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FINSOFT FINANCIAL INVESTMENT HOLDINGS LIMITED

匯財金融投資控股有限公司*

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 8018)

UPDATE ON FINANCIAL PERFORMANCE FOR THE SIX MONTHS ENDED 30 JUNE 2026

This announcement is made by Finsoft Financial Investment Holdings Limited (“**Company**”, together with its subsidiaries, “**Group**”) pursuant to Rule 17.10 of the Rules (“**GEM Listing Rules**”) Governing the Listing of Securities on GEM of The Stock Exchange of Hong Kong Limited and the Inside Information Provisions (as defined in the GEM Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Chapter 571, Laws of Hong Kong).

The board (“**Board**”) of directors (“**Directors**”, and each a “**Director**”) of the Company wishes to inform the shareholders of the Company (“**Shareholders**”) and potential investors that, based on the information currently available to the Board, the Group expects to record a decrease in net loss of not less than 75% for the six months ended 30 June 2026 (“**2026 Interim**”), as compared to a net loss of approximately HK\$7.7 million recorded for the six months ended 30 June 2025 (“**2025 Interim**”).

The expected decrease in net loss was mainly attributable to the combined effect of (i) the decrease in the Group’s gross profit for 2026 Interim, as compared with that of approximately HK\$12.5 million for 2025 Interim; (ii) the increase in the net fair value gain on financial assets at fair value through profit or loss for 2026 Interim, as compared with that of approximately HK\$1.0 million for 2025 Interim; (iii) the decrease in the amount of administrative expenses incurred by the Group for 2026 Interim from that of approximately HK\$17.1 million for 2025 Interim due to the implementation of cost control and efficiency enhancement measures by the Group in 2026 Interim; and (iv) the turnaround of the provision for impairment loss on loan and interest receivables of approximately HK\$4.1 million recognised in 2025 Interim to the reversal of the provision for impairment loss on loan and interest receivables in 2026 Interim.

The net fair value gain on financial assets at fair value through profit or loss and the reversal of the provision for impairment loss on loan and interest receivables recorded by the Group for 2026 Interim as aforementioned are non-cash items and do not have immediate impact on the Group’s cash flows and operations.

The Group is performing assessment and valuation against its relevant assets. Subject to final results of such assessment and valuation being made available to the Group, the Group may record further adjustments to the amounts of its relevant assets for 2026 Interim.

* *For identification purposes only*

The information contained in this announcement is only based on the preliminary assessment by the management of the Company based on figures and information made available to the Board as at the date hereof, and is not based on any figure or information which has been audited or reviewed by the Company's auditors. The Company is in the process of finalising the consolidated results of the Company for 2026 Interim. Details of the Group's financial information and performance for 2026 Interim will be disclosed in the Company's results announcement for 2026 Interim to be published by the Company on 21 August 2026.

Shareholders and potential investors should exercise caution when dealing in the shares of the Company.

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

Hong Kong, 14 August 2026

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

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

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