

9 October 2026

Distribution Finance Capital Holdings plc
("DF Capital" or the "Company" together with its subsidiaries the "Group")

Q3 Trading Update

Continued strong performance with momentum building in asset finance

Distribution Finance Capital Holdings plc, a specialist bank providing financial solutions that support dealers and manufacturers across the UK, is pleased to provide a trading update for the third quarter to 30 September 2026.

Robust performance in line with expectations:

- New loan origination reached £561m up 22% year-on-year (Q3 2025: £460m) and exceeds £1.6bn in the financial year to date.
- The Group's loan book reached £929m at the period end, up 22% on the prior year (Q3 2025: £759m).
- Portfolio quality remains well within appetite, with the number of dealers in arrears of more than one day and/or subject to legal recovery reducing to 38 (Q3 2025: 43). Total arrears and loan balances in legal recovery represented 1.3% (Q3 2025: 1.5%) of the Group's entire loan book:
 - o Dealers with balances in legal recovery (i.e. non-performing loans), where appropriate impairment provisions have been made and residual asset security is in place, amounted to 30 (Q3 2025: 31), with aggregate loan balances of £12.0m (Q3 2025: £10.5m).
 - o Separately, following the insolvency of two individual dealers in the marine and motorcycle sectors during the quarter, the Group has ownership and control of c£27m of assets pending sale. Given the timing of these insolvencies, previously reported in the Group's interim results for the period 30 June 2026, the Group expects to redistribute and/or sell the majority of these assets in the normal course over the balance of the financial year and does not expect to incur any additional credit losses.

Building Asset Finance momentum and expanding capabilities

- The Group has seen continued momentum in lending with over 290 dealers signed up to originate loans representing over 390 retail locations.
- Total loan book, including lending to both consumers and businesses, closed the period at c. £78m, almost double H1 2026.
- In addition to the Group's recently launched enhanced dealer finance application journey, the Group has now launched a "direct to consumer" application portal enabling customers to source finance independently of an introducing dealer.
- Together, these developments broaden the Group's routes to market, improve the customer's loan application experience and provide a scalable platform to support future growth.

Carl D'Ammassa, Chief Executive Officer, commented: *"It has been another strong period for the Group, with both inventory and structured finance lending holding strong, complemented by significant momentum building in asset finance which has seen our loan book in that segment almost double during the quarter. The strength of our relationships but also the quality of our new lending capabilities underpins these strong results. Given our cautious view on the macro-economic and geo-political environment, we continue to focus on maintaining strong credit risk disciplines and ensuring we have a solid handle on our underlying asset security. The Group remains on track to meet market expectations for the full year."*

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About DF Capital

DF Capital is a speciality lender providing flexible financing solutions that support the sales and growth of manufacturers, dealers and distributors operating in attractive underserved retail markets across the UK.

As a bank, DF Capital's lending is underpinned by its award-winning savings products, straightforward digital platform, and exceptional customer service.

The Group is listed on AIM on the London Stock Exchange under the ticker DFCH.

For more information, please visit www.dfcapital.bank

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