





## 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。

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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，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所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 2020, together with the unaudited comparative figures for the corresponding periods in 2019, as follows:

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

For the three months and nine months ended 30 September 2020

## 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」）截至二零二零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，連同二零一九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

截至二零二零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	
			2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)	2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)
Revenue	收益	3	16,218	18,101	53,349	55,421
Cost of sales	銷售成本		(4,655)	(4,930)	(14,210)	(14,687)
Gross profit	毛利		11,563	13,171	39,139	40,734
Other income	其他收入	4	336	66	1,919	245
Other gains and losses	其他收益及虧損	4	(2,865)	(609)	(4,425)	(1,447)
Provision for impairment loss on loans receivable	應收貸款的減值虧損撥備		(4,300)	-	(16,091)	(7,500)
Administrative expenses	行政開支		(10,619)	(12,608)	(29,329)	(28,232)
Finance costs	財務成本	5	(77)	(7)	(164)	(23)
Share of loss of an associate	應佔一間聯營公司虧損		-	(272)	-	(856)
Share of loss of a joint venture	應佔一間合營公司虧損		(2)	(1)	(37)	(24)
(Loss)/profit before tax	除稅前(虧損)/溢利	6	(5,964)	(260)	(8,988)	2,897
Income tax expense	所得稅開支	7	(958)	(1,053)	(3,608)	(3,585)
<b>Loss for the period</b>	<b>期內虧損</b>		<b>(6,922)</b>	<b>(1,313)</b>	<b>(12,596)</b>	<b>(688)</b>
<b>Other comprehensive loss</b>	<b>其他全面虧損</b>					
Item 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 equity investments	股本投資的公平價值變動		(182)	(248)	(844)	(744)
<b>Other comprehensive loss for the period</b>	<b>期內其他全面虧損</b>		<b>(182)</b>	<b>(248)</b>	<b>(844)</b>	<b>(744)</b>
<b>Total comprehensive loss for the period</b>	<b>期內全面虧損總額</b>		<b>(7,104)</b>	<b>(1,561)</b>	<b>(13,440)</b>	<b>(1,432)</b>



		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	
		2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)	2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)
<b>Loss for the period attributable to:</b>	<b>應佔期內虧損：</b>				
Owners of the Company	本公司擁有人	(6,694)	(1,313)	(12,368)	(688)
Non-controlling interests	非控股權益	(228)	-	(228)	-
		<u>(6,922)</u>	<u>(1,313)</u>	<u>(12,596)</u>	<u>(688)</u>
<b>Total comprehensive loss for the period attributable to:</b>	<b>應佔期內全面虧損總額：</b>				
Owners of the Company	本公司擁有人	(6,876)	(1,561)	(13,212)	(1,432)
Non-controlling interests	非控股權益	(228)	-	(228)	-
		<u>(7,104)</u>	<u>(1,561)</u>	<u>(13,440)</u>	<u>(1,432)</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	
		2020 二零二零年 (Unaudited) (未經審核)	2019 二零一九年 (Unaudited) (未經審核)	2020 二零二零年 (Unaudited) (未經審核)	2019 二零一九年 (Unaudited) (未經審核)
<b>Loss per share</b>	<b>每股虧損</b>				
Basic and diluted (HK cents per share)	基本及攤薄 (每股港仙)	(0.531)	(0.104)	(0.981)	(0.055)

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 and its shares have been listed on GEM of the Stock Exchange since 26 September 2013. The address of the Company's registered office is Clifton House, 75 Fort Street, 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 Nos. 1209-10, 12/F., Prosperity Millennia Plaza, No. 663 King's Road, North Point, Hong Kong.

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. One of the subsidiaries of the Company holds the license in respect of type 6 (advising on corporate finance) regulated activity under the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong) ("SFO").

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.

## 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及其股份已於二零一三年九月二十六日起於聯交所GEM上市。本公司之註冊辦事處地址為Clifton House, 75 Fort Street, P.O. Box 1350, Grand Cayman KY1-1108, Cayman Islands。本公司的總辦事處及香港主要營業地點位於香港北角英皇道663號泓富產業千禧廣場12樓1209-10室。

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

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. BASIS OF PREPARATION

The unaudited condensed consolidated results of the Group for the nine months ended 30 September 2020 (“Results”) have been prepared in accordance with Hong Kong Financial Reporting Standards, Hong Kong Accounting Standards and Interpretations issued by the Hong Kong Institute of Certified Public Accountants (hereinafter collectively referred to as “Hong Kong Financial Reporting Standards” (“HKFRSs”)), accounting principles generally accepted in Hong Kong, the disclosure requirements of the Hong Kong Companies Ordinance (Cap. 622 of the Laws of Hong Kong) and the applicable disclosure provisions of the GEM Listing Rules.

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

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 2019, with addition for the new HKFRSs and amendments to HKFRSs that have become effective for the Group’s financial year beginning on 1 January 2020.

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.

## 2. 編製基準

本集團於截至二零二零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香港財務報告準則、香港會計準則及詮釋（以下統稱為「香港財務報告準則」（「香港財務報告準則」））、香港公認會計原則、香港公司條例（香港法例第622章）之披露規定以及GEM上市規則之適用披露條文而編製。

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

編製本業績時採納之會計政策，與本集團截至二零一九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，並已加入於二零二零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. REVENUE

An analysis of the Group's revenue from its major products and services is as follows:

### 3. 收益

本集團來自其主要產品及服務的收益分析如下：

	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	
	2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)	2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)
Sales of hardware	32	9	100	45
Sales of technology software systems	1,540	1,417	5,480	2,277
System customisation and network support	1,893	1,133	7,016	7,154
Software licensing fee	7,142	8,200	23,137	25,868
Software maintenance services	2,361	2,210	6,911	6,919
Hosting and related services fee	1,676	1,742	5,165	5,456
Other IT and internet financial platforms services income	-	13	-	114
Interest income on loan financing	1,524	3,361	5,430	7,531
Others	50	16	110	57
	<b>16,218</b>	<b>18,101</b>	<b>53,349</b>	<b>55,421</b>

## Disaggregation of revenue

Disaggregation of revenue from contracts with customers by major products and services is as follows:

## 分拆收益

按主要產品及服務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	
		2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)	2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)
Revenue from contracts with customers within the scope of HKFRS 15	香港財務報告準則第15號範圍內來自客戶合約之收益				
- Sales of hardware	-銷售硬件	32	9	100	45
- Sales of technology software systems	-銷售技術軟件系統	1,540	1,417	5,480	2,277
- System customisation and network support	-系統訂製及網絡支援	1,893	1,133	7,016	7,154
- Software licensing fee	-軟件特許費	7,142	8,200	23,137	25,868
- Software maintenance services	-軟件保養服務	2,361	2,210	6,911	6,919
- Hosting and related services fee	-伺服器寄存及相關服務費	1,676	1,742	5,165	5,456
- Other IT and internet financial platforms services income	-其他資訊科技及互聯網金融平台服務收入	-	13	-	114
- Others	-其他	50	16	110	57
Revenue from other sources	其他來源之收益				
- Interest income on loan financing	-貸款融資之利息收入	1,524	3,361	5,430	7,531
		<b>16,218</b>	<b>18,101</b>	<b>53,349</b>	<b>55,421</b>



#### 4. OTHER INCOME, AND OTHER GAINS AND LOSSES

An analysis of other income, and other gains and losses is as follows:

#### 4. 其他收入，及其他收益及虧損

以下為其他收入，及其他收益及虧損的分析：

		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	
		2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)	2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)
<b>Other income:</b>	<b>其他收入：</b>				
Interest income on bank deposits	銀行存款之利息收入	13	66	129	244
Government grant	政府補助	312	-	1,779	-
Sundry income	雜項收入	11	-	11	1
		<u>336</u>	<u>66</u>	<u>1,919</u>	<u>245</u>
<b>Other gains and losses:</b>	<b>其他收益及虧損：</b>				
Provision for impairment loss on interest receivables	應收利息減值虧損撥備	(468)	-	(1,305)	(203)
Foreign exchange difference, net	外匯差額淨額	-	-	(2)	(1)
Recovery of trade receivable written off	收回已撇銷貿易應收款項	434	-	434	-
Gain arising from derecognition of an investment in an associate	終止確認一間聯營公司之投資產生的收益	-	352	-	352
Net fair value loss 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淨額	(1,122)	(938)	(1,788)	(1,683)
- listed equity investments	- 上市股本投資	-	-	-	75
- convertible bond	- 可換股債券	-	-	-	-
Reversal/(provision) of impairment loss on trade receivables	貿易應收款項的減值虧損撥回/(撥備)	1	(23)	(54)	13
Loss on modification of loans	貸款重整虧損	(1,710)	-	(1,710)	-
		<u>(2,865)</u>	<u>(609)</u>	<u>(4,425)</u>	<u>(1,447)</u>

## 5. FINANCE COSTS

An analysis of finance costs is as follows:

## 5. 財務成本

財務成本分析如下：

	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	
	2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)	2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)
Interest on lease liabilities 租賃負債利息	36	7	123	23
Other interest expense 其他利息開支	41	–	41	–
	<u>77</u>	<u>7</u>	<u>164</u>	<u>23</u>

## 6. (LOSS)/PROFIT BEFORE TAX

(Loss)/profit before tax has been arrived at after charging:

## 6. 除稅前(虧損)/溢利

除稅前(虧損)/溢利於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	
	2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)	2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)
Amortisation of intangible assets (note (a))	-	-	-	152
Cost of inventories sold	-	7	25	24
Depreciation of property, plant and equipment (note (b))	673	397	2,121	1,231
Depreciation of right-of-use assets	556	109	1,619	327
Lease payments not included in the measurement of lease liabilities	56	553	305	1,661
Employee benefits expense (note (c)):				
Salaries and other benefits	9,125	7,100	24,576	21,339
Contributions to retirement benefits scheme	258	221	728	677
Total employee benefits expense, including directors' emoluments	9,383	7,321	25,304	22,016

Notes:

- (a) The amortisation of intangible assets was included in cost of sales.
- (b) During the nine months ended 30 September 2020, depreciation of property, plant and equipment amounting to HK\$81,000 (nine months ended 30 September 2019: HK\$129,000) was included in cost of sales and that amounting to HK\$2,040,000 (nine months ended 30 September 2019: HK\$1,102,000) was included in administrative expenses.
- (c) During the nine months ended 30 September 2020, employee benefits expense amounting to HK\$9,496,000 (nine months ended 30 September 2019: HK\$8,961,000) was included in cost of sales and that amounting to HK\$15,808,000 (nine months ended 30 September 2019: HK\$13,055,000) was included in administrative expenses.

附註：

- (a) 無形資產攤銷計入銷售成本。
- (b) 於截至二零二零年九月三十日止九個月，計入銷售成本之物業、廠房及設備折舊為81,000港元（截至二零一九年九月三十日止九個月：129,000港元），而有2,040,000港元（截至二零一九年九月三十日止九個月：1,102,000港元）計入行政開支。
- (c) 於截至二零二零年九月三十日止九個月，計入銷售成本之僱員福利開支為9,496,000港元（截至二零一九年九月三十日止九個月：8,961,000港元），而有15,808,000港元（截至二零一九年九月三十日止九個月：13,055,000港元）計入行政開支。

## 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	
		2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)	2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)
Current – Hong Kong	即期 – 香港				
– Charge for the period	– 期內計提	990	1,053	3,643	3,610
– Overprovision in prior period	– 往期超額撥備	(20)	–	(20)	–
Deferred	遞延	(12)	–	(15)	(25)
Income tax expenses	所得稅開支	<b>958</b>	<b>1,053</b>	<b>3,608</b>	<b>3,585</b>

Hong Kong Profits Tax has been provided at the rate of 16.5% on the estimated assessable profit arising in or derived from Hong Kong for both periods, except for a subsidiary of the Company which is a qualifying entity under the two-tiered profits tax rates regime. The first HK\$2,000,000 of assessable profits of this subsidiary is taxed at 8.25% and the remaining assessable profits are taxed at 16.5%.

During the nine months ended 30 September 2020, no share of tax attributable to a joint venture (nine months ended 30 September 2019: Nil) was included in “Share of loss of a joint venture”. During the nine months ended 30 September 2019, no share of tax attributable to an associate was included in “Share of loss of an associate”.

## 8. DIVIDEND

The Board does not recommend the payment of any dividend in respect of the nine months ended 30 September 2020 (nine months ended 30 September 2019: Nil).

香港利得稅均按於兩個期間在香港產生或賺取的估計應課稅溢利以16.5%利率計提撥備，惟本公司的一間附屬公司為利得稅兩級制項下的合資格實體除外。該附屬公司的應課稅溢利的首2,000,000港元按8.25%徵稅，而餘下應課稅溢利則按16.5%徵稅。

於截至二零二零年九月三十日止九個月，並無計入「應佔一間合營公司虧損」歸屬於一間合營公司（截至二零一九年九月三十日止九個月：無）的稅項。於截至二零一九年九月三十日止九個月，並無計入「應佔一間聯營公司虧損」的歸屬於一間聯營公司的稅項。

## 8. 股息

董事會並不建議就截至二零二零年九月三十日止九個月派付任何股息（截至二零一九年九月三十日止九個月：無）。

## 9. LOSS PER SHARE

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

## 9. 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	
		2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)	2020 二零二零年 HK\$'000 千港元 (Unaudited) (未經審核)	2019 二零一九年 HK\$'000 千港元 (Unaudited) (未經審核)
<b>Loss</b>	<b>虧損</b>				
Loss for the period attributable to owners of the Company	本公司擁有人應佔期內虧損	<u>(6,694)</u>	<u>(1,313)</u>	<u>(12,368)</u>	<u>(688)</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	
		2020 二零二零年 (Unaudited) (未經審核)	2019 二零一九年 (Unaudited) (未經審核)	2020 二零二零年 (Unaudited) (未經審核)	2019 二零一九年 (Unaudited) (未經審核)
<b>Number of shares</b>	<b>股份數目</b>				
Weighted average number of ordinary shares in issue for the purpose of calculation of basic loss per share	就計算每股基本虧損而言，已發行普通股加權平均數	<u>1,260,582,340</u>	1,260,582,340	<u>1,260,582,340</u>	1,260,582,340
Effect of diluted potential ordinary shares as a result of the share options granted (note (a))	因授出購股權的潛在普通股攤薄影響(附註(a))	<u>-</u>	-	<u>-</u>	-
Weighted average number of ordinary shares in issue for the purpose of calculation of diluted loss per share	就計算每股攤薄虧損而言，已發行普通股加權平均數	<u>1,260,582,340</u>	1,260,582,340	<u>1,260,582,340</u>	1,260,582,340

Note:

- (a) During the periods, the diluted loss per share was equal to the basic loss per share as there were no dilutive potential ordinary shares in issue.

附註：

- (a) 於期內，由於並無已發行潛在攤薄普通股，故每股攤薄虧損與每股基本虧損相等。

## 10. UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

## 10. 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之金融資產之儲備	Accumulated losses	Subtotal	Non-controlling interest	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	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 2018 (Audited)	於二零一八年十二月三十一日 (經審核)	6,303	229,281	1,435	78	(33,602)	(12,800)	190,695	-	190,695
Effect of adoption of HKFRS 16	採納香港財務報告準則 第16號的影響	-	-	-	-	-	(50)	(50)	-	(50)
At 1 January 2019 (After adjustment) (Unaudited)	於二零一九年一月一日(調整後) (未經審核)	6,303	229,281	1,435	78	(33,602)	(12,850)	190,645	-	190,645
Loss for the period	期內虧損	-	-	-	-	-	(688)	(688)	-	(688)
Other comprehensive loss for the period:	期內其他全面虧損:									
Fair value changes on equity investments	股本投資的公平價值變動	-	-	-	-	(744)	-	(744)	-	(744)
Total comprehensive loss for the period	期內全面虧損總額	-	-	-	-	(744)	(688)	(1,432)	-	(1,432)
Transfer of share options reserve upon the expiry of share options	購股權屆滿時轉撥購股權儲備	-	-	(1,435)	-	-	1,435	-	-	-
At 30 September 2019 (Unaudited)	於二零一九年九月三十日 (未經審核)	6,303	229,281	-	78	(34,346)	(12,103)	189,213	-	189,213
At 31 December 2019 (Audited)	於二零一九年十二月三十一日 (經審核)	6,303	229,281	-	78	(34,429)	(32,254)	168,979	-	168,979
Loss for the period	期內虧損	-	-	-	-	-	(12,368)	(12,368)	(228)	(12,596)
Other comprehensive loss for the period:	期內其他全面虧損:									
Fair value changes on equity investments	股本投資的公平價值變動	-	-	-	-	(844)	-	(844)	-	(844)
Total comprehensive loss for the period	期內全面虧損總額	-	-	-	-	(844)	(12,368)	(13,212)	(228)	(13,440)
Acquisition of a subsidiary	收購一間附屬公司	-	-	-	-	-	-	-	44	44
At 30 September 2020 (Unaudited)	於二零二零年九月三十日 (未經審核)	6,303	229,281	-	78	(35,273)	(44,622)	155,767	(184)	155,583



## MANAGEMENT DISCUSSION AND ANALYSIS

## 管理層討論及分析

During the nine months ended 30 September 2020 (“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. During the Period, one of the subsidiaries of the Company held the license in respect of type 6 (advising on corporate finance) regulated activity under the SFO.

於截至二零二零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。於期內，本公司其中一間附屬公司持有關於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。

### Business Review

The outbreak of the coronavirus disease 2019 (“COVID-19”) at the beginning of 2020 has brought about challenges and uncertainties to the economy of Hong Kong, which have also affected the Group’s business and operations. To combat the COVID-19 pandemic, the Group has taken the necessary and practicable measures to secure the health and safety of its staff and carefully monitored the ongoing development of the outbreak to manage the risks arising from the disease and mitigate its impacts on the Group’s business and financial performance.

### 業務回顧

於二零二零年初爆發的2019冠狀病毒病（「COVID-19」）已為香港經濟帶來挑戰及不明朗因素，其亦對本集團的業務及營運構成影響。為對抗COVID-19疫情，本集團已採取必要及切實可行的措施以確保其員工的健康及安全並謹慎監控疫情的持續發展以管理疾病引起的風險以及減輕其對本集團業務及財務表現的影響。

### 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 Online Systems Limited (“iAsia”) amounted to approximately HK\$47,809,000 (nine months ended 30 September 2019: approximately HK\$47,719,000), representing an increase of approximately HK\$90,000 or 0.2%. During the Period, sales of technology software systems of approximately HK\$5,480,000 (nine months ended 30 September 2019: approximately HK\$2,277,000) were recorded as a result of the completion of sales contracts for the Period. However, the outbreak of COVID-19 has slowed down commercial and business activities in the Period and has caused a certain level of disruptions to the Group’s operations. For example, the termination of certain licensing services contracts by customers has led to the decrease in software licensing fees received by the Group, and the progress of the Group’s ongoing solutions projects for clients was affected, resulting in a delay in the recognition of revenue generated from system customisation works and maintenance services by the Group. Accordingly, the overall sales of this business division were comparable to those in the corresponding period in 2019.

### 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」）貢獻的來自外部客戶的分部收益約為47,809,000港元（截至二零一九年九月三十日止九個月：約47,719,000港元），增加約90,000港元或0.2%。於期內，由於期內完成銷售合約而錄得技術軟件系統銷售額約5,480,000港元（截至二零一九年九月三十日止九個月：約2,277,000港元）。然而，COVID-19的爆發延緩了期內的商業及商務活動，對本集團營運造成一定程度的干擾。例如，客戶終止若干特許服務合約導致本集團所收取的軟件特許費減少，亦對本集團為客戶進行中的解決方案項目的進度造成影響，導致來自本集團的系統訂製項目及保養服務的收益延遲確認。因此，該業務分部之整體銷售額與二零一九年同期之整體銷售額相若。

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.

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。於整個期間，亞網亦致力於為其客戶提供優質的軟件保養服務。



As iAsia has built up reputation in the financial trading software solutions industry in Hong Kong and has a well-established customer base with sizeable banks and brokerage firms, the Group is able to generate stable source of income during the Period, despite the outbreak of COVID-19 which has further deteriorated the Hong Kong economy. 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 platform services business division (nine months ended 30 September 2019: approximately HK\$114,000).

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 diversity the client base of its provision of other IT and internet financial platforms service 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\$5,430,000 (nine months ended 30 September 2019: approximately HK\$7,531,000), representing a decrease of approximately HK\$2,101,000 or 27.9%. The interest rate charged to customers during the Period ranged from 8.0% per annum to 33.6% per annum (nine months ended 30 September 2019: ranged from 10% per annum to 15% per annum). During the Period, the Group recorded the provision for impairment losses on loans receivable and interest receivables of approximately HK\$16,091,000 and approximately HK\$1,305,000 respectively, by taking into consideration (i) the increase in loans receivable and interest receivables which have past due as at 30 September 2020; and (ii) the increase in the probability of default rate due to the inability of the borrowers to make repayments to the Group when due.

The Group's money lending business will remain as a sustainable business sector of the Group. The management monitors the loans receivable 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 loans receivable and interest receivables balances, and tight control of the overdue balances. A debts collection policy is also in place within the Group to collect borrowers' outstanding debts, which includes sending reminder letters or e-mails to borrowers for repayments, instructing the Group's legal advisers to issue demand letters for loans and interests overdue for a certain period of time, and meeting borrowers for negotiation of the repayment or settlement of loans.

儘管COVID-19爆發致使香港經濟進一步惡化，但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。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（截至二零一九年九月三十日止九個月：約114,000港元）。

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5,430,000港元（截至二零一九年九月三十日止九個月：約7,531,000港元），減少約2,101,000港元或27.9%。於期內向客戶收取之利率介乎每年8.0%至每年33.6%（截至二零一九年九月三十日止九個月：介乎每年10%至每年15%）。於期內，本集團錄得應收貸款及應收利息之減值虧損撥備分別約16,091,000港元及約1,305,000港元，經計及(i)於二零二零年九月三十日已逾期之應收貸款及應收利息增加；及(ii)由於借款人未能於到期時向本集團還款，違約率概率增加。

本集團的借貸業務將仍為本集團之可持續發展業務分部。管理層持續監察應收貸款及應收利息結餘。為盡量降低與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。





### **Provision of corporate finance advisory services**

During the Period and up to the date of this report, the Group has been recruiting qualified staff to re-commence its provision of corporate finance advisory services business. During the Period, no contract was made under the corporate finance advisory services business division and no revenue was generated as a result (nine months ended 30 September 2019: Nil).

### **Assets investments**

The portfolio of the Group's assets investments business during the Period consisted of investments in securities that are held for trading. During the Period, no dividend income was received by the Group from its investments in listed securities that are held for trading (nine months ended 30 September 2019: Nil). The carrying amount of the Group's securities investments measured at fair value through profit or loss increased from HK\$6,231,000 as at 31 December 2019 to approximately HK\$14,090,000 as at 30 September 2020 as the Group purchased and disposed of securities that are held for trading of approximately HK\$14,759,000 and approximately HK\$5,112,000 during the Period respectively and recognised a change in fair value reflecting a net loss of approximately HK\$1,788,000 from the Group's securities investments during the Period. As at 30 September 2020, no individual securities investments at fair value accounted for 5% or more of the Group's total assets as at 30 September 2020.

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 2020, 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 and are mainly engaged in (i) provision of marketing and promotional services; and (ii) e-commerce business. The CPN Shares were measured at fair value at approximately HK\$2,960,000 as at 30 September 2020, 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\$844,000. During the Period, no dividend income was received from this investment (nine months ended 30 September 2019: Nil).

### **提供企業財務諮詢服務**

於期內及直至本報告日期，本集團一直在招聘合資格人員以重新開始其從事提供企業財務諮詢服務的業務。於期內，由於企業財務諮詢服務業務分部並無簽訂合約，因此並無產生收益（截至二零一九年九月三十日止九個月：無）。

### **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。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（截至二零一九年九月三十日止九個月：無）。本集團按公平價值計入損益計量的證券投資之賬面值由二零一九年十二月三十一日的6,231,000港元增加至二零二零年九月三十日約14,090,000港元，乃由於本集團於期內分別購入及出售持作買賣的證券約14,759,000港元及約5,112,000港元，並於期內確認公平價值變動，反映本集團證券投資之淨虧損約1,788,000港元。於二零二零年九月三十日，概無按公平價值計量之個別證券投資佔本集團於二零二零年九月三十日資產總額5%或以上。

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」）**

於二零二零年九月三十日，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孕嬰童市場之網絡平台，主要從事(i)提供營銷及推廣服務；及(ii)電子商務業務。於二零二零年九月三十日，中國育兒網絡股份按公平價值計量約為2,960,000港元，乃基於其於聯交所所報最後收市價。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844,000港元。於期內，並無從該投資收取股息收入（截至二零一九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\$53,349,000 (nine months ended 30 September 2019: approximately HK\$55,421,000), representing a decrease of approximately HK\$2,072,000 or 3.7% as compared with that of the corresponding period in 2019. The decrease in revenue of the Group during the Period was mainly due to the decrease in revenue generated from the money lending business.

Gross profit of the Group for the Period was approximately HK\$39,139,000 (nine months ended 30 September 2019: approximately HK\$40,734,000), representing a decrease of approximately HK\$1,595,000 or 3.9% as compared with that of the corresponding period in 2019, which is in line with the decrease in revenue of the Group. Gross profit margin of the Group for the Period was approximately 73.4% (nine months ended 30 September 2019: approximately 73.5%), representing a decrease of approximately 0.1% as compared with that of the corresponding period in 2019.

### Administrative expenses

The Group's administrative expenses for the Period amounted to approximately HK\$29,329,000 (nine months ended 30 September 2019: approximately HK\$28,232,000), representing an increase of approximately HK\$1,097,000 or 3.9% as compared with that of the corresponding period in 2019. The increase was primarily attributable to (i) the increase in staff cost as a result of the continuous expansion of the Group's business and (ii) the increase in expenditure on research and development works.

### Loss for the Period

The Group recorded a net loss after tax of approximately HK\$12,596,000 for the Period (nine months ended 30 September 2019: approximately HK\$688,000). The unfavorable financial results of the Period were mainly attributable to the increase in the provision for impairment losses on loans receivable and interest receivables by an aggregate amount of approximately HK\$9,693,000 recognised in the Period (nine months ended 30 September 2019: approximately HK\$7,703,000).

### Material Acquisition and Disposal

On 8 July 2020, the Company, Oceanic Elite Holdings Limited ("Vendor") and Ms. Chung Elizabeth Ching Yee (as guarantor, also being the beneficial owner of the Vendor) entered into a sale and purchase agreement, pursuant to which the Company has agreed to purchase, and the Vendor has agreed to sell, 51% of the issued share capital of Metrotec Limited ("Metrotec") at the aggregate consideration of HK\$16,320,000 (subject to adjustments) ("Acquisition"). The consideration was funded by the internal resources of the Group.

## 財務回顧

### 收益·毛利及毛利率

本集團於期內的收益約為53,349,000港元(截至二零一九年九月三十日止九個月:約55,421,000港元),較二零一九年同期的收益減少約2,072,000港元或3.7%。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。

本集團於期內的毛利約為39,139,000港元(截至二零一九年九月三十日止九個月:約40,734,000港元),較二零一九年同期的毛利減少約1,595,000港元或3.9%,與本集團收益減少一致。本集團於期內的毛利率約為73.4%(截至二零一九年九月三十日止九個月:約73.5%),較二零一九年同期的毛利率下降約0.1%。

### 行政開支

本集團於期內的行政開支約為29,329,000港元(截至二零一九年九月三十日止九個月:約28,232,000港元),較二零一九年同期的行政開支增加約1,097,000港元或3.9%。有關增加主要由於(i)本集團業務持續擴張導致員工成本增加及(ii)研發項目支出增加。

### 期內虧損

本集團於期內錄得除稅後淨虧損約12,596,000港元(截至二零一九年九月三十日止九個月:約688,000港元)。期內財務業績欠佳主要由於期內確認應收貸款及應收利息減值虧損撥備合共增加約9,693,000港元(截至二零一九年九月三十日止九個月:約7,703,000港元)。

### 重大收購及出售

於二零二零年七月八日,本公司、海豪控股有限公司(「賣方」)與鍾靜儀女士(為擔保人,亦為賣方之實益擁有人)訂立買賣協議,據此,本公司已同意收購及賣方已同意出售Metrotec Limited(「Metrotec」)已發行股本的51%,總代價為16,320,000港元(可予以調整)(「收購事項」)。代價以本集團內部資源撥資。



Metrotec is principally engaged in investment holding. Its wholly-owned subsidiary, Metrotec Solutions Limited, is a Hong Kong limited liability company and is principally engaged in FinTech business in relation to the marketing and operation of stored value Mastercards in Hong Kong with mobile Apps as the operating platform for travellers to pay for goods and services around the world.

The Acquisition was completed on 7 September 2020 and since then, Metrotec has become a non-wholly owned subsidiary of the Company. The Acquisition enables the Group to diversify its income source and save substantial time and costs on the development of an operating platform for marketing and operation of stored value cards, which is also in line with the business strategies of the Group to further expand its businesses within the FinTech industry in Hong Kong. Details of the Acquisition are set out in the announcements of the Company dated 8 July 2020 and 23 July 2020.

Save as disclosed above and other than the acquisition and disposal of securities that are held for trading, the Group did not have any material acquisition or disposal transaction during the Period. 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 acquisition opportunity arises or 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 (“Shareholder(s)”) of the Company as a whole.

### Capital Structure

As at 30 September 2020, the capital of the Company comprised ordinary shares only.

### 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.

During the Period, no share option was granted, exercised, cancelled or lapsed under the Scheme. As at 1 January 2020 and 30 September 2020, there was no outstanding share option under the Scheme.

Metrotec主要從事投資控股。其全資附屬公司 Metrotec Solutions Limited 為一間香港有限公司並主要於香港從事萬事達儲值卡營銷及營運相關的金融科技業務，以移動應用程式作為營運平台，為全世界遊客提供商品及服務的支付服務。

於二零二零年九月七日，收購事項完成，自此，Metrotec 成為本公司的非全資附屬公司。收購事項令本集團多元化其收入來源，為開發用於儲值卡營銷經營的營運平台節省大量時間及成本，亦符合本集團進一步擴展其在香港金融科技行業之業務的業務策略。有關是次收購事項的詳情載於本公司日期為二零二零年七月八日及二零二零年七月二十三日的公告。

除上述所披露者及收購及出售持作買賣之證券外，於期內，本集團並無任何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，倘任何收購機會來臨或得以識別時，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

於二零二零年九月三十日，本公司的資本僅包括普通股。

### 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（以當時之形式及可予調整）。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，概無任何購股權根據該計劃獲授出、行使、註銷或失效。於二零二零年一月一日及二零二零年九月三十日，概無任何購股權根據該計劃未獲行使。



## Prospect

The outbreak of COVID-19 has swept the world by storm and it is expected that the adverse impact of this pandemic has not been fully reflected. Traditional business sectors were suffering at different degrees due to border lockdown and social distancing but it seems that the IT industry has been scarcely affected by the outbreak of COVID-19. The Group's core business, the provision of financial trading software solutions, still remains strong and the Group will keep developing iAsia's system to stay competitive in the market and seize every opportunity to diversify its business to create higher returns.

Money lending business is another core business segment of the Group. Hong Kong's economy contracted by 9% in the first half of 2020 and the Hong Kong government has downgraded its real gross domestic product (GDP) growth forecast for 2020 as a whole by projecting a contraction of between 6% and 8%. The demand for money lending may increase due to the poor economic environment. However, the Group will implement a prudent credit control policy on granting new loans and will pay attention on the loans and interests receivables collections in 2020.

Hong Kong's economic situation is very challenging as the GDP contracted on an annual basis for the third straight quarter. To sustain the business through the COVID-19 pandemic, the Group will focus on improving its operational efficiency with rationalised costs to maintain its competitiveness in the markets and will continue to strive for excellence in its products and services with its experienced fintech workforce. The Group believes diversification of its business segments can maintain a healthy financial profile and promote a sustainable growth of the Group. In the future, the Group will actively seize cooperation and acquisition opportunities with more business partners in various fields to expand its business scales and bring sustainable returns to the Shareholders.

## 展望

COVID-19爆發席捲全球，預計該疫情之不利影響尚未全面體現。由於邊境封鎖及社交距離，以傳統模式經營之業務受到不同程度的影響，但是資訊科技行業幾乎沒有受到COVID-19爆發的影響。本集團核心業務提供金融交易軟件解決方案仍保持強勁，且本集團將繼續開發亞網系統以保持市場競爭力及抓住每一個機會使其業務多元化，以創造更高回報。

借貸業務是本集團另一項核心業務分部。二零二零年上半年，香港經濟收縮9%及香港政府下調二零二零年整體實質本地生產總值增長之預測，預計經濟將收縮6%至8%。由於經濟環境不佳，借貸需求或會增加。然而，於二零二零年，本集團就授出新貸款將實施審慎的信貸控制政策，並將關注收回應收貸款及利息。

由於本地生產總值連續第三季度按年收縮，香港經濟形勢十分嚴峻。為在COVID-19疫情下維持業務營運，本集團將著重憑藉合理成本以提高其營運效率，從而維持其於市場的競爭力，並將與本集團經驗豐富的金融科技人才繼續致力於追求卓越產品及服務。本集團認為，業務分部多元化可維持穩健的財務狀況並促進本集團可持續發展。日後，本集團將積極把握與各領域的更多商業夥伴進行合作與收購的機會，以擴大其業務規模並為股東帶來可持續的回報。



## OTHER INFORMATION

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

As at 30 September 2020, 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 held/interested	Approximate percentage of shareholding as at 30 September 2020
董事名稱	身份／權益性質	持有／擁有權益的股份數目 (note (a)) (附註(a))	於二零二零年九月三十日 股權概約百分比 (note (b)) (附註(b))
Ms. Tin Yat Yu Carol 田一好女士	Beneficial owner 實益擁有人	96,070,000 (L)	7.62

Notes:

- (a) "L" denotes long position in the ordinary shares of the Company.
- (b) The total number of the issued shares of the Company as at 30 September 2020 (i.e. 1,260,582,340 shares) had been used for the calculation of the approximate percentage shareholdings in the Company.

Save as disclosed above, as at 30 September 2020, 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

於二零二零年九月三十日，本公司董事及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的權益及淡倉；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權益及淡倉載列如下：

Name of Director	Capacity/nature of interest	Number of shares held/interested	Approximate percentage of shareholding as at 30 September 2020
董事名稱	身份／權益性質	持有／擁有權益的股份數目 (note (a)) (附註(a))	於二零二零年九月三十日 股權概約百分比 (note (b)) (附註(b))
Ms. Tin Yat Yu Carol 田一好女士	Beneficial owner 實益擁有人	96,070,000 (L)	7.62

附註：

- (a) 「L」指本公司普通股之好倉。
- (b) 於二零二零年九月三十日的本公司已發行股份總數（即1,260,582,340股股份）用於計算本公司的股權概約百分比。

除上文披露者外，於二零二零年九月三十日，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，擁有任何(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 2020, the following substantial Shareholders and person (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 held/ interested	Approximate percentage of shareholding as at 30 September 2020
股東名稱	身份／權益性質	持有／擁有權益的 股份數目 (note (a)) (附註(a))	於二零二零年 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	136,800,000 (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	136,800,000 (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	136,800,000 (L)	10.85
Zhu Liang Hui Hui 朱梁慧慧	Beneficial owner 實益擁有人	183,000,000 (L)	14.52

## 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，於二零二零年九月三十日，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. Other person

## B. 其他人士

Name of Shareholder	Capacity/nature of interest	Number of shares held/ interested	Approximate percentage of shareholding as at 30 September 2020
股東名稱	身份／權益性質	持有／擁有權益的 股份數目 (note (a)) (附註(a))	於二零二零年 九月三十日 股權概約百分比 (note (b)) (附註(b))
China New Economy Fund Limited 中國新經濟投資有限公司	Beneficial owner 實益擁有人	70,330,000 (L)	5.58

### Notes:

- (a) "L" denotes long position in the ordinary shares of the Company.
- (b) The total number of the issued shares of the Company as at 30 September 2020 (i.e. 1,260,582,340 shares) had been used for the calculation of the approximate percentage shareholdings in the Company.
- (c) These 136,800,000 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.

### 附註:

- (a) 「L」指本公司普通股之好倉。
- (b) 於二零二零年九月三十日的本公司已發行股份總數(即1,260,582,340股股份)用於計算本公司的股權概約百分比。
- (c) 該等136,800,000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。

Save as disclosed above, as at 30 September 2020, 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.

除上文披露者外,於二零二零年九月三十日,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。

## 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.

## 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。

## 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.

## 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, except for the deviation mentioned in the following paragraph.

According to code provision A.2.1 of the CG Code, the roles of the chairman and the chief executive officer should be separate and should not be performed by the same individual. During the Period, the role of the chairman of the Board was performed by Mr. Chan Wai Lung (resigned as the chairman of the Board with effect from 19 May 2020) and Ms. Tin Yat Yu Carol (former name as Tin Yuen Sin Carol, appointed as the chairman of the Board with effect from 19 May 2020). During the Period, the office of the chief executive officer of the Company remained vacated since the Company has not been able to identify a suitable candidate for the position.

However, the Board will keep reviewing the current structure of the Board from time to time and should any candidate with suitable knowledge, skills and experience be identified, the Company will make appointment to fill the position as appropriate.

## Change of Directors

With effect from 21 August 2020, Mr. Zhong Shi has resigned as an independent non-executive Director due to his other commitments which require more of his time and ceased to be a member of each of the audit committee, the remuneration committee and the nomination committee of the Company. With effect from 21 August 2020, Ms. Lo Wing Sze JP has been appointed as an independent non-executive Director and a member of each of the audit committee, the remuneration committee and the nomination committee of the Company.

## 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 September 2020, the Company did not have any controlling Shareholder.

## 企業管治常規

於期內，本公司遵守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，惟下段所述之偏離除外。

根據企業管治守則守則條文第A.2.1條，主席及行政總裁之角色應予區分，並不應由同一人兼任。於期內，董事會主席角色由陳偉龍先生擔任，彼已自二零二零年五月十九日起辭任董事會主席，而田一好女士（前度名字為田琬善）自二零二零年五月十九日起獲委任為董事會主席。於期內，由於本公司尚未能物色到合適人選擔任該職，故本公司行政總裁一職仍然懸空。

然而，董事會將持續不時檢討董事會現有架構，倘物色到任何擁有適合知識、技能及經驗之人選，本公司將適時委任有關人士擔任行政總裁一職。

## 董事變動

自二零二零年八月二十一日起，鍾實先生已因其他事務須投入更多時間而辭任獨立非執行董事及不再擔任本公司審核委員會、薪酬委員會及提名委員會各自之成員。自二零二零年八月二十一日起，羅詠詩女士太平紳士已獲委任為獨立非執行董事及本公司審核委員會、薪酬委員會及提名委員會各自之成員。

## 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（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。於二零二零年九月三十日，本公司並無任何控股股東。





## 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 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 2020

*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, Ms. Lam Ching Yee, Ms. Lin Ting and Ms. So Wai Yee Betty being the executive Directors, and Mr. Hon Ming Sang, Ms. Lee Kwun Ling, May Jean and Ms. Lo Wing Sze JP being the independent non-executive Directors.*

## 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由審核委員會審閱，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，二零二零年十一月十日

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，執行董事陳偉龍先生、林靜儀女士、林靈女士及蘇慧兒女士，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太平紳士。



**FINSOFT FINANCIAL INVESTMENT  
HOLDINGS LIMITED**

**匯財金融投資控股有限公司**