



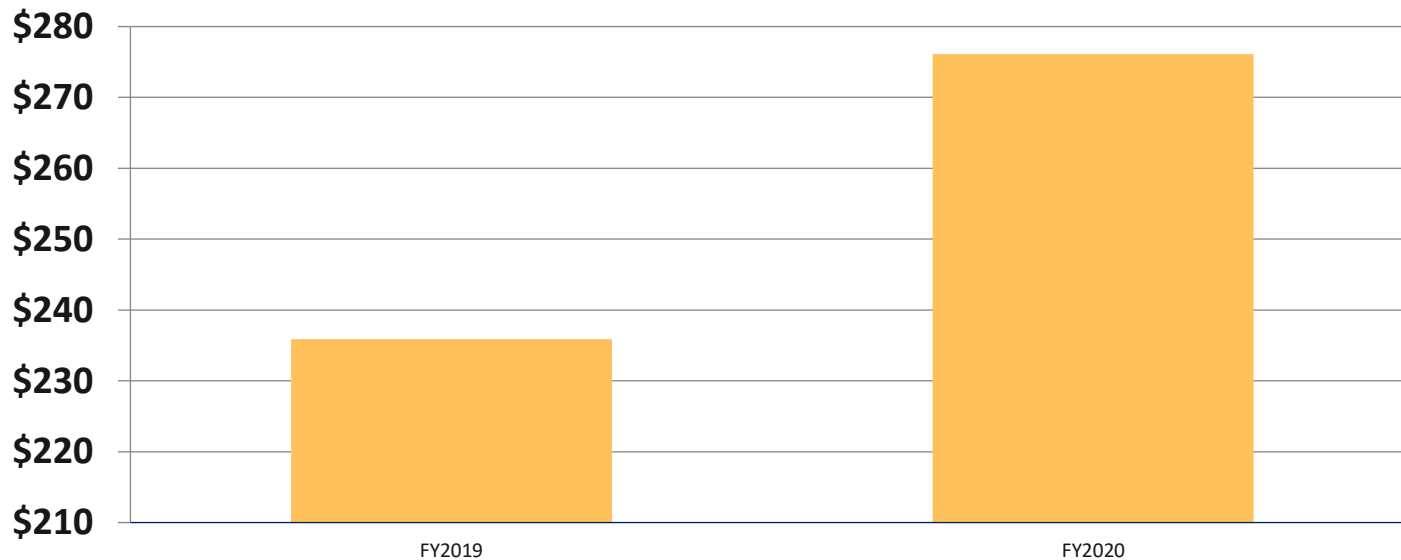
# Annual General Meeting

27 April 2021 at 10.00AM

## Presentation

# REVENUE

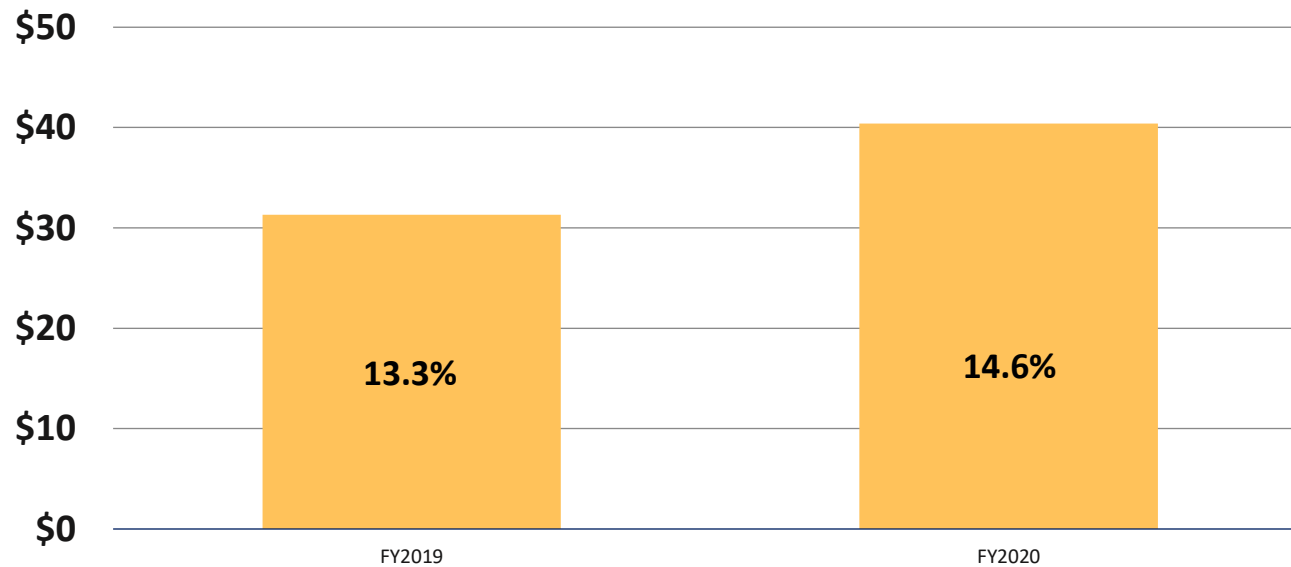
(S\$'M)



Revenue increased from \$235.9M in FY2019 to \$276.1M in FY2020. The increase was due mainly to the increase in revenue from retail and trading segment as a result of the increase in gold price during the year.

# PROFIT BEFORE TAX

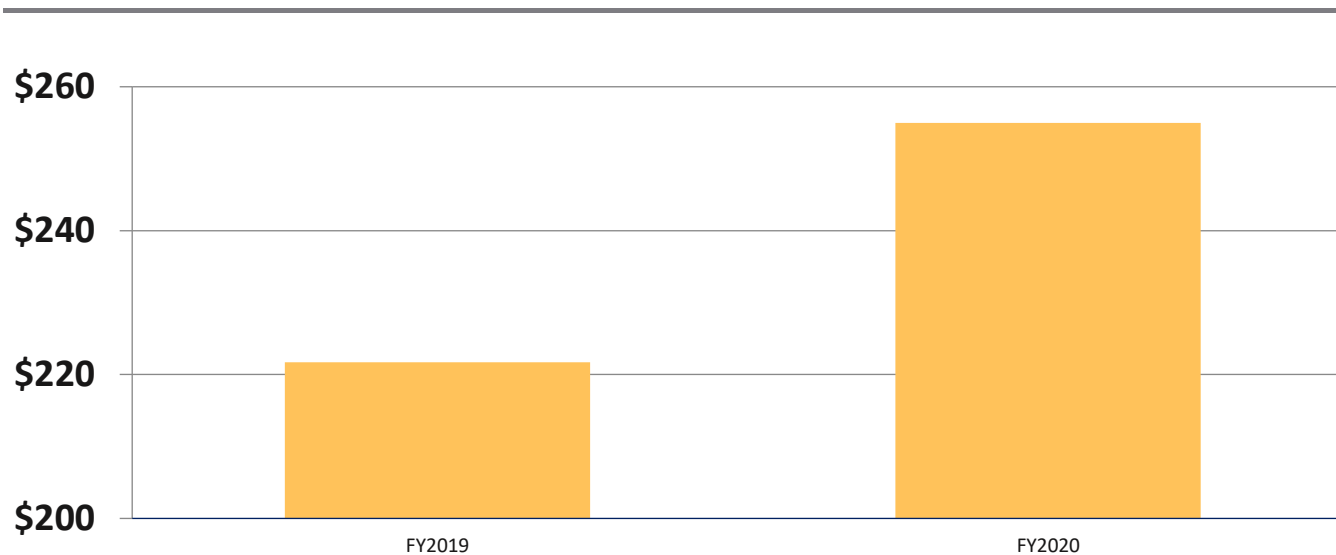
PBT (\$\$'M) & PBT Margin (%)



Profit before tax increased from \$31.3M in FY2019 to \$40.4M in FY2020.

# NET ASSETS

(S\$'M)



Net assets increased from \$221.7M in FY2019 to \$255.0M in FY2020. Net asset value per share increased to 42.91 cents from 39.08 cents in FY2019.

# NEXT 12 MONTHS

- Explore acquisition opportunities and suitable locations to grow our network of pawnshops and retail outlets
- Continue to grow both the secured moneylending and the auto-industry finance business
- The Group has announced a non-renounceable, non-underwritten rights issues to strengthen the Company's balance sheet to provide financial flexibility for the Group, and also allow the Group to seize opportunities for business growth and expansion in a timely manner, and as and when the opportunities arise.

# ORDINARY RESOLUTION 1

To receive and adopt the Audited Financial Statements of the Company for the financial year ended 31 December 2020 and the Director's Statement and Auditors' Report thereon.

Total number of shares represented by votes for and against the relevant resolution	For		Against	
	Number of shares	As a percentage of total number of votes for and against the resolution (%)	Number of shares	As a percentage of total number of votes for and against the resolution (%)
472,031,653	472,031,653	100.00%	NIL	0.00%

## ORDINARY RESOLUTION 2

To declare a first and final one-tier tax exempt dividend of 1.80 cent per share for the financial year ended 31 December 2020.

Total number of shares represented by votes for and against the relevant resolution	For		Against	
	Number of shares	As a percentage of total number of votes for and against the resolution (%)	Number of shares	As a percentage of total number of votes for and against the resolution (%)
472,031,653	472,031,653	100.00%	NIL	0.00%

## ORDINARY RESOLUTION 3

To approve the Directors' fees of S\$152,544/- for the financial year ended 31 December 2020

Total number of shares represented by votes for and against the relevant resolution	For		Against	
	Number of shares	As a percentage of total number of votes for and against the resolution (%)	Number of shares	As a percentage of total number of votes for and against the resolution (%)
472,031,653	472,031,653	100.00%	NIL	0.00%



## ORDINARY RESOLUTION 4

To re-elect Dr Tan Guan Hiang as a Director pursuant to Article 102 of the Company's Constitution.

Total number of shares represented by votes for and against the relevant resolution	For		Against	
	Number of shares	As a percentage of total number of votes for and against the resolution (%)	Number of shares	As a percentage of total number of votes for and against the resolution (%)
472,031,653	472,031,653	100.00%	NIL	0.00%

## ORDINARY RESOLUTION 5

To re-elect Mr Yeah Hiang Nam as a Director pursuant to Article 98 of the Company's Constitution.

Total number of shares represented by votes for and against the relevant resolution	For		Against	
	Number of shares	As a percentage of total number of votes for and against the resolution (%)	Number of shares	As a percentage of total number of votes for and against the resolution (%)
472,031,653	472,031,653	100.00%	NIL	0.00%

## ORDINARY RESOLUTION 6

To re-elect Mr Yeah Chia Kai as a Director pursuant to Article 98 of the Company's Constitution.

Total number of shares represented by votes for and against the relevant resolution	For		Against	
	Number of shares	As a percentage of total number of votes for and against the resolution (%)	Number of shares	As a percentage of total number of votes for and against the resolution (%)
472,031,653	472,031,653	100.00%	NIL	0.00%

# ORDINARY RESOLUTION 7

To re-appoint Messrs. Ernst & Young LLP as auditors of the Company to hold office until the conclusion of the next Annual General Meeting and to authorise the Directors to fix their remuneration.

Total number of shares represented by votes for and against the relevant resolution	For		Against	
	Number of shares	As a percentage of total number of votes for and against the resolution (%)	Number of shares	As a percentage of total number of votes for and against the resolution (%)
472,031,653	472,031,653	100.00%	NIL	0.00%

## ORDINARY RESOLUTION 8

To authorise Directors to issue shares pursuant to Section 161 of the Companies Act., Chapter 50.

Total number of shares represented by votes for and against the relevant resolution	For		Against	
	Number of shares	As a percentage of total number of votes for and against the resolution (%)	Number of shares	As a percentage of total number of votes for and against the resolution (%)
472,031,653	472,031,653	100.00%	NIL	0.00%

# ORDINARY RESOLUTION 9

To approve the proposed Renewal of the Share Buy Back Mandate.

<b>Total number of shares represented by votes for and against the relevant resolution</b>	<b>For</b>		<b>Against</b>	
	<b>Number of shares</b>	<b>As a percentage of total number of votes for and against the resolution (%)</b>	<b>Number of shares</b>	<b>As a percentage of total number of votes for and against the resolution (%)</b>
472,031,653	472,031,653	100.00%	NIL	0.00%

# ORDINARY RESOLUTION 10

To approve the proposed renewal of the IPT General Mandate.

<b>Total number of shares represented by votes for and against the relevant resolution</b>	<b>For</b>		<b>Against</b>	
	<b>Number of shares</b>	<b>As a percentage of total number of votes for and against the resolution (%)</b>	<b>Number of shares</b>	<b>As a percentage of total number of votes for and against the resolution (%)</b>
1,001,000	1,001,000	100.00%	NIL	0.00%