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(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 8018)

UPDATE ON FINANCIAL PERFORMANCE FOR THE SIX MONTHS ENDED 30 JUNE 2022

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 45% for the six months ended 30 June 2022 ("2022 Interim"), as compared to a net loss of approximately HK\$16.2 million recorded for the six months ended 30 June 2021 ("2021 Interim"). The decrease in net loss was primarily due to the decrease in the provision of impairment loss on loans and interest receivables provided for 2022 Interim as there was no material change in the credit status and credentials of the loans and interest receivables of the Group as at 30 June 2022 and 30 June 2021 using the Group's expected credit loss model, and so no material impairment loss was recognised for 2022 Interim. The provision of impairment loss on loans and interest receivables in an aggregate amount of approximately HK\$13.4 million was recognised in 2021 Interim. The provision of impairment losses on loans and interest receivables are non-cash items and do not have an immediate impact on the Group's cash flows and operations.

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 2022 Interim. Details of the Group's financial information and performance for 2022 Interim will be disclosed in the Company's results announcement for 2022 Interim to be published by the Company in mid-August 2022.

^{*} For identification purposes only

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, 3 August 2022

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, 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.

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.