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VALUEMAX REPORTS STRONG 1H2025 RESULTS WITH NET PROFIT OF S\$48.8 MILLION

Singapore, 12 August 2025 – SGX Mainboard-listed **ValueMax Group Limited** (“ValueMax” or “the Group”), a leading pawnbroking, moneylending, and gold and jewellery retail group, today announced a strong set of interim results for the six months ended 30 June 2025 (“1H2025”).

The Group recorded an increase in net profit to S\$48.8 million, up from S\$35.9 million in the corresponding period last year. Revenue grew 16.8% to S\$268.3 million (1H2024: S\$229.8 million), driven by robust performance across all core business segments — pawnbroking, moneylending, gold and jewellery retail and trading.

“Our strong performance in 1H2025 reflects the resilience of our business model and the successful execution of our expansion strategy,” said **Mr. Yeah Hiang Nam**, Executive Chairman of ValueMax. “We remain committed to building long-term value through steady growth and prudent management.”

Key Highlights – 1H2025 vs 1H2024:

- **Revenue:** S\$268.3 million (↑16.8%)
- **Gross Profit:** S\$81.1 million (↑27.7%)
- **Net Profit After Tax:** S\$48.8 million (↑35.7%)
- **Net Profit Attributable to Shareholders:** S\$48.0 million (↑35.5%)
- **Earnings Per Share (EPS):** 5.39 cents (↑25.6%)
- **Interim Dividend:** 1.20 cents per share (one-tier tax exempt)

Segment Performance

- **Retail and trading of jewellery and gold** remained the largest revenue contributor, with revenue rising to **S\$204.8 million** (↑17.5%).
- **Pawnbroking** and **moneylending** segments delivered **20.2%** and **10.7%** growth in revenue respectively, reflecting strong consumer demand and higher gold valuations.
- Gross margin improved from **27.6% to 30.2%**, with all segments posting better margins.

Strategic Growth

In March 2025, the Group completed the acquisition of **Heng Heng Pawnshop Pte Ltd** and **Ban Fook Pawnshop Pte Ltd**, further expanding its network in Singapore. These acquisitions are in line with ValueMax's strategy to strengthen its leadership position in the pawnbroking and jewellery retailing.

Robust Balance Sheet

- **Total assets** increased to S\$1.37 billion
- **Total equity** increased to S\$563.2 million

Interim Dividend

In view of the strong half-year performance, the Board has declared **an interim dividend of 1.2 cent per share**, payable on 2 September 2025, with a book closure date of 26 August 2025, 5.00pm.

The Board remains committed to delivering sustainable returns to shareholders and will continue to strive to maintain or increase annual dividend payouts, in line with our consistent track record since listing.

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About ValueMax Group Limited

Incorporated in 2003, **ValueMax Group Limited** is a leading pawnbroking chain and a retailer and trader of pre-owned and new jewellery and gold in Singapore. The Group also operates a moneylending business through its subsidiaries and is known for its customer-centric approach and responsible lending practices.

For more information, please visit: www.valuemax.com.sg

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