



Pagaya Launches 2026 Capital Markets Activity with \$800M Consumer Loan ABS

- *Represents Pagaya's 85th ABS transaction and largest securitization since November 2024*
- *Reinforces Pagaya's position as a leading issuer in the U.S. personal loan ABS market*

NEW YORK – February 4, 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 a \$800 million AAA rated, personal loan ABS transaction (PAID 2026-1).

A total of 32 unique investors participated in the personal loan securitization, with the majority returning from prior transactions. PAID 2026-1 garnered significant investor demand, allowing a 33% upside from its initial \$600 million target size, highlighting continued depth of demand in the consumer credit ABS market for Pagaya's AI-enabled assets. Since 2018, Pagaya has issued more than \$34.5 billion across 85 ABS transactions with over 150 institutional investors, supporting originations across personal loan, auto, and POS programs.

"This transaction reflects the steady demand we continue to see from institutional investors for well-structured consumer credit ABS," said Sahil Chandiramani, Head of Capital Markets at Pagaya Technologies LTD. "Our programmatic issuance approach and the scale of our network allow us to access the securitization market in a consistent and disciplined manner across market environments. The investor participation and execution of this AAA-rated transaction support our ongoing ability to fund high-quality consumer credit assets as we move through 2026."

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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