



30 October 2026

RentGuarantor Holdings PLC

(the “Company” or “RentGuarantor”)

Quarterly Review

RentGuarantor (AIM: RGG), a leading provider of rent guarantee services, which includes property protection, to tenants and landlords in the UK¹ private rental sector, is pleased to provide an activities update for the three-month period ended 30 September 2026 (“**Q3**” or the “**Quarter**”). This is accompanied by a recap of the Group’s unaudited trading for the nine-month period ended 30 September 2026 (the “**Period**”), which was announced on 1 October 2026.

Unaudited trading performance for the Period

	Jan-Sept 2026	Jan-Sept 2025
Revenue	£13 million	£1.72 million
% YoY Period Increase	656%	
No. of Applications	21,747	7,066
% YoY Period Increase	208%	
No. of Contracts	11,608	2,343
% YoY Period Increase	395%	
Avg. Value of Contracts	£1,119	£734
% YoY Period Increase	53%	
Adjusted EBITDA	£5.85m	(£189k)
Adjusted Net Profit/(Loss)	£5.93m	(£480k)

- **Exceptional revenue acceleration**

Revenue reached £13 million for the Period, with £4.5 million generated in September alone, demonstrating a substantial increase in trading momentum during Q3. Concurrently, adjusted EBITDA reached £5.85 million for the Period, and adjusted net profit reached £5.93 million, compared with losses in the prior-year period (excluding costs associated with admission to AIM).

- **Strong contract growth**

Applications during the Period increased by 208% to 21,747 (nine months ended 30 September 2025: 7,066), while contracts increased by 395% to 11,608 (nine months ended 30 September 2025: 2,343). The claims ratio remained in line with the Board’s expectations and risk policy.

- **Robust cash position**

Throughout the Quarter, the Group received most of the funds relating to the warrants issued by the Company as part of its fundraise announced on 7 November 2025 with the last tranche of funds arriving on 12 October 2026. The total funds received were £3.56 million, which, alongside the continued strong commercial performance, meant that the Group had approximately £12 million in cash as at 30 September 2026.

- **Flexible balance sheet**

The combination of significant earnings momentum and a debt-free financing structure provides a solid foundation to support further investment in technology, people and operational capacity as the business continues to scale.

Activities Update

- **Agreements with leading Build-to-Rent (“BTR”) operators**

RentGuarantor increased its engagement with the Living Sector during the Quarter, signing a twelve-month agreement with Way of Life and a two-year agreement with Essential Living – two highly respected sector leaders. RentGuarantor will act as a professional guarantor provider for both partners, helping tenants access high-quality BTR accommodation whilst reducing risk for operators.

- **Partnership with King’s College London**

During the Quarter, the Company signed a two-year partnership agreement with King’s College London (“KCL”), a world-renowned university that is ranked fourth in the UK by total enrolment. RentGuarantor will serve as a professional guarantor partner for KCL, providing the University’s student body, including approximately 20,000 overseas students, with the ability to secure a guarantor through the Company’s professional guarantor solution, representing a significant market opportunity.

- **Tech Lab established in Bristol**

In September 2026, RentGuarantor opened a new office in Bristol city centre. The office is home to the Company’s Product Team and Tech Lab, its dedicated research and development function focused on AI, machine learning and advanced technologies. The Tech Lab is developing solutions that enhance scalability and operational efficiency, helping to ensure the Company is well positioned to meet growing customer demand and support the continued expansion of RentGuarantor’s product offering. Led by Professor David Cliff and Dr Jon Bird, two highly respected sector academics, the team draws on Bristol’s strong technology and talent base.

- **Board strengthened through experienced appointments**

In September, RentGuarantor formally welcomed Ben Thompson, Maya Klein Wassink and Simon Jackson to the Board as independent Non-Executive Directors. Additionally, Amanda Bower joined the Board as an Executive Director, in the role of Chief People and Risk Officer, and Non-Executive Director, David Cliff, transitioned to an Executive Director role as RentGuarantor’s Director of Research and Innovation.

Paul Foy, CEO of RentGuarantor, said: *“Q3 2026 marked another major step forward in RentGuarantor’s growth and profitability. The combination of accelerating revenue, higher contract volumes and strong earnings demonstrated the effectiveness of the Group’s growth strategy and the operating leverage inherent in our business model.*

“Whilst our trading progress has been well addressed in previous trading updates, we’ve also made significant operational progress over the past three months, welcoming three new strategic partners. As two of the UK’s most respected BTR operators, Way of Life and Essential Living continue to set the standard for resident experience and quality accommodation. Their approach closely mirrors our own mission to remove barriers to renting and help more people access the homes they need, and we’re delighted to be working with them. Our partnership with King’s College London also expands RentGuarantor’s reach into one of the UK’s largest student communities, creating a meaningful

opportunity to support thousands of potential renters who may benefit from a professional guarantor solution.

"I'm also thrilled to share that we have opened a new office in Bristol, housing our Product Team and Tech Lab functions. Software developed by our Tech Lab is already in the process of being deployed into our live business systems, where we believe it will ultimately offer considerable efficiency gains. Professor David Cliff and Dr Jon Bird are two highly respected academics, both internationally and within Bristol, where they have been based for many years. Their experience, reputation and deep connections across the City make them ideally placed to drive innovation from this exciting new hub.

"It's been highly encouraging to have our achievements recognised with several award wins post Period-end, being named 'Disruptive Innovator of the Year' and 'Best Community & Social Impact Technology' at the Property Week Tech Innovation Awards 2026, and receiving the award for 'Best in Sector: Professional Guarantor' at the ESTAS Awards 2026. These accolades reflect the strength of our technology platform, the dedication of our team to excellent customer service, and our commitment to making renting more accessible and secure. We're also pleased to have sponsored several people-focused categories at recent industry award ceremonies, enhancing our sector visibility and celebrating the individuals and teams whose efforts underpin the success of the wider rental ecosystem.

"As we enter the final quarter of the year, our focus remains on converting strong demand into contracted business, maintaining a disciplined approach to claims management, managing costs and cash effectively, and ensuring our operational capabilities continue to scale alongside the growth of the business. We believe these priorities position us well to sustain our momentum and create value for shareholders."

Ends

To engage with this announcement on our **Investor Hub**, please use the following link:
<https://investorhub.rentguarantor.com/link/eN1Lby>

For more information, please contact:

RentGuarantor Holdings PLC

Paul Foy, Chief Executive Officer
+44 207 193 4418
Kam Bansil / Ian Mitchell, Investor Relations
+44 207 039 1901

Allenby Capital Limited

AIM Nominated Adviser
Alex Brearley / Nick Harriss / Ashur Joseph
(Corporate Finance)
+44 20 3328 5656

Cavendish Capital Markets Limited

Joint Broker

Stephen Keys / Callum Davidson
(Corporate Finance)
Michael Johnson / Dale Bellis
(Sales)
+44 20 7220 0500

Shore Capital

Joint Broker

Oliver Jackson / James Thomas / Ansh
Batura
+44 207 7408 4090

BlytheRay

Financial PR

Megan Ray / Will Jones
+44 207 138 3204
rentguarantor@blytheray.com

About RentGuarantor

RentGuarantor provides a rent guarantee service to tenants wishing to rent property in the UK¹ from the Private Rental Sector. It is an online service where applications are managed on a secure and

bespoke digital platform designed and built by the Company. The goal is to make the process as simple as possible, with applications only taking a few minutes and RentGuarantor seeking to complete the application on the same day.

¹ Currently excluding Northern Ireland.



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