

Together announces further enhancements to its funding structure

8th January 2026

Together Financial Services Limited ('Together' or 'the Group'), which aims to be the UK's finance partner of choice, is pleased to announce that it has successfully enhanced two of its securitisation facilities, Highfield Asset Backed Securitisation 1 Limited ("HABS") warehouse facility and Brooks Asset Backed Securitisation 2 Limited ("BABS2") facility.

Key highlights:

- £725m HABS warehouse refinanced onto more efficient and flexible terms with maturity extended to December 2029
- BABS2 topped up with £83.5m of sub-performing loans previously funded within Senior Borrower Group¹ on improved commercial terms

Gary Beckett, Group Managing Director & Chief Treasury Officer at Together, commented: "Our ability to extend the maturity profile and improve terms within our funding structure reflects the strength of our business model and the continued confidence of our funding partners. This ensures we remain well positioned to deliver sustainable growth and help our customers achieve their property ambitions."

The HABS warehouse facility supports Together's small balance commercial real estate ("CRE") lending, primarily serving small and medium sized businesses and commercial property investors across the UK. Originally launched as a £525m programme in 2018, HABS was extended in 2020 and subsequently increased to £725m in 2023. This latest refinancing follows the successful issuance of the Group's fifth public CRE mortgage-backed securitisation, CRE5, in March last year.

BABS2, a bespoke facility comprising a diversified pool of sub-performing residential and commercial purpose loans, was completed in March 2025 and succeeded the original BABS facility which was launched in 2021.

1. Senior Borrower Group means Together Financial Services Limited and its subsidiaries excluding loans funded within our securitisation programme.

Together

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About Together

Together has been giving people a fair chance to bring their property ambitions to life for over 50 years.

We provide a wide range of flexible lending products including residential and buy-to-let mortgages, bridging loans, commercial mortgages and development funding to give our customers the opportunity to turn their ambitions into reality.

By using our expertise and common sense, we build trusted relationships and open doors to help individuals, SMEs, businesses and property investors to thrive.

Together is the trading name of Together Financial Services Limited, which has its registered office address at Lake View, Lakeside, Cheadle, Cheshire SK8 3GW.