FIGURE

Figure Technology Solutions Announces Pricing and Upsizing of Offering of Class A Common Stock and Blockchain-Native Common Stock

February 18, 2026

NEW YORK, Feb. 18, 2026 (GLOBE NEWSWIRE) -- Figure Technology Solutions, Inc. (Nasdaq: FIGR) (“Figure”), the leading blockchain-native capital marketplace for the origination, funding, sale and trading of tokenized assets, today announced the pricing and upsizing of a secondary public offering of 4,375,000 shares of its Series A Blockchain Common Stock, representing an increase of 145,000 shares from the initial offering size, at a public offering price of $32.00 per share. The offering is expected to close today, subject to the satisfaction of customary closing conditions.

Figure has also agreed to repurchase from the underwriters 312,500 shares of its Class A common stock that are subject to the offering for an aggregate price of approximately $10 million. The closing of this share repurchase is conditioned on, and expected to occur simultaneously with, the closing of the offering. The offering is not conditioned upon the completion of this share repurchase. Figure intends to fund this share repurchase with cash on hand.

In total, the selling shareholders are selling 4,687,500 shares of Class A common stock in the offering, representing an increase of 457,500 shares from the initial offering size.

Goldman Sachs & Co. LLC, Morgan Stanley and Cantor are acting as lead joint book-running managers and sales agents for the offering.

A registration statement relating to these securities was declared effective by the Securities and Exchange Commission (the “SEC”) on February 17, 2026. The offering is being made only by means of a prospectus. Copies of the final prospectus, when available, may be obtained from: Goldman Sachs & Co. LLC, Attention: Prospectus Department, 200 West Street, New York, New York 10282, by telephone at 1-866-471-2526, by facsimile at 212-902-9316 or by email at prospectus-ny@ny.email.gs.com; Morgan Stanley & Co. LLC, Attention: Prospectus Department, 180 Varick Street, 2nd Floor, New York, New York 10014; or Cantor Fitzgerald & Co., Attention: Capital Markets, 110 East 59th Street, 6th Floor, New York, New York 10022, or by email at prospectus@cantor.com.

This press release shall not constitute an offer to sell or the solicitation of an offer to buy these securities, nor shall there be any sale of these securities in any state or jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state or jurisdiction.

About Figure Technology Solutions, Inc.

Figure Technology Solutions, Inc. (Nasdaq: FIGR) is a blockchain-native capital marketplace that seamlessly connects origination, funding, and secondary market activity. More than 200 partners use its loan origination system and capital marketplace. Collectively, Figure and its partners have originated over $22 billion of home equity to date, among other products, making Figure’s ecosystem the largest non-bank provider of home equity financing. The fastest growing components are Figure Connect, its consumer credit marketplace, and Democratized Prime, Figure’s on-chain lend-borrow marketplace. Figure's ecosystem also includes DART (Digital Asset Registry Technology) for asset custody and lien perfection, and $YLDS, an SEC-registered yield-bearing stablecoin that operates as a tokenized money market fund.

$YLDS stablecoins are unsecured face-amount certificates and solely backed by the assets of Figure Certificate Company (“FCC”), which is the issuer of the certificates. The registration of $YLDS and FCC with the SEC does not imply approval of either by the SEC. You should consider the investment objectives, risks, charges and expenses of certificates carefully before investing in $YLDS. Download a free prospectus, which contains this and other important information about FCC and its certificates on the SEC’s website at www.sec.gov.

Forward-Looking Statements

This press release contains forward looking statements, including statements regarding the offering. These statements are not historical facts but rather are based on Figure’s current expectations and projections regarding its business, operations and other factors relating thereto. Words such as “may,” “will,” “would,” “should,” “predict,” “expects” and similar expressions are used to identify these forward-looking statements. These statements are only predictions and as such are not guarantees of future performance and involve risks, uncertainties and assumptions that are difficult to predict. Actual results may differ materially from those in the forward-looking statements as a result of a number of factors, including, but not limited to, those in Figure’s registration statement filed with the SEC, which is available free of charge on the SEC’s website at: www.sec.gov.

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