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30 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:	30 January 2026
Number of ordinary shares purchased:	64,217
Highest price paid per share:	169.80p
Lowest price paid per share:	163.80p
Volume weighted average price paid per share:	165.9902p

The Company intends to hold the purchased Ordinary Shares in treasury. Following the purchase of these shares, the Company holds 3,253,53 of its Ordinary Shares in treasury and has 301,488,045 Ordinary Shares in issue (excluding treasury shares), the total issued share capital is 304,741,576 (including treasury shares).

The figure of 301,488,045 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	165.9902p	64,217

Individual information:

Number of ordinary shares purchased	Transaction price (GBP share)	Time of transaction (UK Time)	Transaction reference number	Trading venue
468	169.80	08:05:08	00373554176TRLO1	XLON
466	168.20	08:08:51	00373561492TRLO1	XLON
57	169.00	08:08:51	00373561493TRLO1	XLON
528	169.60	08:08:51	00373561494TRLO1	XLON
466	168.20	08:08:51	00373561495TRLO1	XLON
449	167.60	08:10:13	00373564830TRLO1	XLON
469	167.40	08:16:05	00373576667TRLO1	XLON
453	167.00	08:16:30	00373577417TRLO1	XLON
437	167.20	08:24:57	00373591802TRLO1	XLON
458	167.00	08:27:02	00373595768TRLO1	XLON
461	166.80	08:27:02	00373595769TRLO1	XLON
81	167.60	08:54:28	00373646543TRLO1	XLON
602	167.60	08:54:28	00373646544TRLO1	XLON
94	167.60	08:54:28	00373646545TRLO1	XLON
921	167.60	09:18:42	00373694581TRLO1	XLON
116	167.60	09:18:45	00373694669TRLO1	XLON
381	167.60	09:18:45	00373694670TRLO1	XLON
868	167.20	09:18:48	00373694772TRLO1	XLON
930	167.00	09:18:51	00373694854TRLO1	XLON
286	167.20	09:20:46	00373698451TRLO1	XLON
58	167.20	09:20:46	00373698452TRLO1	XLON
460	166.80	09:20:53	00373698620TRLO1	XLON
449	167.20	09:31:06	00373721559TRLO1	XLON
449	167.20	09:37:05	00373734302TRLO1	XLON
449	166.80	09:40:13	00373741239TRLO1	XLON
433	166.80	09:45:39	00373755643TRLO1	XLON
454	166.40	09:51:53	00373773811TRLO1	XLON
465	166.20	10:21:32	00373788555TRLO1	XLON

54	166.20	10:21:35	00373788557TRLO1	XLON
72	166.00	10:21:36	00373788558TRLO1	XLON
373	166.00	10:21:36	00373788559TRLO1	XLON
117	166.20	10:24:24	00373788712TRLO1	XLON
60	166.20	10:24:24	00373788713TRLO1	XLON
599	166.20	10:24:24	00373788714TRLO1	XLON
474	166.20	10:24:24	00373788715TRLO1	XLON
80	166.20	10:25:22	00373788752TRLO1	XLON
121	166.20	10:25:22	00373788753TRLO1	XLON
57	166.20	10:28:07	00373788891TRLO1	XLON
53	166.20	10:28:57	00373788959TRLO1	XLON
1678	166.60	10:34:00	00373789190TRLO1	XLON
438	166.60	10:35:26	00373789546TRLO1	XLON
446	167.20	10:39:50	00373789800TRLO1	XLON
454	167.20	10:39:58	00373789808TRLO1	XLON
454	167.00	10:40:58	00373789844TRLO1	XLON
454	167.00	10:40:58	00373789845TRLO1	XLON
467	166.80	10:41:00	00373789846TRLO1	XLON
393	166.60	10:46:01	00373790445TRLO1	XLON
393	166.60	10:48:52	00373790809TRLO1	XLON
40	166.60	10:48:52	00373790810TRLO1	XLON
1	166.60	10:49:18	00373790840TRLO1	XLON
43	166.60	10:55:18	00373791162TRLO1	XLON
404	166.60	10:55:18	00373791163TRLO1	XLON
1	166.60	10:55:18	00373791164TRLO1	XLON
445	166.40	10:58:42	00373791306TRLO1	XLON
915	166.60	11:07:49	00373791715TRLO1	XLON
475	166.80	11:19:34	00373792221TRLO1	XLON
475	166.80	11:27:17	00373792546TRLO1	XLON
477	166.80	11:28:01	00373792567TRLO1	XLON
483	166.80	11:28:31	00373792577TRLO1	XLON
950	166.60	11:29:38	00373792635TRLO1	XLON
865	166.40	11:29:38	00373792636TRLO1	XLON
865	166.20	11:31:06	00373792693TRLO1	XLON
433	166.20	11:31:06	00373792694TRLO1	XLON
438	166.20	11:49:18	00373793315TRLO1	XLON
462	166.00	11:52:41	00373793413TRLO1	XLON
445	165.80	12:25:32	00373794786TRLO1	XLON
462	165.60	12:26:30	00373794816TRLO1	XLON
449	165.40	12:28:24	00373794875TRLO1	XLON
469	165.40	12:28:56	00373794887TRLO1	XLON
434	165.20	12:34:42	00373795031TRLO1	XLON
443	165.00	12:34:46	00373795032TRLO1	XLON
441	165.00	12:56:15	00373795722TRLO1	XLON
447	165.00	12:56:15	00373795723TRLO1	XLON
449	164.80	12:56:15	00373795724TRLO1	XLON
449	164.80	12:56:25	00373795729TRLO1	XLON
433	164.60	12:58:49	00373795797TRLO1	XLON
1	164.40	13:27:54	00373796738TRLO1	XLON
1	164.60	13:48:38	00373797521TRLO1	XLON
433	164.60	13:48:38	00373797522TRLO1	XLON
467	164.80	14:18:39	00373798764TRLO1	XLON
433	164.60	14:20:37	00373798861TRLO1	XLON
436	164.40	14:20:56	00373798881TRLO1	XLON
1843	163.80	14:20:56	00373798882TRLO1	XLON
461	164.20	14:21:01	00373798899TRLO1	XLON
1402	165.00	14:41:17	00373801699TRLO1	XLON
433	164.40	14:47:16	00373802148TRLO1	XLON
474	164.80	14:48:59	00373802225TRLO1	XLON
451	164.40	14:53:14	00373802443TRLO1	XLON
451	164.40	14:53:14	00373802444TRLO1	XLON
115	164.20	14:58:04	00373802835TRLO1	XLON
435	164.20	14:59:54	00373802964TRLO1	XLON
34	164.80	15:05:10	00373803300TRLO1	XLON
920	164.60	15:11:10	00373803772TRLO1	XLON
438	164.60	15:21:25	00373804483TRLO1	XLON
437	164.60	15:21:25	00373804484TRLO1	XLON
880	165.00	15:22:14	00373804550TRLO1	XLON
642	165.40	15:23:00	00373804579TRLO1	XLON
180	165.40	15:23:00	00373804580TRLO1	XLON
484	165.60	15:24:23	00373804663TRLO1	XLON
440	165.40	15:26:46	00373804801TRLO1	XLON

440	165.40	15:26:46	00373804802TRLO1	XLON
921	165.40	15:29:05	00373804951TRLO1	XLON
461	165.40	15:29:05	00373804952TRLO1	XLON
889	165.40	15:36:38	00373805306TRLO1	XLON
273	165.40	15:36:38	00373805307TRLO1	XLON
3499	166.00	15:49:16	00373805812TRLO1	XLON
300	166.00	15:49:16	00373805813TRLO1	XLON
486	166.00	15:49:16	00373805814TRLO1	XLON
573	166.00	15:49:16	00373805815TRLO1	XLON
2463	166.00	15:49:16	00373805816TRLO1	XLON
486	166.00	15:49:26	00373805821TRLO1	XLON
482	166.20	15:49:43	00373805836TRLO1	XLON
444	166.20	15:51:22	00373805910TRLO1	XLON
1333	166.20	15:51:22	00373805911TRLO1	XLON
97	166.00	15:51:22	00373805912TRLO1	XLON
837	166.00	15:51:22	00373805913TRLO1	XLON
466	166.00	15:51:22	00373805914TRLO1	XLON
69	166.00	15:54:26	00373806123TRLO1	XLON
718	166.00	15:54:26	00373806124TRLO1	XLON
929	165.60	15:58:23	00373806338TRLO1	XLON
450	165.60	15:58:23	00373806339TRLO1	XLON
451	165.40	15:59:43	00373806381TRLO1	XLON
452	165.20	15:59:52	00373806393TRLO1	XLON
454	164.80	16:18:11	00373807622TRLO1	XLON
454	164.80	16:18:11	00373807623TRLO1	XLON
454	164.80	16:18:11	00373807624TRLO1	XLON
454	164.80	16:18:11	00373807625TRLO1	XLON
453	164.80	16:18:11	00373807626TRLO1	XLON

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