

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934

Date of report (Date of earliest event reported): October 5, 2026

Commission File Number: 001-41430

Pagaya Technologies Ltd.
(Exact name of registrant as specified in its charter)

Israel
(State or other jurisdiction of incorporation or organization)

335 Madison Ave, 16th Floor
New York, New York
(Address of principal executive offices)

98-1704718
(I.R.S. Employer Identification No.)

10017
(Zip Code)

(646) 710-7714
(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- ☐ Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communication pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communication pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Title of each class	Securities registered pursuant to Section 12(b) of the Act:	
	Trading Symbol(s)	Name of each exchange on which registered
Class A Ordinary Shares, no par value	PGY	The NASDAQ Stock Market LLC
Warrants to purchase Class A Ordinary Shares	PGYWW	The NASDAQ Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR §230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §240.12b-2).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01. Regulation FD Disclosure.

On October 5, 2026, Pagaya Technologies Ltd. (the “Company”) provided information related to historical characteristics of borrowers facilitated by the Company’s network. A copy of the presentation including this information is attached hereto as Exhibit 99.1.

The information contained in Exhibit 99.1 shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits

Exhibit No.	Description
99.1	Presentation dated October 5, 2026

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: October 5, 2026

PAGAYA TECHNOLOGIES LTD.

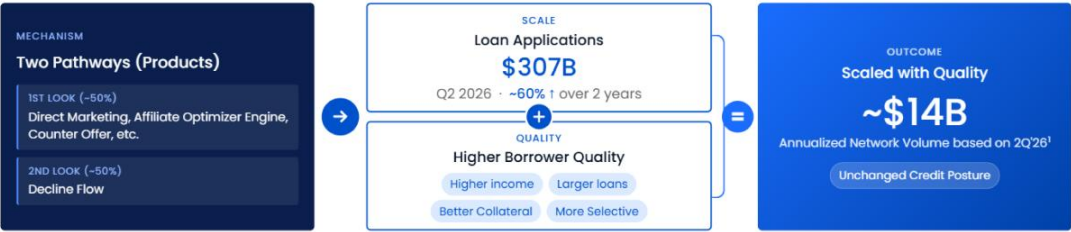
By: /s/ Jonathan Dobres

Name: Jonathan Dobres

Title: Chief Financial Officer

Product-Led Growth: Disciplined Scaling with Higher Quality

Two origination pathways enabled disciplined expansion while accessing higher-income borrowers



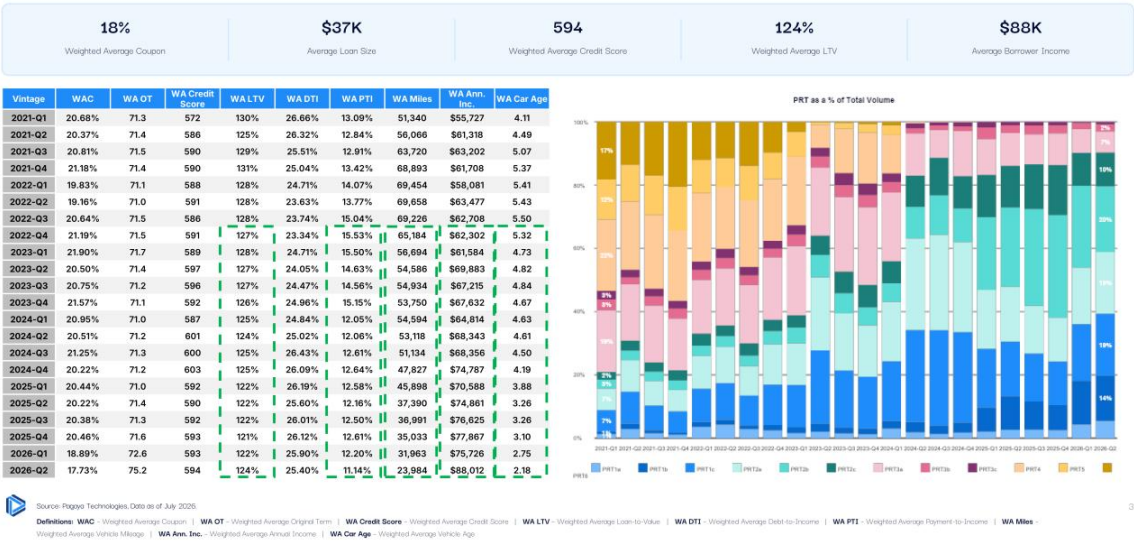
Personal Loan Portfolio Overview

Summary as of Q2'26



Auto Portfolio Overview

Summary as of Q2'26



PRT as a % of Total Volume

Source: Pappo Technologies, Data as of July 2025

Definitions: **WAC** - Weighted Average Coupon | **WA OT** - Weighted Average Original Term | **WA Credit Score** - Weighted Average Credit Score | **WA LTV** - Weighted Average Loan-to-Value | **WA DTI** - Weighted Average Debt-to-Income | **WA PTI** - Weighted Average Payment-to-Income | **WA Miles** - Weighted Average Vehicle Mileage | **WA Ann. Inc.** - Weighted Average Annual Income | **WA Car Age** - Weighted Average Vehicle Age

