

CONFIDENCE INTELLIGENCE HOLDINGS LIMITED

信 懇 智 能 控 股 有 限 公 司

(Incorporated in the Cayman Islands with limited liability | 於開曼群島註冊成立之有限公司)

(Stock Code 股份代號 : 1967)

2023

INTERIM REPORT

中報

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CORPORATE INFORMATION

Executive Directors

Mr. Li Hao
(Chairman and Chief Executive Officer)
Mr. Zhang Bizhong
Mr. Xu Shizhen
Ms. Li Biqiong
Mr. Hao Xiangjun

Non-executive Director

Mr. Yuan Shuntang

Independent Non-executive Directors

Mr. Huang Jianfei
Mr. Wong Chun Sek Edmund
Ms. Mu Lingxia

Audit Committee

Mr. Wong Chun Sek Edmund *(Chairman)*
Mr. Huang Jianfei
Ms. Mu Lingxia

Nomination Committee

Mr. Huang Jianfei *(Chairman)*
Mr. Wong Chun Sek Edmund
Ms. Mu Lingxia

Remuneration Committee

Ms. Mu Lingxia *(Chairman)*
Mr. Huang Jianfei
Mr. Wong Chun Sek Edmund

Authorised Representatives

Mr. Li Hao
Ms. Jian Xuegen

Company Secretary

Ms. Jian Xuegen

Registered Office In The Cayman Islands

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Regatta Office Park
PO Box 1350
Grand Cayman KY1-1108
Cayman Islands

公司資料

執行董事

李浩先生
(主席兼行政總裁)
張必鍾先生
許世真先生
李碧琼女士
郝相君先生

非執行董事

袁順唐先生

獨立非執行董事

黃劍非先生
黃俊碩先生
慕凌霞女士

審核委員會

黃俊碩先生 *(主席)*
黃劍非先生
慕凌霞女士

提名委員會

黃劍非先生 *(主席)*
黃俊碩先生
慕凌霞女士

薪酬委員會

慕凌霞女士 *(主席)*
黃劍非先生
黃俊碩先生

授權代表

李浩先生
簡雪艮女士

公司秘書

簡雪艮女士

於開曼群島之註冊辦公室

Windward 3
Regatta Office Park
PO Box 1350
Grand Cayman KY1-1108
Cayman Islands

Headquarters and Principal Place of Business in the People's Republic of China (the "PRC")

No. 7 Building
New Development Zone
Baishixia
Fuyong Street
Bao'an District
Shenzhen

總辦事處及中華人民共和國（「中國」） 主要營業地點

深圳
寶安區
福永街道
白石廈
新開發區
第七棟

Principal Place of Business in Hong Kong

Unit 702, 7th Floor
Greenfield Tower
Concordia Plaza
1 Science Museum Road
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香港主要營業地點

香港
九龍
尖沙咀東
科學館道1號
康宏廣場
南座
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Principal Banks

Bank of China Limited
DBS Bank Limited
Bank of China (Hong Kong) Limited

主要往來銀行

中國銀行股份有限公司
星展銀行有限公司
中國銀行(香港)有限公司

Cayman Islands Principal Share Registrar and Transfer Office

Ocorian Trust (Cayman) Limited
Windward 3
Regatta Office Park
PO Box 1350
Grand Cayman KY1-1108
Cayman Islands

開曼群島股份過戶登記總處

Ocorian Trust (Cayman) Limited
Windward 3
Regatta Office Park
PO Box 1350
Grand Cayman KY1-1108
Cayman Islands

Hong Kong Branch Share Registrar and Transfer Office

Tricor Investor Services Limited
17/F, Far East Finance Centre
16 Harcourt Road
Hong Kong

香港股份過戶登記分處

卓佳證券登記有限公司
香港
夏愨道16號
遠東金融中心17樓

Stock Name

CONFIDENCE IN

股票名稱

信懋智能

Auditor

Mazars CPA Limited
Certified Public Accountants
Registered Public Interest Entity Auditor
42nd Floor, Central Plaza
18 Harbour Road
Wanchai
Hong Kong

Stock Code

1967

Corporate Website Address

www.szxinken.com

核數師

中審眾環(香港)會計師事務所有限公司
執業會計師
註冊公眾利益實體核數師
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港灣道18號
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股份代號

1967

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BUSINESS REVIEW AND PROSPECTS

The board of directors (the “Board”) of Confidence Intelligence Holdings Limited (the “Company”) announce the unaudited interim results of the Company and its subsidiaries (collectively, the “Group”) for the six months ended 30 June 2023 (the “Interim Period”) to the shareholders of the Company.

Business Review

The Group is an electronic manufacturing services (the “EMS”) provider offering comprehensive assembling and production services of printed circuit board assembly (the “PCBAs”) in the PRC that integrate research and design, selection and procurement of raw materials, assembling of PCBAs, quality control, testing, logistics and after sales services.

The Group tapped into the financial technology business with the cooperation of third-party business partner since the second half year of 2022. However, being a new entrant to the fintech and insurance-related market, the Group is facing keen competition from large insurance groups with their own online platforms in the PRC and find it difficult to expand the customer scale, and the development of the financial technology business was slower than expected.

During the first half of 2023, China’s economy gradually rebounded after the COVID-19 control restrictions were lifted. However, economic recovery was slower than expected as there were still a lot of uncertainties in the external environment, such as ongoing geopolitical tensions, trade conflicts and macroeconomic policies, etc. Consumers become more cautious on their spending as a result of the uncertain economic outlook.

During the Interim Period, the Group’s revenue increased by approximately 8.8% from approximately RMB127.1 million for the six months ended 30 June 2022 to approximately RMB138.2 million for the Interim Period. The Group’s net loss increased from RMB2.9 million for the six months ended 30 June 2022 to RMB22.6 million in the Interim Period which mainly arose from the financial technology business.

Reference is made to the announcement of the Company dated 21 August 2023.

業務回顧及前景

信懋智能控股有限公司（「本公司」）董事會（「董事會」）向本公司股東公佈本公司及其附屬公司（統稱「本集團」）截至二零二三年六月三十日止六個月（「中期期間」）的未經審核中期業績。

業務回顧

本集團是電子製造服務（「EMS」）供應商，在中國提供印製電路板組裝（「PCBA」）裝配及生產的全面服務，業務範圍包括研究及設計、挑選及採購原材料、裝配PCBA、質量控制、測試、物流及售後服務。

自二零二二年下半年起，本集團與第三方業務夥伴合作，開拓金融科技業務。然而，作為金融科技及保險相關市場的新入行者，本集團正面臨在中國擁有自有網上平台的大型保險集團的激烈競爭，難以擴大客戶規模，金融科技業務的發展較預期緩慢。

二零二三年上半年，COVID-19控制解除後，中國經濟逐步回暖。然而，由於外部環境仍存在諸多不確定性，如持續的地緣政治緊張局勢、貿易衝突及宏觀經濟政策等，經濟復甦速度低於預期。由於經濟前景不明朗，消費者在消費方面變得更加謹慎。

中期期間，本集團的收益由截至二零二二年六月三十日止六個月的約人民幣127.1百萬元增加約8.8%至中期期間的約人民幣138.2百萬元。本集團的純損由截至二零二二年六月三十日止六個月的人民幣2.9百萬元增加至中期期間的人民幣22.6百萬元，主要源自金融科技業務。

茲提述本公司日期為二零二三年八月二十一日的公告。

On 21 August 2023, Wanhai Big Data Technology (Shanghai) Limited* (萬海大數據科技(上海)有限公司) (the "Vendor") (an indirect wholly-owned subsidiary of the Company), Regan Shiye Group Co., Ltd.* (雷根實業集團有限公司) (the "Purchaser") and Shanghai Wanhai Jinyuan Enterprise Management Limited* (上海萬海金源企業管理有限公司) ("the Target Company") entered into a sale and purchase agreement, pursuant to which the Vendor has agreed to sell, and the Purchaser has agreed to acquire, 100% of the equity interest in the Target Company at the consideration of RMB1.0. Upon the completion of the said disposal, (i) the Group will cease to hold any interests in the Target Company and Shanghai Regan Financial Information Service Co., Ltd; (ii) the Target Company and Shanghai Regan Financial Information Service Co., Ltd will cease to be subsidiaries of the Group; and (iii) the financial results of the Target Company and Shanghai Regan Financial Information Service Co., Ltd will no longer be consolidated into the financial statement of the Group.

The Company also announced that the change of the name of the Company will not proceed due to the recent change in development strategies of the Group.

Further details of the said disposal can be referred to the announcement of the Company dated 21 August 2023.

Prospects

Under current complex international environment, sluggish global economic growth, and slowing trade and investment growth, the Group will keep more cautious on its spending and expansion to reduce finance risk. The Group is taking proactive measures and making active responses in an effort to sustain the business and actively diversify or expand our customer base and product base to broaden the sources of revenue and diversify business risk. After the completion of the disposal of the Target Company, the Group continues to focus on the development of EMS. The Group will continue to invest in our development of in-house capabilities and keep ourselves abreast of the development of latest technology advancement in our industries to secure more business opportunities, and also explore other business segments or new opportunities to earn better returns for the Company and the Shareholders. We will continue to strive a balance among the interests of shareholders, employees and customers, and pursue long-term and sustainable development for the Group.

* For identification purpose only

於二零二三年八月二十一日，萬海大數據科技(上海)有限公司(「賣方」)(本公司間接全資附屬公司)、雷根實業集團有限公司(「買方」)及上海萬海金源企業管理有限公司(「目標公司」)訂立買賣協議，據此，賣方同意出售而買方同意收購目標公司全部股權，代價為人民幣1.0元。前述出售完成後，(i)本集團將不再持有目標公司和上海雷根金融信息服務有限公司的任何權益；(ii)目標公司和上海雷根金融信息服務有限公司將不再為本集團的附屬公司；及(iii)目標公司和上海雷根金融信息服務有限公司的財務業績將不再與本集團的財務報表綜合入賬。

本公司亦宣佈，由於本集團近期業務發展戰略的轉變，更改公司名稱將不會進行。

有關前述出售事項的更多詳情，請參閱本公司日期為二零二三年八月二十一日的公告。

前景

在當前複雜的國際環境下，全球經濟增長乏力，貿易及投資增長放緩，本集團在開支及擴展方面會保持審慎態度，以降低財務風險。本集團正主動採取措施積極應對，盡力維持業務並積極分散或擴展我們的客戶及產品，以開拓收入來源並分散業務風險。完成對目標公司的出售後，本集團繼續集中發展EMS。本集團將持續投資開發內部能力，以緊貼行業的最新技術發展，爭取更多商機，並開拓其他業務分部及新機遇，為本公司及股東賺取更佳回報。我們將繼續致力兼顧股東、僱員及客戶之間的利益，為本集團謀求長期可持續發展。

* 僅供識別

MANAGEMENT DISCUSSION AND ANALYSIS

Financial Review

Revenue by customers' geographical location

The Group is domiciled in PRC. The Group's revenue by geographical location, which is determined by the location of customers, is as follows:

		Unaudited six months ended 30 June 未經審核 截至六月三十日止六個月 2023 二零二三年 RMB'000 人民幣千元		2022 二零二二年 RMB'000 人民幣千元	
The PRC	中國	138,151	127,070		
The United States of America	美利堅合眾國	96	13		
		138,247	127,083		

Revenue by Product Type

The Group derives its revenue from (i) manufacturing and sales of PCBAs and (ii) financial related application platform ("Financial Application Platform") and related maintenance services ("Platform Maintenance Services"). Based on the usage of the electronic products which incorporated with our PCBAs, our PCBAs can be broadly applied to electronic end products for three product categories, namely, telecommunication devices, IoT products and automotive related devices. The table below summarises the amount of revenue generated and as a percentage of total revenue from each product category for the Interim Period and the corresponding period in 2022 respectively:

		Revenue for the six months ended 30 June 截至六月三十日止六個月的收益			% of total revenue for the six months ended 30 June 截至六月三十日止六個月佔總收益百分比		
		2023 二零二三年 RMB'000 人民幣千元	2022 二零二二年 RMB'000 人民幣千元	Change 變動 %	2023 二零二三年	2022 二零二二年	Change 變動
PCBAs for	用於以下產品的 PCBA						
Telecommunication devices	電訊裝置	76,136	69,007	10.3	55.1	54.3	0.8
IoT products	物聯網產品	34,258	41,888	(18.2)	24.8	33.0	(8.2)
Automotive related devices	汽車相關裝置	23,848	12,223	95.1	17.2	9.6	7.6
Others	其他	2,661	3,965	(32.9)	1.9	3.1	(1.2)
		136,903	127,083	7.7	99.0	100.0	(1.0)
Financial Application Platform and Platform Maintenance Services	金融應用平台及 平台維護服務	1,344	-	100.0	1.0	-	1.0
Total	總計	138,247	127,083	8.8	100.0	100.0	-

管理層討論及分析

財務回顧

按客戶地理位置劃分的收益

本集團在中國註冊成立。本集團按地理位置(基於客戶位置釐定)劃分的收益如下:

		Unaudited six months ended 30 June 未經審核 截至六月三十日止六個月 2023 二零二三年 RMB'000 人民幣千元		2022 二零二二年 RMB'000 人民幣千元	
The PRC	中國	138,151	127,070		
The United States of America	美利堅合眾國	96	13		
		138,247	127,083		

按產品劃分的收益

本集團的收益來自(i) PCBA的製造及銷售;及(ii)金融相關應用平台(「金融應用平台」)以及相關維護服務(「平台維護服務」)。基於使用嵌載我們PCBA的電子產品,我們的PCBA可廣泛應用於三種產品類別的電子終端產品,即電訊裝置、物聯網產品及汽車相關裝置。下表概述於中期期間及二零二二年同期各類產品產生的收益金額及佔總收益百分比:

Our revenue generated from sales of PCBAs for telecommunication devices increased by approximately 10.3% from approximately RMB69.0 million for the six months ended 30 June 2022 to approximately RMB76.1 million for the Interim Period, primarily due to the increased orders as a result of the economic recovery after the COVID-19 restrictions were lifted.

Our Group recorded a decrease in revenue derived from sales of PCBAs for IoT products by approximately 18.2% from approximately RMB41.9 million for the six months ended 30 June 2022 to approximately RMB34.3 million for the Interim Period, which was mainly attributable to the decline orders received from the Group's major customer as the consumer electronics demand recovery was slower than expected.

Our revenue generated from sales of PCBAs for automotive related devices increased by approximately 95.1% from approximately RMB12.2 million for the six months ended 30 June 2022 to approximately RMB23.8 million for the Interim Period, primarily because we achieve more orders from the customers with our satisfying technology and quality.

Other revenue mainly include (i) PCBAs for industrial-use devices; and (ii) the revenue generated from the sale of auxiliary and other materials. Other revenue decreased from approximately RMB4.0 million for the six months ended 30 June 2022 to approximately RMB2.7 million for the Interim Period, which was mainly caused by the decreased orders from the industrial-use devices customers.

The Group recorded revenue derived from Financial Application Platform and Platform Maintenance Services of approximately RMB1.3 million during the Interim Period (six months ended 30 June 2022: Nil).

我們銷售用於電訊裝置的PCBA產生的收益由截至二零二二年六月三十日止六個月的約人民幣69.0百萬元增加約10.3%至中期期間的約人民幣76.1百萬元，主要是由於因COVID-19限制解除後經濟復甦而導致訂單增加。

本集團銷售用於物聯網產品的PCBA錄得的收益由截至二零二二年六月三十日止六個月的約人民幣41.9百萬元減少約18.2%至中期期間的約人民幣34.3百萬元，主要是由於消費電子需求的復甦速度低於預期，故本集團的主要客戶下達的訂單減少。

我們銷售汽車相關裝置的PCBA產生的收益由截至二零二二年六月三十日止六個月的約人民幣12.2百萬元增加約95.1%至中期期間的約人民幣23.8百萬元，主要是由於我們以令人滿意的技術及品質贏得更多客戶訂單。

其他收益主要包括(i)用於工業用途裝置的PCBA；及(ii)銷售輔助及其他材料產生的收益。其他收益由截至二零二二年六月三十日止六個月的約人民幣4.0百萬元減少至中期期間的約人民幣2.7百萬元，主要是由於工業用途裝置客戶的訂單減少所致。

於中期期間，本集團錄得來自金融應用平台及平台維護服務的收益約為人民幣1.3百萬元（截至二零二二年六月三十日止六個月：無）。

Gross Profit and Gross Profit Margin

Gross profit of the Group for the Interim Period was approximately RMB13.0 million, representing a decrease of approximately RMB1.0 million or 7.3% as compared with approximately RMB14.0 million for the corresponding period in 2022. Overall gross profit margin decreased from 11.0% for the corresponding period in 2022 to 9.4% for the Interim Period.

毛利及毛利率

本集團於中期期間的毛利約為人民幣13.0百萬元，較二零二二年同期的約人民幣14.0百萬元減少約人民幣1.0百萬元或7.3%。整體毛利率由二零二二年同期的11.0%減少至中期期間的9.4%。

		Gross profit for the six months ended 30 June 截至六月三十日止六個月的毛利			Gross profit margin for the six months ended 30 June 截至六月三十日止六個月的毛利率		
		2023	2022	Change	2023	2022	Change
		二零二三年	二零二二年	變動	二零二三年	二零二二年	變動
		RMB'000	RMB'000	(%)	%	%	(%)
		人民幣千元	人民幣千元	(%)	%	%	(%)
PCBAs for	用於以下產品的PCBA						
Telecommunication devices	電訊裝置	9,431	9,587	(1.6)	12.4	13.9	(1.5)
IoT products	物聯網產品	1,019	1,582	(35.6)	3.0	3.8	(0.8)
Automotive related devices	汽車相關裝置	4,472	2,278	96.3	18.8	18.6	0.2
Others	其他	150	588	(74.5)	5.6	14.8	(9.2)
		15,072	14,035	7.4	11.0	11.0	-
Financial Application Platform and Platform Maintenance Services	金融應用平台及平台維護服務	(2,065)	-	100.0	(153.6)	-	(153.6)
Total	總計	13,007	14,035	(7.3)	9.4	11.0	(1.6)

PCBAs

The gross profit for PCBAs for telecommunication devices decreased slightly by approximately 1.6% to approximately RMB9.4 million for the Interim Period (six months ended 30 June 2022: approximately RMB9.6 million). The gross profit margin decreased slightly to approximately 12.4% for the Interim Period (six months ended 30 June 2022: approximately 13.9%), which primarily due to the increased staff cost.

The gross profit for PCBAs for IoT products decreased by approximately 35.6% to approximately RMB1.0 million for the Interim Period (six months ended 30 June 2022: approximately RMB1.6 million). The gross profit margin was approximately 3.0% for the Interim Period (six months ended 30 June 2022: approximately 3.8%), which remain stable.

PCBAs

用於電訊裝置的PCBA的毛利輕微減少約1.6%至中期期間的約人民幣9.4百萬元(截至二零二二年六月三十日止六個月:約人民幣9.6百萬元)。毛利率於中期期間輕微減少至約12.4%(截至二零二二年六月三十日止六個月:約13.9%)，主要是由於員工成本增加。

用於物聯網產品的PCBA的毛利減少約35.6%至中期期間的約人民幣1.0百萬元(截至二零二二年六月三十日止六個月:約人民幣1.6百萬元)。毛利率於中期期間約為3.0%(截至二零二二年六月三十日止六個月:約3.8%)，維持穩定。

The gross profit for PCBAs for automotive related devices increased by approximately 96.3% to approximately RMB4.5 million for the Interim Period (six months ended 30 June 2022: approximately RMB2.3 million). The gross profit margin remain stable to approximately 18.8% for the Interim Period (six months ended 30 June 2022: approximately 18.6%).

The gross loss margin for Financial Application Platform and Platform Maintenance Services was approximately RMB2.1 million for the Interim Period (six months ended 30 June 2022: Nil).

Other Income

Other income of the Group for the Interim Period of approximately RMB5.7 million (six months ended 30 June 2022: approximately RMB3.8 million) mainly represented government grants received and recognised by the Group.

Other Losses (Gains), Net

Net other losses of approximately RMB0.6 million for the Interim Period (six months ended 30 June 2022: other gains of approximately RMB0.1 million) mainly represented exchange differences and loss on disposal of property, plant and equipment.

Selling and Distribution Expenses

Selling and distribution expenses mainly comprised (i) relevant employee benefit expenses; (ii) travelling and transportation costs; (iii) entertainment expenses and other expenses. For the Interim Period, selling and distribution expenses amounted to approximately RMB1.3 million (six months ended 30 June 2022: approximately RMB1.3 million). Selling and distribution expense ratio remained low at approximately 1.0% against revenue for both the Interim Period and the six months ended 30 June 2022.

用於汽車相關裝置的PCBAs的毛利增加約96.3%至中期期間的約人民幣4.5百萬元(截至二零二二年六月三十日止六個月:約人民幣2.3百萬元)。毛利率於中期期間維持穩定於約18.8%(截至二零二二年六月三十日止六個月:約18.6%)。

於中期期間,金融應用平台及平台維護服務的毛損約為人民幣2.1百萬元(截至二零二二年六月三十日止六個月:零)。

其他收入

本集團於中期期間的其他收入約為人民幣5.7百萬元(截至二零二二年六月三十日止六個月:約人民幣3.8百萬元),主要指本集團收取及確認的政府補助。

其他虧損(收益)淨額

中期期間的其他虧損淨額約為人民幣0.6百萬元(截至二零二二年六月三十日止六個月:其他收益約人民幣0.1百萬元),主要為匯兌差額及出售物業、廠房及設備虧損。

銷售及分銷開支

銷售及分銷開支主要包括(i)相關僱員福利開支;(ii)差旅及運輸成本;(iii)娛樂開支及其他開支。中期期間的銷售及分銷開支約為人民幣1.3百萬元(截至二零二二年六月三十日止六個月:約人民幣1.3百萬元)。於中期期間及截至二零二二年六月三十日止六個月,銷售及分銷開支比率維持在低水平,均約為收益1.0%。

Administrative Expenses

Administrative expenses mainly represented (i) employment benefit expenses, (ii) depreciation, (iii) professional fee, (iv) expenses recognised under short-term leases, (v) travelling expenses, (vi) utilities, (vii) telecommunication and office expenses and other expenses. For the Interim Period, administrative expenses amounted to approximately RMB19.3 million (six months ended 30 June 2022: approximately RMB17.6 million). The increase in administrative expense was mainly because of the increased operating cost for the Financial Application Platform and Platform Maintenance Services segment.

Impairment losses on Intangible Assets

An impairment loss of approximately RMB14.7 million was provided for the intangible assets for Financial Application Platform and Platform Maintenance Services segment as the development of this segment was slower than expected and the recoverable amount as at 30 June 2023 for the intangible assets was lower than the carrying amount.

Finance Costs

Finance costs mainly comprised interest expenses on bank and other borrowings and leases. For the Interim Period, the finance costs of the Group were approximately RMB0.4 million (six months ended 30 June 2022: approximately RMB0.6 million).

Income Tax Expense

Income tax expense increased by approximately RMB3.9 million from approximately RMB1.2 million for the six months ended 30 June 2022 to approximately RMB5.1 million for the Interim Period, primarily due to the reversal of deferred tax assets in regard to the tax losses arising from the Financial Application Platform and Platform Maintenance Services segment.

Loss for the Period

As a result of the facts discussed above, loss for the period was approximately RMB22.6 million for the Interim Period (six months ended 2022: approximately RMB2.9 million).

行政開支

行政開支主要包括(i)僱傭福利開支、(ii)折舊、(iii)專業費用、(iv)短期租賃下確認的開支、(v)差旅開支、(vi)公用事業費、(vii)電訊及辦公室開支以及其他開支。中期期間的行政開支約為人民幣19.3百萬元(截至二零二二年六月三十日止六個月:約人民幣17.6百萬元)。行政開支增加主要由於金融應用平台及平台維護服務分部的經營成本增加。

無形資產減值虧損

我們已就金融應用平台及平台維護服務分部的無形資產減值虧損作出撥備約人民幣14.7百萬元，原因是為該分部的發展速度低於預期，於二零二三年六月三十日，無形資產的可收回金額低於賬面值。

融資成本

融資成本主要包括銀行及其他借款及租賃的利息開支。本集團於中期期間的融資成本約為人民幣0.4百萬元(截至二零二二年六月三十日止六個月:約人民幣0.6百萬元)。

所得稅開支

所得稅開支由截至二零二二年六月三十日止六個月的約人民幣1.2百萬元增加約人民幣3.9百萬元至中期期間的約人民幣5.1百萬元，主要是由於就金融應用平台及平台維護服務分部產生的稅項虧損撥回遞延稅項資產。

期內虧損

由於上文所述，中期期間的期內虧損約為人民幣22.6百萬元(截至二零二二年六月三十日止六個月:約人民幣2.9百萬元)。

Loss for the Period Attributable to Non-controlling Interest

Loss for the Period attributable to non-controlling interest was approximately RMB8.6 million for the Interim Period (for the six months ended 30 June 2022: approximately profit of RMB1.0 million). The Loss for the Interim period was mainly arising from the Financial Application Platform and Platform Maintenance Services segment.

Liquidity and Capital Resources

Net Current Assets

The Group had net current assets of approximately RMB142.6 million as at 30 June 2023 (31 December 2022: approximately RMB144.3 million). The current ratio of the Group increased from approximately 2.7 as at 31 December 2022 to 3.0 as at 30 June 2023.

Borrowing and the Pledge of Assets

The bank borrowings of the Group amounted to approximately RMB5.3 million as at 30 June 2023 (31 December 2022: approximately RMB8.0 million). As at 30 June 2023, the borrowings were secured by bank deposits of approximately RMB1.7 million (31 December 2022: approximately RMB1.7 million); property, plant and equipment with carrying amounts approximately RMB21.9 million (31 December 2022: approximately RMB23.0 million) and a corporate guarantee provided by the Company.

Gearing Ratio

Our gearing ratio, which is calculated by total borrowings and lease liabilities divided by total equity, was approximately 6.1% and 5.8% as at 30 June 2023 and 31 December 2022, respectively. The gearing ratio remained low due to our low level of bank and other borrowings and lease liabilities.

Capital Structure

The Shares were listed on the Stock Exchange on 18 October 2019 (the "Listing Date"). There has been no change in the capital structure of the Company since then. As at 30 June 2023, the number of issued shares of the Company was 250,000,000 ordinary shares of HK\$0.01 each.

非控股權益應佔期內虧損

於中期期間，非控股權益應佔期內虧損約為人民幣8.6百萬元(截至二零二二年六月三十日止六個月：溢利約人民幣1.0百萬元)。中期期間的虧損主要來自金融應用平台及平台維護服務分部。

流動資金及資本資源

流動資產淨值

於二零二三年六月三十日，本集團的流動資產淨值約為人民幣142.6百萬元(二零二二年十二月三十一日：約人民幣144.3百萬元)。本集團的流動比率由二零二二年十二月三十一日的約2.7增加至二零二三年六月三十日的3.0。

借款及資產抵押

於二零二三年六月三十日，本集團的銀行借款約為人民幣5.3百萬元(二零二二年十二月三十一日：約人民幣8.0百萬元)。於二零二三年六月三十日，借款以銀行存款約人民幣1.7百萬元(二零二二年十二月三十一日：約人民幣1.7百萬元)、賬面值約為人民幣21.9百萬元的物業、廠房及設備(二零二二年十二月三十一日：約人民幣23.0百萬元)及本公司提供的公司擔保作為抵押。

資產負債比率

於二零二三年六月三十日及二零二二年十二月三十一日，資產負債比率(按總借貸及租賃負債除以總權益計算)分別約為6.1%及5.8%。由於我們的銀行及其他借款及租賃負債的資產負債比率較低，資產負債比率維持在低水平。

資本架構

股份於二零一九年十月十八日(「上市日期」)在聯交所上市。此後本公司的資本架構並無變動。於二零二三年六月三十日，本公司已發行股份數目為250,000,000股每股0.01港元的普通股。

Foreign Exchange Exposure and Exchange Rate Risk

The Group's assets, liabilities and transactions are mainly denominated in Renminbi ("RMB") and Hong Kong dollar ("HK\$"), and there are no significant assets and liabilities denominated in other currencies. Management considers that the Group is not exposed to any significant foreign exchange risk as at 30 June 2023 as there are no significant financial assets or liabilities of the Group denominated in the currencies other than the respective functional currencies of the Group's entities.

Capital Expenditure

For the Interim Period, the Group had capital expenditure of approximately RMB7.5 million (six months ended 30 June 2022: approximately RMB2.4 million). The capital expenditure was mainly related to the additions of plant and equipment for our factories in Chongqing and Shenzhen.

Interim Dividend

The Board does not recommend payment of interim dividend for the six months ended 30 June 2023 (six months ended 30 June 2022: nil).

Employees and Emoluments Policy and Training

The key components of the Group's remuneration package include basic salary, and where appropriate, other allowances, bonuses and the Group's contribution to mandatory provident funds or state-managed retirement benefits scheme. Other benefits include share options to be granted under the Share Option Schemes. The Group provides comprehensive training and development opportunities to its employees on a regular basis. The trainings are arranged according to needs to employees, which are identified annually by individual departments.

As at 30 June 2023, the Group had 958 employees with a total remuneration of approximately RMB46.6 million during the Interim Period (six months ended 30 June 2022: approximately RMB38.0 million). The salaries of the employees were determined with reference to individual performance, work experience, qualification and current industry practices.

外匯風險及匯率風險

本集團的資產、負債及交易主要以人民幣（「人民幣」）及港元（「港元」）計值，且並無重大資產及負債以其他貨幣計值。管理層認為，本集團於二零二三年六月三十日並無承受任何重大外匯風險，因本集團並無重大金融資產或負債以本集團實體相關的功能貨幣以外的貨幣計值。

資本開支

中期期間，本集團的資本開支約為人民幣7.5百萬元（截至二零二二年六月三十日止六個月：約人民幣2.4百萬元）。資本開支主要與重慶及深圳工廠添置廠房及設備有關。

中期股息

董事會不建議派付截至二零二三年六月三十日止六個月的中期股息（截至二零二二年六月三十日止六個月：無）。

僱員及薪酬政策與培訓

本集團薪酬組合的主要組成部分包括基本薪資及（倘適用）其他津貼、花紅以及本集團向強制性公積金或國家管理的退休福利計劃作出的供款。其他福利包括根據購股權計劃授出的購股權。本集團定期為其僱員提供全面的培訓及發展機會。本集團按僱員需求安排培訓，僱員需求每年由各部門確定。

於二零二三年六月三十日，本集團有958名僱員，中期期間的總薪酬約為人民幣46.6百萬元（截至二零二二年六月三十日止六個月：約人民幣38.0百萬元）。僱員薪金乃參考個人表現、工作經驗、資歷及當前行業慣例釐定。

Pension Scheme

Pursuant to the relevant labor laws and regulations of the PRC, the employees of the Group's subsidiaries established in the PRC are required to participate in a state-managed retirement benefit scheme (the "Defined Contribution Scheme") operated by the PRC government. The Group is required to contribute a certain percentage of basic payroll costs to the Defined Contribution Scheme.

The Group's contributions to the Defined Contribution Scheme vest fully and immediately with the employees. Accordingly, (i) during the Interim Period, there was no forfeiture of contributions under the Defined Contribution Scheme; and (ii) there were no forfeited contributions available for the Group to reduce its existing level of contributions to the Defined Contribution Scheme as at 30 June 2023. The contributions are charged to profit or loss as they become payable in accordance with the rules of the Defined Contribution Scheme.

Capital Commitment

As at 30 June 2023, the Group's capital commitment amounted to approximately RMB3.1 million (31 December 2022: approximately RMB3.2 million). The capital commitment was mainly related to the acquisition of machinery and equipment to enhance our production efficiency.

Material Acquisitions, Disposals of Subsidiaries, Associates and Joint Ventures and Significant Investment

During the Interim Period, saved as disclosed in this report, there were no material acquisition, disposal of subsidiaries, associates and joint ventures or significant investment by the Group.

Contingent Liabilities

The Group did not have any contingent liabilities as of 30 June 2023 (31 December 2022: nil).

退休金計劃

根據中國相關勞動法律及法規，本集團於中國成立的附屬公司的僱員須參與由中國政府運作的國營退休福利計劃（「界定供款計劃」）。本集團須按基本工資成本的若干百分比向界定供款計劃作出供款。

本集團向界定供款計劃作出的供款悉數及即時歸屬於僱員。因此，(i) 中期期間，概無界定供款計劃下的供款被沒收；及(ii) 於二零二三年六月三十日，本集團並無已沒收供款可用於減低其現有的界定供款計劃供款水平。供款須按界定供款計劃的規則繳付，故於損益扣除。

資本承擔

於二零二三年六月三十日，本集團的資本承擔約為人民幣3.1百萬元（二零二二年十二月三十一日：約人民幣3.2百萬元）。資本承擔主要關乎收購機器及設備以提升我們的生產效率。

重大收購、出售附屬公司、聯營公司及合營企業及重大投資

中期期間，除本報告所披露者外，本集團概無進行重大收購、出售附屬公司、聯營公司及合營企業或重大投資。

或然負債

於二零二三年六月三十日，本集團並無任何或然負債（二零二二年十二月三十一日：無）。

Subsequent Event After the Interim Period

On 21 August 2023, Wanhai Big Data Technology (Shanghai) Limited* (萬海大數據科技(上海)有限公司), a wholly-owned subsidiary of the Company (the "Vendor"), Regan Shiye Group Co., Ltd.* (雷根實業集團有限公司) (the "Purchaser"), and Shanghai Wanhai Jinyuan Enterprise Management Limited* (上海萬海金源企業管理有限公司) (the "Target Company"), a wholly-owned subsidiary of the Vendor entered into an agreement, pursuant to which the Vendor has agreed to sell, and the Purchaser has agreed to acquire the entire equity interest of the Target Company, at RMB1.0 consideration. The Target Company owns as to 60% of the registered capital of Regan Financial Information. That transaction was completed on 21 August 2023. Detailed information please refer to the announcement of the Company dated 21 August 2023.

中期期後事項

於二零二三年八月二十一日，本公司的全資附屬公司萬海大數據科技(上海)有限公司(「賣方」)、雷根實業集團有限公司(「買方」)及賣方的全資附屬公司上海萬海金源企業管理有限公司(「目標公司」)訂立一份協議，據此，賣方同意出售，而買方同意收購目標公司的全部股權，代價為人民幣1.0元。目標公司擁有雷根金融信息60%的註冊資本。該交易已於二零二三年八月二十一日完成。有關詳情請參閱本公司日期為二零二三年八月二十一日的公告。

* For identification purpose only

* 僅供識別

INDEPENDENT AUDITOR'S REVIEW REPORT

mazars
中 审 众 环

Review report to the Board of Directors of
Confidence Intelligence Holdings Limited
(incorporated in the Cayman Islands with limited liability)

Introduction

We have reviewed the interim financial information set out on pages 18 to 62, which comprises the condensed consolidated statement of financial position of Confidence Intelligence Holdings Limited (the "Company") and its subsidiaries (hereinafter collectively referred to as the "Group") at 30 June 2023 and the condensed consolidated statement of profit or loss, the condensed consolidated statement of profit or loss and other comprehensive income, the condensed consolidated statement of changes in equity and the condensed consolidated statement of cash flows for the six-month period then ended and other explanatory notes. The Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited require the preparation of an interim financial information to be in compliance with the relevant provisions thereof and Hong Kong Accounting Standard 34 "Interim Financial Reporting" ("HKAS 34") issued by the Hong Kong Institute of Certified Public Accountants (the "HKICPA"). The directors of the Company are responsible for the preparation and presentation of the interim financial information in accordance with HKAS 34.

Our responsibility is to express a conclusion on this interim financial information based on our review and to report our conclusion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

獨立核數師審閱報告

MAZARS CPA LIMITED

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致信懇智能控股有限公司
(於開曼群島註冊成立的有限公司)
董事會的審閱報告

引言

本核數師(以下簡稱「我們」)已審閱列載於第18至62頁的中期財務資料，此中期財務資料包括信懇智能控股有限公司(以下簡稱「貴公司」)及其附屬公司(以下統稱「貴集團」)於二零二三年六月三十日的簡明綜合財務狀況表與截至該日止六個月期間的簡明綜合損益表、簡明綜合損益及其他全面收益表、簡明綜合權益變動表和簡明綜合現金流量表，以及其他解釋附註。香港聯合交易所有限公司證券上市規則規定，擬備中期財務資料必須符合以上規定的有關條文以及香港會計師公會(「香港會計師公會」)頒布的香港會計準則第34號「中期財務報告」(「香港會計準則第34號」)。貴公司董事須負責根據香港會計準則第34號擬備及列報該等中期財務資料。

我們的責任是根據我們的審閱對該等中期財務資料作出結論，並僅按照我們協定的業務約定條款向閣下(作為整體)報告我們的結論，除此之外本報告別無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何責任。

INDEPENDENT AUDITOR'S REVIEW REPORT (CONTINUED)

Scope of Review

We conducted our review in accordance with Hong Kong Standard on Review Engagements 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the HKICPA. A review of the interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Hong Kong Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the interim financial information is not prepared, in all material respects, in accordance with HKAS 34.

Mazars CPA Limited

Certified Public Accountants
Hong Kong, 29 August 2023

She Shing Pang

Practising Certificate number: P05510

獨立核數師審閱報告(續)

審閱範圍

我們已根據香港會計師公會頒布的香港審閱準則第2410號「由實體的獨立核數師執行中期財務資料審閱」進行審閱。審閱中期財務資料包括主要向負責財務和會計事務的人員作出查詢，及應用分析性和其他審閱程序。審閱的範圍遠較根據《香港審計準則》進行審計的範圍為小，故不能令我們可保證我們將知悉在審計中可能被發現的所有重大事項。因此，我們不會發表審計意見。

結論

按照我們的審閱，我們並無發現任何事項，令我們相信中期財務資料未有在各重大方面根據香港會計準則第34號擬備。

中審眾環(香港)會計師事務所有限公司

執業會計師
香港，二零二三年八月二十九日

余勝鵬

執業證書編號：P05510

CONDENSED CONSOLIDATED STATEMENT OF PROFIT OR LOSS

FOR THE SIX MONTHS ENDED 30 JUNE 2023

簡明綜合損益表

截至二零二三年六月三十日止六個月

		Unaudited six months ended 30 June 未經審核 截至六月三十日止六個月		
			2023	2022
		Note 附註	二零二三年 RMB'000 人民幣千元	二零二二年 RMB'000 人民幣千元
Revenue	收益	5	138,247	127,083
Cost of sales	銷售成本	8	(125,240)	(113,048)
Gross profit	毛利		13,007	14,035
Other income	其他收入	6	5,740	3,805
Other (losses) gain, net	其他(虧損)收益淨額	7	(567)	80
Selling and distribution expenses	銷售及分銷開支	8	(1,301)	(1,343)
Administrative and other operating expenses	行政及其他營運開支	8	(19,347)	(17,606)
Impairment losses on an intangible asset	無形資產減值虧損	13	(14,671)	-
Impairment losses on financial assets	金融資產減值虧損	8	-	(24)
Finance costs	融資成本	8	(410)	(585)
Loss before tax	除稅前虧損		(17,549)	(1,638)
Income tax expenses	所得稅開支	9	(5,091)	(1,235)
Loss for the period	期內虧損		(22,640)	(2,873)
(Loss) Profit for the period attributable to:	下列各方應佔期內(虧損)溢利:			
Owners of the Company	本公司擁有人		(14,002)	(3,885)
Non-controlling interests	非控股權益		(8,638)	1,012
			(22,640)	(2,873)
Losses per share for the loss for the period attributable to owners of the Company	本公司擁有人應佔期內虧損之每股虧損			
Basic and diluted (RMB cents)	基本及攤薄(人民幣分)	10	(5.60)	(1.55)

**CONDENSED CONSOLIDATED
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME**

FOR THE SIX MONTHS ENDED 30 JUNE 2023

簡明綜合損益及其他全面收益表

截至二零二三年六月三十日止六個月

		Unaudited	
		six months ended 30 June	
		未經審核	
		截至六月三十日止六個月	
		2023	2022
		二零二三年	二零二二年
		RMB'000	RMB'000
		人民幣千元	人民幣千元
Loss for the period	期內虧損	(22,640)	(2,873)
Other comprehensive income (loss):	其他全面收益(虧損):		
<i>Items that will not be reclassified to profit or loss:</i>	不會重新分類至損益的項目:		
Exchange differences on translation of the Company's financial statements to presentation currency	換算本公司財務報表至呈列貨幣所產生的匯兌差額	1,564	2,413
Financial assets at fair value through other comprehensive income ("FVOCI")	按公平值計入其他全面收益(「按公平值計入其他全面收益」)的金融資產		
– Changes in fair value taken to reserves	– 公平值變動計入儲備	(698)	(402)
<i>Item that may be reclassified subsequently to profit or loss:</i>	其後可能重新分類至損益的項目:		
Exchange differences on translation of foreign operations	換算海外業務的匯兌差額	(2,144)	(384)
Total other comprehensive (loss) income for the period	期內其他全面(虧損)收益總額	(1,278)	1,627
Total comprehensive loss for the period	期內全面虧損總額	(23,918)	(1,246)
Total comprehensive (loss) income for the period attributable to:	下列各方應佔期內全面(虧損)收益總額:		
Owners of the Company	本公司擁有人	(15,280)	(2,258)
Non-controlling interests	非控股權益	(8,638)	1,012
		(23,918)	(1,246)

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AT 30 JUNE 2023

簡明綜合財務狀況表

於二零二三年六月三十日

			Unaudited 未經審核 30 June 2023 二零二三年 六月三十日 RMB'000 人民幣千元	Audited 經審核 31 December 2022 二零二二年 十二月三十一日 RMB'000 人民幣千元
Non-current assets	非流動資產			
Property, plant and equipment	物業、廠房及設備	12	136,217	145,741
Intangible assets	無形資產	13	1,096	17,097
Investment in an associate	於一間聯營公司之投資		-	-
Prepayments and deposits	預付款項及按金	14	5,095	2,785
Deferred tax assets	遞延稅項資產		3,487	7,972
Financial assets at FVOCI	按公平值計入其他全面收 益的金融資產		9,432	9,840
			155,327	183,435
Current assets	流動資產			
Inventories	存貨	15	22,862	17,843
Contract assets	合約資產	17	39,154	39,318
Trade and bills receivables	貿易應收款項及應收票據	17	55,006	36,694
Prepayments, deposits and other receivables	預付款項、按金及其他應 收款項	14	3,817	3,658
Financial asset at amortised cost	按攤銷成本列賬的金融 資產	16	17,829	17,274
Pledged bank deposits	已抵押銀行存款		1,696	1,696
Cash and cash equivalents	現金及現金等價物		73,946	111,502
			214,310	227,985

**CONDENSED CONSOLIDATED
STATEMENT OF FINANCIAL POSITION
(CONTINUED)**

AT 30 JUNE 2023

簡明綜合財務狀況表(續)

於二零二三年六月三十日

		Note	Unaudited 未經審核 30 June 2023 二零二三年 六月三十日 RMB'000 人民幣千元	Audited 經審核 31 December 2022 二零二二年 十二月三十一日 RMB'000 人民幣千元
Current liabilities	流動負債			
Trade payables	貿易應付款項	18	22,156	23,821
Contract liabilities	合約負債	19	2,848	4,180
Other payables and accruals	其他應付款項及 應計費用	19	25,124	35,475
Bank borrowings	銀行借款		5,320	8,022
Lease liabilities	租賃負債		7,041	4,391
Income tax payable	應付所得稅		5,762	3,754
Deferred government grants	遞延政府補助		3,487	4,088
			71,738	83,731
Net current assets	流動資產淨額		142,572	144,254
Total assets less current liabilities	資產總值減流動負債		297,899	327,689
Non-current liabilities	非流動負債			
Lease liabilities	租賃負債		4,562	5,286
Deferred government grants	遞延政府補助		14,568	14,917
Deferred tax liabilities	遞延稅項負債		16	1,215
			19,146	21,418
NET ASSETS	資產淨額		278,753	306,271

**CONDENSED CONSOLIDATED
STATEMENT OF FINANCIAL POSITION
(CONTINUED)**

AT 30 JUNE 2023

簡明綜合財務狀況表 (續)

於二零二三年六月三十日

		Unaudited 未經審核 30 June 2023 二零二三年 六月三十日	Audited 經審核 31 December 2022 二零二二年 十二月三十一日
		RMB'000 人民幣千元	RMB'000 人民幣千元
		Note 附註	
Capital and reserves	資本及儲備		
Share capital	股本	2,250	2,250
Share premium	股份溢價	98,676	98,676
Retained earnings	保留盈利	41,527	55,891
Other reserves	其他儲備	130,290	131,206
Equity attributable to owners of the Company	本公司擁有人應佔權益	272,743	288,023
Non-controlling interests	非控股權益	6,010	18,248
TOTAL EQUITY	權益總額	278,753	306,271

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

簡明綜合權益變動表

FOR THE SIX MONTHS ENDED 30 JUNE 2023

截至二零二三年六月三十日止六個月

Attributable to equity holders of the Company
本公司權益持有人應佔

		Reserves 儲備										
		Share capital	Share premium	Other reserve	Share-based payment reserve	Statutory reserve	Exchange reserve	Financial assets at FVOCI reserve	Retained earnings	Total	Non-controlling interests	Total equity
		股本	股份溢價	其他儲備	以股份形式 付款儲備	法定儲備	外匯儲備	按公平值 計入其他 全面收益的 金融資產儲備	保留盈利	總額	非控股權益	權益總額
		RMB'000	RMB'000	RMB'000	RMB'000	RMB'000	RMB'000	RMB'000	RMB'000	RMB'000	RMB'000	RMB'000
		人民幣千元	人民幣千元	人民幣千元	人民幣千元	人民幣千元	人民幣千元	人民幣千元	人民幣千元	人民幣千元	人民幣千元	人民幣千元
				(Note a) (附註a)		(Note b) (附註b)						
At 1 January 2023 (Audited)	於二零二三年一月一日 (經審核)	2,250	98,676	111,235	752	21,749	1,970	(4,500)	55,891	288,023	18,248	306,271
Loss for the period	期內虧損	-	-	-	-	-	-	-	(14,002)	(14,002)	(8,638)	(22,640)
Other comprehensive income (loss)	其他全面收益 (虧損)											
Items that will not be reclassified to profit or loss	將不會重新分類至 溢利的項目:											
Exchange differences on translation of the Company's financial statements to presentation currency	換算本公司財務報表 至呈列貨幣所產生 的匯兌差額	-	-	-	-	-	1,564	-	-	1,564	-	1,564
Financial assets at FVOCI	按公平值計入其他全 面收益的金融資產											
- Changes in fair value taken to reserves	- 公平值變動計入 儲備	-	-	-	-	-	-	(698)	-	(698)	-	(698)
Items that may be reclassified subsequently to profit or loss	其後可能重新分類至 溢利的項目:											
Exchange difference on translation of foreign operations	換算海外業務的匯兌 差額	-	-	-	-	-	(2,144)	-	-	(2,144)	-	(2,144)
Total other comprehensive loss for the period	期內其他全面虧損總額	-	-	-	-	-	(580)	(698)	-	(1,278)	-	(1,278)
Total comprehensive loss for the period	期內全面虧損總額	-	-	-	-	-	(580)	(698)	(14,002)	(15,280)	(8,638)	(23,918)
Transactions with owners:	與擁有人的交易:											
Contributions and distributions	供款及分配											
Appropriation to statutory reserve	提取法定儲備	-	-	-	-	382	-	-	(362)	-	-	-
Dividends paid to non-controlling interests (Note c)	向非控股權益派付 股息 (附註c)	-	-	-	-	-	-	-	-	-	(3,600)	(3,600)
Total transactions with owners	與擁有人的交易總額	-	-	-	-	382	-	-	(362)	-	(3,600)	(3,600)
At 30 June 2023 (Unaudited)	於二零二三年六月三十日 (未經審核)	2,250	98,676	111,235	752	22,111	1,390	(5,198)	41,527	272,743	6,010	278,753

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (CONTINUED)

簡明綜合權益變動表(續)

FOR THE SIX MONTHS ENDED 30 JUNE 2023

截至二零二三年六月三十日止六個月

Attributable to equity holders of the Company
本公司權益持有人應佔

		Reserves 儲備										
		Share capital	Share premium	Other reserve	Share-based payment reserve	Statutory reserve	Exchange reserve	Financial assets at FVOCI reserve	Retained earnings	Total	Non-controlling interests	Total equity
		股本	股份溢價	其他儲備	以股份形式 付款儲備	法定儲備	外匯儲備	金融資產儲備	保留盈利	總額	非控股權益	權益總額
		RMB'000 人民幣千元	RMB'000 人民幣千元	RMB'000 人民幣千元	RMB'000 人民幣千元	RMB'000 人民幣千元	RMB'000 人民幣千元	RMB'000 人民幣千元	RMB'000 人民幣千元	RMB'000 人民幣千元	RMB'000 人民幣千元	RMB'000 人民幣千元
				(Note a) (附註a)	(Note b) (附註b)							
At 1 January 2022 (Audited)	於二零二二年一月一日(經審核)	2,250	98,676	111,235	752	21,087	(6,734)	(5,173)	65,632	287,725	10,136	297,861
(Loss) Profit for the period	期內(虧損)溢利	-	-	-	-	-	-	-	(3,865)	(3,865)	1,012	(2,873)
Other comprehensive income (loss)	其他全面收益(虧損)											
Items that will not be reclassified to profit or loss	將不會重新分類至溢利的項目:											
Exchange differences on translation of the Company's financial statements to presentation currency	換算本公司財務報表至呈列貨幣的匯兌差異	-	-	-	-	-	2,413	-	-	2,413	-	2,413
Financial assets at FVOCI	按公平值計入其他全面收益的金融資產											
- Changes in fair value taken to reserves	- 公平值變動計入儲備	-	-	-	-	-	-	(402)	-	(402)	-	(402)
Items that may be reclassified subsequently to profit or loss	其後可能重新分類至溢利的項目:											
Exchange difference on translation of foreign operations	換算海外業務的匯兌差額	-	-	-	-	-	(384)	-	-	(384)	-	(384)
Total other comprehensive income (loss) for the period	期內其他全面收益(虧損)總額	-	-	-	-	-	2,029	(402)	-	1,627	-	1,627
Total comprehensive income (loss) for the period	期內全面收益(虧損)總額	-	-	-	-	-	2,029	(402)	(3,865)	(2,238)	1,012	(1,246)
Transactions with owners:	與擁有人的交易:											
Contributions and distributions	供款及分配											
Appropriation to statutory reserve	提取法定儲備	-	-	-	-	337	-	-	(337)	-	-	-
Total transactions with owners	與擁有人的交易總額	-	-	-	-	337	-	-	(337)	-	-	-
At 30 June 2022 (Unaudited)	於二零二二年六月三十日(未經審核)	2,250	98,676	111,235	752	21,424	(4,705)	(5,575)	61,410	285,467	11,148	296,615

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (CONTINUED)

FOR THE SIX MONTHS ENDED 30 JUNE 2023

Notes:

- (a) Other reserve represents the combined share capital and capital reserve of the companies comprising the Group, after elimination of inter-company transactions and balances at 31 December 2022 and 30 June 2023 in relation to the Company's reorganisation underwent in previous reporting period.
- (b) The People's Republic of China (the "PRC") laws and regulations require companies registered in the PRC to provide for certain statutory reserves, which are to be appropriated from the profit after tax (after offsetting accumulated losses from prior years) as reported in their respective statutory financial statements, before profit distributions to equity holders. All statutory reserves are created for specific purposes. A PRC company is required to appropriate an amount of not less than 10% of statutory profits after income tax to statutory surplus reserves, prior to distribution of its post-tax profits of the current period. An entity may discontinue the contribution when the aggregate sum of the statutory surplus reserve is more than 50% of its registered capital. The statutory surplus reserves shall only be used to make up losses of the entity, to expand the entity's operations, or to increase the capital of the entity. In addition, an entity may make further contribution to the discretionary surplus reserve using its post-tax profits in accordance with resolutions of the board of directors.
- (c) During the six months ended 30 June 2023, dividends of RMB3,600,000 (six months ended 30 June 2022: Nil) were paid by Chongqing Xinken Technology Company Limited* (重慶信懇科技有限公司), the Group's subsidiary with 70% shareholdings, to the non-controlling shareholder.

簡明綜合權益變動表(續)

截至二零二三年六月三十日止六個月

附註：

- (a) 於二零二二年十二月三十一日及二零二三年六月三十日，其他儲備指組成本集團的公司經對銷集團內公司間就本公司在過往報告期間重組之交易及結餘後的合併股本及資本儲備。
- (b) 中華人民共和國(「中國」)法律及法規規定，中國註冊公司於向權益持有人作出溢利分派前，須就其各自法定財務報表所呈報的除稅後溢利(抵銷過往年度的累計虧損後)轉撥的若干法定儲備計提撥備。所有法定儲備均就特定目的而設立。中國公司於分派其當前期間的稅後溢利前，須轉撥不少於所得稅後法定溢利10%的金額至法定盈餘儲備。當法定盈餘儲備的總額超出註冊資本的50%時，實體可停止轉撥。法定盈餘儲備將僅用於彌補實體虧損、擴充實體營運或增加實體資本。此外，實體可根據董事會決議案，進一步轉撥其稅後溢利至酌情盈餘儲備。
- (c) 於截至二零二三年六月三十日止六個月，重慶信懇科技有限公司(本公司擁有70%股權的附屬公司)向非控股股東派付股息人民幣3,600,000元(截至二零二二年六月三十日止六個月：零)。

* For identification purpose only

* 僅供識別

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE SIX MONTHS ENDED 30 JUNE 2023

簡明綜合現金流量表

截至二零二三年六月三十日止六個月

Unaudited
six months ended 30 June
未經審核
截至六月三十日止六個月
2023 2022
二零二三年 二零二二年
RMB'000 RMB'000
人民幣千元 人民幣千元

OPERATING ACTIVITIES	經營活動		
Cash (used in) generated from operations	經營(所用)所得現金	(30,230)	45,308
Income tax refunded	已退還所得稅	1,414	571
Interest received	已收利息	615	1,414
Net cash (used in) from operating activities	經營活動(所用)所得現金淨額	(28,201)	47,293
INVESTING ACTIVITIES	投資活動		
Payment for purchase of property, plant and equipment	支付購買物業、廠房及設備	(1,813)	(1,104)
Payment for purchase of intangible assets	支付購買無形資產	(127)	-
Receipt of government grants for purchase of equipment	就購買設備收取之政府補助	1,940	-
Net cash used in investing activities	投資活動所用現金淨額	-	(1,104)

Major non-cash transaction

The Group had the following major non-cash transaction:

主要非現金交易

本集團有以下主要非現金交易：

- (i) During the six months ended 30 June 2023, lease arrangements in respect of leased assets were entered into with a total capital value at the inception of leases of approximately RMB4,531,000.
- (i) 於截至二零二三年六月三十日止六個月，就租賃資產訂立租賃安排，於租約開始時的資本總值約為人民幣4,531,000元。

**CONDENSED CONSOLIDATED
STATEMENT OF CASH FLOWS
(CONTINUED)**

簡明綜合現金流量表 (續)

Major non-cash transaction (Continued)

主要非現金交易 (續)

		Unaudited	
		six months ended 30 June	
		未經審核	
		截至六月三十日止六個月	
		2023	2022
		二零二三年	二零二二年
		RMB'000	RMB'000
		人民幣千元	人民幣千元
FINANCING ACTIVITIES	融資活動		
Repayments of bank borrowings	償還銀行借款	(2,752)	(2,449)
Payment of interests on bank borrowings	支付銀行借款利息	(163)	(286)
Payment of principal element of lease liabilities	支付租賃負債本金部分	(1,916)	(2,876)
Payment of interest element of lease liabilities	支付租賃負債利息部分	(247)	(299)
Dividend paid to the non-controlling shareholder	向非控股股東支付股息	(3,600)	-
Net cash used in financing activities	融資活動所用現金淨額	(8,678)	(5,910)
Net (decrease) increase in cash and cash equivalents	現金及現金等價物(減少)增加淨額	(36,879)	40,279
Cash and cash equivalents at the beginning of the reporting period	報告期初現金及現金等價物	111,502	48,926
Effect of foreign exchange rate changes, net	匯率變動之影響，淨額	(677)	1,271
Cash and cash equivalents at the end of the reporting period, represented by bank balances and cash	報告期末現金及現金等價物，指銀行結餘及現金	73,946	90,476

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION

1. General Information

Confidence Intelligence Holdings Limited (the “Company”, together with its subsidiaries are collectively referred to as the “Group”) was incorporated in the Cayman Islands as an exempted company with limited liability in the Cayman Islands on 7 December 2018. The shares of the Company were listed on the Main Board of the Stock Exchange of Hong Kong Limited (the “Stock Exchange”) on 18 October 2019. The address of the Company’s registered office is situated at Windward 3, Regatta Office Park, P.O. Box 1350, Grand Cayman, KY1-1108, Cayman Islands. The Company’s principal place of business is situated at Unit 702, 7th Floor, Greenfield Tower, Concordia Plaza, 1 Science Museum Road, Tsim Sha Tsui East, Kowloon, Hong Kong and the Group’s headquarter is situated at No. 7 Building, New Development Zone, Baishixia, Fuyong Street, Bao’an District, Shenzhen, the PRC.

The Company is an investment holding company and its subsidiaries are principally engaged in the provision of (i) electronic manufacturing service (“EMS”) and (ii) financial-related application platform (“Financial Application Platform”) and related maintenance services (“Platform Maintenance Services”). The immediate and ultimate holding company of the Company is Skyflying Company Limited, which is incorporated in the British Virgin Islands. In the opinion of the directors of the Company, the ultimate controlling party of the Group is Mr. Li Hao.

簡明綜合中期財務資料附註

1. 一般資料

信懋智能控股有限公司（「本公司」，連同其附屬公司統稱為「本集團」）於二零一八年十二月七日於開曼群島註冊成立為獲豁免有限責任公司。本公司股份於二零一九年十月十八日於香港聯合交易所有限公司（「聯交所」）主板上市。本公司註冊辦事處地址為 Windward 3, Regatta Office Park, P.O. Box 1350, Grand Cayman, KY1-1108, Cayman Islands。本公司的主要營業地點位於香港九龍尖沙咀東科學館道1號康宏廣場南座7樓702室，而本集團總辦事處位於中國深圳寶安區福永街道白石廈新開發區第七棟。

本公司為一家投資控股公司，而其附屬公司主要從事提供(i)電子製造服務（「電子製造服務」）及(ii)金融相關應用平台（「金融應用平台」）以及相關維護服務（「平台維護服務」）。本公司的中間及最終控股公司為於英屬處女群島註冊成立的公司 Skyflying Company Limited。本公司董事認為，本集團的最終控股人士為李浩先生。

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

2. Basis of Presentation

The condensed consolidated financial information of the Group for the six months ended 30 June 2023 (the “Interim Financial Information”) have been prepared in accordance with Hong Kong Accounting Standard (“HKAS”) 34 “*Interim Financial Reporting*” (“HKAS 34”) issued by the Hong Kong Institute of Certified Public Accountants (the “HKICPA”) and the applicable disclosure provisions of the Rules Governing the Listing of Securities on the Stock Exchange.

The preparation of the Interim Financial Information in conformity with HKAS 34 requires the Group’s management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses on a period to date basis. Actual results may differ from these estimates.

The Interim Financial Information is unaudited but have been reviewed by the audit committee of the Company.

簡明綜合中期財務資料附註(續)

2. 編製基準

本集團截至二零二三年六月三十日止六個月的簡明綜合財務資料(「中期財務資料」)已按照香港會計師公會(「香港會計師公會」)頒佈的香港會計準則(「香港會計準則」)第34號「*中期財務報告*」及聯交所證券上市規則之適用披露條文編製。

編製符合香港會計準則第34號的中期財務資料要求本集團管理層作出會影響政策應用以及由期初至今就資產及負債、收入及開支所呈報金額之判斷、估計及假設。實際結果可能有別於該等估計。

中期財務資料未經審核，但已由本公司審核委員會審閱。

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

簡明綜合中期財務資料附註(續)

2. Basis of Presentation (Continued)

The Interim Financial Information includes an explanation of events and transactions that are significant to an understanding of the changes in financial position and financial performance of the Group since 31 December 2022, and therefore, do not include all of the information required for full set of financial statements prepared in accordance with the Hong Kong Financial Reporting Standards (“HKFRSs”) the collective term of which includes all applicable individual HKFRSs, HKASs and Interpretations issued by the HKICPA and accounting principles generally accepted in Hong Kong. They shall be read in conjunction with the audited financial statements of the Group for the year ended 31 December 2022 (the “2022 Annual Report”).

The Interim Financial Information has been prepared on historical costs basis, except for financial assets at FVOCI which are measured at fair value. The Interim Financial Information is presented in Renminbi (“RMB”) and all amounts have been rounded to the nearest thousands (“RMB’000”), unless otherwise indicated.

3. Summary of Significant Accounting Policies

The accounting policies, methods of computation, significant judgements made by the Group’s management in applying the Group’s accounting policies and the key sources of estimation uncertainty applied in the preparation of the Interim Financial Information is consistent with those applied in preparing the 2022 Annual Report except for the adoption of the new/revised HKFRSs further described in the “Adoption of new/revised HKFRSs” section which are relevant to the Group and effective for the Group’s financial period beginning on 1 January 2023.

2. 編製基準(續)

中期財務資料包括對理解本集團自二零二二年十二月三十一日以來的財務狀況及財務表現的變動而言屬重大的事件及交易的解釋，因此並不包括根據香港財務報告準則（「香港財務報告準則」）（該統稱包括由香港會計師公會頒佈的所有適用個別香港財務報告準則、香港會計準則及詮釋及香港公認會計原則）而編製之完整財務報表所規定之一切資料。該等資料應與本集團截至二零二二年十二月三十一日止年度的經審核財務報表（「二零二二年年報」）一併閱讀。

除按公平值計入其他全面收益的金融資產以公平值計量外，中期財務資料乃按歷史成本法編製。除另有指明外，中期財務資料以人民幣（「人民幣」）呈列，所有數值已湊整至最接近千位（「人民幣千元」）。

3. 重大會計政策概要

編製中期財務資料所採用的會計政策、計算方法、本集團管理層在採用本集團會計政策時作出的重大判斷及估計不確定性的主要來源，與編製二零二二年年報所採用者一致，惟採納「採納新訂／經修訂的香港財務報告準則」一節所詳述與本集團有關並於本集團於二零二三年一月一日開始的財政期間生效的新訂／經修訂香港財務報告準則除外。

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

3. Summary of Significant Accounting Policies (Continued)

Adoption of new/revised HKFRSs

In the current interim period, the Group has applied, for the first time, the following new and amendments to HKFRSs issued by the HKICPA which are mandatory effective for the annual period beginning on or after 1 January 2023 for the preparation of the Interim Financial Information:

Amendments to HKAS 1	Disclosure of Accounting Policies
Amendments to HKAS 8	Definition of Accounting Estimates
Amendments to HKAS 12	Deferred Tax related to Assets and Liabilities arising from a Single Transaction
HKFRS 17	Insurance Contracts
Amendment to HKFRS 17	Initial Application of HKFRS 17 and HKFRS 9 – Comparative Information

The adoption of the new/revised HKFRSs in the current period has no material impact on the Group's financial position and performance for the current and prior periods and/or on the disclosures set out in the Interim Financial Information.

簡明綜合中期財務資料附註(續)

3. 重大會計政策概要(續)

採納新訂／經修訂的香港財務報告 準則

於本中期期間，本集團已首次採用以下由香港會計師公會頒佈並於二零二三年一月一日或之後開始的年度期間強制生效的新訂及經修訂香港財務報告準則，以編製中期財務資料：

香港會計準則第1號(修訂本)	會計政策披露
香港會計準則第8號(修訂本)	會計估計定義
香港會計準則第12號(修訂本)	來自單一交易的資產及負債相關遞延稅項
香港財務報告準則第17號	保險合同
香港財務報告準則第17號(修訂本)	香港財務報告準則第17號及香港財務報告準則第9號的首次應用—比較資料

於本期間採納新訂／經修訂香港財務報告準則並無對本集團於本期間及過往期間之財務狀況及表現及／或中期財務資料內所載之披露造成重大影響。

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

簡明綜合中期財務資料附註(續)

3. Summary of Significant Accounting Policies (Continued)

Future changes in HKFRSs

At the date of authorisation of the Interim Financial Information, the HKICPA has issued the following new/revised HKFRSs that are not yet effective for the current period, which the Group has not early adopted.

Amendments to HKAS 1	Classification of Liabilities as Current or Non-current ^[1]
Amendments to HKAS 1	Non-current Liabilities with Covenants ^[1]
Amendments to HKAS 7 and HKFRS 7	Supplier Finance Arrangements ^[1]
Amendments to HKFRS 16	Lease Liability in a Sale and Leaseback ^[1]
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture ^[2]

^[1] Effective for annual periods beginning on or after 1 January 2024

^[2] The effective date to be determined

The Group will adopt the above new or amended standards and interpretation as and when they become effective. The Group is in the process of assessing the impact of adopting these new or amended standards and interpretation on its current or future reporting periods and on foreseeable future transactions.

3. 重大會計政策概要(續)

香港財務報告準則的未來變動

於批准中期財務資料之日，香港會計師公會已頒佈下列本期間尚未生效的新訂／經修訂香港財務報告準則，而本集團並未提早採納。

香港會計準則第1號(修訂本)	流動或非流動負債分類 ^[1]
香港會計準則第1號(修訂本)	附帶契諾的非流動負債 ^[1]
香港會計準則第7號及香港財務報告準則第7號(修訂本)	供應商融資安排 ^[1]
香港財務報告準則第16號(修訂本)	售後租回的租賃負債 ^[1]
香港財務報告準則第10號及香港會計準則第28號(修訂本)	投資者與其聯營公司或合營企業之間的資產出售或投入 ^[2]

^[1] 於二零二四年一月一日或之後開始的年度期間生效

^[2] 生效日期有待釐定

本集團將於其生效時採用上述新訂或經修訂準則及詮釋。本集團現正評估採納該等新訂或經修訂準則及詮釋，對現時及日後報告期間及可見將來的交易的影響。

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

4. Segment Information

The Group has commenced the business of provision of Financial Application Platform and Platform Maintenance Services in last quarter of financial year ended 31 December 2022. The executive directors of the Company who make strategic decisions have been identified as the Group's chief operating decision maker ("CODM") to evaluate the performance of operating segments and to allocate resources to those segments. Based on risks and returns and the Group's internal financial reporting, the CODM considers that the operating segments of the Group comprise:

- (1) Provision of EMS
- (2) Provision of Financial Application Platform and Platform Maintenance Services

Segment results represent results before tax reported by each segment without allocation of certain other income and other gains, net, certain selling and distribution expenses, certain administrative and other operating expenses incurred by the corporate office, and finance costs which are considered as unallocable income and expenses. This is the measure reported to the CODM of the Company for the purposes of resource allocation and performance assessment.

簡明綜合中期財務資料附註(續)

4. 分部資料

於截至二零二二年十二月三十一日止財政年度最後一季，本集團已開始提供金融應用平台及平台維護服務。本公司執行董事作出戰略決定，已確定為本集團首席營運決策者（「首席營運決策者」）以評估經營分部的表現及分配資源予該等分部。基於風險及回報以及本集團內部財務申報，首席營運決策者認為，本集團的經營分部包括：

- (1) 提供電子製造服務
- (2) 提供金融應用平台及平台維護服務

分部業績指各分部呈報之除稅前業績，但未經分配之若干其他收入及其他收益淨額、若干銷售及分配開支、若干行政及企業辦事處產生的其他營運開支、及被認為不可分配收入及開支的財務成本。此為就資源分配及表現評估而向本集團主要經營決策者呈報之計量基準。

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

4. Segment Information (Continued)

All assets are allocated to reportable segments other than financial assets at FVOCI, certain prepayments, deposits and other receivables, financial asset at amortised cost, certain pledged bank deposits and certain cash and cash equivalents. All liabilities are allocated to reportable segments other than certain other payables and accruals.

In determining the Group's geographical segments, revenue is attributable to the segments based on the location of customers; assets and capital expenditure are attributable to the segments based on the locations of the assets.

The Group completed the acquisition of a new business segment – provision of Financial Application Platform and Platform Maintenance Services through a newly acquired subsidiary, Shanghai Regan Financial Information Service Co., Ltd.* (“Regan Financial Information”) (上海雷根金融信息服務有限公司) on 3 November 2022. Before that, the Group has determined that it only has one reportable operating segment which is the provision of EMS. As this is the only operating segment of the Group prior to the acquisition of Regan Financial Information, no further analysis for segment revenue and results is presented for the six months ended 30 June 2022.

* For identification purpose only

簡明綜合中期財務資料附註(續)

4. 分部資料(續)

除按公平值計入其他全面收益的金融資產、若干預付款項、按金及其他應收款項、按攤銷成本列賬的金融資產、若干質押銀行存款及若干現金及現金等價物外，所有資產分配至報告分部。除若干其他應付款項及應計費用外，所有負債分配至報告分部。

於釐定本集團地理分部，分部應佔收益乃基於客戶地區；分部應佔資產及資本開支乃基於資產地區。

本集團於二零二二年十一月三日完成收購新業務分部—通過新收購的附屬公司上海雷根金融信息服務有限公司(「雷根金融信息」)提供金融應用平台及平台維護服務。於此之前，本集團釐定其僅有一個可呈報經營分部提供電子製造服務。因為這是在本集團收購雷根金融信息前的唯一經營分部，因此，於截至二零二二年六月三十日止六個月概無呈列分部收入及業績的進一步分析。

* 僅供識別

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

4. Segment Information (Continued)

(A) By Business Segments

4. 分部資料(續)

(A) 按業務分部劃分

		Provision of EMS 提供電子製造服務 RMB'000 人民幣千元	Provision of Financial Application Platform and Platform Maintenance Services 提供金融應用 平台及平台維護 服務 RMB'000 人民幣千元	Consolidated 綜合 RMB'000 人民幣千元
Six months ended 30 June 2023 (Unaudited)	截至二零二三年六月 三十日止六個月 (未經審核)			
Segment revenue	分部收入	136,903	1,344	138,247
Segment results	分部業績	5,135	(20,163)	(15,028)
Unallocated other income	未分配其他收入			7
Unallocated other gains, net	未分配其他收益淨額			701
Unallocated selling and distribution expenses	未分配銷售及 分銷開支			(275)
Unallocated administrative and other operating expenses	未分配行政及 其他營運開支			(2,954)
Loss before tax	除稅前虧損			(17,549)
Income tax expenses	所得稅開支			(5,091)
Loss for the period	期內虧損			(22,640)

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

簡明綜合中期財務資料附註(續)

4. Segment Information (Continued)

(A) By Business Segments (Continued)

A major customer is a customer (including a group of entities under common control) with whom revenue from transactions amounted to 10% or more of the Group's total revenue in the respective reporting period.

Revenue from customers (including a group of entities under common control) contributed over 10% of the total revenue of the Group is as follows:

		Unaudited six months ended 30 June 未經審核 截至六月三十日止六個月	
		2023 二零二三年 RMB'000 人民幣千元	2022 二零二二年 RMB'000 人民幣千元
Customer A	客戶 A	24,340	38,064
Customer B	客戶 B	23,117	N/A 不適用
Customer C	客戶 C	22,357	31,327
Customer D	客戶 D	20,192	N/A 不適用
Customer E	客戶 E	16,751	N/A 不適用
Customer F	客戶 F	15,102	N/A 不適用
Customer G	客戶 G	N/A 不適用	29,740
		121,859	99,131

Revenue from Customer B, D, E, F and G were less than 10% of the total revenue during the respective reporting period.

The five largest customers accounted for approximately 77.2% of the Group's total revenue for the six months ended 30 June 2023 (six months ended 30 June 2022: approximately 91.2%).

4. 分部資料(續)

(A) 按業務分部劃分(續)

主要客戶為其來自交易之收益佔本集團在相關報告期內總收益10%或以上之客戶(包括受共同控制之實體群)。

為本集團總收益貢獻逾10%以上的客戶(包括在共同控制下的一組實體)收益如下:

在相關報告期內，來自客戶B、D、E、F及G的收益少於總收益10%。

截至二零二三年六月三十日止六個月，五大客戶佔本集團總收入約77.2%(截至二零二二年六月三十日止六個月：約91.2%)。

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

4. Segment Information (Continued)

(A) By Business Segments (Continued)

An analysis of the Group's assets and liabilities by operating segments is set out below:

4. 分部資料(續)

(A) 按業務分部劃分(續)

本集團按經營分部劃分的資產及負債分析載列如下：

		Provision of EMS 提供電子 製造服務 RMB'000 人民幣千元	Provision of Financial Application Platform and Platform Maintenance Services 提供金融應用 平台及平台 維護服務 RMB'000 人民幣千元	Unallocated 未分配 RMB'000 人民幣千元	Consolidated 綜合 RMB'000 人民幣千元
At 30 June 2023 (Unaudited)	於二零二三年 六月三十日 (未經審核)				
Segment assets	分部資產	337,282	728	31,627	369,637
Segment liabilities	分部負債	(78,375)	(9,719)	(2,790)	(90,884)
Six months ended 30 June 2023 (Unaudited)	截至二零二三年六月 三十日止六個月 (未經審核)				
<i>Other segment information:</i>	<i>其他分部資料：</i>				
Amortisation	攤銷	570	887	-	1,457
Depreciation	折舊	16,859	28	-	16,887
Loss on disposal of property, plant and equipment, net	出售物業、廠房及設 備之虧損淨額	40	-	-	40
Exchange loss, net	匯兌虧損淨額	1,204	-	3	1,207
Bank interest income	銀行利息收入	608	-	7	615
Finance costs	融資成本	410	-	-	410
Provision for write-down of inventories, net	存貨撇銷撥備 淨額	704	-	-	704
Impairment losses on an intangible asset	無形資產減值虧損	-	14,671	-	14,671
Additions to property, plant and equipment (including right-of-use assets)	添置物業、廠房及 設備(包括使用權 資產)	7,394	9	-	7,403
Additions to intangible assets	添置無形資產	127	-	-	127

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

4. Segment Information (Continued)

(A) By Business Segments (Continued)

4. 分部資料(續)

(A) 按業務分部劃分(續)

		Provision of EMS	Provision of Maintenance Services	Unallocated	Consolidated
		提供電子 製造服務 RMB'000 人民幣千元	金融應用 平台及平台 維護服務 RMB'000 人民幣千元	未分配 RMB'000 人民幣千元	綜合 RMB'000 人民幣千元
At 31 December 2022 (Audited)	於二零二二年 十二月三十一日 (經審核)				
Segment assets	分部資產	354,409	23,347	33,664	411,420
Segment liabilities	分部負債	(94,521)	(8,028)	(2,600)	(105,149)
Year ended 31 December 2022 (Audited)	截至二零二二年 十二月三十一日 止年度(經審核)				
<i>Other segment information: 其他分部資料:</i>					
Amortisation	攤銷	819	295	-	1,114
Depreciation	折舊	39,609	9	-	39,618
(Loss) Gain on disposal of property, plant and equipment, net	出售物業、廠房及 設備之(虧損) 收益淨額	(475)	8	-	(467)
Exchange (loss)gain, net	匯兌(虧損)收益 淨額	(3,350)	-	20	(3,330)
Bank interest income	銀行利息收入	1,143	-	16	1,159
Finance costs	融資成本	1,203	-	-	1,203
Provision for write-down of inventories, net	存貨撇銷撥備淨額	1,007	-	-	1,007
Impairment loss on financial assets and contract assets, net	金融資產及合約 資產之減值虧損 淨額	2	-	288	290
Additions to property, plant and equipment (including right-of-use assets)	添置物業、廠房及 設備(包括使用權 資產)	7,962	20	-	7,982
Additions to intangible assets	添置無形資產	1,079	3,207	-	4,286

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

4. Segment Information (Continued)

(B) By Geographic Information

(i) Revenue from external customers

The Group's operation is principally domiciled in the PRC. The Group's revenue by geographical location, which is determined by the location of customers, is as follows:

4. 分部資料(續)

(B) 按地區資料劃分

(i) 來自外部客戶的收益

本集團的經營主要在中國進行。本集團以地理位置劃分的收益(由客戶所處地區釐定)如下：

		Provision of Financial Application Platform and Platform Maintenance	Provision of EMS Services	Consolidated
		提供電子 製造服務	金融應用平台及 平台維護服務	綜合
		RMB'000 人民幣千元	RMB'000 人民幣千元	RMB'000 人民幣千元
Six months ended 30 June 2023 (Unaudited)	截至二零二三年 六月三十日止 六個月(未經審核)			
The PRC	中國	136,807	1,344	138,151
The United States of America (the "USA")	美利堅合眾國 (「美國」)	96	-	96
		136,903	1,344	138,247
Six months ended 30 June 2022 (Unaudited)	截至二零二二年 六月三十日止 六個月(未經審核)			
The PRC	中國	127,070	-	127,070
USA	美國	13	-	13
		127,083	-	127,083

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

4. Segment Information (Continued)

(B) By Geographic Information (Continued)

(ii) *Non-current assets by geographical location*

At 30 June 2023 and 31 December 2022, majority of the Group's non-current assets were located in the PRC.

4. 分部資料(續)

(B) 按地區資料劃分(續)

(ii) *按地理位置劃分的非流動資產*

於二零二三年六月三十日及二零二二年十二月三十一日，本集團大部分非流動資產位於中國。

5. Revenue

5. 收益

Unaudited
six months ended 30 June
未經審核
截至六月三十日止六個月
2023 2022
二零二三年 二零二二年
RMB'000 RMB'000
人民幣千元 人民幣千元

Revenue from contracts with customers within HKFRS 15	香港財務報告準則第15號內的客戶合約收益		
<i>Overtime</i>	<i>隨著時間</i>		
– Provision of EMS	– 提供電子製造服務	136,903	127,083
– Provision of Platform Maintenance Services	– 提供平台維護服務	133	–
<i>Point in time</i>	<i>某個時間點</i>		
– Provision of Financial Application Platform	– 提供金融應用平台	1,211	–
		138,247	127,083

The amounts of revenue recognised for the six months ended 30 June 2023 that were included in the contract liabilities at the beginning of the reporting period was approximately RMB2,753,000 (six months ended 30 June 2022: RMB251,000).

於截至二零二三年六月三十日止六個月確認的收益金額計入於年初報告期間的合約負債，該金額約人民幣2,753,000元(截至二零二二年六月三十日止六個月：人民幣251,000元)。

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

6. Other Income

6. 其他收入

		Unaudited six months ended 30 June	
		未經審核	
		截至六月三十日止六個月	
		2023	2022
		二零二三年	二零二二年
		RMB'000	RMB'000
		人民幣千元	人民幣千元
Bank interest income	銀行利息收入	615	426
Government subsidies (Note)	政府補助(附註)	5,056	3,304
Others	其他	69	75
		5,740	3,805

Note: Government subsidies primarily represent subsidies from relevant local government authorities granted to the Group for purchase of certain qualified property, plant and equipment for its operation. During the six months ended 30 June 2023, the assets related grants were approximately RMB2,890,000 (six months ended 30 June 2022: RMB2,139,000). There are no unfulfilled conditions or contingencies attached to the remaining government grants for the six months ended 30 June 2023 and 2022.

附註：政府補助主要指相關當地政府機構授予本集團的補貼，以購買若干用於營運的合格物業、廠房及設備。於截至二零二三年六月三十日止六個月，資產相關的授出約人民幣2,890,000元(截至二零二二年六月三十日止六個月：人民幣2,139,000元)。於截至二零二三年及二零二二年六月三十日止六個月，其餘政府補貼並無未達成條件或附帶或然事項。

7. Other (Losses) Gain, Net

7. 其他(虧損)收益淨額

		Unaudited six months ended 30 June	
		未經審核	
		截至六月三十日止六個月	
		2023	2022
		二零二三年	二零二二年
		RMB'000	RMB'000
		人民幣千元	人民幣千元
Interest income from unlisted corporate bonds	非上市企業債券利息收入	701	988
Dividend income	股息收入	-	49
Loss on disposal of property, plant and equipment, net	出售物業、廠房及設備的虧損，淨額	(40)	(254)
Exchange loss, net	匯兌虧損淨額	(1,207)	(703)
Others	其他	(21)	-
		(567)	80

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

8. Loss Before Tax

This is stated after charging:

8. 除稅前虧損

此已扣除下列各項：

		Unaudited	
		six months ended 30 June	
		未經審核	
		截至六月三十日止六個月	
		2023	2022
		二零二三年	二零二二年
		RMB'000	RMB'000
		人民幣千元	人民幣千元
Finance costs	融資成本		
Interest on bank borrowings	銀行借款利息	163	286
Interest on lease liabilities	租賃負債利息	247	299
		410	585
Staff costs (including directors' emoluments)	員工成本(包括董事酬金)		
Salaries, discretionary bonus, allowances and other benefits in kind	薪金、酌情花紅、津貼及其他實體福利	42,474	33,743
Contributions to defined contribution plans (Note i)	定額供款計劃的供款(附註i)	2,321	2,292
		44,795	36,035
Manpower service expenses (Note ii)	人力服務開支(附註ii)	1,833	1,915
		46,628	37,950

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

8. Loss Before Tax (Continued)

8. 除稅前虧損(續)

		Unaudited	
		six months ended 30 June	
		未經審核	
		截至六月三十日止六個月	
		2023	2022
		二零二三年	二零二二年
		RMB'000	RMB'000
		人民幣千元	人民幣千元
Other expenses by nature	按性質劃分的其他開支		
Cost of raw materials and consumables used	所使用原材料及消耗品成本	46,073	44,865
Subcontracting charges	分包費用	9,953	5,850
Expenses under short-term leases	短期租賃下的開支		
– Machineries	– 機械	10,111	7,865
– Offices, warehouses, production plants and staff quarters	– 辦公室、倉庫、生產廠房及員工宿舍	1,938	1,034
Utilities	公用設施	4,266	4,017
Depreciation (charged to "cost of sales" and "administrative and other operating expenses", as appropriate) (Notes 12 & (iii))	折舊(視情況於「銷售成本」及「行政及其他營運開支」扣除)(附註12及(iii))	16,887	18,842
Amortisation (charged to "cost of sales" and "administrative and other operating expenses", as appropriate) (Notes 13 & (iii))	攤銷(視情況於「銷售成本」及「行政及其他營運開支」扣除)(附註13及(iii))	1,457	395
Auditor's remuneration	核數師酬金		
– Non-audit services	– 非審核服務	400	453
Professional fees	專業費用	2,840	2,449
Provision for write-down of inventories, net (Note 15)	存貨撇銷撥備淨額(附註15)	704	3,063
Impairment losses on an intangible asset	無形資產之減值虧損	14,671	–
Impairment losses on financial assets	金融資產之減值虧損	–	24
Other tax and surcharges	其他稅項及附加費用	1,005	1,352
Transportation	交通	47	139
Travelling expenses	差旅開支	352	541
Others	其他	3,227	3,182
Total cost of sales, selling and distribution expenses, administrative and other operating expenses and impairment losses on an intangible asset and financial assets	銷售成本、銷售及分銷開支、行政及其他營運開支及無形資產及金融資產之減值虧損總額	160,559	132,021

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

簡明綜合中期財務資料附註(續)

8. Loss Before Tax (Continued)

Notes:

- (i) As stipulated under the relevant rules and regulations in the PRC, the subsidiary operating in the PRC contributes to state-sponsored retirement plans for its employees. For the six months ended 30 June 2023 and 2022, depending on the provinces of the employees' registered residences and their current region of work, the subsidiary contributed certain percentages of the basic salaries of its employees and had no further obligations for the actual payment of pensions or postretirement benefits beyond the contributions. The state-sponsored retirement plans are responsible for the entire pension obligations payable to the retired employees.
- (ii) During the six months ended 30 June 2023 and 2022, the Group entered into certain manpower service arrangements with several external manpower service organisations in the PRC. Under these arrangements, certain of the Group's manpower requirements were fulfilled by these organisations at agreed service fees whereas the human resources provided were directly employed by the relevant service organisations. The individuals providing services to the Group did not have any employment relationship with the Group.
- (iii) During the six months ended 30 June 2023 and 2022, depreciation expenses have been charged in costs of sales and administrative and other operating expenses, as appropriate, as below:

8. 除稅前虧損(續)

附註：

- (i) 按照中國相關規則及法規規定，於中國營運的附屬公司須為其僱員向國家資助的退休計劃作出供款。截至二零二三年及二零二二年六月三十日止六個月，視乎僱員的登記戶籍省份及其目前工作地區，附屬公司須作出其僱員基本薪金若干百分比的供款，且並無進一步責任就該等供款外的退休金或退休後福利作出實際支付。該等國家資助的退休計劃負責應付退休僱員的全部退休金責任。
- (ii) 截至二零二三年及二零二二年六月三十日止六個月，本集團與數家中國外部人力資源服務機構訂立若干人力資源服務安排。根據有關安排，該等機構按協定服務價格滿足了本集團若干人手需求，而所提供的人力資源由相關服務機構直接聘請。該等向本集團提供服務的人士並無與本集團擁有任何僱傭關係。
- (iii) 截至二零二三年及二零二二年六月三十日止六個月，折舊開支已自銷售成本及行政及其他營運開支扣除如下：

		Unaudited six months ended 30 June 未經審核 截至六月三十日止六個月	
		2023	2022
		二零二三年	二零二二年
		RMB'000	RMB'000
		人民幣千元	人民幣千元
Cost of sales	銷售成本	15,275	16,309
Administrative and other operating expenses	行政及其他營運開支	1,612	2,533
		16,887	18,842

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

9. Taxation

9. 稅項

		Unaudited	
		six months ended 30 June	
		未經審核	
		截至六月三十日止六個月	
		2023	2022
		二零二三年	二零二二年
		RMB'000	RMB'000
		人民幣千元	人民幣千元
Current tax	流動稅項		
PRC enterprise income tax ("PRC EIT")	中國企業所得稅 (「中國企業所得稅」)	594	2,513
Under provision in prior year	往年撥備不足	-	212
		594	2,725
Deferred taxation	遞延稅項		
Changes in temporary differences	暫時性差額變動	4,497	(1,490)
Total income tax expenses	所得稅開支總額	5,091	1,235

The group entities established in the Cayman Islands and the BVI are exempted from corporate income tax during the six months ended 30 June 2023 and 2022.

截至二零二三年及二零二二年六月三十日止六個月，本集團於開曼群島及英屬處女群島成立的實體獲豁免繳納企業所得稅。

No provision for Hong Kong profits tax has been made as the Group had no assessable profits arising in or derived from Hong Kong during the six months ended 30 June 2023 and 2022.

截至二零二三年及二零二二年六月三十日止六個月，由於本集團並無應課稅溢利產生於或源自於香港，故並無就香港利得稅計提撥備。

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

9. Taxation (Continued)

The Group's entities established in the PRC are subject to the PRC EIT at a statutory rate of 25% except for Shenzhen Confidence Intelligence Electronic Co. Limited* ("Shenzhen Confidence Intelligence") (深圳信懋智能電子有限公司) and Regan Financial Information which were recognised as High and New Technology Enterprise and is entitled to a preferential tax rate of 15% during the six months ended 30 June 2023 (six months ended 30 June 2022: Shenzhen Confidence Intelligence recognised as High and New Technology Enterprise). The entitlement of this tax benefit is subject to renewal by respective tax bureau in the PRC every three years.

During the six months ended 30 June 2023, the changes in temporary differences primarily represented a reversal of deferred tax assets recognised in prior period in regard to the tax losses arising from a subsidiary.

簡明綜合中期財務資料附註(續)

9. 稅項(續)

本集團於中國成立的實體須按法定稅率25%繳納中國企業所得稅，惟深圳信懋智能電子有限公司(「深圳信懋智能」)及雷根金融信息獲認可為高新技術企業，截至二零二三年六月三十日止六個月，有權按優惠稅率15%繳稅(截至二零二二年六月三十日止六個月：深圳信懋智能獲認可為高新技術企業)。該稅務優惠之資格須每三年獲相關中國稅務局重續。

截至二零二三年六月三十日止六個月，暫時性差額變動主要指先前期間就一間附屬公司產生的稅項虧損確認撥回遞延稅項資產。

* For identification purpose only

* 僅供識別

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

簡明綜合中期財務資料附註(續)

10. Losses Per Share

The calculation of basic and diluted losses per share attributable to owners of the Company is based on the following information:

10. 每股虧損

計算本公司擁有人應佔每股基本及攤薄虧損乃基於下列資料：

		Unaudited six months ended 30 June 未經審核 截至六月三十日止六個月	
		2023 二零二三年 RMB'000 人民幣千元	2022 二零二二年 RMB'000 人民幣千元
<i>Loss:</i>	<i>虧損：</i>		
Loss for the period attributable to owners of the Company, used in basic and diluted losses per share calculation	本公司期內擁有人應佔虧損，用於每股基本及攤薄虧損計算	(14,002)	(3,885)
		'000 千股	'000 千股
<i>Number of shares:</i>	<i>股份數目：</i>		
Weighted average number of ordinary shares for basic and diluted losses per share calculation	每股基本及攤薄虧損普通股加權平均數計算	250,000	250,000
		RMB cents 人民幣分	RMB cents 人民幣分
<i>Losses per share</i>	<i>每股虧損</i>		
Basic and diluted losses per share	每股基本及攤薄虧損	(5.60)	(1.55)

The basic losses per share are calculated by dividing the loss attributable to owners of the Company by the weighted average number of ordinary shares in issue during the six months ended 30 June 2023 and 2022.

截至二零二三年及二零二二年六月三十日止六個月，每股基本虧損乃通過本公司擁有人應佔虧損除以已發行普通股加權平均數目計算。

Diluted losses per share are the same as the basic losses per share as there are no potential dilutive ordinary shares in existence for the six months ended 30 June 2023 and 2022.

由於截至二零二三年及二零二二年六月三十日止六個月並無潛在攤薄效應的普通股，每股攤薄虧損與每股基本虧損相同。

11. Dividends

No dividend has been paid or declared by the Company during the six months ended 30 June 2023 and 2022.

11. 股息

本公司於截至二零二三年及二零二二年六月三十日止六個月並無支付或宣派股息。

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

12. Property, Plant and Equipment (including Right-of-use Assets)

12. 物業、廠房及設備(包括使用權資產)

		Total 總計
		RMB'000 人民幣千元
Reconciliation of carrying amount – year ended 31 December 2022 (Audited)	賬面值對賬—截至二零二二年十二月三十一日止年度(經審核)	
At the beginning of the reporting period	於報告期初	177,744
Additions	添置	7,982
Disposals	出售	(467)
Acquired through acquisition of a subsidiary	通過收購附屬公司獲得	100
Depreciation	折舊	(39,618)
At the end of the reporting period	於報告期末	145,741
Reconciliation of carrying amount – six months ended 30 June 2023 (Unaudited)	賬面值對賬—截至二零二三年六月三十日止六個月(未經審核)	
At the beginning of the reporting period	於報告期初	145,741
Additions	添置	7,403
Disposals	出售	(40)
Depreciation	折舊	(16,887)
At the end of the reporting period	於報告期末	136,217
At 31 December 2022 (Audited)	於二零二二年十二月三十一日(經審核)	
Cost	成本	285,543
Accumulated depreciation	累計折舊	(139,802)
Net carrying amount	賬面淨值	145,741
At 30 June 2023 (Unaudited)	於二零二三年六月三十日(未經審核)	
Cost	成本	292,627
Accumulated depreciation	累計折舊	(156,410)
Net carrying amount	賬面淨值	136,217

Note: At 30 June 2023, the carrying amount of the Group's property, plant and equipment (excluding right-of-use assets) of approximately RMB21,921,000 (31 December 2022: RMB22,960,000) was pledged to secure banking facilities.

附註：於二零二三年六月三十日，本集團物業、廠房及設備(不包括使用權資產)的賬面值約人民幣21,921,000元(二零二二年十二月三十一日：人民幣22,960,000元)已作抵押，以取得銀行融資。

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

13. Intangible Assets

13. 無形資產

		Total
		總計
		RMB'000
		人民幣千元
Reconciliation of carrying amount – year ended 31 December 2022 (Audited)	賬面值對賬－截至二零二二年 十二月三十一日止年度 (經審核)	
At the beginning of the reporting period	於報告期初	1,278
Additions	添置	4,286
Acquired through acquisition of a subsidiary	通過收購附屬公司獲得	12,647
Amortisation	攤銷	(1,114)
At the end of the reporting period	於報告期末	17,097
Reconciliation of carrying amount – six months ended 30 June 2023 (Unaudited)	賬面值對賬－截至二零二三年 六月三十日止六個月 (未經審核)	
At the beginning of the reporting period	於報告期初	17,097
Additions	添置	127
Amortisation	攤銷	(1,457)
Impairment losses (Note)	減值虧損(附註)	(14,671)
At the end of the reporting period	於報告期末	1,096
At 31 December 2022 (Audited)	於二零二二年十二月三十一日 (經審核)	
Cost	成本	19,251
Accumulated amortisation	累計攤銷	(2,154)
Net carrying amount	賬面淨值	17,097
At 30 June 2023 (Unaudited)	於二零二三年六月三十日 (未經審核)	
Cost	成本	19,378
Accumulated amortisation	累計攤銷	(3,611)
Accumulated impairment losses	累計減值虧損	(14,671)
Net carrying amount	賬面淨值	1,096

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

簡明綜合中期財務資料附註(續)

13. Intangible Assets (Continued)

Note: The Group's management reviews internal and external sources of information at the end of the reporting period to assess any impairment indication on the Group's intangible assets, in particular, for the newly acquired e-Financial Club App through the acquisition of Regan Financial Information. Being a new entrant to the fintech and insurance-related market, Regan Financial Information is facing keen competition from large insurance groups with their own online platforms in the PRC and finds it is difficult to expand the customer scale, and accordingly the market acceptance and subscription progress of the financial application platform has been slower than expected. Due to these reasons, the segment of provision of Financial Application Platform and Platform Maintenance Services recorded an operating loss for the six months ended 30 June 2023. In addition, it has come to the Group's attention that recently there are certain negative news and legal proceedings targeting the group of the non-controlling interests of Regan Financial Information which made the Group having concern in the market responses to the e-financial club APP and its future profitability. Having considered, the Group's management considered that the e-Financial Club App might be impaired.

In view of this, the Group estimated the recoverable amount of the cash-generating unit (the "CGU") in respect of the business of Financial Application Platform and Platform Maintenance Services as the higher of the fair value less costs of disposal and the value in use of the CGU based on the valuation report prepared by an independent professional valuer. The CGU consisted of the e-Financial Club App and certain equipment under the business of Financial Application Platform and Platform Maintenance Services with aggregate net carrying values of approximately RMB14,671,000.

13. 無形資產(續)

附註：本集團管理層在報告期末審視內外資料來源，以評估本集團無形資產是否有任何減值跡象，特別是通過收購雷根金融信息而新收購的金融e家。作為初次涉足金融科技及保險相關市場的企業，雷根金融信息面臨在中國坐擁自有線上平台的大型保險集團的激烈競爭，發現難以擴大客戶規模，因此金融應用平台的市場接納及訂閱進度較預期緩慢。基於以上理由，截至二零二三年六月三十日止六個月，提供金融應用平台及平台維護服務分部錄得經營虧損。此外，本集團留意到近期出現了一些針對雷根金融信息的非控股權益集團的負面新聞和法律訴訟，使本集團憂慮市場對金融e家的反應及日後其產生盈利的能力。經考慮後，本集團管理層認為金融e家可能出現減值。

有見及此，本集團根據獨立專業估值師編製的估值報告，估計金融應用平台及平台維護服務的現金產生單位（「現金產生單位」）的可收回金額為公平值減出售成本與現金產生單位的使用價值兩者中的較高者。該現金產生單位包括金融e家及金融應用平台及平台維護服務的若干設備，賬面淨值合共約人民幣14,671,000元。

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

簡明綜合中期財務資料附註(續)

13. Intangible Assets (Continued)

Note: (Continued)

The independent professional valuer estimated the recoverable amount of the CGU with reference to a value-in-use calculation using cash flow projections based on financial budgets approved by the Group's management covering a 5.5-year period derived from the CGU at 30 June 2023. The significant inputs into this valuation approach are (i) the budgeted gross margin, which is determined based on the past performance and the expectations of the management of the Group for the market development business of Financial Application Platform and Platform Maintenance Services ; (ii) pre-tax discount rate to derive the present value of future cash flows of approximately 24.95%; and (iii) long-term growth rate of approximately 2.0% per annum.

Based on the assessment, the recoverable amount of the CGU based on the value-in-use calculation is lower than its carrying amount at 30 June 2023 and therefore impairment loss of approximately RMB14,671,000 against the intangible asset was recognised in profit or loss for the six months ended 30 June 2023.

13. 無形資產(續)

附註：(續)

本集團管理層估計現金產生單位的可收回金額，為按本集團管理層批准的財政預算，涵蓋於二零二三年六月三十日現金產生單位的5.5年，並參考使用價值計算方法使用現金流預測來估計現金單位的可收回金額。該估值方法的重要輸入數據為：(i) 預算毛利率，該毛利率根據集團管理層對金融應用平台及平台維護服務市場開發業務的過往表現和預期確定；(ii) 稅前貼現率，以得出未來現金流的現值約為24.95%；及(iii) 長期增長率約為每年2.0%。

根據評估，基於使用價值計算的現金產生單位的可收回金額低於其於二零二三年六月三十日的賬面金額，因此截至二零二三年六月三十日止六個月的損益中確認了無形資產減值損失約人民幣14,671,000元。

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

**14. Prepayments, Deposits and Other
Receivables**

14. 預付款項、按金及其他應收款項

		Unaudited 未經審核	Audited 經審核
		30 June	31 December
		2023	2022
		二零二三年	二零二二年
		六月	十二月
		三十日	三十一日
		RMB'000	RMB'000
		人民幣千元	人民幣千元
Current portion	即期部分		
Prepayments to suppliers	預付供應商款項	1,302	535
Prepayment for a leased warehouse	租借倉庫的預付款項	-	897
Rental and other deposits (Note)	租金及其他按金(附註)	527	1,107
Value-added tax ("VAT") receivable	應收增值稅(「增值稅」)	475	416
Interest receivables from unlisted corporate bonds	非上市公司債券的應收利息	841	110
Other receivables (Note)	其他應收款項(附註)	672	593
		3,817	3,658
Non-current portion	非即期部分		
Prepayments for the acquisition of property, plant and equipment	購置物業、廠房及設備之預付款項	3,583	1,489
Rental deposits (Note)	租賃按金(附註)	1,512	1,296
		5,095	2,785
		8,912	6,443

Note: As at 30 June 2023 and 31 December 2022, the carrying amounts of deposits and other receivables approximated their fair values. These balances were unsecured and interest free.

附註：於二零二三年六月三十日及二零二二年十二月三十一日，按金及其他應收款項的賬面值與其公平值相若。該等結餘為無抵押及免息。

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

15. Inventories

The cost of inventories recognised as expenses and included in “cost of sales” during the six months ended 30 June 2023 and 2022 amounting to approximately RMB46,073,000 and RMB44,865,000 respectively (Note 8).

A provision for write-down of inventories, net, amounting to approximately RMB704,000 was recognised in the condensed consolidated profit or loss and included in “cost of sales” for the six months ended 30 June 2023 (for the six months ended 30 June 2022: RMB3,063,000) with respect to slow-moving and obsolete stock.

16. Financial Asset at Amortised Cost

At 30 June 2023 and 31 December 2022, the Group held an unlisted bond from an independent third party with principal amount of HK\$20,000,000 (approximately RMB18,439,000 (31 December 2022: RMB17,865,000) for 1 year maturity starting from 29 September 2022 at a fixed interest rate of 8.0% per annum.

15. 存貨

截至二零二三年及二零二二年六月三十日止六個月，金額分別約為人民幣46,073,000元及人民幣44,865,000元的存貨成本確認為開支並計入「銷售成本」(附註8)。

截至二零二三年六月三十日止六個月，約人民幣704,000元的存貨減值撥備淨額已於簡明綜合損益表確認並計入「銷售成本」(截至二零二二年六月三十日止六個月：人民幣3,063,000元)，涉及滯銷及陳舊的庫存。

16. 按攤銷成本計量的金融資產

於二零二三年六月三十日及二零二二年十二月三十一日，本集團獲得一名獨立第三方本金額20,000,000港元(約為人民幣18,439,000元(二零二二年十二月三十一日：人民幣17,865,000元))的非上市債券，自二零二二年九月二十九日起計為期為一年，按固定年利率8.0%計息。

		Unaudited 未經審核 30 June 2023 二零二三年 六月 三十日 RMB'000 人民幣千元	Audited 經審核 31 December 2022 二零二二年 十二月 三十一日 RMB'000 人民幣千元
Unlisted corporate bond	非上市公司債券	18,439	17,865
Less: Provision for impairment losses	減：減值撥備	(610)	(591)
Unlisted corporate bond, net	非上市公司債券淨額	17,829	17,274

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

**17. Contract Assets, Trade and Bills
Receivables**

**17. 合約資產、貿易應收款項及應收
票據**

		Unaudited 未經審核	Audited 經審核
		30 June	31 December
		2023	2022
		二零二三年	二零二二年
		六月	十二月
		三十日	三十一日
		RMB'000	RMB'000
		人民幣千元	人民幣千元
Contract assets, net	合約資產淨額	39,154	39,318
Trade receivables, from third parties	自第三方貿易應收款項	51,060	30,430
Less: Loss allowance for trade receivables	減：貿易應收款項之虧損撥備	(131)	(131)
Trade receivables, net	貿易應收款項淨額	50,929	30,299
Bills receivables	應收票據	4,077	6,395
Contract assets, trade and bills receivables, net	合約資產、貿易應收款項及應收票據淨額	94,160	76,012

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

**17. Contract Assets, Trade and Bills
Receivables (Continued)**

Contract assets represent the Group's rights to consideration for work completed but unbilled for its services provided for EMS segment. The contract assets are transferred to trade receivables when the rights become unconditional which generally takes one to four months.

At 30 June 2023 and 31 December 2022, the contract assets are expected to be recovered within 12 months.

The Group's business with its trade debtors is mainly on credit basis and the credit period is ranging from 30 to 120 days (31 December 2022: 30 to 120 days).

At 30 June 2023 and 31 December 2022, the aging analysis of trade receivables, net of loss allowance, based on invoice date, was as follows:

**17. 合約資產、貿易應收款項及應收
票據(續)**

合約資產指本集團就其電子製造服務已完成但未開票貨物和服務收取代價的權利。當權利成為無條件時，一般需時一至四個月，合約資產轉撥至貿易應收款項。

於二零二三年六月三十日及二零二二年十二月三十一日，合約資產預計將於十二個月內收回。

本集團與其貿易債務人之貿易主要採用記賬形式進行，而信貸期介乎30至120日(二零二二年十二月三十一日：30至120日)。

於二零二三年六月三十日及二零二二年十二月三十一日，按發票日期的貿易應收款項(扣除虧損撥備)的賬齡分析如下：

		Unaudited 未經審核 30 June 2023 二零二三年 六月 三十日 RMB'000 人民幣千元	Audited 經審核 31 December 2022 二零二二年 十二月 三十一日 RMB'000 人民幣千元
Less than 1 month	少於1個月	29,130	18,139
1 to 2 months	1至2個月	12,202	5,086
2 to 3 months	2至3個月	6,065	4,113
Over 3 months	超個3個月	3,532	2,961
		50,929	30,299

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

18. Trade Payables

The trade payables are unsecured, interest-free and with normal credit terms ranging from 30–90 days. At 30 June 2023 and 31 December 2022, the aging analysis of trade payables based on invoice date is as follows:

18. 貿易應付款項

貿易應付款項為無抵押、不計息及正常信貸期介乎30天至90天。於二零二三年六月三十日及二零二二年十二月三十一日，按發票日期的貿易應付款項的賬齡分析如下：

		Unaudited 未經審核	Audited 經審核
		30 June 2023	31 December 2022
		二零二三年 六月 三十日	二零二二年 十二月 三十一日
		RMB'000 人民幣千元	RMB'000 人民幣千元
Within 1 month	1個月內	18,240	15,899
1 to 2 months	1至2個月	1,285	7,759
2 to 3 months	2至3個月	40	84
Over 3 months	3個月以上	2,591	79
		22,156	23,821

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

19. Contract Liabilities, Other Payables and Accruals

19. 合約負債、其他應付款項及應計費用

		Unaudited 未經審核 30 June 二零二三年 六月 三十日 RMB'000 人民幣千元	Audited 經審核 31 December 2022 二零二二年 十二月 三十一日 RMB'000 人民幣千元
Contract liabilities	合約負債	2,848	4,180
Other payables and accruals	其他應付款項及應計費用		
Due to a related party (Note)	應付關聯方款項(附註)	5,157	-
Payables for operating expenses	與經營開支有關的應付款項	1,424	4,177
Payable for staff salaries and manpower service expenses	應付員工薪資及人力服務開支	9,097	14,516
VAT and other tax payables	增值稅及其他應付稅項	4,529	13,608
Other payables	其他應付款項	2,127	297
Accruals	應計費用	2,790	2,877
		25,124	35,475
		27,972	39,655

Note: The amount due to a related party represented the amount due to Regan Shiye Group Co., Ltd.* ("Regan Shiye") (雷根實業集團有限公司) which is unsecured, interest free, and repayable on demand. At 30 June 2023, Regan Shiye is the immediate holding company of Shanghai Regan Enterprise Credit Reporting Co., Ltd.* (上海雷根企業信用征信有限公司) which is the non-controlling shareholder of Regan Financial Information with 40% equity interests.

附註：應付關聯方款項指應付雷根實業集團有限公司(「雷根實業」)的款項，該款項為無抵押、免息及須按要求償還。於二零二三年六月三十日，雷根實業為上海雷根企業信用征信有限公司的直接控股公司，而上海雷根企業信用征信有限公司為雷根金融信息的非控股股東，持有40%股權。

* For identification purposes only

* 僅供識別

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

簡明綜合中期財務資料附註(續)

20. Capital Commitments

At the end of the reporting period, capital commitments not provided for in the consolidated financial statements were as follows:

		Unaudited 未經審核 30 June 2023 二零二三年 六月 三十日 RMB'000 人民幣千元	Audited 經審核 31 December 2022 二零二二年 十二月 三十一日 RMB'000 人民幣千元
Contracted but not provided for:	已訂約但尚未撥備：		
Acquisition of property, plant and equipment	收購物業、廠房及設備	3,102	3,207

20. 資本承擔

於報告期末，未有於綜合財務報表撥備之資本承擔如下：

21. Related Party Transactions

In addition to the transactions/information disclosed elsewhere in this Interim Financial Information, the Group had the following related parties transactions.

Key management personnel remuneration

Remuneration for key management personnel of the Group, representing amounts paid to the Company's directors and certain of the highest paid employees, is as follows:

21. 關聯方交易

除於本中期財務資料其他部分所披露的交易／資料外，本集團尚有以下關聯方交易。

主要管理人員薪酬

本集團主要管理人員薪酬指已付本公司董事及若干最高薪僱員的金額，如下：

		Unaudited 未經審核 six months ended 30 June 截至六月三十日止六個月 2023 二零二三年 RMB'000 人民幣千元	2022 二零二二年 RMB'000 人民幣千元
Salaries, discretionary bonus, allowances and other benefits-in-kind	薪金、酌情花紅、津貼及其他實物福利	1,926	1,884
Contributions to defined contribution plans	對界定供款計劃的供款	46	52
		1,972	1,936

The remuneration was based on the terms mutually agreed between the Group and the related parties.

該薪酬乃基於本集團與關聯方互相協定的條款。

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

簡明綜合中期財務資料附註(續)

22. Financial Risk Management Objectives and Policies

(a) Financial risk factors

The main risks arising from the Group's financial instruments are market risk, (including price risk, interest rate risk and foreign currency risk), credit risk and liquidity risk. The directors of the Company review and agree policies for managing each of these risks. The Group also monitors the market price risk arising from all financial instruments.

This Interim Financial Information does not include all financial risk management information and disclosures required in the annual financial statements, and should be read in conjunction with the 2022 Annual Report. There have been no significant changes in the risk management policies since the year end 31 December 2022.

(b) Fair value measurements

The following presents the assets and liabilities measured at fair value or required to disclose their fair value in the Interim Financial Information on a recurring basis across the three levels of the fair value hierarchy defined in HKFRS 13, Fair Value Measurement, with the fair value measurement categorised in its entirety based on the lowest level input that is significant to the entire measurement. The levels of inputs are defined as follows:

- Level 1 (highest level): quoted prices (unadjusted) in active markets for identical assets or liabilities that the Group can access at the measurement date;

22. 財務風險管理目標及政策

(a) 財務風險因素

本集團金融工具產生的主要風險為市場風險(包括價格風險、利率風險及外幣風險)、信貸風險及流動資金風險。本公司董事會檢討及同意管理每項該等風險的政策。本集團亦監察所有金融工具所產生的市場價格風險。

本中期財務資料並無包括年度財務報表規定的所有財務風險管理資料及披露，並應與二零二二年年報一併閱讀。自截至二零二二年十二月三十一日止年度以來，風險管理政策概無重大變動。

(b) 公平值計量

以下為分布於根據香港財務報告準則第13號定義之公平值層級三個級別內，按公平值計量或須於中期財務資料內按經常性基準披露其公平值的資產及負債。整體公平值計量根據對整體計量而言屬重大的最低層輸入數據進行分類，輸入數據的級別定義如下：

- 第一級(最高級別)：本集團於計量日期可取得相同資產或負債於活躍市場上之報價(未經調整)；

**NOTES TO THE CONDENSED
CONSOLIDATED INTERIM FINANCIAL
INFORMATION (CONTINUED)**

簡明綜合中期財務資料附註(續)

22. Financial Risk Management Objectives and Policies (Continued)

(b) Fair value measurements (Continued)

- Level 2: inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly;
- Level 3 (lowest level): unobservable inputs for the asset or liability.

*(i) Assets measured at fair value
At 30 June 2023 (Unaudited)*

		Level 1 第一級 RMB'000 人民幣千元	Level 2 第二級 RMB'000 人民幣千元	Level 3 第三級 RMB'000 人民幣千元	Total 總計 RMB'000 人民幣千元
Financial assets at FVOCI	按公平值計入其他全面收益的金融資產				
- Listed trading securities	- 上市交易證券	9,432	-	-	9,432

At 31 December 2022 (Audited)

		Level 1 第一級 RMB'000 人民幣千元	Level 2 第二級 RMB'000 人民幣千元	Level 3 第三級 RMB'000 人民幣千元	Total 總計 RMB'000 人民幣千元
Financial assets at FVOCI	按公平值計入其他全面收益的金融資產				
- Listed trading securities	- 上市交易證券	9,840	-	-	9,840

22. 財務風險管理目標及政策(續)

(b) 公平值計量(續)

- 第二級：除第一層級所包括報價以外，就資產或負債可直接或間接觀察所得的輸入數據；
- 第三級(最低級別)：資產或負債的不可觀察輸入數據。

*(i) 按公平值計量的資產
於二零二三年六月三十日(未經審核)*

於二零二二年十二月三十一日(經審核)

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

22. Financial Risk Management Objectives and Policies (Continued)

(b) Fair value measurements (Continued)

(i) *Assets measured at fair value (Continued)*

There were no transfers between levels 1, 2 and 3 during the six months ended 30 June 2023 and the year ended 31 December 2022.

(ii) *Assets and liabilities with fair value disclosure, but not measured at fair value*

All other financial assets and liabilities are carried at amounts not materially different from their fair values which are estimated based on the discounted cash flows at the end of each reporting period.

The nominal values less any estimated credit adjustments for financial assets and liabilities with a maturity of less than one year are assumed to approximate their fair values. The fair value of financial liabilities for disclosure purposes is estimated by discounting the future contractual cash flows at the current market interest rate that is available to the Group for similar financial instruments.

簡明綜合中期財務資料附註(續)

22. 財務風險管理目標及政策(續)

(b) 公平值計量(續)

(i) *按公平值計量的資產 (續)*

截至二零二三年六月三十日止六個月及截至二零二二年十二月三十一日止年度，第一、二及三級之間並無轉移。

(ii) *須披露公平值但未按公 平值計量的資產及負債*

所有其他金融資產及負債的列賬金額，均與該等資產及負債於各報告期末按貼現現金流估算的公平值並無重大差異。

名義價值減就到期日少於一年的金融資產及負債所作任何估計信貸調整假設為與其公平值相若。就披露而言，金融負債公平值按以本集團就類似金融工具可取得的現時市場利率貼現未來合約現金流估計得出。

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION (CONTINUED)

簡明綜合中期財務資料附註(續)

23. Events after the Reporting Period

On 21 August 2023, Wanhai Big Data Technology (Shanghai) Limited* (萬海大數據科技(上海)有限公司) (the "Vendor"), being the Group's wholly owned subsidiary, has entered into a sale and purchase agreement with (i) Regan Shiye Group Co., Ltd.* (雷根實業集團有限公司) (the "Purchaser"), being the holding company of the non-controlling shareholder of Regan Financial Information, and (ii) Shanghai Wanhai Jinyuan Enterprise Management Limited* (上海萬海金源企業管理有限公司) (the "Target Company"), being the wholly-owned subsidiary of the Group and holding 60% equity interests of Regan Financial Information prior to the disposal, pursuant to which the Vendor has agreed to sell, and the Purchaser has agreed to acquire the entire equity interest of the Target Company, at a consideration of RMB1.0. That transaction was completed on 21 August 2023.

For the details of the said disposal, please refer to the announcement of the Company dated 21 August 2023.

23. 報告期後事項

於二零二三年八月二十一日，萬海大數據科技(上海)有限公司(「賣方」，為本集團全資附屬公司)與(i)雷根實業集團有限公司(「買方」，為雷根金融信息非控股股東的控股公司)及(ii)上海萬海金源企業管理有限公司(「目標公司」，為本集團全資附屬公司，於出售前持有雷根金融信息60%股權)訂立買賣協議，據此，賣方同意出售，而買方同意收購目標公司的全部股權，代價為人民幣1.0元。該交易已於二零二三年八月二十一日完成。

有關前述出售的詳情，請參閱本公司日期為二零二三年八月二十一日的公告。

* For identification purpose only

* 僅供識別

OTHER INFORMATION

Directors' Interests In Contracts

There was no contract of significance to which the Company, its holding company, subsidiaries or fellow subsidiaries was a party and in which a director of the Company ("Director" or "Directors") had a material interest, whether directly or indirectly, subsisted at the end of the Interim Period or at any time during the Interim Period.

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

As at the date of this report, interests or short positions in the Shares, underlying Shares and debentures of the Company and any of its associated corporations (within the meaning of Part XV of the SFO) held by the Directors and chief executive of the Company which have been notified to the Company and the Stock Exchange pursuant to Divisions 7 and 8 of Part XV of the SFO (including interests and short positions which were taken or deemed to have under such provisions of the SFO) or have been entered in the register maintained by the Company pursuant to section 352 of the SFO, or otherwise have been notified to the Company and the Stock Exchange pursuant to the Model Code for are as follows:

(i) Interests in our Company

Name of Director 董事姓名	Nature of interests 權益性質	Number of shares ⁽¹⁾ 股份數目 ⁽¹⁾	Percentage of shareholding (%) 持股百分比 (%)
Mr. Li 李先生	Interest in a controlled corporation ⁽²⁾ 於受控法團的權益 ⁽²⁾	99,881,250 (L)	39.95
Mr. Yuan 袁先生	Interest in a controlled corporation ⁽³⁾ 於受控法團的權益 ⁽³⁾	21,250,000 (L)	8.50
Mr. Zhang 張先生	Interest in a controlled corporation ⁽⁴⁾ 於受控法團的權益 ⁽⁴⁾	27,543,750 (L)	11.02

其他資料

董事於合約的權益

本公司、其控股公司、附屬公司或同系附屬公司概無訂立於中期期末或中期期間任何時間仍然存續而本公司董事(「董事」)於其中直接或間接擁有重大權益的重大合約。

董事及最高行政人員於股份、相關股份及債權證的權益及淡倉

於本報告日期，本公司董事及最高行政人員於本公司及其任何相聯法團(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已根據證券及期貨條例第XV部第7及8分部知會本公司及聯交所的權益或淡倉(包括根據證券及期貨條例有關條文被視為或視作擁有的權益及淡倉)或已記入本公司根據證券及期貨條例第352條存置的登記冊或已根據標準守則另行知會本公司及聯交所的權益或淡倉如下：

(i) 於本公司的權益

Notes:

- (1) The letter "L" denotes the person's long position in the Shares.
- (2) These Shares are held by Skyflying Company Limited (the "Skyflying"). Skyflying is wholly owned by Mr. Li. Mr. Li is also the sole director of Skyflying. Therefore, Mr. Li is deemed or taken to be interested in the Shares held by Skyflying under the SFO.
- (3) These Shares are held by Central Wealth Limited (the "Central Wealth"). Central Wealth is wholly owned by Mr. Yuan. Mr. Yuan is also the sole director of Central Wealth. Therefore, Mr. Yuan is deemed or taken to be interested in the Shares held by Central Wealth under the SFO.
- (4) These Shares are held by Realtime Limited (the "Realtime"). Realtime is wholly owned by Mr. Zhang. Mr. Zhang is also the sole director of Realtime. Therefore, Mr. Zhang is deemed or taken to be interested in the Shares held by Realtime under the SFO.

(ii) Interests in the ordinary shares of associated corporation

Name of Director 董事姓名	Name of associated corporation 相聯法團名稱	Nature of interests 權益性質	Number of shares ⁽¹⁾ 股份數目 ⁽¹⁾	Percentage of shareholding (%) 持股比例 (%)
Mr. Li 李先生	Skyflying	Beneficial owner 實益擁有人	1 (L)	100
Mr. Yuan 袁先生	Central Wealth	Beneficial owner 實益擁有人	1 (L)	100
Mr. Zhang 張先生	Realtime	Beneficial owner 實益擁有人	1 (L)	100

Note:

- (1) The letter "L" denotes the person's long position in the shares of the relevant associated corporation.

附註：

- (1) 字母「L」代表該人士於股份的好倉。
- (2) 該等股份由Skyflying Company Limited (「Skyflying」) 持有。Skyflying由李先生全資擁有。李先生亦為Skyflying的唯一董事。因此，根據證券及期貨條例，李先生被視為或當作擁有Skyflying所持股份的權益。
- (3) 該等股份由Central Wealth Limited (「Central Wealth」) 持有。Central Wealth由袁先生全資擁有。袁先生亦為Central Wealth的唯一董事。因此，根據證券及期貨條例，袁先生被視為或當作擁有Central Wealth所持股份的權益。
- (4) 該等股份由Realtime Limited (「Realtime」) 持有。Realtime由張先生全資擁有。張先生亦為Realtime的唯一董事。因此，根據證券及期貨條例，張先生被視為或當作擁有Realtime所持股份的權益。

(ii) 於相聯法團的普通股的權益

附註：

- (1) 字母「L」代表該人士於相關相聯法團股份的好倉。

Save as disclosed above, none of the Directors or chief executive of the Company and/or any of their respective associates had registered any interests or short positions in any shares and underlying shares in, and debentures of, the Company or any associated corporations as at the date of this report, as recorded in the register required to be kept by the Company pursuant to Section 352 of the SFO, or as otherwise notified to the Company and the Stock Exchange pursuant to Part XV of the SFO or the Model Code.

Directors' Rights to Acquire Shares or Debenture

Saved as disclosed in the section "Directors' and Chief Executive's Interests and Short Positions in Shares, Underlying Shares and Debentures", at no time from the Interim Period to the date of this report was the Group a party to any arrangements to enable the Directors to acquire by means of acquisition of shares in, or debt securities, and including debentures, of the Group or any other body corporate.

Substantial Shareholders' and Others' Interests and Short Positions in Shares and Underlying Shares

So far as the Directors are aware, as at 30 June 2023, the following corporations/persons (other than our Directors and chief executives of the Company) had interests of 5% or more in the issued Shares which would fall to be disclosed to the Company and the Stock Exchange under the provisions of Divisions 2 and 3 of Part XV of the SFO, or which recorded in the register required to be kept by the Company under section 336 of the SFO:

除上文所披露者外，於本報告日期，概無本公司董事或最高行政人員及／或任何彼等各自的聯繫人於本公司或任何相聯法團的任何股份、相關股份及債權證中擁有記入本公司根據證券及期貨條例第352條須存置的登記冊或已根據證券及期貨條例第XV部或標準守則另行知會本公司及聯交所的任何權益或淡倉。

董事收購股份或債權證的權利

除「董事及最高行政人員於股份、相關股份及債權證的權益及淡倉」一節所披露者外，本集團於中期期間直至本報告日期止任何時間內概無訂立任何安排，致使董事可藉收購本集團或任何其他法人團體的股份或債務證券（包括債權證）獲益。

主要股東及其他人士於股份及相關股份的權益及淡倉

據董事所知，於二零二三年六月三十日，以下法團／人士（本公司董事及最高行政人員除外）於已發行股份中擁有根據證券及期貨條例第XV部第2及3分部的條文須向本公司及聯交所披露或記入本公司根據證券及期貨條例第336條須存置的登記冊內的5%或以上權益：

Name of Shareholder 股東姓名	Nature of interest 權益性質	Number of Shares held/interested ⁽¹⁾ 持有／擁有權益的股份數目 ⁽¹⁾	Percentage (%) 百分比 (%)
Skyflying	Beneficial owner 實益擁有人	99,881,250 ordinary Shares 99,881,250 股普通股	39.95
Central Wealth	Beneficial owner 實益擁有人	21,250,000 ordinary Shares 21,250,000 股普通股	8.50
Ms. Zhang Juan 張娟女士	Interest of spouse 配偶權益	21,250,000 ordinary Shares 21,250,000 股普通股	8.50
Realtime	Beneficial owner	27,543,750 ordinary Shares	11.02

Name of Shareholder 股東姓名	Nature of interest 權益性質	Number of Shares held/interested ⁽¹⁾ 持有／擁有權益的股份數目 ⁽¹⁾	Percentage (%) 百分比 (%)
	實益擁有人	27,543,750 股普通股	
Ms. Chen Juan 陳娟女士	Interest of spouse 配偶權益	27,543,750 ordinary Shares 27,543,750 股普通股	11.02

Save as disclosed above, the Company has not been notified of any other relevant interests or short positions in the issued share capital of the Company, other than the Directors and chief executive of the Company, as at the date of this report which would fall to be disclosed to the Company under the provisions of Divisions 2 and 3 of Part XV of the SFO, or which were recorded in the register required to be kept by the Company under Section 336 of the SFO.

Arrangement for Directors to Purchase Shares or Debenture

Saved as disclosed in the section “Directors’ and Chief Executive’s Interests and Short Positions in Shares, Underlying Shares and Debentures” above and in the section “Share Option Scheme” below, at no time during the Interim Period were rights to acquire benefits by means of the acquisition of Shares in or debentures of the Company granted to any Director of the Company or their respective spouses or minor children, or were such rights exercised by them, or was the Company, its holding company or any of its subsidiaries a party to any arrangements to enable the Directors of the Company to acquire benefits by means of the acquisition of Shares in, or debt securities (including debentures) of the Company or any other body corporate.

除上文所披露者外，於本報告日期，概無本公司董事及最高行政人員以外的人士知會本公司，其已發行股本中有任何其他須根據證券及期貨條例第XV部第2及3分部的條文向本公司披露的相關權益或淡倉或記入本公司根據證券及期貨條例第336條須存置的登記冊的相關權益或淡倉。

董事購買股份或債權證的安排

除上文「董事及最高行政人員於股份、相關股份及債權證的權益及淡倉」一節及下文「購股權計劃」一節所披露者外，於中期期間，本公司任何董事或彼等各自的配偶或未成年子女概無獲授權利可藉購入本公司股份或債權證獲益，亦無行使該等權利，本公司、其控股公司或任何附屬公司亦無訂立任何安排，致使本公司董事可藉購入本公司或任何其他法團的股份或債務證券（包括債權證）獲益。

Directors' Interests in Competing Businesses

None of the Directors or any of their respective associates has engaged in or has any interest in any business that competes or may compete with the business of the Group, or has any other conflict of interest with the Group during the Interim Period and up to the date of this report.

Mr. Li and Skyflying (together the "Controlling Shareholders"), had entered into a non-competition deed dated 20 September 2019 (the "Non-competition Deed") in favour of the Company (for itself and on behalf of all members of the Group), pursuant to which, each of the Controlling Shareholders would not, and would procure his/its associates not to (other than through the Group or in respect of each covenant (together with his/its associates), as a holder of not more than 5% of the issued shares or stock of any class or debentures of any company listed on any recognized stock exchange) directly or indirectly carry on, engage or otherwise be interested (in each case whether as shareholder, partner, agent or otherwise and whether for profit, reward or otherwise) in any business which may be in competition with the business carried on by the Group from time to time, except where the Company's approval is obtained.

In order to ensure the Controlling Shareholders have complied with the Deed of Non-competition, each of the Controlling Shareholders has provided to the Company a written confirmation (i) in respect of his/its compliance with the Non-competition Deed for the Interim Period ; (ii) no personal interests were ever declared by any Controlling Shareholders who are also Directors at the Directors' meetings ; and (iii) stating that they have not entered into any business which may be in competition with the business carried on by the Group from time to time. As there was no change in terms of the undertaking since the Company's listing on the Stock Exchange, the independent non-executive Directors of the Company are of the view that the Controlling Shareholders have complied with the Non-competition Deed and no matters are required to bring to the attention of the public.

董事於競爭性業務的權益

於中期期間及直至本報告日期，董事或任何彼等各自的聯繫人概無從事任何與本集團業務競爭或可能競爭的業務或擁有該等業務的任何權益，亦無與本集團有任何其他利益衝突。

李先生及Skyflying（統稱「控股股東」）於二零一九年九月二十日以本公司（為其本身及代表本集團所有成員公司）為受益人訂立不競爭契據（「不競爭契據」），據此，各控股股東不會亦將促使其聯繫人不會（除非通過本集團或就每位契據承諾人（連同其聯繫人）而言，持有不超過於任何認可證券交易所上市的任何公司已發行股份或任何類別股份或債權證的5%）直接或間接開展、從事任何可能與本集團不時開展的業務競爭的業務或以其他方式於當中擁有相關權益（無論是否作為股東、合夥人、代理或其他方式，亦不論是否為了利益、獎勵或其他原因），惟獲得本公司批准者除外。

為確保控股股東遵守不競爭契據，各控股股東已向本公司書面確認：(i) 其於中期期間遵守不競爭契據；(ii) 同時擔任董事的控股股東不曾於董事會議上聲明任何個人利益；及(iii) 彼等並無從事任何可能與本集團不時開展的業務競爭的業務。由於自本公司於聯交所上市以來承諾條款並無變動，本公司獨立非執行董事認為控股股東已遵守不競爭契據且並無事項須公眾垂注。

Share Option Scheme

A share option scheme was conditionally adopted on 20 September 2019 (the “Share Option Scheme”), which became effective on the Listing Date. The Share Option Scheme is a share incentive scheme and is established to recognise and motivate the contributions that the eligible participants had or may have made to the Group.

The Board may, at its absolute discretion, grant options to any employee (full-time or part-time), consultant or adviser of our Group, Directors, shareholder of our Group, or any supplier, customer, business partner or service provider of our Group (together, the “Eligible Participants” or each “Eligible Participant”).

Subject to the terms and conditions of the Share Option Scheme, the maximum numbers of shares in respect of which options may be granted under the Share Option Scheme and any other schemes shall not, in aggregate, exceed 10% of the Shares in issue as at the Listing Date (i.e. 25,000,000 shares) unless approved by the shareholders of the Company. The 10% limited may be renewed by the shareholders of the Company in general meeting from time to time provided always that the 10% limited so renewed must not exceed 10% of the shares in issue at the date of approval of such renewal by the shareholders of the Company.

No option shall be granted to any Eligible Participants which, if exercised in full would result in the total number of the shares issued and to be issued upon exercise of the options already granted or to be granted to such Eligible Participant under the Share Option Scheme (including exercised, cancelled, and outstanding share options) in any 12-month period up to and including the date of such grant exceeding 10% in aggregate of the shares in issue as at the date of such grant.

Subject to earlier termination by the Company in general meeting or by the Directors, the Share Option Scheme shall be valid and effective for a period of ten years from the date of adoption and the remaining life of the share option Scheme is approximately 6 years.

No share option has been granted under the Share Option Scheme up to the date of this report.

購股權計劃

購股權計劃於二零一九年九月二十日獲有條件採納（「購股權計劃」），於上市日期生效。購股權計劃為一項股份獎勵計劃，旨在認可及激勵曾或可能曾對本集團作出貢獻的合資格參與者。

董事會可全權酌情決定向任何僱員（不論全職或兼職）、本集團顧問或諮詢人、董事、本集團股東或本集團任何供應商、客戶、業務夥伴或服務供應商（統稱「合資格參與者」）或各自為「一名合資格參與者」授出購股權。

根據購股權計劃的條款及條件，除非經本公司股東批准，否則可根據購股權計劃及任何其他計劃授出的購股權所涉及的最高股份數目，合共不得超過於上市日期已發行股份的10%（即25,000,000股股份）。本公司股東可不時於股東大會上更新10%限額，惟更新後的10%限額始終不得超過本公司股東批准該項更新當日已發行股份的10%。

倘全面行使購股權會導致於截至有關授出日期（包括當日）止任何十二個月期間根據購股權計劃向有關合資格參與者已授出或將授出的購股權（包括已行使、已註銷及尚未行使的購股權）獲行使時已發行及將發行的股份總數超出有關授出日期已發行股份總數的10%，則不得向任何合資格參與者授出購股權。

購股權計劃於採納日期起計十年期間內有效及生效，惟可由本公司經股東大會或由董事提早終止，而購股權計劃的餘下有效期約6年。

截至本報告日期，概無根據購股權計劃授出任何購股權。

Related Party Transactions

Details of material related party transactions entered into by the Group during the Interim Period are set out in notes 19 and 21 to the condensed consolidated interim financial information.

Connected Transactions

As at 30 June 2023, the amount due to Regan Shiye Group Co. Ltd as defined in note 19 to the condensed consolidated interim financial information of approximately RMB5.2 million is unsecured, interest free and repayable on demand, which was exempted from reporting, disclosure and independent shareholders' approval requirement under the Listing Rules.

Purchase, Sale or Redemption of Listed Securities

Neither the Company, nor any of its subsidiaries purchased, sold or redeemed any of the Company's listed securities during the Interim Period.

Issue of Equity Securities

During the Interim Period, the Company did not allot and issue any equity securities (including securities convertible into equity securities).

Auditor

Mazars CPA Limited, Certified Public Accountants, the auditor of the Company, has reviewed the unaudited condensed consolidated interim financial information of the Group for the six months ended 30 June 2023 in accordance with Hong Kong Standard on Review Engagements 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Hong Kong Institute of Certified Public Accountants. The auditor's independent review report has been included in pages 16 to 17 of this report.

關聯方交易

本集團於中期期間訂立的重大關聯方交易，詳情載列於簡明綜合中期財務資料附註19及21。

關連交易

於二零二三年六月三十日，應付雷根實業集團有限公司款項（定義見簡明綜合中期財務資料附註19）約人民幣5.2百萬元為無抵押、免息及須按要求償還，該款項獲豁免遵守上市規則的申報、披露及獨立股東批准的規定。

購買、出售或贖回上市證券

本公司或其任何附屬公司於中期期間概無購買、出售或贖回本公司任何上市證券。

發行權益證券

於中期期間，本公司概無配發及發行任何權益證券（包括可轉換為權益證券的證券）。

核數師

本公司核數師執業會計師中審眾環（香港）會計師事務所有限公司已根據香港會計師公會頒佈之香港審閱委聘準則第2410號「實體之獨立核數師審閱中期財務資料」審閱本集團於截至二零二三年六月三十日止六個月之未經審核簡明綜合中期財務資料。核數師的獨立審閱報告載於本報告的第16至17頁。

Audit Committee

The Company established the Audit Committee on 20 September 2019 with terms of reference in compliance with the CG Code as set out in Appendix 14 to the Listing Rules for the purpose of making recommendations to the Board on the appointment and removal of the external auditor, to review the financial statements and related materials and provide advice in respect of the financial reporting process, and to oversee the internal control procedures of our Group. The Audit Committee now comprises three members, all being independent non-executive Directors, namely, Mr. Wong Chun Sek Edmund (Chairman), Mr. Huang Jianfei and Ms. Mu Lingxia.

The Audit Committee had reviewed the interim results of the Group for the six months ended 30 June 2023.

Remuneration Committee

The Company established the Remuneration Committee on 20 September 2019 with terms of reference in compliance with the Code for the purpose of making recommendations to the Board on the overall remuneration policy and structure relating to the Directors and senior management of our Group, to review and evaluate their performance in order to make recommendations on the remuneration package of each of the Directors and senior management personnel as well as other employee benefit arrangements. The Remuneration Committee comprises three independent non-executive Directors, namely, Ms. Mu Lingxia (Chairman), Mr. Huang Jianfei and Mr. Wong Chun Sek Edmund.

Nomination Committee

The Company established the Nomination Committee on 20 September 2019 with terms of reference in compliance with the Code for the purpose of making recommendations to the Board on the appointment of Directors and the management of the Board succession. The Nomination Committee comprises three independent non-executive Directors, namely Mr. Huang Jianfei (Chairman), Mr. Wong Chun Sek Edmund and Ms. Mu Lingxia.

審核委員會

本公司於二零一九年九月二十日成立審核委員會，其職權範圍符合上市規則附錄14所載企業管治守則的規定，旨在就外聘核數師的委任及罷免向董事會提供推薦意見、審閱財務報表及相關材料、就財務申報過程提供意見及監察本集團的內部監控程序。審核委員會目前由三名成員組成，全為獨立非執行董事，即黃俊碩先生(主席)、黃劍非先生及慕凌霞女士。

審核委員會已審閱本集團截至二零二三年六月三十日止六個月的中期業績。

薪酬委員會

本公司於二零一九年九月二十日成立薪酬委員會，其職權範圍符合守則的規定，旨在就與本集團董事及高級管理層相關的整體薪酬政策及架構向董事會提供推薦意見、檢討及評估各董事及高級管理人員的表現以就彼等的薪酬組合以及其他僱員福利安排提供推薦意見。薪酬委員會由三名獨立非執行董事組成，即慕凌霞女士(主席)、黃劍非先生及黃俊碩先生。

提名委員會

本公司於二零一九年九月二十日成立提名委員會，其職權範圍符合守則的規定，旨在就董事委任及董事會繼任管理向董事會提供推薦意見。提名委員會由三名獨立非執行董事組成，即黃劍非先生(主席)、黃俊碩先生及慕凌霞女士。

Corporate Governance Practices

The Company recognises the value and importance of achieving high corporate governance standards to enhance corporate performance, transparency and accountability, earning the trust of shareholders and the public. The Board strives to adhere to the principles of corporate governance and adopt sound corporate governance codes to meet the legal and commercial standards by focusing on areas such as internal control, adequate disclosure and accountability to all shareholders.

The Company has adopted and complied with the code provisions set out in the Corporate Governance Code (the “CG Code”) as set out in Appendix 14 to the Listing Rules during the Interim Period except the following deviation:

CG Code provision C.2.1 stipulates that the roles of chairman of the Board and chief executive should be separate and should not be performed by the same individual. Mr. Li Hao is the chairman of the Board and the chief executive officer of our Group, which was deviated from the CG Code. However, having considered the nature and extent of our Group’s operations, Mr. Li Hao’s extensive experience in the industry, familiarity with the operations of our Group since its business operation, that all major decisions are made in consultation with members of our Board and relevant Board committees, and that there are three independent non-executive Directors on our Board offering independent perspectives, our Board is therefore of the view that there are adequate safeguards in place to ensure sufficient balance of powers and authorities between our Board and the management of our Company and that it is in the best interest of our Group to have Mr. Li Hao taking up both roles. As such, the roles of the chairman and chief executive officer of our Group are not being separated pursuant to the requirement under code provision C.2.1 of the CG Code. The Board will also continue to review and monitor the practices of the Company for the purpose of complying with the CG Code and maintaining a high standard of corporate governance practices of the Company.

企業管治常規

本公司認同達致高度企業管治標準，以提高企業表現、透明度及責任乃具有價值並十分重要，因其能贏取股東及公眾的信任。董事會致力專注於內部監控、充足披露以及對全體股東負責等範疇，以依循企業管治原則並採納穩健的企業管治守則以符合法律及商業水平。

於中期期間，本公司已採納及遵守上市規則附錄14所載之企業管治守則（「企業管治守則」）載列的守則條文，惟下述偏離者除外：

企業管治守則條文第C.2.1條規定，董事會主席與行政總裁的角色應予區分，不應由同一人兼任。李浩先生為本集團董事會主席兼行政總裁，偏離企業管治守則。然而，考慮到本集團業務的性質及規模，李浩先生的豐富行業經驗及對本集團營運以來業務的熟悉，以及所有主要決策均會諮詢董事會及相關董事會成員，且董事會設有三名獨立非執行董事提供獨立見解，故董事會認為有足夠保障措施確保董事會與本公司管理層之間權力平衡，且李浩先生兼任兩職符合本集團的最佳利益。因此，並無根據企業管治守則條文第C.2.1條的規定區分本集團主席與行政總裁的角色。董事會亦將繼續檢討及監察本公司常規，確保本公司遵守企業管治守則及維持高水準的企業管治常規。

CHANGE OF PARTICULARS OF THE DIRECTORS

As at the date of this report, none of the Director nor their respective biographical information had been changed since the date of the Company's 2022 annual report, which are required to be disclosed pursuant to Rule 13.51B(1) of the Listing Rules.

Sufficiency of Public Float

Based on the publicly available information and to the best of the Directors' knowledge, information and belief, the Company had maintained sufficient public float of not less than 25% of its total issued shares as required under the Listing Rules during the Interim Period and up to the date of this report.

Model Code for Securities Transactions by Directors of Listed Issuers

The Company has adopted the Model Code set out in Appendix 10 to the Listing Rules as its code of conduct regarding directors' securities transactions. All Directors of the Company have confirmed that, following specific enquiry by the Company, they have complied with the required standard set out in the Model Code during the Interim Period and up to the date of this report.

By order of the Board

Mr. LI HAO

Chairman & Executive Director

Hong Kong
29 August 2023

董事詳情變更

自本公司二零二二年年報日期起直至本報告日期，概無董事或彼等各自的履歷資料有所變更而須根據上市規則第13.51B(1)條披露。

足夠公眾持股量

根據公開所得資料以及就董事所深知、盡悉及確信，於中期期間及直至本報告日期，本公司一直維持上市規則所規定的足夠公眾持股量，即不少於已發行股份總數的25%。

上市發行人董事進行證券交易的標準守則

本公司已採納上市規則附錄10所載的標準守則，作為其董事進行證券交易的行為守則。經本公司作出具體查詢後，本公司全體董事確認彼等自中期期間起至本報告日期一直遵守標準守則所載規定標準。

承董事會命
主席兼執行董事
李浩先生

香港
二零二三年八月二十九日



CONFIDENCE INTELLIGENCE HOLDINGS LIMITED

信懋智能控股有限公司