



Pagaya Prices ~\$300 Million Auto ABS Transaction Demonstrating Strong Investor Confidence

- *Pagaya prices second ~\$300 Million Auto ABS deal of 2025, larger than any executed in 2024, despite market volatility*
- *More than \$3 billion of expected capital raised year-to-date to fund all asset classes in Pagaya's ABS and forward-flow programs*

NEW YORK – April 14, 2024 – Pagaya Technologies LTD. (NASDAQ: PGY) ("Pagaya" or "the Company"), a global technology company delivering AI-driven product solutions for the financial ecosystem, today announced the pricing of a new \$295 million AA-rated auto loan ABS transaction (RPM 2025-2). Amid market volatility, investors continue to seek high-quality assets with attractive yields. Pagaya's seasoned RPM shelf, now in its sixth year, continues to be a trusted source of consistent execution and performance.

"Pagaya's RPM Shelf has developed a track record of delivering strong returns for its investors. These are the ideal market dislocations where investors can take calculated risk," said Gal Krubiner, Pagaya's CEO and Co-Founder.

Pagaya's ability to efficiently execute its latest auto ABS deal, reflects continued strong capital markets demand for Pagaya's assets. Since 2018, Pagaya has raised over \$27 billion across 67 ABS transactions to fund loan originations across multiple products, including personal loan and auto.

"In an increasingly competitive capital markets environment, our Auto ABS program showcases that demand for and investor confidence in our auto assets remains high," said Sahil Chandiramani, Pagaya's Head of Capital Markets. "We remain focused on increasing scale and efficiency while continuing our strong track record of stable asset performance."

About Pagaya Technologies

Pagaya (NASDAQ: PGY) is a global technology company making life-changing financial products and services available to more people nationwide, as it reshapes the financial services ecosystem. By using machine learning, a vast data network and an AI-driven approach, Pagaya provides comprehensive consumer credit and residential real estate products for its partners, their customers, and investors. Its proprietary API and capital solutions integrate into its network of partners to deliver seamless user experiences and greater access to the mainstream economy. Pagaya has offices in New York and Tel Aviv. For more information, visit pagaya.com.



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