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29 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:	29 January 2026
Number of ordinary shares purchased:	65,000
Highest price paid per share:	170.00p
Lowest price paid per share:	166.20p
Volume weighted average price paid per share:	168.2474p

The Company intends to hold the purchased Ordinary Shares in treasury. Following the purchase of these shares, the Company holds 3,189,314 of its Ordinary Shares in treasury and has 301,552,262 Ordinary Shares in issue (excluding treasury shares), the total issued share capital is 304,741,576 (including treasury shares).

The figure of 301,552,262 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	168.2474p	65,000

Individual information:

Number of ordinary shares purchased	Transaction price (GBP share)	Time of transaction (UK Time)	Transaction reference number	Trading venue
447	169.00	08:15:43	00373095767TRLO1	XLON
412	169.00	08:15:43	00373095768TRLO1	XLON
412	168.20	08:16:22	00373096247TRLO1	XLON
447	167.80	08:16:23	00373096280TRLO1	XLON
410	168.00	08:20:43	00373099266TRLO1	XLON
252	168.20	08:21:28	00373099794TRLO1	XLON
422	168.20	08:23:03	00373100917TRLO1	XLON
424	168.20	08:23:11	00373100983TRLO1	XLON
440	168.20	08:24:02	00373101546TRLO1	XLON
421	168.00	08:24:12	00373101656TRLO1	XLON
439	168.40	08:30:57	00373107104TRLO1	XLON
422	169.00	08:37:42	00373112324TRLO1	XLON
417	169.00	08:38:20	00373112950TRLO1	XLON
424	168.40	08:51:16	00373125581TRLO1	XLON
196	168.60	08:58:49	00373133712TRLO1	XLON
150	168.60	08:58:49	00373133713TRLO1	XLON
3	168.60	08:58:49	00373133714TRLO1	XLON
9	168.40	08:59:22	00373134589TRLO1	XLON
435	168.80	09:35:51	00373178940TRLO1	XLON
67	169.80	09:46:18	00373196677TRLO1	XLON
516	169.40	09:46:18	00373196683TRLO1	XLON
87	169.80	09:46:18	00373196684TRLO1	XLON
826	169.20	09:46:52	00373198313TRLO1	XLON
841	169.20	09:47:01	00373198707TRLO1	XLON
827	169.20	09:47:21	00373199381TRLO1	XLON
836	169.20	09:49:25	00373203602TRLO1	XLON
957	169.20	09:53:35	00373213857TRLO1	XLON
1265	169.20	09:53:35	00373213858TRLO1	XLON
425	169.00	09:53:35	00373213859TRLO1	XLON
251	168.80	09:53:43	00373214084TRLO1	XLON

436	168.80	09:56:09	00373220263TRLO1	XLON
260	169.20	09:58:31	00373223895TRLO1	XLON
410	169.20	10:00:34	00373226976TRLO1	XLON
410	169.20	10:00:34	00373226977TRLO1	XLON
619	169.20	10:01:02	00373227043TRLO1	XLON
274	169.20	10:01:03	00373227044TRLO1	XLON
336	169.20	10:01:03	00373227045TRLO1	XLON
164	169.20	10:02:51	00373227183TRLO1	XLON
283	169.20	10:02:51	00373227184TRLO1	XLON
835	169.40	10:15:10	00373228833TRLO1	XLON
413	169.20	10:15:13	00373228842TRLO1	XLON
445	169.20	10:20:28	00373229154TRLO1	XLON
412	169.60	10:53:00	00373231723TRLO1	XLON
425	169.40	10:54:45	00373231821TRLO1	XLON
434	169.40	10:54:53	00373231825TRLO1	XLON
420	169.20	10:58:00	00373232005TRLO1	XLON
413	169.00	11:00:51	00373232188TRLO1	XLON
422	169.00	11:00:58	00373232191TRLO1	XLON
32	169.00	11:01:17	00373232207TRLO1	XLON
1794	170.00	11:25:54	00373233794TRLO1	XLON
684	170.00	11:25:54	00373233797TRLO1	XLON
561	170.00	11:25:54	00373233798TRLO1	XLON
443	169.80	11:29:01	00373234009TRLO1	XLON
430	169.80	11:30:00	00373234074TRLO1	XLON
411	170.00	11:30:11	00373234079TRLO1	XLON
444	169.80	11:31:48	00373234182TRLO1	XLON
432	169.80	11:37:36	00373234723TRLO1	XLON
432	169.60	11:40:00	00373234962TRLO1	XLON
440	169.40	11:50:05	00373235672TRLO1	XLON
418	169.00	11:50:22	00373235699TRLO1	XLON
443	169.20	11:57:10	00373236290TRLO1	XLON
443	168.80	11:57:10	00373236291TRLO1	XLON
447	168.00	11:58:53	00373236503TRLO1	XLON
411	168.00	12:05:18	00373237553TRLO1	XLON
822	168.00	12:05:18	00373237554TRLO1	XLON
433	167.80	12:05:18	00373237556TRLO1	XLON
762	168.80	12:15:37	00373238597TRLO1	XLON
439	169.00	12:25:59	00373239215TRLO1	XLON
432	169.00	12:32:50	00373239760TRLO1	XLON
430	168.80	12:32:54	00373239762TRLO1	XLON
421	168.60	12:32:58	00373239792TRLO1	XLON
426	168.60	12:35:00	00373239969TRLO1	XLON
419	168.60	12:35:06	00373239970TRLO1	XLON
429	168.40	12:38:41	00373240159TRLO1	XLON
443	167.40	12:55:46	00373241371TRLO1	XLON
1	167.80	13:04:28	00373241931TRLO1	XLON
426	167.80	13:19:06	00373243543TRLO1	XLON
438	167.40	13:19:10	00373243544TRLO1	XLON
429	167.00	13:19:16	00373243555TRLO1	XLON
239	166.60	13:19:23	00373243569TRLO1	XLON
439	166.80	13:20:37	00373243725TRLO1	XLON
420	166.40	13:21:04	00373243755TRLO1	XLON
426	166.60	13:23:10	00373243952TRLO1	XLON
413	166.20	13:23:10	00373243953TRLO1	XLON
440	166.20	13:23:13	00373243981TRLO1	XLON
435	166.40	13:30:33	00373244438TRLO1	XLON
433	166.40	13:30:57	00373244458TRLO1	XLON
420	166.60	13:34:20	00373244645TRLO1	XLON
437	166.60	13:35:48	00373244760TRLO1	XLON
423	167.00	13:53:34	00373245691TRLO1	XLON
423	166.80	13:56:31	00373245841TRLO1	XLON
411	166.60	13:56:33	00373245846TRLO1	XLON
826	168.00	14:33:56	00373248560TRLO1	XLON
821	168.20	14:34:04	00373248593TRLO1	XLON
864	167.80	14:34:35	00373248640TRLO1	XLON
27	167.60	14:37:10	00373249047TRLO1	XLON
817	167.60	14:37:10	00373249048TRLO1	XLON
884	168.40	14:39:24	00373249340TRLO1	XLON
443	168.20	14:40:03	00373249462TRLO1	XLON
443	168.20	14:40:03	00373249463TRLO1	XLON
446	168.00	14:42:42	00373249876TRLO1	XLON
412	167.20	14:53:12	00373251491TRLO1	XLON
430	167.00	14:53:17	00373251494TRLO1	XLON
429	166.60	14:57:06	00373251940TRLO1	XLON
439	166.40	14:59:50	00373252238TRLO1	XLON
418	166.20	15:01:17	00373252515TRLO1	XLON

437	167.20	15:12:27	00373253790TRLO1	XLON
436	167.20	15:12:27	00373253791TRLO1	XLON
436	167.20	15:12:27	00373253792TRLO1	XLON
436	167.20	15:12:27	00373253793TRLO1	XLON
368	167.00	15:13:06	00373253844TRLO1	XLON
819	167.60	15:23:26	00373255359TRLO1	XLON
423	167.40	15:28:30	00373255819TRLO1	XLON
438	167.40	15:30:09	00373256144TRLO1	XLON
437	167.60	15:30:11	00373256157TRLO1	XLON
437	167.00	15:32:57	00373256446TRLO1	XLON
421	166.80	15:33:11	00373256480TRLO1	XLON
442	166.40	15:34:12	00373256581TRLO1	XLON
440	166.20	15:34:17	00373256586TRLO1	XLON
427	166.60	15:34:53	00373256626TRLO1	XLON
440	167.00	15:38:06	00373256864TRLO1	XLON
115	168.40	15:46:26	00373257790TRLO1	XLON
1314	168.00	15:51:02	00373258444TRLO1	XLON
880	167.80	15:54:08	00373258920TRLO1	XLON
410	167.60	15:58:41	00373259526TRLO1	XLON
221	168.00	16:00:12	00373259709TRLO1	XLON
200	168.00	16:00:12	00373259710TRLO1	XLON
166	168.00	16:00:12	00373259711TRLO1	XLON
131	168.00	16:00:12	00373259712TRLO1	XLON
1002	168.00	16:02:25	00373260001TRLO1	XLON
420	167.60	16:06:59	00373260520TRLO1	XLON
422	167.40	16:06:59	00373260523TRLO1	XLON
742	167.60	16:10:36	00373260899TRLO1	XLON
1062	168.00	16:14:58	00373261414TRLO1	XLON
475	168.00	16:16:33	00373261642TRLO1	XLON
414	167.60	16:17:10	00373261694TRLO1	XLON
415	167.60	16:17:10	00373261695TRLO1	XLON
810	167.40	16:17:25	00373261714TRLO1	XLON

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