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9 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:	9 January 2026
Number of ordinary shares purchased:	61,967
Highest price paid per share:	128.80p
Lowest price paid per share:	127.40p
Volume weighted average price paid per share:	128.0085p

The Company intends to hold the purchased Ordinary Shares in treasury. Following the purchase of these shares, the Company holds 2,726,082 of its Ordinary Shares in treasury and has 302,015,494 Ordinary Shares in issue (excluding treasury shares), the total issued share capital is 304,741,576 (including treasury shares).

The figure of 302,015,494 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	128.0085p	61,967

Individual information:

Number of ordinary shares purchased	Transaction price (GBP share)	Time of transaction (UK Time)	Transaction reference number	Trading venue
313	128.40	09:25:31	00369834154TRLO1	XLON
87	128.40	09:25:31	00369834155TRLO1	XLON
355	128.40	09:25:32	00369834165TRLO1	XLON
43	128.40	10:48:39	00369868617TRLO1	XLON
79	128.00	10:59:10	00369868952TRLO1	XLON
563	128.20	13:04:23	00369872711TRLO1	XLON
3	128.60	13:30:50	00369873474TRLO1	XLON
625	128.00	14:07:34	00369874591TRLO1	XLON
2348	128.00	14:07:34	00369874592TRLO1	XLON
20176	128.00	14:07:34	00369874593TRLO1	XLON
156	128.00	14:07:34	00369874594TRLO1	XLON
808	128.40	14:07:48	00369874601TRLO1	XLON
581	128.60	14:08:13	00369874612TRLO1	XLON
577	128.40	14:12:18	00369874735TRLO1	XLON
591	128.80	14:20:16	00369875044TRLO1	XLON
591	128.60	14:26:22	00369875215TRLO1	XLON
13	128.80	14:26:22	00369875216TRLO1	XLON
290	128.80	14:34:05	00369875756TRLO1	XLON
1	128.80	14:39:52	00369876064TRLO1	XLON
597	128.60	14:39:52	00369876065TRLO1	XLON
1166	128.20	14:56:34	00369876814TRLO1	XLON
670	128.00	14:58:50	00369876911TRLO1	XLON
1118	128.40	15:01:02	00369876982TRLO1	XLON
452	128.40	15:01:03	00369876983TRLO1	XLON
602	128.00	15:02:34	00369877056TRLO1	XLON
144	127.60	15:06:33	00369877222TRLO1	XLON
609	127.60	15:06:33	00369877223TRLO1	XLON
464	127.60	15:06:33	00369877224TRLO1	XLON
609	127.60	15:06:33	00369877225TRLO1	XLON
112	127.80	15:06:33	00369877226TRLO1	XLON

1723	127.40	15:06:35	00369877230TRLO1	XLON
577	127.60	15:16:15	00369877758TRLO1	XLON
82	127.60	15:16:15	00369877759TRLO1	XLON
587	127.60	15:16:15	00369877760TRLO1	XLON
870	127.40	15:16:16	00369877762TRLO1	XLON
1009	128.00	15:22:36	00369878081TRLO1	XLON
1108	128.00	15:22:36	00369878082TRLO1	XLON
586	128.00	15:22:36	00369878083TRLO1	XLON
370	128.20	15:44:36	00369879077TRLO1	XLON
628	128.00	15:44:36	00369879078TRLO1	XLON
2942	128.00	15:49:29	00369879331TRLO1	XLON
209	128.00	15:49:29	00369879332TRLO1	XLON
12369	128.00	15:49:29	00369879333TRLO1	XLON
604	127.80	15:49:31	00369879336TRLO1	XLON
608	127.60	15:49:32	00369879337TRLO1	XLON
144	128.40	15:54:48	00369879653TRLO1	XLON
1260	128.00	15:54:48	00369879654TRLO1	XLON
296	127.80	15:55:24	00369879677TRLO1	XLON
334	127.80	15:55:24	00369879678TRLO1	XLON
296	127.80	15:55:24	00369879679TRLO1	XLON
622	128.20	16:19:58	00369881032TRLO1	XLON

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