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FOR IMMEDIATE RELEASE

MoneyMax delivers record 1H-2026 earnings of S$52.5 million, up 77.3% YoY

- *Revenue climbs 34.1% to S$325.7 million, driven by continued growth in core business segments*
- *Expanded footprint with 26 stores opened year-to-date and on track to open another 10 stores in Singapore and Malaysia by end-2026*
- *Declares interim tax-exempt dividend of 0.25 Singapore cent per share*

Summary of financial results

S$'000	1H-2026	1H-2025	% Change
Revenue	325,730	242,962	34.1
Profit before income tax	69,491	40,117	73.2
Profit for the period attributable to owners of the parent	52,545	29,643	77.3

11 August 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, today reported another record bottom-line growth of S$52.5 million for the six months ended 30 June 2026 ("**1H-2026**"), up 77.3% year-on-year ("**YoY**") from S$29.6 million for the corresponding period a year ago ("**1H-2025**").

Revenue for 1H-2026 rose 34.1% to S$325.7 million from S$243.0 million in 1H-2025, underpinned by a strong performance from its core business segments. The Company's pawnbroking segment saw revenue climbing 60.1% to S$69.2 million in 1H-2026 from S$43.2 million in 1H-2025 on higher interest income from its expanding pawnbroking portfolio, while the retail and trading of gold and luxury items segment rose 30.6% YoY to S$245.0 million from increased sales volumes.

Dato' Sri Dr. Lim Yong Guan, Executive Chairman and Chief Executive Officer of MoneyMax, said, "Our record first-half performance reflects the strength and resilience of MoneyMax's diversified business model, driven by continued growth in our pawnbroking portfolio, healthy demand for our retail and trading business and the successful expansion of our store network.

“As we continue to expand our footprint across Singapore and Malaysia, we remain focused on investing in innovation, enhancing customer experience and maintaining prudent capital management. While the retail and trading of gold segment may face near-term softness amid cautious consumer sentiment and broader macroeconomic uncertainties, our established market position and resilient customer demand give us confidence in navigating these conditions. We remain committed to building on this momentum to create sustained long-term value for our shareholders."

Dividend

The Board of Directors has declared an interim dividend of 0.25 Singapore cent per share for 1H-2026.

Key Corporate Highlights for 1H-2026 / Outlook

- Accelerating regional expansion, the Group added 26 new stores across Singapore and Malaysia year-to-date, bringing the Group’s total number of stores to 139. A further 10 stores are planned across the region by year-end, subject to regulatory approvals and operational readiness.
- Successfully raised gross proceeds of S$44.3 million following the placement of 53 million new shares in conjunction with MoneyMax’s transfer to the SGX Mainboard, bolstering the Group’s war chest to support expansion initiatives, resilient pawnbroking demand and a growing customer base.
- The Group’s Malaysia subsidiary, MoneyMax Treasure Sdn. Bhd., received AA-$_{(cg)}$ / MARC-1$_{(cg)}$ ratings with a stable outlook by MARC Ratings for its RM200.0 million Tranche 1 issuance (including a RM50.0 million commercial paper sub-limit) under its commercial paper/medium term note programme of up to RM500.0 million established on 18 June 2026.

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 130 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 established itself as a trusted one-stop destination for financial services and luxury retail. The Group has received numerous accolades, including being named as one of Singapore's Best Employers by The Straits Times and Statista in 2025 and 2026, receiving the Overall Sector Award (Consumer Cyclical Industry) at The Edge Singapore Centurion Club 2025, recognised by The Straits Times as one of Singapore's Fastest Growing Companies 2020 and the induction into the Singapore Prestige Brand Award Hall of Fame in 2015.

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