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6 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:	6 February 2026
Number of ordinary shares purchased:	59,365
Highest price paid per share:	157.60p
Lowest price paid per share:	153.60p
Volume weighted average price paid per share:	156.1099p

The Company intends to hold the purchased Ordinary Shares in treasury. Following the purchase of these shares, the Company holds 3,562,786 of its Ordinary Shares in treasury and has 301,178,790 Ordinary Shares in issue (excluding treasury shares), the total issued share capital is 304,741,576 (including treasury shares).

The figure of 301,178,790 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	156.1099p	59,365

Individual information:

Number of ordinary shares purchased	Transaction price (GBp share)	Time of transaction (UK Time)	Transaction reference number	Trading venue
462	155.20	08:24:02	00375721696TRLO1	XLON
407	154.60	08:31:21	00375728232TRLO1	XLON
52	154.80	08:35:06	00375731641TRLO1	XLON
35	154.60	08:35:06	00375731643TRLO1	XLON
327	154.60	08:36:25	00375732778TRLO1	XLON
73	154.60	08:36:29	00375732812TRLO1	XLON
276	154.80	08:38:00	00375734133TRLO1	XLON
2875	155.00	08:45:35	00375741595TRLO1	XLON
339	155.00	08:45:35	00375741596TRLO1	XLON
136	155.00	08:45:35	00375741597TRLO1	XLON
462	154.40	08:46:16	00375742331TRLO1	XLON
479	154.00	08:46:32	00375742575TRLO1	XLON
479	153.80	08:46:32	00375742576TRLO1	XLON
507	153.60	08:47:10	00375743136TRLO1	XLON
488	153.60	08:51:35	00375748231TRLO1	XLON
231	154.00	09:07:29	00375774127TRLO1	XLON
455	153.80	09:07:29	00375774129TRLO1	XLON
12	153.80	09:07:29	00375774130TRLO1	XLON
499	154.00	09:10:23	00375776456TRLO1	XLON
443	154.80	09:18:16	00375787350TRLO1	XLON
40	154.80	09:18:16	00375787351TRLO1	XLON
483	154.40	09:18:41	00375787786TRLO1	XLON
506	154.40	09:28:59	00375799820TRLO1	XLON
462	154.80	09:34:58	00375807145TRLO1	XLON
286	155.20	09:40:15	00375813469TRLO1	XLON
96	155.20	09:40:15	00375813470TRLO1	XLON
409	155.40	09:45:35	00375820059TRLO1	XLON
462	155.00	09:49:09	00375825345TRLO1	XLON
2	154.60	09:55:08	00375833662TRLO1	XLON

347	155.40	10:08:54	00375838866TRLO1	XLON
934	155.20	10:16:30	00375839232TRLO1	XLON
947	155.00	10:16:30	00375839236TRLO1	XLON
6	155.20	10:19:23	00375839333TRLO1	XLON
489	155.20	10:19:23	00375839334TRLO1	XLON
194	155.20	10:25:41	00375839658TRLO1	XLON
431	155.40	10:53:58	00375841231TRLO1	XLON
100	155.40	10:53:58	00375841232TRLO1	XLON
97	155.60	10:57:16	00375841346TRLO1	XLON
495	155.20	11:07:44	00375841725TRLO1	XLON
118	155.20	11:12:07	00375841868TRLO1	XLON
347	155.20	11:12:07	00375841869TRLO1	XLON
556	155.60	11:12:07	00375841870TRLO1	XLON
236	155.60	11:12:07	00375841871TRLO1	XLON
253	155.80	11:23:42	00375842302TRLO1	XLON
462	155.80	11:26:42	00375842389TRLO1	XLON
487	155.40	11:27:31	00375842415TRLO1	XLON
953	155.60	11:37:09	00375842773TRLO1	XLON
217	155.80	11:41:51	00375842913TRLO1	XLON
65	155.80	11:41:51	00375842914TRLO1	XLON
477	155.40	11:44:11	00375843015TRLO1	XLON
1487	155.60	12:07:41	00375843797TRLO1	XLON
461	155.60	12:15:45	00375843930TRLO1	XLON
1	155.60	12:15:45	00375843931TRLO1	XLON
492	155.00	12:20:50	00375844043TRLO1	XLON
491	155.00	12:20:50	00375844044TRLO1	XLON
492	155.00	12:20:50	00375844045TRLO1	XLON
123	155.20	12:20:50	00375844046TRLO1	XLON
1417	155.00	12:20:50	00375844047TRLO1	XLON
123	155.20	12:20:50	00375844048TRLO1	XLON
1439	155.00	12:20:50	00375844049TRLO1	XLON
942	155.80	13:16:03	00375845691TRLO1	XLON
1011	156.20	13:16:21	00375845703TRLO1	XLON
81	156.20	13:16:21	00375845704TRLO1	XLON
100	156.20	13:16:21	00375845705TRLO1	XLON
471	156.40	13:37:47	00375846621TRLO1	XLON
377	156.80	14:01:08	00375847181TRLO1	XLON
477	156.60	14:02:42	00375847269TRLO1	XLON
476	156.60	14:02:42	00375847270TRLO1	XLON
474	156.40	14:15:21	00375847739TRLO1	XLON
932	156.80	14:42:06	00375849328TRLO1	XLON
466	156.80	14:42:06	00375849329TRLO1	XLON
976	157.60	14:48:06	00375849652TRLO1	XLON
473	157.40	14:56:04	00375850366TRLO1	XLON
473	157.40	14:56:04	00375850367TRLO1	XLON
368	157.40	14:56:05	00375850368TRLO1	XLON
368	157.40	14:56:05	00375850369TRLO1	XLON
196	157.20	14:56:05	00375850370TRLO1	XLON
764	157.20	14:56:05	00375850371TRLO1	XLON
186	157.40	14:56:05	00375850372TRLO1	XLON
196	157.20	14:58:03	00375850443TRLO1	XLON
284	157.20	14:58:03	00375850444TRLO1	XLON
462	157.00	15:01:01	00375850874TRLO1	XLON
462	156.80	15:05:46	00375851129TRLO1	XLON
461	156.80	15:05:46	00375851130TRLO1	XLON
1010	156.60	15:13:16	00375851532TRLO1	XLON
505	156.60	15:13:16	00375851533TRLO1	XLON
98	157.40	15:19:23	00375851906TRLO1	XLON
548	157.40	15:19:23	00375851907TRLO1	XLON
472	157.20	15:24:33	00375852220TRLO1	XLON
471	157.20	15:24:33	00375852221TRLO1	XLON
925	157.40	15:29:42	00375852530TRLO1	XLON
936	157.20	15:39:33	00375853024TRLO1	XLON
156	157.40	15:39:33	00375853029TRLO1	XLON
996	157.40	15:39:33	00375853030TRLO1	XLON
581	156.80	15:39:42	00375853035TRLO1	XLON
409	157.20	15:44:39	00375853283TRLO1	XLON
66	157.20	15:44:39	00375853284TRLO1	XLON
476	157.60	15:47:03	00375853455TRLO1	XLON
508	157.60	15:47:03	00375853456TRLO1	XLON
1013	157.20	15:50:16	00375853616TRLO1	XLON
1231	157.60	15:58:11	00375853940TRLO1	XLON
483	157.60	15:58:11	00375853941TRLO1	XLON
558	157.60	15:58:11	00375853942TRLO1	XLON
341	157.60	15:58:11	00375853943TRLO1	XLON
122	157.60	15:58:11	00375853944TRLO1	XLON

146	157.60	15:58:11	00375853945TRLO1	XLON
481	157.40	15:59:30	00375854011TRLO1	XLON
464	157.20	16:00:48	00375854090TRLO1	XLON
479	157.00	16:05:19	00375854383TRLO1	XLON
870	157.20	16:05:19	00375854384TRLO1	XLON
127	157.20	16:05:19	00375854385TRLO1	XLON
462	157.00	16:05:19	00375854386TRLO1	XLON
1	157.20	16:05:25	00375854399TRLO1	XLON
327	157.00	16:09:42	00375854962TRLO1	XLON
135	157.00	16:10:40	00375855033TRLO1	XLON
462	157.00	16:14:42	00375855214TRLO1	XLON
327	157.00	16:14:42	00375855215TRLO1	XLON
135	157.00	16:14:42	00375855216TRLO1	XLON
937	157.00	16:14:42	00375855217TRLO1	XLON
38	156.80	16:14:46	00375855222TRLO1	XLON
827	156.80	16:15:43	00375855286TRLO1	XLON
72	156.80	16:15:43	00375855287TRLO1	XLON
809	156.80	16:15:43	00375855288TRLO1	XLON
56	156.80	16:15:43	00375855289TRLO1	XLON
881	156.80	16:15:43	00375855290TRLO1	XLON
4	156.60	16:15:55	00375855303TRLO1	XLON
52	156.60	16:17:29	00375855415TRLO1	XLON
417	156.60	16:17:29	00375855416TRLO1	XLON
477	156.60	16:17:29	00375855417TRLO1	XLON
478	156.40	16:17:32	00375855421TRLO1	XLON

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