

Pagaya Closes 100th Asset-Backed Securitization with New \$650 Million Auto ABS Deal

- Landmark 100th ABS transaction brings Pagaya's lifetime issuance to over \$44 billion across asset classes

NEW YORK – October 12, 2026 – Pagaya Technologies Ltd. (NASDAQ: PGY) ("Pagaya"), a global technology company delivering AI-driven product solutions for the financial ecosystem, today announced the closing of RPM 2026-5, a \$650 million asset-backed securitization backed by auto loans. This landmark transaction represents Pagaya's 100th ABS deal since the Company's first securitization in 2018.

Since 2018, Pagaya has raised over \$44 billion to fund loan originations across multiple asset classes, including personal loans, auto loans and point-of-sale loans. The Company continues to demonstrate its market leadership as the primary ABS issuer of consumer unsecured loans in the U.S., with a diversified investor base and strong demand for its securitizations.

"Closing our 100th ABS transaction is a testament to the trust our institutional partners place in Pagaya's platform," said Gal Krubiner, Co-Founder and Chief Executive Officer of Pagaya. "Over the last eight years, we have intentionally built a robust capital engine powered by long-term committed capital and diversified funding sources. This foundation allows us to scale with our lending partners while continuing to offer premier investors access to high-performing, AI-underwritten consumer assets."

Thirty-five unique investors participated, including five new investors to Pagaya's RPM shelf. The deal brings Pagaya's total issuance this year to over \$10 billion and its lifetime ABS issuance to over \$44 billion.

For future updates on Pagaya's ABS issuance, please visit [Pagaya's Capital Markets page](#) or [Investor Website](#).

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 consumer credit and other 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. For more information, visit pagaya.com.

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