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16 December 2025



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

Half Year Trading Statement
Notice of full Interim Results and Investor Presentation

Record H1 Revenues, Profits and Lending Book, following eighteen consecutive quarters lending book growth

Time Finance plc, the AIM listed independent specialist finance provider, is pleased to provide the following update in respect of the Group's trading performance for the six-months ended 30 November 2025 ("H1 2025/26"). The results reflect the consistently strong demand for the Group's multi-product funding offering throughout H1 2025/26 which continues to result in growth across all key financial metrics. This includes the lending book which has now seen eighteen consecutive quarters of growth, while, at the same time, strict lending discipline has delivered reducing levels of arrears and write-offs.

This update is provided in advance of the scheduled publication of the Group's full H1 2025/26 unaudited Interim Results on 27 January 2026.

Unaudited H1 2025/26 financial highlights:

- Own-Book New Business Origination up 48% to £62m (H1 2024/25: £42)
- Gross Lending Book up 12% to £235m at 30 November 2025 (30 November 2024: £209m)
- Revenue up 3% to £18.8m (H1 2024/25: £18.2m)
- Profit before Tax up 10% to £4.3m (H1 2024/25: £3.9m)
- Profit Before Tax margin up 100bps to 22% (H1 2024/25: 21%)
- Net Tangible Assets up 14% to £47.2m at 30 November 2025 (30 November 2024: £41.5m)
- Net Arrears of 4.5% of the gross lending book at 30 November 2025 (30 November 2024: 5.3%), a reduction of 0.8%
- Net Bad Debt Write-Offs of 1.0% of the average gross lending book at 30 November 2025 (30 November 2024: 1.2%), a reduction of 0.2%
- Continuing positive trading momentum, with record monthly volumes experienced in both Asset Finance and Invoice Finance during H1 2025/26, further underpinning expectation that Group financial performance for the full year will be at least in line with market guidance

The Group's focus on secured lending through its Invoice Finance division and the 'Hard' subset of the wider Asset division, as highlighted in the Company's three-year strategic plan through to May 2028, continues. The two core products now account for approximately 87% of the entire lending book, up from 78% twelve months earlier, and have made up over 98% of all new deals originated in the first half of this financial year.

Ed Rimmer, Chief Executive Officer commented:

"The first half of FY 2025/26 has been really encouraging. Despite the wider macro-economic headwinds, the Balance Sheet has further strengthened with Net Tangible Assets now in excess of £47m. At the same time the

Balance Sheet has further strengthened with net tangible Assets now in excess of £47m. At the same time the lending book has continued its consistent growth but, crucially, not at the expense of quality with Arrears and Write-Offs continuing to improve. The business has also managed to invest in its Business Improvement function, which drives operational efficiencies, while still achieving record six-monthly Revenues and levels of Profit Before Tax. The Board, therefore, continues to remain confident that the Group is well positioned for further growth and to build increased value for its shareholders over time."

Notice of Investor Presentation

The Company will deliver a live presentation relating to this its unaudited H1 interim results via the Group's investor website at 1pm on 27th January 2026. The presentation is open to all existing and potential shareholders who can sign up via: <https://investors.timefinance.com/webinars/oPBYLr-hy-results-25-26>.

For more information and the chance to have your questions directly answered by the management team, please head to our interactive investor hub via: <https://investors.timefinance.com/s/71ba43>. Here you will find all company news and additional content to further explain Time Finance's strategy and developments.

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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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