

## Together prices first RMBS issuance of 2026

23<sup>rd</sup> March 2026

Together Financial Services Limited ('Together' or 'the Group'), which aims to be the UK's finance partner of choice, announces the successful pricing of its £528 million 1st charge only residential mortgage backed securitisation ("RMBS"), Together Asset Backed Securitisation 15 2026 – 1ST1 PLC ("TABS15").

### Highlights

- £528m 1st charge only RMBS
- 0.95% weighted average cost of placed notes – 95% advance rate
- 90% of issued notes expected to be rated AAA(sf) by S&P and AAA(sf) by DBRS

### Richard Rowntree, Group Chief Executive Officer of Together commented, said:

"The successful pricing of our first RMBS transaction of 2026 marks another important milestone, as we continue to open doors to give people a fair chance to turn their home ownership and investment property ambitions into reality."

### Gary Beckett, Group MD and Chief Treasury Officer at Together, added:

"The successful pricing of TABS15 highlights the strength of our platform, the quality of our loan book and the ongoing confidence and support of our investors."

TABS15 is supported by a portfolio of 1st charge owner occupied and buy-to-let loans secured against residential property in England, Scotland and Wales and refinances assets forming part of the Group's £1.2 billion Kingsway facility ("KABS") and the Group's senior secured notes. The new facility complements the Group's existing nine public residential and three commercial real estate MBS, nine private securitisation facilities, senior secured notes and banking syndicate facility (RCF).

Wells Fargo acted as Arrangers and Joint Lead Managers accompanied by Barclays, Lloyds, MUFG, SMBC as Joint Lead Managers.

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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.

## Further information about TABS15

TABS15 is a special purpose securitisation vehicle which will acquire the beneficial ownership to a portfolio of mortgage loans secured against residential properties in England, Wales and Scotland on the closing date. The notes issued by TABS15 will mature on the interest payment date falling in March 2067, with the optional redemption date on the interest payment date falling in January 2030, after which the margin on the rated notes (other than the class X1 and X2 notes) issued by TABS15 is set to increase. The mortgage loans will be sold to TABS15 by Together Personal Finance Limited and Together Commercial Finance Limited (as applicable). Certain of those mortgage loans will be repurchased by Together Personal Finance Limited and Together Commercial Finance Limited from the KABS facility prior to being on-sold to TABS15 on the closing day. The outstanding principal balance of the mortgage loans sold to TABS15 is £528 million.

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