which may affect the performance of the Group's securities investments, which consist of mainly securities listed on the Hong Kong stock market. The Board believes that the performance of the securities investments of the Group will be dependent on the financial and operating performance of the investee companies and market sentiment, which are affected by factors, such as interest rate movements and performance of the macro economy. The Group will continue to adopt a conservative investment approach in its trading of listed securities on the Hong Kong stock market and closely monitor the performance of its securities investment portfolio.

Other investments: Equity investment (not held for trading) – China Parenting Network Holdings Limited (“CPN”)

As at 30 June 2025, the Group's other investments that are not held for trading included 3,307,000 ordinary shares of CPN (“CPN Shares”), the issued shares of which are listed on the Main Board of the Stock Exchange (Stock Code: 1736), being approximately 0.96% of the total issued shares of CPN. CPN, together with its subsidiaries, operate an online platform focusing on the CBM (children, babies, and maternity) market in the People's Republic of China (“PRC”) and are mainly engaged in (i) provision of marketing and promotional services through its platform; (ii) sale of goods in the PRC. The Group will continue to hold the CPN Shares for dividend income.

The CPN Shares were measured at fair value at approximately HK\$139,000 as at 30 June 2025 (31 December 2024: approximately HK\$265,000). During the Period, the fair value loss of CPN Shares transferred to the financial assets measured at fair value through other comprehensive income reserve of the Group was approximately HK\$126,000 (six months ended 30 June 2024: fair value loss of approximately HK\$50,000). During the Period, no dividend income was received from this investment (six months ended 30 June 2024: Nil).

資產投資

本集團於期內的資產投資業務組合包括持作買賣的證券投資。本集團按公平價值計入損益計量的證券投資賬面值由二零二四年十二月三十一日的約9,005,000港元減少至二零二五年六月三十日的約7,284,000港元，乃由於本集團於期內購入及出售持作買賣的證券分別約275,000港元及約2,991,000港元，並自本集團的證券投資確認於期內公平價值變動，反映收益淨額約995,000港元（截至二零二四年六月三十日止六個月：虧損淨額約3,422,000港元）所致。於二零二五年六月三十日，概無按公平價值計量之個別證券投資佔本集團資產總值5%或以上（二零二四年十二月三十一日：無）。於期內，本集團並無收到持作買賣的上市證券投資的股息收入（截至二零二四年六月三十日止六個月：無）。

董事預期香港股市將持續波動，其或會影響本集團證券（主要包括於香港股票市場上市的證券）投資的表現。董事會相信，本集團證券投資的表現將取決於被投資公司的財務及營運表現以及市場氣氛，而該等方面受利率變動及宏觀經濟表現等因素影響。本集團將繼續採用謹慎的投資策略買賣香港股市的上市證券，並密切監控其證券投資組合的表現。

其他投資：股本投資（並非持作買賣）－中國育兒網絡控股有限公司（「中國育兒網絡」）

於二零二五年六月三十日，本集團並非持作買賣的其他投資包括中國育兒網絡（其已發行股份於聯交所主板上市，股份代號：1736）的3,307,000股普通股（「中國育兒網絡股份」），即中國育兒網絡全部已發行股份的約0.96%。中國育兒網絡及其附屬公司經營一個專注於中華人民共和國（「中國」）孕嬰童市場之網絡平台，主要在中國從事(i)透過其平台提供營銷及推廣服務；(ii)銷售商品。本集團將繼續持有中國育兒網絡股份以獲取股息收入。

於二零二五年六月三十日，中國育兒網絡股份按公平價值計量約為139,000港元（二零二四年十二月三十一日：約265,000港元）。於期內，轉撥至本集團按公平價值計入其他全面收入的金融資產之儲備的中國育兒網絡股份的公平價值虧損約為126,000港元（截至二零二四年六月三十日止六個月：公平價值虧損約50,000港元）。於期內，並無從該投資收取股息收入（截至二零二四年六月三十日止六個月：無）。

Financial Review

Revenue, gross profit and gross profit margin

Revenue of the Group for the Period was approximately HK\$22,495,000 (six months ended 30 June 2024: approximately HK\$22,397,000), representing an increase of approximately 0.4% as compared with that of the corresponding period in 2024. The increase in revenue was mainly due to the combined effects of: (i) a decrease in the revenue recognised from sales of merchandise and projects of hosting and related service of iAsia; and (ii) an increase in the revenue from money lending business.

Gross profit of the Group for the Period was approximately HK\$12,527,000 (six months ended 30 June 2024: approximately HK\$10,939,000), representing an increase of approximately 14.5% as compared with that of the corresponding period in 2024. Gross profit margin of the Group for the Period was approximately 55.7% (six months ended 30 June 2024: approximately 48.8%), representing an increase of approximately 6.9% (in absolute amount) as compared with that of the corresponding period in 2024. Such increase in the gross profit and the gross profit margin of the Group was mainly due to the increase in the gross profit margin of the financial trading software solutions business and the Group's effective control over the related direct cost.

Provision for impairment loss on loan and interest receivables

The Group has recorded a provision for impairment loss on loan and interest receivables of approximately HK\$4,069,000 during the Period (six months ended 30 June 2024: a reversal of provision for impairment loss on loan and interest receivables of approximately HK\$808,000). The assessment of the Group's provision for impairment loss on loan and interest receivables for the Period was performed under the ECL model in accordance with HKFRS 9 Financial Instruments. The key measuring parameters and inputs of the ECL approach include probability of default, loss given default and exposure at default, which are based on the assessed creditworthiness of the borrowers.

There was no significant change to the bases, assumptions and inputs adopted in the ECL assessment for the Period from those adopted in the corresponding period in 2024.

The Company has instructed its legal advisers to issue demand letters to the borrowers who have overdue loans for more than 90 days, demanding immediate repayment of the outstanding loan principals and interests. Legal advice has been sought for potential further legal actions including but not limited to issuing statutory demands. The Company will carry on ongoing periodic review and negotiations with the borrowers for repayment or settlement of their overdue balances.

財務回顧

收益、毛利及毛利率

本集團於期內的收益約為22,495,000港元（截至二零二四年六月三十日止六個月：約22,397,000港元），較二零二四年同期的收益增加約0.4%。收益增加主要由於以下各項的綜合影響：(i)自亞網的銷售商品及伺服器寄存項目及相關服務確認的收益減少；及(ii)借貸業務收益增加。

本集團於期內的毛利約為12,527,000港元（截至二零二四年六月三十日止六個月：約10,939,000港元），較二零二四年同期的毛利增加約14.5%。本集團於期內的毛利率約為55.7%（截至二零二四年六月三十日止六個月：約48.8%），較二零二四年同期的毛利率增加約6.9%（按絕對數計算）。本集團毛利及毛利率增加主要是由於金融交易軟件解決方案業務的毛利率略有增加及本集團對相關直接成本的有效控制所致。

應收貸款及利息的減值虧損撥備

於期內，本集團錄得應收貸款及利息的減值虧損撥備約4,069,000港元（截至二零二四年六月三十日止六個月：應收貸款及利息減值虧損撥備撥回約808,000港元）。本集團根據香港財務報告準則第9號金融工具項下之預期信貸虧損模型對於期內應收貸款及利息的減值虧損撥備進行評估。預期信貸虧損法之主要計量參數及輸入數據包括基於借款人經評估的信貸質素的違約概率、違約虧損率及違約風險。

與二零二四年相應期間所採納者相比，於期內預期信貸虧損評估所採納的基準、假設及輸入數據並無重大變化。

本公司已指示法律顧問向貸款逾期超過90天的借款人發出催款函，要求彼等立即償還未償還貸款本金及利息。本公司已就可能進一步採取的法律行動尋求法律意見，包括但不限於發出法定償債書。本公司將繼續定期審核及就償還或結算逾期結餘與借款人協商。



Administrative expenses

The Group's administrative expenses for the Period amounted to approximately HK\$17,066,000 (six months ended 30 June 2024: approximately HK\$18,323,000), representing a decrease of approximately 6.8% as compared with that of the corresponding period in 2024. The decrease was primarily attributable to the implementation of cost control and efficiency enhancement measures by the Group during the Period.

Loss for the Period

The Group recorded a net loss after tax of approximately HK\$7,722,000 for the Period (six months ended 30 June 2024: approximately HK\$9,888,000). The decrease in net loss was mainly due to the combined effects of (i) the increase in the gross profit from approximately HK\$10,939,000 in the six months ended 30 June 2024 to approximately HK\$12,527,000 in the Period; (ii) the turnaround to the net fair value gain on financial assets at FVTPL from a loss of approximately HK\$3,422,000 in the six months ended 30 June 2024 to a gain of approximately HK\$995,000 in the Period; (iii) the provision for impairment loss on loan and interest receivables of approximately HK\$4,069,000 recorded in the Period (six months ended 30 June 2024: the reversal of provision for impairment loss on loan and interest receivables of approximately HK\$808,000); and (iv) the decrease in the administrative expenses from approximately HK\$18,323,000 in the six months ended 30 June 2024 to approximately HK\$17,066,000 in the Period.

Financial Resources, Liquidity and Capital Structure

As at 30 June 2025, the Group's bank and cash balances were approximately HK\$13,435,000 (31 December 2024: approximately HK\$10,857,000). The net current assets of the Group as at 30 June 2025 amounted to approximately HK\$35,623,000 (31 December 2024: approximately HK\$40,902,000). As at 30 June 2025, approximately 97.6% (31 December 2024: approximately 99.3%) of the Group's cash and cash equivalents were denominated in Hong Kong dollars, while the remaining balance was denominated in Renminbi. The current ratio of the Group, which was defined as total current assets divided by total current liabilities, was approximately 2.5 times as at 30 June 2025 (31 December 2024: approximately 2.5 times).

As at 30 June 2025, the Group's total borrowing was comprised solely of a bank finance lease amounting to approximately HK\$478,000 (31 December 2024: approximately HK\$692,000) with annual effective interest rate at 4.83% (31 December 2024: 4.83%) and denominated in Hong Kong dollars. The Group's bank finance lease will be matured and settled on 27 October 2026. As at 30 June 2025, the gearing ratio of the Group, which was defined as total borrowing divided by total assets, was approximately 0.01 (31 December 2024: 0.01).

As at 30 June 2025, the capital of the Company comprised ordinary shares only.

行政開支

本集團於期內的行政開支約為17,066,000港元(截至二零二四年六月三十日止六個月:約18,323,000港元),較二零二四年同期的行政開支減少約6.8%。減少乃主要由於本集團於期內實施成本控制及提效措施。

期內虧損

本集團於期內錄得除稅後虧損淨額約7,722,000港元(截至二零二四年六月三十日止六個月:約9,888,000港元)。淨虧損減少乃主要由於以下各項的綜合影響:(i)毛利由截至二零二四年六月三十日止六個月約10,939,000港元增加至期內約12,527,000港元;(ii)按公平價值計入損益的金融資產之公平價值收益淨額由截至二零二四年六月三十日止六個月的虧損約3,422,000港元轉為期內的收益約995,000港元;(iii)期內錄得應收貸款及利息減值虧損撥備約4,069,000港元(截至二零二四年六月三十日止六個月:應收貸款及利息減值虧損撥備撥回約808,000港元);及(iv)行政開支由截至二零二四年六月三十日止六個月約18,323,000港元減少至期內約17,066,000港元。

財務資源、流動資金及資本架構

於二零二五年六月三十日,本集團的銀行及現金結餘約為13,435,000港元(二零二四年十二月三十一日:約10,857,000港元)。於二零二五年六月三十日,本集團的流動資產淨值約為35,623,000港元(二零二四年十二月三十一日:約40,902,000港元)。於二零二五年六月三十日,本集團約97.6%(二零二四年十二月三十一日:約99.3%)的現金及現金等價物以港元計值,餘額則以人民幣計值。於二零二五年六月三十日,本集團的流動比率(界定為流動資產總值除以流動負債總額)約為2.5倍(二零二四年十二月三十一日:約2.5倍)。

於二零二五年六月三十日,本集團借貸總額僅包括銀行融資租賃約478,000港元(二零二四年十二月三十一日:約692,000港元),年實際利率為4.83%(二零二四年十二月三十一日:4.83%),以港元計值。本集團的銀行融資租賃將於二零二六年十月二十七日期滿及結算。於二零二五年六月三十日,本集團的資產負債率(界定為借貸總額除以資產總值)約為0.01(二零二四年十二月三十一日:0.01)。

於二零二五年六月三十日,本公司的資本僅包括普通股。

Treasury and Funding Policies

The Group adopts a prudent approach with respect to its treasury and funding policies, and its financial and fundraising activities are subject to effective management and supervision. The Group manages its capital to ensure that the entities in the Group will be able to continue as a going concern while maximising the return to the shareholders ("Shareholders") of the Company through optimisation of the debt and equity balance.

Foreign Exchange Exposure

During the Period, the business activities of the Group were mainly denominated in Hong Kong dollars. The Directors did not consider that the Group was exposed to any significant foreign currency exchange risks. During the Period, the Group did not adopt any financial instruments for hedging purposes.

Contingent Liabilities

As at 30 June 2025, the Group did not have any contingent liabilities (31 December 2024: Nil).

Capital Commitments

As at 30 June 2025, the Group did not have any capital commitments (31 December 2024: Nil).

Capital Structure and Fund Raising Activities

On 5 December 2023, the Board proposed to (i) increase the existing authorised share capital of the Company from HK\$10,000,000 divided into 200,000,000 ordinary shares with a par value of HK\$0.05 each to HK\$100,000,000 divided into 2,000,000,000 shares by creating additional 1,800,000,000 unissued shares ("Increase in Authorised Share Capital"); and (ii) raise approximately HK\$27.98 million by issuing up to 378,174,702 new ordinary shares to the qualifying Shareholders on the basis of three (3) rights shares ("Rights Shares") for every one (1) share in issue at the subscription price of HK\$0.074 per share ("Rights Issue").

The Company also entered into a placing agreement with a placing agent, pursuant to which the placing agent has conditionally agreed to procure placees, on a best effort basis, to subscribe for the unsubscribed Rights Shares and unsold Rights Shares as part of the compensatory arrangements ("Placing").

財政及資金政策

本集團對其財政及資金政策採取審慎的態度，且其財務及籌資活動均受到有效管理及監督。本集團管理其資本以確保本集團實體將能夠持續經營，同時透過優化債務及權益結餘，為本公司股東（「股東」）回報實現最大化。

外匯風險

於期內，本集團之業務活動主要以港元計值。董事認為本集團並無承受任何重大外匯風險。於期內，本集團並無採納任何金融工具作為對沖用途。

或然負債

於二零二五年六月三十日，本集團並無任何或然負債（二零二四年十二月三十一日：無）。

資本承擔

於二零二五年六月三十日，本集團並無任何資本承擔（二零二四年十二月三十一日：無）。

資本架構及籌資活動

於二零二三年十二月五日，董事會建議(i)透過增設1,800,000,000股未發行股份，將本公司現有法定股本由10,000,000港元（分為200,000,000股每股面值0.05港元的普通股）增加至100,000,000港元（分為2,000,000,000股股份）（「增加法定股本」）；及(ii)按每持有一(1)股已發行股份獲發三(3)股供股股份（「供股股份」）之基準，以認購價每股0.074港元向本公司合資格股東發行最多378,174,702股新普通股，藉以籌集金額約27.98百萬港元（「供股」）。

本公司亦與配售代理訂立配售協定，據此，配售代理有條件同意按盡力基準促使承配人認購未獲認購供股股份及未售出供股股份，作為補償安排的一部分（「配售事項」）。



An extraordinary general meeting was held by the Company on 16 January 2024, and the above proposed events were approved by the shareholders of the Company. Upon the completion of the Rights Issue and the Placing, the number of shares of the Company in issue was increased by 378,174,702, resulting in a credit to share capital and share premium by HK\$18,909,000 and HK\$7,602,000, respectively after netting of the related cost of approximately HK\$1,474,000. Details of the Increase in Authorised Share Capital, the Rights Issue and the Placing are disclosed in the Company's announcements dated 5 December 2023, 18 December 2023, 19 December 2023, 16 January 2024, 16 February 2024 and 27 February 2024, the Company's circular dated 28 December 2023 and the Company's prospectus dated 29 January 2024.

The Directors are of the view that the Rights Issue was in the best interests of the Company and the Shareholders as a whole and that the Rights Issue was an appropriate fundraising method to strengthen the capital base of the Company, which in turn will support the Company's continuing development and business growth, while allowing the qualifying Shareholders to maintain their proportional shareholdings in the Company.

The Company intended to apply the net proceeds from the Rights Issue (i) to support the research and development centre in Shenzhen Futian District, PRC, instead of Qianhai, PRC as stated in the Company's prospectus dated 29 January 2024 due to better terms of the tenancy of premises in such location secured by the Group ("Shenzhen R&D Center"), (ii) to expand the customer support, product development, and research and compliance teams in Hong Kong, and support these teams with relevant equipment and infrastructure, (iii) to develop new IT system products to explore business opportunities in other geographical locations, such as Southeast Asia, and (iv) as general working capital of the Group. For further details of the Rights Issue, please refer to the announcement of the Company dated 5 December 2023 and the Company's circular dated 28 December 2023 and the Company's prospectus dated 29 January 2024.

The Rights Issue was completed on 28 February 2024. As such, 378,174,702 ordinary shares with par value of HK\$0.05 each (with aggregate nominal value of HK\$18,908,735.1), were issued and allotted under the Rights Issue with net proceeds (after deduction of expenses) of approximately HK\$26.51 million raised. The issue price and net price per Rights Share were HK\$0.074 and approximately HK\$0.069 respectively. The closing price of the share of the Company as quoted on the Stock Exchange on 5 December 2023 was HK\$0.103 per share. Reference is made to the announcement of the Company dated 27 February 2024.

本公司已於二零二四年一月十六日舉行股東特別大會，而上述建議事項已獲本公司股東批准。供股及配售事項完成後，本公司已發行股份數目增加378,174,702股，扣除相關成本約1,474,000港元後，致使股本及股份溢價分別進賬18,909,000港元及7,602,000港元。有關增加法定股本、供股及配售事項的詳情披露於本公司日期為二零二三年十二月五日、二零二三年十二月十八日、二零二三年十二月十九日、二零二四年一月十六日、二零二四年二月十六日及二零二四年二月二十七日的公告、本公司日期為二零二三年十二月二十八日的通函及本公司日期為二零二四年一月二十九日的供股章程。

董事認為供股符合本公司及本公司股東的整體最佳利益，且供股為鞏固本公司資本基礎的合適集資方式，進而將支持本公司的持續發展及業務增長，並讓本公司合資格股東維持彼等於本公司的股權比例。

本公司擬將供股所得款項淨額用於(i)由於本集團於該地點獲得的承諾租約（「深圳研發中心」）具有更好的條款，故支持位於中國深圳市福田區的研發中心，而非本公司於二零二四年一月二十九日刊發的供股章程中所述的中國前海，(ii)擴大香港的客戶支持、產品開發、研究及合規團隊，並為該等團隊提供相關設備及基礎設施，(iii)開發新資訊科技系統產品，以發掘東南亞等其他地域之商機及(iv)作為本集團的一般營運資金。有關供股之進一步詳情，請參閱本公司日期為二零二三年十二月五日之公告及本公司日期為二零二三年十二月二十八日之通函及本公司日期為二零二四年一月二十九日之供股章程。

供股於二零二四年二月二十八日完成。因此，378,174,702股每股面值0.05港元的普通股（總面值為18,908,735.1港元）已根據供股發行及配發，籌集所得款項淨額（扣除開支後）約26.51百萬港元。發行價及每股供股股份淨價分別為0.074港元及約0.069港元。本公司於二零二三年十二月五日在聯交所所報的股份收市價為每股股份0.103港元。請參閱本公司日期為二零二四年二月二十七日的公告。

As at 1 January 2025, the unutilised net proceeds of the Rights Issue amounted to approximately HK\$6.82 million, which have been fully utilised during the Period. As at 30 June 2025, the utilisation of the net proceeds of the Rights Issue was as follows:

於二零二五年一月一日，未動用供股所得款項淨額約為6.82百萬港元，已於期內悉數動用。於二零二五年六月三十日，供股所得款項淨額動用情況如下：

		Planned use of net proceeds	Unutilised proceeds as at 1 January 2025	Utilised net proceeds as at 30 June 2025
		所得款項淨額 之計劃用途 HK\$ million 百萬港元	於二零二五年 一月一日 未動用所得款項 HK\$ million 百萬港元	於二零二五年 六月三十日 已動用所得 款項淨額 HK\$ million 百萬港元
Net proceeds from the Rights Issue	供股所得款項淨額			
(i) To support Shenzhen R&D Center	(i) 支持深圳研發中心	9.40	2.54	9.40
(ii) To expand and support the Hong Kong teams as mentioned above	(ii) 用於擴大及支持上述香港團隊	7.10	2.41	7.10
(iii) To develop new IT system products as mentioned above	(iii) 開發上述新資訊科技系統產品	7.20	1.87	7.20
(iv) General working capital	(iv) 一般營運資金	2.81	–	2.81
Total	總計	26.51	6.82	26.51

The net proceeds of the Rights Issue were fully used according to the intentions previously disclosed, save as mentioned above.

除上述情況外，供股所得款項淨額的用途完全符合之前所披露的計劃。

Charges on the Group's Assets

As at 30 June 2025, the Group did not have any material charge on its assets (31 December 2024: Nil).

本集團之資產抵押

於二零二五年六月三十日，本集團並無任何重大資產抵押（二零二四年十二月三十一日：無）。

Material Acquisition and Disposal

During the Period, the Group did not have any material acquisition or disposal transaction.

重大收購及出售

於期內，本集團並無進行任何重大收購或出售交易。



Dividend

The Board does not recommend the payment of any interim dividend for the Period (six months ended 30 June 2024: Nil).

Employees and Remuneration Policy

As at 30 June 2025, the Group had 66 employees (31 December 2024: 66). The Group continues to maintain and upgrade the capabilities of its workforce by providing them with adequate and regular training. The Group remunerates its employees mainly based on industry practices and individual performance and experience. On top of regular remuneration, discretionary bonus and share options may be granted to eligible staff by reference to the Group's performance as well as the individual performance. Total employee benefits expense, including directors' emoluments, was approximately HK\$17,943,000 for the Period (six months ended 30 June 2024: approximately HK\$18,179,000).

The remuneration of the Directors is determined by the Board, under the recommendation from the remuneration committee of the Company, with reference to the background, qualification, experience, duties and responsibilities of the respective Directors within the Group and the prevailing market conditions.

Events after the Reporting Period

On 6 August 2025, Finsoft iAsia Technology (Shenzhen) Co., Ltd., a wholly-owned subsidiary of the Company, as the tenant, and 深圳市眾辦物業有限公司 (English for identification purpose only, Shenzhen City Zhong Ban Property Co., Ltd.) as the lessor, entered into a tenancy agreement ("PRC Tenancy Agreement") in respect of the lease of Rooms 1401A and 1401B, Tower 1, China Phoenix Tower, No. 26-3 Central District, Futian District, Shenzhen City, PRC ("PRC Premises") for a term of two years from 18 August 2025 to 17 August 2027. Further details of the PRC Tenancy Agreement are set out in the announcement of the Company dated 6 August 2025.

On 7 August 2025, the Company as tenant, and Max Trinity Limited as the landlord, entered into the tenancy agreement ("HK Tenancy Agreement") to renew the existing tenancy agreement dated 19 August 2022 in respect of the lease of Apartment No. C, 4th Floor, Block CD and Car Parking Space No. 150, Grenville House, Nos. 1 & 3 Magazine Gap Road, Hong Kong ("HK Premises") for a term of three years from 15 September 2025 to 14 September 2028 (both days inclusive). Further details of the HK Tenancy Agreement are set out in the announcement of the Company dated 7 August 2025.

In accordance with HKFRS 16 "Leases", the Company was required to recognise the value of the right-of-use asset in connection with the lease of the PRC Premises under the PRC Tenancy Agreement and the HK Premises under the HK Tenancy Agreement in the Company's consolidated statement of financial position. Accordingly, each of the transactions contemplated under the PRC Tenancy Agreement and HK Tenancy Agreement was regarded as an acquisition of assets by the Group for the purpose of the GEM Listing Rules.

股息

董事會並不建議期內派付任何中期股息（截至二零二四年六月三十日止六個月：無）。

僱員及薪酬政策

於二零二五年六月三十日，本集團有66名僱員（二零二四年十二月三十一日：66名）。本集團繼續透過向彼等提供足夠及定期培訓，以維持及提升僱員的工作能力。本集團向僱員提供之薪酬乃主要基於業內慣例以及個人表現及經驗釐定。除一般薪酬外，本集團亦會參考本集團的表現及僱員的個人表現向合資格僱員授出酌情花紅及購股權。期內，僱員福利開支總額（包括董事酬金）約為17,943,000港元（截至二零二四年六月三十日止六個月：約18,179,000港元）。

董事薪酬乃由董事會根據本公司薪酬委員會的推薦建議，參考有關董事的背景、資歷、經驗以及於本集團的職務及職責以及現行市況釐定。

報告期後事項

於二零二五年八月六日，本公司之全資附屬公司匯財亞網科技（深圳）有限公司（作為租戶）與深圳市眾辦物業有限公司（作為出租人）訂立租賃協議（「中國租賃協議」），內容有關租賃中國深圳市福田区中心區26-3中國鳳凰大廈1棟1401A及1401B（「中國物業」），租期由二零二五年八月十八日起至二零二七年八月十七日止，為期兩年。中國租賃協議的進一步詳情載於本公司日期為二零二五年八月六日的公告。

於二零二五年八月七日，本公司（作為租戶）與萬晴有限公司（作為業主）訂立租賃協議（「香港租賃協議」），以重續日期為二零二二年八月十九日的現有租賃協議，內容有關租賃香港馬己仙峽道1號及3號嘉慧園CD座4樓C室及第150號停車位（「香港物業」），租期由二零二五年九月十五日至二零二八年九月十四日止（包括首尾兩日），為期三年。香港租賃協議的進一步詳情載於本公司日期為二零二五年八月七日的公告。

根據香港財務報告準則第16號「租賃」，本公司須於其綜合財務狀況表中確認與中國租賃協議項下中國物業及香港租賃協議項下香港物業租賃有關之使用權資產價值。因此，就GEM上市規則而言，中國租賃協議及香港租賃協議項下擬進行之各項交易均被視為本集團一項資產收購。

Prospect

Under the persistently high interest rates adopted by the major economies in the world, the risk appetite for corporate investment, business expansion and personal consumption is expected to remain conservative in the near future.

The Group will continue to stay resilient and strengthen its footprint in the IT industry, with an aim to providing customers with the greatest service and technology. The Group will also continue to pursue business diversification to capture new gain and growth prospects. The Group will capitalise on its strong business foundation and network to actively explore suitable investment opportunities with an appropriate balance between risks and opportunities so as to generate returns for the Shareholders.

The money lending business is another core business segment of the Group. In view of the instability of the financial market and the economic environment in Hong Kong, the Group will implement a prudent approach in granting new loans and collect the loans it has granted and the related interest receivables from the borrowers in an active manner.

OTHER INFORMATION

Directors' and Chief Executive's Interests and Short Positions in Shares, Underlying Shares and Debentures

As at 30 June 2025, the interests and short positions of the Directors and the chief executive of the Company in the shares, underlying shares and debentures of the Company or any of its associated corporations (within the meaning of Part XV of the SFO) which were required (i) pursuant to section 352 of the SFO, to be entered in the register referred to therein; or (ii) pursuant to Rules 5.46 to 5.67 of the GEM Listing Rules, to be notified to the Company and the Stock Exchange, were as follows:

Name of Director	Capacity/nature of interest	Number of shares interested	Approximate percentage of shareholding as at 30 June 2025 於二零二五年六月三十日 股權概約百分比
董事姓名	身份／權益性質	擁有權益的股份數目 (note (a)) (附註(a))	(note (b)) (附註(b))
Ms. Tin Yat Yu Carol 田一好女士	Beneficial owner 實益擁有人	145,868,000 (L)	28.93

展望

於全球主要經濟持續高利率的情況下，預計短期內企業投資、業務擴張及個人消費的風險偏好仍趨於保守。

本集團將繼續保持堅韌不拔的精神，鞏固其在信息技術行業的地位，為客戶提供最優質的服務和技術。本集團亦會繼續追求業務多元化，以把握新的收益及增長前景。本集團將依託紮實的業務基礎及網絡，積極探索合適的投資良機，並在風險和機遇之間取得適當的平衡，為股東帶來回報。

借貸業務為本集團的另一項核心業務分部。鑒於香港金融市場及經濟環境的不穩定局面，本集團將以審慎的態度授出新貸款，並積極收回其授出的貸款及應收借款人的相關利息。

其他資料

董事及主要行政人員於股份、相關股份及債權證中之權益及淡倉

於二零二五年六月三十日，董事及本公司主要行政人員於本公司或其任何相聯法團（定義見證券及期貨條例第XV部）的股份、相關股份及債權證中，擁有(i)根據證券及期貨條例第352條須登記於該條所指的登記冊內；或(ii)根據GEM上市規則第5.46至5.67條須知會本公司及聯交所的權益及淡倉如下：



Notes:

- (a) "L" denotes long position in the ordinary shares of the Company.
- (b) The total number of the issued shares of the Company as at 30 June 2025 (i.e. 504,232,936 shares) had been used for the calculation of the approximate percentage shareholdings in the Company.

Save as disclosed above, as at 30 June 2025, none of the Directors or the chief executive of the Company had any interests or short positions in the shares, underlying shares and debentures of the Company or any of its associated corporations (within the meaning of Part XV of the SFO) which were required (i) pursuant to section 352 of the SFO, to be entered in the register referred to therein; or (ii) pursuant to Rules 5.46 to 5.67 of the GEM Listing Rules, to be notified to the Company and the Stock Exchange.

Substantial Shareholders' and Other Persons' Interests and Short Positions in Shares and Underlying Shares

So far as is known to the Directors, as at 30 June 2025, the following persons (not being a Director or chief executive of the Company) had, or were deemed to have, interests or short positions in the shares and underlying shares of the Company which were recorded in the register required to be kept by the Company under section 336 of the SFO:

Substantial shareholder

Name of shareholder	Capacity/nature of interest	Number of shares interested	Approximate percentage of shareholding as at 30 June 2025 於二零二五年六月三十日
股東名稱	身份／權益性質	擁有權益的股份數目 (note (a)) (附註(a))	股權概約百分比 (note (b)) (附註(b))
Zhang Xiongfeng 張雄峰	Beneficial owner 實益擁有人	62,394,000 (L)	12.37

Notes:

- (a) "L" denotes long position in the ordinary shares of the Company.
- (b) The total number of the issued shares of the Company as at 30 June 2025 (i.e. 504,232,936 shares) has been used for the calculation of the approximate percentage shareholdings in the Company.

Save as disclosed above, as at 30 June 2025, the Directors were not aware of any other persons (not being a Director or the chief executive of the Company) who had interests or short positions in the shares or underlying shares of the Company which would fall to be disclosed to the Company and recorded in the register required to be kept by the Company under section 336 of the SFO.

附註:

- (a) 「L」指本公司普通股之好倉。
- (b) 於二零二五年六月三十日的本公司已發行股份總數(即504,232,936股股份)用於計算本公司的股權概約百分比。

除上文所披露者外,於二零二五年六月三十日,董事或本公司主要行政人員概無於本公司或其任何相聯法團(定義見證券及期貨條例第XV部)的股份、相關股份及債權證中擁有(i)根據證券及期貨條例第352條須登記於該條所指的登記冊內的任何權益或淡倉;或(ii)根據GEM上市規則第5.46至5.67條須知會本公司及聯交所的任何權益或淡倉。

主要股東及其他人士於股份及相關股份的權益及淡倉

據董事所知,於二零二五年六月三十日,下列人士(並非董事或本公司主要行政人員)在本公司股份及相關股份中擁有或視為擁有須根據證券及期貨條例第336條記錄於本公司存置的登記冊內的權益或淡倉:

主要股東

Name of shareholder	Capacity/nature of interest	Number of shares interested	Approximate percentage of shareholding as at 30 June 2025 於二零二五年六月三十日
股東名稱	身份／權益性質	擁有權益的股份數目 (note (a)) (附註(a))	股權概約百分比 (note (b)) (附註(b))
Zhang Xiongfeng 張雄峰	Beneficial owner 實益擁有人	62,394,000 (L)	12.37

附註:

- (a) 「L」指本公司普通股之好倉。
- (b) 於二零二五年六月三十日的本公司已發行股份總數(即504,232,936股股份)用於計算本公司的股權概約百分比。

除上文披露者外,於二零二五年六月三十日,董事並不知悉任何其他人士(並非本公司董事或主要行政人員)於本公司股份或相關股份中擁有須根據證券及期貨條例第336條向本公司披露及記錄於本公司所存置登記冊內的權益或淡倉。

Purchase, Sale or Redemption of Listed Securities

Neither the Company nor any of its subsidiaries had purchased, sold or redeemed any of the Company's listed securities during the Period.

Directors' Securities Transactions

The Company has adopted a code of conduct regarding securities transactions by Directors on terms no less exacting than the required standard of dealings set out in Rules 5.48 to 5.67 of the GEM Listing Rules. Having made specific enquiry of all Directors, all Directors have confirmed that they have complied with the required standard of dealings and the code of conduct regarding securities transactions by Directors adopted by the Company during the Period.

Corporate Governance Practices

During the Period, the Company complied with all the applicable code provisions contained in the Corporate Governance Code ("CG Code") set out in Part 2 of Appendix C1 to the GEM Listing Rules then in force.

Competing Interests

Ms. Tin Yat Yu Carol (former name as Tin Yuen Sin Carol), an executive Director, is a director of Delta Wealth Finance Limited, which is principally engaged in money lending business.

Save as disclosed above, none of the Directors or their respective close associates as defined in the GEM Listing Rules had any business or interests in a business which competes or is likely to compete, either directly or indirectly, with the business of the Group during the Period. As at 30 June 2025, the Company did not have any controlling Shareholder.

Change of Directors

With effect from 1 April 2025, (1) Lin Ting has resigned as an executive Director and a member of the compliance committee ("Compliance Committee") of the Board; (2) Mr. Yu Kwan Nam Gabriel has been appointed as an executive Director and a member of the Compliance Committee; (3) Ms. Lee Kwun Ling, May Jean has resigned as an independent non-executive Director and a member of each of the audit committee ("Audit Committee"), the nomination committee ("Nomination Committee") and the remuneration committee ("Remuneration Committee") of the Board; and (4) Mr. Hung Ka Hai Clement has been appointed as an independent non-executive Director and a member of each of the Audit Committee, the Nomination Committee and the Remuneration Committee.

Changes in Directors' Information

Mr. Tang Shu Pui Simon, an independent non-executive Director, has been appointed as an independent non-executive director and a member of each of the audit committee, the compensation and benefits committee and the nomination committee of InvesTech Holdings Limited, which is listed on the Main Board of the Stock Exchange with Stock Code: 1087, with effect from 3 April 2025.

購買、出售或贖回上市證券

本公司或其任何附屬公司於期內概無購買、出售或贖回本公司任何上市證券。

董事進行證券交易

本公司已就董事進行證券交易採納行為守則，其條款之嚴格程度不遜於GEM上市規則第5.48至5.67條所載之規定交易準則。經向全體董事作出特定查詢後，全體董事已確認彼等於期內已遵守規定交易準則及本公司就董事進行證券交易所採納之行為守則。

企業管治常規

於期內，本公司已遵守當時有效的GEM上市規則附錄C1第2部分內企業管治守則（「企業管治守則」）所載之所有適用守則條文。

競爭權益

執行董事田一好女士（曾用名為田琬善）為融富財務有限公司（該公司主要從事借貸業務）的董事。

除上文所披露者外，於期內，概無董事或彼等各自之緊密聯繫人（定義見GEM上市規則）於與本集團業務直接或間接構成或可能構成競爭的任何業務或於有關業務中擁有權益。於二零二五年六月三十日，本公司並無任何控股股東。

董事變更

自二零二五年四月一日起，(1)林霆已辭任執行董事及董事會合規委員會（「合規委員會」）成員；(2)余鈞楠先生已獲委任為執行董事及合規委員會成員；(3)李筠翎女士已辭任獨立非執行董事及董事會審核委員會（「審核委員會」）、提名委員會（「提名委員會」）及薪酬委員會（「薪酬委員會」）各自之成員；及(4)洪嘉禧先生已獲委任為獨立非執行董事及審核委員會、提名委員會及薪酬委員會各自之成員。

董事資料變動

自二零二五年四月三日起，獨立非執行董事鄧澍煒先生已獲委任為威訊控股有限公司（其於聯交所主板上市，股份代號：1087）的獨立非執行董事以及審核委員會、薪酬及福利委員會及提名委員會各自之成員。



The name of Ms. Liu Mung Ting, an executive Director and the chief executive officer of the Company, changed to Ms. Tin Wun Yan Kelly with effect from 22 May 2025.

Mr. Hung Ka Hai Clement, an independent non-executive Director, has resigned as an independent non-executive director, the chairman of the audit committee and a member of each of the remuneration committee and the nomination committee of USPACE Technology Group Limited, which is listed on the Main Board of the Stock Exchange with Stock Code: 1725, with effect from 1 July 2025.

Pursuant to Rule 17.50A(1) of the GEM Listing Rules, save as disclosed above, there was no other change in the information required to be disclosed pursuant to paragraphs (a) to (e) and (g) of Rule 17.50(2) of the GEM Listing Rules in the course of the term of office of a Director.

Audit Committee

The Company established the Audit Committee on 10 September 2013 with written terms of reference posted on the websites of the GEM and of the Company. Such written terms of reference were revised and adopted by the Board on 29 December 2015 in accordance with the revised CG Code taking effect on 1 January 2016. The primary duties of the Audit Committee are, among other matters, to review the Company's financial information and monitor the Company's financial reporting system, risk management and internal control systems.

At the date of this report, the Audit Committee comprises three independent non-executive Directors, namely Mr. Hon Ming Sang (chairman), Mr. Tang Shu Pui Simon and Mr. Hung Ka Hai Clement. Each committee meeting was chaired by an independent non-executive Director.

The unaudited condensed consolidated results of the Group for the Period and this report have been reviewed by the Audit Committee, which was of the opinion that the preparation of such results and report complied with the applicable accounting standards and requirements and that adequate disclosures have been made.

On behalf of the Board
Finsoft Financial Investment Holdings Limited
Ms. Tin Yat Yu Carol
Chairman

Hong Kong, 25 August 2025

As at the date of this report, the Board consists of Ms. Tin Yat Yu Carol being an executive Director and the chairman of the Board, Ms. Tin Wun Yan Kelly being an executive Director and the chief executive officer of the Company and Mr. Yu Kwan Nam Gabriel being an executive Director, and Mr. Hon Ming Sang, Mr. Tang Shu Pui Simon and Mr. Hung Ka Hai Clement being the independent non-executive Directors.

自二零二五年五月二十二日起，本公司執行董事兼行政總裁廖夢婷女士改名為田煥昕女士。

自二零二五年七月一日起，獨立非執行董事洪嘉禧先生已辭任洲際航天科技集團有限公司（其於聯交所主板上市，股份代號：1725）的獨立非執行董事、審核委員會主席以及薪酬委員會及提名委員會各自之成員。

根據GEM上市規則第17.50A(1)條，除上文所披露者外，在董事任期內並無發生根據GEM上市規則第17.50(2)條(a)至(e)及(g)段規定須予披露資料的其他變動。

審核委員會

本公司於二零一三年九月十日成立審核委員會，其書面職權範圍刊載於GEM及本公司網站。該等書面職權範圍已由董事會根據自二零一六年一月一日起生效之經修訂企業管治守則於二零一五年十二月二十九日修訂及採納。審核委員會之主要職責為（其中包括）審閱本公司財務資料及監察本公司財務報告系統、風險管理及內部監控系統。

於本報告日期，審核委員會包括三名獨立非執行董事，即韓銘生先生（主席）、鄧澍煒先生及洪嘉禧先生。每次委員會會議均由一名獨立非執行董事擔任主席。

本集團於期內之未經審核簡明綜合業績及本報告已經審核委員會審閱，而審核委員會認為該業績及報告乃遵照適用會計準則及規定編製，並已作出充分披露。

代表董事會
匯財金融投資控股有限公司
主席
田一妤女士

香港，二零二五年八月二十五日

於本報告日期，董事會成員包括執行董事兼董事會主席田一妤女士，執行董事兼本公司行政總裁田煥昕女士，執行董事余鈞楠先生，以及獨立非執行董事韓銘生先生、鄧澍煒先生及洪嘉禧先生。

**FINSOFT FINANCIAL INVESTMENT
HOLDINGS LIMITED**
匯財金融投資控股有限公司