



Pagaya Launches Inaugural Auto Resecuritization Program; Closing ~\$450 Million Transaction

- *Featuring auto loans with ~24 months of seasoning, offering enhanced stability and a proven track record*
- *The transaction attracted 17 unique investors, highlighting demand for seasoned collateral from both new and existing RPM capital partners*

NEW YORK – March 24, 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 its first-ever auto resecuritization transaction, RPM-2026-R1 closing at ~\$450M.

Following the success of Pagaya's personal loan resecuritization program, this transaction launches the RPM-R shelf (Pagaya's auto resecuritization shelf), designed for investors seeking seasoned auto collateral with an established performance history. By providing access to a pool of diversified auto assets with 24 months of seasoning, this format provides investors with a "de-risked" entry point into the company's auto loan ecosystem and diversifies its investor base.

"This inaugural auto resecuritization marks a significant evolution in our capital markets strategy," said Sahil Chandiramani, Head of Capital Markets at Pagaya. "By leveraging seasoned collateral with roughly two years of performance history, we are offering an expanded product suite to existing investors while attracting new investors to the platform. The execution of this transaction validates our ability to package Pagaya's data-driven assets into diverse structures that appeal to a broad range of credit appetites."

The transaction saw participation from 17 unique investors, demonstrating robust appetite for the new format. This launch follows a record-breaking 2025, where Pagaya raised over \$8.5 billion across its ABS platforms. Since 2018, Pagaya has raised more than \$36 billion across 85+ ABS transactions.

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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