

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)

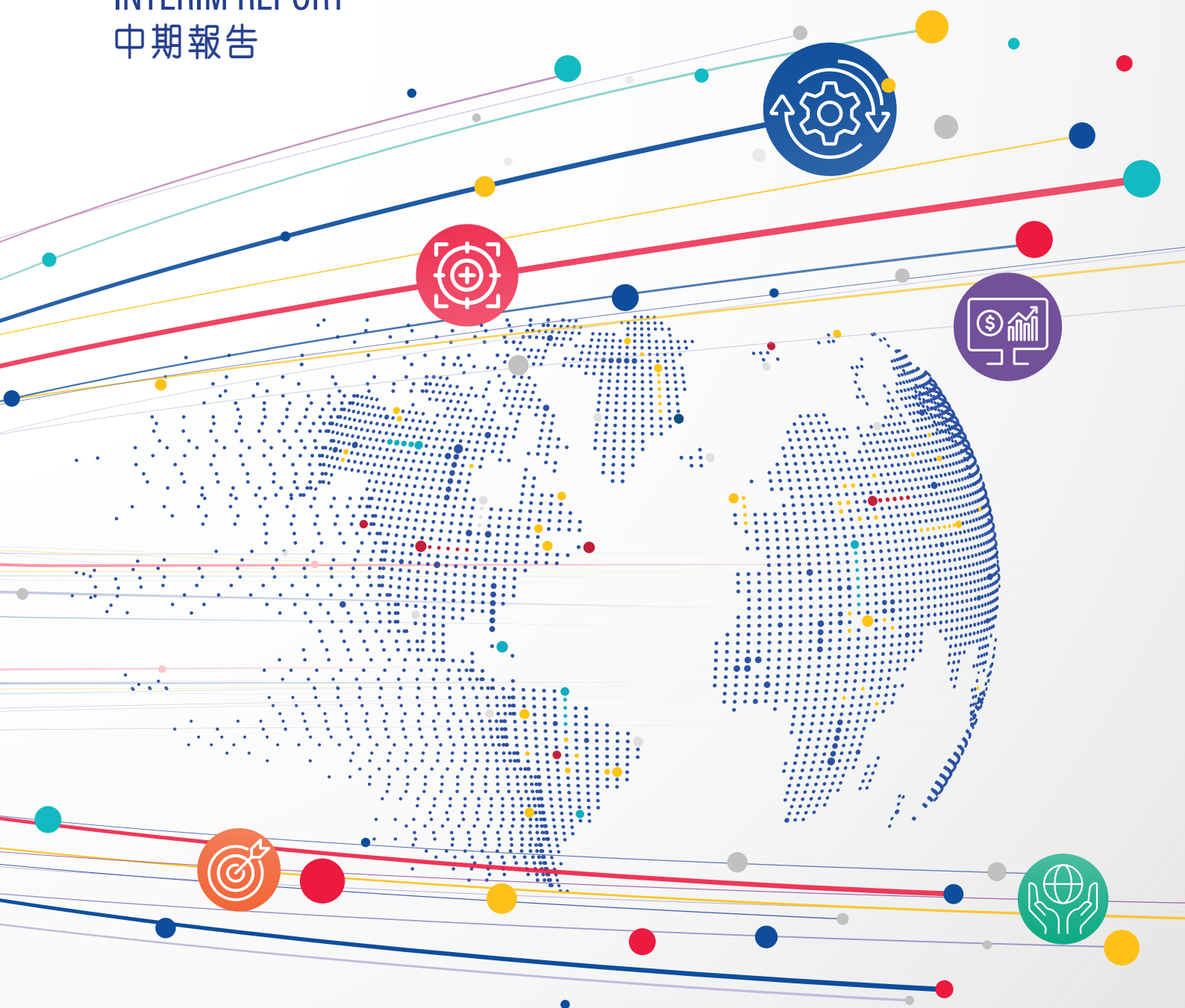
(於開曼群島註冊成立的有限公司)

Stock Code 股份代號: 8018

2026

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.

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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 2026, together with the unaudited comparative figures for the corresponding periods in 2025, as follows:

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

For the six months ended 30 June 2026

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」）截至二零二六年六月三十日止六個月之未經審核簡明綜合業績，連同二零二五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

截至二零二六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	2026 二零二六年 HK\$'000 千港元 (Unaudited) (未經審核)	2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)
Revenue	收益	4	24,291	22,495
Cost of sales	銷售成本		(13,033)	(9,968)
Gross profit	毛利		11,258	12,527
Other income	其他收入	6	47	290
Other gains and losses	其他收益及虧損	7	2,389	1,030
Reversal of provision for (provision for) impairment loss on loan and interest receivables	應收貸款及利息的減值 虧損撥備撥回（撥備）	16	63	(4,069)
Provision for impairment loss on consideration receivable	應收代價減值虧損撥備		(55)	(29)
Administrative expenses	行政開支		(14,600)	(17,066)
Loss from operations	經營虧損		(898)	(7,317)
Finance costs	財務成本	8	(157)	(94)
Share of loss of a joint venture	應佔一間合營公司虧損		(10)	(16)
Loss before tax	除稅前虧損		(1,065)	(7,427)
Income tax expense	所得稅開支	10	(374)	(295)
Loss for the period	期內虧損	9	(1,439)	(7,722)
Other comprehensive expense: <i>Item that will not be reclassified subsequently to profit or loss:</i>	其他全面開支： <i>其後將不會重新分類至 損益的項目：</i>			
Fair value loss on equity instruments 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」）之股本 工具的公平價值虧損		(60)	(126)
Other comprehensive expense for the period, net of income tax	期內其他全面開支， 扣除所得稅		(60)	(126)
Total comprehensive expense for the period	期內全面開支總額		(1,499)	(7,848)

Six months ended 30 June
截至六月三十日止六個月

		2026 二零二六年 HK\$'000 千港元 (Unaudited) (未經審核)	2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)
(Loss) profit for the period attributable to:	應佔期內（虧損）溢利：		
Owners of the Company	本公司擁有人	(1,689)	(7,722)
Non-controlling interests	非控股權益	250	—
		(1,439)	(7,722)
Total comprehensive (expense) income for the period attributable to:	應佔期內全面（開支）收入總額：		
Owners of the Company	本公司擁有人	(1,749)	(7,848)
Non-controlling interests	非控股權益	250	—
		(1,499)	(7,848)

Six months ended 30 June
截至六月三十日止六個月

		Notes	2026 二零二六年 (Unaudited) (未經審核)	2025 二零二五年 (Unaudited) (未經審核)
Loss per share	每股虧損			
Basic (HK cents)	基本（港仙）	12	(0.33)	(1.53)
Diluted (HK cents)	攤薄（港仙）		(0.33)	(1.53)

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

簡明綜合財務狀況表

於二零二六年六月三十日

		Notes 附註	As at 30 June 2026 於二零二六年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	As at 31 December 2025 於二零二五年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Non-current assets	非流動資產			
Plant and equipment	廠房及設備	13	1,669	1,860
Investment properties	投資物業		1,860	1,860
Right-of-use assets	使用權資產	14	4,990	6,969
Intangible assets	無形資產		230	230
Investment in a joint venture	於一間合營公司之投資		43	53
Investment in an associate	於一間聯營公司之投資		—	—
Financial assets at FVTOCI	按公平價值計入其他全面 收入的金融資產		188	248
Loan and interest receivables	應收貸款及利息	16	2,729	2,740
			11,709	13,960
Current assets	流動資產			
Reposessed asset	抵債資產		1,999	1,999
Trade and other receivables	貿易及其他應收款項	15	6,128	6,781
Loan and interest receivables	應收貸款及利息	16	14,787	20,777
Consideration receivable	應收代價		2,823	2,978
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」) 之金融資產		7,992	5,968
Time deposit at bank with original maturity over three months	原到期日超過三個月的 銀行定期存款		5,232	5,200
Cash and cash equivalents	現金及現金等價物		13,627	11,696
			52,588	55,399
Current liabilities	流動負債			
Contract liabilities	合約負債		9,367	9,828
Other payables and accruals	其他應付款項及應計費用	17	12,649	14,093
Current tax liabilities	即期稅項負債		162	7
Lease liabilities	租賃負債		3,116	3,417
			25,294	27,345
Net current assets	流動資產淨值		27,294	28,054
Total assets less current liabilities	資產總值減流動負債		39,003	42,014

		Notes 附註	As at 30 June 2026 於二零二六年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	As at 31 December 2025 於二零二五年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Non-current liabilities	非流動負債			
Lease liabilities	租賃負債		1,951	3,464
Deferred tax liabilities	遞延稅項負債		10	9
			1,961	3,473
NET ASSETS	資產淨值		37,042	38,541
Capital and reserves	股本及儲備			
Share capital	股本	18	25,212	25,212
Reserves	儲備		11,854	13,603
Equity attributable to owners of the Company	本公司擁有人應佔權益		37,066	38,815
Non-controlling interests	非控股權益		(24)	(274)
TOTAL EQUITY	權益總額		37,042	38,541

UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the six months ended 30 June 2026

未經審核簡明綜合權益變動表

截至二零二六年六月三十日止六個月

		Attributable to owners of the Company 本公司擁有人應佔						Non- controlling interests	Total
		Share capital	Share premium	Merger reserve	FVTOCI reserve 按公平 價值計入 其他全面 收入之儲備	Accumulated losses 累計虧損	Sub-total 小計		
		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	收入之儲備 HK\$'000 千港元	累計虧損 HK\$'000 千港元	小計 HK\$'000 千港元	非控股權益 HK\$'000 千港元	總計 HK\$'000 千港元
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	–	51,709
Loss for the period	期內虧損	–	–	–	–	(7,722)	(7,722)	–	(7,722)
Other comprehensive expense for the period:	期內其他全面開支：								
Fair value loss on equity instruments at FVTOCI	按公平價值計入其他 全面收入之股本工具 的公平價值虧損	–	–	–	(126)	–	(126)	–	(126)
Total comprehensive expense for the period	期內全面開支總額	–	–	–	(126)	(7,722)	(7,848)	–	(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	–	43,861
At 1 January 2026 (audited)	於二零二六年一月一日 (經審核)	25,212	236,883	78	(38,069)	(185,289)	38,815	(274)	38,541
(Loss) profit for the period	期內(虧損)溢利	–	–	–	–	(1,689)	(1,689)	250	(1,439)
Other comprehensive expense for the period:	期內其他全面開支：								
Fair value loss on equity instruments at FVTOCI	按公平價值計入其他 全面收入之股本工具 的公平價值虧損	–	–	–	(60)	–	(60)	–	(60)
Total comprehensive (expense) income for the period	期內全面(開支) 收入總額	–	–	–	(60)	(1,689)	(1,749)	250	(1,499)
At 30 June 2026 (unaudited)	於二零二六年六月三十日 (未經審核)	25,212	236,883	78	(38,129)	(186,978)	37,066	(24)	37,042

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

For the six months ended 30 June 2026

簡明綜合現金流量表

截至二零二六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	
		2026 二零二六年 HK\$'000 千港元 (Unaudited) (未經審核)	2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)
NET CASH FROM OPERATING ACTIVITIES	經營活動所得的現金淨額	4,072	3,988
Interest received	已收利息	18	17
Purchases of plant and equipment	購買廠房及設備	(413)	(48)
Decrease in consideration receivable	應收代價減少	100	279
(Placement) withdrawal of time deposits at bank with original maturity over three months	(存入)提領原到期日超過三個月的 銀行定期存款	(32)	800
NET CASH (USED IN) FROM INVESTING ACTIVITIES	投資活動(所用)所得的現金淨額	(327)	1,048
Repayment of lease liabilities	償還租賃負債	(1,814)	(2,458)
CASH USED IN A FINANCING ACTIVITY	融資活動所用的現金	(1,814)	(2,458)
NET INCREASE IN CASH AND CASH EQUIVALENTS	現金及現金等價物增加淨額	1,931	2,578
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	期初現金及現金等價物	11,696	10,857
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	期末現金及現金等價物	13,627	13,435
ANALYSIS OF CASH AND CASH EQUIVALENTS	現金及現金等價物之分析		
Cash and cash equivalents	現金及現金等價物	13,627	13,435

NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)

For the six months ended 30 June 2026

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 its 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 information technology (“IT”) and internet financial platforms services, provision of ticketing and admission system 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 (“HKICPA”) and the applicable disclosures requirements of the Rules Governing the Listing of Securities on GEM of the Stock Exchange.

簡明綜合財務報表附註（未經審核）

截至二零二六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（「資訊科技」）及互聯網金融平台服務、提供票務及入場系統服務、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證券上市規則之適用披露規定而編製。

3. ACCOUNTING POLICIES

The condensed consolidated financial statements have been prepared on the historical cost basis except for investment properties and certain financial instruments, which are measured at fair values while repossessed asset is measured at the lower of the carrying amount and the fair value less cost to sell at the end of each reporting period.

Other than additional/change in accounting policies resulting from application of amendments to HKFRS Accounting Standards and application of certain accounting policies which became relevant to the Group in the current interim period, the accounting policies and methods of computation used in the condensed consolidated financial statements for the six months ended 30 June 2026 are the same as those presented in the Group's annual consolidated financial statements for the year ended 31 December 2025.

Application of amendments to HKFRS Accounting Standards

In the current interim period, the Group has applied the following amendments to HKFRS Accounting Standards issued by the HKICPA, for the first time, which are mandatorily effective for the Group's annual period beginning on 1 January 2026 for the preparation of the Group's condensed consolidated financial statements:

Amendments to HKFRS 9 and HKFRS 7	<i>Amendments to the Classification and Measurement of Financial Instruments</i>
Amendments to HKFRS 9 and HKFRS 7	<i>Contracts Referencing Nature-dependent Electricity</i>
Amendments to HKFRS Accounting Standards	<i>Annual Improvements to HKFRS Accounting Standards – Volume 11</i>

The application of the amendments to HKFRS Accounting Standards in the current interim period has had no material impact on the Group's financial positions and performance for the current and prior periods and/or on the disclosures set out in these condensed consolidated financial statements.

3. 會計政策

簡明綜合財務報表乃按歷史成本基準編製，惟投資物業及若干金融工具按公平價值計量，而抵債資產則按各報告期末的帳面值與公平價值減銷售成本兩者中的較低者計量。

除因應用香港財務報告準則會計準則（修訂本）及應用於本中期期間與本集團有關的若干會計政策而產生額外會計政策／會計政策變動外，於截至二零二六年六月三十日止六個月的簡明綜合財務報表所採用會計政策及計算方法與本集團截至二零二五年十二月三十一日止年度的全年綜合財務報表所呈列者一致。

應用香港財務報告準則會計準則修訂本

於本中期期間，本集團已首次應用以下由香港會計師公會頒佈並於二零二六年一月一日開始的本集團年度期間強制生效的香港財務報告準則會計準則修訂本，以編製本集團的簡明綜合財務報表：

香港財務報告準則第9號及香港財務報告準則第7號（修訂本）	金融工具的分類與計量（修訂本）
香港財務報告準則第9號及香港財務報告準則第7號（修訂本）	涉及依賴自然能源生產電力的合約
香港財務報告準則會計準則（修訂本）	香港財務報告準則會計準則/年度改進—第11冊

於本中期期間應用香港財務報告準則會計準則修訂本對本集團於本期間及過往期間之財務狀況及表現及／或該等簡明綜合財務報表所載之披露並無重大影響。

4. REVENUE

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

4. 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	
		2026 二零二六年 HK\$'000 千港元 (Unaudited) (未經審核)	2025 二零二五年 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		
Sales of merchandise	銷售商品	18	31
Sales of technology software systems	銷售技術軟件系統	2,211	2,269
System customisation and network support	系統訂製及網絡支援	2,633	2,643
Software licensing services	軟件特許服務	9,402	9,609
Software maintenance services	軟件保養服務	4,992	4,882
Hosting and other services	伺服器寄存及其他服務	1,433	1,527
Ticketing and admission system services	票務及入場系統服務	2,403	—
Ancillary IT services	配套資訊科技服務	178	—
		23,270	20,961
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	1,021	1,534
		24,291	22,495

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隨時間及於某一時間點的貨品及服務轉撥：

		2026 二零二六年 HK\$'000 千港元	2025 二零二五年 HK\$'000 千港元
For the six months ended 30 June (unaudited)			
Timing of revenue recognition	截至六月三十日止六個月 (未經審核) 確認收益時間		
Point in time	某一時間點	4,862	4,943
Over time	隨時間	18,408	16,018
		23,270	20,961

5. SEGMENT INFORMATION

The Group has six (six months ended 30 June 2025: 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) Ticketing and admission system services – provision of ticketing and admission system service solutions;
- (e) Assets investments – trading of listed securities; and
- (f) Others.

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 ancillary IT services, such as hardware installation. 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, interest income on bank deposits and consideration receivable, share of loss of a joint venture, provision for impairment loss on consideration receivable and income tax expense. Segment assets do not include investment in a joint venture, investment properties, consideration receivable, intangible assets, financial assets at FVTOCI, time deposits at bank with original maturity over three months, 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.

5. 分部資料

本集團有以下六個（截至二零二五年六月三十日止六個月：五個）可呈報分部：

- (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) 票務及入場系統服務－提供票務及入場系統服務解決方案；
- (e) 資產投資－買賣上市證券；及
- (f) 其他。

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配套資訊科技服務，如硬件安裝。該等分部均不符合釐定可呈報分部經營的定量閾值。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、銀行存款之利息收入及應收代價、應佔一間合營公司虧損、應收代價減值虧損撥備及所得稅開支。由於於一間合營公司之投資、投資物業、應收代價、無形資產、按公平價值計入其他全面收入的金融資產、原到期日起過三個月的銀行定期存款、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。

5. SEGMENT INFORMATION (CONTINUED)

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

5. 分部資料 (續)

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	Ticketing and admission system services 票務及入場系統服務 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 2026 (unaudited)	截至二零二六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	20,689	–	1,021	2,403	–	178	24,291
Segment profit (loss)	分部溢利(虧損)	3,086	–	(31)	538	2,488	(1,901)	4,180
At 30 June 2026 (unaudited)	於二零二六年六月三十日(未經審核)							
Segment assets	分部資產	9,023	–	19,990	403	7,994	390	37,800
Segment liabilities	分部負債	(20,989)	–	(137)	(2,345)	(75)	(440)	(23,986)

		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	Ticketing and admission system services 票務及入場系統服務 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)	2,711	(16)	(3,702)	–	973	(1,658)	(1,692)
At 31 December 2025 (audited)	於二零二五年十二月三十一日(經審核)							
Segment assets	分部資產	11,036	–	26,317	–	5,971	446	43,770
Segment liabilities	分部負債	(26,053)	(12)	(445)	–	(73)	(343)	(26,926)

5. SEGMENT INFORMATION (CONTINUED)

Reconciliations of segment revenue and profit or loss:

		Six months ended 30 June 截至六月三十日止六個月	
		2026 二零二六年 HK\$'000 千港元 (Unaudited) (未經審核)	2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)
Revenue	收益		
Consolidated revenue	綜合收益	<u>24,291</u>	<u>22,495</u>
Profit or loss	溢利或虧損		
Total profit (loss) of reportable segments	可呈報分部之溢利(虧損)總額	<u>4,180</u>	<u>(1,692)</u>
Unallocated amounts:	未分配款項:		
Other income	其他收入	18	17
Share of loss of a joint venture	應佔一間合營公司虧損	(10)	(16)
Provision for impairment loss on consideration receivable	應收代價的減值虧損撥備	(55)	(29)
Unallocated head office and corporate expenses	未分配總辦事處及公司開支	<u>(5,198)</u>	<u>(5,707)</u>
Consolidated loss before tax	綜合除稅前虧損	<u>(1,065)</u>	<u>(7,427)</u>

Reconciliations of segment assets and liabilities:

分部資產及負債之對賬:

		30 June 2026 二零二六年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2025 二零二五年 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	<u>37,800</u>	<u>43,770</u>
Unallocated amounts:	未分配款項:		
Consideration receivable	應收代價	2,823	2,978
Investment in a joint venture	於一間合營公司之投資	43	53
Investment properties	投資物業	1,860	1,860
Unallocated head office and corporate assets	未分配總辦事處及公司資產	<u>21,771</u>	<u>20,698</u>
Consolidated total assets	綜合資產總值	<u>64,297</u>	<u>69,359</u>
Liabilities	負債		
Total liabilities of reportable segments	可呈報分部之負債總額	<u>23,986</u>	<u>26,926</u>
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>3,269</u>	<u>3,892</u>
Consolidated total liabilities	綜合負債總額	<u>27,255</u>	<u>30,818</u>

6. OTHER INCOME

6. 其他收入

		Six months ended 30 June 截至六月三十日止六個月	
		2026 二零二六年 HK\$'000 千港元 (Unaudited) (未經審核)	2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)
Interest income on bank deposits	銀行存款的利息收入	18	17
Rental income	租賃收入	25	25
Interest income on consideration receivable	應收代價的利息收入	–	248
Sundry income	雜項收入	4	–
		<u>47</u>	<u>290</u>

7. OTHER GAINS AND LOSSES

7. 其他收益及虧損

		Six months ended 30 June 截至六月三十日止六個月	
		2026 二零二六年 HK\$'000 千港元 (Unaudited) (未經審核)	2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)
Net fair value gain on financial assets at FVTPL	按公平價值計入損益的金融資產之 公平價值收益淨額		
– listed equity investments	– 上市股本投資	2,508	995
Net foreign exchange (loss) gain	外匯(虧損)收益淨額	(94)	34
(Provision for) reversal of provision for impairment loss on trade receivables	貿易應收款項減值虧損(撥備) 撥備撥回	(25)	1
		<u>2,389</u>	<u>1,030</u>

8. FINANCE COSTS

8. 財務成本

Six months ended 30 June
截至六月三十日止六個月

		2026 二零二六年 HK\$'000 千港元 (Unaudited) (未經審核)	2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)
Interest on lease liabilities	租賃負債利息	157	94

9. LOSS FOR THE PERIOD

9. 期內虧損

Loss for the period is stated after charging the following:

期內虧損乃於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

		2026 二零二六年 HK\$'000 千港元 (Unaudited) (未經審核)	2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)
Depreciation of plant and equipment	廠房及設備折舊	604	435
Depreciation of right-of-use assets	使用權資產折舊	1,979	2,347
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	17,455	17,253
– Retirement benefit scheme contributions	– 退休福利計劃供款	805	690
		18,260	17,943

Cost of sales includes staff costs of approximately HK\$9,876,000 (six months ended 30 June 2025: HK\$8,515,000) which are included in the amounts disclosed separately.

銷售成本包括員工成本約9,876,000港元(截至二零二五年六月三十日止六個月：8,515,000港元)，其分別計入所披露之金額。

10. INCOME TAX EXPENSE

Current tax – Hong Kong	即期稅項—香港
Deferred tax	遞延稅項
Income tax expense	所得稅開支

Pursuant to the rules and regulations of the Cayman Islands and the British Virgin Islands (“BVI”), the Group is not subject to any income tax in the Cayman Islands and the BVI.

Under the two-tiered profits tax rate regime of Hong Kong Profits Tax, the first HK\$2 million of profits of the qualifying group entity will be taxed at 8.25% (six months ended 30 June 2025: 8.25%), and profits above HK\$2 million will be taxed at 16.5% (six months ended 30 June 2025: 16.5%). The profits of the group entities not qualifying for the two-tiered profits tax rates regime will continue to be taxed at a flat rate of 16.5% (six months ended 30 June 2025: 16.5%). Accordingly, the Hong Kong Profits Tax of the qualifying group entity is calculated at 8.25% on the first HK\$2 million of the estimated assessable profits and at 16.5% on the estimated assessable profits above HK\$2 million.

No share of tax attributable to a joint venture was included in “Share of loss of a joint venture” for both periods.

11. DIVIDENDS

No dividends were paid, declared or proposed during the interim period. The directors of the Company have determined that no dividend will be paid in respect of the interim period.

10. 所得稅開支

Six months ended 30 June
截至六月三十日止六個月

2026 二零二六年 HK\$'000 千港元 (Unaudited) (未經審核)	2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)
373	318
1	(23)
374	295

根據開曼群島及英屬處女群島（「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，合資格集團實體首2,000,000港元溢利將按8.25%稅率（截至二零二五年六月三十日止六個月：8.25%）徵稅，超過2,000,000港元的溢利將按16.5%稅率（截至二零二五年六月三十日止六個月：16.5%）徵稅。就兩級利得稅制而言，不合資格的集團實體的溢利將繼續按16.5%（截至二零二五年六月三十日止六個月：16.5%）的統一稅率徵稅。因此，合資格集團實體首2,000,000港元的估計應課稅溢利按8.25%稅率計算香港利得稅，超過2,000,000港元的估計應課稅溢利按16.5%稅率計算香港利得稅。

兩期均無應佔歸屬於一間合營公司之稅項計入「應佔一間合營公司虧損」。

11. 股息

中期期間並無派付、宣派或建議任何股息。本公司董事已決定將不會就中期期間派付任何股息。

12. LOSS PER SHARE

The calculation of the basic and diluted loss per share is based on the following:

12. 每股虧損

每股基本及攤薄虧損乃按以下數據計算：

		Six months ended 30 June 截至六月三十日止六個月	
		2026 二零二六年 HK\$'000 千港元 (Unaudited) (未經審核)	2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)
Loss for the purpose of calculating basic and diluted loss per share	就計算每股基本及攤薄虧損而言之虧損	(1,689)	(7,722)
		'000 千股	'000 千股
Number of shares Weighted average number of ordinary shares in issue for the purpose of calculation of basic and diluted loss per share	股份數目 就計算每股基本及攤薄虧損而言，已發行普通股加權平均數	504,233	504,233

13. PLANT AND EQUIPMENT

During the six months ended 30 June 2026, the Group acquired plant and equipment of approximately HK\$413,000 (six months ended 30 June 2025: HK\$48,000).

13. 廠房及設備

於截至二零二六年六月三十日止六個月，本集團收購廠房及設備約413,000港元（截至二零二五年六月三十日止六個月：48,000港元）。

14. RIGHT-OF-USE ASSETS

During the six months ended 30 June 2026, a lease agreement for office premises expired upon its maturity. The corresponding right-of-use asset and lease liability were both fully amortised and settled respectively during the period. Subsequent to the expiry of the lease, the Group continued to occupy the office premises under a short term lease arrangement.

14. 使用權資產

於截至二零二六年六月三十日止六個月，一份辦公室物業租賃協議於到期時屆滿。期內相應使用權資產及租賃負債均已分別悉數攤銷及清償。租賃屆滿後，本集團根據短期租賃安排繼續使用辦公室物業。

15. TRADE AND OTHER RECEIVABLES

15. 貿易及其他應收款項

		30 June 2026 二零二六年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2025 二零二五年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Trade receivables	貿易應收款項	1,599	1,871
Less: allowance for credit losses	減：信貸虧損撥備	(49)	(24)
		1,550	1,847
Other receivables (note)	其他應收款項 (附註)	642	653
Due from an associate	應收聯營公司款項	100	100
Deposits	按金	1,571	1,570
Prepayments	預付款項	2,265	2,611
		6,128	6,781

Note:

Included in other receivables was balance due from a former director of a subsidiary of HK\$600,000 (31 December 2025: HK\$600,000) which was unsecured, interest-free and repayable on demand.

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

The following is an aged analysis of trade receivables net of allowance for credit losses presented based on the invoice date:

附註：

其他應收款項包括應收一間附屬公司一名前董事的款項結餘600,000港元（二零二五年十二月三十一日：600,000港元），該款項為無抵押、不計息及按要求償還。

本集團一般授予其貿易客戶平均為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。

以下為按發票日期呈列的貿易應收款項扣除信貸虧損撥備的賬齡分析：

		30 June 2026 二零二六年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2025 二零二五年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
0 – 30 days	0至30日	468	1,193
31 – 60 days	31至60日	271	288
61 – 90 days	61至90日	223	14
91 – 120 days	91至120日	195	67
Over 120 days	超過120日	393	285
Total	總計	1,550	1,847

16. LOAN AND INTEREST RECEIVABLES

16. 應收貸款及利息

		30 June 2026 二零二六年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2025 二零二五年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Loan receivables	應收貸款	45,457	51,382
Less: impairment losses	減：減值虧損	(28,522)	(28,668)
		16,935	22,714
Interest receivables	應收利息	1,446	1,781
Less: impairment losses	減：減值虧損	(865)	(978)
		581	803
Loan and interest receivables	應收貸款及利息	17,516	23,517
Less: non-current portion	減：非流動部分	(2,729)	(2,740)
Loan and interest receivables (current portion)	應收貸款及利息（流動部分）	14,787	20,777

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

As at 30 June 2026, the loan receivables were charging on interest rates ranging from 8% to 36% per annum (31 December 2025: 8% to 35.5% per annum) and were repayable with fixed terms agreed with the contracting parties. The Group held collateral such as jewellery and properties or other credit enhancement (i.e. guarantees) over its loan receivables balance of HK\$9,466,000 (net of provision for impairment loss of HK\$257,000) (31 December 2025: HK\$6,656,000 (net of provision for impairment loss of HK\$187,000)), while its loan receivables balance of HK\$7,469,000 (net of provision for impairment loss of HK\$28,265,000) was unsecured (31 December 2025: HK\$16,058,000 (net of provision for impairment loss of HK\$28,481,000)).

本集團致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。授出貸款須經信貸委員會批准，而逾期結餘會定期檢討其可收回性。

於二零二六年六月三十日，應收貸款按年利率介乎8%至36%（二零二五年十二月三十一日：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9,466,000港元（扣除減值虧損撥備257,000港元）持有珠寶及物業等抵押或其他信貸提升措施（即擔保）（二零二五年十二月三十一日：6,656,000港元（扣除減值虧損撥備187,000港元）），而應收貸款結餘7,469,000港元（扣除減值虧損撥備28,265,000港元）為無抵押（二零二五年十二月三十一日：16,058,000港元（扣除減值虧損撥備28,481,000港元））。

16. LOAN AND INTEREST RECEIVABLES (CONTINUED)

Included in loan receivables was a loan with principal amount of HK\$2,800,000 (31 December 2025: HK\$2,800,000) lent to a related company. Three directors of the related company's ultimate holding company also serve as directors of the Company. It bore interest of 8% per annum with maturity on 18 November 2027. The amount was guaranteed by the ultimate holding company ("Guarantor") of that related company.

Movements in the Group's impairment on loan and interest receivables are as follows:

16. 應收貸款及利息（續）

應收貸款中包括一筆本金額2,800,000港元（二零二五年十二月三十一日：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三名董事亦擔任本公司董事。該款項年利率為8%，到期日為二零二七年十一月十八日。該款項由關連公司的最終控股公司（「擔保人」）擔保。

本集團之應收貸款及利息減值變動如下：

		Stage 1 12-month ECL	Stage 2 Lifetime ECL (not credit- impaired) 階段2 全期預期 信貸虧損 (未發生 信貸減值)	Stage 3 Lifetime ECL (credit- impaired) 階段3 全期預期 信貸虧損 (已發生 信貸減值)	Total
		階段1 12個月預期 信貸虧損 HK\$'000 千港元	階段2 全期預期 信貸虧損 (未發生 信貸減值) HK\$'000 千港元	階段3 全期預期 信貸虧損 (已發生 信貸減值) HK\$'000 千港元	總計 HK\$'000 千港元
At 1 January 2026 (audited)	於二零二六年一月一日 (經審核)	74	1,806	27,766	29,646
New loans originated	發放新貸款	15	–	–	15
Loans recovered or repaid during the period	期內收回或償還之貸款	(2)	(649)	(1,700)	(2,351)
Movements due to changes in credit risk	因信貸風險變動而產生之變動	19	386	1,868	2,273
Transfer to lifetime ECL	轉撥至全期預期信貸虧損	(5)	5	–	–
Transfer to credit-impaired	轉撥至已發生信貸減值	–	(205)	205	–
Provision for (reversal of provision for) impairment loss on loan and interest receivables	應收貸款及利息的 減值虧損撥備（撥備撥回）	27	(463)	373	(63)
Loans written off during the period	期內撇銷之貸款	–	–	(196)	(196)
At 30 June 2026 (unaudited)	於二零二六年六月三十日 (未經審核)	101	1,343	27,943	29,387

16. LOAN AND INTEREST RECEIVABLES (CONTINUED)

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 follows:

		30 June 2026 二零二六年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2025 二零二五年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Overdue	逾期	7,840	13,038
Due within 3 months	於3個月內到期	3,181	5,574
Due after 3 months but within 6 months	於3個月後至6個月內到期	1,473	1,315
Due after 6 months but within 12 months	於6個月後至12個月內到期	1,712	47
Due after 12 months	於12個月後到期	2,729	2,740
Total	總計	16,935	22,714

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

		30 June 2026 二零二六年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2025 二零二五年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Overdue	逾期	564	778
Due within 3 months	於3個月內到期	17	25
Total	總計	581	803

16. 應收貸款及利息 (續)

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：

於報告期末，應收利息根據到期日（扣除虧損撥備）的到期情況如下：

17. OTHER PAYABLES AND ACCRUALS

		30 June 2026 二零二六年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2025 二零二五年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Customers deposits	客戶按金	7,075	6,868
Provision for bonus	花紅撥備	1,018	2,500
Other payables and accruals (note)	其他應付款項及應計費用 (附註)	4,545	4,714
Retirement benefit obligations	退休福利責任	11	11
		12,649	14,093

Note:

Included in other payables was an amount due to a non-controlling interest of HK\$2,250,000 (31 December 2025: HK\$2,250,000). The balance was unsecured, non-interest bearing and repayable on demand.

附註：

其他應付款項包括應付非控股權益款項2,250,000港元（二零二五年十二月三十一日：2,250,000港元）。結餘為無抵押、免息及須按的要求償還。

18. SHARE CAPITAL

18. 股本

		Number of shares 股份數目 '000 千股	Share capital 股本 HK\$'000 千港元
Ordinary shares of HK\$0.05 each	每股面值0.05港元之普通股		
Authorised:	法定：		
At 1 January 2025, 31 December 2025, 1 January 2026 and 30 June 2026	於二零二五年一月一日、二零二五年十二月三十一日、二零二六年一月一日及二零二六年六月三十日	2,000,000	100,000
Issued and fully paid:	已發行及繳足：		
At 1 January 2025, 31 December 2025, 1 January 2026 and 30 June 2026	於二零二五年一月一日、二零二五年十二月三十一日、二零二六年一月一日及二零二六年六月三十日	504,233	25,212

19. FAIR VALUE MEASUREMENTS

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.

19. 公平價值計量

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。

19. FAIR VALUE MEASUREMENTS (CONTINUED)

Disclosures of level in fair value hierarchy at:

19. 公平價值計量（續）

於以下日期之公平價值層級披露：

At 30 June 2026
於二零二六年六月三十日

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：			
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	7,992	–	7,992
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	188	–	188
Non-financial assets	非金融資產			
Investment properties	投資物業			
– Car parking spaces – Hong Kong	– 停車位 – 香港	–	1,860	1,860
Total	總計	8,180	1,860	10,040

At 31 December 2025
於二零二五年十二月三十一日

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：			
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	5,968	–	5,968
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	248	–	248
Non-financial assets	非金融資產			
Investment properties	投資物業			
– Car parking spaces – Hong Kong	– 停車位 – 香港	–	1,860	1,860
Total	總計	6,216	1,860	8,076

20. RELATED PARTY TRANSACTIONS

Other than as disclosed elsewhere in the condensed consolidated financial statements, the Group has following transactions and balances with related parties:

Relationships 關係	Nature of transactions 交易性質	Six months ended 30 June 截至六月三十日止六個月	
		2026 二零二六年 HK\$'000 千港元 (Unaudited) (未經審核)	2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)
Related companies (note) 關連公司 (附註)	Interest income on loan financing 貸款融資之利息收入	111	111

Note:

Three directors of the related companies' ultimate holding company also serve as directors of the Company.

Compensation of key management personnel

The remuneration of directors and other members of key management during the period was as follows:

		Six months ended 30 June 截至六月三十日止六個月	
		2026 二零二六年 HK\$'000 千港元 (Unaudited) (未經審核)	2025 二零二五年 HK\$'000 千港元 (Unaudited) (未經審核)
Short-term employee benefits	短期員工福利	2,570	1,997

The remuneration of directors and key executives is determined by the remuneration committee having regard to the performance of individuals and market trends.

20. 關連方交易

除簡明綜合財務報表其他部分所披露者外，本集團與關連方的交易及結餘如下：

附註：

關連公司最終控股公司的三名董事亦擔任本公司董事。

主要管理人員薪酬

期內，董事及其他主要管理人員之薪酬如下：

董事及主要行政人員的薪酬由薪酬委員會經考慮個人表現及市場趨勢後釐定。

21. OPERATING LEASE COMMITMENT

The Group as lessee

As at 30 June 2026, the outstanding balance of lease commitments relating to office units not recognised was HK\$855,000 (31 December 2025: Nil).

22. APPROVAL OF FINANCIAL STATEMENTS

The interim financial statements were approved and authorised for issue by the Board on 21 August 2026.

21. 經營租賃承擔

本集團作為承租人

於二零二六年六月三十日，與未確認辦公單元有關的尚未償還租賃承擔結餘為855,000港元（二零二五年十二月三十一日：無）。

22. 批准財務報表

該中期財務報表已於二零二六年八月二十一日獲董事會批准及授權發佈。

MANAGEMENT DISCUSSION AND ANALYSIS

During the six months ended 30 June 2026 ("Period"), the Group was principally engaged in the provision of financial trading software solutions, provision of other IT and internet financial platforms services, provision of ticketing and admission system services, money lending business and assets investments in Hong Kong.

Business Review

The Hong Kong economy continued to expand robustly in the first half of 2026, underpinned by growth in external trade and resilient domestic demand. In particular, the financial services sector remained robust with local stock market metrics reflecting clear enthusiasm for the global AI boom. Throughout the Period, in order to diversify income streams and strengthen the resilience of its business model for long-term sustainable growth, 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. The Group will continue to closely monitor the overall economic environment and adjust its business strategy accordingly.

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. In early 2026, the Group commenced to recognise revenue from its provision of ticketing and admission system services, which brought about new revenue stream for the Group.

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\$20,689,000 (six months ended 30 June 2025: approximately HK\$20,961,000), representing a decrease of approximately 1.3% mainly as a result of the decrease in the revenue recognised from software licensing and hosting and other service fees during the Period.

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

於截至二零二六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、提供票務及入場系統服務、借貸業務及資產投資。

業務回顧

香港經濟於二零二六年上半年持續穩健增長，乃受惠於對外貿易增長及強勁內需。具體而言，金融服務業保持穩健，當地股市指標反映全球對AI熱潮確切的積極性。於整個期內，為了令收入來源多元化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。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。

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。於二零二六年初，本集團開始就其所提供票務及入場系統服務確認收益，為本集團帶來新的收益來源。

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20,689,000港元（截至二零二五年六月三十日止六個月：約20,961,000港元），減少約1.3%，主要乃由於期內自軟件特許及伺服器寄存及其他服務費確認的收益減少。

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 set up 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 2025: Nil).

Provision of ticketing and admission system services

During the Period, revenue derived from the provision of ticketing and admission system services business division amounted to approximately HK\$2,403,000 (six months ended 30 June 2025: Nil).

The provision of ticketing and admission system services represents a new business initiative for the Group. The Group would actively seek opportunities to participate in tenders for ticketing and admission system projects in the coming years.

Money lending business

During the Period, revenue derived from the money lending business division amounted to approximately HK\$1,021,000 (six months ended 30 June 2025: approximately HK\$1,534,000), representing a decrease of approximately 33.4%. The interest rate charged to customers during the Period ranged from 8% per annum to 36% per annum (six months ended 30 June 2025: ranged from 8% per annum to 35.5% per annum). During the Period, the Group recorded a reversal of provision for impairment loss on loan and interest receivables of approximately HK\$63,000 (six months ended 30 June 2025: provision for impairment loss on loan and interest receivables of approximately HK\$4,069,000). There is a reversal of provision for impairment loss on loan and interest receivables for the Period as there were 2 personal and unsecured loans under Stage 3 under the expected credit loss ("ECL") model of the Group settled the loan and interest receivables during the Period, 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 2026 and 31 December 2025 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 2026; (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，本集團於深圳設立研發團隊，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（截至二零二五年六月三十日止六個月：無）。

提供票務及入場系統服務

於期內，提供票務及入場系統服務業務分部產生之收益約為2,403,000港元（截至二零二五年六月三十日止六個月：無）。

提供票務及入場系統服務指本集團的一項新業務舉措。未來幾年本集團將積極尋求機會參與票務及入場系統項目的招標。

借貸業務

於期內，借貸業務分部產生之收益約為1,021,000港元（截至二零二五年六月三十日止六個月：約1,534,000港元），減少約33.4%。於期內向客戶收取之利率介乎每年8%至每年36%（截至二零二五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撥回約63,000港元（截至二零二五年六月三十日止六個月：應收貸款及利息減值虧損撥備約4,069,000港元）。期內應收貸款及利息減值虧損撥備撥回，原因是根據本集團預期信貸虧損（「預期信貸虧損」）模型階段3有兩筆個人無抵押貸款於期內已清償應收貸款及利息，除此之外，本集團於二零二六年六月三十日及二零二五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)於二零二六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 increased from approximately HK\$5,968,000 as at 31 December 2025 to approximately HK\$7,992,000 as at 30 June 2026 as the Group disposed of securities that are held for trading of approximately HK\$484,000 during the Period and recognised a change in fair value reflecting a net gain of approximately HK\$2,508,000 (six months ended 30 June 2025: a net gain of approximately HK\$995,000) from the Group's securities investments during the Period. 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 2025: Nil).

As at 30 June 2026, the Group had significant investment in China Demeter Financial Investments Limited ("China Demeter") (a company listed on the Main Board of the Stock Exchange with Stock Code: 8120), representing 5% or more of the Group's total assets (31 December 2025: Nil).

Significant Investment

Description of investments	投資描述	Carrying amount as at 1 January 2026	Addition	Disposal	Realised gain/(loss)	Unrealised gain/(loss)	Carrying amount as at 30 June 2026	Number of shares held and % of total share capital held by the Group as at 30 June 2026	Percentage to the Group's unaudited net assets as at 30 June 2026	Percentage to the Group's unaudited total assets as at 30 June 2026
		於二零二六年 一月一日的 賬面值 HK\$'000 千港元 (Approximate) (概約)	添置 HK\$'000 千港元 (Approximate) (概約)	出售 HK\$'000 千港元 (Approximate) (概約)	已變現 收益/ (虧損) HK\$'000 千港元 (Approximate) (概約)	未變現 收益/ (虧損) HK\$'000 千港元 (Approximate) (概約)	於二零二六年 六月三十日 持有的股份數目 及本集團所持佔 總股本的百分比 HK\$'000 千港元 (Approximate) (概約)	於二零二六年 六月三十日 佔本集團 未經審核資產淨值 的百分比 (Approximate) (概約)	於二零二六年 六月三十日 佔本集團 未經審核資產 總值的百分比 (Approximate) (概約)	
China Demeter	國農	794	-	-	-	2,565	3,359	0.94%	9.07%	5.22%

Notes:

The Group's investment in China Demeter with carrying value as at 30 June 2026 of approximately HK\$3,359,000 generated a fair value gain of approximately HK\$2,565,000 during the Period. The Group did not receive dividend income from this investment during the Period.

China Demeter and its subsidiaries (collectively referred to as "China Demeter Group") are principally engaged in provision of loan financing in Hong Kong; provision of financial services (including advising and dealing in securities and asset management); investment in listed and unlisted securities; provision of food and beverage services; alcoholic beverage distribution and miscellaneous business; and provision of children education services.

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二零二五年十二月三十一日的約5,968,000港元增加至二零二六年六月三十日的約7,992,000港元，乃由於本集團於期內出售持作買賣的證券約484,000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2,508,000港元（截至二零二五年六月三十日止六個月：收益淨額約995,000港元）所致。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（截至二零二五年六月三十日止六個月：無）。

於二零二六年六月三十日，本集團於國農金融投資有限公司（「國農」）（一間於聯交所主板上市的公司，股份代號：8120）持有重大投資，佔本集團資產總值5%或以上（二零二五年十二月三十一日：無）。

重大投資

Description of investments	投資描述	Carrying amount as at 1 January 2026	Addition	Disposal	Realised gain/(loss)	Unrealised gain/(loss)	Carrying amount as at 30 June 2026	Number of shares held and % of total share capital held by the Group as at 30 June 2026	Percentage to the Group's unaudited net assets as at 30 June 2026	Percentage to the Group's unaudited total assets as at 30 June 2026
		於二零二六年 一月一日的 賬面值 HK\$'000 千港元 (Approximate) (概約)	添置 HK\$'000 千港元 (Approximate) (概約)	出售 HK\$'000 千港元 (Approximate) (概約)	已變現 收益/ (虧損) HK\$'000 千港元 (Approximate) (概約)	未變現 收益/ (虧損) HK\$'000 千港元 (Approximate) (概約)	於二零二六年 六月三十日 持有的股份數目 及本集團所持佔 總股本的百分比 HK\$'000 千港元 (Approximate) (概約)	於二零二六年 六月三十日 佔本集團 未經審核資產淨值 的百分比 (Approximate) (概約)	於二零二六年 六月三十日 佔本集團 未經審核資產 總值的百分比 (Approximate) (概約)	
China Demeter	國農	794	-	-	-	2,565	3,359	0.94%	9.07%	5.22%

附註：

於期內，本集團於國農的投資產生公平價值收益約2,565,000港元，於二零二六年六月三十日的賬面值約為3,359,000港元。本集團於期內並無從該投資中獲得股息收入。

國農及其附屬公司（統稱為「國農集團」）主要從事於香港提供貸款融資；提供金融服務（包括就證券提供意見及證券交易以及提供資產管理）；投資上市及非上市證券；提供食品及飲料服務；酒精飲料分銷及雜項業務；及提供兒童教育服務。

As disclosed in the annual report of China Demeter for the year ended 31 December 2025, (i) the audited revenue and loss of China Demeter the year ended 31 December 2025 were approximately HK\$86.5 million and HK\$24.9 million respectively; and (ii) the China Demeter Group would continue to prioritise cost efficiency, pursue prudent and targeted expansion, and carefully advance in the food and beverage business to enhance long-term value.

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 2026, the Group's other investments that are not held for trading included 413,450 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 0.86% 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\$188,000 as at 30 June 2026 (31 December 2025: approximately HK\$248,000). 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\$60,000 (six months ended 30 June 2025: fair value loss of approximately HK\$126,000). During the Period, no dividend income was received from this investment (six months ended 30 June 2025: Nil).

誠如國農於截至二零二五年十二月三十一日止年度的年度報告所披露，(i)國農截至二零二五年十二月三十一日止年度的經審核收益及虧損分別約為86,500,000港元及24,900,000港元；及(ii)國農集團將繼續優先考慮成本效益，追求審慎及定向擴張，以及審慎推進食品及飲料業務，以提升長期價值。

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」）

於二零二六年六月三十日，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413,450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0.86%。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。

於二零二六年六月三十日，中國育兒網絡股份按公平價值計量約為188,000港元（二零二五年十二月三十一日：約248,000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60,000港元（截至二零二五年六月三十日止六個月：公平價值虧損約126,000港元）。於期內，並無從該投資收取股息收入（截至二零二五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\$24,291,000 (six months ended 30 June 2025: approximately HK\$22,495,000), representing an increase of approximately 8% as compared with that of the corresponding period in 2025. The increase in revenue was mainly due to the combined effects of: (i) a decrease in the revenue from money lending business; and (ii) the revenue from ticketing and admission system business, which was absent in the corresponding period in 2025.

Gross profit of the Group for the Period was approximately HK\$11,258,000 (six months ended 30 June 2025: approximately HK\$12,527,000), representing a decrease of approximately 10.1% as compared with that of the corresponding period in 2025. Gross profit margin of the Group for the Period was approximately 46.3% (six months ended 30 June 2025: approximately 55.7%), representing a decrease of approximately 9.3% (in absolute amount) as compared with that of the corresponding period in 2025. Such decrease in the gross profit and the gross profit margin of the Group was mainly due to the decrease in the gross profit margin of the financial trading software solutions business.

Provision for impairment loss on loan and interest receivables

The Group has recorded a reversal of provision for impairment loss on loan and interest receivables of approximately HK\$63,000 during the Period (six months ended 30 June 2025: a provision for impairment loss on loan and interest receivables of approximately HK\$4,069,000). 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 2025.

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24,291,000港元（截至二零二五年六月三十日止六個月：約22,495,000港元），較二零二五年同期的收益增加約8%。收益增加主要由於以下各項的綜合影響：(i)借貸業務收益減少；及(ii)票務及入場系統業務的收益，而二零二五年同期則無此項。

本集團於期內的毛利約為11,258,000港元（截至二零二五年六月三十日止六個月：約12,527,000港元），較二零二五年同期的毛利減少約10.1%。本集團於期內的毛利率約為46.3%（截至二零二五年六月三十日止六個月：約55.7%），較二零二五年同期的毛利率減少約9.3%（按絕對數計算）。本集團毛利及毛利率減少主要是由於金融交易軟件解決方案業務的毛利率減少。

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撥回約63,000港元（截至二零二五年六月三十日止六個月：應收貸款及利息減值虧損撥備約4,069,000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。

與二零二五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\$14,600,000 (six months ended 30 June 2025: approximately HK\$17,066,000), representing a decrease of approximately 14.4% as compared with that of the corresponding period in 2025. 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\$1,439,000 for the Period (six months ended 30 June 2025: approximately HK\$7,722,000). The decrease in net loss was mainly due to the combined effects of (i) the decrease in the gross profit from approximately HK\$12,527,000 in the six months ended 30 June 2025 to approximately HK\$11,258,000 in the Period; (ii) the increase in net fair value gain on financial assets at FVTPL from approximately HK\$995,000 in the six months ended 30 June 2025 to approximately HK\$2,508,000 in the Period; (iii) the turnaround to reversal of the provision for impairment loss on loan and interest receivables of approximately HK\$63,000 recorded in the Period (six months ended 30 June 2025: the provision for impairment loss on loan and interest receivables of approximately HK\$4,069,000); and (iv) the decrease in the administrative expenses from approximately HK\$17,066,000 in the six months ended 30 June 2025 to approximately HK\$14,600,000 in the Period.

Financial Resources, Liquidity and Capital Structure

As at 30 June 2026, the Group's bank and cash balances were approximately HK\$13,627,000 (31 December 2025: approximately HK\$11,696,000). The net current assets of the Group as at 30 June 2026 amounted to approximately HK\$27,294,000 (31 December 2025: approximately HK\$28,054,000). As at 30 June 2026, approximately 96.4% (31 December 2025: approximately 96.6%) 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 2.1 times as at 30 June 2026 (31 December 2025: approximately 2.0 times).

As at 30 June 2026, the Group's total borrowing was comprised solely of a bank finance lease amounting to approximately HK\$130,000 (31 December 2025: approximately HK\$322,000) with annual effective interest rate at 4.83% (31 December 2025: 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 2026, the gearing ratio of the Group, which was defined as total borrowing divided by total assets, was approximately 0.002 (31 December 2025: 0.005).

As at 30 June 2026, 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14,600,000港元(截至二零二五年六月三十日止六個月:約17,066,000港元),較二零二五年同期的行政開支減少約14.4%。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1,439,000港元(截至二零二五年六月三十日止六個月:約7,722,000港元)。淨虧損減少乃主要由於以下各項的綜合影響:(i)毛利由截至二零二五年六月三十日止六個月約12,527,000港元減少至期內約11,258,000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二零二五年六月三十日止六個月約995,000港元增加至期內約2,508,000港元;(iii)期內錄得轉為應收貸款及利息減值虧損撥備撥回約63,000港元(截至二零二五年六月三十日止六個月:應收貸款及利息減值虧損撥備約4,069,000港元);及(iv)行政開支由截至二零二五年六月三十日止六個月約17,066,000港元減少至期內約14,600,000港元。

財務資源、流動資金及資本架構

於二零二六年六月三十日,本集團的銀行及現金結餘約為13,627,000港元(二零二五年十二月三十一日:約11,696,000港元)。於二零二六年六月三十日,本集團的流動資產淨值約為27,294,000港元(二零二五年十二月三十一日:約28,054,000港元)。於二零二六年六月三十日,本集團約96.4%(二零二五年十二月三十一日:約96.6%)的現金及現金等價物以港元計值,餘額則以人民幣計值。於二零二六年六月三十日,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2.1倍(二零二五年十二月三十一日:約2.0倍)。

於二零二六年六月三十日,本集團借貸總額僅包括銀行融資租賃約130,000港元(二零二五年十二月三十一日:約322,000港元),年實際利率為4.83%(二零二五年十二月三十一日: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。於二零二六年六月三十日,本集團的資產負債率(界定為借貸總額除以資產總值)約為0.002(二零二五年十二月三十一日:0.005)。

於二零二六年六月三十日,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 2026, the Group did not have any contingent liabilities (31 December 2025: Nil).

Capital Commitments

As at 30 June 2026, the Group did not have any capital commitments (31 December 2025: Nil).

Charges on the Group's Assets

As at 30 June 2026, the Group did not have any material charge on its assets (31 December 2025: Nil).

Material Acquisition and Disposal

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

Dividend

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

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

於二零二六年六月三十日，本集團並無任何或然負債（二零二五年十二月三十一日：無）。

資本承擔

於二零二六年六月三十日，本集團並無任何資本承擔（二零二五年十二月三十一日：無）。

本集團之資產抵押

於二零二六年六月三十日，本集團並無任何重大資產抵押（二零二五年十二月三十一日：無）。

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。

股息

董事會並不建議期內派付任何中期股息（截至二零二五年六月三十日止六個月：無）。

Employees and Remuneration Policy

As at 30 June 2026, the Group had 78 employees (31 December 2025: 67). 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\$18,260,000 for the Period (six months ended 30 June 2025: approximately HK\$17,943,000).

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.

Prospect

Against the backdrop of the lingering geopolitical tension in the Middle East, volatile energy prices and global inflation, 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.

僱員及薪酬政策

於二零二六年六月三十日，本集團有78名僱員（二零二五年十二月三十一日：67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18,260,000港元（截至二零二五年六月三十日止六個月：約17,943,000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。

展望

在中東地緣政治緊張局勢持續、能源價格波動及全球通貨膨脹的背景下，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。

OTHER INFORMATION

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

As at 30 June 2026, 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 2026
董事姓名	身份／權益性質	擁有權益的股份數目 (note (a)) (附註(a))	於二零二六年六月三十日 股權概約百分比 (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

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 2026 (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 2026, 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.

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

於二零二六年六月三十日，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：

Name of Director	Capacity/nature of interest	Number of shares interested	Approximate percentage of shareholding as at 30 June 2026
董事姓名	身份／權益性質	擁有權益的股份數目 (note (a)) (附註(a))	於二零二六年六月三十日 股權概約百分比 (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

附註：

- (a) 「L」指本公司普通股之好倉。
- (b) 於二零二六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，於二零二六年六月三十日，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。

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 2026, 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 2026 於二零二六年六月三十日 股權概約百分比
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 2026 (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 2026, 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.

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，於二零二六年六月三十日，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 2026 於二零二六年六月三十日 股權概約百分比
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) 於二零二六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，於二零二六年六月三十日，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 (including treasury shares) 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 2026, the Company did not have any controlling Shareholder.

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（含庫存股）。

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

執行董事田一妤女士（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。於二零二六年六月三十日，本公司並無任何控股股東。

Changes in Directors' Information

Mr. Hon Ming Sang, an independent non-executive Director, has been appointed as an independent non-executive director, the chairman of the risk management committee and a member of each of the audit committee, the nomination committee and the remuneration committee of Kelfred Holdings Limited, which is listed on the Main Board of the Stock Exchange with Stock Code: 1134, with effect from 1 July 2026.

Mr. Hung Ka Hai Clement, an independent non-executive Director, has retired as an independent supervisor of the supervisory committee of Ping An Insurance (Group) Company of China Ltd. whose shares are listed both on the Main Board of the Stock Exchange and Shanghai Stock Exchange (stock code: 2318 and stock code: 601318, respectively) with effect from 13 May 2026.

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.

董事資料變動

韓銘生先生，獨立非執行董事，自二零二六年七月一日起獲委任為恒發光學控股有限公司（一間於聯交所主板上市的公司，股份代號：1134）的獨立非執行董事、風險管理委員會主席以及審核委員會、提名委員會及薪酬委員會各自之成員。

洪嘉禧先生，獨立非執行董事，自二零二六年五月十三日起已退任中國平安保險（集團）股份有限公司（其股份分別於聯交所主板（股份代號：2318）及上海證券交易所（股份代號：601318）上市）監事會的獨立監事職務。

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）、鄧澍培先生及洪嘉禧先生。每次委員會會議均由一名獨立非執行董事擔任主席。

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, 21 August 2026

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, Mr. Lo Kai Pong being a non-executive Director and Mr. Hon Ming Sang, Mr. Tang Shu Pui Simon and Mr. Hung Ka Hai Clement being the independent non-executive Directors.

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
田一好女士
主席

香港，二零二六年八月二十一日

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好女士，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，非執行董事羅啟邦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。

