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2 January 2026

Funding Circle Holdings plc
Transaction in own shares

The Company has today purchased the following number of Ordinary Shares on the London Stock Exchange from Investec Bank plc ("Investec") as part of its buy-back announced on 15 May 2025:

Date of purchase:	2 January 2026
Number of ordinary shares purchased:	61,206
Highest price paid per share:	126.20p
Lowest price paid per share:	121.20p
Volume weighted average price paid per share:	122.7058p

The Company intends to hold the purchased Ordinary Shares in treasury. Following the purchase of these shares, the Company holds 2,445,991 of its Ordinary Shares in treasury and has 302,295,585 Ordinary Shares in issue (excluding treasury shares), the total issued share capital is 304,741,576 (including treasury shares).

The figure of 302,295,585 Ordinary Shares represents the total voting rights in the Company and may be used by shareholders as the denominator for the calculations by which they can determine if they are required to notify their interest in, or a change to their interest in, the Company under the Financial Conduct Authority's Disclosure Guidance and Transparency Rules.

In accordance with Article 5(1)(b) of Regulation (EU) No 596/2014 (the Market Abuse Regulation), as it forms part of Retained EU Law as defined in the European Union (Withdrawal) Act 2018, the table below contains detailed information of the individual trades made by Investec as part of the Share Buyback Programme.

Aggregate information:

Venue	Volume-weighted average price (pence per share)	Aggregated volume
LSE	122.7058p	61,206

Individual information:

Number of ordinary shares purchased	Transaction price (GBP share)	Time of transaction (UK Time)	Transaction reference number	Trading venue
598	125.60	08:28:19	00368532109TRLO1	XLON
640	126.20	08:44:50	00368537732TRLO1	XLON
596	125.80	08:44:50	00368537734TRLO1	XLON
598	125.40	08:50:52	00368539570TRLO1	XLON
631	124.60	08:50:55	00368539583TRLO1	XLON
646	124.80	09:18:19	00368550249TRLO1	XLON
200	125.20	09:18:19	00368550250TRLO1	XLON
1236	125.20	09:18:19	00368550251TRLO1	XLON
200	125.20	09:18:36	00368550402TRLO1	XLON
297	125.20	09:18:57	00368550597TRLO1	XLON
100	125.20	09:19:31	00368550846TRLO1	XLON
300	125.20	09:19:49	00368550986TRLO1	XLON
280	125.00	09:24:15	00368552922TRLO1	XLON
367	125.00	09:24:15	00368552923TRLO1	XLON
776	125.20	09:34:27	00368557966TRLO1	XLON
627	124.80	09:35:50	00368558609TRLO1	XLON
636	124.40	09:38:20	00368559768TRLO1	XLON
635	124.20	09:38:21	00368559777TRLO1	XLON
758	124.60	09:38:30	00368559829TRLO1	XLON
648	124.40	09:47:01	00368564146TRLO1	XLON
200	124.80	09:51:59	00368567024TRLO1	XLON
187	124.80	09:52:15	00368567145TRLO1	XLON
619	124.60	09:52:15	00368567146TRLO1	XLON
123	124.60	10:05:01	00368570286TRLO1	XLON
158	124.60	10:05:01	00368570287TRLO1	XLON
619	124.40	10:05:02	00368570288TRLO1	XLON
630	124.00	10:19:21	00368570705TRLO1	XLON
559	123.60	10:19:27	00368570707TRLO1	XLON
72	123.60	10:19:27	00368570708TRLO1	XLON
423	123.60	10:20:03	00368570710TRLO1	XLON

203	123.60	10:20:03	00368570711TRLO1	XLON
575	123.80	10:30:07	00368570978TRLO1	XLON
519	123.80	10:30:07	00368570979TRLO1	XLON
617	123.20	10:35:03	00368571121TRLO1	XLON
588	123.60	10:43:52	00368571321TRLO1	XLON
35	123.60	10:43:52	00368571322TRLO1	XLON
623	123.00	10:43:52	00368571323TRLO1	XLON
622	123.00	10:43:52	00368571324TRLO1	XLON
622	123.00	10:43:52	00368571325TRLO1	XLON
623	123.00	11:03:57	00368571703TRLO1	XLON
623	122.60	11:07:32	00368571760TRLO1	XLON
597	122.60	11:08:45	00368571769TRLO1	XLON
646	122.20	11:31:55	00368572405TRLO1	XLON
200	122.40	11:42:16	00368572610TRLO1	XLON
408	122.40	11:42:16	00368572611TRLO1	XLON
608	121.80	11:51:27	00368572768TRLO1	XLON
149	122.40	12:42:43	00368573778TRLO1	XLON
300	122.40	12:46:44	00368573831TRLO1	XLON
200	122.40	12:47:51	00368573858TRLO1	XLON
1046	122.60	13:03:30	00368574137TRLO1	XLON
200	122.60	13:03:30	00368574138TRLO1	XLON
609	122.40	13:03:30	00368574139TRLO1	XLON
612	122.60	13:13:14	00368574271TRLO1	XLON
1192	122.60	13:13:35	00368574282TRLO1	XLON
1292	122.60	13:13:35	00368574283TRLO1	XLON
158	122.60	13:13:35	00368574284TRLO1	XLON
624	122.40	13:14:43	00368574296TRLO1	XLON
200	122.40	13:15:09	00368574300TRLO1	XLON
158	122.40	13:15:09	00368574301TRLO1	XLON
635	122.20	13:15:11	00368574302TRLO1	XLON
234	122.00	13:29:42	00368574527TRLO1	XLON
400	122.00	13:29:42	00368574528TRLO1	XLON
1	122.00	13:29:42	00368574529TRLO1	XLON
158	122.00	13:35:56	00368574647TRLO1	XLON
601	121.80	13:38:26	00368574707TRLO1	XLON
619	122.00	13:38:45	00368574716TRLO1	XLON
282	122.80	14:30:59	00368575821TRLO1	XLON
608	122.60	14:34:11	00368575922TRLO1	XLON
636	122.20	14:45:52	00368576204TRLO1	XLON
1195	122.00	14:48:50	00368576287TRLO1	XLON
1286	121.80	14:56:24	00368576483TRLO1	XLON
358	122.00	14:56:55	00368576497TRLO1	XLON
1293	122.00	14:56:55	00368576498TRLO1	XLON
200	122.00	14:57:15	00368576511TRLO1	XLON
1022	122.00	14:58:19	00368576529TRLO1	XLON
634	121.80	15:00:44	00368576625TRLO1	XLON
631	121.80	15:10:37	00368576897TRLO1	XLON
88	121.80	15:10:59	00368576904TRLO1	XLON
641	121.60	15:12:54	00368577073TRLO1	XLON
300	121.60	15:13:06	00368577090TRLO1	XLON
158	121.60	15:13:06	00368577091TRLO1	XLON
1336	121.60	15:13:06	00368577092TRLO1	XLON
533	121.60	15:13:06	00368577093TRLO1	XLON
491	121.60	15:13:06	00368577094TRLO1	XLON
104	121.60	15:13:06	00368577095TRLO1	XLON
125	121.60	15:13:06	00368577096TRLO1	XLON
158	121.60	15:13:06	00368577097TRLO1	XLON
1	121.60	15:13:15	00368577102TRLO1	XLON
615	121.40	15:16:02	00368577226TRLO1	XLON
12	121.40	15:16:03	00368577227TRLO1	XLON
615	121.40	15:18:16	00368577317TRLO1	XLON
12	121.40	15:18:16	00368577318TRLO1	XLON
637	121.20	15:22:15	00368577484TRLO1	XLON
300	121.20	15:22:58	00368577520TRLO1	XLON
158	121.20	15:22:58	00368577521TRLO1	XLON
1298	121.20	15:22:58	00368577522TRLO1	XLON
1411	121.40	15:25:38	00368577567TRLO1	XLON
612	121.40	15:25:38	00368577568TRLO1	XLON
961	121.40	15:25:38	00368577569TRLO1	XLON
74	121.40	15:25:38	00368577570TRLO1	XLON
200	121.40	15:25:38	00368577571TRLO1	XLON
208	121.60	15:29:42	00368577767TRLO1	XLON
1057	121.60	15:29:42	00368577768TRLO1	XLON
634	121.60	15:29:42	00368577769TRLO1	XLON
200	121.60	15:30:31	00368577787TRLO1	XLON
637	122.00	15:43:37	00368578099TRLO1	XLON

507	122.00	15:43:37	00368578100TRLO1	XLON
130	122.00	15:43:37	00368578101TRLO1	XLON
624	121.60	15:51:26	00368578314TRLO1	XLON
613	121.40	16:02:24	00368578622TRLO1	XLON
614	121.20	16:02:50	00368578633TRLO1	XLON
417	121.40	16:05:00	00368578690TRLO1	XLON
157	121.80	16:05:29	00368578706TRLO1	XLON
605	121.60	16:14:34	00368578983TRLO1	XLON
9	121.80	16:14:34	00368578984TRLO1	XLON
9	121.80	16:15:14	00368579004TRLO1	XLON
363	122.00	16:15:53	00368579026TRLO1	XLON
1053	122.00	16:15:53	00368579027TRLO1	XLON
200	122.00	16:15:53	00368579028TRLO1	XLON
690	122.00	16:15:53	00368579029TRLO1	XLON
605	122.00	16:16:07	00368579051TRLO1	XLON
397	122.00	16:16:51	00368579077TRLO1	XLON
636	122.00	16:19:15	00368579129TRLO1	XLON

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