

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

2022

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 three months and six months ended 30 June 2022, together with the unaudited comparative figures for the corresponding periods in 2021, as follows:

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

For the three months and six months ended 30 June 2022

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」）截至二零二二年六月三十日止三個月及六個月之未經審核簡明綜合業績·連同二零二一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

截至二零二二年六月三十日止三個月及六個月

		Notes 附註	Three months ended 30 June 截至六月三十日止三個月		Six months ended 30 June 截至六月三十日止六個月	
			2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)	2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)
Revenue	收益	5	14,431	15,230	29,196	31,317
Cost of sales	銷售成本		(4,919)	(4,986)	(10,354)	(9,639)
Gross profit	毛利		9,512	10,244	18,842	21,678
Other income	其他收入	7	553	15	665	30
Other gains and (losses)	其他收益及(虧損)	8	388	(3,544)	(728)	(245)
Impairment loss on loan and interest receivables	應收貸款及利息的減值虧損		(268)	(9,347)	(695)	(13,364)
Administrative expenses	行政開支		(13,011)	(11,257)	(24,448)	(22,807)
Loss from operations	經營虧損		(2,826)	(13,889)	(6,364)	(14,708)
Finance costs	財務成本	9	(149)	(153)	(324)	(298)
Share of loss of associates	應佔聯營公司虧損		(84)	(11)	(167)	(11)
Share of loss of a joint venture	應佔一間合營公司虧損		(3)	(2)	(5)	(5)
Loss before tax	除稅前虧損		(3,062)	(14,055)	(6,860)	(15,022)
Income tax expenses	所得稅開支	11	(791)	(591)	(1,190)	(1,142)
Loss for the period	期內虧損	10	(3,853)	(14,646)	(8,050)	(16,164)
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		(314)	(959)	(281)	(1,621)
Other comprehensive income for the period, net of tax	期內其他全面收入，扣除稅項		(314)	(959)	(281)	(1,621)
Total comprehensive income for the period	期內全面收入總額		(4,167)	(15,605)	(8,331)	(17,785)

		Three months ended 30 June 截至六月三十日止三個月		Six months ended 30 June 截至六月三十日止六個月	
		2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)	2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)
Loss for the period attributable to:	應佔期內虧損：				
Owners of the Company	本公司擁有人	(3,770)	(14,406)	(7,746)	(15,539)
Non-controlling interests	非控股權益	(83)	(240)	(304)	(625)
		<u>(3,853)</u>	<u>(14,646)</u>	<u>(8,050)</u>	<u>(16,164)</u>
Total comprehensive income for the period attributable to:	應佔期內全面收入總額：				
Owners of the Company	本公司擁有人	(4,084)	(15,365)	(8,027)	(17,160)
Non-controlling interests	非控股權益	(83)	(240)	(304)	(625)
		<u>(4,167)</u>	<u>(15,605)</u>	<u>(8,331)</u>	<u>(17,785)</u>

		Three months ended 30 June 截至六月三十日止三個月		Six months ended 30 June 截至六月三十日止六個月	
		2022 二零二二年 (Unaudited) (未經審核)	2021 二零二一年 (Unaudited) (未經審核)	2022 二零二二年 (Unaudited) (未經審核)	2021 二零二一年 (Unaudited) (未經審核)
Loss per share	每股虧損				
Basic (HK cents)	基本 (港仙)	(2.991)	(11.428)	(6.145)	(12.327)
Diluted (HK cents)	攤薄 (港仙)	(2.991)	(11.428)	(6.145)	(12.327)

Note
附註

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CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2022

簡明綜合財務狀況表

於二零二二年六月三十日

		Notes 附註	As at 30 June 2022 於二零二二年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	As at 31 December 2021 於二零二一年 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	1,612	1,185
Investment properties	投資物業	15	3,960	-
Right-of-use assets	使用權資產	16	10,627	14,502
Goodwill	商譽		-	-
Intangible assets	無形資產		-	-
Investment in a joint venture	於一間合營公司之投資		97	102
Investment in associates	於聯營公司之投資		1,230	1,397
Financial assets at FVTOCI	按公平價值計入 其他全面收入的金融資產		877	1,158
Contingent consideration receivable	應收或然代價		-	6,182
Deferred tax assets	遞延稅項資產		130	245
			18,533	24,771
Current assets	流動資產			
Inventories	存貨		620	-
Trade and other receivables	貿易及其他應收款項	17	10,450	11,662
Contract assets	合約資產		-	330
Loan and interest receivables	應收貸款及利息	18	45,538	52,642
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		11,038	10,619
Contingent consideration receivable	應收或然代價		6,182	-
Current tax assets	即期稅項資產		839	1,914
Bank and cash balances	銀行及現金結餘		31,458	37,544
			106,125	114,711
Current liabilities	流動負債			
Contract liabilities	合約負債		14,527	11,365
Accruals and other payables	應計費用及其他應付款項	19	15,638	21,532
Lease liabilities	租賃負債		7,512	7,637
			37,677	40,534
Net current assets	流動資產淨值		68,448	74,177
Total assets less current liabilities	資產總值減流動負債		86,981	98,948

		<i>Notes</i> <i>附註</i>	As at 30 June 2022 於二零二二年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	As at 31 December 2021 於二零二一年 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		3,377	7,013
Deferred tax liabilities	遞延稅項負債		72	72
			3,449	7,085
NET ASSETS	資產淨值		83,532	91,863
Capital and reserves	股本及儲備			
Share capital	股本	20	6,303	6,303
Reserves	儲備		79,448	87,475
Equity attributable to owners of the Company	本公司擁有人應佔權益		85,751	93,778
Non-controlling interests	非控股權益		(2,219)	(1,915)
TOTAL EQUITY	權益總額		83,532	91,863

UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the six months ended 30 June 2022

未經審核簡明綜合權益變動表

截至二零二二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	Share options reserve	Merger reserve	Financial assets measured at FVTOCI reserve	Accumulated losses	Subtotal	Non-controlling interests	Total equity
		股本	股份溢價	購股權儲備	合併儲備	按公平價值計入其他全面收入的金融資產儲備	累計虧損	小計	非控股權益	權益總額
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
At 31 December 2020 (audited)	於二零二零年十二月三十一日 (經審核)	6,303	229,281	1,858	78	(34,566)	(81,365)	121,589	(538)	121,051
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	-	-	-	-	(1,621)	-	(1,621)	-	(1,621)
Loss for the period	期內虧損	-	-	-	-	-	(15,539)	(15,539)	(625)	(16,164)
Changes in equity for the period	期內權益變動	-	-	-	-	(1,621)	(15,539)	(17,160)	(625)	(17,785)
At 30 June 2021 (unaudited)	於二零二一年六月三十日 (未經審核)	6,303	229,281	1,858	78	(36,187)	(96,904)	104,429	(1,163)	103,266
At 31 December 2021 (audited)	於二零二一年十二月三十一日 (經審核)	6,303	229,281	1,613	78	(37,159)	(106,338)	93,778	(1,915)	91,863
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	-	-	-	-	(281)	-	(281)	-	(281)
Loss for the period	期內虧損	-	-	-	-	-	(7,746)	(7,746)	(304)	(8,050)
Changes in equity for the period	期內權益變動	-	-	-	-	(281)	(7,746)	(8,027)	(304)	(8,331)
At 30 June 2022 (unaudited)	於二零二二年六月三十日 (未經審核)	6,303	229,281	1,613	78	(37,440)	(114,084)	85,751	(2,219)	83,532

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

For the six months ended 30 June 2022

簡明綜合現金流量表

截至二零二二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	
		2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)
NET CASH GENERATED FROM OPERATING ACTIVITIES	經營活動所得的現金淨額	2,821	10,289
Interest received	已收利息	1	1
Purchase of property, plant and equipment	購買物業、廠房及設備	(878)	(159)
Purchase of investment properties	購買投資物業	(3,960)	-
Proceeds from disposal of property, plant and equipment	出售物業、廠房及設備所得款項	15	-
Deposits paid for property, plant and equipment	物業、廠房及設備之已付按金	-	(500)
Acquisition of associates	收購聯營公司	-	(1,502)
NET CASH USED IN INVESTING ACTIVITIES	投資活動所用的現金淨額	(4,822)	(2,160)
Principal elements of lease payments	租賃付款之本金部分	(4,085)	(3,174)
NET CASH USED IN FINANCING ACTIVITIES	融資活動所用的現金淨額	(4,085)	(3,174)
NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS	現金及現金等價物(減少)/增加淨額	(6,086)	4,955
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	期初現金及現金等價物	37,544	34,222
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	期末現金及現金等價物	31,458	39,177

NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)

For the six months ended 30 June 2022

1. GENERAL INFORMATION

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 has been Unit 708, 7th Floor, Capital Centre, 151 Gloucester Road, Wanchai, Hong Kong. The Company's shares are listed on GEM of the Stock Exchange. ("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. In 2021, one of the subsidiaries of the Company, a holder of the license in respect of type 6 (advising on corporate finance) regulated activity ("Type 6 License") under the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong) ("SFO"), did not carry on any business and it surrendered the Type 6 License to the Securities and Futures Commission ("SFC"), the process of which was completed in April 2022.

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 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 2021. 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 2021.

簡明綜合財務報表附註 (未經審核)

截至二零二二年六月三十日止六個月

1. 一般資料

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。本公司之股份於聯交所（「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。於二零二一年，本公司其中一間附屬公司持有關於香港法例第571章證券及期貨條例（「證券及期貨條例」）項下第6類（就機構融資提供意見）受規管活動的牌照（第6類牌照），該附屬公司並無開展任何業務，並向證券及期貨事務監察委員會（「證監會」）交回第6類牌照，該流程已於二零二二年四月完成。

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二零二一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二零二一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 HONG KONG FINANCIAL REPORTING STANDARDS

The accounting policies applied in these financial statements are the same as those applied in the Group's consolidated financial statements for the year ended 31 December 2021. In the current period, the Group has adopted all the new and revised Hong Kong Financial Reporting Standards ("HKFRSs") issued by the HKICPA that are relevant to its operations and effective for its accounting year beginning on 1 January 2022 but they do not have a material effect on the Group's financial statements.

A number of new standards and amendments to standards are effective for annual periods beginning after 1 January 2022 and earlier application is permitted. The Group has not early adopted any of the forthcoming new or amended standards in preparing these condensed consolidated interim financial statements (unaudited).

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

該等財務報表所應用之會計政策與本集團截至二零二一年十二月三十一日止年度之綜合財務報表所應用者相同。於本期間，本集團已採納香港會計師公會頒佈與其營運有關並自二零二二年一月一日開始之會計年度生效之所有新訂及經修訂香港財務報告準則（「香港財務報告準則」），但該等準則對本集團財務報表並無重大影響。

多項新訂及經修訂準則於二零二二年一月一日之後開始的年度期間生效，並允許提前應用。本集團於編製本簡明綜合中期財務報表時並無提前採用任何即將實施的新準則或經修訂準則（未經審核）。

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於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。

(a) Disclosures of level in fair value hierarchy at:

(a) 於以下日期之公平價值層級披露：

At 30 June 2022
於二零二二年六月三十日

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)	Level 3 第三級 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：				
Investment properties	投資物業	-	3,960	-	3,960
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	11,038	-	-	11,038
Contingent consideration receivable	應收或然代價	-	-	6,182	6,182
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	877	-	-	877
Total	總計	11,915	3,960	6,182	22,057

At 31 December 2021
於二零二一年十二月三十一日

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)	Level 3 第三級 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	10,619	–	–	10,619
Contingent consideration receivable	應收或然代價	–	–	6,182	6,182
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	1,158	–	–	1,158
Total	總計	11,777	–	6,182	17,959

There was no change in Level 3 of financial instruments for the six months ended 30 June 2022.

截至二零二二年六月三十日止六個月第三級金融工具並無任何變動。

(b) Reconciliation of assets measured at fair value based on level 3:

(b) 根據第三級按公平價值計量之資產對賬：

		Contingent consideration (payable)/receivable (應付)／應收或然代價 HK\$'000 千港元
At 1 January 2021	於二零二一年一月一日	21
Fair value change during the year	年內公平價值變動	(6,203)
At 31 December 2021, 1 January 2022 and 30 June 2022	於二零二一年十二月三十一日、二零二二年一月一日及二零二二年六月三十日	(6,182)

The total gains or losses recognised in profit or loss at end of reporting period are presented in the face of the consolidated statement of profit or loss and other comprehensive income.

於報告期末，於損益中確認的收益及虧損總額於綜合損益及其他全面收入表中呈列。

(b) Disclosure of valuation process used by the Group and valuation techniques and inputs used in fair value measurements at 30 June 2022 and 31 December 2021:

The Group's financial controller is responsible for the fair value measurements of assets and liabilities required for financial reporting purposes, including level 3 fair value measurements. The financial controller reports directly to the Board for these fair value measurements. Discussions of valuation processes and results are held between the financial controller and the Board at least once a year.

For level 3 fair value measurements, the Group will normally engage external valuation experts with the recognised professional qualifications and recent experience to perform the valuations.

Level 3 fair value measurements

Description	Valuation technique	Unobservable inputs	Range
概述	估值技巧	不可觀察輸入數據	範圍
Contingent consideration receivable	Weighted-average probability approach	Probability-adjusted losses/profits	Losses of HK\$7,786,000 to HK\$8,020,000 (31 December 2021: losses of HK\$7,786,000 to HK\$8,020,000)
應收或然代價	加權平均概率法	概率經調整虧損/溢利	虧損7,786,000港元至8,020,000港元 (二零二一年十二月三十一日: 虧損7,786,000港元至8,020,000港元)

There were no changes in the valuation techniques used.

(b) 本集團使用之估值過程及於二零二二年六月三十日及二零二一年十二月三十一日公平價值計量中使用之估值技術及輸入數據之披露:

本集團財務總監負責財務申報要求的資產及負債公平價值計量, 包括第三層級公平價值計量。財務總監直接向董事會報告該等公平價值計量。財務總監與董事會至少每年進行一次估計程序及結果討論。

就第三層級公平價值計量而言, 本集團將通常聘用擁有公認專業資質及近期經驗的外部估值專家進行估值。

第三層級公平價值計量

Effect on fair value for increase of inputs 輸入數據增長之公平價值影響	Fair value 公平價值	
	30 June 2022 二零二二年六月三十日 HK\$'000 Asset 千港元資產	31 December 2021 二零二一年十二月三十一日 HK\$'000 Asset 千港元資產
Higher of the net loss, higher of the fair value 虧損淨額增加·公平價值增加	6,182	6,182

使用之估值技術並無變動。

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：

		Three months ended 30 June 截至六月三十日止三個月		Six months ended 30 June 截至六月三十日止六個月	
		2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)	2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 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	16	8	992	31
Sales of technology software systems	銷售技術軟件系統	2,305	957	2,785	2,707
System customisation and network support	系統訂製及網絡支援	1,682	1,798	3,983	2,919
Software licensing fee	軟件特許費	7,024	7,173	13,806	14,528
Software maintenance services	軟件保養服務	2,100	2,351	4,309	4,675
Hosting and related services fee	伺服器寄存及相關服務費	1,196	1,479	2,435	3,003
Others	其他	2	260	2	544
		14,325	14,026	28,312	28,407
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	106	1,204	884	2,910
		14,431	15,230	29,196	31,317

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：

For the six months ended 30 June (unaudited)	截至六月三十日止六個月 (未經審核)	Financial trading software solutions 金融交易軟件解決方案		Others 其他		Total 總計	
		2022 二零二二年 HK\$'000 千港元	2021 二零二一年 HK\$'000 千港元	2022 二零二二年 HK\$'000 千港元	2021 二零二一年 HK\$'000 千港元	2022 二零二二年 HK\$'000 千港元	2021 二零二一年 HK\$'000 千港元
Timing of revenue recognition	確認收益時間						
Point in time	某一時間點	7,663	5,545	1	5	7,664	5,550
Over time	隨時間	20,647	22,318	1	539	20,648	22,857
Total	總計	28,310	27,863	2	544	28,312	28,407

For the three months ended 30 June (unaudited)	截至六月三十日止三個月 (未經審核)	Financial trading software solutions 金融交易軟件解決方案		Others 其他		Total 總計	
		2022 二零二二年 HK\$'000 千港元	2021 二零二一年 HK\$'000 千港元	2022 二零二二年 HK\$'000 千港元	2021 二零二一年 HK\$'000 千港元	2022 二零二二年 HK\$'000 千港元	2021 二零二一年 HK\$'000 千港元
Timing of revenue recognition	確認收益時間						
Point in time	某一時間點	3,954	2,757	1	2	3,955	2,739
Over time	隨時間	10,369	11,029	1	258	10,370	11,287
Total	總計	14,323	13,766	2	260	14,325	14,026

6. SEGMENT INFORMATION

The Group has five (six months ended 30 June 2021: 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 and stored valued mastercards 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.

Segment profits or losses do not include unallocated administrative expenses, interest income on bank deposits, certain government grants, share of loss of a joint venture, share of loss of associates and income tax expense. Segment assets do not include investment in associates, investment in a joint venture, 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（截至二零二一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及萬事達儲值卡業務。

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。

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、若干政府補助、應佔一間合營公司虧損、應佔聯營公司虧損及所得稅開支。由於於聯營公司之投資、於一間合營公司之投資、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 2022 (unaudited)	截至二零二二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	28,310	-	884	-	2	29,196
Segment profit/(loss)	分部溢利/（虧損）	<u>8,213</u>	<u>(578)</u>	<u>(841)</u>	<u>(626)</u>	<u>(1,403)</u>	<u>4,765</u>
At 30 June 2022 (unaudited)	於二零二二年六月三十日（未經審核）						
Segment assets	分部資產	15,376	6	46,676	11,037	2,841	75,936
Segment liabilities	分部負債	<u>(35,934)</u>	<u>(49)</u>	<u>(1,136)</u>	<u>(25)</u>	<u>(2,443)</u>	<u>(39,587)</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 2021 (unaudited)	截至二零二一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	27,863	-	2,910	-	544	31,317
Segment profit/(loss)	分部溢利/（虧損）	<u>7,952</u>	<u>(622)</u>	<u>(11,567)</u>	<u>(287)</u>	<u>(1,778)</u>	<u>(6,302)</u>
At 31 December 2021 (audited)	於二零二一年十二月三十一日（經審核）						
Segment assets	分部資產	19,051	19	54,316	10,619	2,770	86,775
Segment liabilities	分部負債	<u>(40,957)</u>	<u>(99)</u>	<u>(1,870)</u>	<u>(34)</u>	<u>(2,465)</u>	<u>(45,425)</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	
		2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)
Revenue	收益		
Consolidated revenue	綜合收益	29,196	31,317
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	4,765	(6,302)
Unallocated amounts:	未分配款項:		
Other income	其他收入	1	1
Share of loss of associates	應佔聯營公司虧損	(167)	(11)
Share of loss of a joint venture	應佔一間合營公司虧損	(5)	(5)
Administrative expenses	行政開支	(11,412)	(8,705)
Finance costs	財務成本	(42)	-
Consolidated loss before tax	綜合除稅前虧損	(6,860)	(15,022)

Assets and liabilities:

資產及負債:

		30 June 2022 二零二二年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元 (Unaudited) (未經審核)
Assets	資產		
Total assets of reportable segments	可呈報分部之資產總值	75,936	86,775
Unallocated amounts:	未分配款項:		
Contingent consideration receivable	應收或然代價	6,182	6,182
Investment in associates	於聯營公司之投資	1,230	1,397
Investment in a joint venture	於一間合營公司之投資	97	102
Unallocated head office and corporate assets	未分配總辦事處及公司資產	41,213	45,026
Consolidated total assets	綜合資產總值	124,658	139,482
Liabilities	負債		
Total liabilities of reportable segments	可呈報分部之負債總額	39,587	45,425
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	1,539	2,194
Consolidated total liabilities	綜合負債總額	41,126	47,619

7. OTHER INCOME

7. 其他收入

		Three months ended 30 June 截至六月三十日止三個月		Six months ended 30 June 截至六月三十日止六個月	
		2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)	2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)
Interest income on bank deposits	銀行存款的利息收入	1	1	1	1
Government grants*	政府補助*	550	-	610	-
Sundry income	雜項收入	2	14	54	29
		553	15	665	30

* During the six months ended 30 June 2022, the Group recognised government grants of HK\$496,000 in respect of the Employment Support Scheme 2022, HK\$90,000 in respect of the FinTech Anti-epidemic Scheme for Talent Development, and HK\$24,000 in respect of the Reimbursement of Maternity Leave Pay Scheme. All government grants are provided by the Hong Kong government.

* 於截至二零二二年六月三十日止六個月內，本集團就二零二二年保就業計劃確認政府補助496,000港元、就抗疫基金金融科技人才計劃確認政府補助90,000港元以及就產假報銷計劃確認政府補助24,000港元。所有政府補助均由香港政府提供。

8. OTHER GAINS AND (LOSSES)

8. 其他收益及(虧損)

		Three months ended 30 June 截至六月三十日止三個月		Six months ended 30 June 截至六月三十日止六個月	
		2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)	2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 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				
- listed equity investments	- 上市股本投資	258	(3,585)	(610)	(268)
Foreign exchange differences, net	外匯差額淨額	(1)	-	(2)	-
Loss on disposal of property, plant and equipment	出售物業、廠房及設備虧損	-	(8)	(126)	(8)
Reversal of impairment loss on trade receivables	貿易應收款項減值虧損撥回	131	49	10	31
		388	(3,544)	(728)	(245)

9. FINANCE COSTS

9. 財務成本

		Three months ended 30 June 截至六月三十日止三個月		Six months ended 30 June 截至六月三十日止六個月	
		2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)	2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)
Interest on lease liabilities	租賃負債利息	<u>149</u>	<u>153</u>	<u>324</u>	<u>298</u>

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：

		Three months ended 30 June 截至六月三十日止三個月		Six months ended 30 June 截至六月三十日止六個月	
		2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)	2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 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	172	186	310	412
Depreciation of right-of-use assets	使用權資產折舊	1,888	1,614	3,875	3,030
Lease payments not included in the measurement of lease liabilities	未計入租賃負債計量的租賃付款	-	7	-	30
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	9,172	9,791	18,479	19,503
- Retirement benefit scheme contributions	- 退休福利計劃供款	799	264	1,443	521
		<u>9,971</u>	<u>10,055</u>	<u>19,922</u>	<u>20,024</u>

Cost of sales includes staff costs and depreciation of property, plant and equipment of HK\$7,768,000 (six months ended 30 June 2021: HK\$6,734,000) which are included in the amounts disclosed separately.

銷售成本包括員工成本以及物業、廠房及設備折舊7,768,000港元(截至二零二一年六月三十日止六個月: 6,734,000港元)·其分別計入所披露之金額。

11. INCOME TAX EXPENSE

11. 所得稅開支

		Three months ended 30 June 截至六月三十日止三個月		Six months ended 30 June 截至六月三十日止六個月	
		2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)	2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)
Current tax – Hong Kong	即期稅項—香港	767	583	1,075	1,144
Deferred tax	遞延稅項	24	8	115	(2)
Income tax expense	所得稅開支	<u>791</u>	<u>591</u>	<u>1,190</u>	<u>1,142</u>

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, profits tax rate for the first HK\$2 million of assessable profits of qualifying corporations will be lowered to 8.25% (six months ended 30 June 2021: 8.25%), and profits above that amount will be subject to the tax rate of 16.5% (six months ended 30 June 2021: 16.5%). For the other Hong Kong established subsidiaries, Hong Kong Profit Tax has been provided at a rate of 16.5% (six months ended 30 June 2021: 16.5%) on the estimated assessable profits.

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 2022, no share of tax attributable to associates (six months ended 30 June 2021: Nil) and a joint venture (six months ended 30 June 2021: Nil) was included in “Share of loss of associates” and “Share of loss of a joint venture” respectively.

12. DIVIDEND

The Board does not recommend the payment of any dividend for the six months ended 30 June 2022 (six months ended 30 June 2021: Nil).

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。

根據兩級利得稅制，合資格法團首2,000,000港元的應課稅溢利的利得稅稅率將下調至8.25%（截至二零二一年六月三十日止六個月：8.25%），超過該金額的溢利將按16.5%（截至二零二一年六月三十日止六個月：16.5%）稅率徵稅。就其他於香港成立之附屬公司而言，香港利得稅根據估計應課稅溢利按16.5%（截至二零二一年六月三十日止六個月：16.5%）稅率計提。

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。

截至二零二二年六月三十日止六個月，概無應佔歸屬於聯營公司之稅項（截至二零二一年六月三十日止六個月：無）及歸屬於一間合營公司之稅項（截至二零二一年六月三十日止六個月：無）分別計入「應佔聯營公司虧損」及「應佔一間合營公司虧損」。

12. 股息

董事會並不建議就截至二零二二年六月三十日止六個月派付任何股息（截至二零二一年六月三十日止六個月：無）。

13. LOSS PER SHARE

13. 每股虧損

		Three months ended 30 June 截至六月三十日止三個月		Six months ended 30 June 截至六月三十日止六個月	
		2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)	2022 二零二二年 HK\$'000 千港元 (Unaudited) (未經審核)	2021 二零二一年 HK\$'000 千港元 (Unaudited) (未經審核)
Loss	虧損				
Loss attributable to owners of the Company, used in the basic and diluted loss per share calculation	用於計算每股基本及攤薄虧損之本公司擁有人應佔虧損	(3,770)	(14,406)	(7,746)	(15,539)
		'000 千股	'000 千股	'000 千股	'000 千股
Number of shares	股份數目				
Weighted average number of ordinary shares used in basic and diluted loss per share calculation	用於計算每股基本及攤薄虧損之普通股加權平均數	126,058	126,058	126,058	126,058

14. PROPERTY, PLANT AND EQUIPMENT

14. 物業、廠房及設備

During the six months ended 30 June 2022, the Group acquired property, plant and equipment of HK\$878,000 (six months ended 30 June 2021: HK\$159,000) and disposed of property, plant and equipment of HK\$141,000 (six months ended 30 June 2021: Nil).

於截至二零二二年六月三十日止六個月，本集團收購物業、廠房及設備878,000港元（截至二零二一年六月三十日止六個月：159,000港元）及出售物業、廠房及設備141,000港元（截至二零二一年六月三十日止六個月：無）。

15. INVESTMENT PROPERTIES

15. 投資物業

During the six months ended 30 June 2022, the Group acquired investment properties of HK\$3,960,000 (six months ended 30 June 2021: Nil).

於截至二零二二年六月三十日止六個月內，本集團收購投資物業3,960,000港元（截至二零二一年六月三十日止六個月：無）。

16. RIGHT-OF-USE ASSETS

16. 使用權資產

During the six months ended 30 June 2021, the Group entered into a new lease agreement for office premises for two years and recognised HK\$2,169,000 of right-of-use asset and lease liability on lease commencement.

於截至二零二一年六月三十日止六個月，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2,169,000港元。

17. TRADE AND OTHER RECEIVABLES

17. 貿易及其他應收款項

		30 June 2022 二零二二年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Trade receivables	貿易應收款項	3,758	5,033
Less: allowance for doubtful debts	減：呆賬撥備	(105)	(115)
		<u>3,653</u>	<u>4,918</u>
Other receivables	其他應收款項	175	106
Deposits	按金	3,313	4,225
Prepayments	預付款項	3,309	2,413
		<u>6,797</u>	<u>6,744</u>
		<u>10,450</u>	<u>11,662</u>

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 aging 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 2022 二零二二年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
0 – 30 days	0至30日	1,704	2,082
31 – 60 days	31至60日	349	1,360
61 – 90 days	61至90日	391	17
91 – 120 days	91至120日	97	80
Over 120 days	超過120日	1,112	1,379
		<u>3,653</u>	<u>4,918</u>
Total	總計		

18. LOAN AND INTEREST RECEIVABLES

18. 應收貸款及利息

		30 June 2022 二零二二年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Loan receivables	應收貸款	99,894	115,732
Less: impairment losses	減：減值虧損	(56,719)	(65,807)
		43,175	49,925
Interest receivables	應收利息	4,374	5,284
Less: impairment losses	減：減值虧損	(2,011)	(2,567)
		2,363	2,717
Loan and interest receivables, net	應收貸款及利息淨額	45,538	52,642

The Group seeks to maintain strict control over its outstanding loan receivable 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 2022, the loan receivable were charging on interest rates ranging from 8% to 33.6% per annum (31 December 2021: 8% to 33.6% per annum) and were repayable with fixed terms agreed with the contracting parties. The Group held collateral or other credit enhancement over its loan receivables balance of HK\$2,541,000 (net of provision of impairment loss of HK\$3,859,000) (31 December 2021: HK\$4,962,000 (net of provision of impairment loss of HK\$1,238,000)), while its loan receivable balance of HK\$40,634,000 (net of provision of impairment loss of HK\$52,860,000) was unsecured (31 December 2021: HK\$44,963,000 (net of provision of impairment loss of HK\$64,569,000)).

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。

於二零二二年六月三十日，應收貸款按年利率介乎8%至33.6%（二零二一年十二月三十一日：年利率8%至33.6%）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2,541,000港元（扣除減值虧損撥備3,859,000港元）持有抵押或其他信貸提升措施（二零二一年十二月三十一日：4,962,000港元（扣除減值虧損撥備1,238,000港元）），而應收貸款結餘40,634,000港元（扣除減值虧損撥備52,860,000港元）為無擔保（二零二一年十二月三十一日：44,963,000港元（扣除減值虧損撥備64,569,000港元））。

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

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 2021 and 1 January 2022	於二零二一年 十二月三十一日及 二零二二年一月一日	12	2,096	66,266	68,374
New loans originated	已開始之新貸款	6	-	-	6
Loans recovered or repaid during the period	於期內已收回或償還之 貸款	-	(23)	-	(23)
Loans written off during the period	於期內撇銷之貸款	-	-	(10,339)	(10,339)
Movements due to changes in credit risk	因信貸風險變動而產生之 變動	2,714	2,031	(4,033)	712
Transfer to Stage 2 – Lifetime ECL	轉撥至階段2 – 全期預期信貸虧損	(121)	121	-	-
Transfer to Stage 3 – Lifetime ECL	轉撥至階段3 – 全期預期信貸虧損	(2,600)	(784)	3,384	-
At 30 June 2022	於二零二二年六月三十日	11	3,441	55,278	58,730

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 receivable 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 2022 二零二二年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Overdue	逾期	39,336	46,032
Due within 3 months	於3個月內到期	-	950
Due after 3 months but within 6 months	於3個月後至6個月內到期	3,839	2,943
Total	總計	43,175	49,925

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 2022 二零二二年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Overdue	逾期	2,363	2,689
Due within 3 months	於3個月內到期	-	28
Total	總計	2,363	2,717

19. ACCRUALS AND OTHER PAYABLES

19. 應計費用及其他應付款項

		30 June 2022 二零二二年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Customers deposits	客戶按金	11,138	11,077
Accruals and other payables	應計費用及其他應付款項	4,500	10,455
		15,638	21,532

20. SHARE CAPITAL

20. 股本

		30 June 2022 二零二二年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元 (Audited) (經審核)
Authorised: 200,000,000 ordinary shares of HK\$0.05 each	法定： 200,000,000股每股面值 0.05港元之普通股	<u>10,000</u>	<u>10,000</u>
Issued and fully paid: 126,058,234 ordinary shares of HK\$0.05 each	已發行及繳足： 126,058,234股每股面值 0.05港元之普通股	<u>6,303</u>	<u>6,303</u>

21. RELATED PARTY TRANSACTIONS

21. 關連方交易

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

除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：

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

期內本公司董事薪酬如下：

		30 June 2022 二零二二年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)	30 June 2021 二零二一年 六月三十日 HK\$'000 千港元 (Unaudited) (未經審核)
Short-term benefits	短期利益	<u>1,502</u>	<u>1,551</u>

22. APPROVAL OF FINANCIAL STATEMENTS

22. 批准財務報表

The interim financial statements were approved and authorised for issue by the Board on 11 August 2022.

該中期財務報表已於二零二二年八月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 2022 (“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.

In 2021, one of the subsidiaries of the Company, a holder of the Type 6 License under the SFO, did not carry on any business and it surrendered the Type 6 License to the SFC, the process of which was completed in April 2022.

Business Review

During the first half of 2022, the frequent outbreaks and the continuing impacts of the coronavirus disease 2019 (“COVID-19”) have brought about challenges and uncertainties to the economy of Hong Kong. The Group has taken the necessary and practicable measures to secure the health and safety of its staff, such as adopting the work from home policy, and carefully monitored the ongoing development of the outbreak of COVID-19 to manage its risks and mitigate its impacts on the Group’s business and financial performance. The Group will continue to carry out its prevention procedures while maintaining its work efficiency with its clients under the pandemic.

Provision of financial trading software solutions

During the Period, the 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, amounted to approximately HK\$28,310,000 (six months ended 30 June 2021: approximately HK\$27,863,000), representing an increase of approximately 1.6%. Although the outbreak of COVID-19 has caused a certain level of disruptions to the Group’s operations, iAsia still keeps a steady intake of new projects from its clients.

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 optimised to cope with the regime and current market requirements. In addition, modular design was applied to the system which enhanced the flexibility for the Group’s customers to expand their usage capacity in accordance with the growth and changing needs of their businesses. iAsia was also committed to providing quality software maintenance services to its customers throughout the Period.

As 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, the Group was able to generate stable sources of income during the Period. With respect to its provision of financial trading software solutions business, the Group will continue to keep up with the market trends and the industry requirements and focus on improving its operational efficiency with rationalised costs to maintain its competitiveness in the markets.

管理層討論及分析

於截至二零二二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。

於二零二一年，本公司其中一間附屬公司（證券及期貨條例項下第6類牌照持有者）並無開展任何業務，並向證監會交回第6類牌照，該流程已於二零二二年四月完成。

業務回顧

於二零二二年上半年，2019冠狀病毒病（「COVID-19」）的頻繁爆發及持續影響已為香港經濟帶來挑戰及不明朗因素。本集團已採取必要及切實可行的措施（例如採納在家辦公政策）以確保其員工的健康及安全，並謹慎監控COVID-19疫情的持續發展以管理其風險以及減輕其對本集團業務及財務表現的影響。本集團將繼續實施預防措施，同時於疫情期間保持與客戶工作的效率。

提供金融交易軟件解決方案

於期內，金融交易軟件解決方案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網貢獻的來自外部客戶的分部收益約為28,310,000港元（截至二零二一年六月三十日止六個月：約27,863,000港元），增加約1.6%。儘管COVID-19的爆發對本集團營運造成一定程度的干擾，亞網仍保持穩定的客戶新項目。

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，優化其金融交易軟件解決方案，以滿足制度及當前市場要求。此外，系統已採用模塊設計，其提升了本集團客戶根據彼等的業務增長及需求變動擴展其使用能力的靈活性。於整個期內，亞網亦致力於為其客戶提供優質的軟件保養服務。

由於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完善客戶群，本集團能夠於期內產生穩定的收入來源。就提供金融交易軟件解決方案業務而言，本集團將繼續緊跟市場趨勢及行業要求並著重憑藉合理成本提高其營運效率，以維持其於市場的競爭力。

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 2021: Nil). In order to improve the sales performance of this business division, the Group will continue to diversify the provision of other IT services, such as providing system migration services to new customers. The Group will seize opportunities to diversify the client base of its provision of other IT and internet financial platforms services business in order to strengthen its competitiveness in the industry.

Money lending business

During the Period, revenue derived from the money lending business division amounted to approximately HK\$884,000 (six months ended 30 June 2021: approximately HK\$2,910,000), representing a decrease of approximately 69.6%. The interest rate charged to customers during the Period ranged from 8% per annum to 33.6% per annum (six months ended 30 June 2021: ranged from 8% per annum to 33.6% per annum). During the Period, the Group recorded the provision for impairment losses on loan and interest receivables of approximately HK\$695,000 (six months ended 30 June 2021: approximately HK\$13,364,000). In assessing the expected credit loss (“ECL”) allowance for loan and interest receivables, the Group considered (i) the loan receivables which have been past due as at 30 June 2022; (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.

The provision for impairment loss on loan and interest receivables for the Period decreased as there was no material change in the credit status and credentials of the loan and interest receivables of the Group as at 30 June 2022, compared with those as at 30 June 2021 using the Group’s ECL model, and so no material impairment loss was recognised for the Period.

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 maintained adequate internal control policies for the grant of loans, including the credit evaluations of the borrowers’ financial positions, timely review of the ageing of loan and interest receivables balances, and tight control of the overdue balances. A debts collection policy is also in place within the Group to collect the borrowers’ outstanding debts, which includes sending reminder letters or e-mails to the borrowers for repayments, instructing the Group’s legal advisers to issue demand letters for loans and interests having been overdue for a certain period of time, and meeting the borrowers for negotiation of the repayment or settlement of the loans.

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（截至二零二一年六月三十日止六個月：無）。為改善本業務分部的銷售表現，本集團將繼續多元化提供其他資訊科技服務，如向新客戶提供系統遷移服務。本集團將把握機會多元化提供其他資訊科技及互聯網金融平台服務業務的客戶基礎，以提升其行業競爭力。

借貸業務

於期內，借貸業務分部產生之收益約為884,000港元（截至二零二一年六月三十日止六個月：約2,910,000港元），減少約69.6%。於期內向客戶收取之利率介乎每年8%至每年33.6%（截至二零二一年六月三十日止六個月：介乎每年8%至每年33.6%）。於期內，本集團錄得應收貸款及利息減值虧損撥備約695,000港元（截至二零二一年六月三十日止六個月：約13,364,000港元）。於評估應收貸款及利息之預期信貸虧損（「預期信貸虧損」）撥備時，本集團已考慮(i)於二零二二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。

於期內的應收貸款及利息減值虧損撥備減少，此乃由於使用本集團的預期信貸虧損模型計算後，本集團於二零二二年六月三十日的應收貸款及利息的信貸狀態及資信對比二零二一年六月三十日概無重大變化，因此期內概無確認重大減值虧損。

本集團的借貸業務將仍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。為降低借貸業務相關的信貸風險及違約風險，本集團已就授出貸款維持足夠的內部控制政策，包括對借款人的財務狀況進行信貸評估，及時檢討應收貸款及利息結餘的賬齡及嚴格控制逾期結餘。本集團亦訂有債務催收政策，以收回借款人的未償還債務，包括向借款人發送要求還款的催函或催收電郵，指示本集團的法律顧問就已逾期一定期限的貸款及利息發出追討函以及與借款人會面以磋商償還或結清貸款。

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\$10,619,000 as at 31 December 2021 to approximately HK\$11,038,000 as at 30 June 2022 as the Group purchased and disposed of securities that are held for trading of approximately HK\$1,251,000 and approximately HK\$222,000 respectively during the Period and recognised a change in fair value reflecting a net loss of approximately HK\$610,000 (six months ended 30 June 2021: approximately HK\$268,000) from the Group's securities investments during the Period. As at 30 June 2022, no individual securities investments at fair value accounted for 5% or more of the Group's total assets as at 30 June 2022. 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 2021: 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. 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 in 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 2022, the Group's other investments that are not held for trading included 16,538,000 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 1.61% 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; and (iii) e-commerce business in the PRC.

The CPN Shares were measured at fair value at approximately HK\$877,000 as at 30 June 2022. 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\$281,000 (six months ended 30 June 2021: approximately HK\$1,621,000). During the Period, no dividend income was received from this investment (six months ended 30 June 2021: 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二零二一年十二月三十一日的約10,619,000港元增加至二零二二年六月三十日的約11,038,000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1,251,000港元及約222,000港元，並自本集團的證券投資確認於期內公平價值變動淨虧損約610,000港元（截至二零二一年六月三十日止六個月：約268,000港元）所致。於二零二二年六月三十日，概無按公平價值計量之個別證券投資佔本集團於二零二二年六月三十日資產總值5%或以上。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（截至二零二一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」）

於二零二二年六月三十日，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16,538,000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1.61%。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，主要從事(i)透過其平台提供營銷及推廣服務；(ii)銷售商品；及(iii)中國電子商務業務。

於二零二二年六月三十日，中國育兒網絡股份按公平價值計量約為877,000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281,000港元（截至二零二一年六月三十日止六個月：約1,621,000港元）。於期內，並無從該投資收取股息收入（截至二零二一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\$29,196,000 (six months ended 30 June 2021: approximately HK\$31,317,000), representing a decrease of approximately 6.8% as compared with that of the corresponding period in 2021. The decrease in revenue of the Group during the Period was mainly due to the decrease in the revenue generated from its money lending business. In view of the instability of the financial market and economic environment in Hong Kong during the Period, the Group has adopted a more prudent approach in approving new loans, resulting in a reduction in the number of new borrowers and a decrease in the interest income generated by the Group from loan financing.

Gross profit of the Group for the Period was approximately HK\$18,842,000 (six months ended 30 June 2021: approximately HK\$21,678,000), representing a decrease of approximately 13.1% as compared with that of the corresponding period in 2021. Gross profit margin of the Group for the Period was approximately 64.5% (six months ended 30 June 2021: approximately 69.2%), representing a decrease of approximately 4.7% (in absolute amount) as compared with that of the corresponding period in 2021.

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\$695,000 during the Period (six months ended 30 June 2021: approximately HK\$13,364,000). 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.

The provision for impairment loss on loan and interest receivables for the Period decreased as there was no material change in the credit status and credentials of the loan and interest receivables of the Group as at 30 June 2022, as compared with those as at 30 June 2021 using the ECL model, and thus no material impairment loss was recognised for the Period.

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 2021.

財務回顧

收益·毛利及毛利率

本集團於期內的收益約為29,196,000港元(截至二零二一年六月三十日止六個月:約31,317,000港元),較二零二一年同期的收益減少約6.8%。於期內本集團的收益減少主要是由於借貸業務所得收益減少。鑒於期內香港金融市場及經濟環境的不穩定局面,本集團在審批新貸款時已採取更為審慎的方針,導致新借款人數量減少及本集團自貸款融資產生之利息收入減少。

本集團於期內的毛利約為18,842,000港元(截至二零二一年六月三十日止六個月:約21,678,000港元),較二零二一年同期的毛利減少約13.1%。本集團於期內的毛利率約為64.5%(截至二零二一年六月三十日止六個月:約69.2%),較二零二一年同期的毛利率減少約4.7%(按絕對數計算)。

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695,000港元(截至二零二一年六月三十日止六個月:約13,364,000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。

於期內的應收貸款及利息減值虧損撥備減少,此乃由於使用預期信貸虧損模型計算後,本集團於二零二二年六月三十日的應收貸款及利息的信貸狀態及資信對比二零二一年六月三十日概無重大變化,因此期內概無確認重大減值虧損。

與二零二一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。

The Company has instructed its legal advisers to issue demand letters or emails 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. Some of the overdue borrowers who are currently staying in mainland China promise to repay the outstanding balances as soon as they return to Hong Kong. The Company will continue to negotiate with the borrowers for repayment or settlement of their overdue balances.

Administrative expenses

The Group's administrative expenses for the Period amounted to approximately HK\$24,448,000 (six months ended 30 June 2021: approximately HK\$22,807,000), representing an increase of approximately 7.2% as compared with that of the corresponding period in 2021. The increase was primarily attributable to the increase in the marketing expenses incurred by the Group on different online channels and market researches for expanding its market share, in line with the continuous expansion business plan of the Group.

Loss for the Period

The Group recorded a net loss after tax of approximately HK\$8,050,000 for the Period (six months ended 30 June 2021: approximately HK\$16,164,000). The decrease in net loss was mainly due to the decrease in the provision for impairment loss on loan and interest receivables for the Period as mentioned above.

Financial Resources, Liquidity and Capital Structure

As at 30 June 2022, the Group's bank and cash balances were approximately HK\$31,458,000 (31 December 2021: approximately HK\$37,544,000). The net current assets of the Group as at 30 June 2022 amounted to approximately HK\$68,448,000 (31 December 2021: approximately HK\$74,177,000). As at 30 June 2022, approximately 99.8% (31 December 2021: approximately 99.7%) of the Group's cash and cash equivalents were denominated in Hong Kong dollars, while the remaining balance was denominated in Renminbi and United States dollars. The current ratio of the Group, which was defined as total current assets divided by total current liabilities, was approximately 2.8 times as at 30 June 2022 (31 December 2021: approximately 2.8 times).

As at 30 June 2022, the Group's total borrowing was comprised solely of a bank finance lease amounting to approximately HK\$1,541,000 (31 December 2021: HK\$1,697,000) with annual effective interest rate at 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 31 December 2021, the gearing ratio of the Group, which was defined as total borrowing divided by total assets, was approximately 0.01 (31 December 2021: 0.01).

As at 30 June 2022, the capital of the Company comprised ordinary shares only.

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或電子郵件，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。部分目前位於中國內地的逾期借款人已承諾於返港後盡快償還未償還結餘。本公司將繼續就償還或結算逾期結餘與借款人協商。

行政開支

本集團於期內的行政開支約為24,448,000港元（截至二零二一年六月三十日止六個月：約22,807,000港元），較二零二一年同期的行政開支增加約7.2%。增加乃主要由於本集團於各網上渠道以及就擴大其市場份額開展的市場調研產生的營銷開支增加，符合本集團持續擴張的業務計劃。

期內虧損

本集團於期內錄得除稅後淨虧損約8,050,000港元（截至二零二一年六月三十日止六個月：約16,164,000港元）。淨虧損減少乃主要由於上述於期內的應收貸款及利息減值虧損撥備減少。

財務資源、流動資金及資本架構

於二零二二年六月三十日，本集團的銀行及現金結餘約為31,458,000港元（二零二一年十二月三十一日：約37,544,000港元）。於二零二二年六月三十日，本集團的流動資產淨值約為68,448,000港元（二零二一年十二月三十一日：約74,177,000港元）。於二零二二年六月三十日，本集團約99.8%（二零二一年十二月三十一日：約99.7%）的現金及現金等價物以港元計值，其餘則以人民幣及美元計值。於二零二二年六月三十日，本集團的流動比率（界定為按流動資產總值除以流動負債總額計算）約為2.8倍（二零二一年十二月三十一日：約2.8倍）。

於二零二二年六月三十日，本集團借貸總額僅包括銀行融資租賃約1,541,000港元（二零二一年十二月三十一日：1,697,000港元），年實際利率為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。於二零二一年十二月三十一日，本集團的資產負債率（借貸總額除以資產總值）約為0.01（二零二一年十二月三十一日：0.01）。

於二零二二年六月三十日，本公司的資本僅包括普通股。

Share Option Scheme

The Company adopted a share option scheme ("Scheme") on 10 September 2013 so as to attract and retain the best available personnel and to provide additional incentive to the eligible participants under the Scheme. Pursuant to the Scheme, the Board is authorised, at its absolute discretion and subject to the terms of the Scheme, to grant options to subscribe for the shares of the Company (in such form then existing and subject to adjustment) to any employees (full-time or part-time), directors, consultants or advisors of the Group, or any substantial shareholders of the Group, or any distributors, contractors, suppliers, agents, customers, business partners or service providers of the Group. The Scheme shall be valid and effective for a period of ten years commencing on 10 September 2013 and expiring on the business day immediately preceding the 10th anniversary thereof, i.e. 8 September 2023, subject to early termination provisions contained in the Scheme.

Details of the movements in the share options of the Company pursuant to the Scheme during the Period are as follows:

購股權計劃

本公司於二零一三年九月十日採納購股權計劃（「該計劃」），以吸引及挽留最佳員工，並向該計劃下的合資格參與人提供額外獎勵。根據該計劃，董事會獲授權，按全權酌情基準及根據該計劃的條款，向本集團任何僱員（全職或兼職）、董事、顧問或諮詢人、或本集團任何主要股東、或本集團任何分銷商、承包商、供應商、代理、客戶、業務夥伴或服務供應商授出可認購本公司股份（以當時之形式並可予調整）的購股權。該計劃由二零一三年九月十日起計十年內有效及生效並於緊接該計劃第十個週年日的前一個營業日（即二零二三年九月八日）屆滿，惟可根據該計劃所載的條文提早終止。

於期內本公司根據該計劃之購股權變動詳情載列如下：

Name or category of participants	Date of grant and vesting date of share options	Exercise period of share options granted	Exercise price of share options (HK\$ per share) 購股權之行使價 (每股港元)	Number of share options 購股權數目			Outstanding as at 30 June 2022 於二零二二年六月三十日尚未行使
				At 1 January 2022 於二零二二年一月一日	Granted during the Period 於期內授出	Lapsed during the Period 於期內失效	
Executive Director 執行董事							
Tin Yat Yu Carol 田一好	10 December 2020 二零二零年十二月十日	10 December 2020 – 9 December 2022 二零二零年十二月十日 至二零二二年十二月九日	0.49	126,000	-	-	126,000
Employee 僱員	10 December 2020 二零二零年十二月十日	10 December 2020 – 9 December 2022 二零二零年十二月十日 至二零二二年十二月九日	0.49	1,260,000	-	-	1,260,000
Other participants 其他參與者	10 December 2020 二零二零年十二月十日	10 December 2020 – 9 December 2022 二零二零年十二月十日 至二零二二年十二月九日	0.49	7,430,000	-	-	7,430,000
				8,816,000	-	-	8,816,000

Note: Consideration of HK\$1 was paid by each of the grantees on their acceptance of the share options granted.

附註：各承授人於彼等接納已授出之購股權時支付1港元之代價。

During the Period, no share options were granted, exercised, cancelled or lapsed.

於期內，概無購股權獲授予、行使、註銷或失效。

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 2022, the Group did not have any contingent liabilities (31 December 2021: Nil).

Capital Commitments

As at 30 June 2022, the Group did not have any capital commitments (31 December 2021: Nil).

Charges on the Group's Assets

As at 30 June 2022, the Group did not have any material charge on its assets (31 December 2021: Nil).

Material Acquisition and Disposal

On 20 May 2022, the Group entered into the two provisional agreements in respect of the acquisition of two car parking spaces at the total purchase price of HK\$3,960,000. The acquisitions were completed on 16 June 2022. During the Period, the Group did not have any other material acquisition or disposal transaction. As at the date of this report, the Group did not have any concrete plans for material investments or capital assets in the coming future. Nonetheless, if any potential investment opportunity arises and is identified, the Group will conduct a feasibility study and prepare implementation plans to consider whether it is beneficial to the Company and the Shareholders as a whole.

Dividend

The Board does not recommend the payment of any interim dividend for the Period (six months ended 30 June 2021: 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

於二零二二年六月三十日，本集團並無任何或然負債（二零二一年十二月三十一日：無）。

資本承擔

於二零二二年六月三十日，本集團並無任何資本承擔（二零二一年十二月三十一日：無）。

本集團之資產抵押

於二零二二年六月三十日，本集團並無任何重大資產抵押（二零二一年十二月三十一日：無）。

重大收購及出售

於二零二二年五月二十日，本集團就按總購買價3,960,000港元收購兩處停車位訂立兩份臨時協議。收購事項已於二零二二年六月十六日完成。於期內，本集團並無進行任何其他重大收購或出售交易。於本報告日期，本集團並無關於未來之重大投資或資本資產的任何具體計劃。然而，如出現及確定任何潛在投資機會，本集團將進行可行性研究並於其對本公司及股東整體有利的情況下籌備實施計劃。

股息

董事會並不建議期內派付任何中期股息（截至二零二一年六月三十日止六個月：無）。

Employees and Remuneration Policy

As at 30 June 2022, the Group had 73 employees (31 December 2021: 82). 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\$19,922,000 for the Period (six months ended 30 June 2021: approximately HK\$20,024,000).

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.

The Company adopted a share option scheme pursuant to an ordinary resolution of all the then Shareholders passed on 10 September 2013 and the Board is authorised, at its absolute discretion, to grant options to eligible participants including (a) any full-time or part-time employee of any member of the Group; (b) any consultant or adviser of any member of the Group; (c) any director (including executive, non-executive and independent non-executive directors) of any member of the Group; (d) any substantial shareholder of the Group; or (e) any distributor, contractor, supplier, agent, customer, business partner or service provider of any member of the Group.

Prospect

The market generally expects a further revival of the global economy in 2022, but the outbreak of the rampant Omicron variant has slowed down the pace of global economic recovery recently. Many major central banks will continue to raise interest rates to curb inflation, which will weigh on the global economic momentum. The continued tensions in Ukraine and the evolving global pandemic will also pose challenges to the global economy. All these factors have cast uncertainties over the global economic outlook. Domestically, economic activities should show some revival going forward in tandem with the receding local epidemic and progressive relaxation of social distancing measures. The new round of Consumption Voucher Scheme, along with the 2022 Employment Support Scheme and the Temporary Unemployment Relief Scheme, will render additional support to domestic demand. While the Hong Kong economy is expected to grow in 2022, the pandemic still remains a key uncertainty.

僱員及薪酬政策

於二零二二年六月三十日，本集團有73名僱員（二零二一年十二月三十一日：82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19,922,000港元（截至二零二一年六月三十日止六個月：約20,024,000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。

本公司根據當時全體股東於二零一三年九月十日通過的普通決議案採納購股權計劃，董事會獲授權全權酌情將購股權授予合資格參與人士，包括 (a) 本集團任何成員公司之任何全職或兼職僱員； (b) 本集團任何成員公司之任何諮詢人或顧問； (c) 本集團任何成員公司之任何董事（包括執行董事、非執行董事及獨立非執行董事）； (d) 本集團任何主要股東；或 (e) 本集團任何成員公司之任何經銷商、承包商、供應商、代理、客戶、業務夥伴或服務供應商。

展望

市場普遍預計全球經濟在二零二二年將進一步復甦，但近期奧密克戎變種病毒的蔓延已致全球經濟復甦的步伐放緩。許多主要央行將繼續加息以遏制通脹，此舉將令全球經濟動力承壓。烏克蘭持續的緊張局勢和不斷演變的全球疫情亦將對全球經濟帶來挑戰。所有該等因素皆為全球經濟前景帶來不明朗因素。在本地方面，隨著疫情消退和社會隔離措施逐步放鬆，經濟活動應該會出現復甦。新一輪消費券計劃以及二零二二年就業支持計劃及臨時失業救濟計劃將進一步支持內需。儘管預計香港經濟於二零二二年實現增長，疫情仍為關鍵的不明朗因素。

There was an increase in the revenue generated from the Group's financial trading software solutions business in the Period. The Group will continue to serve its clients and the Group hopes to attract more customers with its experience and reputation and explore different business opportunities in order to expand the Group's business and generate more revenue for the Group.

The money lending business is another core business segment of the Group. In view of the instability of the financial market and economic environment in Hong Kong, the Group will continue to implement a prudent approach to grant new loans and actively collect its loans and interest receivables in 2022.

Looking ahead, the Group expects the Hong Kong economy to expand further in 2022, but the local pandemic situation remains a key source of uncertainty. The growth of the Hong Kong economy will depend heavily on the development of the local pandemic. The ongoing spread of the COVID-19 variant virus and the resultant restrictive measures in place may constrain the pace of revival. If the local epidemic can be gradually put under control later this year and that there will not be any abrupt deterioration of the external environment, the Hong Kong economy should be able to regain momentum again. However, economic recovery to the pre-pandemic level will be a prolonged process. On the other hand, regulatory measures on certain industries in the mainland China will continue to cast a shadow on the Hong Kong stock market. Coupled with rising inflation expectations in the United States and the occurrence of global political events, there may be a negative impact on the financial markets.

本集團金融交易軟件解決方案業務所產生的收益於期內上升。本集團將繼續為客戶服務，而本集團希望憑藉其經驗及聲譽吸引更多客戶，並尋求不同的商機以拓展本集團業務及為本集團創造更多的收益。

借貸業務為本集團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，本集團將於二零二二年繼續採取審慎的方式授出新貸款，並積極收回應收貸款及利息。

展望未來，本集團預計香港經濟於二零二二年將進一步拓展，惟本地疫情仍為不確定性的關鍵來源。香港經濟的增長在很大程度上取決於本地疫情的發展。COVID-19變種病毒的持續傳播及相應的限制性措施可能會阻礙復甦的步伐。倘本地疫情於本年後期能夠逐步取得控制，且外部環境無任何突發惡化，香港經濟能夠再度復甦。然而，經濟復甦至疫情前水平將為一個長期過程。另一方面，中國內地若干行業的監管措施將持續給香港股市蒙上陰影。伴隨美國通脹預期上升及全球政治事件的發生，金融市場可能會受到負面影響。

OTHER INFORMATION

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

As at 30 June 2022, 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 Directors	Capacity/nature of interest	Number of shares interested	Approximate percentage of shareholding as at 30 June 2022	Number of underlying shares interested	Approximate percentage of shareholding as at 30 June 2022
董事姓名	身份／權益性質	擁有權益的股份數目 (note (b)) (附註(b))	於二零二二年六月三十日 股權概約百分比 (note (c)) (附註(c))	擁有權益的相關股份數目 (note (b)) (附註(b))	於二零二二年六月三十日 股權概約百分比 (note (c)) (附註(c))
Ms. Tin Yat Yu Carol 田一好女士	Beneficial owner 實益擁有人	27,137,000(L)	21.53	126,000(L) (note (a)) (附註(a))	0.10

Notes:

- (a) On 10 December 2020, Ms. Tin Yat Yu Carol, being an executive Director and the chairman of the Board, was granted options to subscribe for 126,000 (adjusted as a result of the share consolidation ("Share Consolidation") on the basis that every ten (10) issued and unissued existing ordinary shares of par value of HK\$0.005 each in the share capital of the Company be consolidated into one (1) consolidated ordinary share of par value of HK\$0.05 each) ordinary shares of the Company under the Scheme. Such options can be exercised by Ms. Tin Yat Yu Carol from 10 December 2020 to 9 December 2022 at the exercise price of HK\$0.49 (adjusted as a result of the Share Consolidation) per ordinary share of the Company.
- (b) "L" denotes long position in the ordinary shares and the underlying ordinary shares of the Company.
- (c) The total number of the issued shares of the Company as at 30 June 2022 (i.e. 126,058,234 shares) had been used for the calculation of the approximate percentage shareholdings in the Company.

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

於二零二二年六月三十日，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 Directors	Capacity/nature of interest	Number of shares interested	Approximate percentage of shareholding as at 30 June 2022	Number of underlying shares interested	Approximate percentage of shareholding as at 30 June 2022
董事姓名	身份／權益性質	擁有權益的股份數目 (note (b)) (附註(b))	於二零二二年六月三十日 股權概約百分比 (note (c)) (附註(c))	擁有權益的相關股份數目 (note (b)) (附註(b))	於二零二二年六月三十日 股權概約百分比 (note (c)) (附註(c))
Ms. Tin Yat Yu Carol 田一好女士	Beneficial owner 實益擁有人	27,137,000(L)	21.53	126,000(L) (note (a)) (附註(a))	0.10

附註：

- (a) 於二零二零年十二月十日，執行董事兼董事會主席田一好女士根據該計劃獲授購股權以認購本公司126,000股（因按每十(10)股本公司股本中每股面值0.005港元之已發行及未發行現有普通股合併為一(1)股每股面值0.05港元的合併普通股之基準實施股份合併（「股份合併」）而調整）普通股。田一好女士可於二零二零年十二月十日及二零二二年十二月九日按行使價每股本公司普通股0.49港元（因股份合併而調整）行使該等購股權。
- (b) 「L」指本公司普通股及相關普通股之好倉。
- (c) 於二零二二年六月三十日的本公司已發行股份總數（即126,058,234股股份）用於計算本公司的股權概約百分比。

Save as disclosed above, as at 30 June 2022, 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 2022, the following substantial Shareholders and persons (not being a Director or the 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:

A. Substantial Shareholders

除上文所披露者外，於二零二二年六月三十日，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，於二零二二年六月三十日，下列主要股東及人士（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：

A. 主要股東

Name of Shareholders	Capacity/nature of interest	Number of shares interested	Approximate percentage of shareholding as at 30 June 2022
股東名稱	身份／權益性質	擁有權益的股份數目 (note (a)) (附註(a))	於二零二二年六月三十日 股權概約百分比 (note (b)) (附註(b))
Ever Robust Holdings Limited (note (c)) 連捷控股有限公司 (附註(c))	Beneficial owner 實益擁有人	13,680,000 (L)	10.85
Whole Kind Investments Limited (note (c)) 豪佳投資有限公司 (附註(c))	Interest in a controlled corporation 受控法團權益	13,680,000 (L)	10.85
Hang Tai Yue Group Holdings Limited (note (c)) 恆泰裕集團控股有限公司 (附註(c))	Interest in controlled corporations 受控法團權益	13,680,000 (L)	10.85

B. Other persons

Name of Shareholders	Capacity/nature of interest	Number of shares interested	Approximate percentage of shareholding as at 30 June 2022 於二零二二年六月三十日 股權概約百分比	Number of underlying shares interested	Approximate percentage of shareholding as at 30 June 2022 於二零二二年六月三十日 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))	(note (b)) (附註(b))	擁有權益的相關股份數目 (note (a)) (附註(a))	(note (b)) (附註(b))
Mr. Chan Sek Keung Ringo	Beneficial owner	6,168,000(L)	4.89	1,260,000(L)	1.00
陳錫強先生	實益擁有人			(note (d)) (附註(d))	
	Interest of a controlled corporation	600,000(L)	0.48	-	-
	受控法團權益	(note (e)) (附註(e))			

Notes:

- (a) "L" denotes long position in the ordinary shares and the underlying ordinary shares of the Company.
- (b) The total number of the issued shares of the Company as at 30 June 2022 (i.e. 126,058,234 shares) had been used for the calculation of the approximate percentage shareholdings in the Company.
- (c) These 13,680,000 ordinary shares of the Company are held by Ever Robust Holdings Limited ("Ever Robust"), which is wholly-owned by Whole Kind Investments Limited ("Whole Kind"), which is in turn wholly-owned by Hang Tai Yue Group Holdings Limited ("HTY Group"). By virtue of the SFO, each of Whole Kind and HTY Group is deemed or taken to be interested in all the ordinary shares of the Company held by Ever Robust.
- (d) On 10 December 2020, Mr. Chan Sek Keung Ringo, being a director of a subsidiary of the Company, was granted options to subscribe for 1,260,000 (adjusted as a result of the Share Consolidation) ordinary shares of the Company under the Scheme. Such options can be exercised by Mr. Chan Sek Keung Ringo from 10 December 2020 to 9 December 2022 at the exercise price of HK\$0.49 (adjusted as a result of the Share Consolidation) per ordinary share of the Company.
- (e) These 600,000 ordinary shares of the Company are held by Woodstock Management Limited, which is wholly-owned by Mr. Chan Sek Keung Ringo. By virtue of the SFO, Mr. Chan Sek Keung Ringo is deemed or taken to be interested in all the ordinary shares of the Company held by Woodstock Management Limited.

B. 其他人士

Name of Shareholders	Capacity/nature of interest	Number of shares interested	Approximate percentage of shareholding as at 30 June 2022 於二零二二年六月三十日 股權概約百分比	Number of underlying shares interested	Approximate percentage of shareholding as at 30 June 2022 於二零二二年六月三十日 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))	(note (b)) (附註(b))	擁有權益的相關股份數目 (note (a)) (附註(a))	(note (b)) (附註(b))
Mr. Chan Sek Keung Ringo	Beneficial owner	6,168,000(L)	4.89	1,260,000(L)	1.00
陳錫強先生	實益擁有人			(note (d)) (附註(d))	
	Interest of a controlled corporation	600,000(L)	0.48	-	-
	受控法團權益	(note (e)) (附註(e))			

附註:

- (a) 「L」指本公司普通股及相關普通股之好倉。
- (b) 於二零二二年六月三十日的本公司已發行股份總數(即126,058,234股股份)用於計算本公司的股權概約百分比。
- (c) 該等13,680,000股本公司普通股由連捷控股有限公司(「連捷」)持有,連捷由豪佳投資有限公司(「豪佳」)全資擁有,而豪佳則由恆泰裕集團控股有限公司(「恆泰裕集團」)全資擁有。根據證券及期貨條例,豪佳及恆泰裕集團各自被視為或被當作於連捷持有之全部本公司普通股中擁有權益。
- (d) 於二零二零年十二月十日,本公司一間附屬公司之董事陳錫強先生根據該計劃獲授予購股權以認購本公司1,260,000股(因股份合併而調整)普通股。陳錫強先生可於二零二零年十二月十日及二零二二年十二月九日按行使價每股本公司普通股0.49港元(因股份合併而調整)行使該等購股權。
- (e) 該等600,000股本公司普通股由Woodstock Management Limited持有,Woodstock Management Limited由陳錫強先生全資擁有。根據證券及期貨條例,陳錫強先生被視為或被當作於Woodstock Management Limited持有之全部本公司普通股中擁有權益。

Save as disclosed above, as at 30 June 2022, 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.

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 Appendix 15 to the GEM Listing Rules.

Competing Interests

Ms. Lam Ching Yee, an executive Director, also being an executive director and the chief executive officer of HTY Group (a substantial Shareholder), is a director of a subsidiary of HTY Group, i.e. Mark Profit Finance Limited (which is a company principally engaged in money lending business in Hong Kong) and other subsidiaries of HTY Group, which are principally engaged in assets investments business.

Ms. Tin Yat Yu Carol (former name as Tin Yuen Sin Carol), an executive Director, is also a director of Delta Wealth Finance Limited and Delta Wealth Credit Limited, which are 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 2022, the Company did not have any controlling Shareholder.

Changes in Directors' Information

Pursuant to Rule 17.50A(1) of the GEM Listing Rules, there were changes 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.

除上文披露者外，於二零二二年六月三十日，董事並不知悉任何其他人士（並非董事或本公司主要行政人員）在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。

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GEM上市規則附錄15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

執行董事林靜儀女士亦為恆泰裕集團（主要股東）的執行董事及行政總裁、恆泰裕集團附屬公司（即百利財務有限公司，主要於香港從事借貸業務的公司）及恆泰裕集團主要從事資產投資業務的其他附屬公司的董事。

執行董事田一好女士（前度名字為田琬善）亦為融富財務有限公司及融富信貸有限公司（該兩間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。於二零二二年六月三十日，本公司並無任何控股股東。

董事資料變動

根據GEM上市規則第17.50A(1)條，在董事任期內發生根據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變動。

Ms. Tin Yat Yu Carol (former name as Tin Yuen Sin Carol), an executive Director and the chairman of the Board, has been appointed as an executive director and a member of the investment committee of InvesTech Holdings Limited (a company listed on the Main Board of the Stock Exchange with Stock Code: 1087) since April 2022.

Ms. Lin Ting, an executive Director, has been appointed as an independent non-executive director and a member of each of the audit committee, nomination committee, remuneration committee and risk management committee of Tibet Water Resources Ltd. (a company listed on the Main Board of the Stock Exchange with Stock code: 1115) since July 2022.

Save as disclosed above, there are no other matters that need to be disclosed pursuant to Rule 17.50A(1) of the GEM Listing Rules.

Audit Committee

The Company established the audit committee ("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), Ms. Lee Kwun Ling, May Jean and Ms. Lo Wing Sze *BBS, JP*. 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, 11 August 2022

*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, Mr. Chan Wai Lung being an executive Director and the chief executive officer of the Company, Ms. Lam Ching Yee and Ms. Lin Ting being the executive Directors, and Mr. Hon Ming Sang, Ms. Lee Kwun Ling, May Jean and Ms. Lo Wing Sze *BBS, JP* being the independent non-executive Directors.*

自二零二二年四月起，執行董事兼董事會主席田一孖女士（前度名字為田琬善）獲委任為威訊控股有限公司（一間於聯交所主板上市的公司，股份代號：1087）執行董事及投資委員會成員。

自二零二二年七月起，執行董事林霆女士獲委任為西藏水資源有限公司（一間於聯交所主板上市的公司，股份代號：1115）獨立非執行董事及審核委員會、提名委員會、薪酬委員會及風險管理委員會成員。

除上文所披露者外，概無其他事宜須根據GEM上市規則第17.50A(1)條予以披露。

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（「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）、李筠翎女士及羅詠詩女士 *銅紫荊星章，太平紳士*。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而編製，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
田一孖女士

香港，二零二二年八月十一日

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孖女士，執行董事兼本公司行政總裁陳偉龍先生，執行董事林靜儀女士及林霆女士，以及獨立非執行董事韓銘生先生、李筠翎女士及羅詠詩女士 *銅紫荊星章，太平紳士*。

**FINSOFT FINANCIAL INVESTMENT
HOLDINGS LIMITED**

匯財金融投資控股有限公司

