



1H-2025 CORPORATE PRESENTATION

11 August 2025

This presentation has been prepared by MoneyMax Financial Services Ltd. (the “**Company**”) and has 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 (the “**SGX-ST**”) Listing Manual Section B: Rules of Catalyst.

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Business Overview

Our Business

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



ONE OF THE LARGEST PAWNBROKING & RETAIL NETWORKS

>100

**OUTLETS IN
SINGAPORE & MALAYSIA**

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



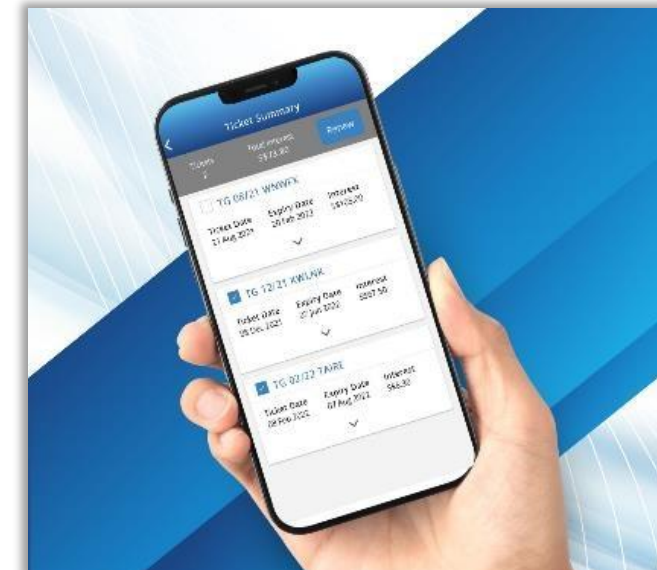
SAFE & SECURE TRADE

Backed by collaterals such as **gold**



DIGITAL FINANCIAL SERVICES

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



One of the largest Drive-Thru pawnshop operators in Malaysia

Unique Selling Points



Convenience



Security



Privacy



Growing Demand

in area with high traffic
congestion



Retail & Trading – Our Retail Concept



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

Retail & Trading – Our Product Offerings



New Gold Jewellery



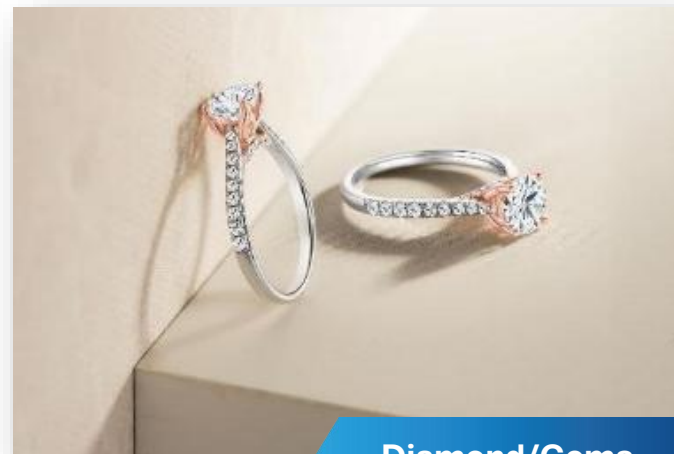
Pre-loved Gold



Pretti Gold Bars



Gold Gifting



Diamond/Gems



Pre-loved Timepieces

Secured Lending



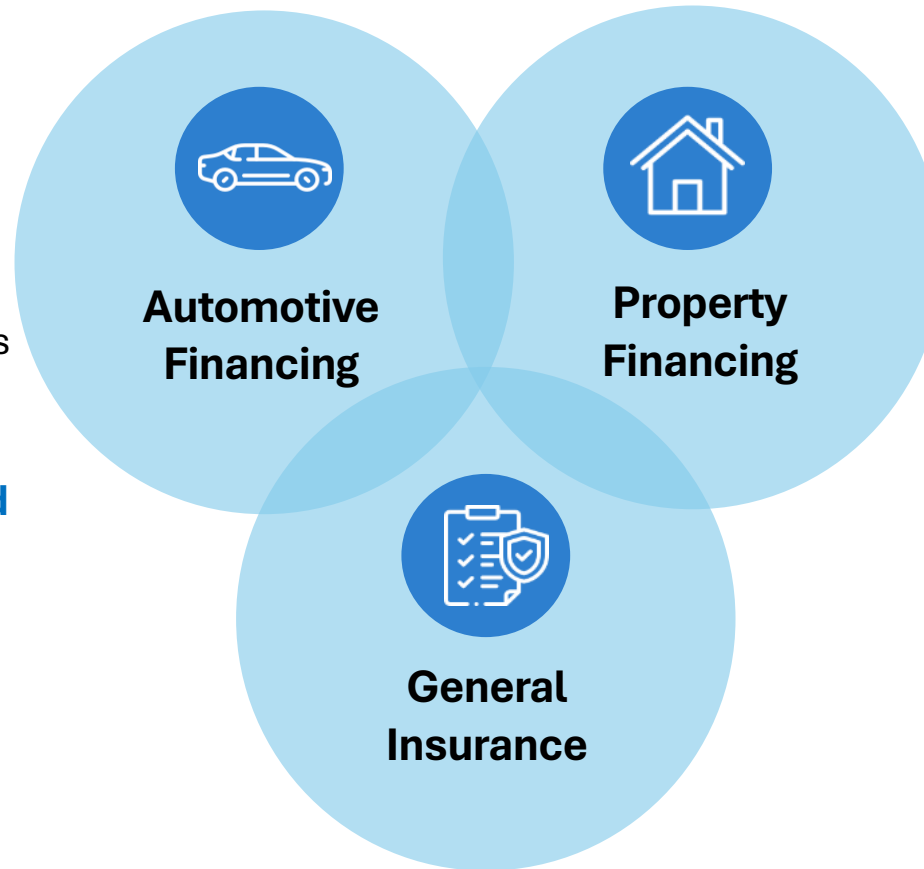
Strong car dealership network of **over 250 dealers**



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

Awards & Accolades

2025

The Straits Times and Statista - Singapore's Best Employers



Influential Brands®
TOP BRAND

2024

PAWNBROKING & PRE-OWNED
 LUXURY GOODS



THE STRAITS TIMES

Singapore's Fastest
 Growing Companies

2020

statista

2024

- MADANI Credit Awards - Best CSR Award
- Top Influential Brand - Pawnbroking & Preowned Luxury Goods
- People's Association Community Spirit Merit Award

2022-2024

- Income's Million Dollar Producer Award

2020

- The Straits Times - Singapore's Fastest Growing Companies

2015

- Singapore Prestige Brand Award - Hall of Fame
- Singapore Prestige Brand Award - Most Popular Brand (Established Brands)

2014

- Singapore Prestige Brand Award - Established Brands

2013

- Singapore Prestige Brand Award - Overall Winner (Promising Brands)



AN ASME-LIANHE ZAOBAO AWARD
 新加坡金字品牌奖

Singapore
 Prestige
 Brand Award 15

SPBA - Hall of Fame



AN ASME-LIANHE ZAOBAO AWARD
 新加坡金字品牌奖

Singapore
 Prestige
 Brand Award 15

SPBA - Most Popular Established Brand



AN ASME-LIANHE ZAOBAO AWARD
 新加坡金字品牌奖

Singapore
 Prestige
 Brand Award 13

Winner, SPBA - Promising Brands

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**





Financial Performance

1H-2025 Financial highlights

Revenue

S\$243.0 million

▲ 31.2%

1H-2024: S\$185.2 million

Profit Before Income Tax

S\$40.1 million

▲ 77.6%

1H-2024: S\$22.6 million

Profit For The Year

S\$31.8 million

▲ 76.4%

1H-2024: S\$18.0 million

Net Margin

13.1%

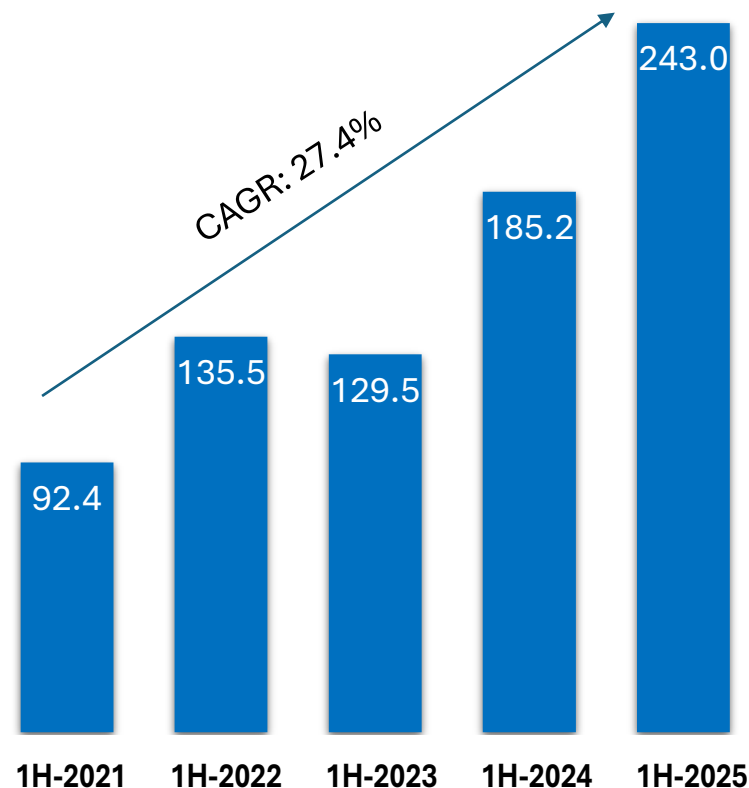
▲ 3.4 p.p[#]

1H-2024: 9.7%

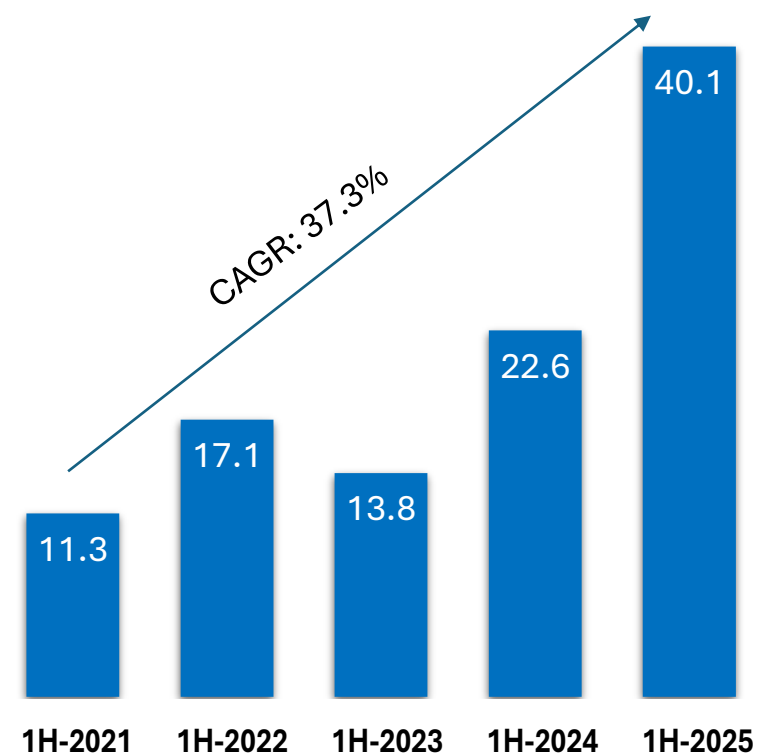
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Strong Growth in Revenue and Profit Before Tax

Revenue
(S\$'Million)



Profit Before Tax
(S\$'Million)



Healthy Balance Sheet

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	→ Increase demand for short-term customers' pledged loans
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	→ Increase in borrowings for back-to-back financing of collateralised loans to customers
Total Liabilities	776,780	725,739	7.0	
Total Equity	223,235	199,323	12.0	→ Increase in net asset value in line with higher profit, partially offset by annual dividend payout to shareholders
Total Equity and Liabilities	1,000,015	925,062	8.1	

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

→ Increase in cash & cash equivalents serves as a war chest to support expansion plans and working capital requirements

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

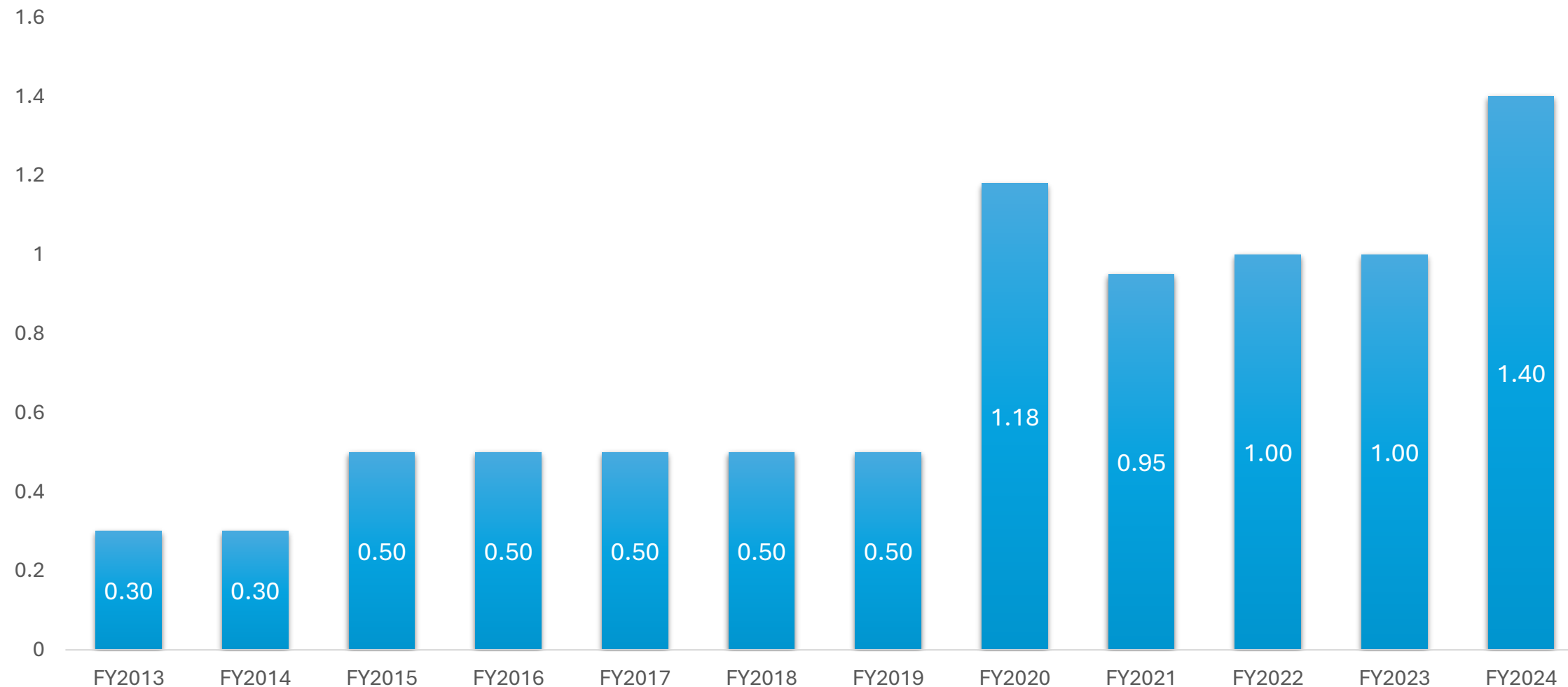
→ Improved profitability returns for shareholders

→ Improved gearing level and debt servicing capabilities

Consistent Dividend Payment

No formal dividend policy but consistent dividend payment since listing

S\$'cents

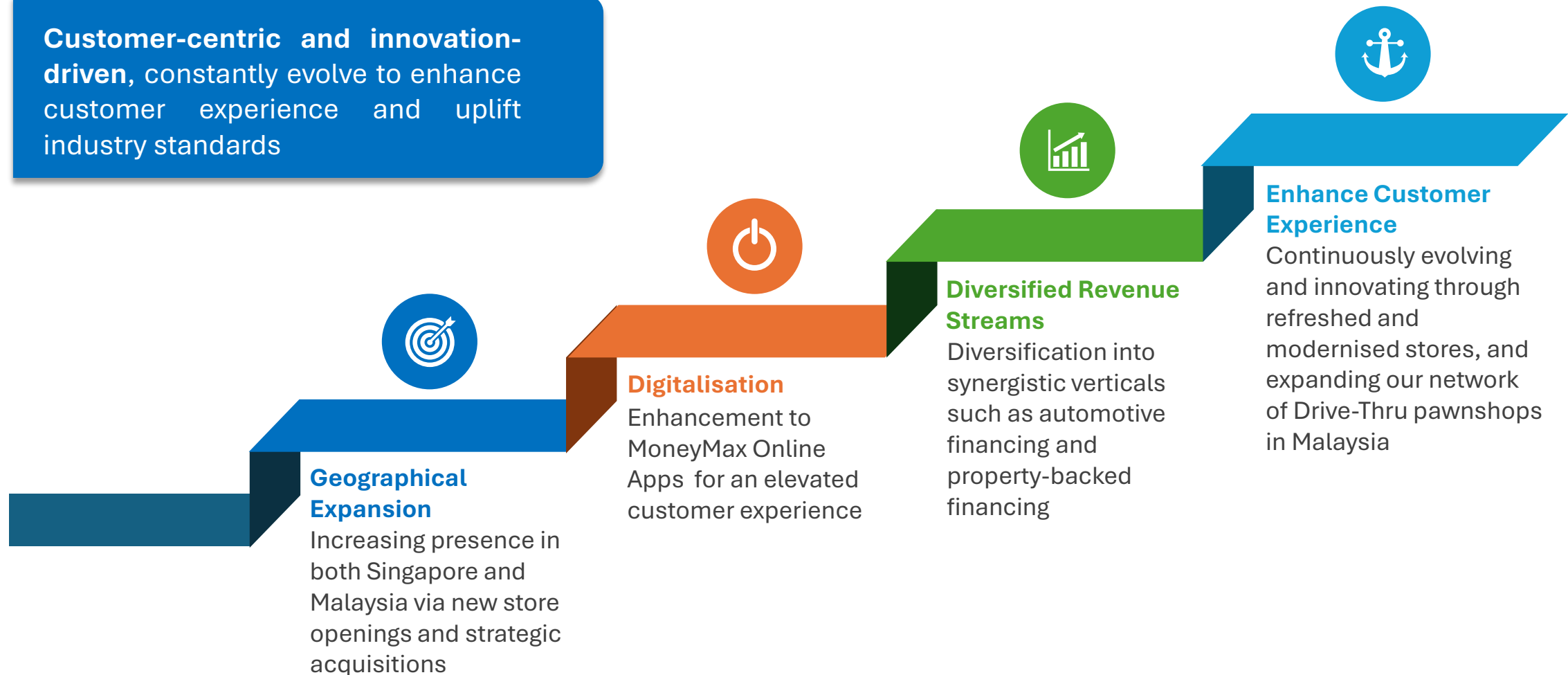




Looking Ahead

Strategic & Innovation Focus

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





Thank You

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