

FOR IMMEDIATE RELEASE**MoneyMax posts stellar 76.4% surge in net profits for the six-month financial period ended 30 June (“1H”) 2025 on robust core business growth**

- *Record profits driven by strong revenue growth across the pawnbroking, and retail and trading of gold and luxury items segments*
- *Strategic expansion in Singapore and Malaysia gains momentum*

Summary of financial results

S\$'000	1H2025	1H2024	% Change
Revenue	242,962	185,169	31.2
Profit before income tax	40,117	22,588	77.6
Profit for the period	31,831	18,045	76.4

11 August 2025 – MoneyMax Financial Services Ltd. (“**MoneyMax**” or the “**Company**”, and together with its subsidiaries, the “**Group**”), one of the leading financial services provider, retailer and trader of luxury products in Southeast Asia, delivered a set of stellar results for 1H2025.

Profit for the period surged by 76.4% to S\$31.8 million in 1H2025 from S\$18.0 million in 1H2024, on the back of revenue increasing by 31.2% to S\$243.0 million in 1H2025 from S\$185.2 million in 1H2024.

Revenue growth in 1H2025 was primarily driven by a 43.2% increase in revenue for the retail and trading of gold and luxury items segment to S\$187.7 million (1H2024: S\$131.1 million) and a 7.2% jump in revenue for the pawnbroking segment to S\$43.2 million (1H2024: S\$40.3 million). The growth in revenue for the retail and trading of gold and luxury items segment in 1H2025 was attributed to higher gold prices and increased trading volume while the increase in revenue for the pawnbroking segment in 1H2025 was underscored by higher interest income from an expanded pawnbroking receivables portfolio.

The Group maintained a robust financial position with cash and cash equivalents of S\$18.9 million as at 30 June 2025.

“We are proud to deliver another set of record results in 1H2025, which underscores the strength of our core businesses and the effectiveness of our strategic expansion efforts,” said **Dato’ Sri Dr. Lim Yong Guan, Executive Chairman and Chief Executive Officer of MoneyMax.** “Our consistent focus on innovation, sustainable growth and strengthening of our services as well as our retail and trading capabilities across both markets, continue to drive strong momentum. While we remain mindful of the current and evolving macroeconomic environment, we are staying agile in navigating challenges. At the same time, we are excited about our growth trajectory and remain committed to our disciplined approach and customer-centric mindset to deliver excellence and create long-term value for all stakeholders.”

Outlook for the Group

Looking ahead, the Group is firmly committed to sustaining its positive momentum through a multi-pronged approach, focusing on continued organic expansion, complemented by strategic acquisitions. Alongside these growth initiatives, the Group remains dedicated to enhancing productivity and driving cost efficiency across all business segments. Additionally, the widely expected interest rate reductions will continue to positively impact the Group’s financial performance.

With strong fundamentals, diversified offerings and a customer-centric approach, the Group remains well-placed to navigate the evolving economic landscape and capture growth opportunities across its key markets.

Issued for and on behalf of MoneyMax Financial Services Ltd.

August Consulting

Tel: 65 6733 8873

Janice Ong, janiceong@august.com.sg

Dave Tan, davetan@august.com.sg

About MoneyMax Financial Services Ltd.

Listed on the Catalist Board of the Singapore Exchange since August 2013, MoneyMax Financial Services Ltd. and its subsidiaries (“**MoneyMax**” or the “**Group**”) is a leading financial services provider, retailer and trader of luxury products in Southeast Asia. The Group offers pawnbroking and secured financing services, operating over 100 stores across Singapore and Malaysia, making it one of the region’s largest pawnbroking and retail chains.

MoneyMax is committed to enhancing customer experience through innovation and service standards. In 2015, it became Singapore’s first pawnbroking chain to launch an e-commerce platform and mobile app - MoneyMax Online, enabling users to shop, sell and appraise valuables online. The Group has since diversified its services, adding pawning, selling and trading of pre-loved luxury bags, and in 2018, it ventured into the automotive financial services space through MoneyMax Leasing and MoneyMax Assurance Agency. It also offers financing solutions for residential and commercial properties in Singapore and retails new and pre-loved jewellery, luxury watches and designer handbags.

With its broad suite of offerings, MoneyMax has positioned itself as a one-stop destination for financial services and luxury retail. The Group has received multiple accolades, including induction into the Singapore Prestige Brand Award Hall of Fame in 2015 and recognised by The Straits Times as one of “Singapore’s Fastest Growing Companies 2020.”

Visit <https://moneymax.com.sg/> for more information.

*This press release has been prepared by the Company and its contents have been reviewed by the Company’s sponsor, United Overseas Bank Limited (the “**Sponsor**”), for compliance with Rules 226(2)(b) and 753(2) of the Singapore Exchange Securities Trading Limited (“**SGX-ST**”) Listing Manual Section B: Rules of Catalist.*

This press release has not been examined or approved by the SGX-ST and the SGX-ST assumes no responsibility for the contents of this press release, including the correctness of any of the statements or opinions made or reports contained in this press release.

The contact person for the Sponsor is Mr Lim Hoon Khat, Senior Director, Equity Capital Markets, who can be contacted at 80 Raffles Place, #03-03 UOB Plaza 1, Singapore 048624, telephone: +65 6533 9898.