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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)

SUPPLEMENTAL ANNOUNCEMENT IN RELATION TO THE ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Reference is made to the annual report ("**Annual Report**") of Finsoft Financial Investment Holdings Limited (the "**Company**", together with its subsidiaries, the "**Group**") for the year ended 31 December 2025. Unless otherwise stated, capitalised terms used in herein shall have the same meanings as those defined in the Annual Report.

In addition to the information disclosed in the Annual Report, the Company would like to provide the following supplemental information in relation to the investments of the Group.

INVESTMENT PERIOD AND SOURCE OF FUNDING

As at 31 December 2025, all of the Group's investment in listed securities in Hong Kong were held by the Group for the medium to long term. The source of funding of the Group's investments is the Group's internal resources.

INVESTMENT POLICY AND OBJECTIVES

The investment strategy of the Group is holding medium to long term investments with the focus in investment in listed securities in Asian stock markets, including listed securities in Hong Kong and convertible bonds with term less than three years in the amount not exceeding 50% of the total investment amount. Investment decisions are made by reference to prevailing market conditions, available funding and the Group's risk tolerance, with a view to safeguarding the quality and stability of the Group's overall investment portfolio. Under the Group's current investment policy, the Company will not invest in high-risk industries and it will determine whether the relevant industry is high-risk industry with reference to the level of volatility, default risk and leverage. The Company considers that, given that market conditions, market sentiment, market volatility, regulatory developments and industry risk profiles are subject to continual change, it is not practicable for the Group to prescribe a definitive list of high-risk industries. The objective of the Group's investments in the listed securities in Hong Kong is to achieve profit from the appreciation of the market value of its invested securities and to receive dividend income. The Group's investments in the listed securities in Hong Kong are in line with the Group's corporate strategy and principal businesses taking into account that assets investments are one of the principal businesses of the Group and the Group's investments are diversified comprising securities of listed issuers in Hong Kong engaged in different principal businesses and industries with appropriate level of liquidity.

* *For identification purposes only*

RISK MANAGEMENT AND CONTROL MEASURES

The Group has established risk limits and specific metrics for its investment portfolio. It is the investment policy of the Group that total investment in the equity securities of any one single company shall not exceed 25% of total investment portfolio of the Group unless otherwise approved by all the members of the investment committee ("**Investment Committee**") of the Company; and the Group's total equity interest in one single company shall not exceed 30%.

To manage counterparty and liquidity risks, the Group generally holds investments in listed securities to ensure the sufficiency of liquidity and the Group considers factors such as the existence of open market for the investment, average daily trading volume, market capitalisation, any regulatory restrictions on transfer and the expected time to realise the investment under normal market conditions. Generally, the Group maintains sufficient liquidity without relying on leverage for investment. The Group will ensure that it will have sufficient cash for not less than six months' operation before it makes any new investments for managing the liquidity risks. In addition, the Group holds its investments in listed securities for the medium to long term while transactions of such investments will generally be conducted on open market through licensed brokers selected and approved by the Investment Committee, resulting in fewer transactions and thereby reduces the Group's exposure to different counterparties. The Group's diversified investment portfolio with investments allocated to different industries, business models and geographical locations will also help the Group's to reduce counterparty concentration risk. If applicable, the Group will assess the reputation, regulatory compliance, financial position and track record of the counterparties before entering into any investment transaction.

APPROVAL AND OVERSIGHT MECHANISMS

The Company has established the Investment Committee under the Board to handle the investment matters of the Group. The members of the Investment Committee currently comprise the executive Directors.

The finance department of the Group would prepare an investment report for each proposed investment activity, which shall include details of the proposed transaction, including but not limited to, the amount involved, size test computation, nature and liquidity of assets to be invested, reasons for investment, expected return and risks assessments. The investment report will then be submitted to the Investment Committee and (if applicable) the Board for re-computation, review and approval.

Under the current investment policy of the Group, which will be reviewed by the Board on annual basis, investment in the amount of less than HK$1 million, which is determined with reference to the general level of the consolidated current assets of the Group, will be subject to the approval by any member of the Investment Committee, investment in the amount of more than HK$1 million but not more than HK$1.5 million, which is determined with reference to the annual level of the consolidated current assets of the Group, will be subject to the approval by all the members of the Investment Committee while investment in the amount of more than HK$1.5 million and investment of which any applicable percentage ratios as defined in the GEM Listing Rules exceeds 5% will be subject to approval of at least two-third of all the Directors.

The finance department will provide to the members of the Investment Committee with (i) a weekly investment performance report of the Group based on quoted stock price of the listed securities for monitoring the performance of all investments; (ii) a weekly report on the announcements and circulars of the investee companies to monitor any update on their financial performance results, operations and/or development. The finance department will inform the Investment Committee immediately whenever the investment is at loss situation that will require immediate remedial investment plan, including holding, reducing or realising the investment. The Investment Committee will also, on a semi-annually basis, discuss and review the performance, asset allocation and risk profile of the investment portfolio and, if necessary, revise the relevant investment strategies and consider appropriate investment plan.

If the market value of any investment falls by 30% as compared with the initial investment cost, meeting of the Investment Committee shall be held to discuss and consider the immediate remedial investment plan, including holding, reducing or realising the investment, provided that approval from all the members of the Investment Committee is required for the decision on holding the investment.

The information contained in this supplemental announcement does not affect other information contained in the Annual Report and save as disclosed above, all other information in the Annual Report remains unchanged.

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

Hong Kong, 5 November 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. Mei Weiyi 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 at http://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.