

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 THIRD QUARTERLY REPORT 第三季度報告



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完備，沒有誤導或欺詐成分，且並無遺漏任何事項，足以令致本報告或其載任何陳述產生誤導。

THIRD QUARTERLY 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 nine months ended 30 September 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 nine months ended 30 September 2022

第三季度業績

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」）截至二零二二年九月三十日止三個月及九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

截至二零二二年九月三十日止三個月及九個月

	Notes 附註	Three months ended 30 September 截至九月三十日止三個月		Nine months ended 30 September 截至九月三十日止九個月	
		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		13,909	13,846	43,105	45,163
Cost of sales		(4,636)	(5,375)	(14,990)	(15,014)
Gross profit		9,273	8,471	28,115	30,149
Other income	4	852	17	1,517	47
Other (losses) and gains	5	(5,248)	606	(5,976)	361
Provision for impairment loss on loan and interest receivables		(258)	(2,452)	(953)	(15,816)
Administrative expenses		(13,100)	(11,173)	(37,548)	(33,980)
Loss from operations		(8,481)	(4,531)	(14,845)	(19,239)
Finance costs	6	(138)	(163)	(462)	(461)
Share of loss of associates		(102)	(34)	(269)	(45)
Share of loss of a joint venture		(1)	(1)	(6)	(6)
Loss before tax		(8,722)	(4,729)	(15,582)	(19,751)
Income tax expense	7	(654)	(386)	(1,844)	(1,528)
Loss for the period	8	(9,376)	(5,115)	(17,426)	(21,279)
Other comprehensive income, net of tax:					
Item that will not be reclassified to profit or loss:					
Fair value changes on financial assets at fair value through other comprehensive income		(314)	(496)	(595)	(2,117)
Other comprehensive income for the period, net of tax		(314)	(496)	(595)	(2,117)
Total comprehensive income for the period		(9,690)	(5,611)	(18,021)	(23,396)

		Three months ended 30 September 截至九月三十日止三個月		Nine months ended 30 September 截至九月三十日止九個月	
		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	(9,329)	(4,716)	(17,075)	(20,255)
Non-controlling interests	非控股權益	(47)	(399)	(351)	(1,024)
		<u>(9,376)</u>	<u>(5,115)</u>	<u>(17,426)</u>	<u>(21,279)</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	(9,643)	(5,212)	(17,670)	(22,372)
Non-controlling interests	非控股權益	(47)	(399)	(351)	(1,024)
		<u>(9,690)</u>	<u>(5,611)</u>	<u>(18,021)</u>	<u>(23,396)</u>

		Three months ended 30 September 截至九月三十日止三個月		Nine months ended 30 September 截至九月三十日止九個月	
		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)	(7.400)	(3.741)	(13.545)	(16.068)
Diluted (HK cents)	攤薄 (港仙)	(7.400)	(3.741)	(13.545)	(16.068)

Note
附註

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NOTES:

1. GENERAL INFORMATION

The Company was incorporated in the Cayman Islands on 18 December 2012 as an exempted company with limited liability under the Companies Law of the Cayman Islands. The address of the Company's registered office is Windward 3, Regatta Office Park, P.O. Box 1350, Grand Cayman KY1-1108, Cayman Islands. The address of the Company's head office and principal place of business in Hong Kong is Unit 708, 7th Floor, Capital Centre, 151 Gloucester Road, Wanchai, Hong Kong. The Company's shares are listed on GEM of the Stock Exchange. ("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

The unaudited condensed consolidated results of the Group for the nine months ended 30 September 2022 ("Results") have been prepared in accordance with all applicable Hong Kong Financial Reporting Standards ("HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants. HKFRSs comprise Hong Kong Financial Reporting Standards; Hong Kong Accounting Standards; and Interpretations. The Results also comply with the applicable disclosure provision of the GEM Listing Rules and the disclosure requirements of the Hong Kong Companies Ordinance (Cap. 622 of the Laws of Hong Kong).

The Results have been prepared on the historical cost convention, except for certain financial instruments that are measured at fair value at the end of each reporting period.

附註：

1. 一般資料

本公司於二零一二年十二月十八日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，港元亦為本公司之功能貨幣，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

本集團截至二零二二年九月三十日止九個月之未經審核簡明綜合業績（「本業績」）乃根據由香港會計師公會頒佈之所有適用香港財務報告準則（「香港財務報告準則」）編製。香港財務報告準則包括香港財務報告準則；香港會計準則；及詮釋。本業績亦遵守GEM上市規則之適用披露條文及香港公司條例（香港法例第622章）之披露規定。

本業績已根據歷史成本慣例編製，惟於各報告期末按公平價值計量的若干金融工具除外。

2. BASIS OF PREPARATION (CONTINUED)

The accounting policies adopted in preparing the Results are consistent with those applied in the annual consolidated financial statements of the Group for the year ended 31 December 2021, with addition for the new HKFRSs and amendments to HKFRSs that have become effective for the Group's financial year beginning on 1 January 2022.

The Group has not early applied the new HKFRSs and amendments to HKFRSs that have been issued but are not yet effective. The Group is in the process of making an assessment of their impact on the Group's results of operations and financial position.

It should be noted that accounting estimates and assumptions are used in the preparation of the Results. Although these estimates are based on the management's best knowledge and judgement to current events and actions, actual results may ultimately differ from those estimates.

3. REVENUE

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

		Three months ended 30 September 截至九月三十日止三個月		Nine months ended 30 September 截至九月三十日止九個月	
		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	26	23	1,018	54
Sales of technology software systems	銷售技術軟件系統	1,455	782	4,240	3,489
System customisation and network support	系統訂製及網絡支援	2,687	1,443	6,670	4,362
Software licensing fee	軟件特許費	6,289	7,048	20,095	21,576
Software maintenance services	軟件保養服務	2,156	2,357	6,465	7,032
Hosting and related services fee	伺服器寄存及相關服務費	1,147	1,384	3,582	4,387
Others	其他	-	173	2	717
		13,760	13,210	42,072	41,617
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	149	636	1,033	3,546
		13,909	13,846	43,105	45,163

2. 編製基準 (續)

編製本業績時採納之會計政策，與本集團截至二零二一年十二月三十一日止年度之年度綜合財務報表所採用的會計政策一致，並已加入於二零二二年一月一日開始之本集團財政年度生效之新訂香港財務報告準則及香港財務報告準則修訂本。

本集團並無提早採用已頒佈惟尚未生效之新訂香港財務報告準則及香港財務報告準則修訂本。本集團現正評估其對本集團之營運業績及財務狀況之影響。

謹請注意編製本業績時使用會計估算及假設。雖然此等估算乃基於管理層對目前事件及行動之全悉及判斷，惟實際結果最終或會與該等估算有差別。

3. 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 September 截至九月三十日止三個月		Nine months ended 30 September 截至九月三十日止九個月	
		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	26	23	1,018	54
Sales of technology software systems	銷售技術軟件系統	1,455	782	4,240	3,489
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Hosting and related services fee	伺服器寄存及相關服務費	1,147	1,384	3,582	4,387
Others	其他	-	173	2	717
		13,760	13,210	42,072	41,617
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	149	636	1,033	3,546
		13,909	13,846	43,105	45,163

4. OTHER INCOME

4. 其他收入

		Three months ended 30 September 截至九月三十日止三個月		Nine months ended 30 September 截至九月三十日止九個月	
		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	銀行存款之利息收入	-	-	1	1
Government grant	政府補助	841	-	1,451	-
Sundry income	雜項收入	11	17	65	46
		852	17	1,517	47

5. OTHER (LOSSES) AND GAINS

5. 其他（虧損）及收益

		Three months ended 30 September 截至九月三十日止三個月		Nine months ended 30 September 截至九月三十日止九個月	
		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)
Foreign exchange differences, net	外匯差額淨額	1	-	(1)	-
Net fair value (loss)/gain on financial assets at fair value through profit or loss	按公平價值計入損益的金融資產之公平價值（虧損）／收益淨額				
- Listed equity investments	- 上市股本投資	(5,247)	616	(5,857)	348
(Provision for)/reversal of impairment loss on trade receivables	貿易應收款項減值虧損（撥備）／撥回	(2)	(10)	8	21
Loss on disposal of property, plant and equipment	出售物業、廠房及設備虧損	-	-	(126)	(8)
		(5,248)	606	(5,976)	361

6. FINANCE COSTS

6. 財務成本

		Three months ended 30 September 截至九月三十日止三個月		Nine months ended 30 September 截至九月三十日止九個月	
		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	138	163	462	461

7. INCOME TAX EXPENSE

7. 所得稅開支

		Three months ended 30 September 截至九月三十日止三個月		Nine months ended 30 September 截至九月三十日止九個月	
		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				
– Charge for the period	– 一期內計提	659	365	1,734	1,509
– Overprovision in prior period	– 往期超額撥備	-	(8)	-	(8)
		659	357	1,734	1,501
Deferred tax	遞延稅項	(5)	29	110	27
Income tax expense	所得稅開支	654	386	1,844	1,528

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, Hong Kong profits tax rate for the first HK\$2 million of assessable profits of qualifying corporations was lowered to 8.25% for the nine months ended 30 September 2022 (nine months ended 30 September 2021: 8.25%), and profits above that amount was subject to the tax rate of 16.5% for the nine months ended 30 September 2022 (nine months ended 30 September 2021: 16.5%). For the other Hong Kong established subsidiaries of the Company, Hong Kong Profits Tax was provided at a rate of 16.5% for the nine months ended 30 September 2022 (nine months ended 30 September 2021: 16.5%) on the estimated assessable profits.

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，截至二零二二年九月三十日止九個月，合資格法團首2,000,000港元的應課稅溢利的香港利得稅稅率下調至8.25%（截至二零二一年九月三十日止九個月：8.25%），而截至二零二二年九月三十日止九個月，超過該金額的溢利已按16.5%（截至二零二一年九月三十日止九個月：16.5%）稅率徵稅。就其他於香港成立之本公司附屬公司而言，截至二零二二年九月三十日止九個月，香港利得稅根據估計應課稅溢利已按16.5%（截至二零二一年九月三十日止九個月：16.5%）稅率計提。

7. INCOME TAX EXPENSE (CONTINUED)

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 nine months ended 30 September 2022, no share of tax attributable to associates (nine months ended 30 September 2021: Nil) and to a joint venture (nine months ended 30 September 2021: Nil) were included in "Share of loss of associates" and "Share of loss of a joint venture" respectively.

8. LOSS FOR THE PERIOD

Loss for the period is arrived at after charging:

	Three months ended 30 September 截至九月三十日止三個月		Nine months ended 30 September 截至九月三十日止九個月	
	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	177	176	487	588
Depreciation of right-of-use assets	1,951	1,895	5,826	4,925
Lease payments not included in the measurement of lease liabilities	-	-	-	30
Staff costs (including directors' emoluments)				
- Salaries, bonus and allowance	9,464	10,139	27,943	29,642
- Retirement benefits scheme contributions	779	286	2,222	807
	10,243	10,425	30,165	30,449

During the nine months ended 30 September 2022, cost of sales included staff costs and depreciation of property, plant and equipment of HK\$11,548,000 (nine months ended 30 September 2021: HK\$10,732,000), which are included in the amounts disclosed respectively above.

7. 所得稅開支 (續)

其他地區應課稅溢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。

截至二零二二年九月三十日止九個月，概無應佔歸屬於聯營公司之稅項（截至二零二一年九月三十日止九個月：無）及歸屬於一間合營公司之稅項（截至二零二一年九月三十日止九個月：無）分別計入「應佔聯營公司虧損」及「應佔一間合營公司虧損」。

8. 期內虧損

期內虧損經扣除下列各項後得出：

	Three months ended 30 September 截至九月三十日止三個月		Nine months ended 30 September 截至九月三十日止九個月	
	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)
物業、廠房及設備折舊	177	176	487	588
使用權資產折舊	1,951	1,895	5,826	4,925
未計入租賃負債計量的租賃付款	-	-	-	30
員工成本（包括董事酬金）				
- 薪金、花紅及津貼	9,464	10,139	27,943	29,642
- 退休福利計劃供款	779	286	2,222	807
	10,243	10,425	30,165	30,449

截至二零二二年九月三十日止九個月，銷售成本包括員工成本以及物業、廠房及設備折舊11,548,000港元（截至二零二一年九月三十日止九個月：10,732,000港元），其分別計入上文所披露之金額。

9. DIVIDEND

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

10. LOSS PER SHARE

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

9. 股息

董事會並不建議就截至二零二二年九月三十日止九個月派付任何股息（截至二零二一年九月三十日止九個月：無）。

10. 每股虧損

每股基本及攤薄虧損乃按以下數據計算：

	Three months ended 30 September 截至九月三十日止三個月		Nine months ended 30 September 截至九月三十日止九個月	
	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 Loss attributable to owners of the Company, used in the basic and diluted loss per share calculation				
虧損 用於計算每股基本及攤薄虧損之本公司擁有人應佔虧損				
	<u>(9,329)</u>	<u>(4,716)</u>	<u>(17,075)</u>	<u>(20,255)</u>
	'000 千股	'000 千股	'000 千股	'000 千股
Number of shares Weighted average number of ordinary shares used in the basic and diluted loss per share calculation				
股份數目 用於計算每股基本及攤薄虧損之普通股加權平均數				
	<u>126,058</u>	<u>126,058</u>	<u>126,058</u>	<u>126,058</u>

11. UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

11. 未經審核簡明綜合權益變動表

		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 fair value through other comprehensive income reserve 按公平價值計入其他全面收入的金融資產之儲備	Accumulated losses	Subtotal	Non-controlling interests	Total equity
		股本 HK\$'000 千港元	股份溢價 HK\$'000 千港元	購股權儲備 HK\$'000 千港元	合併儲備 HK\$'000 千港元	金融資產之儲備 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	權益總額 HK\$'000 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 fair value through other comprehensive income	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	-	-	-	-	(2,117)	-	(2,117)	-	(2,117)
Loss for the period	期內虧損	-	-	-	-	-	(20,255)	(20,255)	(1,024)	(21,279)
Changes in equity for the period	期內權益變動	-	-	-	-	(2,117)	(20,255)	(22,372)	(1,024)	(23,396)
At 30 September 2021 (Unaudited)	於二零二一年 九月三十日 (未經審核)	6,303	229,281	1,858	78	(36,683)	(101,620)	99,217	(1,562)	97,655
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 fair value through other comprehensive income	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	-	-	-	-	(595)	-	(595)	-	(595)
Loss for the period	期內虧損	-	-	-	-	-	(17,075)	(17,075)	(351)	(17,426)
Changes in equity for the period	期內權益變動	-	-	-	-	(595)	(17,075)	(17,670)	(351)	(18,021)
At 30 September 2022 (Unaudited)	於二零二二年 九月三十日 (未經審核)	6,303	229,281	1,613	78	(37,754)	(123,413)	76,108	(2,266)	73,842

MANAGEMENT DISCUSSION AND ANALYSIS

During the nine months ended 30 September 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

The Hong Kong economy had worsened in overall terms in the third quarter of 2022, which was mainly attributable to the global economic environment. Tightened financial conditions resulting from the aggressive interest rate hikes by the major central banks worldwide weighed heavily on the global economic momentum. Notwithstanding the progressive relaxation of social distancing measures by the Hong Kong government, the uncertainties in connection with the coronavirus disease (“COVID-19”) and the global economic conditions have cast a shadow over the recovery of the domestic economy. The Group has taken necessary and practicable measures to secure the health and safety of its staff, such as adopting the work from home policy, and has carefully monitored the ongoing development of the outbreak of the pandemic 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 efficiency in delivering services to its clients under the pandemic.

Provision of financial trading software solutions

During the Period, the financial trading software solutions business division remained 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\$42,070,000 during the Period (nine months ended 30 September 2021: approximately HK\$40,900,000), representing an increase of approximately 2.9%. Although the outbreak of COVID-19 had caused a certain level of disruption to the Group’s operations and a number of clients had terminated their software licensing services contracts with iAsia during the Period, iAsia still managed to keep a steady intake of new projects from its clients.

管理層討論及分析

於截至二零二二年九月三十日止九個月（「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

香港經濟就整體方面於二零二二年第三季度轉差，乃主要由於全球經濟環境所致。金融狀況緊縮導致全球主要央行逐步加息，對全球經濟動力施加了重大壓力。儘管香港政府的社會隔離措施逐步放寬，但與新冠病毒病（「COVID-19」）有關的不確定因素及全球經濟狀況給國內經濟復甦蒙上了陰影。本集團已採取必要及切實可行措施（如採取居家辦公政策）以保證其員工的健康及安全，並已謹慎監控疫情爆發的持續發展以管理其風險並減輕其對本集團業務及財務表現的影響。本集團將繼續實施其預防程序，同時保持其於疫情期間向客戶提供服務的效率。

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洲網上系統有限公司（「亞網」）於期內貢獻的來自外部客戶的分部收益為約42,070,000港元（截至二零二一年九月三十日止九個月：約40,900,000港元），增加約2.9%。儘管COVID-19的爆發已導致本集團營運出現一定程度的干擾，且期內若干客戶終止彼等與亞網的軟件特許服務合約，亞網仍設法保持穩定獲取客戶新項目。

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 clients 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 clients 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 client 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.

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 (nine months ended 30 September 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 clients. 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.

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。

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（截至二零二一年九月三十日止九個月：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。

Money lending business

During the Period, revenue derived from the money lending business division amounted to approximately HK\$1,033,000 (nine months ended 30 September 2021: approximately HK\$3,546,000), representing a decrease of approximately 70.9%. The interest rate charged to clients during the Period ranged from 8% per annum to 33.6% per annum (nine months ended 30 September 2021: ranged from 8% per annum to 33.6% per annum). During the Period, the Group recorded the provision for impairment loss on loan and interest receivables of approximately HK\$953,000 (nine months ended 30 September 2021: approximately HK\$15,816,000). In assessing the expected credit loss (“ECL”) allowance for loan and interest receivables, the Group had considered (i) the loan receivables which have been past due as at 30 September 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 September 2022, compared with those as at 31 December 2021 using the Group’s ECL model, and thus 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 emails 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.

借貸業務

於期內，借貸業務分部產生之收益約為1,033,000港元（截至二零二一年九月三十日止九個月：約3,546,000港元），減少約70.9%。於期內向客戶收取之利率介乎每年8%至每年33.6%（截至二零二一年九月三十日止九個月：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的減值虧損撥備約953,000港元（截至二零二一年九月三十日止九個月：約15,816,000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)於二零二二年九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，乃由於使用本集團預期信貸虧損模型，本集團於二零二二年九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十二月三十一日概無重大變化，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。本集團的管理層持續監察應收貸款及應收利息結餘。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應收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 were held for trading. The carrying amount of the Group's securities investments measured at fair value through profit or loss decreased from approximately HK\$10,619,000 as at 31 December 2021 to approximately HK\$7,565,000 as at 30 September 2022 as the Group purchased and disposed of securities that were held for trading of approximately HK\$3,025,000 and approximately HK\$222,000 during the Period respectively and recognised a change in fair value reflecting a net loss of approximately HK\$5,857,000 (nine months ended 30 September 2021: a net gain of approximately HK\$348,000) from the Group's securities investments during the Period. As at 30 September 2022, no individual securities investments at fair value accounted for 5% or more of the Group's total assets. During the Period, no dividend income was received by the Group from its investments in listed securities that were held for trading (nine months ended 30 September 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 September 2022, the Group's other investments that were 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) the provision of marketing and promotional services through its platform; and (ii) sale of goods in the PRC.

The CPN Shares were measured at fair value at approximately HK\$563,000 as at 30 September 2022, based on their last closing price quoted on the Stock Exchange. 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\$595,000 (nine months ended 30 September 2021: approximately HK\$2,117,000). During the Period, no dividend income was received from this investment (nine months ended 30 September 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港元減少至二零二二年九月三十日的約7,565,000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3,025,000港元及約222,000港元，並於期內自本集團的證券投資確認反映虧損淨額約5,857,000港元的公平價值變動（截至二零二一年九月三十日止九個月：收益淨額約348,000港元）所致。於二零二二年九月三十日，概無按公平價值計量之個別證券投資佔本集團資產總值5%或以上。於期內，本集團並無收到其持作買賣的上市證券投資的股息收入（截至二零二一年九月三十日止九個月：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」）

於二零二二年九月三十日，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）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，主要於中國從事(i)透過其平台提供營銷及推廣服務；及(ii)銷售商品。

於二零二二年九月三十日，基於聯交所所報最近收市價，中國育兒網絡股份按公平價值計量約為563,000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595,000港元（截至二零二一年九月三十日止九個月：約2,117,000港元）。於期內，並無從該投資收取股息收入（截至二零二一年九月三十日止九個月：無）。

Financial Review

Revenue, gross profit and gross profit margin

Revenue of the Group for the Period was approximately HK\$43,105,000 (nine months ended 30 September 2021: approximately HK\$45,163,000), representing a decrease of approximately 4.6% 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 the Group's money lending business. In view of the instability of the financial market and economic environment in Hong Kong during the Period, the Group had 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\$28,115,000 (nine months ended 30 September 2021: approximately HK\$30,149,000), representing a decrease of approximately 6.7% as compared with that of the corresponding period in 2021. Gross profit margin of the Group for the Period was approximately 65.2% (nine months ended 30 September 2021: approximately 66.8%), representing a decrease of approximately 1.6% (in absolute amount) as compared with that of the corresponding period in 2021.

Provision for impairment loss on loan and interest receivables

The Group recorded a provision for impairment loss on loan and interest receivables of approximately HK\$953,000 during the Period (nine months ended 30 September 2021: approximately HK\$15,816,000).

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 September 2022, as compared with those as at 31 December 2021 using the ECL model, and thus no material impairment loss was recognised for the Period.

財務回顧

收益、毛利及毛利率

本集團於期內的收益約為43,105,000港元（截至二零二一年九月三十日止九個月：約45,163,000港元），較二零二一年同期的收益減少約4.6%。本集團於期內的收益減少乃主要由於本集團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28,115,000港元（截至二零二一年九月三十日止九個月：約30,149,000港元），較二零二一年同期的毛利減少約6.7%。本集團於期內的毛利率約為65.2%（截至二零二一年九月三十日止九個月：約66.8%），較二零二一年同期的毛利率減少約1.6%（按絕對數額計算）。

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953,000港元（截至二零二一年九月三十日止九個月：約15,816,000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九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十二月三十一日概無重大變化，因此期內概無確認重大減值虧損。

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.

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\$37,548,000 (nine months ended 30 September 2021: approximately HK\$33,980,000), representing an increase of approximately 10.5% 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 business expansion plan of the Group.

Loss for the Period

The Group recorded a net loss after tax of approximately HK\$17,426,000 for the Period (nine months ended 30 September 2021: approximately HK\$21,279,000). The decrease in net loss was mainly due to the net effect of (i) the decrease in the provision for impairment loss on loan and interest receivables for the Period; and (ii) the increase in the net fair value loss on financial assets at fair value through profit or loss for the Period as mentioned above.

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。

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37,548,000港元（截至二零二一年九月三十日止九個月：約33,980,000港元），較二零二一年同期的行政開支增加約10.5%。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，與本集團的持續業務擴展計劃一致。

期內虧損

本集團於期內錄得除稅後虧損淨額約17,426,000港元（截至二零二一年九月三十日止九個月：約21,279,000港元）。淨虧損減少乃主要由於上述(i)於期內的應收貸款及利息減值虧損撥備減少；及(ii)於期內按公平價值計入損益的金融資產之公平價值虧損淨額增加的淨影響。

Material Acquisitions and Disposals

On 20 May 2022, the Group entered into 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. Details of such acquisitions are set out in the announcement of the Company dated 20 May 2022.

On 19 August 2022, the Company as tenant, and Max Trinity Limited as landlord, entered into a tenancy agreement (“Tenancy Agreement”) in respect of the leasing of Apartment No. C, 4th Floor, Block CD and Car Parking Space No. 150, Grenville House, Nos. 1 & 3 Magazine Gap Road, Hong Kong (“Premises”) for a term of three years from 15 September 2022 to 14 September 2025 (both days inclusive). In accordance with HKFRS 16 “Leases”, the Company was required to recognise the value of the right-of-use asset in connection with the leasing of the Premises under the Tenancy Agreement in the Company’s consolidated statement of financial position. Accordingly, the transaction contemplated under the Tenancy Agreement was regarded as an acquisition of assets by the Group for the purpose of the GEM Listing Rules. Details of the Tenancy Agreement are set out in the announcement of the Company dated 19 August 2022.

Save as disclosed above, 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 of the Company (“Shareholders”) as a whole.

Capital Structure

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

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。有關收購事項之詳情載於本公司日期為二零二二年五月二十日之公告內。

於二零二二年八月十九日，本公司（作為承租人）與萬晴有限公司（作為業主）就租賃香港馬己仙峽道1號及3號嘉慧園CD座4樓C室及第150號停車位（「物業」）訂立租賃協議（「租賃協議」），租期由二零二二年九月十五日起至二零二五年九月十四日止（包括首尾兩日），為期三年。根據香港財務報告準則第16號「租賃」，本公司須於本公司綜合財務狀況表中確認與租賃協議項下租賃物業有關的使用權資產的價值。因此，就GEM上市規則而言，租賃協議項下擬進行的交易已被視為本集團的一項資產收購。租賃協議的詳情載於本公司日期為二零二二年八月十九日的公告內。

除上文所披露者外，於期內，本集團並無任何其他重大收購或出售交易。於本報告日期，本集團並無就將來之重大投資或資本資產制定任何具體計劃。儘管如此，倘任何潛在投資機會來臨並得以識別時，本集團將進行可行性研究並編製實施計劃，以考慮有關機會是否符合本公司及本公司股東（「股東」）的整體利益。

資本架構

於二零二二年九月三十日，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」），以吸引及挽留優秀人才，並根據該計劃向合資格參與者提供額外獎勵。根據該計劃，董事會獲授權全權酌情及根據該計劃條款授出購股權予本集團任何僱員（全職或兼職）、董事、顧問或諮詢人、或本集團任何主要股東、或本集團任何經銷商、承包商、供應商、代理、客戶、業務夥伴或服務供應商以認購本公司之股份（以當時之形式並可予調整）。該計劃由二零一三年九月十日起計十年期間有效及生效，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，惟受限於該計劃所載之提早終止條文。

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 September 2022 於二零二二年九月三十日尚未行使
				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	10 December 2020	10 December 2020 – 9 December 2022	0.49	126,000	-	-	126,000
田一好	二零二零年十二月十日	二零二零年十二月十日 至 二零二二年十二月九日					
Employee 僱員	10 December 2020	10 December 2020 – 9 December 2022	0.49	1,260,000	-	-	1,260,000
其他參與者	二零二零年十二月十日	二零二零年十二月十日 至 二零二二年十二月九日					
Other participants 其他參與者	10 December 2020	10 December 2020 – 9 December 2022	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。

Prospect

The Hong Kong economy had shown a widened year-on-year contraction in the third quarter of 2022, which was mainly attributable to the worsened global economic environment. It is expected that major central banks worldwide 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, the announcement by the Hong Kong government of the lifting of the compulsory quarantine requirement for inbound persons from overseas places or Taiwan in September 2022, under which the compulsory quarantine arrangement upon arrival at Hong Kong has been reduced to “0+3”, will render some support to the domestic economy.

Looking ahead, while the generally stable pandemic situation, progressive relaxation of social distancing measures and improved labour market conditions will boost domestic consumption demand, the global economic quantitative tightening measures and the consequential weak asset prices will likely offset the positive effects to a certain extent. The development of the pandemic and the global economic conditions remain the key uncertainties in relation to the revival of the Hong Kong economy.

In spite of the downturn in the Hong Kong economy during the third quarter of 2022, the Group had achieved an increase in the revenue generated from its financial trading software solutions business during the Period. The Group will continue to serve its clients diligently so as to secure more customers with its experience and reputation in the financial trading software solutions business. 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. In addition, the Group will also explore different business opportunities in order to expand its businesses and generate more revenue.

展望

香港經濟於二零二二年第三季度縮幅同比擴大，乃主要由於全球經濟環境轉差。預計全球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使全球經濟面臨挑戰。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，香港政府於二零二二年九月宣佈解除海外地區或台灣入境人士的強制檢疫規定，入境香港的強制檢疫安排已減至「0+3」，將為本地經濟提供部分支持。

展望未來，鑑於普遍穩定的疫情情況、逐步放寬的社會隔離措施及正在改善的勞動力市場狀況將刺激本地消費需求，但全球經濟量化緊縮政策及隨之而來的資產價格低迷將可能在一定程度上抵銷其正面影響。疫情及全球經濟狀況的發展仍為與香港經濟復甦有關的關鍵不明朗因素。

儘管香港經濟於二零二二年第三季度下行，但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已實現。本集團將繼續勤勉地為客戶服務，以憑藉其在金融交易軟件解決方案業務方面的經驗及聲譽獲得更多客戶。借貸業務為本集團另一項核心業務分部。鑑於香港金融市場及經濟環境的不穩定局面，本集團將採取審慎的方式授出新貸款，並以積極的方式收回其授出的貸款及應收借款人的相關利息。此外，本集團亦將挖掘擴大其業務及產生更多收益的不同商機。

OTHER INFORMATION

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

As at 30 September 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 Director	Capacity/nature of interest	Number of shares interested	Approximate percentage of shareholding as at 30 September 2022	Number of underlying shares interested	Approximate percentage of shareholding as at 30 September 2022
董事名稱	身份／權益性質	擁有權益的股份數目 (note (b)) (附註(b))	於二零二二年九月三十日 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))	於二零二二年九月三十日 股權概約百分比 (note (c)) (附註(c))
Ms. Tin Yat Yu Carol	Beneficial owner	33,137,000 (L)	26.29	126,000 (L)	0.10
田一好女士	實益擁有人			(note (a)) (附註(a))	

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 September 2022 (i.e. 126,058,234 shares) had been used for the calculation of the approximate percentage shareholdings in the Company.

Save as disclosed above, as at 30 September 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.

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

於二零二二年九月三十日，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：

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至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（因股份合併而作出調整）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) 於二零二二年九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。

除上文所披露者外，於二零二二年九月三十日，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 Person's Interests and Short Positions in Shares and Underlying Shares

So far as is known to the Directors, as at 30 September 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

Name of Shareholders	Capacity/nature of interest	Number of shares interested	Approximate percentage of shareholding as at 30 September 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))	於二零二二年九月三十日 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 person

Name of Shareholder	Capacity/nature of interest	Number of shares interested	Approximate percentage of shareholding as at 30 September 2022	Number of underlying shares interested	Approximate percentage of shareholding as at 30 September 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))	於二零二二年九月三十日 股權概約百分比 (note (b)) (附註(b))	擁有權益的相關股份數目 (note (a)) (附註(a))	於二零二二年九月三十日 股權概約百分比 (note (b)) (附註(b))
Mr. Chan Sek Keung Ringo 陳錫強先生	Beneficial owner 實益擁有人	6,168,000 (L)	4.89	1,260,000 (L) (note (d)) (附註(d))	1.00
	Interest of a controlled corporation 受控法團權益	600,000 (L) (note (e)) (附註(e))	0.48	-	-

主要股東及其他人士於股份及相關股份中之權益及淡倉

據董事所知，於二零二二年九月三十日，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

B. 其他人士

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 September 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 certain subsidiaries 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 share.
- (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.

Save as disclosed above, as at 30 September 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.

附註：

- (a) 「L」指本公司普通股及相關普通股之好倉。
- (b) 於二零二二年九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，本公司若干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股普通股(因股份合併而作出調整)。陳錫強先生可於二零二零年十二月十日至二零二二年十二月九日按行使價每股0.49港元(因股份合併而作出調整)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。

除上文披露者外，於二零二二年九月三十日，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。

購買、出售或贖回上市證券

於期內，本公司或其任何附屬公司概無購買、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一直遵守規定交易準則及本公司所採納之董事進行證券交易行為守則。

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 and the chairman of the Board, 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 September 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.

Mr. Hon Ming Sang, an independent non-executive Director, resigned as an executive director and the company secretary of SFund International Holdings Limited (a company listed on the Main Board of the Stock Exchange with Stock Code: 1367) with effect from August 2022. He has been appointed as the chief financial officer and the company secretary of China Gas Industry Investment Holdings Co. Ltd. (a company listed on the Main Board of the Stock Exchange with Stock Code: 1940) since August 2022 and October 2022, respectively.

企業管治常規

於期內，本公司一直遵守GEM上市規則附錄15所載的企業管治守則（「企業管治守則」）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（一名主要股東）的執行董事及行政總裁）為恆泰裕集團一間附屬公司（即百利財務有限公司，主要於香港從事借貸業務的公司）及恆泰裕集團其他附屬公司（主要從事資產投資業務）的董事。

執行董事兼董事會主席田一杼女士（曾用名：田琬善）亦為融富財務有限公司及融富信貸有限公司（均主要從事借貸業務）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）擁有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。於二零二二年九月三十日，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)段規定須予披露的資料變動。

獨立非執行董事韓銘生先生已辭任廣州基金國際控股有限公司（一間於聯交所主板上市之公司，股份代號：1367）之執行董事及公司秘書，自二零二二年八月起生效。彼分別自二零二二年八月及二零二二年十月起獲委任為China Gas Industry Investment Holdings Co. Ltd.（一家於聯交所主板上市之公司，股份代號：1940）的首席財務官及公司秘書。

Ms. Lo Wing Sze *BBS, JP*, an independent non-executive Director, has been appointed as an independent non-executive director and a member of the audit committee of New World Development Company Limited (a company listed on the Main Board of the Stock Exchange with Stock Code: 0017) with effect from December 2022.

Save as disclosed above, there are no other matters that need to be disclosed by the Company pursuant to Rule 17.50A(1) of the GEM Listing Rules since its last update to the Shareholders.

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, 10 November 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.*

獨立非執行董事羅詠詩女士 *銅紫荊星章, 太平紳士*, 獲委任為新世界發展有限公司 (一間於聯交所主板上市的公司, 股份代號: 0017) 的獨立非執行董事及審核委員會成員, 自二零二二年十二月起生效。

除上文所披露者外, 自其上次向股東提供更新資料以來, 本公司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。

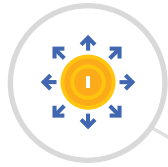
於本報告日期, 審核委員會由三名獨立非執行董事組成, 即韓銘生先生 (主席)、李筠翎女士及羅詠詩女士 *銅紫荊星章, 太平紳士*。每次委員會會議均由一名獨立非執行董事擔任主席。

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, 並已作出足夠披露。

代表董事會
匯財金融投資控股有限公司
主席
田一好女士

香港, 二零二二年十一月十日

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, 本公司執行董事兼行政總裁陳偉龍先生, 執行董事林靜儀女士及林靈女士, 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