



Pagaya Closes \$400 Million RPM 2026-1 Auto ABS Transaction; Demonstrating Strong Momentum of Auto Platform into 2026

- *First Auto ABS of 2026 after raising more than \$8.5 billion in 2025 across all ABS transactions*
- *Pagaya's Auto ABS shelf, RPM, now includes assets generated via Pagaya's partnership with GLS*

NEW YORK – March 11th, 2026 – 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 RPM 2026-1, a \$400 million auto asset-backed securitization (ABS). The transaction marks the first Auto ABS transaction of Pagaya in 2026 after a record \$2+ billion in auto ABS issuance in 2025, underscoring the Company's ability to consistently deliver attractive, high-quality auto assets to its investors.

"The execution of RPM 2026-1 demonstrates sustained market demand for Pagaya's auto collateral and proven deal structures," said Sahil Chandiramani, Head of Capital Markets at Pagaya.

"Welcoming back repeat investors alongside new funding partners, reinforces the strength of the Pagaya platform. We are committed to delivering another year of robust issuance across asset classes."

More than 20 unique investors participated in this transaction, the majority of whom were repeat investors. Year-over-year, the number of investors participating in the RPM shelf has increased by 62%. Since 2018, Pagaya has raised more than \$35 billion across 84 ABS transactions to fund loan originations across multiple products, including personal loan and auto. The execution of RPM 2026-1 supports Pagaya's financial strategy to pursue a diversified funding strategy across ABS & Forward Flow deals.

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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