

# Distribution Finance Capital Holdings PLC (DFCH:LN)



**London**  
Stock Exchange

Financials/Mortgage Finance

Price: 39.00

Report Date: June 27, 2025

## Business Description and Key Statistics

Distribution Finance Capital Holdings plc is a United Kingdom-based investment holding company. The principal activity of the Company is as a specialist personal savings and commercial lending bank group. The Company provides niche working capital funding solutions to dealers and manufacturers across the United Kingdom. Its wholly owned subsidiary is DF Capital Bank Limited (the Bank). The Bank's inventory finance products enable manufacturers to maximize their distribution networks and allow dealers to purchase more assets, or free up working capital from cash held in stock. The Bank offers and serves over 12,600 active customers via its online platform and its Manchester-based customer support team. The Bank works with approximately 90 manufacturers and almost 1,000 dealers in the leisure, commercial and powersports sectors.

**Website:** <https://www.dfcapital-investors.com/>

**ICB Industry:** Financials

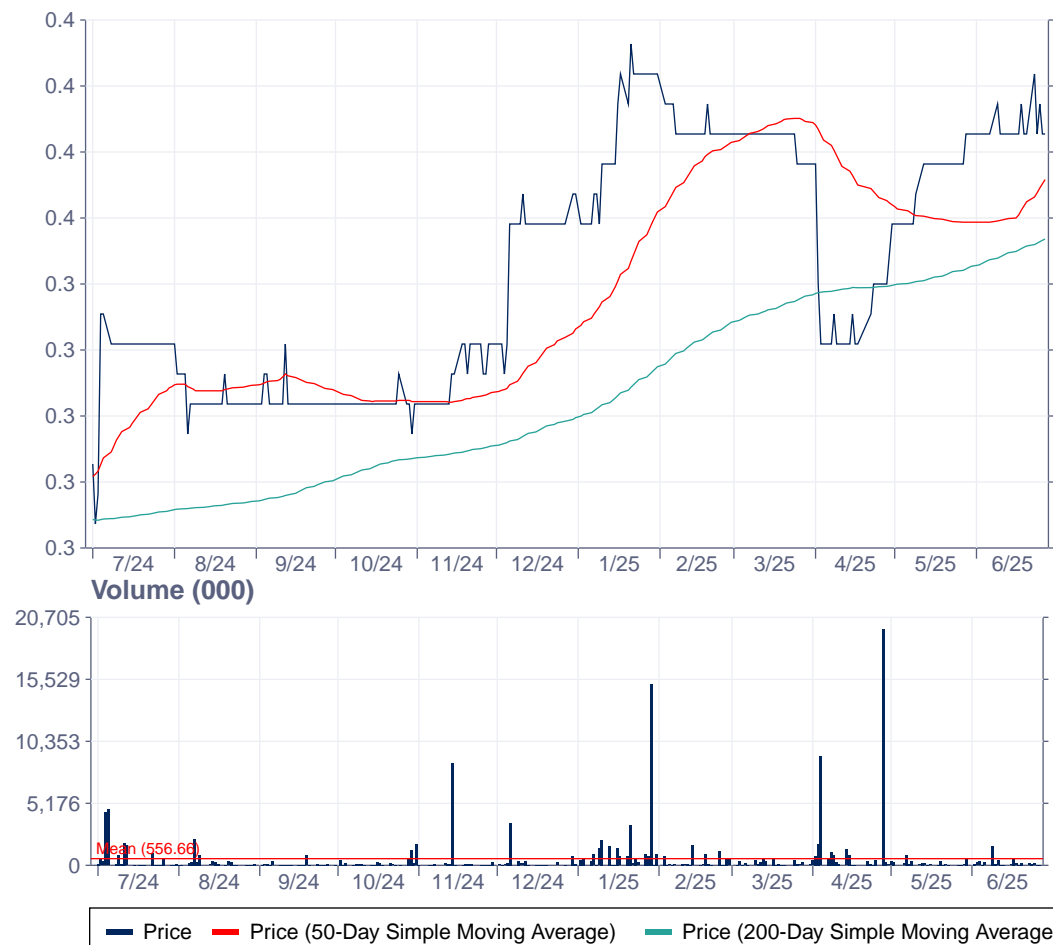
**ICB Subsector:** Mortgage Finance

**Address:** St James' Building, 61-95 Oxford Street  
MANCHESTER M1 6EJ  
GBR

**Employees:** 136

	Current	YTY % Chg
<b>Revenue LFY (M)</b>	78	28.4
<b>EPS Diluted LFY</b>	0.07	28.4
<b>Market Value (M)</b>	70	
<b>Shares Outstanding LFY (000)</b>	179,369	
<b>Book Value Per Share</b>	0.64	
<b>EBITDA Margin %</b>	24.90	
<b>Net Margin %</b>	18.1	
<b>Long-Term Debt / Capital %</b>	7.2	
<b>Dividends and Yield TTM</b>	0.00 - 0.00%	
<b>Payout Ratio TTM %</b>	0.0	
<b>60-Day Average Volume (000)</b>	777	
<b>52-Week High &amp; Low</b>	0.42 - 0.27	
<b>Price / 52-Week High &amp; Low</b>	0.94 - 1.47	

## Price, Moving Averages & Volume



Distribution Finance Capital Holdings PLC is currently trading at 39.00 which is 10,163.2% above its 50 day moving average price of 0.38 and 10,733.3% above its 200 day moving average price of 0.36.

DFCH:LN is currently 9,275.0% above its 52-week high price of 0.42 and is 14,617.0% above its 52-week low price of 0.27. Over the past 52-weeks, DFCH:LN is up 34.5% while on a calendar year-to-date basis it is up 5.4%.

The Relative Strength Index (RSI) indicator for DFCH:LN is currently 50.12. An RSI value of 70 and above is considered overbought and 30 and below oversold.

# Distribution Finance Capital Holdngs PLC (DFCH:LN)



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## Price Performance, Technical Indicators & Risk Metrics

Price Performance	% Change	Difference vs FTSE 350	Technical Indicators	
1-Day %	0.00	-0.77	50-Day Average Price	0.38
1-Week %	0.00	-0.57	Price / 50-Day Average	1.04
4-Week %	0.00	-0.66	200-Day Average Price	0.36
52-Week %	34.48	27.01	Price / 200-Day Average	1.09
Quarter-to-Date %	2.63	-0.92	RSI - Relative Strength Index	50.12
Year-to-Date %	5.41	-1.92	Risk Metrics	
Last Month %	8.33	4.77	Price Volatility	0.00
Last Quarter %	2.70	-0.95	Sharpe Ratio	0.04
Last Calendar Year %	64.44	58.89	Sortino Ratio	0.08

## 5-Year Price Performance vs. FTSE 350

Distribution Finance Capital Holdngs PLC  
FTSE 350 Index

Current: 1.03 CAGR: 0.5%  
Current: 1.40 CAGR: 7.0%



Over the past five years, Distribution Finance Capital Holdngs PLC's stock price is up 2.6% which is 37.7% below the FTSE 350 Index performance of 40.3% over the same period. Distribution Finance Capital Holdngs PLC's cumulative annualized growth rate (CAGR) over the five year period has been 0.5% while that of the FTSE 350 Index has been 7.0%.

Over the past year, Distribution Finance Capital Holdngs PLC's stock price performance of 34.5% has outperformed that of the FTSE 350 Index by 27.0%. On a year-to-date basis, Distribution Finance Capital Holdngs PLC's stock price performance of 5.4% has outperformed the FTSE 350 Index by 1.9%.

Over the past week, Distribution Finance Capital Holdngs PLC's stock price performance of 0.0% has underperformed that of the FTSE 350 Index by 0.6%.

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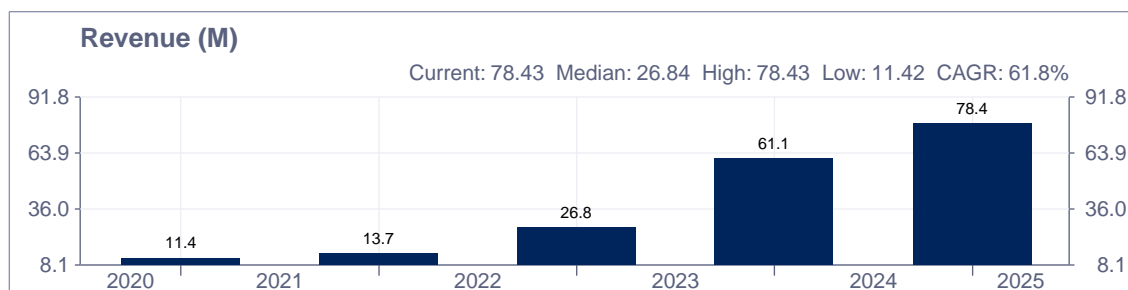
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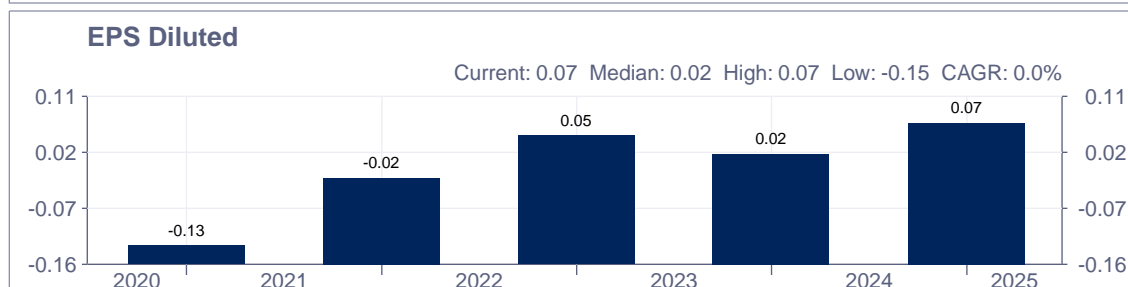
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## Growth and Profitability Metrics

Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	78.8	44.0		Gross Margin %	58.1	59.7	
Revenues Per Share %	64.0	28.3		EBITDA Margin %	24.9	-24.6	
EBITDA %	999.9	999.9		Pre-Tax Margin %	24.3	-26.1	
EPS Diluted %	999.9	999.9		Net Margin %	18.1	-14.6	
Free Cash Flow %	-19.3	999.9		Return on Equity %	12.4	0.8	
Cash from Operations %	-11.3	999.9		Return on Capital %	12.0	3.7	
Book Value %	10.3	1.2		Return on Assets %	2.0	-0.4	



Distribution Finance Capital Holdings PLC's cumulative annualized revenue growth rate over the charted period is 61.8%. This compares to cumulative annualized growth of 78.8% over the past 3 years.



Distribution Finance Capital Holdings PLC's cumulative annualized EPS growth rate over the charted period is 0.0%. This compares to cumulative annualized growth of 999.9% over the past 3 years.



Distribution Finance Capital Holdings PLC's net profit margin of 18.1% is 32.7% above the period's mean net margin of -14.6%. During the charted period, the observed net profit margin high and low were 42.8% and -107.8% respectively.



Distribution Finance Capital Holdings PLC's return on equity of 12.4% is 11.6% above the period's mean return on equity of 0.8%. During the charted period, the observed ROE high and low were 16.7% and -21.2% respectively.

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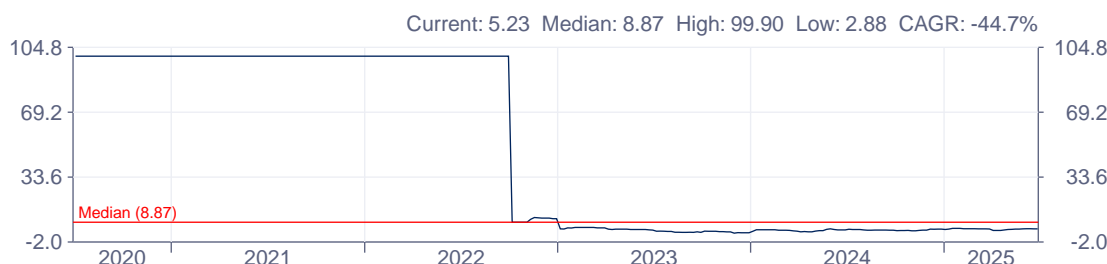
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## Valuation Metrics

	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	5.2	8.9		Earnings Yield %	19.12	11.27	
Price / Sales	1.0	2.6		Free Cash Flow Yield %	5.51	6.04	
Price / Operating Cash Flow	5.1	8.3		Dividend Yield %	0.00	0.00	
Price / Book Value	0.6	0.7		Enterprise Value / EBITDA	31.5	50.0	

### Price / EPS TTM



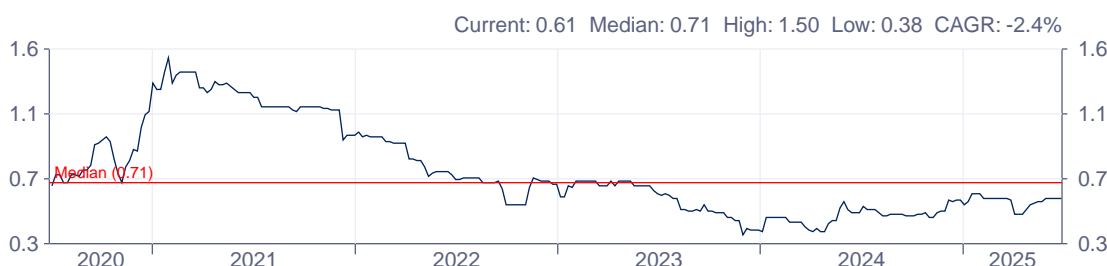
Distribution Finance Capital Holdings PLC is trading at 5.23 times its EPS generated during the latest fiscal year. This multiple is below the historically observed median of 8.87, while high and low observations have been 99.90 and 2.88.

### Price / Sales



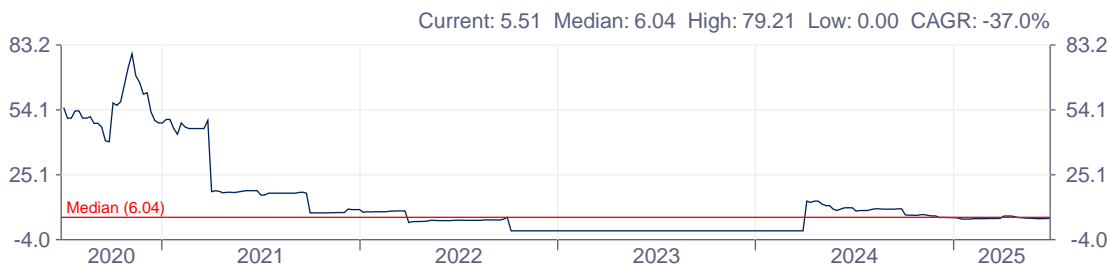
Distribution Finance Capital Holdings PLC is trading at a Price to Sales ratio of 0.95 based on sales generated during the latest fiscal year. This ratio is below the historically observed median ratio of 2.57, while high and low observations have been 7.02 and 0.63.

### Price / Book Value



Distribution Finance Capital Holdings PLC is trading at a Price to Book ratio of 0.61 based on book value at the latest fiscal year end. This ratio is below the historically observed median of 0.71, while high and low observations have been 1.50 and 0.38.

### Free Cash Flow Yield %



Distribution Finance Capital Holdings PLC has a Free Cash Flow Yield of 5.51% based on free cash flow generated during the latest fiscal year. This value is below the historically observed median yield of 6.04%, while high and low observations have been 79.21 and 0.00.

# Distribution Finance Capital Holdings PLC (DFCH:LN)



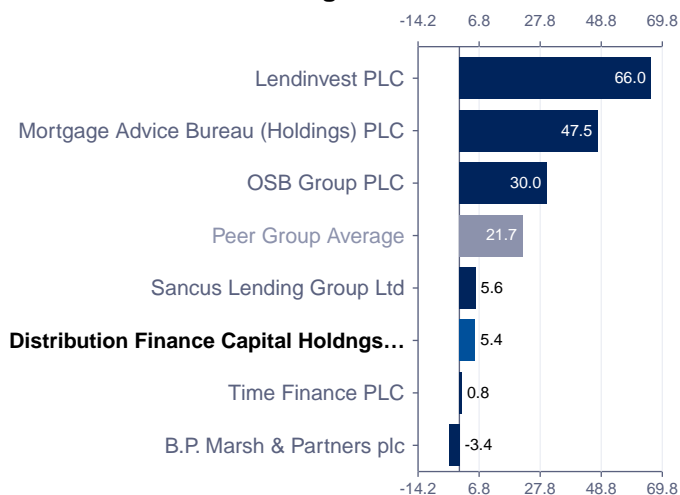
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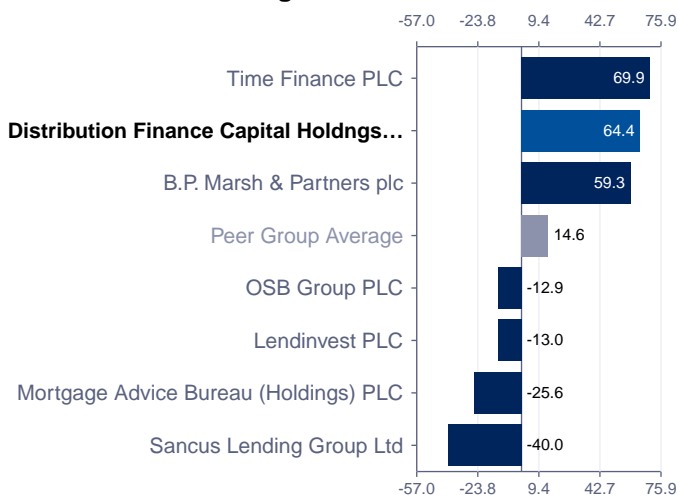
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## ICB Subsector Peer Comparisons

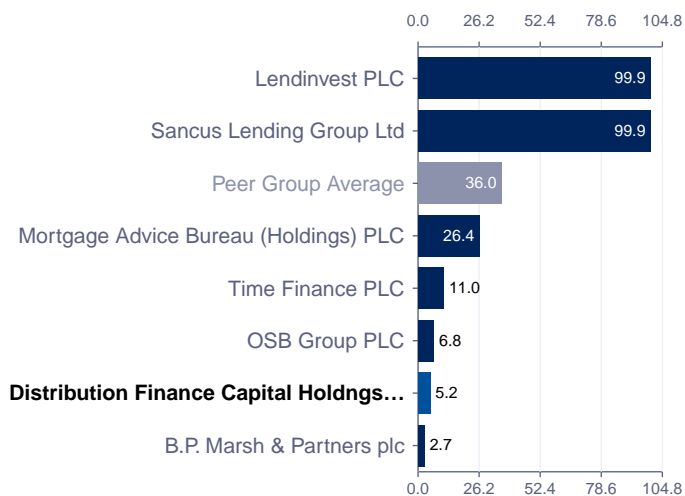
### Price Change Year to Date %



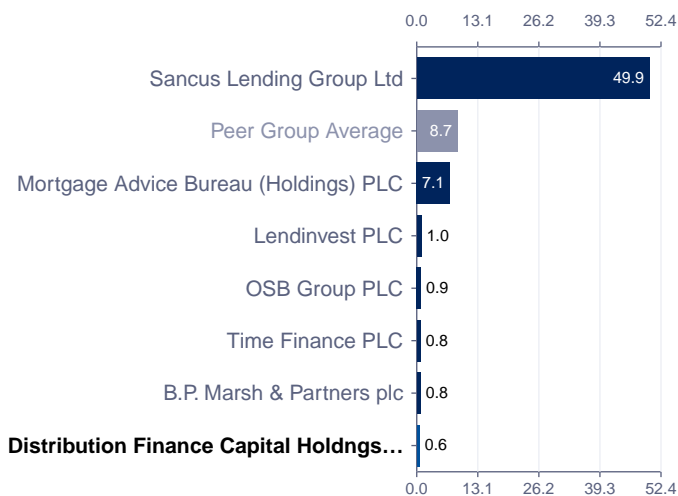
### Price Change Last Calendar Year %



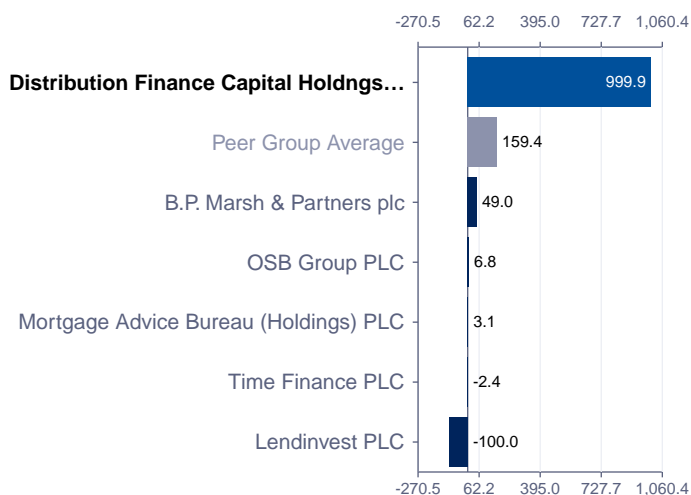
### Price / EPS TTM



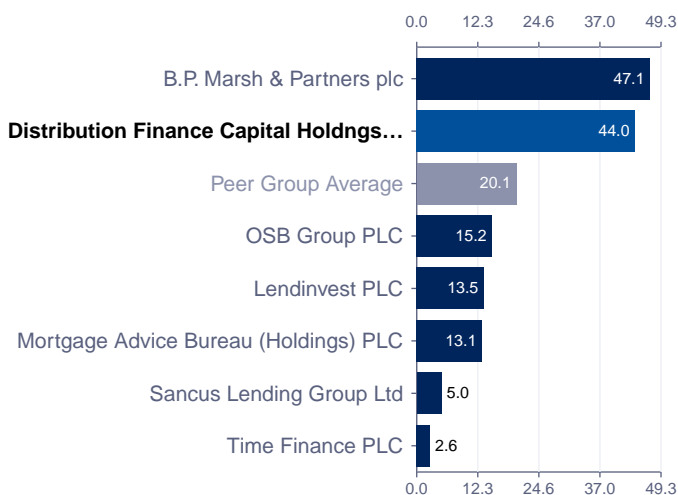
### Price / Book Value



### EPS 5-Year Growth Rate %



### Revenue 5-Year Growth Rate %



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## Abbreviations:

<b>CAGR</b>	- Cumulative annual growth rate.
<b>EBIT</b>	- Earnings before interest and taxes.
<b>EBITDA</b>	- Earnings before interest, taxes, depreciation & amortization.
<b>LFY</b>	- Last fiscal year
<b>M</b>	- Million
<b>LON</b>	- London Stock Exchange

## Definitions:

**Market Value** - Weekly Price times latest Shares Outstanding times any applicable ADR factor.

**Revenue** - Sum of the last four quarters of Revenues.

**Revenue Per Share** - Sum of the last four quarters of Total Revenue divided by Weighted Average Shares Outstanding.

**Normalized EPS LFY** - EPS excluding non-recurring, non-operating items, fiscal year aligned TTM value.

**60-Day Average Volume (000)** - The average of the last 60 daily volume values in thousands of shares.

**Price 52-Week High** - The high closing price from the last 52 weeks of daily closing prices.

**Price 52-Week Low** - The low closing price from the last 52 weeks of daily closing prices.

**Price / 52-Week High** - Latest price divided by the high price from the past 52 weeks of daily closing prices.

**Price / 52-Week Low** - Latest price divided by the low price from the past 52 weeks of daily closing prices.

**50-Day Average Price** - Mean of last 50 daily closing prices.

**200-Day Average Price** - Mean of last 200 daily closing prices.

**Price / 50-Day Average Price** - Latest closing price divided by mean of last 50 daily closing prices, as a percentage.

**Price / 200-Day Average Price** - Latest closing price divided by mean of last 200 daily closing prices, as a percentage.

**Relative Strength Index** - Relative Strength Index or RSI measures the magnitude of gains over a given time period against the magnitude of losses over that period. The equation is  $RSI = 100 - 100 / (1 + RS)$  where  $RS = (\text{total gains} / n) / (\text{total losses} / n)$  and  $n$  = number of RSI periods. In this item, 14 days is used and one year of daily prices are considered. A value of 30 or below may imply oversold and 70 or above may imply overbought.

**Price Volatility** - The standard deviation of the last 20 days of daily closing prices.

**Sharpe Ratio** - The 5 year average of the excess monthly return over the risk - free rate(1 - month T - bill) over the 5 year standard deviation of the same series.

**Sortino Ratio** - The same calculation as the Sharpe Ratio but with positive excess returns set to zero for the standard deviation denominator, so only negative volatility weighs in.

**Dividends Per Share TTM** - Sum of the last four quarters of Dividends Per Share.

**Payout Ratio** - Dividends Per Share TTM divided by Normalized EPS TTM.

**Dividend Yield TTM %** - Sum of the last four quarter of Dividends Per Share divided by Weekly Price.

**EBITDA** - Sum of the last four quarters of EBITDA (Operating Income + Depreciation & Amortization).

**Free Cash Flow** - Sum of the last four quarters Net Cash from Operations minus Capital Expenditures (Purchase of Property, Plant & Equipment), from the Cash Flow Statement.

**Book Value Per Share** - Total Common Equity last quarter divided by Shares Outstanding last quarter.

**Gross Margin %** - Sum of the last four quarters Gross Profit divided by the sum of the last four quarters Revenues.

**EBITDA Margin %** - Sum of the last four quarters EBITDA divided by the sum of the last four quarters Revenues.

**Pre-Tax Margin %** - Sum of the last four quarters of Earnings Before Taxes divided by sum of the last four quarters Revenues.

**Net Profit Margin %** - Sum of the last four quarters of Normalized EPS divided by sum of the last four quarters Revenues Per Share.

**Return on Equity %** - Sum of the last four quarters of Normalized EPS divided by the average of the last four quarters Book Value.

**Return on Capital %** - Sum of the last four quarters of Normalized EPS divided by the average of the last four quarters Total Capital Per Share.

**Return on Assets %** - Sum of the last four quarters of Normalized EPS divided by the average of the last four quarters Total Assets Per Share.

**Price / EPS TTM** - Weekly Price divided by the sum of the last four quarters of Normalized EPS (capped at 99.9).

**Price / Sales** - Weekly Price divided by Revenues Per Share TTM.

**Price / Book Value** - Weekly Price divided by Book Value Per Share last quarter. Book Value Per Share is Total Common Equity last quarter divided by Shares Outstanding last quarter (capped at 49.9).

**Free Cash Flow Yield %** - Free Cash Flow Per Share TTM divided by Weekly Price.

**Enterprise Value** - Market Value plus Total Debt last year plus Preferred Equity last year minus Cash & Cash Equivalents last year.

**Enterprise Value / Sales** - Enterprise Value divided by the sum of the last four quarters of Revenue.

**Enterprise Value / EBITDA** - Enterprise Value divided by EBITDA TTM.

**Enterprise Value / EBIT** - Enterprise Value divided by trailing four quarters of Operating Income.

**Enterprise Value / Free Cash Flow** - Enterprise Value divided by the sum of the last four quarters of Free Cash Flow.

**Russell 1000 Index** - The largest 1,000 stocks by market cap, the index comprehensively covers the US large cap universe.

EPS 5-Year Growth Rate % is capped at 999.9%.

Revenue 5-Year Growth Rate % is capped at 999.9%.

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