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3 February 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:	3 February 2026
Number of ordinary shares purchased:	55,767
Highest price paid per share:	165.40p
Lowest price paid per share:	159.00p
Volume weighted average price paid per share:	161.8391p

The Company intends to hold the purchased Ordinary Shares in treasury. Following the purchase of these shares, the Company holds 3,374,298 of its Ordinary Shares in treasury and has 301,367,278 Ordinary Shares in issue (excluding treasury shares), the total issued share capital is 304,741,576 (including treasury shares).

The figure of 301,367,278 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	161.8391p	55,767

Individual information:

Number of ordinary shares purchased	Transaction price (GBP share)	Time of transaction (UK Time)	Transaction reference number	Trading venue
471	163.60	08:18:25	00374714786TRLO1	XLON
471	163.20	08:19:49	00374716148TRLO1	XLON
341	164.20	08:21:34	00374718312TRLO1	XLON
140	164.20	08:21:34	00374718313TRLO1	XLON
471	164.40	08:26:07	00374722472TRLO1	XLON
475	164.80	08:31:51	00374727766TRLO1	XLON
460	165.00	08:34:19	00374729634TRLO1	XLON
479	164.80	08:34:19	00374729635TRLO1	XLON
479	164.80	08:34:19	00374729636TRLO1	XLON
469	165.40	08:41:51	00374735740TRLO1	XLON
493	165.20	08:44:33	00374737887TRLO1	XLON
491	165.00	08:45:21	00374738598TRLO1	XLON
493	165.40	08:51:17	00374743279TRLO1	XLON
459	165.20	09:02:53	00374753267TRLO1	XLON
485	165.00	09:03:03	00374753435TRLO1	XLON
468	164.60	09:03:28	00374753841TRLO1	XLON
453	164.40	09:03:43	00374754071TRLO1	XLON
485	164.00	09:13:57	00374763630TRLO1	XLON
488	164.20	09:22:49	00374773780TRLO1	XLON
25	164.20	09:22:49	00374773781TRLO1	XLON
463	164.20	09:22:49	00374773782TRLO1	XLON
482	164.00	09:25:47	00374777326TRLO1	XLON
454	164.00	09:36:36	00374790216TRLO1	XLON
453	164.00	09:36:36	00374790217TRLO1	XLON
484	163.60	09:38:09	00374792172TRLO1	XLON
472	164.00	09:57:32	00374819202TRLO1	XLON
473	164.00	09:57:32	00374819203TRLO1	XLON
85	164.20	10:13:17	00374823053TRLO1	XLON

399	164.20	10:13:17	00374823054TRLO1	XLON
390	164.20	10:19:48	00374823433TRLO1	XLON
94	164.20	10:19:48	00374823434TRLO1	XLON
484	164.00	10:21:10	00374823496TRLO1	XLON
463	164.20	10:22:06	00374823581TRLO1	XLON
489	164.00	10:22:06	00374823582TRLO1	XLON
489	164.00	10:23:05	00374823652TRLO1	XLON
462	164.40	10:26:27	00374823782TRLO1	XLON
466	164.20	10:29:57	00374824338TRLO1	XLON
481	164.00	10:29:58	00374824345TRLO1	XLON
462	164.00	10:32:29	00374824860TRLO1	XLON
459	163.60	10:39:30	00374825571TRLO1	XLON
459	163.40	10:47:29	00374826130TRLO1	XLON
476	163.20	10:50:07	00374826270TRLO1	XLON
453	163.40	11:06:16	00374827033TRLO1	XLON
457	163.40	11:06:16	00374827034TRLO1	XLON
457	163.00	11:09:53	00374827184TRLO1	XLON
457	162.80	11:19:52	00374827651TRLO1	XLON
450	162.60	11:29:58	00374828145TRLO1	XLON
453	162.80	11:34:09	00374828367TRLO1	XLON
490	162.80	11:45:04	00374828828TRLO1	XLON
450	163.00	11:45:06	00374828837TRLO1	XLON
479	163.00	11:50:21	00374829074TRLO1	XLON
479	162.80	11:55:20	00374829260TRLO1	XLON
450	162.80	12:02:00	00374829537TRLO1	XLON
480	162.60	12:06:54	00374829828TRLO1	XLON
486	162.60	12:18:02	00374830298TRLO1	XLON
451	162.60	12:18:03	00374830300TRLO1	XLON
353	162.20	12:20:15	00374830441TRLO1	XLON
131	162.20	12:20:15	00374830442TRLO1	XLON
353	162.20	12:20:15	00374830443TRLO1	XLON
469	161.80	12:21:11	00374830510TRLO1	XLON
250	161.60	12:33:25	00374831149TRLO1	XLON
102	161.60	12:33:36	00374831161TRLO1	XLON
68	161.60	12:35:28	00374831256TRLO1	XLON
5	161.60	12:35:30	00374831257TRLO1	XLON
40	161.60	12:37:30	00374831372TRLO1	XLON
3	161.60	12:37:39	00374831376TRLO1	XLON
478	161.40	12:50:46	00374832002TRLO1	XLON
362	161.00	12:50:52	00374832007TRLO1	XLON
465	160.60	13:02:18	00374832833TRLO1	XLON
473	160.60	13:02:19	00374832834TRLO1	XLON
465	160.80	13:15:42	00374833475TRLO1	XLON
907	160.80	13:30:08	00374834250TRLO1	XLON
453	160.40	13:53:44	00374835478TRLO1	XLON
450	160.20	13:54:21	00374835513TRLO1	XLON
475	160.00	14:04:10	00374836059TRLO1	XLON
476	160.00	14:04:10	00374836060TRLO1	XLON
84	160.20	14:18:42	00374837037TRLO1	XLON
29	160.20	14:18:42	00374837039TRLO1	XLON
116	160.20	14:18:44	00374837043TRLO1	XLON
821	160.40	14:24:45	00374837401TRLO1	XLON
459	160.20	14:25:00	00374837425TRLO1	XLON
451	160.20	14:25:09	00374837447TRLO1	XLON
208	160.80	14:28:44	00374837642TRLO1	XLON
459	161.00	14:31:30	00374837909TRLO1	XLON
218	160.80	14:31:39	00374837926TRLO1	XLON
189	160.80	14:31:40	00374837929TRLO1	XLON
52	160.80	14:31:41	00374837932TRLO1	XLON
144	160.80	14:31:41	00374837933TRLO1	XLON
74	160.80	14:31:45	00374837960TRLO1	XLON
143	160.80	14:31:45	00374837961TRLO1	XLON
46	160.80	14:31:47	00374837966TRLO1	XLON
146	160.80	14:31:47	00374837967TRLO1	XLON
50	160.80	14:31:47	00374837968TRLO1	XLON
217	160.80	14:31:47	00374837969TRLO1	XLON
451	160.60	14:32:17	00374838014TRLO1	XLON
759	160.60	14:32:33	00374838053TRLO1	XLON
471	160.20	14:38:07	00374838450TRLO1	XLON
434	159.80	14:43:17	00374838931TRLO1	XLON
16	159.80	14:43:17	00374838932TRLO1	XLON
191	159.60	14:43:23	00374838949TRLO1	XLON

462	159.40	14:53:13	00374840010TRLO1	XLON
471	159.20	14:53:20	00374840013TRLO1	XLON
489	159.00	14:58:19	00374840464TRLO1	XLON
490	159.40	15:07:25	00374841142TRLO1	XLON
146	159.80	15:09:25	00374841265TRLO1	XLON
921	159.80	15:09:25	00374841266TRLO1	XLON
122	159.80	15:10:24	00374841365TRLO1	XLON
143	159.80	15:10:24	00374841366TRLO1	XLON
490	159.60	15:10:24	00374841367TRLO1	XLON
451	159.40	15:10:30	00374841386TRLO1	XLON
464	159.40	15:13:05	00374841580TRLO1	XLON
665	159.40	15:29:12	00374842997TRLO1	XLON
473	159.40	15:30:09	00374843148TRLO1	XLON
299	159.40	15:30:09	00374843149TRLO1	XLON
665	159.40	15:30:09	00374843150TRLO1	XLON
579	159.40	15:30:10	00374843151TRLO1	XLON
801	159.40	15:30:11	00374843153TRLO1	XLON
28	159.40	15:30:11	00374843154TRLO1	XLON
579	159.40	15:30:11	00374843155TRLO1	XLON
974	160.00	15:33:44	00374843654TRLO1	XLON
900	159.80	15:40:53	00374844411TRLO1	XLON
442	159.60	15:42:51	00374844766TRLO1	XLON
509	159.60	15:42:51	00374844767TRLO1	XLON
63	160.00	15:47:37	00374845302TRLO1	XLON
13	160.00	15:47:37	00374845303TRLO1	XLON
899	160.00	15:53:40	00374846018TRLO1	XLON
905	159.80	15:53:42	00374846026TRLO1	XLON
932	160.60	15:56:33	00374846394TRLO1	XLON
975	160.40	15:59:07	00374846671TRLO1	XLON
471	160.40	16:00:11	00374846739TRLO1	XLON
125	160.60	16:03:53	00374847215TRLO1	XLON
459	160.40	16:10:08	00374848008TRLO1	XLON
492	160.40	16:10:34	00374848046TRLO1	XLON
490	160.80	16:13:07	00374848213TRLO1	XLON
69	161.00	16:13:07	00374848214TRLO1	XLON
299	161.60	16:15:16	00374848396TRLO1	XLON
479	161.40	16:16:21	00374848563TRLO1	XLON

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Enquiries:

Funding Circle:

Investor Relations ir@fundingcircle.com

Tony Nicol

Media Relations press@fundingcircle.com

Headland Consultancy +44 (0) 20 3805 4822
Stephen Malthouse

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