

28-Jan-2026 / 18:00 GMT/BST

LEI: 2138003EK6UAINBBUS19

28 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:	28 January 2026
Number of ordinary shares purchased:	55,075
Highest price paid per share:	175.80p
Lowest price paid per share:	171.60p
Volume weighted average price paid per share:	174.2371p

The Company intends to hold the purchased Ordinary Shares in treasury. Following the purchase of these shares, the Company holds 3,124,314 of its Ordinary Shares in treasury and has 301,617,262 Ordinary Shares in issue (excluding treasury shares), the total issued share capital is 304,741,576 (including treasury shares).

The figure of 301,617,262 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	174.2371p	55,075

Individual information:

Number of ordinary shares purchased	Transaction price (GBP share)	Time of transaction (UK Time)	Transaction reference number	Trading venue
465	175.80	08:19:19	00372718885TRLO1	XLON
468	175.80	08:36:16	00372737007TRLO1	XLON
483	175.60	08:36:20	00372737069TRLO1	XLON
455	174.00	08:38:52	00372739480TRLO1	XLON
459	173.40	08:57:51	00372753110TRLO1	XLON
449	173.60	09:22:35	00372775151TRLO1	XLON
398	173.80	10:01:01	00372822817TRLO1	XLON
447	173.80	10:02:26	00372822913TRLO1	XLON
468	173.60	10:02:26	00372822914TRLO1	XLON
462	174.00	10:20:25	00372823651TRLO1	XLON
468	173.60	10:20:36	00372823661TRLO1	XLON
256	174.00	10:20:52	00372823692TRLO1	XLON
193	174.00	10:20:52	00372823693TRLO1	XLON
461	173.80	11:47:15	00372828311TRLO1	XLON
129	174.00	11:47:15	00372828312TRLO1	XLON
461	173.80	11:47:15	00372828313TRLO1	XLON
138	174.00	11:52:42	00372828514TRLO1	XLON
34	174.00	11:52:42	00372828515TRLO1	XLON
171	174.00	11:52:42	00372828516TRLO1	XLON
205	174.00	11:52:42	00372828517TRLO1	XLON
282	174.00	11:52:42	00372828518TRLO1	XLON
440	173.80	11:52:42	00372828519TRLO1	XLON
67	174.20	11:54:17	00372828571TRLO1	XLON
469	174.00	11:54:17	00372828572TRLO1	XLON
477	174.00	11:54:17	00372828573TRLO1	XLON
477	174.00	12:10:07	00372829076TRLO1	XLON
195	174.00	12:10:07	00372829077TRLO1	XLON
477	174.00	12:10:07	00372829078TRLO1	XLON

282	174.00	12:10:07	00372829079TRLO1	XLON
110	174.20	12:10:07	00372829080TRLO1	XLON
1333	174.00	12:10:14	00372829088TRLO1	XLON
1373	173.80	12:10:14	00372829089TRLO1	XLON
80	173.60	12:12:29	00372829221TRLO1	XLON
45	173.80	12:15:13	00372829330TRLO1	XLON
413	173.80	12:16:10	00372829400TRLO1	XLON
454	174.00	12:22:33	00372829680TRLO1	XLON
130	173.80	12:32:43	00372830016TRLO1	XLON
159	174.00	12:46:24	00372830506TRLO1	XLON
230	174.20	12:46:24	00372830507TRLO1	XLON
1000	174.20	12:46:24	00372830508TRLO1	XLON
582	174.20	12:46:24	00372830509TRLO1	XLON
478	175.20	13:23:17	00372832395TRLO1	XLON
300	175.20	13:26:45	00372832655TRLO1	XLON
177	175.20	13:26:45	00372832656TRLO1	XLON
300	175.00	13:27:13	00372832664TRLO1	XLON
177	175.00	13:27:13	00372832665TRLO1	XLON
346	174.60	13:27:15	00372832666TRLO1	XLON
440	175.20	13:47:48	00372833313TRLO1	XLON
521	175.60	13:52:28	00372833575TRLO1	XLON
468	175.60	13:52:28	00372833576TRLO1	XLON
521	175.60	13:52:28	00372833577TRLO1	XLON
385	175.60	13:52:28	00372833578TRLO1	XLON
427	175.60	13:52:28	00372833579TRLO1	XLON
468	175.60	13:52:28	00372833580TRLO1	XLON
521	175.60	13:52:28	00372833581TRLO1	XLON
468	175.60	13:52:28	00372833582TRLO1	XLON
521	175.60	13:52:28	00372833583TRLO1	XLON
468	175.60	13:52:28	00372833584TRLO1	XLON
521	175.60	13:52:28	00372833585TRLO1	XLON
468	175.60	13:52:28	00372833586TRLO1	XLON
521	175.60	13:52:28	00372833587TRLO1	XLON
468	175.60	13:52:28	00372833588TRLO1	XLON
521	175.60	13:52:28	00372833589TRLO1	XLON
468	175.60	13:52:28	00372833590TRLO1	XLON
521	175.60	13:52:28	00372833591TRLO1	XLON
468	175.60	13:52:28	00372833592TRLO1	XLON
521	175.60	13:52:28	00372833593TRLO1	XLON
468	175.60	13:52:28	00372833594TRLO1	XLON
521	175.60	13:52:28	00372833595TRLO1	XLON
468	175.60	13:52:28	00372833596TRLO1	XLON
351	175.60	13:52:28	00372833597TRLO1	XLON
170	175.60	13:52:40	00372833613TRLO1	XLON
520	175.60	13:52:46	00372833629TRLO1	XLON
3	175.60	13:52:46	00372833630TRLO1	XLON
963	175.20	13:52:54	00372833632TRLO1	XLON
465	175.40	13:53:24	00372833662TRLO1	XLON
155	175.40	13:53:37	00372833697TRLO1	XLON
287	175.40	13:53:37	00372833698TRLO1	XLON
45	175.40	13:53:52	00372833721TRLO1	XLON
394	175.40	13:53:54	00372833723TRLO1	XLON
73	175.40	13:53:54	00372833724TRLO1	XLON
440	175.00	13:55:54	00372833802TRLO1	XLON
467	174.80	13:56:14	00372833809TRLO1	XLON
475	174.60	13:56:56	00372833822TRLO1	XLON
461	174.20	14:05:48	00372834313TRLO1	XLON
465	174.20	14:08:35	00372834446TRLO1	XLON
466	173.80	14:10:13	00372834531TRLO1	XLON
207	173.60	14:11:13	00372834571TRLO1	XLON
273	173.60	14:11:13	00372834572TRLO1	XLON
449	173.80	14:11:14	00372834576TRLO1	XLON
376	173.80	14:11:14	00372834577TRLO1	XLON
481	173.60	14:14:13	00372834695TRLO1	XLON
533	173.80	14:17:00	00372834854TRLO1	XLON
186	174.00	14:22:01	00372835131TRLO1	XLON
156	174.00	14:22:01	00372835132TRLO1	XLON
1	174.00	14:22:03	00372835134TRLO1	XLON
445	173.80	14:25:13	00372835369TRLO1	XLON
292	173.60	14:27:15	00372835576TRLO1	XLON
161	173.60	14:27:15	00372835577TRLO1	XLON
470	173.60	14:31:58	00372836256TRLO1	XLON

449	173.60	14:33:39	00372836398TRLO1	XLON
464	173.60	14:41:16	00372836941TRLO1	XLON
534	173.80	14:42:39	00372837033TRLO1	XLON
71	173.80	14:42:39	00372837034TRLO1	XLON
460	173.60	14:42:39	00372837035TRLO1	XLON
460	173.60	14:42:39	00372837036TRLO1	XLON
454	173.40	14:42:48	00372837044TRLO1	XLON
454	173.00	14:42:48	00372837045TRLO1	XLON
455	173.00	14:42:48	00372837047TRLO1	XLON
80	172.60	14:43:08	00372837060TRLO1	XLON
697	173.40	14:47:42	00372837346TRLO1	XLON
535	173.40	14:47:42	00372837347TRLO1	XLON
944	173.40	14:47:42	00372837348TRLO1	XLON
452	173.60	15:04:06	00372838555TRLO1	XLON
1852	173.80	15:19:40	00372839728TRLO1	XLON
1826	173.60	15:19:44	00372839731TRLO1	XLON
447	173.60	15:41:16	00372841045TRLO1	XLON
274	173.80	15:54:45	00372841904TRLO1	XLON
31	173.60	15:55:44	00372841991TRLO1	XLON
478	173.20	15:55:44	00372841992TRLO1	XLON
479	173.00	15:55:45	00372841994TRLO1	XLON
458	172.80	15:55:47	00372841996TRLO1	XLON
142	172.80	15:55:51	00372842016TRLO1	XLON
290	172.80	15:55:51	00372842017TRLO1	XLON
67	173.00	15:56:45	00372842066TRLO1	XLON
469	172.40	16:13:59	00372843308TRLO1	XLON
468	172.40	16:13:59	00372843309TRLO1	XLON
311	172.40	16:14:53	00372843411TRLO1	XLON
392	172.40	16:16:03	00372843514TRLO1	XLON
483	171.60	16:19:03	00372843854TRLO1	XLON
185	171.80	16:19:03	00372843855TRLO1	XLON
300	171.80	16:19:03	00372843856TRLO1	XLON
319	172.00	16:19:03	00372843857TRLO1	XLON

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ISIN: GB00BG0TPX62
Category Code: POS
TIDM: FCH
LEI Code: 2138003EK6UAINBBUS19
Sequence No.: 416476
EQS News ID: 2267640

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