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Together successfully prices second RMBS of 2026

16 July 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 £562.9million 1st charge only residential mortgage backed securitisation ("RMBS"), Together Asset Backed Securitisation 16 2026 – 1ST1 PLC ("TABS16").

Highlights

- £562.9m 1st charge only RMBS
- 0.94% weighted average cost of placed notes
  - 95.0% advance rate
- 90.0% of issued notes expected to be rated AAA(sf) by S&P and AAA(sf) by DBRS

Richard Rowntree, Group CEO of Together commented: "We are delighted to announce the successful pricing of our latest RMBS, the £562.9m TABS16. By maintaining strong access to funding, we can continue to provide the flexible, common-sense lending solutions that help to give people a fair chance to turn their home ownership ambitions into reality."

Gary Beckett, Group MD and Chief Treasury Officer at Together, added: "Since January, we have raised or refinanced more than £1.9 billion across four transactions, maintaining strong momentum across our funding programme. The successful pricing of TABS16 reflects the quality of our loan book and highlights the continued confidence and support of our investors, positioning us well for future growth."

TABS16 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 twelve public mortgage-backed securitisations, eight private securitisations, senior secured notes and banking syndicate facility (RCF).

BNP acted as Arrangers and Joint Lead Managers accompanied by Lloyds, Natixis, Wells Fargo and Barclays as Joint Lead Managers.

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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.

Ends

Further information about TABS16

TABS16 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 TABS16 will mature on the interest payment date falling in December 2067, 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 X1 and X2 notes) issued by TABS16 is set to increase. The mortgage loans will be sold to TABS16 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 TABS16 on the closing day. The outstanding principal balance of the mortgage loans sold to TABS16 is £562.9 million.

This announcement may include projections and other “forward-looking” statements within the meaning of applicable securities laws. Any such projections or statements reflect the current views of any of the transaction parties about future events and financial performance. The use of any of the words “expect,” “anticipate,” “continue,” “will,” “project,” “should,” “believe,” “plans,” “intends” and similar expressions are intended to identify forward-looking information or statements. Although Together believes that the expectations and assumptions on which such forward-looking statements and information are reasonable, undue reliance should not be placed on the forward-looking statements and information because Together can give no assurance that such statements and information will prove to be correct. Since forward-looking statements and information address future events and conditions, by their very nature they involve inherent risks and uncertainties.