

12-Jan-2026 / 17:57 GMT/BST

LEI: 2138003EK6UAINBBUS19

12 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:	12 January 2026
Number of ordinary shares purchased:	56,944
Highest price paid per share:	127.60p
Lowest price paid per share:	125.20p
Volume weighted average price paid per share:	126.2877p

The Company intends to hold the purchased Ordinary Shares in treasury. Following the purchase of these shares, the Company holds 2,783,026 of its Ordinary Shares in treasury and has 301,958,550 Ordinary Shares in issue (excluding treasury shares), the total issued share capital is 304,741,576 (including treasury shares).

The figure of 301,958,550 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	126.2877p	56,944

Individual information:

Number of ordinary shares purchased	Transaction price (GBP share)	Time of transaction (UK Time)	Transaction reference number	Trading venue
584	127.00	11:01:58	00370078988TRLO1	XLON
584	127.60	11:01:58	00370078989TRLO1	XLON
606	126.60	11:02:01	00370078990TRLO1	XLON
1212	126.60	11:02:01	00370078991TRLO1	XLON
493	127.20	11:17:08	00370079419TRLO1	XLON
200	126.80	11:17:10	00370079420TRLO1	XLON
155	127.20	11:17:36	00370079441TRLO1	XLON
416	127.40	11:18:46	00370079473TRLO1	XLON
289	127.40	11:18:46	00370079474TRLO1	XLON
200	127.40	11:18:46	00370079475TRLO1	XLON
610	127.20	11:20:04	00370079500TRLO1	XLON
195	127.20	11:27:28	00370079804TRLO1	XLON
605	127.00	11:38:43	00370080148TRLO1	XLON
615	127.00	11:38:43	00370080149TRLO1	XLON
616	126.60	11:53:04	00370080585TRLO1	XLON
383	127.20	12:14:40	00370081276TRLO1	XLON
6	126.80	12:19:50	00370081387TRLO1	XLON
602	126.80	12:23:01	00370081503TRLO1	XLON
602	127.00	12:23:01	00370081504TRLO1	XLON
6	126.40	12:24:02	00370081570TRLO1	XLON
602	126.40	12:24:02	00370081571TRLO1	XLON
94	126.60	12:27:00	00370081712TRLO1	XLON
156	126.60	12:27:00	00370081713TRLO1	XLON
726	126.60	12:27:00	00370081714TRLO1	XLON
1615	126.60	12:27:00	00370081715TRLO1	XLON
75	126.40	12:27:00	00370081716TRLO1	XLON
394	126.40	12:27:00	00370081717TRLO1	XLON
198	126.40	12:27:41	00370081745TRLO1	XLON

1	126.40	12:28:49	00370081779TRLO1	XLON
422	126.40	12:47:58	00370082472TRLO1	XLON
205	126.40	12:58:48	00370082916TRLO1	XLON
726	126.80	12:58:48	00370082917TRLO1	XLON
1013	126.80	12:58:48	00370082918TRLO1	XLON
320	126.80	12:58:48	00370082919TRLO1	XLON
627	126.60	12:58:48	00370082920TRLO1	XLON
1	126.40	13:13:52	00370083643TRLO1	XLON
382	126.40	13:20:38	00370083866TRLO1	XLON
524	126.80	13:27:54	00370084129TRLO1	XLON
1246	126.80	13:27:54	00370084130TRLO1	XLON
382	126.80	13:27:54	00370084131TRLO1	XLON
155	126.80	13:27:54	00370084132TRLO1	XLON
610	126.60	13:27:54	00370084133TRLO1	XLON
172	126.80	13:56:51	00370085013TRLO1	XLON
8	126.80	13:56:51	00370085014TRLO1	XLON
12	126.80	13:57:03	00370085020TRLO1	XLON
557	127.00	14:18:56	00370086002TRLO1	XLON
631	126.80	14:29:46	00370086568TRLO1	XLON
56	126.80	14:39:57	00370087466TRLO1	XLON
121	126.80	14:39:57	00370087467TRLO1	XLON
614	126.60	14:45:38	00370087884TRLO1	XLON
1583	126.60	14:48:28	00370088123TRLO1	XLON
624	126.40	14:48:29	00370088125TRLO1	XLON
633	126.20	14:49:48	00370088190TRLO1	XLON
596	126.00	14:50:14	00370088210TRLO1	XLON
626	126.20	14:50:40	00370088230TRLO1	XLON
1016	126.20	14:50:40	00370088231TRLO1	XLON
32	126.20	14:52:10	00370088319TRLO1	XLON
100	126.20	14:52:22	00370088370TRLO1	XLON
100	126.20	14:53:03	00370088402TRLO1	XLON
155	126.20	14:53:03	00370088403TRLO1	XLON
138	126.20	14:53:03	00370088404TRLO1	XLON
155	126.20	14:59:25	00370088704TRLO1	XLON
7	126.20	14:59:25	00370088705TRLO1	XLON
1269	126.00	15:00:14	00370088731TRLO1	XLON
585	126.20	15:05:09	00370089056TRLO1	XLON
3003	126.20	15:05:11	00370089057TRLO1	XLON
4478	126.20	15:05:11	00370089058TRLO1	XLON
359	126.20	15:05:11	00370089059TRLO1	XLON
599	126.00	15:06:47	00370089168TRLO1	XLON
182	126.00	15:07:00	00370089184TRLO1	XLON
592	126.00	15:11:47	00370089464TRLO1	XLON
632	125.60	15:13:56	00370089575TRLO1	XLON
586	125.20	15:16:47	00370089668TRLO1	XLON
506	125.20	15:16:47	00370089669TRLO1	XLON
155	125.20	15:16:47	00370089670TRLO1	XLON
74	125.60	15:20:32	00370089927TRLO1	XLON
213	125.60	15:20:32	00370089928TRLO1	XLON
450	125.40	15:24:28	00370090321TRLO1	XLON
80	126.20	15:34:11	00370090812TRLO1	XLON
626	126.00	15:40:11	00370091290TRLO1	XLON
1193	126.00	15:52:56	00370092121TRLO1	XLON
138	126.00	15:53:04	00370092123TRLO1	XLON
338	126.20	15:57:39	00370092396TRLO1	XLON
67	126.20	15:57:39	00370092397TRLO1	XLON
564	125.80	16:10:58	00370093499TRLO1	XLON
742	126.00	16:10:58	00370093500TRLO1	XLON
564	125.80	16:18:48	00370094138TRLO1	XLON
52	125.80	16:18:48	00370094139TRLO1	XLON
318	125.80	16:18:48	00370094140TRLO1	XLON
107	125.80	16:18:48	00370094141TRLO1	XLON
191	125.80	16:18:48	00370094142TRLO1	XLON
615	125.80	16:18:48	00370094143TRLO1	XLON
137	126.00	16:18:48	00370094144TRLO1	XLON
289	126.00	16:18:48	00370094145TRLO1	XLON
664	125.80	16:18:48	00370094146TRLO1	XLON
1247	125.80	16:19:25	00370094190TRLO1	XLON
244	125.80	16:19:25	00370094191TRLO1	XLON
981	125.80	16:19:25	00370094192TRLO1	XLON
1034	125.80	16:19:25	00370094193TRLO1	XLON
56	125.80	16:19:25	00370094194TRLO1	XLON

289	125.80	16:19:25	00370094195TRLO1	XLON
505	125.80	16:19:25	00370094196TRLO1	XLON
1171	125.60	16:19:25	00370094197TRLO1	XLON
1087	125.60	16:19:25	00370094198TRLO1	XLON
138	125.80	16:19:25	00370094199TRLO1	XLON
1173	125.80	16:19:25	00370094200TRLO1	XLON
843	125.80	16:19:25	00370094201TRLO1	XLON
419	125.80	16:19:29	00370094208TRLO1	XLON

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ISIN: GB00BG0TPX62
Category Code: POS
TIDM: FCH
LEI Code: 2138003EK6UAINBBUS19
Sequence No.: 414586
EQS News ID: 2258796

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