

Together prices second public MBS transaction in two months

11th May 2026

Together Financial Services Limited ('Together' or 'the Group'), which aims to be the UK's finance partner of choice, is pleased to announce the successful pricing of its sixth public small balance commercial real estate mortgage-backed securitisation ("CRE MBS"), Together Asset Backed Securitisation 2026 –1-CRE-6 CRE1 plc ("CRE6").

Highlights

- £542m small balance commercial real estate MBS
- 1.03% weighted average cost of placed notes at a 95% Advance Rate
- 84.50% of issued notes expected to be rated AAA(sf) by Fitch and AAA(sf) by DBRS

CRE6 is supported by a portfolio of first and second charge mortgages (98.6% first charge) secured against commercial, residential and mixed-use properties located in England, Wales and Scotland, with 26.6% of the underlying borrowers being self-employed. CRE6 complements the Group's existing 13 public mortgage-backed securitisations, eight private securitisations, secured notes and revolving credit facility. The CRE6 pricing follows the successful issuance of £300m second lien secured notes earlier this week.

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

"We are delighted to announce the successful pricing of our latest small balance commercial real estate MBS, the £542 million CRE6, as we continue to increase our support for UK SMEs."

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

"Issuing two public MBS transactions and completing a significant secured notes issuance in the space of two months highlights the strength of our platform, the quality of our loan book and the ongoing support from our investors. Since January, including CRE6, we have now raised or refinanced over £1.3 billion across 3 transactions."

Citibank and Lloyds acted as Co-arrangers and BNP Paribas, Citibank, HSBC, Lloyds, Natixis and Santander acted 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 CRE6

CRE6 is a special purpose securitisation vehicle which will acquire the beneficial ownership to a portfolio of mortgage loans secured against commercial, semi-commercial and residential properties in England, Wales and Scotland on the closing date. The notes issued by CRE6 will mature on the interest payment date falling in February 2058, with the optional redemption date on the interest payment date falling in June 2030, after which the margin on the rated notes (other than the class X note) issued by CRE6 is set to increase. The mortgage loans will be sold to CRE6 by Together Commercial Finance Limited. The outstanding principal balance, as at the portfolio reference data, of the mortgage loans sold to CRE6 is £542 million.

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