



Pagaya Closes \$500 Million Personal Loan ABS Transaction

- *Seventh PAID deal of 2025, with repeat investor participation reinforces sustained confidence and consistency of Pagaya's asset performance*
- *Over \$6 billion of capital commitments raised year-to-date to fund all asset classes across Pagaya's ABS programs*

NEW YORK – October 27, 2025 – 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 closing of PAID 2025-7, a \$500 million asset-backed securitization (ABS) backed by consumer loans originated on the Pagaya network. The AAA-rated transaction brings Pagaya's total amount raised to fund personal loans year-to-date to over \$4 billion.

This is the seventh fully-prefunded PAID deal of the year and 15th deal across all asset classes, demonstrating Pagaya's consistent execution and expanded investor interest. This deal drew strong demand from a diverse group of investors. To date this year, 72 unique investors have participated in Pagaya's PAID platform.

Pagaya continues to broaden its investor base and enhance funding diversification and durability through its ABS, pass-through and forward-flow programs. Currently, the company has over 150 institutional investors in its network across all programs. Since 2018, the Company has completed 79 securitizations, raising over \$32 billion in capital to fund loans originated through its network.

"Executing our seventh PAID transaction this year showcases the reliability of our fully-prefunded model and the consistency of our execution," said Sahil Chandiramani, Pagaya's Head of Capital Markets. "Investor engagement remains strong, reflecting our AI-driven performance, which continues to deliver durable outcomes across evolving market conditions."

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.

Investors & Analysts

ir@pagaya.com

Media & Press

press@pagaya.com