MIN XIN HOLDINGS LIMITED
閩信集團有限公司
(Incorporated in Hong Kong with limited liability)
(於香港註冊成立之有限公司)
股份代號 Stock Code: 222

新質驅動
創新發展

2026
INTERIM REPORT
中期報告

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CORPORATE INFORMATION

董事會

執行董事

王非 （主席）
黃文胜 （副主席）
(2026年3月27日辭任總經理）
陳穎 （總經理，2026年3月27日委任）

非執行董事

韓孝捷
周天行
游莉

獨立非執行董事

葉啟明
張文海
梁創順

審核委員會

張文海 （主席）
葉啟明
梁創順

薪酬委員會

葉啟明 （主席）
張文海
梁創順
陳穎 （2026年6月24日委任）
陳廣宇
黃文胜 （2026年6月24日辭任）

提名委員會

王非 （主席）
葉啟明
張文海
梁創順
游莉

授權代表

王非
謝靜華
葉啟明 （王非替任代表）

BOARD OF DIRECTORS

Executive Directors

WANG Fei *(Chairman)*
HUANG Wensheng *(Vice Chairman)*
(Resigned as the General Manager on 27 March 2026)
CHEN Ying *(General Manager, appointed on 27 March 2026)*

Non-executive Directors

HON Hau Chit
ZHOU Tianxing
YOU Li

Independent Non-executive Directors

IP Kai Ming
CHEUNG Man Hoi
LEUNG Chong Shun

AUDIT COMMITTEE

CHEUNG Man Hoi *(Chairman)*
IP Kai Ming
LEUNG Chong Shun

REMUNERATION COMMITTEE

IP Kai Ming *(Chairman)*
CHEUNG Man Hoi
LEUNG Chong Shun
CHEN Ying *(Appointed on 24 June 2026)*
CHAN Kwong Yu
HUANG Wensheng *(Resigned on 24 June 2026)*

NOMINATION COMMITTEE

WANG Fei *(Chairman)*
IP Kai Ming
CHEUNG Man Hoi
LEUNG Chong Shun
YOU Li

AUTHORISED REPRESENTATIVE

WANG Fei
TSE Ching Wah
IP Kai Ming *(Alternate to WANG Fei)*

公司秘書

謝靜華

核數師

德勤 • 關黃陳方會計師行
(於《會計及財務匯報局條例》下的註冊公眾利益實體核數師)

法律顧問

的近律師行

主要往來銀行

廈門國際銀行股份有限公司
澳門國際銀行股份有限公司
集友銀行有限公司
中國建設銀行(亞洲)股份有限公司
中國農業銀行股份有限公司
香港上海滙豐銀行有限公司
中國銀行股份有限公司
興業銀行股份有限公司
平安銀行股份有限公司

股份過戶登記處

卓佳證券登記有限公司
香港
夏慤道16號
遠東金融中心17樓

註冊辦事處

香港中環
紅棉路8號
東昌大廈17樓
電話：(852) 2521 5671
傳真：(852) 2530 5488
網址：www.minxin.com.hk
電郵：mxhl.enquiry@minxin.com.hk

股份上市

香港聯合交易所有限公司主板
股份代號： 00222
股份數目： 597,257,252
每手買賣單位： 2,000

COMPANY SECRETARY

TSE Ching Wah

AUDITOR

Deloitte Touche Tohmatsu
(Public Interest Entity Auditor registered in accordance with the Accounting and Financial Reporting Council Ordinance)

LEGAL ADVISOR

Deacons

PRINCIPAL BANKERS

Xiamen International Bank Co., Ltd.
Luso International Banking Limited
Chiyu Banking Corporation Limited
China Construction Bank (Asia) Corporation Limited
Agricultural Bank of China Limited
The Hongkong and Shanghai Banking Corporation Limited
Bank of China Limited
Industrial Bank Co., Ltd.
Ping An Bank Co., Ltd.

SHARE REGISTRAR

Tricor Investor Services Limited
17th Floor, Far East Finance Centre
16 Harcourt Road
Hong Kong

REGISTERED OFFICE

17th Floor, Fairmont House
8 Cotton Tree Drive
Central, Hong Kong
Tel: (852) 2521 5671
Fax: (852) 2530 5488
Website: www.minxin.com.hk
Email: mxhl.enquiry@minxin.com.hk

SHARE LISTING

Main Board of The Stock Exchange of Hong Kong Limited
Stock Code: 00222
No. of Shares: 597,257,252
Board Lot Size: 2,000

主席報告書
CHAIRMAN'S STATEMENT

本人欣然宣佈本集團2026年上半年的未經審核中期業績。

I am pleased to announce the unaudited interim results of the Group for the first half of 2026.

地緣政治緊張及國際貿易爭端持續升溫，全球經濟面臨諸多挑戰。儘管宏觀環境充滿挑戰和不確定性，本集團仍維持戰略定力，堅持審慎經營與穩健管控，持續提升核心競爭力，確保公司持續穩健發展。

With geopolitical tensions and international trade disputes on the rise, the global economy has faced multiple challenges. Despite a challenging and uncertain macroeconomic environment, the Group not only maintains strategic focus and adheres to prudent management and robust risk control, but also continuously strengthens its core competitiveness to ensure steady progress in business development.

我們的表現

OUR PERFORMANCE

於回顧期間，我們審慎經營以降低營運風險，在掌握新機遇的同時，本集團銳意保持穩固的實力以應對外部環境變化的不確定性，不斷提升核心競爭力。

During the period under review, we conducted our business prudently to minimise operational risks, seized new opportunities while adapted to and responded to the uncertainty of changes in the external environment and enhanced our core competitiveness continuously.

截至2026年6月30日止六個月，本集團錄得股東應佔溢利港幣3,521萬元，比2025年同期下跌45.7%，主要由於本公司持有廈銀的股權於2026年3月從約8.689%被攤薄至約8.4314%而確認一次性攤薄虧損及攤佔廈銀截至2026年6月30日止6個月的股東應佔溢利比2025年同期下跌。每股基本盈利港幣5.89仙。

The Group recorded a profit attributable to the Shareholders of HK$35.21 million for the six months ended 30 June 2026, decreased by 45.7% when compared to the corresponding period in 2025, mainly due to the recognition of the one-off loss on dilution of the Company's shareholding in XIB from approximately 8.689% to 8.4314% in March 2026 and the decrease in share of results of XIB for the six months end 30 June 2026 as compared to the corresponding period in 2025. Basic earnings per share was 5.89 HK cents.

於2026年6月30日，本集團的總資產錄得港幣97.5億元，比較2025年年底的港幣94.6億元上升3.1%。

Total assets of the Group recorded an increase of 3.1% to HK$9.75 billion at 30 June 2026 as compared to HK$9.46 billion at the end of 2025.

廈銀為本集團最重要的金融投資，期內本集團攤佔廈銀集團的稅後溢利港幣4,360萬元，佔本集團業績約123.8%。本集團攤佔廈銀集團的業績比較2025年同期的港幣6,292萬元下跌30.7%。

XIB is the most significant financial investment of the Group and has contributed about 123.8% of the results of the Group in the first half of 2026. The Group's share of profit after tax of XIB Group was HK$43.60 million in the first half of 2026, a decrease of 30.7% as compared to HK$62.92 million in the corresponding period of 2025.

於2026年6月30日，廈銀集團的總資產錄得人民幣11,280.6億元，比較2025年底的人民幣11,571.7億元下跌2.5%。

Total assets of XIB Group recorded a decrease of 2.5% to RMB1,128.06 billion at 30 June 2026 as compared to RMB1,157.17 billion at the end of 2025.

於2026年6月30日，我們的銀行業務總資產佔本集團總資產的71.2%。於2026年6月30日，本公司的每股淨資產值達港幣14.41元，其中80.7%來自廈銀的投資。

The total assets of our banking business accounted for 71.2% of the Group's total assets at 30 June 2026. The net asset value per share of the Company amounted to HK$14.41 at 30 June 2026, about 80.7% came from the investment in XIB.

我們的表現(續)

作為中國內地首家在港澳擁有全功能附屬商業銀行的城市商業銀行，廈銀集團堅持集約化經營，在深化「跨境金融」與「華僑金融」雙優勢的同時，著力推進產業專業化布局，帶動特色業務迅速發展，資產負債結構與資產質量持續改善。廈銀集團扎實做好金融「五篇大文章」，發揮三地機構聯動優勢，以穩健經營築牢發展底盤，持續提升服務實體經濟與國內國際雙循環的金融質效。

在《銀行家》雜誌評選的「2026全球1000大銀行排名」中，廈銀以總資產位列全球第167位，及以一級資本總額位列全球第192位，連續多年入圍全球銀行200強。

閩信保險維持國際信用評級機構貝氏評比的財務實力評級B++(良好)及長期發行人信用評級bbb+(良好)的信用評級，展望為正面。閩信保險持續深化港澳銀保渠道聯動，業務發展不斷增添新動能，加強行業合作與再保險管理，業務同比錄得滿意增長；同時主動調整業務結構，加強風險管控，提高業務品質。

於回顧期間，我們持續聚集資源拓展保險業務，並努力提升相關業務的質量和盈利能力。截至2026年6月30日止六個月，保險服務業績錄得盈餘港幣1,534萬元，比較2025年同期的港幣1,343萬元上升14.2%。

OUR PERFORMANCE (Continued)

As the first city commercial bank in Chinese Mainland that owns full-featured subsidiary banks in Hong Kong and Macau, XIB Group has stayed committed to intensive and refined operations. While deepening its dual advantages in cross-border finance and overseas Chinese finance, XIB Group has also accelerated the development of an industry-focused and professional business layout, which has effectively driven the rapid growth of its distinctive businesses. Benefiting from these efforts, XIB Group's asset-liability structure and asset quality have continued to improve. XIB Group has also taken solid steps in implementing the "Five Major Financial Initiatives" and has leveraged the complementary strengths of its institutions across the three locations in the Greater China region. With a more resilient operating foundation, XIB Group will continue to enhance the quality and efficiency of financial services, better serve the real economy and support the development of a dual-circulation framework linking domestic and international markets.

XIB was ranked 167th in total assets and 192nd in Tier-one Capital in the 2026 Top 1000 World Banks announced by The Banker. XIB had been rated as one of the top 200 for consecutive years.

Min Xin Insurance maintained its Financial Strength Rating of B++ (Good) and Long-Term Issuer Credit Rating of bbb+ (Good) with positive outlook by global credit rating agency AM Best. Min Xin Insurance continues to deepen its bancassurance channel linkages across Hong Kong and Macau, adding new momentum to its business development. By strengthening industry cooperation and reinsurance management, Min Xin Insurance has achieved satisfactory year-on-year business growth. It has also proactively adjusted its business structure and enhanced risk management to continuously improve business quality.

We continued to pull resources together to vigorously expand the insurance business and strived to improve the quality and profitability of the underlying business during the period under review. Insurance service result recorded a surplus of HK$15.34 million for the six months ended 30 June 2026, an increase of 14.2% as compared to HK$13.43 million in the corresponding period in 2025.

我們的表現（續）

我們的保險業務管理團隊將繼續投入充足的資源，推進產品多元化與數碼化賦能。同時，我們將積極優化險種結構與中介合作管理，嚴控承保風險，推動保險業務高質量發展。我們有信心加強可持續的業務發展，並取得更好的財務表現。

展望

儘管不明朗的地緣政治及宏觀經濟環境可能持續，本集團將繼續積極尋求價值創造，搶抓發展機遇，持續提升專業化經營水平，穩步優化資產結構和投資業務佈局。同時，積極擁抱科技創新，並加強風險管控，進一步提升管理效益和精準度，堅定不移走高質量發展之路，努力為股東創造更大價值。

最後，本人借此機會衷心歡迎陳穎先生加入董事會。本人亦衷心感謝董事會各成員給予的寶貴意見和支持，並感謝管理層團隊和全體僱員的全力投入和至誠服務。

主席
王非
香港，2026年8月27日

OUR PERFORMANCE (Continued)

The management team of our insurance business will continue to invest sufficient resources to drive product diversification and digital empowerment. In parallel, we will actively optimize product mix and intermediary partner management, strictly control underwriting risks and promote the high-quality and sustainable development of our insurance business. We are confident that we will strengthen the sustainable development of our business and achieve better financial performance.

PROSPECTS

Despite ongoing geopolitical and macroeconomic uncertainties, the Group will remain proactive in creating value and capitalising on growth opportunities. We will continuously enhance our specialised operations while steadily optimising our asset structure and business layout. We will actively embrace technological innovation and strengthen risk control in order to further improve management effectiveness and precision. Steadfast in our commitment to high-quality development, we strive to generate greater value for our Shareholders.

Finally, I would like to take this opportunity to extend my warmest welcome to Mr CHEN Ying for joining the Board. I wish to take this opportunity to express my heartfelt appreciation to my fellow board members for their invaluable advice and support, and thank the management team and all our staff for their commitment and dedicated services.

WANG Fei
Chairman
Hong Kong, 27 August 2026

業務回顧

於回顧期內，地緣政治緊張局勢升溫，全球經濟增長放緩。本集團在整體經濟不明朗的情況下，始終秉持穩健的發展策略，積極提升核心競爭力。

經營業績

由於受到本公司所持廈銀的股權被攤薄的財務負面影響及攤佔廈銀稅後溢利同比下降的影響，本集團於2026年上半年錄得未經審核股東應佔溢利港幣3,521萬元，比較2025年同期的港幣6,487萬元減少港幣2,966萬元，下跌45.7%。期內每股基本盈利港幣5.89仙，比較2025年同期的港幣10.86仙減少港幣4.97仙。

金融服務

本集團的金融服務業務包括透過持有的主要聯營公司廈銀分別於中國內地、香港及澳門經營銀行業務，及於中國內地經營小額貸款業務。

本集團的金融服務業務於2026年上半年錄得未經審核稅後溢利港幣3,350萬元，比較2025年同期的港幣7,075萬元下跌52.7%，主要由於本公司所持廈銀的股權於2026年3月從約8.689%被攤薄至約8.4314%因此而確認一次性攤薄虧損約港幣950萬元，同時攤佔廈銀的2026年上半年稅後溢利比較2025年同期減少港幣1,932萬元。

BUSINESS REVIEW

During the period under review, the growth momentum of the global economy was affected by the escalated geopolitical tensions. The Group consistently adheres to a prudent development strategy and actively enhances its core competitiveness amidst overall economic uncertainty.

Operating Results

Due to the negative financial impact of the dilution of the Company's shareholding in XIB and the year-on-year decrease in the share of profit after tax of XIB, the Group recorded an unaudited profit attributable to Shareholders of HK$35.21 million in the first half of 2026, representing a decrease of HK$29.66 million or 45.7%, as compared to HK$64.87 million in the same period of 2025. Basic earnings per share for the period was 5.89 HK cents, a decrease of 4.97 HK cents as compared to 10.86 HK cents in the same period of 2025.

Financial Services

The financial services business of the Group includes the engagement of banking business through its major associate, XIB in Chinese Mainland, Hong Kong and Macau respectively, and the provision of micro credit business in Chinese Mainland.

The Group's financial services business reported an unaudited profit after tax of HK$33.50 million in the first half of 2026, a decrease of 52.7% as compared to HK$70.75 million in the same period of 2025. Such decrease was primarily due to the recognition of a one-off loss of approximately HK$9.50 million on dilution of the Company's shareholding in XIB from approximately 8.689% to 8.4314% in March 2026 and at the same time the decrease in share of profit after tax of XIB of HK$19.32 million in the first half of 2026 as compared to the same period in 2025.

業務回顧（續）

金融服務（續）

銀行業務

廈銀集團透過完善的分行網絡和科技基建在中國內地、香港及澳門提供全面金融服務。

廈銀集團錄得為本集團呈報目的的未經審核稅後溢利人民幣45,848萬元，比較2025年同期的人民幣67,132萬元，減少人民幣21,284萬元或下降31.7%。2026年上半年淨利息收入較2025年同期上升6.7%，主要由於利息支出下降18.6%，而利息收入則下降11.8%。2026年上半年淨手續費及佣金收入同比增加，但匯兑收益、投資收益和按公平值透過損益列賬的金融工具的公平值淨收益同比減少，導致非利息收入比2025年同期下降45.3%。

於2026年6月30日，廈銀集團總資產由2025年年底的人民幣11,571.7億元下降2.5%至人民幣11,280.6億元。客戶貸款由2025年年底的人民幣5,814.0億元上升1.6%至人民幣5,904.4億元。總減值貸款對總客戶貸款比率1.88%，比較2025年年底的2.06%下降0.18個百分點。客戶存款由2025年年底的人民幣7,012.5億元下降5.5%至人民幣6,628.2億元。

BUSINESS REVIEW (Continued)

Financial Services (Continued)

Banking Business

XIB Group offers comprehensive financial services in Chinese Mainland, Hong Kong and Macau through its well-established branch network and technological infrastructures.

XIB Group reported an unaudited profit after tax for the Group's reporting purpose of RMB458.48 million, a decrease of RMB212.84 million or 31.7%, as compared to RMB671.32 million in the same period of 2025. Net interest income increased by 6.7% in the first half of 2026 as compared to the same period in 2025, which was mainly due to a decrease of 18.6% in interest expenses while interest income decreased by 11.8%. Non-interest income decreased by 45.3% as compared to the same period in 2025 which was mainly due to the increase in net fee and commission income which was offset by the decrease in net exchange gains, investment income and net fair value gains from financial instruments measured at fair value through profit or loss in the first half of 2026.

The total assets of XIB Group decreased by 2.5% to RMB1,128.06 billion as compared to RMB1,157.17 billion at the end of 2025. Gross loans to customers were RMB590.44 billion, an increase of 1.6% as compared to RMB581.40 billion at the end of 2025. The gross impaired loans and advances as a percentage of gross loans and advances to customers was 1.88%, decreased by 0.18 percentage points as compared to 2.06% at the end of 2025. Total deposits from customers decreased by 5.5% to RMB662.82 billion as compared to RMB701.25 billion at the end of 2025.

業務回顧（續）

金融服務（續）

小額貸款業務

本公司一家全資附屬公司三元小貸曾從事為福建省三明市的中小企業及個人提供小額貸款服務。三元小貸繼續積極採取所有措施收回減值貸款。

三元小貸收回已減值貸款的本金人民幣19萬元，2025年同期則分別收回已減值貸款的本金及利息收入人民幣487萬元及人民幣510萬元。於2026年6月30日，已減值貸款餘額人民幣13,814萬元，比較2025年年底的人民幣13,833萬元下跌0.1%，主要原因為收回已減值貸款本金。三元小貸於2026年上半年錄得稅後虧損人民幣53萬元（等值港幣60萬元），2025年同期則為稅後溢利人民幣728萬元（等值港幣784萬元）。

BUSINESS REVIEW (Continued)

Financial Services (Continued)

Micro Credit Business

Sanyuan Micro Credit, a wholly-owned subsidiary of the Company, had been engaged in the provision of micro loans to small and medium-sized enterprises and individuals in Sanming City, Fujian Province. Sanyuan Micro Credit continues to proactively apply all measures to recover its impaired loans.

Sanyuan Micro Credit recovered the principal of impaired loan of RMB0.19 million, as compared to the principal of impaired loan and interest income of RMB4.87 million and RMB5.10 million in the same period of 2025. The impaired loan balances at 30 June 2026 were RMB138.14 million, a decrease of 0.1% from RMB138.33 million at the end of 2025, which was due to the recovery of impaired loan principal. Sanyuan Micro Credit recorded a loss after tax of RMB0.53 million (equivalent to HK$0.60 million) in the first half of 2026, as compared to a profit after tax RMB7.28 million (equivalent to HK$7.84 million) in the same period of 2025.

業務回顧（續）

保險業務

本公司一家全資附屬公司閩信保險於香港及澳門承保一般保險業務。

閩信保險於2026年上半年錄得保險收入港幣9,637萬元，比較2025年同期的港幣9,046萬元上升6.5%。保險服務業績反映保險收入減去保險服務費用及持有再保險合約的費用淨額，2026年上半年錄得盈餘港幣1,534萬元，比較2025年同期的港幣1,343萬元上升14.2%，主要原因是保險業務量有所提升。保險財務支出反映因貨幣時間值及財務風險的影響導致簽發的保險合約及持有的再保險合約的賬面值淨變動，於2026年上半年錄得淨收入港幣74萬元，2025年同期則錄得淨支出港幣367萬元。

閩信保險於2026年上半年錄得稅後溢利港幣919萬元，比較2025年同期的港幣876萬元上升4.9%。

於2026年6月30日，閩信保險維持國際信用評級機構貝氏評比的財務實力評級B++（良好）及長期發行人信用評級bbb+（良好）的信用評級，展望為正面。

閩信保險持續深化港澳銀保渠道聯動及行業合作，業務發展不斷增添新動能。閩信保險管理團隊將繼續調整業務結構，加強風險管控及識別新商機，同時竭盡全力在競爭日益激烈的市場中實施預期的業務計劃及改善業務質量，以獲得更好的財務業績。

BUSINESS REVIEW (Continued)

Insurance Business

Min Xin Insurance, a wholly-owned subsidiary of the Company, underwrites general insurance businesses in Hong Kong and Macau.

Min Xin Insurance recorded insurance revenue of HK$96.37 million in the first half of 2026, increased by 6.5% as compared to HK$90.46 million in the same period of 2025. Insurance service result, which reflected insurance revenue less insurance service expenses and net expenses from reinsurance contracts held, recorded a surplus of HK$15.34 million in the first half of 2026, increased by 14.2% as compared to HK$13.43 million in the same period of 2025, which was mainly due to the increase in insurance business volume. Insurance finance expenses, which reflected the net change in the carrying amount of the insurance contracts issued and reinsurance contracts held arising from the effects of time value of money and financial risk, recorded a net income of HK$0.74 million in the first half of 2026, as compared to a net expense HK$3.67 million in the corresponding period of 2025.

Min Xin Insurance recorded a profit after tax of HK$9.19 million in the first half of 2026, increased by 4.9% as compared to HK$8.76 million in the same period of 2025.

At 30 June 2026, Min Xin Insurance maintained its Financial Strength Rating of B++ (Good) and Long-Term Issuer Credit Rating of bbb+ (Good) with positive outlook by global credit rating agency AM Best.

Min Xin Insurance continuously deepens the linkage with bancassurance channels and industry cooperation, adding new momentum to our insurance business growth. The management team of Min Xin Insurance will continue to adjust its business structure and strengthen its risk control and identify new business opportunities, and at the same time will make great efforts to implement the anticipated business plan and improve business quality in an increasingly competitive market to achieve better financial performance.

業務回顧（續）

華能A股

於2026年6月30日，上證綜合指數比2025年年底上升約2.5%。華能A股收市競買價由2025年12月31日的每股人民幣7.46元上升至2026年6月30日的每股人民幣7.58元。根據華能A股收市競買價評估的本集團的華能A股投資的公平值為港幣59,440萬元（等值人民幣51,507萬元）。於2026年上半年本集團在其他全面收益內確認淨公平值變動產生的收益港幣3,078萬元（2025年上半年：港幣4,170萬元），並已在股東權益的公平值儲備金（不可循環）內分開累計。

於2026年上半年，華能宣派2025年度末期股息每股人民幣0.40元，除息日定為2026年7月3日。本集團於2026年下半年將錄得股息收入人民幣2,718萬元（等值港幣3,137萬元）。本集團於2025年下半年收取2024年度末期股息每股人民幣0.27元，錄得股息收入人民幣1,835萬元（等值港幣2,007萬元）。

華能已公布按中國會計准則編製的2026年度中期業績，營業收入及營業成本分別比2025年同期下跌4.6%及2.0%。華能於2026年上半年錄得股東應佔溢利人民幣65.9億元，比2025年同期的人民幣92.6億元下跌28.9%，主要由於境內上網電量和電價同比下降及燃料成本下降的綜合影響。於回顧期內每股收益人民幣0.35元，而2025年同期則為人民幣0.50元。

BUSINESS REVIEW (Continued)

Huaneng A-Shares

At 30 June 2026, the Shanghai Composite Index increased by about 2.5% as compared to that at the end of 2025. The closing bid price per A-Share of Huaneng as quoted on the Shanghai Stock Exchange increased from RMB7.46 per share at 31 December 2025 to RMB7.58 per share at 30 June 2026. The fair value of the Group's investment in Huaneng A-Shares measured with reference to the closing bid price per A-Share of Huaneng stood at HK$594.40 million (equivalent to RMB515.07 million). In the first half of 2026, the Group recorded a gain of HK$30.78 million (first half of 2025: HK$41.70 million) arising from the net movement in its fair value change in other comprehensive income and accumulated separately in equity in the fair value reserve (non-recycling).

During the first half of 2026, Huaneng declared a final dividend for 2025 of RMB0.40 per share with ex-dividend date on 3 July 2026. The Group will record such dividend income totalling RMB27.18 million (equivalent to HK$31.37 million) in the second half of 2026. The Group received the final dividend for 2024 of RMB0.27 per share totalling RMB18.35 million (equivalent to HK$20.07 million) and recorded the dividend income in the second half of 2025.

Huaneng has announced its 2026 interim result under the PRC Accounting Standards. Its operating revenue and operating expenses decreased by 4.6% and 2.0% respectively as compared to those at the same period of 2025. Its profit attributable to shareholders was RMB6.59 billion in the first half of 2026, decreased by 28.9% as compared to RMB9.26 billion in the same period of 2025, mainly due to the decrease in domestic power generation and average grid-connected settlement electricity prices, along with the decrease in fuel costs. Earnings per share was RMB0.35 for the period under review as compared to RMB0.50 in the same period of 2025.

業務回顧（續）

物業投資

本集團的物業投資業務為於中國內地出租若干投資物業。物業投資業務於2026年上半年錄得稅後溢利港幣98萬元，比2025年同期的港幣70萬元上升40%。

福建省福州市寫字樓的市場租金於2026年上半年仍然疲弱。本集團位於福州市的租賃商業物業及車位（「福州物業」）於2026年6月30日的出租率分別為82.7%及100%（2025年12月31日：分別為87.9%及100%），部分新簽租約的月租金比較屆滿租約的月租金有所下降。本集團於2026年上半年錄得租金收入人民幣95萬元，比較2025年同期的人民幣115萬元下跌17.4%，主要原因為新簽租約的月租金比較屆滿租約的月租金有所下降。於2026年6月30日，福州物業的公平值為港幣4,082萬元，比較2025年年底的港幣4,031萬元上升1.3%，主要原因為人民幣匯率升值所致。本集團於2026年上半年錄得公平值收益港幣51萬元及扣除遞延稅後公平值收益港幣20萬元，2025年上半年則分別為公平值虧損港幣42萬元及扣除遞延稅後公平值虧損港幣20萬元。

BUSINESS REVIEW (Continued)

Property Investment

The property investment business of the Group represents the leasing of certain investment properties in Chinese Mainland. In the first half of 2026, the property investment business reported a profit after tax of HK$0.98 million, increased by 40% as compared to HK$0.70 million in the same period of 2025.

The market rental of office space in Fuzhou, Fujian Province remained soft in the first half of 2026. The occupancy rate of the leased commercial properties and parking spaces in Fuzhou (the "Fuzhou Property") of the Group were 82.7% and 100% respectively at 30 June 2026 (31 December 2025: 87.9% and 100% respectively), the monthly rental of certain new leases have declined as compared to the expired leases. The Group recorded a rental income of RMB0.95 million in the first half of 2026, decreased by 17.4% as compared to RMB1.15 million in the same period of 2025, mainly due to the monthly rental of new leases have declined as compared to the expired leases. At 30 June 2026, the fair value of the Fuzhou Property was HK$40.82 million, an increase of 1.3% as compared to the fair value of HK$40.31 million at the end of 2025, mainly due to the Renminbi exchange rate appreciation. The Group recorded a fair value gain of HK$0.51 million and a fair value gain after deferred tax of HK$0.20 million in the first half of 2026, as compared to fair value loss of HK$0.42 million and fair value loss after deferred tax HK$0.20 million respectively in the first half of 2025.

財務回顧

本集團一直堅持並貫徹審慎的財務管理策略，以保持健康的財務狀況水平。

每股資產淨值

按照於2026年6月30日已發行的普通股股份597,257,252股（2025年12月31日：597,257,252股）計算，於2026年6月30日，每股資產淨值港幣14.41元（2025年12月31日：港幣13.93元）。

借款及資產抵押

本集團以短期及中期基準監控其流動資金需要，並於適當時為本集團的借款安排重新融資。

於2026年6月30日，本集團獲多家銀行授出借款總額港幣81,973萬元，比2025年年底的借款總額港幣86,461萬元（包括獲多家銀行授出的借款總額港幣78,161萬元及控股股東貸款港幣8,300萬元）下跌5.2%。該等借款全部以港幣計價及採用浮動利率。根據借款文件所載的定期還款日期，全部借款餘額將於一年內到期及償還。本集團將於有需要時考慮為該等借款安排重新融資。於2026年6月30日，實際年利率介乎3.4厘至4厘（2025年12月31日：4.1厘至4.7厘）。

此外，本集團於2026年6月30日尚有可提取的額度約港幣84,027萬元。

根據香港一家銀行開立以與本公司的一家全資附屬公司簽訂非人壽再保險協議的再保險公司為受益人的備用信用證的要求，於2026年6月30日，該全資附屬公司已存入一筆港幣1,500萬元（2025年12月31日：港幣1,500萬元）的銀行存款作為備用信用證的抵押品。

除上述所披露之外，本集團的其他資產於2026年6月30日及2025年12月31日均無抵押。

FINANCIAL REVIEW

The Group adheres to the principle of prudent financial management and strives to maintain a healthy financial position.

Net Asset Value per Share

Based on 597,257,252 shares in issue at 30 June 2026 (31 December 2025: 597,257,252 shares), the net asset value per share was HK$14.41 at 30 June 2026 (31 December 2025: HK$13.93).

Borrowings and Charged Assets

The Group monitors its liquidity requirement on a short to medium term basis and arranges refinancing of the Group's borrowings as appropriate.

At 30 June 2026, the Group had borrowings totalling HK$819.73 million granted by several banks, decreased by 5.2% as compared to HK$864.61 million which comprised HK$781.61 million granted by several banks and HK$83.00 million granted by the controlling shareholder at the end of 2025. These loans are all in Hong Kong dollars with floating interest rates. Based on the scheduled repayment dates set out in the loan facilities, all outstanding amounts will mature and are repayable within one year. The Group will consider refinancing such borrowings if necessary. The effective interest rate at 30 June 2026 ranged from 3.4% to 4% (31 December 2025: 4.1% to 4.7%) per annum.

In addition, the Group had withdrawable facilities of approximately HK$840.27 million at 30 June 2026.

Pursuant to the requirement of a standby letter of credit issued by a bank in Hong Kong in favour of a reinsurance company that has entered into the Non-life Reinsurance Facility with a wholly-owned subsidiary of the Company, that wholly-owned subsidiary has placed a bank deposit of HK$15.00 million (31 December 2025: HK$15.00 million) as a collateral for the standby letter of credit at 30 June 2026.

Save for the above, no other assets of the Group were pledged at 30 June 2026 and 31 December 2025 respectively.

財務回顧（續）

總負債佔權益比率及負債比率

於2026年6月30日，本集團總負債為港幣114,645萬元（2025年12月31日：港幣114,305萬元），總負債為股東應佔權益總額的13.3%（2025年12月31日：13.7%）。

於2026年6月30日，本集團的資本負債比率（總借款除以資產淨值）為9.5%（2025年12月31日：10.4%）。

現金狀況

本集團的銀行結存附有當時市場利率之利息。於2026年6月30日，本集團的銀行結存總額港幣92,757萬元（2025年12月31日：港幣98,748萬元），其中港幣存款佔16.6%，人民幣存款佔70.2%及其他貨幣存款佔13.2%（2025年12月31日：港幣存款佔24.1%，人民幣存款佔64.4%及其他貨幣存款佔11.5%）。

於2026年6月30日，閩信保險維持澳門幣2,941萬元（等值港幣2,855萬元）及港幣6,945萬元（2025年12月31日：澳門幣1,841萬元，等值港幣1,787萬元及港幣6,945萬元）的銀行存款以符合澳門《保險業務法律制度》若干規定。

匯率波動風險

本集團在香港、中國內地及澳門經營業務，面對的匯率風險主要來自港幣及人民幣的匯率波動。由於港幣和人民幣均執行有管理的浮動匯率制度，因此本集團以定期形式檢視和監控匯率波動風險，並於有需要時考慮對沖重大外幣風險。本集團於回顧期內並沒有簽訂任何旨在減低外匯風險的衍生工具合約。

FINANCIAL REVIEW (Continued)

Total Liabilities to Equity Ratio and Gearing Ratio

At 30 June 2026, the total liabilities of the Group were HK$1,146.45 million (31 December 2025: HK$1,143.05 million) and the ratio of total liabilities to total equity attributable to Shareholders was 13.3% (31 December 2025: 13.7%).

At 30 June 2026, the gearing ratio of the Group (total borrowings divided by total net assets) was 9.5% (31 December 2025: 10.4%).

Cash Position

The Group's balances with banks are interest bearing at prevailing market rates. At 30 June 2026, the total balances with banks of the Group amounted to HK$927.57 million (31 December 2025: HK$987.48 million) of which 16.6% were in Hong Kong dollars, 70.2% in Renminbi and 13.2% in other currencies (31 December 2025: 24.1% in Hong Kong dollars, 64.4% in Renminbi and 11.5% in other currencies).

At 30 June 2026, Min Xin Insurance has maintained bank deposits of MOP29.41 million (equivalent to HK$28.55 million) and HK$69.45 million (31 December 2025: MOP18.41 million, equivalent to HK$17.87 million and HK$69.45 million) for fulfilling certain requirements under the Macau Insurance Ordinance.

Risk of Exchange Rate Fluctuation

The Group operates in Hong Kong, Chinese Mainland and Macau, thus the exposure in exchange rate risks mainly arises from currency fluctuation between Hong Kong dollars and Renminbi. As the Hong Kong dollars and Renminbi are both under managed floating systems, the Group reviews and monitors periodically its foreign currency exposure and considers hedging significant foreign currency exposure should the need arise. The Group did not enter into any derivative contracts aimed at minimising exchange rate risks during the period under review.

財務回顧（續）

承擔

於2026年6月30日，本集團有關物業、機器及設備及投資物業的資本承擔總額港幣19萬元（2025年12月31日：港幣18萬元）。

於2026年6月30日，根據本公司一家全資附屬公司訂立的合夥協議，向紫金產投合夥企業及閩新信安合夥企業的認繳出資額未實現承諾分別為人民幣2,800萬元（等值約港幣3,231萬元）（2025年12月31日：人民幣2,800萬元，等值約港幣3,113萬元）及人民幣700萬元（等值約港幣808萬元）（2025年12月31日：人民幣700萬元，等值約港幣778萬元）。

或然負債

於2026年6月30日及2025年12月31日，本集團並無重大或然負債。

僱員及薪酬政策

於2026年6月30日，本集團共有68名僱員。僱員的薪酬以個別僱員的表現及資歷釐定。本集團亦為僱員提供其他福利，包括但不限於退休福利及醫療福利。

本集團視人力資源為寶貴資產。本集團為僱員提供各種僱員福利及不同類型的團體活動。為激勵僱員提升和發展彼等的專業知識和技能，本集團為僱員提供在職培訓及工作坊，並鼓勵僱員參加與彼等工作相關的研討會和培訓，有關費用由本集團資助。本集團亦為僱員舉辦休閒活動，例如聖誕聯歡會。

FINANCIAL REVIEW (Continued)

Commitments

At 30 June 2026, the Group's capital commitments relating to property, plant and equipment and investment properties amounted to HK$0.19 million (31 December 2025: HK$0.18 million).

At 30 June 2026, the unfulfilled capital contribution commitments to the Zijin Chantou Partnership and Minxin Xinan Partnership were RMB28.00 million (equivalent to approximately HK$32.31 million) (31 December 2025: RMB28.00 million, equivalent to HK$31.13 million) and RMB7.00 million (equivalent to approximately HK$8.08 million) (31 December 2025: RMB7.00 million, equivalent to HK$7.78 million) respectively pursuant to the partnership agreements entered into by a wholly-owned subsidiary of the Company.

Contingent Liabilities

At 30 June 2026 and 31 December 2025, the Group had no significant contingent liabilities.

EMPLOYEES AND REMUNERATION POLICY

At 30 June 2026, the Group had 68 employees. The remuneration of the employees is based on individual merits and experience. The Group also provides other benefits to employees including but not limited to retirement benefits and medical scheme.

The Group regards human resources as its valuable assets. The Group offers numerous employee benefits and group activities to our staff members. To motivate our employees to enhance and develop their professional knowledge and skills, the Group provides on-the-job trainings and workshops for our employees as well as encourages them to attend seminars and trainings with topics of relevance to their jobs and duties sponsored by the Group. The Group also organises recreational activities such as Christmas party.

企業管治及其他資料
CORPORATE GOVERNANCE AND OTHER INFORMATION

企業管治

本公司董事會致力維持及堅持高水平的企業管治，以實現本公司的業務目標及持續發展。董事相信，有效的企業管治架構對促進和維護股東及持份者的利益以及提高股東價值至關重要。

本公司已採用《上市規則》附錄C1所載之《企業管治守則》中列載的原則及守則條文。

CORPORATE GOVERNANCE

The Board of the Company is committed to maintaining and upholding high standards of corporate governance with a view to achieving business objectives and sustainable development of the Company. The Directors believe that effective corporate governance framework is fundamental to promoting and safeguarding interests of the Shareholders and other stakeholders and enhancing shareholder value.

The Company has adopted the principles and the code provisions as set out in the CG Code contained in Appendix C1 of the Listing Rules.

遵守《企業管治守則》

董事認為，本公司於截至2026年6月30日止六個月內已遵守《企業管治守則》中的所有適用守則條文。

董事會將繼續監控及定期檢討本公司的企業管治常規以確保遵守《企業管治守則》。

COMPLIANCE WITH CG CODE

In the opinion of the Directors, the Company has complied with all the applicable code provisions set out in the CG Code throughout the six months ended 30 June 2026.

The Board will continue to monitor and periodically review the Company's corporate governance practices to ensure its compliance with the CG Code.

遵守《標準守則》

本公司已採納一套自行制定的《操守準則》，其條款不低於《上市規則》附錄C3所載的《標準守則》所規定的標準。本公司已向全體董事作出個別查詢，所有董事均已確認截至2026年6月30日止六個月內一直遵守《標準守則》及本公司的《操守準則》所載的規定標準。

COMPLIANCE WITH MODEL CODE

The Company has adopted its own Code of Conduct on terms no less exacting than the required standard in the Model Code as set out in Appendix C3 of the Listing Rules. The Company has made specific enquiry to all Directors and all Directors have confirmed that they have complied with the required standard as set out in the Model Code and the Company's Code of Conduct throughout the six months ended 30 June 2026.

審核委員會的審閱

審核委員會由三名獨立非執行董事組成，分別為張文海先生（審核委員會主席）、葉啟明先生和梁創順先生。

審核委員會已經與管理層審閱本集團所採用的會計原則及方法，並討論有關風險管理、內部監控及財務匯報事宜，包括審閱本集團截至2026年6月30日止六個月未經審核簡明綜合中期財務報表及本中期報告。

REVIEW BY AUDIT COMMITTEE

The Audit Committee comprises three Independent Non-executive Directors, namely Mr CHEUNG Man Hoi (Chairman of the Audit Committee), Mr IP Kai Ming and Mr LEUNG Chong Shun.

The Audit Committee has reviewed with management the accounting principles and practices adopted by the Group, and discussed risk management, internal control and financial reporting matters including the review of the unaudited condensed consolidated interim financial statements of the Group for the six months ended 30 June 2026 and this interim report.

購入、出售或贖回股份

本公司及其附屬公司於回顧期內並無購入、出售或贖回任何本公司的已發行股份。

PURCHASE, SALE OR REDEMPTION OF SHARES

Neither the Company nor any of its subsidiaries purchased, sold or redeemed any of the Company's issued shares during the period under review.

董事及行政總裁於本公司股份、相關股份及債券的權益及淡倉

於2026年6月30日，本公司董事及行政總裁在本公司及其相聯法團（根據《證券及期貨條例》第XV部所指的定義）的股份、相關股份及債券中擁有根據《證券及期貨條例》第352條須予備存的登記冊所記錄或根據《標準守則》須知會本公司及聯交所的權益及淡倉如下：

DIRECTORS' AND CHIEF EXECUTIVE'S INTERESTS AND SHORT POSITIONS IN SHARES, UNDERLYING SHARES AND DEBENTURES OF THE COMPANY

At 30 June 2026, the interests and short positions of the Directors and the Chief Executive of the Company in the shares, underlying shares and debentures of the Company and its associated corporations (within the meaning of Part XV of the SFO as recorded in the register required to be kept under Section 352 of the SFO or as otherwise notified to the Company and the Stock Exchange pursuant to the Model Code were as follows:

董事姓名 Name of Director	權益性質 Nature of interests	持有股份數量 Number of shares held	佔本公司已發行股本的概約百分比 Approximate percentage of the issued share capital of the Company
於本公司普通股份的好倉 Long Position in Ordinary Shares of the Company			
葉啟明 IP Kai Ming	個人權益 Personal interest	865,800	0.14%

除上文所披露者外，於2026年6月30日，本公司董事或行政總裁概無在本公司或其任何相聯法團（根據《證券及期貨條例》第XV部所指的定義）的股份、相關股份或債券中擁有須根據《證券及期貨條例》第352條須予備存的登記冊所記錄或根據《標準守則》須知會本公司及聯交所的任何權益或淡倉；董事或彼等的配偶或18歲以下的子女於回顧期內亦無持有任何權利以認購本公司的證券或已行使該等權利。

Save as disclosed above, at 30 June 2026, none of the Directors or the Chief Executive of the Company had any interests or short positions in the shares, underlying shares or debentures of the Company or any associated corporation (within the meaning of Part XV of the SFO) as recorded in the register required to be kept under Section 352 of the SFO, or as otherwise notified to the Company and the Stock Exchange pursuant to the Model Code; and none of the Directors or their spouses or children under the age of 18, had any right to subscribe for the securities of the Company, or had exercised any such right during the period under review.

本公司或其任何附屬公司於回顧期內任何期間概無簽訂任何本公司董事可藉收購本公司或任何其他法人團體的股份或債券而取得利益的協議。

At no time during the period under review was the Company or any of its subsidiaries a party to any arrangement to enable the Directors of the Company to acquire benefits by means of acquisition of shares in, or debentures of, the Company or any other body corporate.

主要股東及其他人士的股份權益

於2026年6月30日，根據《證券及期貨條例》第336條本公司須予備存的登記冊中記錄或本公司及聯交所獲通知，主要股東及其他人士（本公司董事及行政總裁除外）持有本公司股份及相關股份的權益或淡倉如下：

SUBSTANTIAL SHAREHOLDERS' AND OTHER PERSONS' INTERESTS IN SHARES

At 30 June 2026, substantial shareholders and other persons (other than Directors and the Chief Executive of the Company) who had interests or short positions in the shares and underlying shares of the Company as recorded in the register required to be kept by the Company under Section 336 of the SFO or as otherwise notified to the Company and the Stock Exchange were as follows:

名稱 Name	身份 Capacity	附註 Notes	持有股份數量 Number of shares held	佔本公司已發行股本的概約百分比 Approximate percentage of the issued share capital of the Company
於本公司普通股份的好倉 Long Positions in Ordinary Shares of the Company				
Samba	實益擁有人 Beneficial Owner	*1*	144,885,000	24.26%
貴信 Vigour Fine	實益擁有人及受控法團權益 Beneficial Owner and interest of Controlled Corporation	*1*	355,552,883	59.53%
福建投資集團 FIDG	受控法團權益 Interest of Controlled Corporation	*2*	355,552,883	59.53%
Haidian-Creation International Limited ("Haidian-Creation")	實益擁有人 Beneficial Owner	*3*	11,922,000	2.00%
富地財富管理（香港）有限公司（「富地財富」） Bendura Wealth Management (Hong Kong) Limited ("Bendura Wealth")	實益擁有人 Beneficial Owner	*3*	7,020,000	1.17%
富地銀行股份有限公司（「富地銀行」） Bendura Bank AG ("Bendura Bank")	受控法團權益 Interest of Controlled Corporation	*3*	7,020,000	1.17%

主要股東及其他人士的股份權益（續） SUBSTANTIAL SHAREHOLDERS' AND OTHER PERSONS' INTERESTS IN SHARES (Continued)

名稱 Name	身份 Capacity	附註 Notes	持有股份數量 Number of shares held	佔本公司已發行股本的概約百分比 Approximate percentage of the issued share capital of the Company
冠城鐘錶珠寶集團有限公司（「冠城鐘錶」） Citychamp Watch & Jewellery Group Limited ("Citychamp")	實益擁有人及受控法團權益 Beneficial Owner and interest of Controlled Corporation	*3*	81,870,000	13.71%
朝豐有限公司（「朝豐」） Full Day Limited ("Full Day")	實益擁有人及受控法團權益 Beneficial Owner and interest of Controlled Corporation	*4*	81,870,000	13.71%
信景國際有限公司（「信景國際」） Sincere View International Limited ("Sincere View")	受控法團權益 Interest of Controlled Corporation	*4*	87,460,000	14.64%
韓國龍（「韓先生」） HON Kwok Lung ("Mr Hon")	受控法團權益 Interest of Controlled Corporation	*5*	87,460,000	14.64%
林淑英（「林女士」） LAM Suk Ying ("Ms Lam")	配偶的權益 Interest of Spouse	*5*	87,460,000	14.64%

主要股東及其他人士的股份權益（續）

附註：

1. Samba持有本公司144,885,000股股份的權益。貴信為Samba的控股股東，被視為擁有Samba所持有本公司144,885,000股股份的權益。貴信亦直接持有本公司210,667,883股股份的權益。

2. 福建投資集團直接持有貴信的全部已發行股本，被視為擁有本公司355,552,883股股份的權益。

3. Haidian-Creation直接持有本公司11,922,000股股份的權益。Haidian-Creation為冠城鐘錶的全資附屬公司，冠城鐘錶被視為擁有Haidian-Creation所持有本公司11,922,000股股份的權益。富地財富直接持有本公司7,020,000股股份的權益。富地財富為富地銀行的全資附屬公司及冠城鐘錶為富地銀行的控股股東。富地銀行及冠城鐘錶被視為擁有富地財富所持有本公司7,020,000股股份的權益。冠城鐘錶亦直接持有本公司62,928,000股股份的權益。

4. 冠城鐘錶為信景國際及朝豐所控制的法團，故此，信景國際及朝豐各自被視為擁有本公司81,870,000股股份的權益。信景國際亦直接持有本公司5,590,000股股份的權益。

5. 韓先生持有朝豐的全部已發行股本，彼亦是信景國際的控股股東，韓先生被視為擁有本公司87,460,000股股份的權益。林女士為韓先生的配偶，被視為擁有本公司87,460,000股股份的權益。

除上文所披露者外，於2026年6月30日，本公司並無收到任何人士（本公司董事及行政總裁除外）知會其於本公司股份或相關股份擁有根據《證券及期貨條例》第336條本公司須予備存的登記冊所記錄或已知會本公司及聯交所的任何權益或淡倉。

SUBSTANTIAL SHAREHOLDERS' AND OTHER PERSONS' INTERESTS IN SHARES (Continued)

Notes:

1. 144,885,000 shares of the Company was held by Samba. Vigour Fine was the controlling shareholder of Samba and was deemed to be interested in the 144,885,000 shares of the Company held by Samba. Vigour Fine also directly held 210,667,883 shares of the Company.

2. FIDG directly held the entire issued share capital of Vigour Fine and was deemed to be interested in the 355,552,883 shares of the Company.

3. 11,922,000 shares of the Company were directly held by Haidian-Creation. Haidian-Creation is wholly-owned by Citychamp and Citychamp was deemed to be interested in the 11,922,000 shares of the Company held by Haidian-Creation. 7,020,000 shares of the Company were directly held by Bendura Wealth. Bendura Wealth is wholly-owned by Bendura Bank and Citychamp was the controlling shareholder of Bendura Bank. Bendura Bank and Citychamp were deemed to be interested in the 7,020,000 shares of the Company held by Bendura Wealth. Citychamp also directly held 62,928,000 shares of the Company.

4. Citychamp was the controlled corporation of each of Sincere View and Full Day and each of Sincere View and Full Day was deemed to be interested in the 81,870,000 shares of the Company. Sincere View also directly held 5,590,000 shares of the Company.

5. Mr Hon held the entire issued share capital of Full Day and was the controlling shareholder of Sincere View, Mr Hon was deemed to be interested in the 87,460,000 shares of the Company. Ms Lam, the spouse of Mr Hon, was deemed to be interested in the 87,460,000 shares of the Company.

Save as disclosed above, at 30 June 2026, the Company had not been notified by any person (other than Directors and the Chief Executive of the Company) who had any interest or short position in the shares or underlying shares of the Company as recorded in the register required to be kept by the Company under Section 336 of the SFO or as otherwise notified to the Company and the Stock Exchange.

董事資料的變更

自本公司2025年年報刊發日期起直至本中期報告批准日期，根據《上市規則》第13.51B(1)條的規定須予披露的本公司董事資料變動詳列如下：

陳穎先生自2026年3月27日起獲委任為本公司執行董事、常務董事委員會成員及總經理，並於2026年6月24日起獲委任為本公司薪酬委員會成員。他同時分別自2026年3月27日起獲委任為福建閩信的董事、董事長及法定代表人，以及自2026年6月22日起獲委任為閩信保險執行董事及董事長。他亦自2026年2月20日起獲委任為本公司控股股東貴信的董事及董事長。

陳穎先生已於2026年3月18日獲得由本公司的香港法律顧問的近律師行提供的法律意見，包括(a)一份概述與上市發行人及／或其董事相關的主要規定備忘錄；及(b)列明為遵守《上市規則》第3.09D條而向聯交所作出虛假聲明或提供虛假信息所可能引致的後果。他亦已於2026年3月18日獲得使用及查看由的近律師行編製的董事培訓視頻的資料。他已確認明白其作為上市發行人董事的義務。

黃文胜先生自2026年7月22日起獲委任為廈銀董事會秘書。他自2026年3月27日起辭任總經理及自2026年6月24日起辭任本公司薪酬委員會成員。他同時自2026年3月19日起辭任閩信保險的執行董事及董事長，以及自2026年3月27日起辭任福建閩信的董事、董事長及法定代表人。

除上文所披露者外，本公司董事並無其他資料須根據《上市規則》第13.51B(1)條的規定作出披露。

CHANGE IN THE INFORMATION OF DIRECTORS

Pursuant to Rule 13.51B(1) of the Listing Rules, the changes in the information of the Directors of the Company required to be disclosed since the publication of 2025 annual report of the Company up to the date of approval of this interim report are set out below:

Mr CHEN Ying has been appointed as an Executive Director, a member of the Executive Committee and the General Manager with effect from 27 March 2026. He has also been appointed as a member of the Remuneration Committee with effect from 24 June 2026. He has been appointed as a director, the chairman of the board of directors and the legal representative of Fujian Minxin with effect from 27 March 2026, an executive director, the chairman of the board of directors of Min Xin Insurance with effect from 22 June 2026. He has also been appointed as a director and the chairman of the board of directors of Vigour Fine, the controlling shareholder of the Company with effect from 20 February 2026.

Mr CHEN Ying has obtained a letter of advice from Deacons, our legal adviser as to Hong Kong Law, on 18 March 2026, (a) enclosing therewith a memorandum which gives an overview of the main requirements relating to a listed issuer and/or its directors; and (b) setting out the possible consequences of making a false declaration or giving false information to the Stock Exchange for the purpose of complying with Rule 3.09D of the Listing Rules. He has also obtained details for accessing and viewing a directors training video prepared by Deacons on 18 March 2026. He has confirmed that he understood his obligations as a director of a listed issuer.

Mr HUANG Wensheng has been appointed as the secretary of the board of directors of XIB with effect from 22 July 2026. He has resigned as the General Manager with effect from 27 March 2026 and a member of the Remuneration Committee of the Company with effect from 24 June 2026. He has also resigned as an executive director and the chairman of the board of directors of Min Xin Insurance with effect from 19 March 2026, and a director, the chairman of the board of directors and the legal representative of Fujian Minxin with effect from 27 March 2026.

Save as disclosed above, there is no other change in the information of the Directors of the Company required to be disclosed pursuant to Rule 13.51B(1) of the Listing Rules.

《上市規則》第13.21條的持續披露規定

根據本公司與若干銀行簽訂的循環貸款融資協議(統稱「融資協議」),其中包括,本公司承諾將促使福建投資集團於融資協議期內沒有不利變動,以及於融資協議期內維持(無論直接或間接)持有本公司已發行股本不少於51%的實益權益及擁有對本公司(無論直接或間接)行使管理控制的權力。違反該等承諾將構成一項違約事件,及本公司在融資協議項下應付該等銀行的所有未償還金額(包括本金及利息)將即時到期償還。

CONTINUING DISCLOSURE REQUIREMENT PURSUANT TO RULE 13.21 OF THE LISTING RULES

Pursuant to the revolving loan facilities (collectively, the "Loan Facilities") entered into between the Company and certain banks, among other things, the Company undertakes to procure that there is no adverse change on FIDG and FIDG shall beneficially own (whether directly or indirectly) not less than 51% of the issued share capital of the Company and have the power to exercise (whether directly or indirectly) management control over the Company during the terms of the Loan Facilities. Breach of such undertakings will constitute an event of default and all amounts (including principal and interest) due and owing by the Company to the banks under the Loan Facilities shall become immediately due and payable.

簡明綜合損益表
CONDENSED CONSOLIDATED INCOME STATEMENT

截至2026年6月30日止6個月　For the six months ended 30 June 2026

		註釋 Note	截至6月30日止6個月 Six months ended 30 June **2026** 港幣千元 **HK$'000**	2025 港幣千元 HK$'000
保險收入	Insurance revenue	6	**96,371**	90,460
按實際利率方法計算的利息收入	Interest income calculated using the effective interest method		**10,669**	13,272
投資物業的租金收入	Rental income from investment properties		**4,491**	4,623
按公平值計入其他全面收益的金融資產股息收入	Dividend income from financial assets at fair value through other comprehensive income		**1,021**	700
按公平值計入其他全面收益的金融資產分配收入	Distribution income from financial assets at fair value through other comprehensive income		**940**	933
收入總額	Total revenues		**113,492**	109,988
其他收入	Other income	7	**7,313**	14,369
營業收入	Operating income		**120,805**	124,357
其他（虧損）╱收益－淨額	Other (losses)/gains – net	8	**(2,368)**	9,430
保險服務費用	Insurance service expenses	6	**(72,357)**	(68,063)
持有再保險合約的費用淨額	Net expenses from reinsurance contracts held	6	**(8,679)**	(8,968)
簽發的保險合約的財務收入╱（費用）	Finance income/(expenses) from insurance contracts issued		**779**	(3,957)
持有再保險合約的財務（費用）╱收入	Finance (expenses)/income from reinsurance contracts held		**(41)**	287
已信貸減值的客戶貸款及應收利息的減值虧損（扣除）╱撥回	(Charge for)/write back of impairment loss on credit-impaired loans to customers and interest receivable		**(700)**	2,327
按攤銷成本計量的債務投資減值虧損撥回╱（扣除）	Write back of/(charge for) impairment loss on debt investments at amortised cost	19	**39**	(105)
行政費用	Administrative expenses		**(26,779)**	(31,532)
營業溢利	**Operating profit**	9	**10,699**	23,776
融資成本	Finance costs	10	**(15,652)**	(20,137)
應佔聯營公司業績	Share of results of associates	17	**44,019**	65,501
除税前溢利	**Profit before taxation**		**39,066**	69,140
所得税支出	Income tax expense	11	**(3,858)**	(4,272)
本期溢利	**Profit for the period**		**35,208**	64,868
			港仙 **HK CENTS**	港仙 HK CENTS
每股盈利	**Earnings per share**			
基本及攤薄	Basic and diluted	12	**5.89**	10.86

簡明綜合全面收益表
CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

截至2026年6月30日止6個月 For the six months ended 30 June 2026

		截至6月30日止6個月 Six months ended 30 June 2026	2025
		港幣千元 ***HK$'000***	*港幣千元* *HK$'000*
本期溢利	**Profit for the period**	**35,208**	64,868
其他全面收益	**Other comprehensive income**		
不會重新分類至損益表的項目：	**Items that will not be reclassified to income statement:**		
按公平值計入其他全面收益的股權投資	Equity investments at fair value through other comprehensive income		
經扣除稅項後的公平值儲備金（不可循環）變動額	Movement in fair value reserve (non-recycling), net of tax	**9,392**	51,382
應佔聯營公司的其他全面收益	Share of other comprehensive income of associates	**(518)**	1,918
		8,874	53,300
其後可能重新分類至損益表的項目：	**Items that may be reclassified subsequently to income statement:**		
按公平值計入其他全面收益的債務投資	Debt investments at fair value through other comprehensive income		
一家聯營公司權益被攤薄時撥回	Released on dilution of interest in an associate	**3,942**	–
外匯折算儲備金	Exchange translation reserve		
換算海外附屬公司及聯營公司的財務報表所產生的匯兌差額	Exchange differences arising on translation of the financial statements of foreign subsidiaries and associates	**291,345**	213,484
一家聯營公司權益被攤薄時撥回	Released on dilution of interest in an associate	**4,481**	–
		295,826	213,484
應佔聯營公司的其他全面收益	Share of other comprehensive income of associates	**(7,150)**	67,574
		292,618	281,058
經扣除稅項後的本期其他全面收益	**Other comprehensive income for the period, net of tax**	**301,492**	334,358
本期全面收益總額	**Total comprehensive income for the period**	**336,700**	399,226

簡明綜合財務狀況表
CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

2026年6月30日結算 As at 30 June 2026

		註釋 Note	6月30日 30 June 2026 港幣千元 HK$'000	12月31日 31 December 2025 港幣千元 HK$'000
資產	**Assets**			
物業、機器及設備	Property, plant and equipment	14	**11,927**	11,655
使用權資產	Right-of-use assets	15	**13,981**	14,686
投資物業	Investment properties	16	**161,155**	161,616
聯營公司	Associates	17	**7,002,609**	6,690,945
按公平值計入其他全面收益的金融資產	Financial assets at fair value through other comprehensive income	18	**720,823**	677,052
按攤銷成本計量的債務投資	Debt investments at amortised cost	19	**566,007**	531,717
質押及受限制的定期存款	Pledged and restricted term deposits	20	**113,894**	103,613
保險合約資產	Insurance contract assets	21	**492**	1,295
再保險合約資產	Reinsurance contract assets		**8,435**	12,301
已信貸減值的客戶貸款及應收利息	Credit-impaired loans to customers and interest receivable	22	**9,493**	9,189
其他應收賬款、預付款及按金	Other debtors, prepayments and deposits		**40,111**	17,816
可收回本期税項	Current income tax recoverable		**–**	36
按公平值透過損益列賬的金融資產	Financial assets at fair value through profit or loss	23	**285,484**	340,091
定期存款	Term Deposits	20	**502,964**	267,965
現金及現金等價物	Cash and cash equivalents	20	**316,328**	621,400
總資產	**Total assets**		**9,753,703**	9,461,377

簡明綜合財務狀況表
CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

2026年6月30日結算　As at 30 June 2026

		註釋 *Note*	**6月30日 30 June 2026** ***港幣千元 HK$'000***	12月31日 31 December 2025 *港幣千元 HK$'000*
權益	**Equity**			
股本	Share capital		**1,715,377**	1,715,377
其他儲備金	Other reserves		**2,031,523**	1,809,985
保留溢利	Retained profits		**4,860,350**	4,792,969
本公司股東應佔權益總額	**Total equity attributable to shareholders of the Company**		**8,607,250**	8,318,331
負債	**Liabilities**			
保險合約負債	Insurance contract liabilities	*21*	**163,572**	170,544
再保險合約負債	Reinsurance contract liabilities		**5,903**	3,924
其他應付賬款及應計費用	Other creditors and accruals		**26,370**	23,909
指定以公平值透過損益列賬的金融負債	Financial liability designated at fair value through profit or loss	*24*	**30,806**	29,950
租賃負債	Lease liabilities	*25*	**2,715**	3,317
銀行借款	Bank borrowings	*26*	**819,730**	781,610
控股股東貸款	Loan from the controlling shareholder	*27*	**–**	83,000
應付本期稅項	Current income tax payable		**4,919**	3,531
遞延所得稅負債	Deferred income tax liabilities	*28*	**44,657**	43,261
應付股息	Dividend payable		**47,781**	–
總負債	**Total liabilities**		**1,146,453**	1,143,046
權益及負債	**Equity and liabilities**		**9,753,703**	9,461,377

簡明綜合權益變動表
CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

截至2026年6月30日止6個月　For the six months ended 30 June 2026

			其他儲備金 Other reserves									
		股本 Share capital	法定儲備金 Statutory reserve	普通儲備金 General reserve	資本儲備金 Capital reserve	公平值儲備金（可循環） Fair value reserve (recycling)	公平值儲備金（不可循環） Fair value reserve (non-recycling)	租賃樓房重估儲備金 Leasehold buildings revaluation reserve	外匯折算儲備金 Exchange translation reserve	其他儲備金總額 Total other reserves	保留溢利 Retained profits	股東權益總額 Total equity
		港幣千元 HK$'000	*港幣千元 HK$'000*	*港幣千元 HK$'000*	*港幣千元 HK$'000*	*港幣千元 HK$'000*	*港幣千元 HK$'000*	*港幣千元 HK$'000*	*港幣千元 HK$'000*	*港幣千元 HK$'000*	*港幣千元 HK$'000*	*港幣千元 HK$'000*
於2025年1月1日	At 1 January 2025	1,715,377	1,574,044	4,610	285,182	(85,798)	282,780	5,207	(747,153)	1,318,872	4,783,898	7,818,147
本期溢利	Profit for the period	–	–	–	–	–	–	–	–	–	64,868	64,868
其他全面收益	Other comprehensive income	–	–	–	–	50,778	53,300	–	230,280	334,358	–	334,358
一家聯營公司出售一家附屬公司時撥回	Released on disposal of a subsidiary held by an associate	–	–	(111)	–	–	–	–	–	(111)	111	–
調撥	Transfers	–	31,738	–	–	–	–	–	–	31,738	(31,738)	–
於2025年6月30日	At 30 June 2025	1,715,377	1,605,782	4,499	285,182	(35,020)	336,080	5,207	(516,873)	1,684,857	4,817,139	8,217,373
本期溢利	Profit for the period	–	–	–	–	–	–	–	–	–	54,733	54,733
其他全面收益	Other comprehensive income	–	–	–	–	(97,959)	46,098	–	98,086	46,225	–	46,225
出售按公平值計入其他全面收益的股權投資	Disposal of equity investments at fair value through other comprehensive income	–	–	–	–	–	(92)	–	–	(92)	92	–
調撥	Transfers	–	78,995	–	–	–	–	–	–	78,995	(78,995)	–
於2025年12月31日	At 31 December 2025	1,715,377	1,684,777	4,499	285,182	(132,979)	382,086	5,207	(418,787)	1,809,985	4,792,969	8,318,331
組成如下：	Representing:											
2025年擬派股息	2025 proposed dividend	–	–	–	–	–	–	–	–	–	47,781	47,781
其他	Others	1,715,377	1,684,777	4,499	285,182	(132,979)	382,086	5,207	(418,787)	1,809,985	4,745,188	8,270,550
於2025年12月31日	At 31 December 2025	1,715,377	1,684,777	4,499	285,182	(132,979)	382,086	5,207	(418,787)	1,809,985	4,792,969	8,318,331
於2026年1月1日	**At 1 January 2026**	**1,715,377**	**1,684,777**	**4,499**	**285,182**	**(132,979)**	**382,086**	**5,207**	**(418,787)**	**1,809,985**	**4,792,969**	**8,318,331**
本期溢利	Profit for the period	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**35,208**	**35,208**
其他全面收益	Other comprehensive income	**-**	**-**	**-**	**-**	**36,106**	**8,874**	**-**	**256,512**	**301,492**	**-**	**301,492**
股息	Dividend	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(47,781)**	**(47,781)**
一家聯營公司出售按公平值計入其他全面收益的股權證券	Disposal of equity investments at fair value through other comprehensive income by an associate	**-**	**-**	**-**	**-**	**-**	**2**	**-**	**-**	**2**	**(2)**	**-**
一家聯營公司權益被攤薄時撥回	Release on dilution of interest in an associate	**-**	**(49,329)**	**-**	**(8,254)**	**-**	**(305)**	**-**	**-**	**(57,888)**	**57,888**	**-**
調撥	Transfers	**-**	**(18,513)**	**(3,555)**	**-**	**-**	**-**	**-**	**-**	**(22,068)**	**22,068**	**-**
於2026年6月30日	**At 30 June 2026**	**1,715,377**	**1,616,935**	**944**	**276,928**	**(96,873)**	**390,657**	**5,207**	**(162,275)**	**2,031,523**	**4,860,350**	**8,607,250**

簡明綜合現金流量表
CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

截至2026年6月30日止6個月　For the six months ended 30 June 2026

			截至6月30日止6個月 Six months ended 30 June	
			2026	2025
		註釋 Note	**港幣千元 HK$'000**	港幣千元 HK$'000
經營活動現金（流出）╱流入淨額	**Net cash (outflow)/inflow from operations**		**(22,676)**	13,035
已收利息	Interest received		**13,434**	63,311
已付利息	Interest paid		**(15,614)**	(17,721)
已付稅項	Tax paid		**(2,202)**	(3,378)
經營業務活動現金（流出）╱流入淨額	**Net cash (outflow)/inflow from operating activities**		**(27,058)**	55,247
投資活動	**Investing activities**			
根據保險業監管機構規定而存放的定期存款	Placement of term deposits pursuant to insurance regulatory requirements		**(91,958)**	(64,478)
根據保險業監管機構規定而提取的定期存款	Withdrawal of term deposits pursuant to insurance regulatory requirements		**81,278**	64,478
存放已質押的定期存款	Placement of pledged term deposits		**(45,000)**	–
提取已質押的定期存款	Withdrawal of pledged term deposits		**45,000**	–
存放原到期日超過三個月的定期存款	Placement of term deposits with original maturity over three months		**(364,478)**	(368,541)
提取原到期日超過三個月的定期存款	Withdrawal of term deposits with original maturity over three months		**143,801**	418,931
一家聯營公司的資本額	Capital contribution of an associate		**(22,470)**	–
購入按攤銷成本計量的債務投資	Purchase of debt investments at amortised cost		**(29,609)**	(182,529)
贖回按攤銷成本計量的債務投資	Redemption of debt investments at amortised cost		**10,252**	2,333
購入按公平值計入其他全面收益的金融資產	Purchase of financial assets at fair value through other comprehensive income		**(34,379)**	(42,835)
購入按公平值透過損益列賬的金融資產	Purchase of financial assets at fair value through profit or loss		**(595,312)**	(528,402)
贖回╱出售按公平值透過損益列賬的金融資產	Redemption/disposal of financial assets at fair value through profit or loss		**659,387**	464,662
購入物業、機器及設備	Purchase of property, plant and equipment		**(1,073)**	(66)
出售物業、機器及設備	Disposal of property, plant and equipment		**–**	32
投資活動現金流出淨額	**Net cash outflow from investing activities**		**(244,561)**	(236,415)
融資活動前現金流出淨額	**Net cash outflow before financing activities**		**(271,619)**	(181,168)

			截至6月30日止6個月 Six months ended 30 June **2026**	 2025
		註釋 *Note*	***港幣千元*** ***HK$'000***	*港幣千元* *HK$'000*
融資活動	**Financing activities**			
償還控股股東貸款	Loan repaid to the controlling shareholder		**(83,000)**	(78,000)
取得銀行借款	Bank loans obtained		**536,010**	756,330
償還銀行借款	Bank loans repaid		**(497,890)**	(667,200)
支付其他借款成本	Other borrowing costs paid		**–**	(322)
租賃付款	Lease payments		**(646)**	(491)
提取質押的定期存款	Withdrawal of pledged term deposit		**–**	212,630
融資活動現金(流出)／流入淨額	**Net cash (outflow)/inflow from financing activities**		**(45,526)**	222,947
現金及現金等價物(減少)／增加	**(Decrease)/increase in cash and cash equivalents**		**(317,145)**	41,779
1月1日結存的現金及現金等價物	**Cash and cash equivalents at 1 January**		**621,400**	574,329
匯率變動的影響	**Effect of foreign exchange rates changes**		**12,073**	22,921
6月30日結存的現金及現金等價物	**Cash and cash equivalents at 30 June**	*20*	**316,328**	639,029

簡明綜合中期財務報表註釋
NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS

1 一般資料

本集團主要從事金融服務、保險、物業投資以及策略投資。

本公司為一家在香港註冊成立的有限公司。本公司註冊地址為香港中環紅棉路8號東昌大廈17樓。本公司的股份在聯交所主板上市。

董事認為本公司的直接控股公司為貴信（一家在香港註冊成立的有限公司），而最終控股公司為福建投資集團（一家在中華人民共和國成立的公司）。

本未經審核簡明綜合中期財務報表已於2026年8月27日獲董事會批准刊發。

1 GENERAL INFORMATION

The Group is principally engaged in financial services, insurance, property investment and strategic investments.

The Company is a limited liability company incorporated in Hong Kong. The address of its registered office is 17th Floor, Fairmont House, 8 Cotton Tree Drive, Central, Hong Kong. The Company is listed on the Main Board of the Stock Exchange.

The Directors consider that Vigour Fine, a limited liability company incorporated in Hong Kong, is the immediate holding company of the Company and FIDG, a company established in the People's Republic of China, is the ultimate holding company of the Company.

These unaudited condensed consolidated interim financial statements have been approved for issue by the Board on 27 August 2026.

2 編制綜合財務報表基準及重大會計政策資料

2.1 編制基準

本集團的未經審核簡明綜合中期財務報表已根據《上市規則》的適用披露條文規定編制，及遵守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」。

本中期報告應與2025年年報一併閱讀。

本中期報告包含未經審核簡明綜合中期財務報表及選定的註釋。此等註釋包括對事件及交易的説明，有關説明對瞭解自2025年年報後本集團的財務狀況及表現的變動至為重要。本未經審核簡明綜合中期財務報表及其註釋沒有包括根據《HKFRS會計準則》規定須於編制整份財務報表時披露的所有資料。

2 BASIS OF PREPARATION OF CONSOLIDATED FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION

2.1 Basis of preparation

These unaudited condensed consolidated interim financial statements of the Group have been prepared in accordance with the applicable disclosure provisions of the Listing Rules, and in compliance with HKAS 34 "Interim Financial Reporting" issued by the HKICPA.

This interim report should be read in conjunction with the 2025 annual report.

This interim report contains unaudited condensed consolidated interim financial statements and selected explanatory notes. These notes include an explanation of events and transactions that are significant to an understanding of the changes in financial position and performance of the Group since the 2025 annual report. These unaudited condensed consolidated interim financial statements and notes thereon do not include all of the information required for full set of financial statements prepared in accordance with HKFRS Accounting Standards.

2 編制綜合財務報表基準及重大會計政策資料（續）

2.1 編制基準（續）

於本中期報告所載作為比較資料的截至2025年12月31日止年度財務資料，並不構成本公司於該年度的法定綜合財務報表，而只是摘錄自該等綜合財務報表。與該等法定綜合財務報表有關而根據《公司條例》第436條須予披露的進一步資料如下：

本公司已根據《公司條例》第662(3)條及附表6第3部的要求向公司註冊處處長交付截至2025年12月31日止年度的綜合財務報表。

本公司的核數師已就該等綜合財務報表發表報告。該核數師報告並無保留意見、並無提述載有該核數師在不就其報告作出保留意見的情況下強調須予注意的任何事宜、亦無載有根據《公司條例》第406(2)條、第407(2)條或第407(3)條作出的陳述。

除下述者外，編制本未經審核簡明綜合中期財務報表所採用的會計政策與編制2025年年報所採用的一致。

2 BASIS OF PREPARATION OF CONSOLIDATED FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (Continued)

2.1 Basis of preparation (Continued)

The financial information relating to the year ended 31 December 2025 that is included in this interim report as comparative information does not constitute the Company's statutory consolidated financial statements for that year but is derived from those consolidated financial statements. Further information relating to these statutory consolidated financial statements required to be disclosed in accordance with Section 436 of the Companies Ordinance is as follows:

The Company has delivered the consolidated financial statements for the year ended 31 December 2025 to the Registrar of Companies as required by Section 662(3) of, and Part 3 of Schedule 6 to, the Companies Ordinance.

The Company's auditor has reported on those consolidated financial statements. The auditor's report was unqualified; did not include a reference to any matters to which the auditor drew attention by way of emphasis without qualifying its report; and did not contain a statement under Sections 406(2), 407(2) or 407(3) of the Companies Ordinance.

Except as described below, the accounting policies adopted in the preparation of these unaudited condensed consolidated interim financial statements are consistent with those used in the 2025 annual report.

2 編制綜合財務報表基準及重大會計政策資料（續）

2.2 對準則修訂的應用

本集團已採納下列香港會計師公會頒布的HKFRS會計準則修訂。

- 修訂香港財務報告準則第9號及香港財務報告準則第7號　金融工具分類及計量的修訂
- 修訂香港財務報告準則第9號及香港財務報告準則第7號　涉及依賴自然的電力合約
- HKFRS會計準則年度改進一第11卷

採納該等準則修訂並不會對本集團於編制或呈列本未經審核簡明綜合中期財務報表中本集團於本期間或過往期間的業績及財務狀況有重大影響。本集團尚未應用任何於本會計期間還未生效的新準則或準則修訂。

2 BASIS OF PREPARATION OF CONSOLIDATED FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (Continued)

2.2 Application of amendments to standards

The Group has adopted the following amendments to HKFRS Accounting Standards issued by the HKICPA.

- Amendments to HKFRS 9 and HKFRS 7 — Amendments to the Classification and Measurement of Financial Instruments
- Amendments to HKFRS 9 and HKFRS 7 — Contracts Referencing Nature-dependent Electricity
- Annual Improvements to HKFRS Accounting Standards – Volume 11

The adoption of these amendments to standards had no material effect on how the Group's results and financial position for the current or prior periods have been prepared or presented in these unaudited condensed consolidated interim financial statements. The Group has not applied any new standards or amendments to standards that are not effective for the current accounting period.

3 保險及風險管理

本集團所有財務風險管理的目標及政策均與2025年年報披露的一致。

3 INSURANCE AND FINANCIAL RISK MANAGEMENT

All aspects of the Group's financial risk management objectives and policies are consistent with those disclosed in the 2025 annual report.

4 關鍵會計估計及判斷

在編制本未經審核簡明綜合中期財務報表時，管理層必須對未來作出判斷、估計及假設，此等判斷、估計及假設將對政策的應用、資產及負債、收入及支出的金額有影響。假設和估計的應用如因管理層的判斷有所改變或因應實際環境的演變而有所改變，會引致本集團的財務狀況及業績有所不同。

估計和判斷會被持續評估，並根據過往經驗和其他因素(包括在有關情況下相信為合理的對未來事件的預測)進行評價。本集團認為，於編制本未經審核簡明綜合中期財務報表時已作出適當假設及估計，因此在各個重要層面，本未經審核簡明綜合中期財務報表均能公平地反映本集團的財務狀況和業績。

管理層相信需要作出判斷的關鍵會計政策為對廈銀的重大影響力、遞延所得稅負債、保費分配法適用資格測試、匯總程度及確定投資基金合併事宜。管理層同時相信估計不確定性的主要來源為投資物業公平值的估計、金融工具公平值的估計、已發生索償負債的估計及廈銀集團的第三等級金融工具公平值、貸款及墊款減值準備及商譽減值的估計。

編制本未經審核簡明綜合中期財務報表所應用的判斷、估計及假設與2025年年報所採用的一致。

4 CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENT

The preparation of these unaudited condensed consolidated interim financial statements requires the management to make judgement, estimates and assumptions concerning the future that affect the application of policies and reported amounts of assets and liabilities, revenues and expenses. The application of assumptions and estimates means that any changes of them, either due to changes of management’s judgement or the evolvement of the actual circumstances, would cause the Group’s financial position and results to differ.

Estimates and judgement are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Group believes that the assumptions and estimates that have been made in the preparation of these unaudited condensed consolidated interim financial statements are appropriate and that these unaudited condensed consolidated interim financial statements therefore present fairly the Group’s financial position and results in all material respects.

The management believes that the critical accounting policies where judgement is necessarily applied are those which relate to the significant influence over XIB, deferred income tax liabilities, premium allocation approach eligibility test, level of aggregation and determination of consolidation of investment funds. The management also believes that the key sources of estimation uncertainty are those which relate to the estimate of fair value of investment properties, estimate of fair value of financial instruments, estimate of liability for incurred claims, and fair value of level 3 financial instruments, impairment allowances on loans and advances and estimation of impairment on goodwill of XIB Group.

The judgement, estimates and assumptions applied in the preparation of these unaudited condensed consolidated interim financial statements are consistent with those used in the 2025 annual report.

5 分部資料

本集團按向包括董事會及總經理辦公會的主要營運決策人就策略性決策、資源分配及評估表現的內部呈報資料方式一致的基礎下確定須呈報的分部資料。

向主要營運決策人呈報的資料，乃按企業實體、持有的投資及投資對象而分類。對於企業實體及持有的投資，評估營運表現和資源分配是以個別企業實體的經營業務及本集團持有的投資為基礎。對於投資對象，本集團按個別投資對象評估其營運表現。

本集團有下列須呈報分部：

– 金融服務：包括透過本集團持有的主要聯營公司廈銀集團分別於中國內地、香港及澳門經營銀行業務，及於中國內地經營小額貸款業務。

– 保險：包括於香港及澳門的一般保險業務。

– 物業投資：包括於中國內地出租優質寫字樓。

– 策略投資：包括華能A股、高新技術項目、次級資本工具和債券以及有限合夥企業的投資。

公司業務活動：企業財資和未能分配到每個報告分部的其他中央營運功能。此不是本集團的報告分部。

5 SEGMENTAL INFORMATION

The Group identifies its operating segments based on the reports reviewed internally by the chief operating decision-makers which include the Board and the General Manager Meeting that are used to make strategic decisions, allocate resources and assess performance.

The reports to the chief operating decision-makers are analysed on the basis of business entities, investments held and investees. For business entities and investments held, operating performance evaluation and resources allocation are based on individual business activity operated and investment held by the Group. For investees, operating performance evaluation is based on individual investee of the Group.

The Group has the following reportable operating segments:

– Financial services: this segment includes the engagement of banking business through the Group's major associate, XIB Group in Chinese Mainland, Hong Kong and Macau respectively, and the provision of micro credit business in Chinese Mainland.

– Insurance: this segment includes the general insurance business in Hong Kong and Macau.

– Property investment: this segment includes the leasing of high quality office space in Chinese Mainland.

– Strategic investments: this segment includes Huaneng A-Shares, high-tech investments, subordinated capital securities and bonds, and investments in limited partnerships.

Corporate activities: corporate treasury and other centralised functions which cannot be allocated to each reporting segment. It is not a reportable operating segment of the Group.

5 分部資料(續)

(a) 分部業績、資產及負債

在評估分部表現及分配分部間的資源時，本集團主要營運決策人按下列基準監控各呈報分部的業績、資產及負債：

可直接確定為各個別分部的源自客戶、產品及服務的收入將直接呈報於有關分部。不同分部的所有直接開支將歸類於有關分部。與本集團的策略性決策、日常業務管理及公司業務活動相關而不能合理地分配至分部、產品及服務的間接開支及支援部門開支呈列於「公司業務活動」。分部間的交易依據授予第三者或與第三者交易的同類條款定價。分部間的收入及支出於綜合賬內抵銷。

分部資產包括企業實體持有的有形資產及無形資產、持有投資的賬面淨值及應佔投資對象的資產淨值及給予投資對象的貸款。分部負債包括保險及再保險合約負債、應付賬款及應計費用、指定以公平值透過損益列賬的金融負債、歸屬於個別分部的應付所得稅及遞延稅項負債以及分部直接管理或與該分部直接相關的借款。若負債是以資產作為抵押，該項資產及負債將歸類於同一分部。應付予本公司股東的股息於呈報分部資產及負債時列為未分配負債。

5 SEGMENTAL INFORMATION (Continued)

(a) Segment results, assets and liabilities

For the purposes of assessing segment performance and allocating resources between segments, the Group's chief operating decision-makers monitor the results, assets and liabilities attributable to each reportable segment on the following bases:

Revenues derived from customers, products and services directly identifiable with individual segment are reported directly under respective segments. All direct costs incurred by different segments are grouped under respective segments. Indirect costs and support functions' costs related to the strategic decision making and day-to-day management of the business of the Group and corporate activities that cannot be reasonably allocated to segments, products and services are grouped under "Corporate activities". Transactions between segments are priced based on similar terms offered to or transacted with external parties. Inter-segment income and expenses are eliminated on consolidation.

Segment assets include all tangible and intangible assets held by the business entities, net book value of investments held and share of net assets of and loans to investees. Segment liabilities include insurance and reinsurance contract liabilities, creditors and accruals, financial liability designated at fair value through profit or loss, income tax payable and deferred tax liabilities attributable to respective segments and borrowings managed directly by the segments or directly related to those segments. An asset and a liability are grouped under same segment if the liability is collateralised by the asset. Dividend payable to shareholders of the Company is treated as unallocated liabilities in reporting segment assets and liabilities.

5 分部資料（續） 5 SEGMENTAL INFORMATION (Continued)

(a) 分部業績、資產及負債（續） (a) Segment results, assets and liabilities (Continued)

		金融服務 Financial services		保險 Insurance		物業投資 Property investment		策略投資 Strategic investments		公司業務活動 Corporate activities		分部抵銷 Inter-segment elimination		綜合 Consolidated	
		2026	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025
		港幣千元 HK$'000	*港幣千元 HK$'000*	***港幣千元 HK$'000***	*港幣千元 HK$'000*	***港幣千元 HK$'000***	*港幣千元 HK$'000*	***港幣千元 HK$'000***	*港幣千元 HK$'000*	***港幣千元 HK$'000***	*港幣千元 HK$'000*	***港幣千元 HK$'000***	*港幣千元 HK$'000*	***港幣千元 HK$'000***	*港幣千元 HK$'000*
截至6月30日止6個月	**Six months ended 30 June**														
外界客戶收入	**Revenue from external customers**														
保險收入	Insurance revenue	**-**	-	**96,371**	90,460	**-**	-	**-**	-	**-**	-	**-**	-	**96,371**	90,460
利息收入	Interest income	**874**	6,068	**2,933**	1,840	**-**	-	**3,944**	3,929	**2,918**	1,435	**-**	-	**10,669**	13,272
租金收入	Rental income	**-**	-	**3,456**	3,456	**1,035**	1,167	**-**	-	**-**	-	**-**	-	**4,491**	4,623
股息收入	Dividend income	**-**	-	**1,021**	700	**-**	-	**-**	-	**-**	-	**-**	-	**1,021**	700
分配收入	Distribution income	**-**	-	**-**	-	**-**	-	**940**	933	**-**	-	**-**	-	**940**	933
		874	6,068	**103,781**	96,456	**1,035**	1,167	**4,884**	4,862	**2,918**	1,435	**-**	-	**113,492**	109,988
跨分部	Inter-segments	**-**	-	**105**	26	**122**	127	**-**	-	**1,526**	1,525	**(1,753)**	(1,678)	**-**	-
可呈報分部收入	**Reportable segment revenue**	**874**	6,068	**103,886**	96,482	**1,157**	1,294	**4,884**	4,862	**4,444**	2,960	**(1,753)**	(1,678)	**113,492**	109,988
其他收入	Other income	**82**	265	**2,390**	3,774	**-**	-	**-**	-	**4,841**	10,330	**-**	-	**7,313**	14,369
營業收入	Operating income	**956**	6,333	**106,276**	100,256	**1,157**	1,294	**4,884**	4,862	**9,285**	13,290	**(1,753)**	(1,678)	**120,805**	124,357
其他（虧損）／收益－淨額	Other (losses)/gains – net	**(9,499)**	-	**(4,806)**	(1,062)	**511**	(424)	**165**	39	**11,261**	10,877	**-**	-	**(2,368)**	9,430
保險服務費用	Insurance service expenses	**-**	-	**(72,357)**	(68,063)	**-**	-	**-**	-	**-**	-	**-**	-	**(72,357)**	(68,063)
持有再保險合約的費用淨額	Net expenses from reinsurance contracts held	**-**	-	**(8,679)**	(8,968)	**-**	-	**-**	-	**-**	-	**-**	-	**(8,679)**	(8,968)
簽發的保險合約的財務收入／（費用）	Finance income/(expenses) from insurance contracts issued	**-**	-	**779**	(3,957)	**-**	-	**-**	-	**-**	-	**-**	-	**779**	(3,957)
持有再保險合約的財務（費用）／收入	Finance (expenses)/income from reinsurance contracts held	**-**	-	**(41)**	287	**-**	-	**-**	-	**-**	-	**-**	-	**(41)**	287
已信貸減值的客戶貸款及應收利息的減值虧損（扣除）／撥回	(Charge for)/write back of impairment loss on credit-impaired loans to customers and interest receivable	**(700)**	2,327	**-**	-	**-**	-	**-**	-	**-**	-	**-**	-	**(700)**	2,327
按攤銷成本計量的債務投資減值虧損撥回／（扣除）	Write back of/(charge for) impairment loss on debt investments at amortised cost	**-**	-	**39**	(105)	**-**	-	**-**	-	**-**	-	**-**	-	**39**	(105)
行政費用	Administrative expenses	**(857)**	(821)	**(9,777)**	(8,079)	**(355)**	(322)	**-**	-	**(17,471)**	(23,943)	**1,681**	1,633	**(26,779)**	(31,532)
營業溢利／（虧損）	**Operating profit/(loss)**	**(10,100)**	7,839	**11,434**	10,309	**1,313**	548	**5,049**	4,901	**3,075**	224	**(72)**	(45)	**10,699**	23,776
融資成本	Finance costs	**-**	-	**(92)**	(93)	**-**	-	**-**	-	**(15,601)**	(20,134)	**41**	90	**(15,652)**	(20,137)
應佔聯營公司業績	Share of results of associates	**43,595**	62,915	**-**	-	**-**	-	**424**	2,586	**-**	-	**-**	-	**44,019**	65,501
除税前溢利／（虧損）	**Profit/(loss) before taxation**	**33,495**	70,754	**11,342**	10,216	**1,313**	548	**5,473**	7,487	**(12,526)**	(19,910)	**(31)**	45	**39,066**	69,140
所得税（支出）／抵免	Income tax (expense)/credit	**-**	-	**(1,294)**	(1,457)	**(330)**	156	**-**	-	**(2,234)**	(2,971)	**-**	-	**(3,858)**	(4,272)
本期溢利／（虧損）	**Profit/(loss) for the period**	**33,495**	70,754	**10,048**	8,759	**983**	704	**5,473**	7,487	**(14,760)**	(22,881)	**(31)**	45	**35,208**	64,868
利息收入	Interest income	**875**	6,327	**5,257**	5,516	**-**	-	**3,944**	3,929	**7,731**	11,601	**-**	-	**17,807**	27,373
本期折舊及攤銷	Depreciation and amortisation for the period	**106**	99	**1,628**	1,387	**-**	-	**-**	-	**755**	820	**(882)**	(882)	**1,607**	1,424

5 分部資料（續）

5 SEGMENTAL INFORMATION (Continued)

(a) 分部業績、資產及負債（續）

(a) Segment results, assets and liabilities (Continued)

		金融服務 Financial services		保險 Insurance		物業投資 Property investment		策略投資 Strategic investments		公司業務活動 Corporate activities		分部抵銷 Inter-segment elimination		綜合 Consolidated	
		2026	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025
		港幣千元 HK$'000	*港幣千元 HK$'000*	***港幣千元 HK$'000***	*港幣千元 HK$'000*	***港幣千元 HK$'000***	*港幣千元 HK$'000*	***港幣千元 HK$'000***	*港幣千元 HK$'000*	***港幣千元 HK$'000***	*港幣千元 HK$'000*	***港幣千元 HK$'000***	*港幣千元 HK$'000*	***港幣千元 HK$'000***	*港幣千元 HK$'000*
於2026年6月30日及 2025年12月31日	**At 30 June 2026 and 31 December 2025**														
本公司及附屬公司	The Company and subsidiaries	**12,536**	12,733	**677,141**	693,560	**40,892**	40,326	**836,515**	736,100	**1,185,109**	1,289,682	**(1,099)**	(1,969)	**2,751,094**	2,770,432
投資聯營公司	Investments in associates	**6,942,509**	6,655,460	**-**	-	**-**	-	**60,100**	35,485	**-**	-	**-**	-	**7,002,609**	6,690,945
總資產	**Total assets**	**6,955,045**	6,668,193	**677,141**	693,560	**40,892**	40,326	**896,615**	771,585	**1,185,109**	1,289,682	**(1,099)**	(1,969)	**9,753,703**	9,461,377
本公司及附屬公司	The Company and subsidiaries	**30,896**	29,838	**186,224**	190,944	**11,800**	11,524	**30,806**	29,950	**840,045**	882,759	**(1,099)**	(1,969)	**1,098,672**	1,143,046
未分配負債	Unallocated liabilities														
應付股息	Dividend payable	**-**	-	**-**	-	**-**	-	**-**	-	**-**	-	**-**	-	**47,781**	-
總負債	**Total liabilities**	**30,896**	29,838	**186,224**	190,944	**11,800**	11,524	**30,806**	29,950	**840,045**	882,759	**(1,099)**	(1,969)	**1,146,453**	1,143,046
本期增添非流動分部資產	Additions to non-current segment assets during the period	**-**	9	**1,014**	2,268	**-**	-	**-**	-	**59**	135	**-**	-	**1,073**	2,412

5 分部資料(續)

(b) 地區資料

下表載列有關(i)本集團源自外界客戶的收入及(ii)本集團的物業、機器及設備、使用權資產、投資物業及投資聯營公司(「指定非流動資產」)所在地區的資料。客戶所在地區按提供服務或貨物送達所在地劃分。指定非流動資產所在地區的劃分,物業、機器及設備、使用權資產以及投資物業按資產實際所在地劃分,投資聯營公司則以營運所在地劃分。

5 SEGMENTAL INFORMATION (Continued)

(b) Geographical information

The following table sets out the information about the geographical location of (i) the Group's revenues from external customers and (ii) the Group's property, plant and equipment, right-of-use assets, investment properties and investments in associates ("specified non-current assets"). The geographical location of customers is based on the location at which the services were provided or the goods were delivered. The geographical location of the specified non-current assets is based on the physical location of the assets in the case of property, plant and equipment, right-of-use assets and investment properties, and the location of operations in the case of investments in associates.

		香港 Hong Kong		中國內地 Chinese Mainland		澳門 Macau		綜合 Consolidated	
		2026	2025	**2026**	2025	**2026**	2025	**2026**	2025
		港幣千元 HK$'000	港幣千元 HK$'000	**港幣千元 HK$'000**	港幣千元 HK$'000	**港幣千元 HK$'000**	港幣千元 HK$'000	**港幣千元 HK$'000**	港幣千元 HK$'000
截至6月30日止6個月	**Six months ended 30 June**								
外界客戶收入	Revenues from external customers	**53,655**	47,615	**4,827**	7,235	**55,010**	55,138	**113,492**	109,988
於2026年6月30日及2025年12月31日	**At 30 June 2026 and 31 December 2025**								
本公司及附屬公司	The Company and subsidiaries	**129,899**	130,654	**55,334**	55,023	**1,830**	2,280	**187,063**	187,957
投資聯營公司	Investments in associates	**-**	-	**7,002,609**	6,690,945	**-**	-	**7,002,609**	6,690,945
指定非流動資產	**Specified non-current assets**	**129,899**	130,654	**7,057,943**	6,745,968	**1,830**	2,280	**7,189,672**	6,878,902

6 保險服務業績 6 INSURANCE SERVICE RESULT

		截至6月30日止6個月 Six months ended 30 June 2026	2025
		港幣千元 HK$'000	港幣千元 HK$'000
保險收入	Insurance revenue	**96,371**	90,460
保險服務費用	Insurance service expenses	**(72,357)**	(68,063)
持有再保險合約的費用淨額	Net expenses from reinsurance contracts held	**(8,679)**	(8,968)
保險服務業績	Insurance service result	**15,335**	13,429

7 其他收入 7 OTHER INCOME

		截至6月30日止6個月 Six months ended 30 June 2026	2025
		港幣千元 HK$'000	港幣千元 HK$'000
銀行存款利息收入	Interest income from bank deposits	**7,130**	14,079
轉租使用權資產利息收入	Interest income from sublease of right-of-use assets	**8**	22
按公平值透過損益列賬的金融資產股息收入	Dividend income from financial assets at fair value through profit or loss	**18**	114
政府補貼	Government grants	**17**	6
其他	Others	**140**	148
		7,313	14,369

8 其他(虧損)/收益 — 淨額

8 OTHER (LOSSES)/GAINS – NET

		截至6月30日止6個月 Six months ended 30 June **2026**	2025
		港幣千元 HK$'000	*港幣千元 HK$'000*
按公平值透過損益列賬的金融資產的已變現及未變現(虧損)/收益淨額	Net realised and unrealised (losses)/gains on financial assets at fair value through profit or loss	**(2,380)**	2,113
指定以公平值透過損益列賬的金融負債的已變現及未變現收益淨額	Net realised and unrealised gains on financial liability designated at fair value through profit or loss	**277**	–
出售物業、機器及設備(虧損)/收益	(Losses)/gains on disposal of property, plant and equipment	**(5)**	32
提前終止租賃的虧損	Loss on early termination of lease	**(22)**	–
投資物業重估公平值虧損	Fair value losses on revaluation of investment properties	**(461)**	(2,368)
一家聯營公司權益被攤薄的虧損	Loss on dilution of interest in an associate	**(9,499)**	–
匯兑收益淨額	Net exchange gains	**9,722**	9,653
		(2,368)	9,430

9 營業溢利

9 OPERATING PROFIT

		截至6月30日止6個月 Six months ended 30 June 2026	2025
		港幣千元 HK$'000	港幣千元 HK$'000
營業溢利已計入並扣除下列各項：	Operating profit is stated after crediting and charging the following:		
計入	Crediting		
出售物業、機器及設備收益	Gains on disposal of property, plant and equipment	**–**	32
匯兌收益淨額	Net exchange gains	**9,722**	9,653
投資物業已收及應收租金，扣除直接費用	Rentals received and receivable from investment properties less direct outgoings	**4,145**	4,310
－租金收入	*– Rental income*	***4,491***	*4,623*
－直接費用	*– Direct outgoings*	***(346)***	*(313)*
扣除	Charging		
員工成本，包括董事酬金	Staff costs, including directors' emoluments	**19,410**	26,322
－薪金、津貼及花紅(a)	*– Salaries, allowances and bonus (a)*	***18,603***	*25,551*
－退休福利成本	*– Retirement benefit costs*	***807***	*771*
折舊及攤銷	Depreciation and amortisation	**1,607**	1,424
－物業、機器及設備	*– Property, plant and equipment*	***902***	*922*
－租賃土地及土地使用權	*– Leasehold lands and land use rights*	***140***	*140*
－租賃為自用的物業	*– Properties leased for own use*	***565***	*362*
管理費（*註釋31(d)*）	Management fee *(Note 31(d))*	**940**	940
出售物業、機器及設備虧損	Losses on disposal of property, plant and equipment	**5**	–

(a) 截至2025年6月30日的餘額包括應計截至2024年12月31日止年度的獎金港幣600萬元。

(a) The balance for the six months ended 30 June 2025 included a bonus of HK$6 million accrued for the year ended 31 December 2024.

10 融資成本

10 FINANCE COSTS

		截至6月30日止6個月 Six months ended 30 June 2026	2025
		港幣千元 HK$'000	港幣千元 HK$'000
銀行借款的利息支出	Interest expenses on bank loans	**14,121**	17,971
控股股東貸款的利息支出	Interest expenses on loan from the controlling shareholder	**1,456**	2,115
租賃負債的利息支出	Interest expenses on lease liabilities	**75**	51
		15,652	20,137

11 所得稅支出

11 INCOME TAX EXPENSE

在未經審核簡明綜合損益表支銷的稅項如下：

The amount of taxation charged to the unaudited condensed consolidated income statement represents:

		截至6月30日止6個月 Six months ended 30 June 2026	2025
		港幣千元 HK$'000	港幣千元 HK$'000
當期稅項	**Current tax**		
香港利得稅	Hong Kong profits tax	**135**	115
中國內地企業所得稅	Chinese Mainland corporate income tax	**1,604**	2,053
中國內地預提所得稅	Chinese Mainland withholding tax	**538**	747
澳門稅項	Macau taxation	**1,316**	1,414
		3,593	4,329
前年度調整	**Adjustment in respect of prior years**		
中國內地企業所得稅	Chinese Mainland corporate income tax	**–**	(3)
遞延稅項	**Deferred tax**		
暫時差異的產生及轉回	Relating to the origination and reversal of temporary differences	**265**	(54)
所得稅支出	**Income tax expense**	**3,858**	4,272

香港利得稅乃按照期內於香港產生的估計應課稅溢利依兩級利得稅稅率的8.25%（2025年：8.25%）提撥準備。

Hong Kong profits tax has been provided at the rate of 8.25% under the Two-tiered Rates of Profits Tax (2025: 8.25%) on the estimated assessable profits arising in Hong Kong for the period.

11 所得稅支出(續)

本集團適用經濟合作暨發展組織(「經合組織」)所發布的支柱二規則立法模板。於2025年12月31日，支柱二立法已在本集團開展業務的某些司法管轄區頒布並生效。根據本集團截至2026年6月30日止期間的評估以及目前可獲得的信息，支柱二規則對本集團所得稅狀況(包括當期稅項)的總體影響並不重大。本集團將繼續關注相關司法管轄區支柱二立法的進展，並評估其未來可能對財務報表產生的影響。

中國內地企業所得稅乃按照期內估計應納稅所得額依稅率25%(2025年：25%)計算。

於中國內地成立的附屬公司及投資對象宣派股息時，本集團須分別就股息收入的5%及10%繳納中國內地預提所得稅。

澳門溢利的稅款則按照期內估計應納稅所得額依澳門的現行稅率計算。

11 INCOME TAX EXPENSE (Continued)

The Group is within the scope of the Pillar Two Model Rules published by the Organisation for Economic Cooperation and Development ("OECD"). As at 31 December 2025, Pillar Two legislation has been enacted and is in effect in certain jurisdictions where the Group operates. Based on the Group's assessment for the period ended 30 June 2026 and the information currently available, the overall impact of Pillar Two rules on the Group's income tax position, including current tax, is not material. The Group will continue to monitor development in Pillar Two legislation across relevant jurisdictions and assess the potential future impact on its financial statements.

Chinese Mainland corporate income tax has been calculated at the rate of 25% (2025: 25%) on the estimated taxable profits for the period.

Chinese Mainland withholding tax is levied at 5% and 10% on dividend income received from subsidiaries and investees incorporated in Chinese Mainland respectively when these subsidiaries and investees declared dividend.

Taxation on Macau profits has been calculated on the estimated taxable profits for the period at the rates of taxation prevailing in Macau.

12 每股盈利

每股基本盈利根據截至2026年6月30日止6個月股東應佔溢利港幣3,520.8萬元（2025年：港幣6,486.8萬元）及期內已發行股份的加權平均數597,257,252（2025年：597,257,252）股計算。

本集團期內及過往期間均無已發行具攤薄潛力的股份，因此於披露期間的每股攤薄盈利與每股基本盈利相同。

12 EARNINGS PER SHARE

The calculation of basic earnings per share is based on the profit attributable to Shareholders for the six months ended 30 June 2026 of HK$35,208,000 (2025: HK$64,868,000) and the weighted average of 597,257,252 (2025: 597,257,252) shares in issue during the period.

The Group has no dilutive potential shares in issue during the current and prior periods and therefore diluted earnings per share is the same as basic earnings per share for the periods presented.

13 股息

董事會議決不派發截至2026年6月30日止6個月的中期股息（2025年：無）。

13 DIVIDEND

The Board has resolved that no interim dividend be declared for the six months ended 30 June 2026 (2025: Nil).

14 物業、機器及設備

14 PROPERTY, PLANT AND EQUIPMENT

		持作自用樓宇 Buildings held for own use	電腦軟件 Computer Software	傢俬、裝修、辦事處及電腦設備 Furniture, fixtures, office and computer equipment	汽車 Motor vehicles	總額 Total
		港幣千元 *HK$'000*	*港幣千元* *HK$'000*	*港幣千元* *HK$'000*	*港幣千元* *HK$'000*	*港幣千元* *HK$'000*
截至2026年6月30日止6個月	**Six months ended 30 June 2026**					
期初賬面淨值	Opening net book value	9,346	–	1,345	964	11,655
匯兑差額	Translation differences	97	–	2	7	106
增添	Additions	–	–	1,073	–	1,073
本期折舊	Charge for the period	(317)	–	(418)	(167)	(902)
出售	Disposal	–	–	(5)	–	(5)
期末賬面淨值	**Closing net book value**	9,126	–	1,997	804	11,927
於2026年6月30日	**At 30 June 2026**					
成本	Cost	21,102	2,850	9,174	3,521	36,647
累計折舊及減值虧損	Accumulated depreciation and impairment losses	(11,976)	(2,850)	(7,177)	(2,717)	(24,720)
賬面淨值	**Net book value**	9,126	–	1,997	804	11,927

15 使用權資產 15 RIGHT-OF-USE ASSETS

		租賃土地及土地使用權 Leasehold lands and land use rights	租賃為自用的物業 Properties leased for own use	總額 Total
		港幣千元 HK$'000	港幣千元 HK$'000	港幣千元 HK$'000
於2026年1月1日	At 1 January 2026	12,019	2,667	14,686
本期攤銷	Charge for the period	(140)	(565)	(705)
於2026年6月30日	**At 30 June 2026**	**11,879**	**2,102**	**13,981**

16 投資物業 16 INVESTMENT PROPERTIES

		6月30日 30 June 2026	12月31日 31 December 2025
		港幣千元 HK$'000	*港幣千元 HK$'000*
公平值	At fair value		
於1月1日	At 1 January	**161,616**	165,348
公平值虧損	Fair value losses	**(461)**	(3,732)
		161,155	161,616

按公平值列賬的所有投資物業已於2026年6月30日由獨立專業評估師第一太平戴維斯估值及專業顧問有限公司採用收入資本化法重估。於期內，重估產生的公平值虧損港幣461,000元（2025年：港幣2,368,000元）及相關遞延稅支出港幣309,000元（2025年：遞延稅抵免港幣222,000元）已於簡明綜合損益表內確認。

The valuations of all investment properties carried at fair value were updated at 30 June 2026 by independent professional valuer, namely Savills Valuation and Professional Services Limited using income capitalisation approach. As a result of the update, a fair value loss of HK$461,000 (2025: HK$2,368,000) and deferred tax expense of HK$309,000 (2025: deferred tax credit of HK$222,000) have been recognised in the condensed consolidated income statement for the period.

17 聯營公司

於2026年6月30日，於聯營公司的投資主要包括本集團持有廈銀集團約8.4314%（2025年12月31日：約8.689%）股權。本集團的投資包括應佔此等聯營公司的資產淨值及其欠款列出如下：

17 ASSOCIATES

At 30 June 2026, investments in associates mainly represented the Group's approximately 8.4314% (31 December 2025: approximately 8.689%) interest in XIB Group. The Group's investments comprising its share of these associates' net assets and balances due from them are set out below:

		廈銀集團 XIB Group	其他 Others	總額 Total
		港幣千元 ***HK$'000***	*港幣千元* ***HK$'000***	*港幣千元* ***HK$'000***
截至2025年6月30日止6個月及2025年12月31日止年度	Six months ended 30 June 2025 and year ended 31 December 2025			
於2025年1月1日	At 1 January 2025	6,329,078	30,957	6,360,035
匯兑差額	Translation differences	200,518	552	201,070
應佔期內除税後溢利	Share of profit after taxation for the period	62,915	2,586	65,501
除税前溢利	Profit before taxation	*44,416*	*2,592*	*47,008*
所得税抵免／(支出)	Income tax credit/(expense)	*18,499*	*(6)*	*18,493*
公平值儲備金(可循環)增加	Increase in fair value reserve (recycling)	50,778	–	50,778
公平值儲備金(不可循環)增加／(減少)	Increase/(decrease) in fair value reserve (non-recycling)	1,927	(9)	1,918
一家聯營公司出售一家附屬公司時撥回	Released on disposal of a subsidiary held by an associate			
從外匯折算儲備金撥回	Release of exchange translation reserve	–	280	280
於2025年6月30日	At 30 June 2025	6,645,216	34,366	6,679,582
匯兑差額	Translation differences	74,665	499	75,164
應佔期內除税後溢利	Share of profit after taxation for the period	35,309	595	35,904
除税前(虧損)／溢利	(Loss)/profit before taxation	*(40,460)*	*310*	*(40,150)*
所得税抵免	Income tax credit	*75,769*	*285*	*76,054*
公平值儲備金(可循環)減少	Decrease in fair value reserve (recycling)	(97,959)	–	(97,959)
公平值儲備金(不可循環)(減少)／增加	(Decrease)/increase in fair value reserve (non-recycling)	(1,771)	25	(1,746)
於2025年12月31日	At 31 December 2025	6,655,460	35,485	6,690,945

17 聯營公司(續) 17 ASSOCIATES (Continued)

		廈銀集團 XIB Group	其他 Others	總額 Total
		港幣千元 *HK$'000*	*港幣千元* *HK$'000*	*港幣千元* *HK$'000*
截至2026年6月30日止6個月	**Six months ended 30 June 2026**			
於2026年1月1日	At 1 January 2026	6,655,460	35,485	6,690,945
匯兑差額	Translation differences	212,876	1,729	214,605
一家聯營公司的資本額	Capital contribution of an associate	–	22,470	22,470
應佔期內除税後溢利	Share of profit after taxation for the period	43,595	424	44,019
除税前溢利	Profit before taxation	*16,881*	*448*	*17,329*
所得税抵免╱(支出)	Income tax credit/(expense)	*26,714*	*(24)*	*26,690*
公平值儲備金(可循環)增加	Increase in fair value reserve (recycling)	32,164	–	32,164
公平值儲備金(不可循環)減少	Decrease in fair value reserve (non-recycling)	(510)	(8)	(518)
攤薄權益	Dilution of interest			
於綜合損益表內確認的攤薄虧損	Loss on dilution recognised in consolidated income statement	(9,499)	–	(9,499)
從外匯折算儲備金及公平值儲備金(可循環)撥回	Release of exchange translation reserve and fair value reserve (recycling)	8,423	–	8,423
於2026年6月30日	**At 30 June 2026**	6,942,509	60,100	7,002,609

17 聯營公司（續） 17 ASSOCIATES (Continued)

(a) 重大聯營公司的財務資料概要（按本集團採納的會計政策編制，並經與本未經審核簡明綜合中期財務報表的賬面值對賬）披露如下：

(a) Summarised financial information of the material associate prepared in accordance with the accounting policies adopted by the Group and reconciled to the carrying amount in these unaudited condensed consolidated interim financial statements is disclosed below:

		廈銀集團 XIB Group	
		6月30日 30 June 2026	12月31日 31 December 2025
		港幣千元 HK$'000	*港幣千元 HK$'000*
聯營公司下列各項總額	**Gross amount of the associate's**		
資產	Assets	**1,301,782,440**	1,286,597,056
負債	Liabilities	**(1,198,310,529)**	(1,188,886,369)
非控股權益	Non-controlling interests	**(21,488,038)**	(21,354,403)
股東應佔權益	Equity attributable to shareholders	**81,983,873**	76,356,284
股息 *(i)*	Dividends *(i)*		
2019年末期股息	Final dividend for 2019	**(1,783,791)**	(1,718,637)
2020年末期股息	Final dividend for 2020	**(520,850)**	(501,826)
2021年末期股息	Final dividend for 2021	**(982,650)**	(946,759)
		(3,287,291)	(3,167,222)
扣除擬派股息後的資產淨值	Net assets after dividend proposed	**78,696,582**	73,189,062
對賬至本集團於聯營公司的權益	**Reconciled to the Group's interest in the associate**		
扣除聯營公司的擬派股息後的資產淨值	Net assets after dividend proposed by the associate	**78,696,582**	73,189,062
本集團的有效權益	Group's effective interest	**8.4314%**	8.689%
應佔資產淨值	Share of net assets	**6,635,224**	6,359,399
股息	Dividends		
2019年末期股息	Final dividend for 2019	**174,160**	167,799
2020年末期股息	Final dividend for 2020	**46,118**	44,433
2021年末期股息	Final dividend for 2021	**87,007**	83,829
綜合財務報表的賬面值	Carrying amount in the consolidated financial statements	**6,942,509**	6,655,460

(i) 該等數額為截至2019年、2020年及2021年12月31日止年度的擬派股息，尚待國家金融監督管理總局廈門監管局的批准。廈銀並未宣派截至2023年、2024年及2025年12月31日止年度的任何股息。

(i) These amounts represented the proposed dividends for the years ended 31 December 2019, 2020 and 2021 that were subject to approval from the National Financial Regulatory Administration Xiamen Office. XIB did not declare any dividend for the year ended 31 December 2023, 2024 and 2025.

17 聯營公司(續) 17 ASSOCIATES (Continued)

		廈銀集團 XIB Group 截至6月30日止6個月 Six months ended 30 June 2026	2025
		港幣千元 HK$'000	港幣千元 HK$'000
收入總額	Total revenues	**19,018,090**	20,367,949
持續經營業務溢利	Profit from continuing operations	**519,426**	724,077
其他全面收益	Other comprehensive income	**(747,824)**	790,291
全面收益總額	Total comprehensive income	**(228,398)**	1,514,368

18 按公平值計入其他全面收益的金融資產 18 FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

		6月30日 30 June 2026	12月31日 31 December 2025
		港幣千元 HK$'000	港幣千元 HK$'000
於1月1日	At 1 January	**677,052**	544,501
增添	Additions	**34,379**	42,835
出售	Disposal	**–**	(9,510)
於公平值儲備金(不可循環)確認的公平值收益	Fair value gains recognised in fair value reserve (non-recycling)	**9,392**	99,226
		720,823	677,052
按公平值	At fair value		
上市股權證券	Equity securities listed on		
上海證券交易所 *(a)*	Shanghai Stock Exchange *(a)*	**594,397**	563,620
聯交所	Stock Exchange	**101,909**	89,084
上市次級其他一級資本工具聯交所 *(b)*	Subordinated Additional Tier 1 Capital Securities listed on Stock Exchange *(b)*	**24,517**	24,348
		720,823	677,052

18 按公平值計入其他全面收益的金融資產（續）

本集團指定此等投資為按公平值計入其他全面收益（不可循環）乃由於此等投資為具策略目的而持有。

(a) 於上海證券交易所上市的股權證券包括本集團持有的6,795萬股華能A股，金額港幣59,440萬元（等值約人民幣51,507萬元）（2025年12月31日：港幣56,362萬元，等值約人民幣50,692萬元）。

本公司於以前年度取得中國內地北京市税務局免征本公司出售部份華能A股所得收益的預提所得税。因此，本集團於2026年6月30日沒有對於其他全面收益內確認，並在公平值儲備金（不可循環）內分開累計的公平值變動提撥任何税項準備。然而，本公司已於以前年度就出售收益繳納6%的增值税及其他附加費，因此，預計本公司未來出售其所持有的華能A股時將被徵收增值税及其他附加費。

(b) 次級其他一級資本工具為集友銀行於2022年10月發行的認購金額300萬美元的資本工具的公平值。本集團已於期內收取分配收入12萬美元（等值約港幣94萬元）（2025年：12萬美元，等值約港幣94萬元）。

18 FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Continued)

The Group designated these investments as fair value through other comprehensive income (non-recycling) as these investments are held for strategic purposes.

(a) The equity securities listed on the Shanghai Stock Exchange comprised an amount of HK$594.40 million (equivalent to approximately RMB515.07 million) (31 December 2025: HK$563.62 million, equivalent to approximately RMB506.92 million) for the investment in 67.95 million shares of Huaneng A-Shares held by the Group.

The tax bureau in Beijing, Chinese Mainland exempted the Company from withholding tax on the gains from disposal of certain Huaneng A-Shares by the Company in prior years. Accordingly, the Group has not provided any tax provision against the fair value movements recognised in other comprehensive income and accumulated separately in the fair value reserve (non-recycling) at 30 June 2026. However, the Company has paid 6% value-added tax and other surcharges on the disposal gains in prior years and expects that the Company will be subject to value-added tax and other surcharges when disposing of its Huaneng A-Shares in the future.

(b) The Subordinated Additional Tier 1 Capital Securities represented the fair value of the subscription amount of US$3 million capital securities issued by CYB in October 2022. The Group has received the distribution income of US$0.12 million (equivalent to approximately HK$0.94 million) during the period (2025: US$0.12 million, equivalent to approximately HK$0.94 million).

19 按攤銷成本計量的債務投資 19 DEBT INVESTMENTS AT AMORTISED COST

		6月30日 30 June 2026 港幣千元 HK$'000	12月31日 31 December 2025 港幣千元 HK$'000
上市債務投資	Debt investments listed on		
聯交所*(a)*	Stock Exchange *(a)*	**158,422**	163,404
新加坡交易所	Singapore Exchange	**104,707**	77,519
非上市債務投資買賣場外交易市場	Unlisted debt investments traded on the over-the-counter market	**1,982**	3,968
		265,111	244,891
已確認的預期信貸虧損*(b)*	ECL recognised *(b)*	**(634)**	(666)
		264,477	244,225
可轉讓存款單*(c)*	Transferable certificate of deposit *(c)*	**291,962**	281,298
		556,439	525,523
應收利息	Interest receivable	**9,568**	6,194
		566,007	531,717

於2026年6月30日，本集團按攤銷成本計量的債務投資均為無抵押，固定到期日為2026年至2033年（2025年12月31日：2026至2033年），固定年利率為1.75%至7.2%（2025年12月31日：1.75%至7.2%）。

At 30 June 2026, the Group's debt investments at amortised cost were unsecured, had fixed maturities from 2026 to 2033 (31 December 2025: 2026 to 2033) and fixed interest rates ranging from 1.75% to 7.2% per annum (31 December 2025: 1.75% to 7.2%).

(a) 該餘額包括澳銀於2023年6月發行於2033年到期的認購金額1,400萬美元的次級資本債券的投資，金額港幣10,981萬元（2025年12月31日：港幣10,899萬元）及應收債券利息美元2,800元（等值約港幣2.2萬元）（2025年12月31日：美元2,800元，等值約港幣2.2萬元）。

(a) The balance included an amount of HK$109.81 million (31 December 2025: HK$108.99 million) for the investment in the supplementary capital bonds due 2033 issued by LIB in June 2023 in the subscription amount of US$14 million and an amount of US$2,800 (equivalent to approximately HK$22,000) (31 December 2025: US$2,800, equivalent to approximately HK$22,000) for the bond interest receivable.

19 按攤銷成本計量的債務投資（續）

19 DEBT INVESTMENTS AT AMORTISED COST (Continued)

(b) 已確認相等於12個月預期信貸虧損的減值準備的變動如下：

(b) The movement of impairment allowances recognised at amounts equal to 12 months ECL was as follows:

		6月30日 30 June 2026	12月31日 31 December 2025
		港幣千元 HK$'000	*港幣千元 HK$'000*
於1月1日	At 1 January	**666**	317
匯兑差額	Translation differences	**7**	–
（撥回）╱確認預期信貸虧損	ECL (reversed)/recognised	**(39)**	349
		634	666

(c) 可轉讓存款單是由中國內地若干銀行發行的人民幣計價的存款單，其固定利率為1.55%至2.35%（2025年12月31日：1.55%至2.35%）及將分別於2027年及2028年到期（2025年12月31日：將於2027年及2028年到期）。

(c) Transferable certificates of deposit represent the certificates of deposit in Renminbi issued by banks in Chinese Mainland which carried fixed interest rates ranging from 1.55% to 2.35% (31 December 2025: 1.55% to 2.35%) and will be matured in 2027 and 2028 (31 December 2025: will be matured in 2027 and 2028) respectively.

20 現金及銀行結存 20 CASH AND BANK BALANCES

		6月30日 30 June 2026 港幣千元 HK$'000	12月31日 31 December 2025 港幣千元 HK$'000
現金及現金等價物	Cash and cash equivalents		
現金及原到期日在三個月的銀行結存	Cash and bank balances with original maturity within three months	**316,004**	620,325
應收利息	Interest receivable	**324**	1,075
		316,328	621,400
定期存款	Term deposits		
原到期日超過三個月的定期存款	Term deposits with original maturity over three months	**498,566**	264,835
應收利息	Interest receivable	**4,398**	3,130
		502,964	267,965
質押及受限制的定期存款	Pledged and restricted term deposits		
根據保險業監管機構規定而存放的定期存款 *(b)*	Term deposits placed pursuant to insurance regulatory requirements *(b)*	**98,000**	87,320
質押的定期存款 *(c)*	Pledged term deposits *(c)*	**15,000**	15,000
應收利息	Interest receivable	**894**	1,293
		113,894	103,613
現金及銀行結存總額	Total cash and bank balances	**933,186**	992,978

20 現金及銀行結存（續）

20 CASH AND BANK BALANCES (Continued)

於2026年6月30日，本集團的銀行結存的年利率介乎0.001%（儲蓄賬戶）至3.95%（2025年12月31日：0.001%至4.2%）。

Bank balances of the Group carried interest at market rates which ranged from 0.001% (savings account) to 3.95% (31 December 2025: 0.001% to 4.2%) per annum at 30 June 2026.

本集團於2026年6月30日的現金及銀行結存包括人民幣計價的餘額約人民幣56,799萬元（等值約港幣65,546萬元）（2025年12月31日：約人民幣57,450萬元，等值約港幣63,876萬元）。餘下的現金及銀行結存主要以港幣及美元計價。

The cash and bank balances of the Group included RMB denominated balances of approximately RMB567.99 million (equivalent to approximately HK$655.46 million) (31 December 2025: approximately RMB574.50 million, equivalent to approximately HK$638.76 million) at 30 June 2026. The remaining cash and bank balances are primarily denominated in Hong Kong dollars and United States dollars.

(a) 現金及銀行結存的到期日概述如下：

(a) The maturity profile of the cash and bank balances was summarised as follows:

		6月30日 30 June 2026	12月31日 31 December 2025
		港幣千元 HK$'000	港幣千元 HK$'000
第一年內	Within 1 year	**814,324**	876,924
多於一年	More than 1 year	**118,862**	116,054
		933,186	992,978

(b) 閩信保險於2026年6月30日維持澳門幣2,941萬元（等值約港幣2,855萬元）及港幣6,945萬元（2025年12月31日：澳門幣1,841萬元，等值約港幣1,787萬元及港幣6,945萬元）的銀行存款以符合澳門《保險業務法律制度》的若干規定。

(b) Min Xin Insurance has maintained bank deposits of MOP29.41 million (equivalent to approximately HK$28.55 million) and HK$69.45 million (31 December 2025: MOP18.41 million, equivalent to approximately HK$17.87 million and HK$69.45 million) at 30 June 2026 for fulfilling certain requirements under the Macau Insurance Ordinance.

(c) 根據香港一家銀行開立以與本公司的一家全資附屬公司簽訂非人壽再保險協議的再保險公司為受益人的備用信用證的要求，於2026年6月30日，該全資附屬公司已存入一筆港幣1,500萬元（2025年12月31日：港幣1,500萬元）的銀行存款作為備用信用證的抵押品。

(c) Pursuant to the requirement of a standby letter of credit issued by a bank in Hong Kong in favour of a reinsurance company that has entered into the Non-life Reinsurance Facility with a wholly-owned subsidiary of the Company, that wholly-owned subsidiary has placed a bank deposit of HK$15 million (31 December 2025: HK$15 million) as a collateral for the standby letter of credit at 30 June 2026.

21 保險合約資產及負債

21 INSURANCE CONTRACT ASSETS AND LIABILITIES

		6月30日 30 June 2026	12月31日 31 December 2025
		港幣千元 HK$'000	*港幣千元 HK$'000*
保險合約負債	Insurance contract liabilities		
剩餘保險責任負債	Liabilities for remaining coverage		
損失部分	Loss component	**2,993**	2,977
非損失部分	Excluding loss component	**(33,475)**	(12,573)
已發生索償負債	Liabilities for incurred claims		
未來現金流量現值的估計	Estimates of present value of future cash flows	**178,063**	164,590
非財務風險的風險調整	Risk adjustment for non-financial risk	**15,991**	15,550
		163,572	170,544
保險合約資產	Insurance contract assets		
剩餘保險責任負債	Liabilities for remaining coverage		
非損失部分	Excluding loss component	**(2,155)**	(1,910)
已發生索償負債	Liabilities for incurred claims		
未來現金流量現值的估計	Estimates of present value of future cash flows	**1,551**	553
非財務風險的風險調整	Risk adjustment for non-financial risk	**112**	62
		(492)	(1,295)
		163,080	169,249

22 已信貸減值的客戶貸款及應收利息

22 CREDIT – IMPAIRED LOANS TO CUSTOMERS AND INTEREST RECEIVABLE

		6月30日 30 June 2026 港幣千元 HK$'000	12月31日 31 December 2025 港幣千元 HK$'000
小額貸款業務	Micro credit business		
擔保貸款	Guaranteed loans	**125,467**	120,966
抵押貸款	Secured loans	**19,934**	19,300
質押及擔保貸款	Pledged and guaranteed loans	**10,828**	10,467
抵押、質押及擔保貸款	Secured, pledged and guaranteed loans	**3,180**	3,064
已信貸減值的客戶貸款	Credit-impaired loans to customers	**159,409**	153,797
已信貸減值的應收利息	Credit-impaired interest receivable	**7,315**	7,048
		166,724	160,845
減值準備	Impairment allowances	**(157,231)**	(151,656)
		9,493	9,189

本集團已對所有已信貸減值的貸款項目借款人提起訴訟。截至呈報日，貸款項目訴訟均取得生效法律文書，並處於履行或執行程序中。

The Group has initiated litigations against all the borrowers of credit-impaired loans. At the reporting date, all litigations have obtained effective legal documents and are in the process of performance or execution.

23 按公平值透過損益列賬的金融資產

23 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

		6月30日 30 June 2026 港幣千元 HK$'000	12月31日 31 December 2025 港幣千元 HK$'000
按公平值	At fair value		
上市股權證券 聯交所	Equity securities listed on Stock Exchange	**7,133**	9,604
上市投資基金 深圳證券交易所	Investment funds listed on Shenzhen Stock Exchange	**7,097**	8,817
保本結構性 銀行存款*(a)*	Principal-guaranteed structured bank deposits *(a)*	**145,851**	270,655
合夥企業*(b)*	Partnership *(b)*	**13,489**	13,106
非上市投資基金*(c)*	Unlisted investment funds *(c)*	**17,632**	11,892
非上市股權證券*(d)*	Unlisted equity securities *(d)*	**94,282**	26,017
		285,484	340,091

(a) 有關金額為中國內地若干銀行發行的固定期限及保本結構性銀行存款約人民幣12,639萬元（等值約港幣14,585萬元）（2025年12月31日：人民幣24,343萬元，等值約港幣27,066萬元）。

於2026年6月30日的賬面餘額包括分別由廈銀及集友發行的保本結構性銀行存款的公平值約人民幣1,404萬元（等值約港幣1,621萬元）（2025年12月31日：人民幣15,025萬元，等值約港幣16,706萬元）。

(a) The amount represented fixed–term and principal-guaranteed structured bank deposits of approximately RMB126.39 million (equivalent to approximately HK$145.85 million) (31 December 2025: RMB243.43 million, equivalent to approximately HK$270.66 million) issued by certain banks in Chinese Mainland.

The carrying amount as of 30 June 2026 included the principal-guaranteed structured bank deposits issued by XIB and CYB respectively with a fair value of approximately RMB14.04 million (equivalent to approximately HK$16.21 million) (31 December 2025: RMB150.25 million, equivalent to approximately HK$167.06 million).

23 按公平值透過損益列賬的金融資產(續)

(b) 有關金額為於中國內地成立的有限合夥企業紫金產投合夥企業的19.23%權益的公平值。

紫金產投合夥企業於2025年10月投資人民幣1,000萬元(等值約港幣1,156萬元)於易控智駕科技股份有限公司(「易控智駕」),一家專注於採礦業L4級無人駕駛解決方案的非上市公司。紫金產投合夥企業的普通合夥人認為,該投資於2026年6月30日的公平值約相等於投資金額。

於呈報日後,易控智駕成功於聯交所上市,紫金產投合夥企業持有211,211股易控智駕股份,該股份自2026年7月8日起鎖定1年。

(c) 有關金額為本集團在中國內地認購的一隻非上市投資基金。該投資基金以人民幣計價。

23 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Continued)

(b) The amount represented the fair value of 19.23% interests in a limited partnership established in the Chinese Mainland, namely Zijin Chantou Partnership.

Zijin Chantou Partnership has invested RMB10 million (equivalent to approximately HK$11.56 million) in Eacon Group Co., Ltd. ("Eacon"), an unlisted company focused on the commercial deployment of L4 autonomous driving solutions in the mining industry in October 2025. The general partner of Zijin Chantou Partnership considered that the fair value of the investment was approximate to the investment amount at 30 June 2026.

Subsequent to the reporting date, Eacon was successfully listed on the Stock Exchange and Zijin Chantou Partnership holds 211,211 Shares of Eacon with lock-up period of one year from 8 July 2026.

(c) The amount represented an unlisted investment fund subscribed by the Group in Chinese Mainland. The investment fund is in Renminbi.

23 按公平值透過損益列賬的金融資產(續)

(d) 有關金額為閩新信安合夥企業持有的28.61%北京源堡科技有限公司(「北京源堡」)股權的公平值。北京源堡為一家專門提供數字風險量化模型技術服務的國家級專精特新科技企業的非上市公司。

閩新信安合夥企業於2026年2月訂立兩份股權轉讓協議,以總代價人民幣2,843萬元(等值約港幣3,281萬元)從第三方收購北京源堡約17.15%的額外股權;並訂立一份增資協議,以代價人民幣2,987萬元(等值約港幣3,447萬元)認購北京源堡約4.04%的額外股權。閩新信安合夥企業的普通合夥人認為,考慮到投資期限,該投資於2026年6月30日的公平值約相等於投資金額。

閩新信安合夥企業已委派一名代表加入北京源堡的董事會。由於北京源堡仍透過符合投資實體資格的閩新信安合夥企業持有,因此對北京源堡的投資將繼續按公平值透過損益計量。

23 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Continued)

(d) The amount represented the fair value of 28.61% equity interests in 北京源堡科技有限公司 (Beijing Yuanbao Technology Co., Ltd.*) ("Beijing Yuanbao") held by Minxin Xinan Partnership. Beijing Yuanbao is an unlisted company recognised as a national-level specialised and innovative technology enterprise, specialising in the provision of digital risk quantification model technology services.

Minxin Xinan Partnership has entered into two equity transfer agreements to acquire additional equity interests of approximately 17.15% in Beijing Yuanbao at a total consideration of RMB28.43 million (equivalent to approximately HK$32.81 million) from third parties and a capital contribution agreement to subscribe for additional equity interests of approximately 4.04% in Beijing Yuanbao at a consideration of RMB29.87 million (equivalent to approximately HK$34.47 million) in February 2026. The general partner of Minxin Xinan Partnership considered that the fair value of the investment was approximate to the investment amount at 30 June 2026 considering the tenure of the investment.

Minxin Xinan Partnership has delegated one representative to the board of directors of Beijing Yuanbao. As Beijing Yuanbao is held through Minxin Xinan Partnership, an entity that qualifies as an investment entity, the investment in Beijing Yuanbao will continue to be measured at fair value through profit or loss.

* The relevant English name is only a transliteration of the Chinese name for reference only.

24 指定以公平值透過損益列賬的金融負債

該金額包括一個有限合夥人在本集團的一個合併投資實體閩新信安合夥企業的出資額及其應佔資產淨值。

24 FINANCIAL LIABILITY DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS

The amount comprised the capital contribution made by a limited partner and its share in the net assets of Minxin Xinan Partnership, a consolidated investment entity of the Group.

25 租賃負債

於2026年6月30日及2025年12月31日，最低租賃付款的現值的剩餘合約到期日概述如下：

25 LEASE LIABILITIES

At 30 June 2026 and 31 December 2025, the remaining contractual maturity profile of the present value of the minimum lease payments was summarised as follows:

		6月30日 30 June 2026	12月31日 31 December 2025
		港幣千元 HK$'000	*港幣千元 HK$'000*
第一年內	Within 1 year	**1,384**	1,629
多於一年但少於兩年內	More than 1 year but less than 2 years	**962**	987
多於兩年但少於五年	More than 2 years but less than 5 years	**369**	701
		2,715	3,317

26 銀行借款

26 BANK BORROWINGS

		6月30日 30 June 2026	12月31日 31 December 2025
		港幣千元 HK$'000	*港幣千元 HK$'000*
無抵押循環及短期銀行借款	Unsecured revolving and short-term bank loans	**819,730**	781,610

本集團所有的銀行借款均以港幣計價。根據借款額度所載的定期還款日期，於2026年6月30日及2025年12月31日，全部餘額將於一年內到期及償還。

All of the Group's bank borrowings are in Hong Kong dollars. Based on the scheduled repayment dates set out in the loan facilities, all outstanding amounts will mature and are repayable within one year at 30 June 2026 and 31 December 2025.

26 銀行借款（續）

該些銀行借款的利息按香港銀行同業拆息加息差計算，於2026年6月30日的實際年利率介乎3.4厘至4厘（2025年12月31日：介乎4.1厘至4.7厘）。

根據該些銀行借款額度的條款，本公司承諾促使福建投資集團須於該些銀行借款額度期內維持（無論直接或間接）持有本公司已發行股本不少於51%的實益權益及擁有對本公司行使（無論直接或間接）管理控制的權力。

(a) 於2026年6月30日，本集團應付集友的未償還無抵押循環銀行借款結餘港幣31,644萬元（2025年12月31日：港幣16,514萬元）。該銀行借款的利息按香港銀行同業拆息加息差計算。於期內相關利息支出約港幣434萬元（2025年：港幣136萬元），及於2026年6月30日的相關應付利息約港幣16萬元（2025年12月31日：港幣17萬元）。

    於2026年6月30日，本集團應付澳銀的未償還短期銀行借款結餘港幣10,000萬元（2025年12月31日：港幣10,000萬元）。該銀行借款的利息按香港銀行同業拆息加息差和手續費計算。於期內相關利息支出約港幣182萬元（2025年：港幣561萬元），及於2026年6月30日的相關應付利息約港幣61萬元（2025年12月31日：港幣79萬元）。

26 BANK BORROWINGS (Continued)

These bank loans were bore interest at a spread over Hong Kong Interbank Offered Rate and the effective interest rates ranged from 3.4% to 4% (31 December 2025: 4.1% to 4.7%) per annum at 30 June 2026.

Pursuant to the terms of these bank loan facilities, the Company shall procure FIDG to maintain (whether directly or indirectly) not less than 51% beneficial interest in the issued share capital of the Company and have the power to exercise (whether directly or indirectly) management control over the Company during the tenor of these bank loan facilities.

(a) At 30 June 2026, the Group had outstanding unsecured revolving bank loan of HK$316.44 million (31 December 2025: HK$165.14 million) from CYB. This bank loan bore interest at a spread over Hong Kong Interbank Offered Rate. The related interest expense was approximately HK$4.34 million (2025: HK$1.36 million) for the period and the related interest payable was approximately HK$0.16 million (31 December 2025: HK$0.17 million) at 30 June 2026.

    At 30 June 2026, the Group had outstanding unsecured short-term bank loan of HK$100 million (31 December 2025: HK$100 million) from LIB. This bank loan bore interest at a spread over Hong Kong Interbank Offered Rate plus commitment fee. The related interest expense was approximately HK$1.82 million (2025: HK$5.61 million) for the period and the related interest payable was approximately HK$0.61 million (31 December 2025: HK$0.79 million) at 30 June 2026.

27 控股股東貸款

控股股東貸款的利息按1個月香港銀行同業拆息加1%計算，於期內實際年利率為3厘至3.8厘（2025年12月31日：4.1厘至4.4厘）。本公司已於期內全數償還貸款餘額。

於期內控股股東貸款的相關利息支出為港幣146萬元（2025年：港幣212萬元）。

27 LOAN FROM THE CONTROLLING SHAREHOLDER

The loan from the controlling shareholder bore interest at 1% over 1 month Hong Kong Interbank Offered Rate and the effective interest rate was 3% to 3.8% (31 December 2025: 4.1% to 4.4%) per annum during the period. The Company has fully repaid the outstanding balance of the loan during the period.

The related interest expense of the loan from the controlling shareholder was HK$1.46 million (2025: HK$2.12 million) for the period.

28 遞延所得稅

28 DEFERRED INCOME TAX

		6月30日 30 June 2026	12月31日 31 December 2025
		港幣千元 HK$'000	*港幣千元 HK$'000*
於1月1日	At 1 January	**(43,261)**	(42,354)
匯兑差額	Translation differences	**(1,131)**	(1,306)
在本期內損益表（扣除）／記賬的遞延所得稅	Deferred income tax (charged)/credited to current period's income statement	**(265)**	399
		(44,657)	(43,261)

29 金融工具公平值

公平值估計是根據金融工具的特性和相關市場資料於某一特定時間作出，因此一般是主觀的。編制本未經審核簡明綜合中期財務報表所採用的分級方法與編制2025年年報所採用的一致。

於期內金融工具並沒有於公平值架構的第一等級及第二等級之間轉移，或轉入或轉出公平值架構的第三等級。本集團的政策為於發生轉移的呈報期末確認公平值架構各等級間的轉移。

29 FAIR VALUE OF FINANCIAL INSTRUMENTS

Fair value estimates are generally subjective in nature, and are made as of a specific point in time based on the characteristics of the financial instruments and relevant market information. The hierarchy of methods applied in the preparation of these unaudited condensed consolidated interim financial statements are consistent with those used in the preparation of 2025 annual report.

During the period there was no transfer of financial instruments between Level 1 and Level 2 of the fair value hierarchy, or transfer of financial instruments into or out of Level 3 of the fair value hierarchy. The Group's policy is to recognise transfers between levels of fair value hierarchy at the end of the reporting period in which they occur.

29 金融工具公平值（續）

29 FAIR VALUE OF FINANCIAL INSTRUMENTS (Continued)

下表為根據三級分類法呈報本集團於呈報日持有以公平值計量的金融工具賬面值，每項金融工具的公平值按根據最低級別且對公平值計量為重要的數據計量的公平值整體分類：

The following table presents the carrying value of financial instruments held by the Group at the reporting date measured at fair value across the three levels of the fair value hierarchy, with the fair value of each financial instrument categorised in its entirety based on the lowest level of input that is significant to that fair value measurement:

		6月30日 30 June 2026				12月31日 31 December 2025			
		第一等級 Level 1	第二等級 Level 2	第三等級 Level 3	總額 Total	第一等級 Level 1	第二等級 Level 2	第三等級 Level 3	總額 Total
		港幣千元 HK$'000	港幣千元 HK$'000	港幣千元 HK$'000	港幣千元 HK$'000	港幣千元 HK$'000	港幣千元 HK$'000	港幣千元 HK$'000	港幣千元 HK$'000
經常性的公平值計量	**Recurring fair value measurement**								
資產	**Assets**								
按公平值計入其他全面收益的金融資產	Financial assets at fair value through other comprehensive income	696,306	24,517	–	720,823	652,704	24,348	–	677,052
按公平值透過損益列賬的金融資產	Financial assets at fair value through profit or loss	14,230	163,483	107,771	285,484	18,421	282,547	39,123	340,091
		710,536	188,000	107,771	1,006,307	671,125	306,895	39,123	1,017,143
負債	**Liabilities**								
指定以公平值透過損益列賬的金融負債	Financial liability designated at fair value through profit or loss	–	–	30,806	30,806	–	–	29,950	29,950
		–	–	30,806	30,806	–	–	29,950	29,950

30 承擔

(a) 資本承諾

於2026年6月30日及2025年12月31日，本集團的資本承擔如下：

30 COMMITMENTS

(a) Capital commitments

At 30 June 2026 and 31 December 2025, the Group had capital commitments as follows:

		6月30日 30 June 2026	12月31日 31 December 2025
		港幣千元 HK$'000	*港幣千元 HK$'000*
已簽約但未撥備 —投資物業	Contracted but not provided for – investment properties	**191**	184

(b) 投資承諾

(i) 根據福建閩信於2024年9月26日訂立的合夥協議，於2026年6月30日，向紫金產投合夥企業的認繳出資額未實現承諾人民幣2,800萬元(等值約港幣3,231萬元)(2025年12月31日：人民幣2,800萬元，等值約港幣3,113萬元)。

(ii) 根據福建閩信於2025年5月29日訂立的合夥協議，於2026年6月30日，向閩新信安合夥企業的認繳出資額未實現承諾人民幣700萬元(等值約港幣808萬元)(2025年12月31日：人民幣700萬元，等值約港幣778萬元)。

(iii) 根據福建閩信於2025年12月24日訂立的合夥協議，於2025年12月31日，向深圳津源合夥企業的認繳出資額未實現承諾人民幣2,000萬元，等值約港幣2,308萬元。

(b) Investment commitments

(i) Pursuant to the partnership agreement entered into by Fujian Minxin on 26 September 2024, the unfulfilled capital contribution commitment to Zijin Chantou Partnership was RMB28 million (equivalent to approximately HK$32.31 million) (31 December 2025: RMB28 million, equivalent to approximately HK$31.13 million) at 30 June 2026.

(ii) Pursuant to the partnership agreement entered into by Fujian Minxin on 29 May 2025, the unfulfilled capital contribution commitment to Minxin Xinan Partnership was RMB7.00 million (equivalent to approximately HK$8.08 million) (31 December 2025: RMB7.00 million, equivalent to approximately HK$7.78 million) at 30 June 2026.

(iii) Pursuant to the partnership agreement entered into by Fujian Minxin on 24 December 2025, the unfulfilled capital contribution commitment to Shenzhen Jinyuan Partnership was RMB20.00 million, equivalent to approximately HK$23.08 million at 31 December 2025.

31 關聯方交易

除於本未經審核簡明綜合中期財務報表其他部分披露外，本集團在正常業務範圍內進行的重大關聯方交易摘要如下：

(a) 於2026年6月30日，本集團結存於廈銀、集友及澳銀（全部為本集團的聯營金融機構）的存款合計港幣62,272萬元（2025年12月31日：港幣45,594萬元）。此等存款的利息以一般商業利率計算，本集團於期內由此所產生的利息收入為港幣275萬元（2025年：港幣609萬元）及於2026年6月30日的相關應收利息約港幣410萬元（2025年12月31日：港幣262萬元）。

(b) 於2026年6月30日，本集團給予一家聯營公司貸款港幣1,072萬元（2025年12月31日：港幣1,072萬元）。此貸款為本集團對該聯營公司的投資，並且為無抵押、免息及無限定還款期。

(c) 於期內，本集團一家全資附屬公司承保聯營金融機構的保險而收取扣除折扣後的毛保費收入合計港幣1,091萬元（2025年：港幣411萬元），此等保單與本集團承保其他第三者客戶所簽訂的合約的價格和條款無異。該附屬公司亦於期內就聯營金融機構轉介業務予本集團向其支付佣金港幣858萬元（2025年：港幣888萬元）。

(d) 於期內，本公司向控股股東貴信支付管理費港幣94萬元（2025年：港幣94萬元），作為其根據一份管理協議提供一些管理服務，包括提供董事予本公司董事會的費用。

31 RELATED PARTY TRANSACTIONS

In addition to those disclosed elsewhere in these unaudited condensed consolidated interim financial statements, significant related party transactions which were carried out in the normal course of the Group's business are as follows:

(a) At 30 June 2026, the Group had deposits with XIB, CYB and LIB, all are associated financial institutions of the Group, totalling HK$622.72 million (31 December 2025: HK$455.94 million). These deposits carried interest at normal commercial rates and had generated interest income of HK$2.75 million (2025: HK$6.09 million) to the Group during the period and the related interest receivable was approximately HK$4.1 million (31 December 2025: HK$2.62 million) at 30 June 2026.

(b) At 30 June 2026, the Group had a loan advanced to an associate of HK$10.72 million (31 December 2025: HK$10.72 million). This loan represented the Group's investments in that associate and was unsecured, interest free and had no fixed repayment terms.

(c) A wholly-owned subsidiary of the Group underwrote insurance policies with gross insurance premiums less discounts of HK$10.91 million (2025: HK$4.11 million) to the associated financial institutions of the Group at prices and terms not less favourable than those contracted with other third party customers of the Group during the period. That subsidiary also paid commission of HK$8.58 million (2025: HK$8.88 million) to the associated financial institutions for business referred to the Group during the period.

(d) During the period, an amount of HK$0.94 million (2025: HK$0.94 million) was paid to Vigour Fine, the controlling shareholder of the Company, for the provision of certain management services which include the provision of directors to the Board of Directors of the Company pursuant to a management agreement.

31 關聯方交易（續）

(e) 閩信保險於2026年4月與福建投資集團的一家附屬公司廈門閩投科技服務有限公司（「廈門閩投」）訂立一份服務合同，據此廈門閩投同意提供業務系統功能升級技術服務，代價人民幣36萬元（等值約港幣42萬元）。閩信保險於期內並無向廈門閩投支付任何服務費用。

(f) 福建閩信於2023年作為承租方與貴信作為出租方簽訂一份租賃協議，貴信同意向福建閩信出租位於福建省福州市的一個辦公物業（「租賃物業」）。福建閩信於同日作為出租方與中閩能源股份有限公司（「中閩能源」）作為承租方簽訂另一份租賃協議，福建閩信同意向中閩能源出租租賃物業。

福建閩信、中閩能源及福建福州閩投海上風電匯流站有限公司（「匯流站」）分別於2025年6月及2026年3月簽訂租賃補充協議，中閩能源已交還租賃物業，福建閩信已同意按照原租賃協議的相同條款將租賃物業出租予匯流站。

福建閩信於2026年4月作為承租方與貴信作為出租方簽訂一份新租賃協議，貴信同意向福建閩信出租租賃物業。福建閩信於同日作為出租方與匯流站作為承租方簽訂另一份租賃協議，福建閩信同意向匯流站出租租賃物業。

匯流站為中閩能源的附屬公司，中閩能源為福建投資集團的附屬公司，福建投資集團及貴信均為本公司的控股股東。上述租賃協議下進行的交易構成本公司的持續關連交易。

31 RELATED PARTY TRANSACTIONS (Continued)

(e) Min Xin Insurance entered into a service agreement with Xiamen Mintou Technology Service Co., Ltd. ("Xiamen Mintou"), a subsidiary of FIDG, pursuant to which Xiamen Mintou agreed to provide business system upgrade services at a consideration of RMB0.36 million (equivalent to approximately HK$0.42 million) in April 2026. Min Xin Insurance has not paid any service fee to Xiamen Mintou during the period.

(f) Fujian Minxin as the lessee has entered into a lease agreement with Vigour Fine as the lessor whereby Vigour Fine has agreed to lease an office property located in Fuzhou, Fujian Province (the "Leasehold Property") to Fujian Minxin in 2023. Fujian Minxin as the lessor has entered into another lease agreement with Zhongmin Energy Co., Ltd ("Zhongmin Energy") as the lessee whereby Fujian Minxin has agreed to lease the Leasehold Property to Zhongmin Energy on the same day.

Fujian Minxin, Zhongmin Energy and 福建福州閩投海上風電匯流站有限公司(Fujian Fuzhou Mintou Offshore Wind Power Combiner Station Co., Ltd.*) ("Combiner Station") has entered into supplemental lease agreements in June 2025 and March 2026 respectively whereby Zhongmin Energy has surrendered the Leasehold Property and Fujian Minxin has agreed to lease the Leasehold Property to Combiner Station on the same terms of the original lease agreement.

Fujian Minxin as the lessee has entered into a new lease agreement with Vigour Fine as the lessor whereby Vigour Fine has agreed to lease the Leasehold Property to Fujian Minxin in April 2026. Fujian Minxin as the lessor has entered into another new lease agreement with Combiner Station as the lessee whereby Fujian Minxin has agreed to lease the Leasehold Property to Combiner Station on the same day.

Combiner Station is a subsidiary of Zhongmin Energy and Zhongmin Energy is a subsidiary of FIDG and both FIDG and Vigour Fine are the controlling shareholders of the Company. The transactions under the above lease agreements constitute continuing connected transactions of the Company.

* The relevant English name is only a transliteration of the Chinese name for reference only.

31 關聯方交易(續) 31 RELATED PARTY TRANSACTIONS (Continued)

上述轉租的財務影響概述如下:

The financial impacts of the sublease mentioned above were summarised as follows:

		截至6月30日止6個月 Six months ended 30 June 2026 港幣千元 HK$'000	2025 港幣千元 HK$'000
轉租使用權資產利息收入	Interest income from sublease of right-of-use assets	**8**	22
租賃負債利息支出	Interest expenses on lease liabilities	**(7)**	(19)
提前終止租賃的虧損	Loss on early termination of lease	**(22)**	–
		(21)	3

		6月30日 30 June 2026 港幣千元 HK$'000	12月31日 31 December 2025 港幣千元 HK$'000
未折現租賃付款	Undiscounted lease payments		
第一年內	Within 1 year	**426**	580
未實現利息收入 *(i)*	Unearned interest income *(i)*	**(6)**	(15)
		420	565
中介承租人	As Intermediate lessee		
租賃負債	Lease liabilities	**(378)**	(480)

(i) 未實現利息收入中隱含的利率為3%(2025年:4.75%)。

(i) The interest rate implied in the unearned interest income was 3% (2025: 4.75%).

31 關聯方交易（續）

31 RELATED PARTY TRANSACTIONS (Continued)

(g) 主要管理人員

高級行政人員截至2026年及2025年6月30日止6個月的酬金如下：

(g) Key management personnel

The senior executives' emolument for the six months ended 30 June 2026 and 2025 are detailed as follows:

		截至6月30日止6個月 Six months ended 30 June **2026**	 2025
		港幣千元 HK$'000	*港幣千元 HK$'000*
董事袍金	Directors' fees	**470**	485
薪俸、房屋及其他津貼以及實物利益	Salaries, housing and other allowances, and benefits in kind	**3,543**	4,613
退休福利計劃供款	Contributions to retirement benefit scheme	**115**	83
獎金	Bonus	**–**	220
		4,128	5,401

詞彙
GLOSSARY

詞彙 **Term**	釋義 **Definition**
董事會 Board	本公司董事會 the board of Directors of the Company
《企業管治守則》 CG Code	聯交所《上市規則》附錄C1所載之《企業管治守則》 the Corporate Governance Code contained in Appendix C1 of the Listing Rules on the Stock Exchange
主席 Chairman	董事會主席 the chairman of the Board
中國內地 Chinese Mainland	中華人民共和國，不包括香港特別行政區、澳門特別行政區及台灣 The People's Republic of China, excludes the Hong Kong Special Administrative Region, the Macau Special Administrative Region and Taiwan
《操守準則》 Code of Conduct	本公司制定的《董事進行證券交易的操守準則》 the code of conduct regarding directors' securities transactions of the Company
本公司 Company	閩信集團有限公司 Min Xin Holdings Limited
《公司條例》 Companies Ordinance	《公司條例》(香港法例第622章) the Companies Ordinance (Chapter 622 of the Laws of Hong Kong)
集友 CYB	集友銀行有限公司 Chiyu Banking Corporation Limited
董事 Director(s)	本公司董事 the director(s) of the Company
福建投資集團 FIDG	福建省投資開發集團有限責任公司 Fujian Investment & Development Group Co., Ltd.
閩 Fujian	中華人民共和國福建省 the Fujian Province of the PRC
福建閩信 Fujian Minxin	福建閩信投資有限公司 Fujian Minxin Investments Co., Ltd.
總經理 General Manager	本公司總經理 the general manager of the Company
本集團 Group	本公司及其附屬公司 the Company and its subsidiaries
《香港會計準則》 HKASs	《香港會計準則》 Hong Kong Accounting Standards

詞彙 Term	釋義 Definition
《香港財務報告準則》 HKFRSs	《香港財務報告準則》 Hong Kong Financial Reporting Standards
香港會計師公會 HKICPA	香港會計師公會 the Hong Kong Institute of Certified Public Accountants
香港 Hong Kong	中華人民共和國香港特別行政區 the Hong Kong Special Administrative Region of the PRC
港幣 HK$	香港法定貨幣港幣 Hong Kong dollar, the lawful currency of Hong Kong
華能 Huaneng	華能國際電力股份有限公司 Huaneng Power International, Inc.
華能A股 Huaneng A-Shares	華能A股投資 A-Share of Huaneng
《保險業條例》 Insurance Ordinance	《保險業條例》(香港法例第41章) Insurance Ordinance (Chapter 41 of the Laws of Hong Kong)
《上市規則》 Listing Rules	聯交所《證券上市規則》 the Rules Governing the Listing of Securities on the Stock Exchange
澳銀 LIB	澳門國際銀行股份有限公司 Luso International Banking Ltd.
澳門 Macau	中華人民共和國澳門特別行政區 the Macau Special Administrative Region of the PRC
澳門《保險業務法律制度》 Macau Insurance Ordinance	澳門《保險業務法律制度》(第27/97/M號法令(六月三十日)) the Macau Insurance Ordinance (Decree-Law no. 27/97/M of 30 June)
閩信保險 Min Xin Insurance	閩信保險有限公司 Min Xin Insurance Company Limited
閩新信安合夥企業 Minxin Xinan Partnership	福州閩新信安私募股權投資合夥企業(有限合夥) Fuzhou Minxin Xinan Private Equity Investment Partnership Enterprise (Limited Partnership)
《標準守則》 Model Code	《上市規則》附錄C3所載的《上市發行人董事進行證券交易的標準守則》 the Model Code for Securities Transactions by Directors of Listed Issuers as set out in Appendix C3 to the Listing Rules
中國 PRC	中華人民共和國 the People's Republic of China

詞彙
GLOSSARY

詞彙 **Term**	釋義 **Definition**
人民幣 RMB	中國法定貨幣人民幣 Renminbi, the lawful currency of the PRC
Samba	Samba Limited
三元小貸 Sanyuan Micro Credit	三明市三元區閩信小額貸款有限公司 Sanming Sanyuan District Minxin Micro Credit Company Limited
《證券及期貨條例》 SFO	《證券及期貨條例》(香港法例第571章) the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong)
股份 Share(s)	本公司之普通股 ordinary share(s) of the Company
股東 Shareholder(s)	本公司的股份持有人 holder(s) of the share(s) in the share capital of the Company
深圳津源合夥企業 Shenzhen Jinyuan Partnership	深圳津源私募股權投資基金合夥企業(有限合夥) Shenzhen Jinyuan Private Equity Investment Fund Partnership Enterprise (Limited Partnership)
聯交所 Stock Exchange	香港聯合交易所有限公司 The Stock Exchange of Hong Kong Limited
副主席 Vice Chairman	董事會副主席 the vice chairman of the Board
貴信 Vigour Fine	貴信有限公司 Vigour Fine Company Limited
廈銀 XIB	廈門國際銀行股份有限公司 Xiamen International Bank Co., Ltd.
廈銀集團 XIB Group	廈銀及其附屬公司集友及澳銀 XIB and its subsidiaries, CYB and LIB
紫金產投合夥企業 Zijin Chantou Partnership	紫金礦業產投海峽啟航(福州)股權投資合夥企業(有限合夥) Zijin Mining Chantou Haixia Qihang (Fuzhou) Equity Investment Partnership Enterprise (Limited Partnership)

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