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14 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:	14 January 2026
Number of ordinary shares purchased:	49,609
Highest price paid per share:	126.60p
Lowest price paid per share:	123.60p
Volume weighted average price paid per share:	124.7112p

The Company intends to hold the purchased Ordinary Shares in treasury. Following the purchase of these shares, the Company holds 2,897,033 of its Ordinary Shares in treasury and has 301,844,543 Ordinary Shares in issue (excluding treasury shares), the total issued share capital is 304,741,576 (including treasury shares).

The figure of 301,844,543 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	124.7112p	49,609

Individual information:

Number of ordinary shares purchased	Transaction price (GBP share)	Time of transaction (UK Time)	Transaction reference number	Trading venue
52	125.40	08:53:37	00370405525TRLO1	XLON
591	126.60	09:11:11	00370417418TRLO1	XLON
606	125.40	09:11:11	00370417419TRLO1	XLON
106	125.20	09:11:11	00370417420TRLO1	XLON
519	125.20	09:11:11	00370417421TRLO1	XLON
301	125.20	09:19:09	00370422145TRLO1	XLON
693	125.20	09:19:09	00370422146TRLO1	XLON
618	124.80	09:19:31	00370422379TRLO1	XLON
131	124.60	09:19:49	00370422618TRLO1	XLON
3	124.60	09:24:15	00370425350TRLO1	XLON
590	124.80	09:25:51	00370426578TRLO1	XLON
589	124.60	09:34:11	00370433049TRLO1	XLON
1	124.60	09:34:11	00370433050TRLO1	XLON
614	124.40	09:35:21	00370433855TRLO1	XLON
83	124.80	10:09:26	00370458347TRLO1	XLON
608	124.60	10:19:00	00370458722TRLO1	XLON
134	124.60	10:19:00	00370458723TRLO1	XLON
65	124.60	10:19:00	00370458724TRLO1	XLON
79	124.20	10:19:37	00370458760TRLO1	XLON
79	124.20	10:29:15	00370459459TRLO1	XLON
552	124.20	10:29:15	00370459460TRLO1	XLON
630	124.20	10:29:15	00370459461TRLO1	XLON
622	124.00	10:34:16	00370459880TRLO1	XLON
602	124.20	10:35:04	00370459989TRLO1	XLON
520	123.60	11:03:27	00370461313TRLO1	XLON
600	124.20	11:14:02	00370461685TRLO1	XLON
1	123.80	11:14:06	00370461703TRLO1	XLON
611	123.80	11:18:38	00370461925TRLO1	XLON

139	124.20	11:36:54	00370462758TRLO1	XLON
464	124.20	11:36:54	00370462759TRLO1	XLON
200	124.20	12:02:27	00370464184TRLO1	XLON
199	124.40	12:06:31	00370464385TRLO1	XLON
386	124.40	12:06:31	00370464386TRLO1	XLON
1070	124.80	12:31:59	00370465672TRLO1	XLON
614	124.40	12:46:55	00370466251TRLO1	XLON
154	124.80	12:46:55	00370466252TRLO1	XLON
171	125.00	12:46:56	00370466253TRLO1	XLON
1227	124.60	12:47:12	00370466264TRLO1	XLON
199	125.20	12:47:44	00370466278TRLO1	XLON
415	125.20	12:47:44	00370466279TRLO1	XLON
149	125.00	12:52:06	00370466473TRLO1	XLON
614	124.60	12:52:06	00370466474TRLO1	XLON
301	124.80	12:52:06	00370466475TRLO1	XLON
313	124.80	12:52:06	00370466476TRLO1	XLON
614	124.40	12:59:24	00370466946TRLO1	XLON
704	124.80	12:59:24	00370466947TRLO1	XLON
602	124.40	13:08:51	00370467460TRLO1	XLON
1100	124.80	13:19:28	00370467959TRLO1	XLON
1	124.40	13:21:38	00370468083TRLO1	XLON
585	124.40	13:36:45	00370468698TRLO1	XLON
1091	124.80	13:38:51	00370468747TRLO1	XLON
296	124.80	13:38:51	00370468748TRLO1	XLON
597	124.80	13:38:51	00370468749TRLO1	XLON
200	124.80	13:38:51	00370468750TRLO1	XLON
590	124.20	13:45:57	00370469248TRLO1	XLON
590	124.20	13:45:57	00370469249TRLO1	XLON
184	124.40	13:57:03	00370469735TRLO1	XLON
500	124.20	13:57:16	00370469754TRLO1	XLON
86	124.20	13:57:16	00370469755TRLO1	XLON
39	124.20	13:57:16	00370469756TRLO1	XLON
66	124.20	13:57:16	00370469757TRLO1	XLON
1144	125.00	14:10:02	00370470309TRLO1	XLON
347	125.00	14:10:02	00370470310TRLO1	XLON
631	124.60	14:10:02	00370470311TRLO1	XLON
629	125.00	14:10:07	00370470313TRLO1	XLON
100	125.20	14:10:54	00370470363TRLO1	XLON
62	125.20	14:10:54	00370470364TRLO1	XLON
75	125.20	14:10:54	00370470365TRLO1	XLON
375	125.20	14:10:54	00370470366TRLO1	XLON
25	125.40	14:18:50	00370470776TRLO1	XLON
612	125.20	14:32:32	00370471960TRLO1	XLON
633	125.00	14:32:35	00370471970TRLO1	XLON
144	125.20	14:37:59	00370472590TRLO1	XLON
296	125.20	14:37:59	00370472591TRLO1	XLON
48	125.20	14:37:59	00370472592TRLO1	XLON
373	125.00	14:38:43	00370472669TRLO1	XLON
799	125.00	14:38:43	00370472670TRLO1	XLON
1174	124.80	14:38:46	00370472684TRLO1	XLON
586	124.60	14:49:05	00370475059TRLO1	XLON
594	125.20	14:58:47	00370475938TRLO1	XLON
16	125.20	14:58:47	00370475939TRLO1	XLON
351	125.20	14:58:47	00370475940TRLO1	XLON
908	125.20	14:58:47	00370475941TRLO1	XLON
517	125.20	14:58:47	00370475942TRLO1	XLON
167	125.20	14:58:47	00370475943TRLO1	XLON
201	125.20	14:58:47	00370475944TRLO1	XLON
158	125.20	14:58:47	00370475945TRLO1	XLON
596	125.20	14:58:47	00370475946TRLO1	XLON
1042	124.40	15:28:26	00370478325TRLO1	XLON
132	124.40	15:28:26	00370478326TRLO1	XLON
586	124.40	15:28:26	00370478327TRLO1	XLON
1042	124.80	15:29:12	00370478366TRLO1	XLON
597	124.80	15:29:12	00370478367TRLO1	XLON
138	124.80	15:29:12	00370478368TRLO1	XLON
200	124.80	15:29:12	00370478369TRLO1	XLON
100	124.80	15:31:20	00370478616TRLO1	XLON
763	124.40	15:31:20	00370478617TRLO1	XLON
504	124.40	15:31:20	00370478618TRLO1	XLON
2273	124.60	15:42:51	00370479543TRLO1	XLON
597	124.60	15:42:51	00370479544TRLO1	XLON

1268	124.60	15:43:30	00370479576TRLO1	XLON
98	124.80	15:47:52	00370479936TRLO1	XLON
819	124.60	15:47:52	00370479937TRLO1	XLON
419	124.60	15:47:52	00370479938TRLO1	XLON
443	124.80	15:47:52	00370479939TRLO1	XLON
494	124.80	15:47:52	00370479940TRLO1	XLON
82	124.80	15:47:52	00370479941TRLO1	XLON
98	124.80	15:47:52	00370479942TRLO1	XLON
335	124.80	15:47:52	00370479943TRLO1	XLON
159	124.80	15:47:52	00370479944TRLO1	XLON
82	124.80	15:47:52	00370479945TRLO1	XLON
98	124.80	15:47:52	00370479946TRLO1	XLON
1	124.60	15:49:17	00370480062TRLO1	XLON
618	124.60	15:49:17	00370480063TRLO1	XLON

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