



## Pagaya Closes \$400 Million RPM 2025-6 Auto ABS Transaction; Reaches Record Annual ABS Issuance YTD

- *Transaction brings Pagaya's total ABS issuance to an annual record of \$7.6 billion year-to-date*
- *Company continues strong programmatic issuance of quality assets, supported by growing partner demand for Pagaya-powered originations across all asset classes*

NEW YORK – December 3, 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 RPM 2025-6, a \$400 million auto asset-backed securitization (ABS). The transaction marks another successful execution in Pagaya's repeatable Auto ABS program, underscoring the Company's ability to deliver consistent, high-quality assets to its investors.

"RPM 2025-6 was priced to market and supported by both new and repeat investors who have participated across several prior RPM deals, validating both the quality of the collateral and the structure we continue to deliver," said Sahil Chandiramani, Head of Capital Markets at Pagaya. "We remain positioned to continue delivering on our ABS programs throughout the remainder of the year and beyond."

"This has already been a record year for Pagaya, and demonstrates our ability to continue to execute in all environments. Our 150+ institutional investor network continues to grow and engage across our platform," said Evangelos Perros, CFO of Pagaya. "Through disciplined pricing and optimized structures, we closed another Auto ABS transaction while improving our ABS cost of capital and supporting our partners' needs. The stability and performance of our platform remain central to our ability to deliver high quality, well-aligned assets to investors."

Year to date, Pagaya has completed 18 ABS transactions, totaling over \$7.6 billion across personal loans, auto, and point-of-sale: the most capital raised in Pagaya's ABS program in the Company's history. This scale reflects the durability of Pagaya's platform and the performance of its underlying assets, supported by long-standing lender relationships, repeat investors, and a consistent, data-driven approach to structuring and underwriting. Pagaya remains focused on responsible programmatic issuance that aligns with its partners' growth and maintains strong asset quality across market cycles.



### **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](https://pagaya.com).

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