Aspial Lifestyle

MEDIA RELEASE
7 August 2026

Aspial Lifestyle Reports Record 1H2026 Revenue of S$464.2 Million and Raises Interim Dividend by 125%

1H2026 profit after tax rose 89% year-on-year to S$55.0 million, driven by increased pawnbroking interest income, higher retail sales and stronger secured lending revenue.

1H2026 financial highlights

- Revenue rose 26% year-on-year to a record S$464.2 million.
- Profit after tax increased 89% year-on-year to S$55.0 million despite the impact of a S$5.2 million gold hedging loss.
- The Group completed an S$84.8 million equity fund raising, strengthening its balance sheet and acquired full ownership of its Malaysia operations.
- The Board has declared an interim dividend of S$0.009 per ordinary share, representing a 125% increase year-on-year.

SINGAPORE – Aspial Lifestyle Limited ("**Aspial Lifestyle**" or the "**Company**" and together with its subsidiaries, the "**Group**") today announced its results for the six months ended 30 June 2026 ("**1H2026**"). The Group's revenue reached a record S$464.2 million, a 26% year-on-year increase, while profit after tax rose 89% to S$55.0 million, reflecting sustained momentum across the Group's three business segments - pawnbroking, retail and secured lending.

Financial performance

The Group delivered strong growth across all three business segments in 1H2026. Retail revenue increased 25.2% year-on-year to S$399.6 million, while pawnbroking revenue rose 29.3% to S$55.3 million, supported by continued growth in the pledge book. Secured lending revenue grew 76.1% to S$9.2 million, mainly through the Group's BigFundr platform.

Gross profit margin improved to 38.7% from 36.6% in 1H2025. Excluding S$5.2 million of gold hedging loss, the Group's underlying profitability would have been stronger.

The Group further strengthened its financial position during the period. Total equity increased 40.7% to S$445.1 million, supported by strong earnings and the successful completion of an S$84.8 million fund raising. Net debt-to-equity improved to 1.7 times from 2.1 times as at 31 December 2025.

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Operational highlights

As at 30 June 2026, the Group operated 118 stores across six brands in Singapore, Malaysia and selected international markets.

The Group's MAS-licensed secured lending platform, BigFundr, continued to scale, with funds under management increasing by more than 25% from 31 December 2025.

During the period, the Group acquired the remaining equity interests in its Malaysian pawnbroking joint venture, achieving full ownership of its Malaysia operations. This strengthens the Group's position to accelerate the expansion of its pawnbroking and retail network in Malaysia.

Outlook

The Group delivered a strong performance in 1H2026, underpinned by the resilience of its retail and pawnbroking businesses and continued growth in Malaysia. While global macroeconomic uncertainties, geopolitical developments and gold price fluctuations may continue to contribute to market volatility, the Group remains confident in the long-term fundamentals of its businesses.

Barring any unforeseen adverse developments, the Board remains optimistic about the Group's performance for FY2026.

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About Aspial Lifestyle Limited

Aspial Lifestyle Limited operates a diversified portfolio of consumer businesses across retail, pawnbroking and secured lending in Singapore, Malaysia and selected international markets. Its portfolio includes Maxi-Cash, Goldheart, Lee Hwa, Niessing, Dr.Pajak and Dr.Emas, with a network of 118 physical stores as at 30 June 2026. Its secured lending business is mainly conducted through BigFundr, a MAS-licensed digital platform for property-backed private credit.

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