

FIGURE

Figure Announces Strategic Partnership with SMB Lending Platform Credibly to Modernize SMB Capital Markets via Blockchain Rails

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*-Marks significant expansion into Figure's rapidly-growing business with SMB-focused partners
-Enhances modern capital markets access for America's small business owners*

NEW YORK and DETROIT, May 05, 2026 (GLOBE NEWSWIRE) -- Figure Technology Solutions ("Figure," Nasdaq: FIGR; OPEN: FGRS), the leading blockchain-native capital marketplace for the origination, funding, sale, and trading of tokenized assets, today announced a strategic partnership with Credibly, the AI-powered working capital company focused on expanding and democratizing access to financing for small and medium-sized businesses (SMBs).

The partnership marks a significant expansion by Figure into the SMB lending ecosystem, one of the company's fastest-growing end markets. Today, small and medium-sized businesses [provide](#) nearly half of all U.S. jobs and a similar percentage of the GDP, yet they are perpetually underserved: less than half of owners [currently receive the level of funding](#) they seek — highlighting the need for a more modern, inclusive approach to capital access.

Through the partnership, Credibly will bring its SMB loans and revenue-based financing products onto Figure's Democratized Prime platform. Credibly's launch represents the second fintech to use Democratized Prime as a borrower, reflecting growing momentum.

Figure is proud to provide its blockchain-native ecosystem, which enables SMB capital providers to access capital markets more efficiently through modern rails that effectively combine the truth layer of blockchain with the decisioning power of AI. The result is greater liquidity and scale, among a host of infrastructure-related benefits that tangibly improve outcomes for borrowers.

Credibly will leverage Figure's ecosystem specifically via:

- Democratized Prime: an always-on decentralized lending marketplace which functions as a DeFi-native warehouse financing vehicle, that serves as a line of credit for lenders to finance their loans and other receivables almost instantaneously
- Figure Connect: Figure's signature blockchain-native marketplace that serves as Figure's tokenization platform to facilitate whole loan sales and securitization by connecting originators with investors
- Digital Asset Registry Technology (DART): a next-generation blockchain-native E-note and lien registry that serves as an immutable replacement of MERS

"The SMB loan capital markets have many of the same dynamics that exist in the mortgage industry, which results in expensive, sclerotic capital markets with limited liquidity," said Michael Tannenbaum, Figure CEO. "By teaming up with Credibly, we're doubling down on SMBs, one of our biggest recent growth drivers as well as an area where we see enormous untapped demand —particularly from high-performing fintechs looking for capital markets rails that match their origination innovation."

The partnership reflects Credibly's core strategy to leverage cutting-edge emerging technologies to expand access to capital for small businesses at scale. Accessing real-world asset (RWA) tokenization through Figure is central to its strategy.

"Small business owners deserve access to capital that keeps pace with how they operate," said Ryan Rosett, co-founder and co-CEO of Credibly. "At Credibly, we're committed to leveraging the most innovative technology available to expand working capital access—and working with a partner like Figure helps us deliver faster, more accessible funding in real time."

Credibly has provided access to over \$3.0 billion in working capital to more than 61,000 small businesses, with four completed KBRA-rated securitizations and its most recent one done in the first quarter of 2026 for \$124 million (expandable up to \$225 million).

The partnership will become effective in the second quarter of 2026, following the precedent of Figure's partnership with Agora Data – an AI-powered auto fintech platform – where Figure brings externally originated assets onto its blockchain-powered capital markets rails.

For lenders seeking liquidity through Democratized Prime, reach out to: digitalassets@figure.com. For SMB brokers originating loans via Figure's ecosystem, visit: figure.com/partner/smb-broker/

ABOUT FIGURE

Figure Technology Solutions, Inc. (Nasdaq: FIGR; OPEN: FGRS) is a blockchain-native capital marketplace that seamlessly

connects origination, funding, and secondary market activity. More than 300 partners use its loan origination system and capital marketplace. Collectively, Figure and its partners have originated over \$24 billion of home equity to date, among other products, making Figure's ecosystem the largest non-bank provider of HELOCs. The fastest growing components are Figure Connect, its consumer credit marketplace, and Democratized Prime, Figure's on-chain decentralized lending 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 is issued by a tokenized face-amount certificate company, which is a type of registered investment company.

Figure is the market leader in real-world asset (RWA) tokenization. The company has received AAA ratings from S&P and Moody's on multiple loan securitizations, the first of its kind for blockchain finance. For more information, visit <https://figure.com> or follow Figure on LinkedIn.

ABOUT CREDIBLY

Credibly is a fintech working capital company that improves the speed, cost, experience, and choice of capital for SMBs – while expanding access to funding for businesses historically overlooked by traditional financial sources. The company provides balance-sheet, syndication, and off-balance-sheet funding options.

Founded in 2010, Credibly has provided access to over \$3 billion in working capital to more than 61,000 SMBs, while maintaining a strong emphasis on risk management and a culture of compliance. Since 2025, Credibly has secured two AI patents, highlighting its investment in proprietary technology. Credibly made history by becoming the first company in its field to acquire the servicing rights to another alternative working capital company's portfolio (\$250 million). The company has achieved steady growth, operated continuously throughout the COVID-19 pandemic, and has recorded exceptional origination numbers.

Credibly's headquarters are in Southfield, Michigan, with offices in New York and Arizona. For more information, please visit www.credibly.com.

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