



Pagaya Closes AAA-Rated \$400 Million RPM Deal, its Fourth Auto ABS of the Year

- *AAA-rated deal brings total Auto ABS issuance to \$1.3 billion year-to-date and marks 10th ABS transaction across all asset classes in 2025*
- *Over \$8.5 billion of capital commitments raised this year to fund all asset classes across Pagaya's ABS and forward-flow programs, attracting multiple new investors to Pagaya's platform*

NEW YORK – July 22, 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 a new AAA-rated auto loan ABS transaction (RPM 2025-4). With this \$400 million deal, Pagaya has raised a total of \$1.3 billion in Auto ABS transactions year-to-date.

RPM 2025-4 includes a broader investor base, and its size (our largest in 2025) highlights the continued institutional demand for access to Pagaya's quality credit assets in its Auto program. This deal was oversubscribed, with 15 investors participating – including 6 new investors, 4 of whom were new to Pagaya's entire capital markets program. The total investor pool included a diverse mix of insurance companies, foreign and domestic pension funds, large investment managers, and hedge funds.

"Our capital markets engine continues to deliver at scale, across all asset classes, with demand for our funding products at peak levels. With each transaction, we're adding new strategic relationships and deepening existing ones, as we continue to deliver high-performing programs for both partners and investors," said Sahil Chandiramani, Pagaya's Head of Capital Markets. "In Auto, our consistent execution and growing demand is a testament to the strength of our data, the resilience of the underlying assets, and the power of our AI-driven platform to scale quality credit."

Since 2018, Pagaya has raised over \$30.2 billion across 74 ABS transactions to fund loan originations across multiple products, including personal loan, auto, and point-of-sale.

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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