

CORPORATE PRESENTATION

21 January 2026

MONEYMAX
MONEYMAX FINANCIAL SERVICES LTD
銀豐

Contents

1. Company Overview
2. Key Competitive Strengths
3. Financial Overview

Section 1

Company Overview

Key Business Milestones

2008
- Opened flagship MoneyMax pawnshop in Yishun, Singapore

2013
- Listed on SGX-ST Catalist
- Expanded to 27 outlets in Singapore

2014
- Ventured into Malaysia via strategic joint venture

2015
- Launched MoneyMax Online, Singapore's first online valuation for pawnbroking

2016
- Launched brand-new gold jewellery retailing in Singapore
- JV partnership in Chongqing, PRC to provide leasing financial services

2017
- Launched MoneyMax e-Renewal service, allowing online renewal of pawn tickets

2018
- Ventured into automotive financing services and insurance services
- Launched MoneyMax E-Services Mobile App

2021
- Launched brand-new corporate identity
- Acquired moneylending license

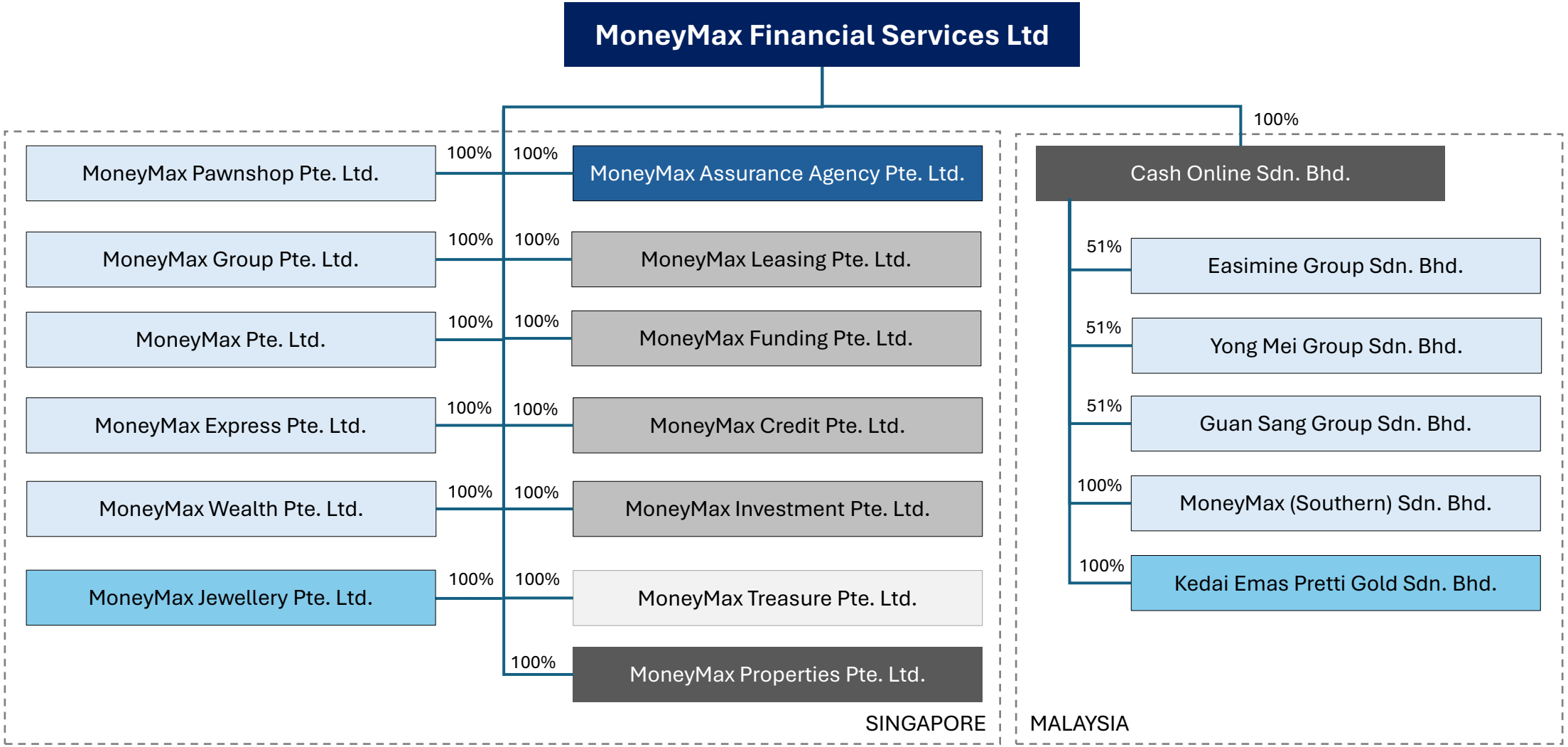
2022
- Launched "MoneyMax" series pawnshops in Malaysia
- Launched Malaysia's drive-through pawnbroking business model
- Expanded into property-backed financing industry

2024
- Achieved milestone of 100 outlets across Singapore and Malaysia

2025
- Expanded to 113 outlets across Singapore and Malaysia

2026
- **Submitted application for proposed transfer to SGX-ST Main Board**

Organisational Structure



Key:

Pawnbroking	Retail & Trading	Insurance	Secured Lending	Investment Holding	Treasury Centre

Our Business

A leading integrated financial services provider, retailer and trader of luxury products in Southeast Asia.
Diversified revenue streams:







Pawnbroking

Short Term Collateralised Loans

SCALE OF NETWORK

One of the largest chains across Singapore and Malaysia

HIGHLY REGULATED

Strict compliance requirements, including KYC and AML protocols

SAFE & SECURE TRADE

Backed by collaterals such as **gold**

DIGITAL FINANCIAL SERVICES

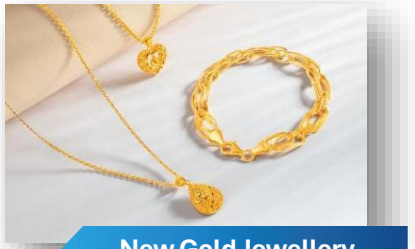
Customers can manage their pledged loans and pay interest directly through our **mobile app**





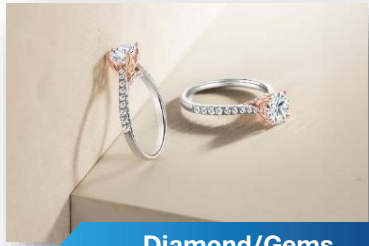
Retail & Trading




New Gold Jewellery


Pretti Gold Bars


Pre-loved Gold


Diamond/Gems


Gold Gifting


Pre-loved Timepieces

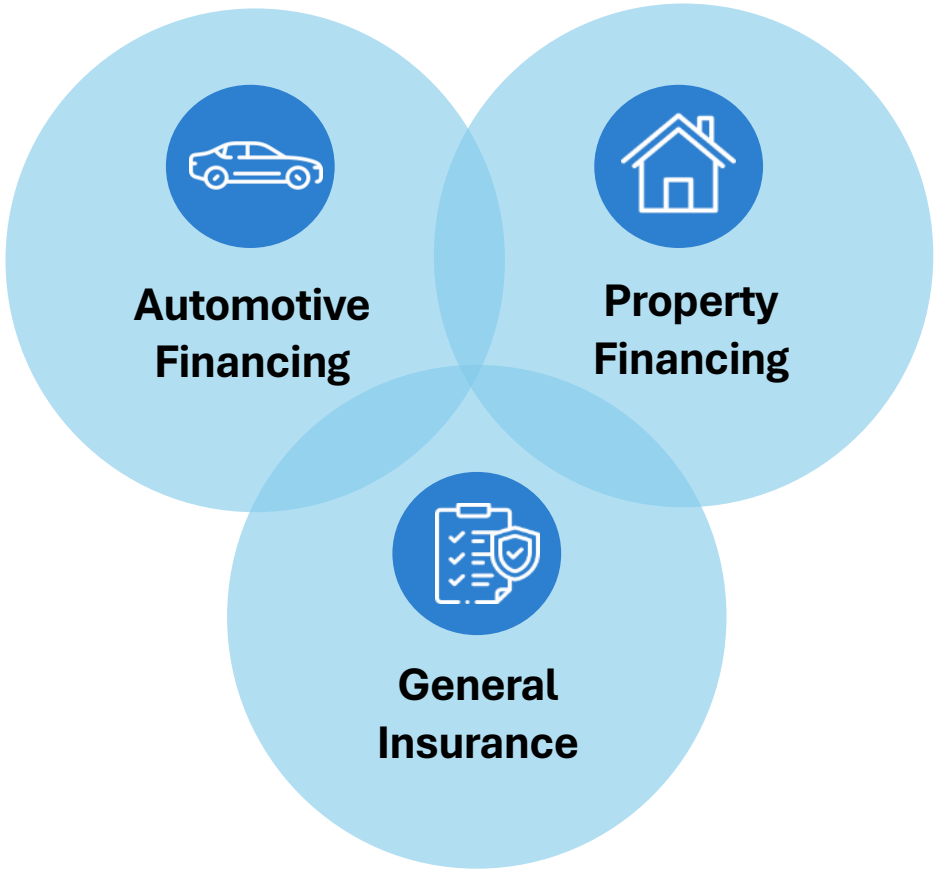
A modern and contemporary retail experience with sleek design, curated product offerings, and an inviting ambience

Secured Lending

Strong car dealership network

Provide **flexible financing** to car owners

Hire purchase financing **(COE / New and used car financing)**



Flexible loan structure

Regulated by Ministry of Law

Focus on **residential and commercial properties**

Synergistic with our lending portfolio

Insurance: Motor, fire, public liability, travel

Community

- **MoneyMax Education Grant Programme**
  Over 100 students awarded education grants yearly from 2022-2024, with the aim of providing financial assistance to students from underprivileged families.
- Participated in Radin Mas Citizens' Consultative Committee's **Habuan Distribution** event, delivering food and necessities to Muslim families in rented housing units.
- **Donation to Community Chest**
  MoneyMax gives back by donating S$1 to Community Chest for every gold bar card sold in MoneyMax stores.
- Awarded **People's Association Community Spirit Merit Award 2024**



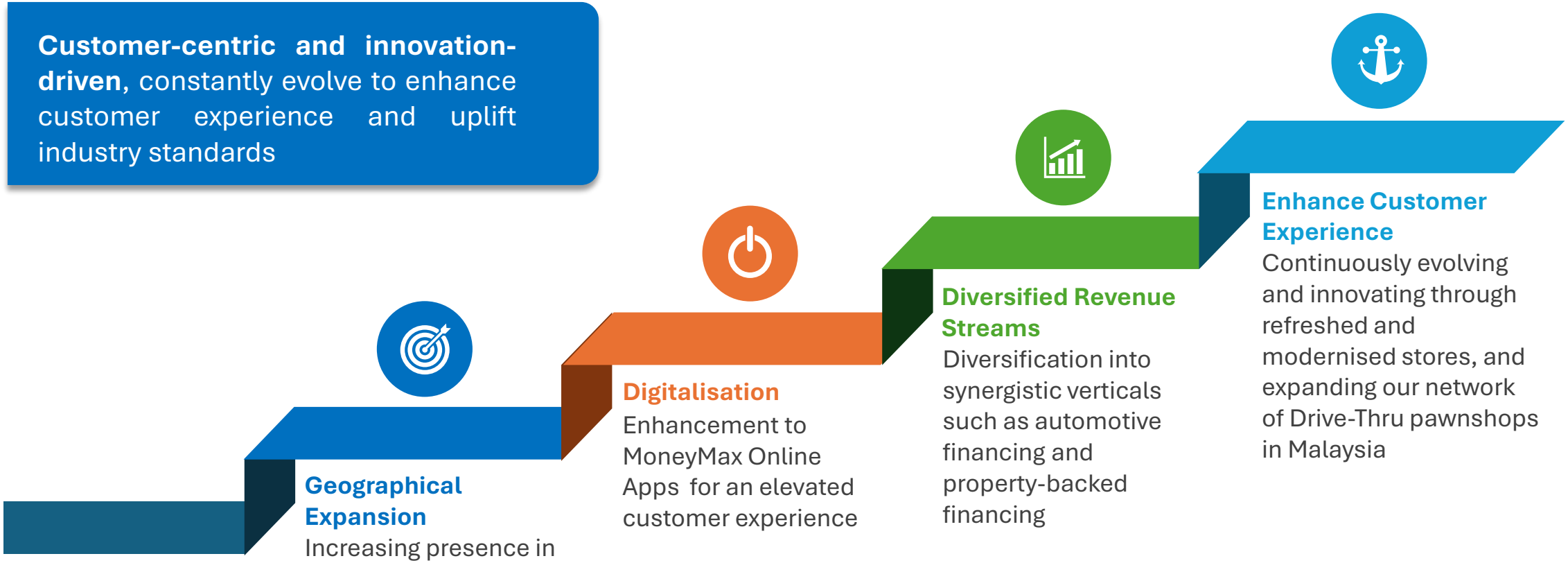






Strategic & Innovation Focus

Customer-centric and innovation-driven, constantly evolve to enhance customer experience and uplift industry standards



Geographical Expansion
Increasing presence in both Singapore and Malaysia via new store openings and strategic acquisitions

Digitalisation
Enhancement to MoneyMax Online Apps for an elevated customer experience

Diversified Revenue Streams
Diversification into synergistic verticals such as automotive financing and property-backed financing

Enhance Customer Experience
Continuously evolving and innovating through refreshed and modernised stores, and expanding our network of Drive-Thru pawnshops in Malaysia

Section 2
Key Competitive Strengths

Key Competitive Strengths

1. Leading market positions in Singapore and Malaysia
2. Strong reputation and brand recognition
3. Provide quick and convenient diversified financing services catered for different types of customers with different needs
4. Customer-centric innovation
5. Synergies between the retail, pawnbroking and secured lending businesses
6. Robust corporate governance and risk management
7. Experienced board of directors

1 Leading market positions in Singapore and Malaysia

- Leading integrated financial services provider, retailer and trader of luxury products in Singapore and Malaysia
- One of the largest pawnbroking and retail chains with 113 outlets across Singapore and Malaysia
- Extensive footprint provides the Group with significant brand recognition, market reach and operational scale



2 Strong reputation and brand recognition

- Strong reputation for transparency, fair valuation and dependable customer service
- Three core pillars: (1) Integrity and Trust; (2) Care and Respect; and (3) Customer Centricity

MONEYMAX 銀豐
MONEYMAX FINANCIAL SERVICES LTD

THE EDGE SINGAPORE
BILLION DOLLAR CLUB 2025
CENTURION CLUB
Overall Sector Winner
Consumer Cyclical

Influential Brands. TOP BRAND 2024 SINGAPORE
PAWNBROKING & PRE-OWNED LUXURY GOODS

Influential Brands. TOP BRAND 2024 MALAYSIA
PAWNBROKING

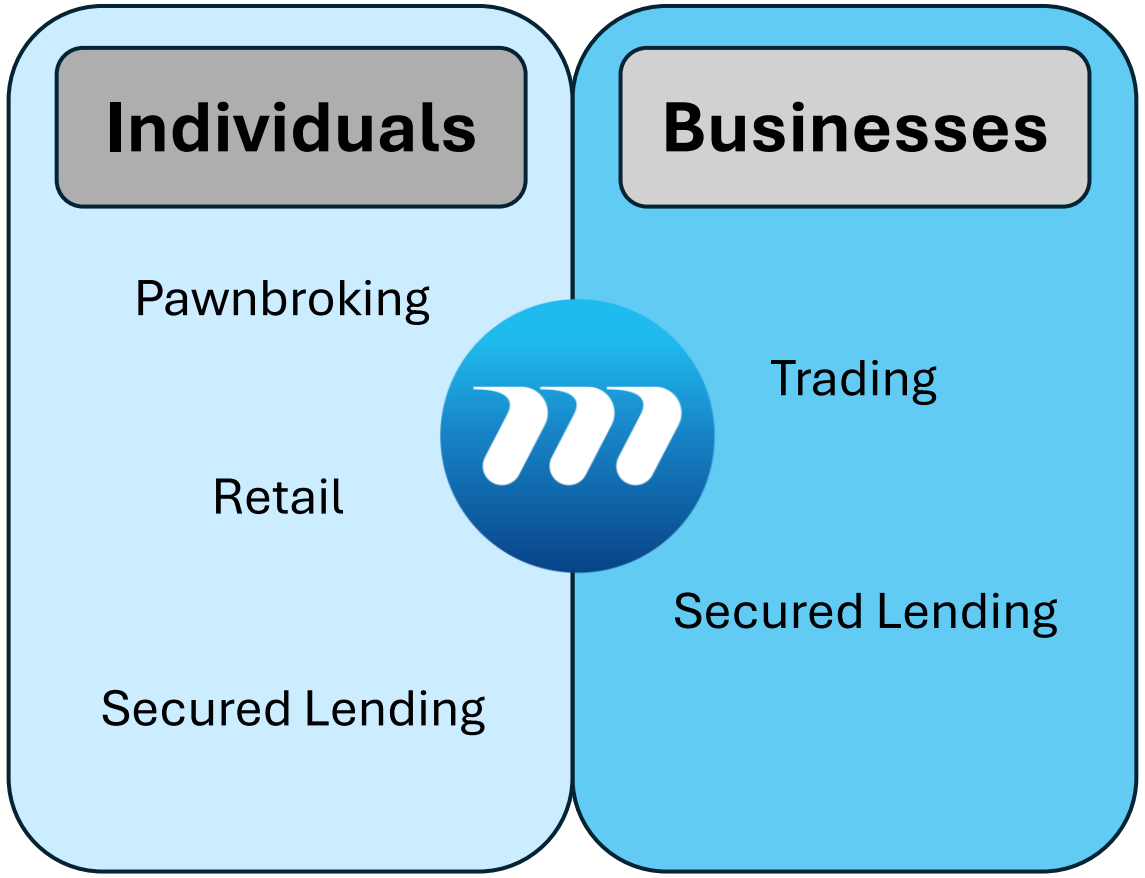
THE STRAITS TIMES
Singapore's Best Employers
2025 statista

MARKETING-INTERACTIVE ASIA eCOMMERCE AWARDS 2025



3 Provide quick and convenient diversified financing services catered for different types of customers with different needs

- Dual licensing framework - the Pawnbrokers Licence and the Moneylenders Licence
- Serves both individuals and businesses
- Speed and convenience are key differentiators in the Group's services offering









4 Customer-centric innovation

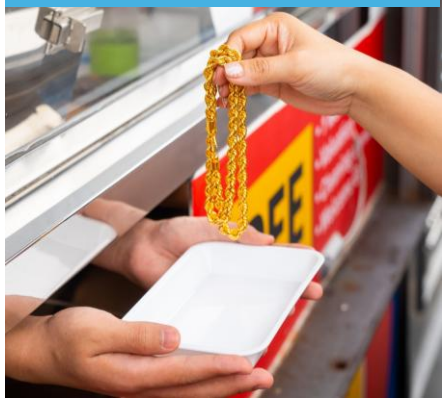
- Committed to its customer-centric approach and innovation
- Diversified its retail business by venturing into the gifting segments
- Drive-through pawnshop services in Malaysia enhance convenience, security and privacy for customers

MoneyMax's Drive-Thru Pawnshop Service offers a fast, convenient, and discreet service that allows customers to complete transactions from the comfort of their vehicle

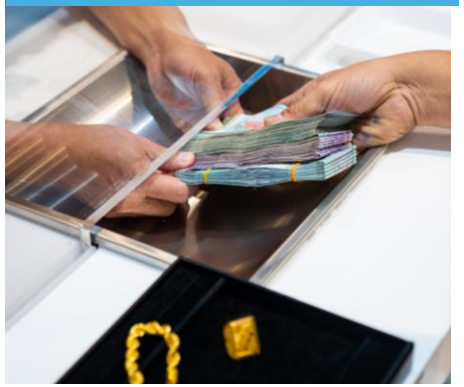
Step 1: PARK



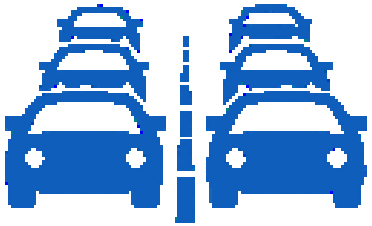
Step 2: PAWN



Step 3: CASH



Convenience + **Security** + **Privacy**



Growing Demand

in area with high traffic congestion


TEL:019-7286366
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அடகுகடை
TEL:019-7286366
NG PAJAK GADAI BERLESEN
MONEYMAX
KEDAI PAJAK
當
அடகுகடை
PAWNSHOP
銀豐
DriveThru
PANDU LALU
BUKA SETIAP HARI
EXIT

5 Synergies between the retail, pawnbroking and secured lending businesses

- Tap on synergies between these businesses, merge backend functions, consolidate resources and leverage on economies of scale
- Increase bargaining power with suppliers
- Share relevant and applicable knowledge and experience between the businesses





6 Robust corporate governance and risk management

- Adhere to high standards of corporate governance
- Maintain comprehensive risk management and internal control systems
- Zero-tolerance policy towards bribery and corruption, as well as its strong compliance culture, underpin its reputation for integrity and reliability

Risk and Compliance department

Government Regulations	Internal Policies, Procedures and Controls
Singapore ▪ Pawnbrokers Act 2015 ▪ Secondhand Goods Dealers Act 2007 ▪ Moneylenders Act 2008 ▪ Precious Stones and Precious Metals (Prevention of Money Laundering and Terrorism Financing) Act 2019 ▪ Hire-Purchase Act 1969 ▪ Insurance Act 1966 **Malaysia** ▪ Pawnbrokers Act of 1972	▪ Comprehensive compliance and governance programme to ensure regulatory alignment, including: – Staff training – Monitoring – Enforcement ▪ Regular assessments conducted by Risk and Compliance ▪ Third-party audits ▪ Regular internal updates to staff on relevant regulatory changes ▪ Customer due diligence checks conducted by external solutions provider

7 Experienced board of directors

- Led by an experienced board with deep industry knowledge and a proven track record in business development, operations and financial management

Mr. Lim Yeow Hua
Lead Independent Director
- Chairman of the Audit Committee and a member of the Nominating and Remuneration Committees of the Group
- Over 30 years of experience in the accounting, tax, financial services and investment banking industries
- Currently a board member of several SGX-listed companies
- Fellow Member of the Institute of Singapore Chartered Accountants and an Accredited Tax Advisor (Income Tax and GST) of the Singapore Chartered Tax Professionals

Ms. Ong Beng Hong
Independent Director
- Chairwoman of the Nominating Committee and a member of the Audit and Remuneration Committees of the Group
- Currently Joint Managing Director and head of the Capital Markets and Banking & Finance division of Wong Tan & Molly Lim LLC and Director of WTML Management Services Pte Ltd

Mr. Ko Chuan Aun
Independent Director
- Chairman of the Remuneration Committee and a member of the Audit and Nominating Committees of the Group
- Actively involved in business investments in the PRC market over the past 30 years



Dato' Sri Dr. Lim Yong Guan
Executive Chairman and CEO, Co-Founder
- Appointed as Executive Chairman and CEO of the Group since 2008
- Committee member of the Singapore Pawnbrokers' Association
- Actively involved in community and grassroots activities – Chairman of the Bukit Merah Community Centre Management Committee and Hua Yan Buddhist Society, Board Chairman for Bukit Timah Seu Teck Sean Tong, Chairman for Theng Hai Huay Kuan and Vice Chairman for Radin Mas Citizens' Consultative Committee and Teochew Poit Ip Huay Kuan

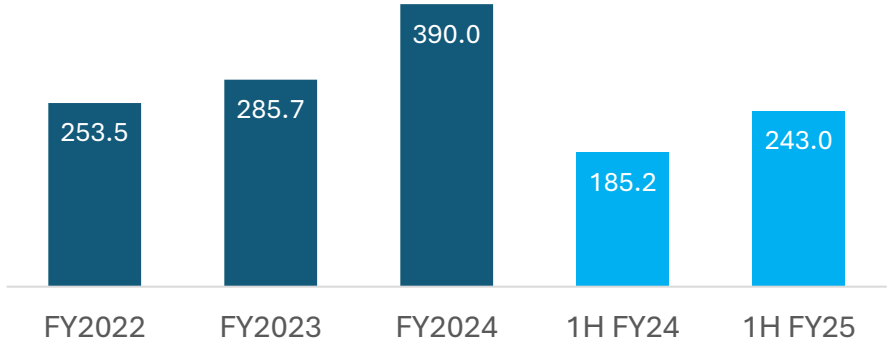
Mr. Lim Yong Sheng
Non-Executive Director, Co-Founder
- Over 30 years of experience in the jewellery industry
- Previously served as Head of Branding and Marketing and Executive Director of the Group
- Currently the Executive Director and Group CEO of SK Jewellery Group Pte. Ltd.

Section 3
Financial Overview

Financial Performance

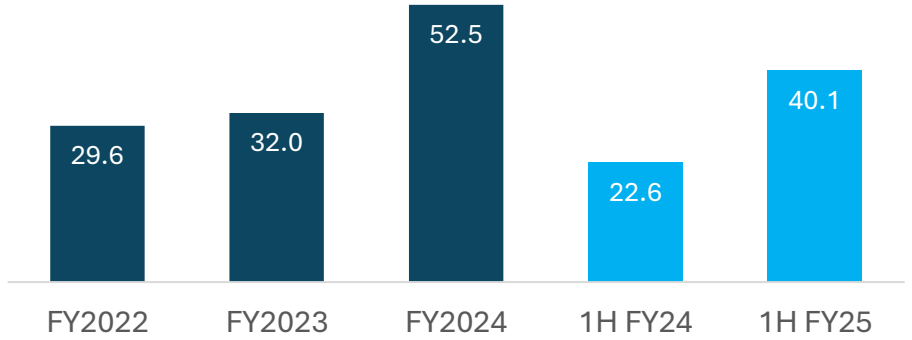
Revenue

(S$'Million)



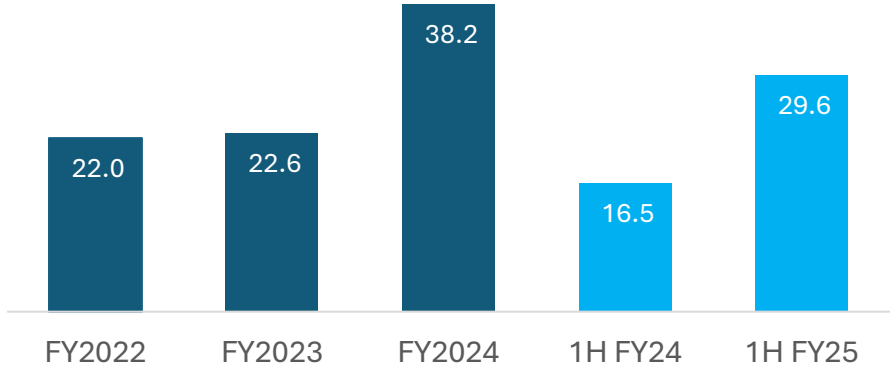
Profit before Income Tax

(S$'Million)

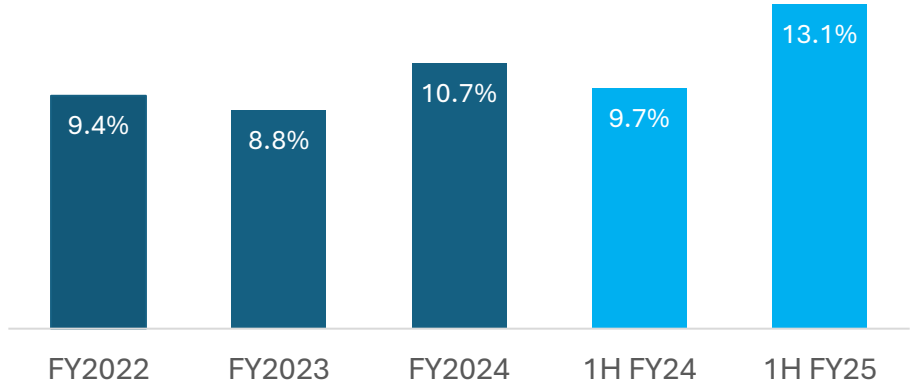


Profit Attributable to the Owners

(S$'Million)



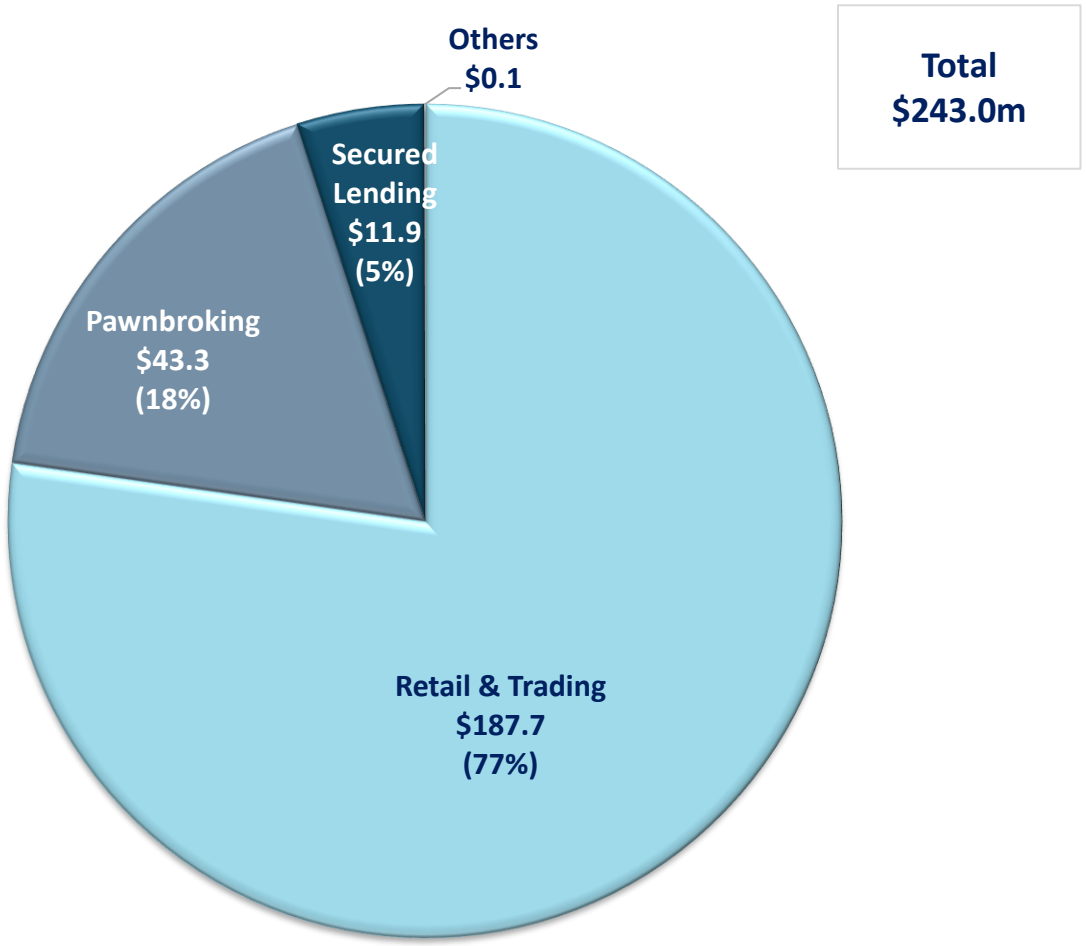
Net Margin^



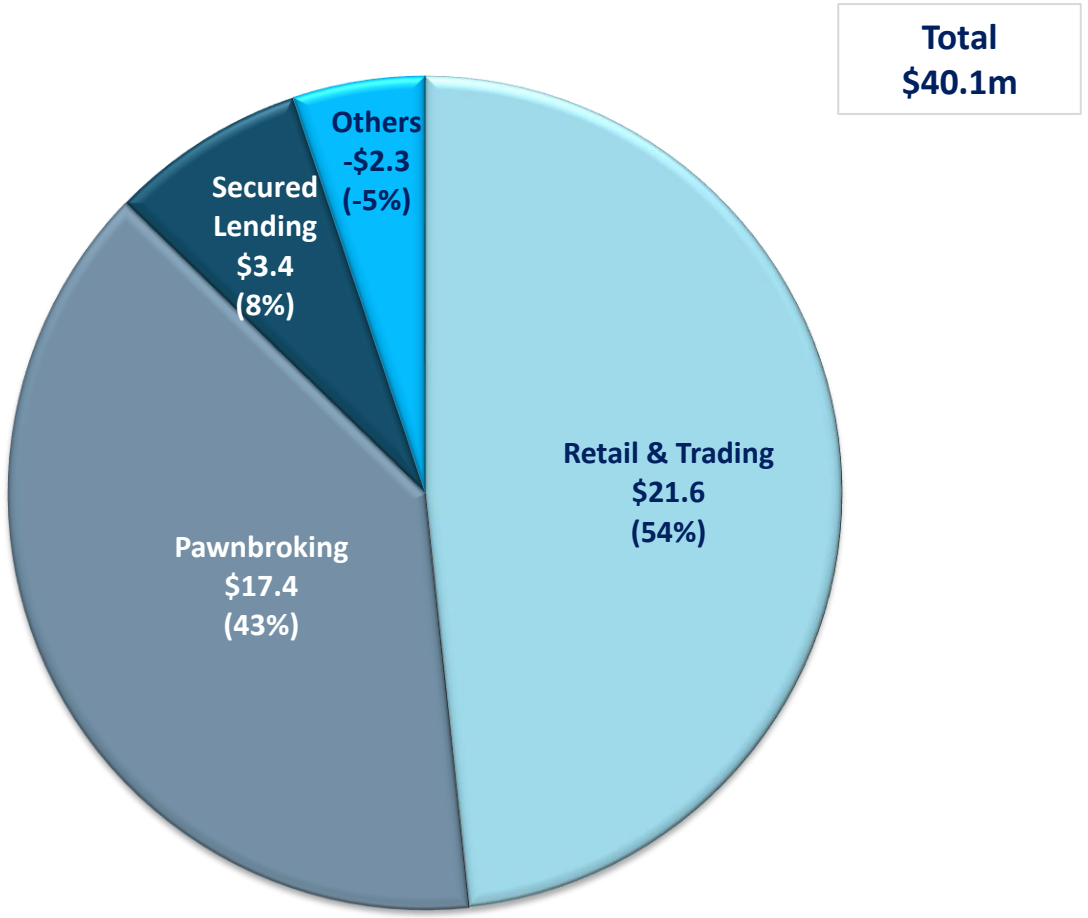
^Net Margin: Profit After Income Tax divided by Revenue

Segment Results for 1H 2025

Revenue (S$ Million)



Profit Before Income Tax (S$ Million)



Balance Sheet Summary

Key Highlights (S$'000)	As at 30 Jun 2025	As at 31 Dec 2024	% Change
Non-current Assets	206,475	212,686	(2.9)
Trade and Other Receivables	154,162	158,748	(2.9)
Current Assets	793,540	712,376	11.4
Inventories	94,532	84,677	11.6
Trade and Other Receivables	672,422	594,741	13.1
Cash and Cash Equivalents	18,944	25,327	(25.2)
Total Assets	**1,000,015**	**925,062**	**8.1**
Non-current Liabilities	107,461	108,932	(1.4)
Trade and Other Payables	8,000	-	n.m.
Other Financial Liabilities	94,589	102,224	(7.5)
Current Liabilities	669,319	616,807	8.5
Trade and Other Payables	56,516	67,354	(16.1)
Other Financial Liabilities	587,048	528,708	11.0
Total Liabilities	**776,780**	**725,739**	**7.0**
Total Equity	**223,235**	**199,323**	**12.0**
Total Equity and Liabilities	**1,000,015**	**925,062**	**8.1**

Increased demand for short-term customers' pledged loans

Increase in borrowings for back-to-back financing of collateralised loans to customers

Increase in net asset value in line with higher profit, partially offset by annual dividend payout to shareholders

Cash Flows Summary

Key Highlights (S$'000)	1H-2025	1H-2024	% Change
Net cash used in operating activities	(28,989)	(34,057)	(14.9)
Net cash used in investing activities	(1,011)	(1,193)	(15.3)
Net cash provided by financing activities	28,945	33,802	(14.4)
Net decrease in cash & cash equivalents	**(1,055)**	**(1,448)**	**(27.1)**
Cash & cash equivalents at beginning of financial period	18,669	12,426	50.2
Cash & cash equivalents at end of financial period	**17,614**	**10,978**	**60.4**

Increased in pledged loan receivables funded by loans and borrowings under financing activities

Key Financial Ratios

Profitability Ratios	1H-2025	1H-2024
Net Margin	13.1%	9.7%
Interest Coverage Ratio	3.39x	2.55x
Earnings per share (cents)	6.70	3.75

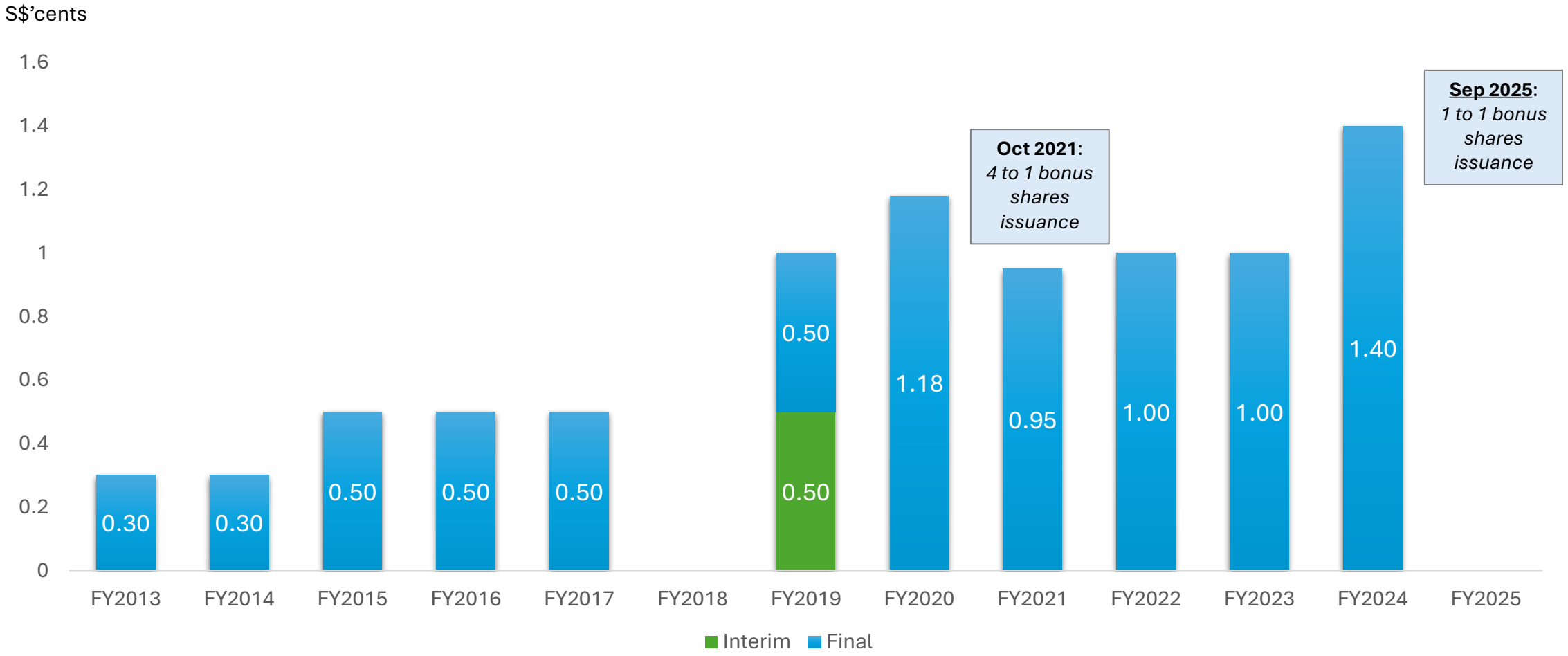
Financial Position Ratios	As at 30 June 2025	As at 31 December 2024
Return on Equity	14.3%	9.1%
Current Ratio	1.19x	1.15x
Net Debt-to-Equity Ratio	2.97x	3.04x
Net Debt-to-Asset Ratio	0.66x	0.65x
NAV per share (cents)	46.59	41.57

→ Improved profitability returns for shareholders

→ Improved gearing level and debt servicing capabilities

Consistent Dividend Payment

No formal dividend policy but consistent dividend payment since listing





Thank You

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