

FOR IMMEDIATE RELEASE

MoneyMax marks another record year with profit attributable to owners of the parent hitting new high of S\$71.7 million in FY2025 on strong business fundamentals

- Record revenue of S\$541.9 million in FY2025, up 38.9% as compared to FY2024, underpinned by strong growth across the pawnbroking and retail and trading of gold and luxury items segments
- Profit before income tax surged S\$43.3 million or 82.4% year-on-year to S\$95.8 million in FY2025
- Strategic expansion in Singapore and Malaysia for continued growth, alongside ongoing product innovations to enhance customer-centric experiences
- Declares a final tax-exempt dividend of 1.50 Singapore cents per share and a special dividend of 0.50 Singapore cents per share in respect of FY2025

Summary of financial results

S\$'000	2H-2025	2H-2024	% Change	FY2025	FY2024	% Change
Revenue	298,981	204,899	45.9	541,943	390,068	38.9
Profit before income tax	55,728	29,967	86.0	95,845	52,555	82.4
Profit attributable to owners of the parent	42,043	21,640	94.3	71,686	38,216	87.6

23 February 2026 – MoneyMax Financial Services Ltd. (“**MoneyMax**” or the “**Company**”, and together with its subsidiaries, the “**Group**”), a leading financial services provider, retailer and trader of luxury products in Southeast Asia, has today announced its financial results for the financial year ended 31 December 2025 (“**FY2025**”), with new record high top- and bottom-line growth.

Profit attributable to owners of the parent for FY2025 leapt 87.6% to S\$71.7 million compared to S\$38.2 million in the same period a year ago (“**FY2024**”). This was achieved on the back of a 38.9% jump in revenue to S\$541.9 million in FY2025 from S\$390.1 million in FY2024. On a half-year basis (“**2H-2025**”), profit attributable to owners of the parent soared 94.3% to S\$42.0 million while revenue climbed 45.9% to S\$299.0 million, compared to S\$21.6 million and S\$204.9 million respectively in the preceding period a year ago (“**2H-2024**”).

The strong revenue growth in FY2025 was a result of a significant 42.6% increase in the Group’s largest revenue contributor, the retail and trading of gold and luxury items segment, which rose

to S\$420.1 million in FY2025 from S\$294.5 million in FY2024. The increase was mainly due to increased sales volume, an expanding customer base and favourable gold prices. The Group's pawnbroking segment also boosted overall revenue growth, climbing 46.2% from S\$66.4 million in FY2024 to S\$97.1 million in FY2025, on higher interest income from an expanded pawnbroking receivables portfolio.

The Group remained in a healthy financial position with cash and cash equivalents of S\$28.4 million as at 31 December 2025, up from S\$25.3 million as at 31 December 2024.

Commenting on the Group's performance for FY2025, **Dato' Sri Dr. Lim Yong Guan, Executive Chairman and Chief Executive Officer of MoneyMax**, said, "FY2025 was a strong year for MoneyMax, marked by the disciplined execution of our growth strategy, the continued expansion of our pawnbroking network across Singapore and Malaysia, favourable gold prices and prudent capital management. We have also continued to invest in product innovations to enhance customer experience, strengthen operational efficiency and stay ahead of evolving consumer and lifestyle trends. Building on this momentum, we remain focused on executing our strategy, pursuing strategic opportunities and delivering sustainable growth in the year ahead."

Dividend

In line with the strong financial performance and to reward shareholders of the Company ("**Shareholders**"), the Board of Directors has declared a first and final dividend of 1.50 Singapore cent per share for FY2025 and a special dividend of 0.50 Singapore cents per share ("**Final and Special Dividend**"), representing a dividend payout of 24.7% of the net profit attributable to owners of the parent for FY2025. The Final and Special Dividend will be subject to Shareholders' approval at the forthcoming annual general meeting of the Company.

Key Corporate Highlights / Outlook

During FY2025 the Group had rewarded Shareholders with a one-for-one bonus share issue, resulting in the issuance of 442,249,999 new ordinary shares in September 2025. The Group also established its S\$500 million multicurrency medium term note programme and successfully launched and priced its inaugural offerings of S\$100 million in aggregate of 5.0% 3-year term notes under the programme, during October 2025 and November 2025.

In January 2026, the Group received approval-in-principle from the SGX-ST for the proposed transfer of the listing of the Company from Catalist to the Main Board of the SGX-ST (“**Proposed Listing Transfer**”), a move which is expected to enhance MoneyMax’s visibility and recognition in the capital markets. The Company will be seeking Shareholders’ approval for the Proposed Listing Transfer at an extraordinary general meeting to be convened in due course.

Looking ahead, the Group remains focused on expanding its regional network of “MoneyMax” outlets across Singapore and Malaysia. As of end-2025, the Group operates 113 outlets in Singapore and Malaysia and aims to grow this network further through organic expansion and strategic acquisitions. By adding more strategic touchpoints, the Group hopes to increase the accessibility of its services and strengthen its presence in these key markets.

Alongside growth expansion, the Group remains committed to its customer-centric and innovation-driven strategy, through initiatives such as refreshed and modernised stores and expanding its network of “Drive-Thru” pawnshops in Malaysia. On the digital front, the Group will continue to enhance its “MoneyMax Online” App to elevate customer experience, drive productivity and expand e-commerce revenue streams from new product offerings such as gold gifting.

Issued for and on behalf of MoneyMax Financial Services Ltd.

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About MoneyMax Financial Services Ltd.

Listed on 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 110 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, recognition by The Straits Times as one of “Singapore’s Fastest Growing Companies 2020” and winning the “Overall Sector Award” under the Consumer Cyclical Industry at The Edge Singapore Centurion Club 2025.

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.

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