1H-2026 RESULTS PRESENTATION

11 August 2026

MONEYMAX 銀豐
MONEYMAX FINANCIAL SERVICES LTD

CONTENTS

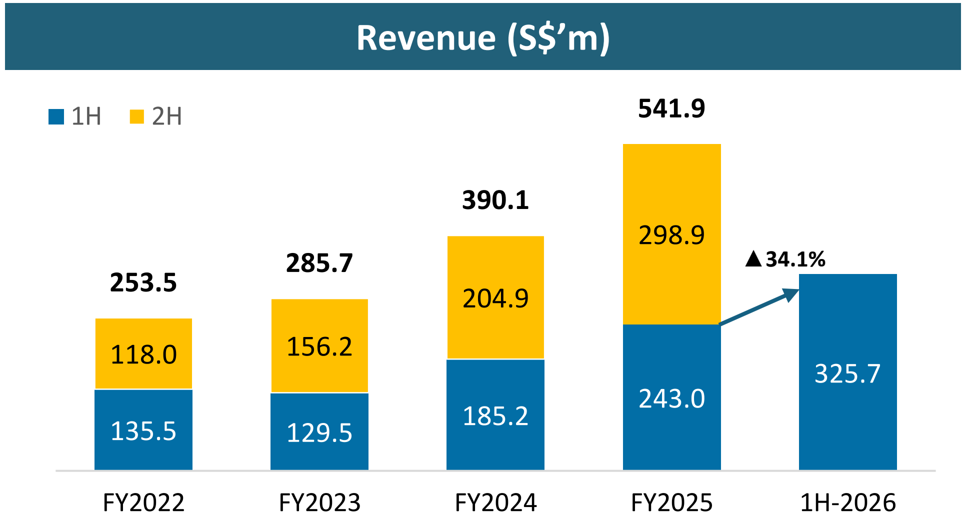
Disclaimer

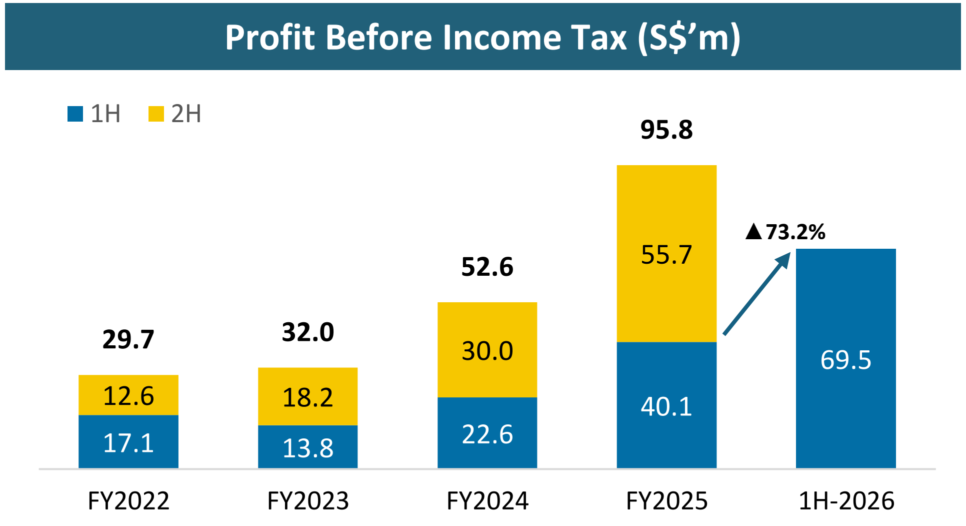
The following presentation contains forward-looking statements relating to the future financial performance, business prospects and strategic plans of MoneyMax Financial Services Ltd. (the "Company"). Some of the statements contained in this presentation that are not historical facts are based on the current expectations, estimates, assumptions and beliefs of the Company's management as at the date of this presentation. Forward looking information is subject to known and unknown risks and uncertainties that may cause actual results, performance or achievements to differ materially from those expressed or implied by such statements. Such statements are not, and should not be construed as a representation as to the future performance of the Company. In particular, such targets should not be regarded as a forecast or projection of future performance of the Company. It should be noted that the actual performance of the Company may vary significantly from such statements.

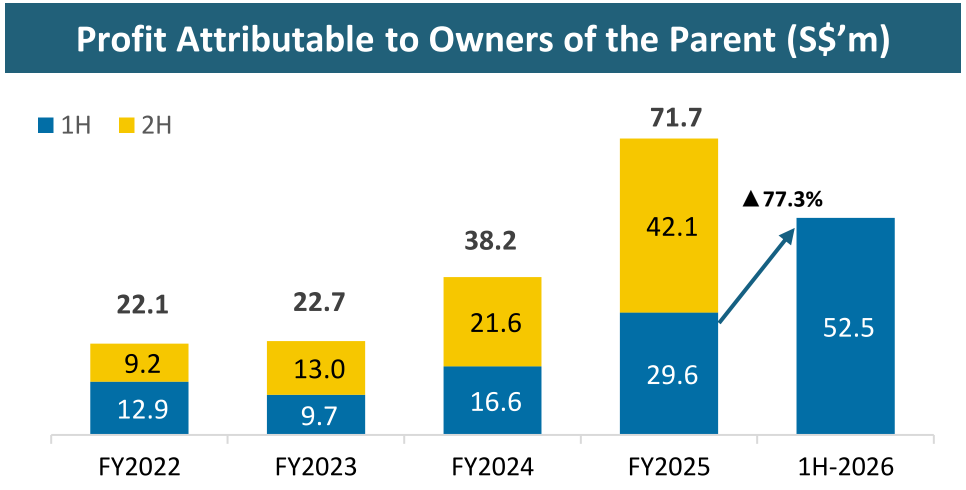
Financial Highlights

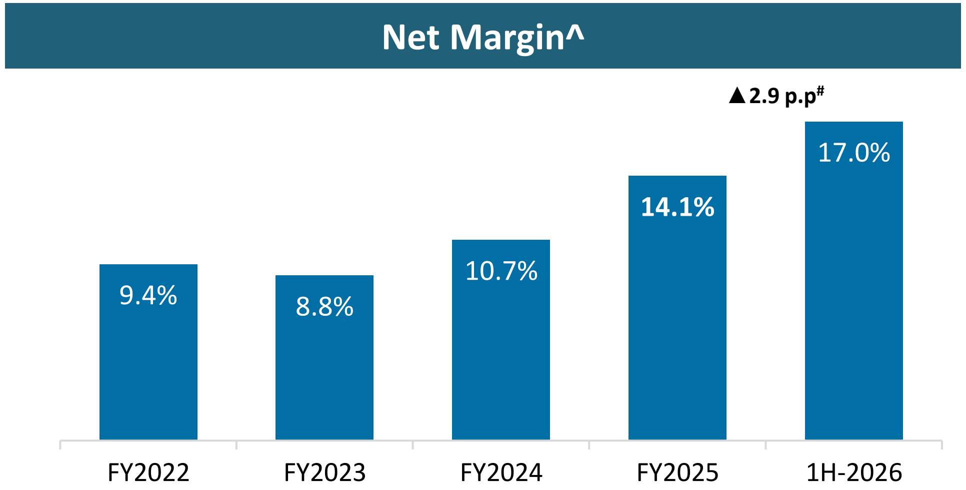
Section 1

1H-2026 Financial highlights









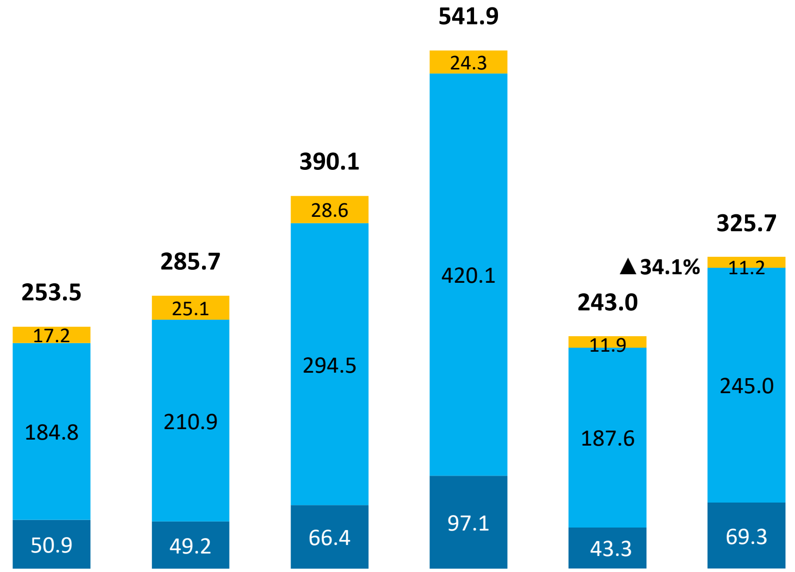
----

^Net Margin: Profit After Income Tax divided by Revenue

p.p. denotes percentage points

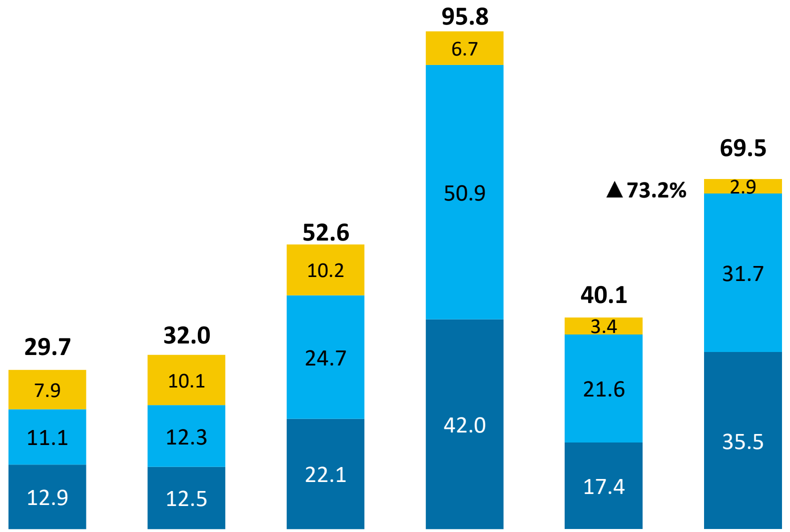
Strong Revenue & Profit Growth by Business Segment

Revenue by Business Segment (S$'m)



% of Total	FY2022	FY2023	FY2024	FY2025	1H-2025	1H-2026
Pawnbroking	20.1%	17.2%	17.0%	17.9%	17.8%	21.3%
Retail & Trading	72.9%	73.8%	75.5%	77.5%	77.2%	75.2%
Secured Lending	6.8%	8.8%	7.3%	4.5%	4.9%	3.4%
Others	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%

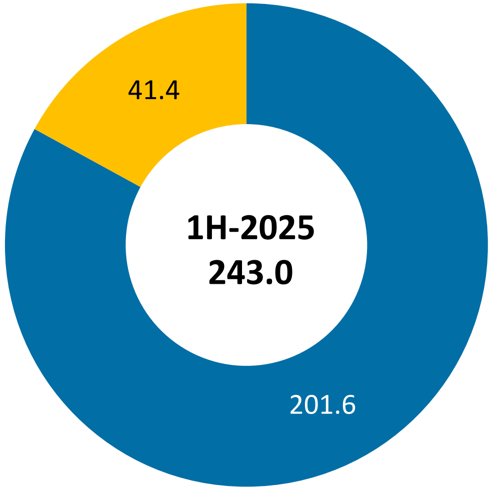
Profit Before Tax by Business Segment (S$'m)

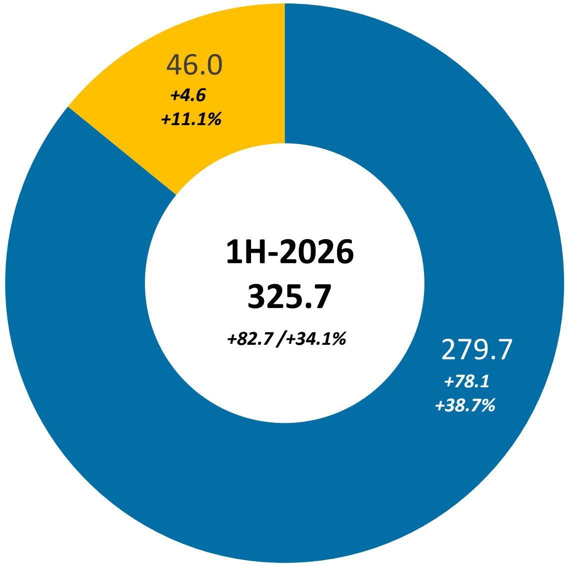


% of Total	FY2022	FY2023	FY2024	FY2025	1H-2025	1H-2026
Pawnbroking	43.4%	39.1%	42.0%	43.8%	43.4%	51.1%
Retail & Trading	37.4%	38.4%	47.0%	53.1%	53.9%	45.6%
Secured Lending	26.6%	31.6%	19.4%	7.0%	8.5%	4.2%
Others	-7.4%	-9.1%	-8.4%	-3.9%	-5.8%	-0.9%

Strong Revenue & Profit Growth by Geographical Segment

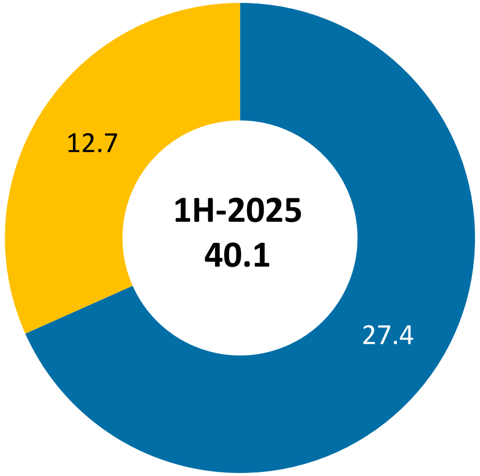
Revenue by Geographical Segment (S$'m)

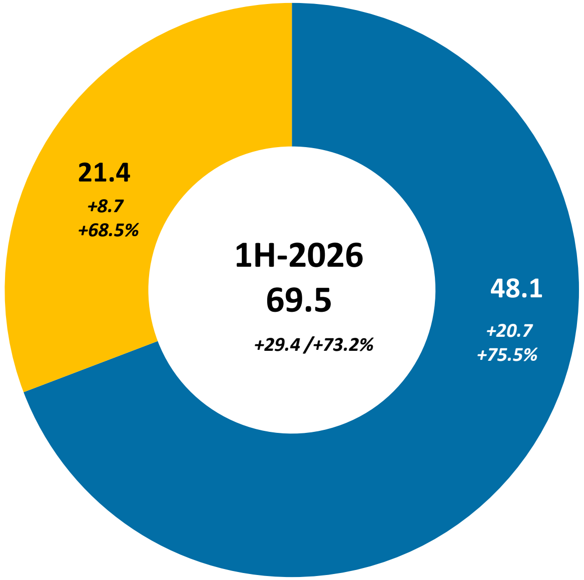




% of Total	1H-2024	1H-2025	1H-2026
Singapore	88.7%	83.0%	85.9%
Malaysia	11.3%	17.0%	14.1%

Profit Before Tax by Geographical Segment (S$'m)





% of Total	1H-2024	1H-2025	1H-2026
Singapore	74.0%	68.3%	69.2%
Malaysia	26.0%	31.7%	30.8%

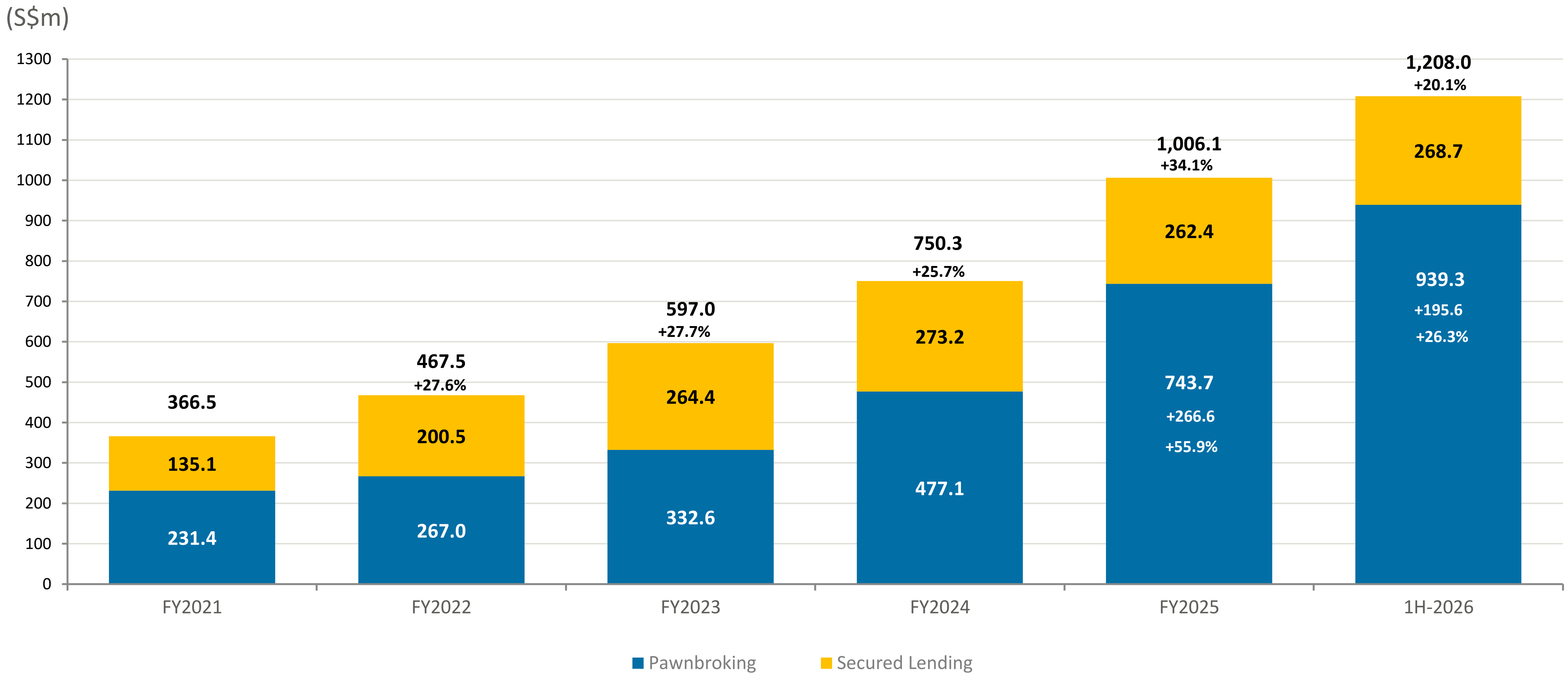
Key Balance Sheet Items

Key Highlights (S$'m)	As at 30 June 2026	As at 31 Dec 2025	S$'m Change	% Change	Notes
Total Assets	**1,482**	**1,235**	**247**	**20.0**	
Inventories	148	135	13	9.6	
Trade and Other Receivables	1,230	1,011	219	21.7	N1
Cash and Cash Equivalents	34	28	6	21.4	
Total Liabilities	**1,113**	**963**	**150**	**15.6**	
Trade and Other Payables	52	60	(8)	(13.3)	
Other Financial Liabilities	1,016	869	147	16.9	N2
Total Equity	**369**	**272**	**97**	**35.7**	N3
Share Capital	116	56	60	107.1	
Retained Earnings	227	193	34	17.6	
Total Equity and Liabilities	**1,482**	**1,235**	**247**	**20.0**	

Notes:
N1: Due to increase in pledge loan receivables
N2: Increase in borrowings for back-to-back financing of collateralised loans to customers and inventories purchase
N3: Increase in total equity arising from proceeds from shares placement and 1H-2026 profit, partially offset by FY2025 cash dividends payout

Trade receivables (S$'m)

Pawnbroking FY2025 vs FY2024	Pawnbroking 1H-2026 vs FY2025	Pawnbroking 1H-2026 growth vs FY2025 growth
+266.6 (+55.9%)	**+195.6 (+26.3%)**	**73.3%**



Cash Flows Summary

Key Highlights (S$'m)	1H-2026	1H-2025	S$'m Change	% Change	Notes
Net cash used in operating activities	(154)	(29)	125	431.0	N1
Net cash used in investing activities	(2)	(1)	1	100.0	
Net cash provided by financing activities	165	29	136	469.0	N1
Net increase / (decrease) in cash & cash equivalents	**9**	**(1)**	**10**	**n.m**	
Cash & cash equivalents at beginning of financial period	23	19	4	21.1	
Cash & cash equivalents at end of financial period	**32**	**18**	**14**	**77.8**	

Notes:
N1 - Increase in pledged loan receivables funded by loans and borrowings under financing activities

Key Financial Ratios

Profitability Ratios	1H-2026	1H-2025	Notes
Net Margin	17.0%	13.1%	
Interest Coverage Ratio	4.49x	3.39x	
Return on Equity	17.5%	15.2%	
Earnings per share ("EPS") (cents)	5.81	3.35	N1

Financial Position Ratios	As at 30 June 2026	As at 31 December 2025	Notes
Inventory Turnover (days)	140 days	132 days	
Current Ratio	1.60x	1.38x	
Net Gearing Ratio	2.66x	3.08x	
Net Asset Value ("NAV") per share (cents)	36.27	28.60	N2
Price-to-book Ratio (P/B)	2.36x	1.61x	N3

Notes:

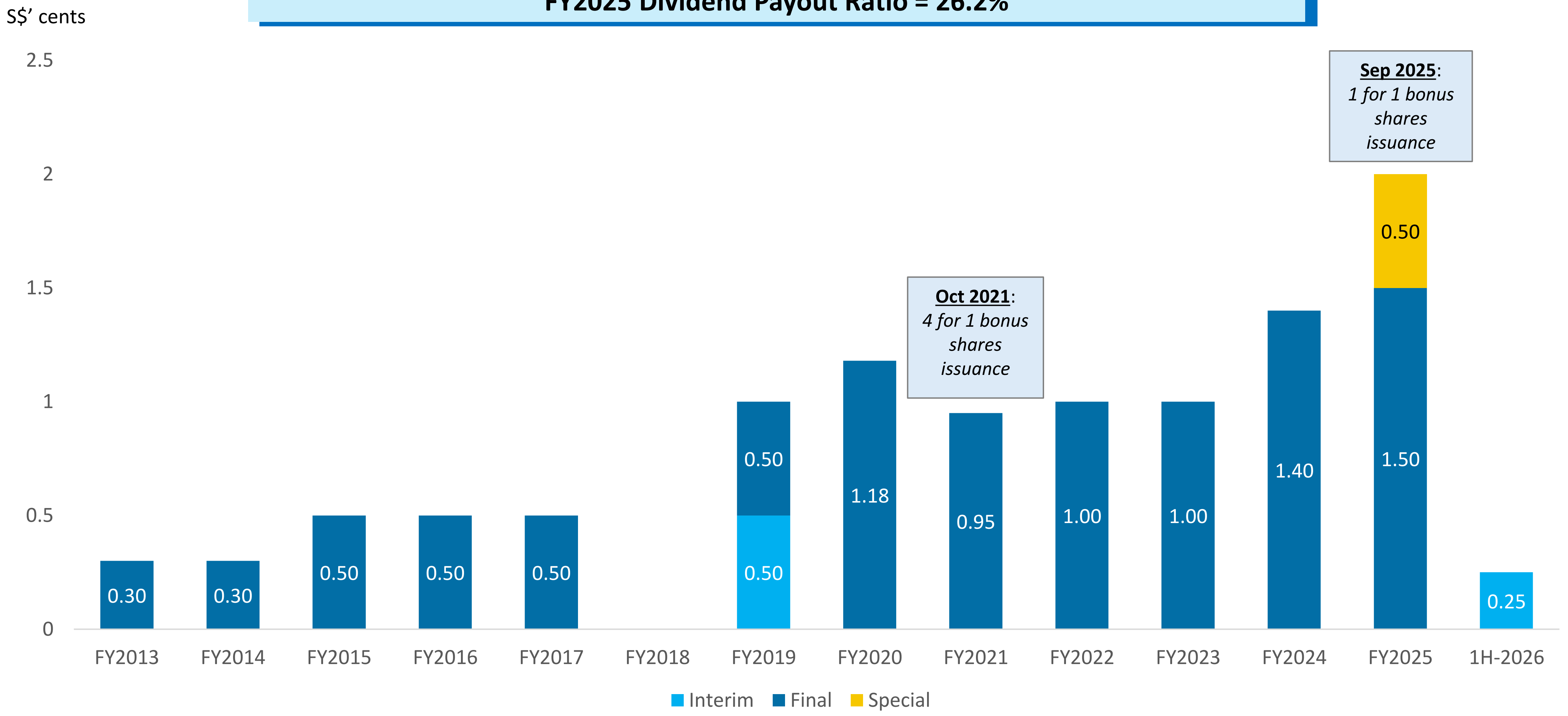
N1: For the purpose of computation of the EPS for 1H-2026, the weighted average number of ordinary shares has taken into account the 53,000,000 new ordinary shares issued pursuant to the Placement on 24 April 2026 and the 17,932,648 new ordinary shares issued pursuant to the Scrip Dividend Scheme on 24 June 2026, weighted according to the period that the shares were in issue during the financial period. The comparative EPS for 1H-2025 has been retrospectively adjusted for the 1-for-1 bonus issue completed during FY2025.

N2: NAV per ordinary share as at 30 June 2026 and as at 31 December 2025 are computed based on the issued share capital of 955,432,646 and 884,499,998 respectively.

N3: P/B ratio is calculated based on the Company's closing market share price of S$0.855 as at 7 August 2026.

Consistent Dividend Payment

No formal dividend policy but consistent dividend payment since listing
FY2025 Dividend Payout Ratio = 26.2%



Operational Overview

Section 2

Our Business

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

Rapid Stores Expansion

Average New Store Count per year (2022 to 2025)

+9

New Store Count as at 10 August 2026

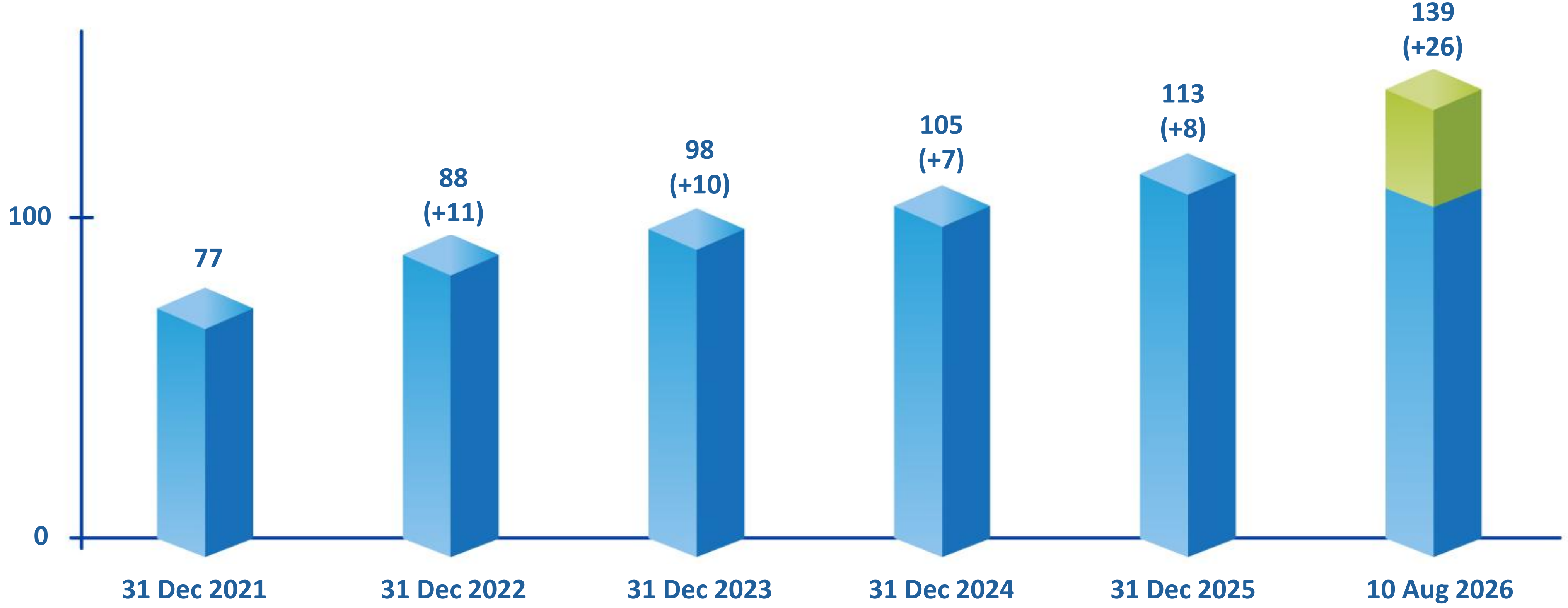
+26

Drive-Thru Store Count

20

Expected New Store Count for 2026

>35



Key Corporate Updates

Section 3

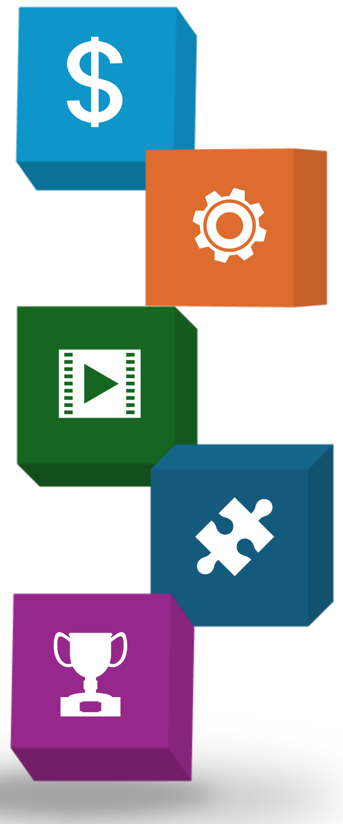
1H-2026 Corporate Developments

April

✓ Successfully completed Placement of up to 53m New Shares at Placement Price of S$0.835 each, at an aggregate consideration of up to S$44.3m. Received strong investors interest, fully subscribed by strategic EQDP fund managers, Fullerton Fund Management, Lion Global Investors and Eastspring Investments

May

✓ Transfer to SGX Mainboard



May

✓ Issued S$30m 5.00% 3-Year Medium Term Note (Series 001 Tranche 003)

June

✓ MoneyMax Treasure Sdn. Bhd.'s RM200m Tranche 1 issuance under its RM500m CP/MTN Programme received AA-(cg)/MARC-1(cg) ratings with stable outlook from MARC Ratings

June

✓ Shares of MoneyMax included under the CPF Investment Scheme – Ordinary Account

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

Thank You

https://moneymax.com.sg/

ir@moneymax.com.sg

For enquiries, please contact:

August Consulting: Janice Ong, janiceong@august.com.sg | Dave Tan, davetan@august.com.sg

MONEYMAX 銀豐
MONEYMAX FINANCIAL SERVICES LTD