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Time Finance PLC
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Time Finance plc

("Time Finance", the "Group" or the "Company")

Loan Book Update

Lending Book hits £230m to reach an all-time high

Time Finance plc, the AIM listed independent specialist finance provider is pleased to provide the following update on the performance of its lending book portfolio. Increasing the Company's own-book lending forms a key pillar of the Group's three-year growth strategy which targets the gross lending portfolio reaching £300m by 31 May 2028.

The Company also reconfirms notice of upcoming investor events and key financial dates

Record Lending Book

As at 31 October 2025, the unaudited value of the Group's lending portfolio reached a record high of £230m. The lending portfolio, therefore, stands 6% higher than the 31 May 2025 financial year-end level of £217m, and 12% up on the 31 October 2024 equivalent of £205m.

Within the lending book itself, the two key strategic growth areas of Invoice Finance and the 'Hard' subset of Asset Finance, have also both achieved all-time record highs. The Invoice Finance lending book stands in excess of £75m, up over 13% from the prior year equivalent (31 October 2024: £66m). The Hard subset of the Asset division has exceeded £123m, up over 28% from the prior-year equivalent (31 October 2024: £96m). Combined, these two lending segments mean that the secured lending element within the Group's portfolio now exceeds 86%, another record high.

This ongoing positive lending book growth provides the Board with increased confidence that Group financial performance for FY 2025/26 will be at least in line with current market expectations.

Investor Presentations and Key Dates

As announced on 28 October 2025, and in advance of the publication of the Group's full H1 2025/26 unaudited Interim Results on 27 January 2026, the Group is planning to publish an H1 Trading Update, covering the six months to 30 November 2025, on Tuesday 16 December 2025.

Ed Rimmer, CEO, and James Roberts, CFO, will also be presenting at two upcoming investor events on Wednesday 19 November 2025, Mello London and Yellowstone Advisory. Further information with regards the Mello event can be found

here https://www.melloevents.com/mellolondon2025, while details of the Yellowstone event can be found here Join Webinars & Events | Yellowstone Advisory.

Ends

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About Time Finance:

Time Finance's purpose is to help UK businesses thrive and survive through the provision of flexible funding facilities. It offers a multi-product range for SMEs primarily concentrating on Asset Finance and Invoice Finance. While focussed on being an 'own-book' lender, the Group does retain the ability to broke-on deals where appropriate, enabling it to optimize business levels through market and economic cycles.

More information is available on the Company website, www.timefinance.com, and the interactive investor hub, https://investors.timefinance.com.

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