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17 July 2025

Funding Circle Holdings plc
Half Year 2025 Trading Update

Funding Circle Holdings plc (“Funding Circle” or the “Group”), the UK’s leading SME finance platform, is pleased to provide a trading update for the six months ended 30 June 2025.

Business Performance

Building on our successful 2024, we are pleased to report that the Group continued to deliver strong revenue and profit margin growth in the first half of 2025. This performance is a testament to the strength of our brand, technology and credit decisioning.

Overall, credit extended in the half grew to £1.1 billion, up 21% from H1 2024, with balances under management at £2.8 billion and credit performance in line with management expectations. Our Term Loans business continues to grow with originations of £736 million (H1 2024: £692 million) and improved profit margins due to operating leverage and the proactive cost actions we took in 2024. We have seen strong growth in FlexiPay and the Cashback credit card, with credit extended now surpassing £1 billion since launch.

The Group remains on track to achieve its medium-term guidance of more than £200 million in revenue and more than £30 million in profit before tax for FY26.

Capital Return Update

In May 2025, we announced our third share buyback programme, for up to £25 million, which is currently ongoing. Since March 2024, Funding Circle has bought back 14% of its issued share capital.

Lisa Jacobs, CEO of Funding Circle, commented:

“I am very pleased with the momentum we have carried into 2025 following our strong performance last year. We saw strong revenue growth with improving profit margins in our streamlined business as we continued to invest in new products.

“We remain confident in our ability to achieve our medium-term goals, and support more small businesses across the UK with the funding they need to succeed.”

We hosted a Capital Markets Event in June, details of which are available on Funding Circle’s corporate website: <https://corporate.fundingcircle.com/>.

Funding Circle’s results for the half year ended 30 June 2025 will be published on 4 September 2025.

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About Funding Circle:

Funding Circle (LSE: FCH) is the UK’s leading SME finance platform. Established in 2010, Funding Circle has extended more than £15bn in credit to over 110,000 businesses in the UK.

For SME borrowers, Funding Circle provides an unrivalled customer experience, delivered through its technology and data, coupled with a human touch. Its solutions continue to help customers access the funding they need to succeed. For institutional investors, Funding Circle provides access to an alternative asset class in an underserved market and delivers robust and attractive returns.

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