

**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): July 7, 2026

Figure Technology Solutions, Inc.
(Exact name of registrant as specified in its charter)

Nevada of incorporation) (State or other jurisdiction)	001-42829 File Number) (Commission)	99-2556408 Identification No.) (IRS Employer)
100 West Liberty Street, Suite 600 Reno, Nevada (Address of principal executive offices)		89501 (Zip Code)
Registrant’s telephone number, including area code: (917) 789-8049		
Not Applicable (Former name or former address, if changed since last report)		

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:

- ☐ Written communications 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 communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol	Name of each exchange on which registered
Class A Common Stock, par value \$0.0001 per share	FIGR	The Nasdaq Global Select Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter). 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 2.02 Results of Operations and Financial Condition.

On July 7, 2026, Figure Technology Solutions, Inc. (the “Company”) issued a press release announcing certain preliminary operating results for the quarter ended June 30, 2026. A copy of the press release is furnished as Exhibit 99.1 to this Current Report on Form 8-K.

The information contained in this Current Report on Form 8-K (including Exhibit 99.1 hereto) shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”) or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as expressly set forth by specific reference in such a filing.

Item 9.01 Financial Statements and Exhibits.

(d) The following Exhibit 99.1 relates to Item 2.02 and shall be deemed to be furnished, and not filed:

Exhibit No.	Description
99.1	Press Release, dated July 7, 2026
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURES

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

FIGURE TECHNOLOGY SOLUTIONS, INC.

Date: July 7, 2026

By: /s/ Michael Tannenbaum

Michael Tannenbaum

Chief Executive Officer and Director

FIGURE TECHNOLOGY SOLUTIONS REPORTS PRELIMINARY JUNE & Q2 2026 OPERATING DATA

Launches Weekly Operational Tracking Dashboard to Provide Near-Real-Time Transparency

NEW YORK, July 7, 2026 (GLOBE NEWSWIRE) — Figure Technology Solutions, Inc. (Nasdaq: FIGR; OPEN: FGRS) (“Figure”), the leading blockchain-native capital marketplace for the origination, funding, sale, and trading of tokenized assets, today reported select unaudited preliminary operating data for the month ended June 30, 2026 that have exceeded the top end of the company’s previously issued guidance ranges.

This reporting period marks Figure’s transition away from historical monthly disclosures toward near-real-time operational transparency. Comprehensive metrics are now hosted on a dedicated weekly dashboard at <https://figure.com/investors/metrics>. Updated every Tuesday after market close, the platform delivers direct visibility into origination volumes, funding metrics, and overall marketplace activity.

Dollars in Millions	June 2026	May 2026	M/M Change	June 2025	Y/Y Change
Consumer Loan Marketplace Volume	\$ 1,519	\$ 1,402	8%	\$ 596	155%
\$YLDs In Circulation ¹	\$ 556	\$ 557	0%	\$ 4	n.m.
Democratized Prime ²					
Matched Offers Balance	\$ 392	\$ 385	2%	\$ 2	n.m.
Borrower Demand	\$ 414	\$ 412	1%	\$ 13	n.m.
Available Lender Supply	\$ 522	\$ 500	4%	\$ 5	n.m.

Dollars in Millions	Q2 2026	Q1 2026	Q/Q Change	Q2 2025	Y/Y Change
Consumer Loan Marketplace Volume	\$ 4,259	\$ 2,902	47%	\$ 1,838	132%
\$YLDs In Circulation ¹	\$ 556	\$ 598	-7%	\$ 4	n.m.
Democratized Prime ²					
Matched Offers Balance	\$ 392	\$ 368	6%	\$ 2	n.m.
Borrower Demand	\$ 414	\$ 376	10%	\$ 13	n.m.
Available Lender Supply	\$ 522	\$ 453	15%	\$ 5	n.m.

¹ \$YLDs launched in February 2025

² Democratized Prime launched in June 2025

About Certain Operating Metrics

In order to better help understand our financial performance, we use several operating metrics, some of which are discussed below, to evaluate our business and results, measure performance, identify trends, formulate plans, and make strategic decisions. Our determination and presentation of these metrics may differ from that of other companies. The presentation of these metrics is meant to be considered in addition to, not as a substitute for or in isolation from, our financial measures prepared in accordance with GAAP.

Consumer Loan Marketplace Volume: We define Consumer Loan Marketplace Volume as the total U.S. dollar equivalent value of originations of HELOCs, DSCRs, and personal loans on our LOS, as well as the volume of third-party loans traded on Figure Connect. We believe this measure is an indication of our scale and represents the potential revenue opportunity from the technology used for consumer credit loan originations.

\$YLDs in Circulation: We define \$YLDs in Circulation as the total U.S. dollar equivalent value of unsecured face-amount certificates solely backed by the assets of Figure Certificate Company (FCC), which is the issuer of the certificates. This is reported as an end of period outstanding balance.

Matched Offers: We define Matched Offers as the U.S. dollar equivalent value of offers matched between borrowers and lenders on the Democratized Prime platform. This is reported as an end of period outstanding balance.

Borrower Demand: We define Borrower Demand as the U.S. dollar equivalent value that borrowers seek to borrow from the lending pool on the Democratized Prime platform. This is reported as an end of period outstanding balance.

Available Lender Supply: We define Lender Supply as the U.S. dollar equivalent value that lenders have made available in the lending pool on the Democratized Prime platform. This is reported as an end of period outstanding balance.

Financial Disclosure Advisory

The information in this release is unaudited and the information for the months in the most recent fiscal quarter is preliminary, based on Figure's estimates, and subject to completion of financial closing procedures. Final results for the most recent fiscal quarter, as reported in Figure's quarterly and annual filings with the U.S. Securities and Exchange Commission ("SEC"), might vary from the information in this release. Figure may at times make revisions to prior estimates to ensure consistency across comparable periods.

Forward Looking Statements Disclaimer

This press release contains forward-looking statements intended to be covered by the safe harbor provisions of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. All statements other than statements of historical fact contained in this press release, including without limitation statements regarding our future financial performance, including our expectations regarding our operating data. These statements involve known and unknown risks, uncertainties, and other important factors that may cause actual results to differ materially from those expressed or implied by the forward-looking statements. In some cases, you can identify forward-looking statements by terms such as “may,” “will,” “should,” “expect,” “plan,” “anticipate,” “could,” “intend,” “target,” “project,” “contemplate,” “believe,” “estimate,” “predict,” “potential,” or “continue,” or the negative of these terms, and similar expressions. Forward-looking statements are predictions based largely on our current expectations and projections about future events and financial trends that we believe may affect our business, financial condition, and results of operations. These statements speak only as of the date of this press release.

Important factors that could cause actual results to differ materially include, among others: our history of losses and the risk that we may not maintain profitability; our reliance on HELOCs and exposure to fluctuations in the HELOC market and housing values; our ability to attract and retain borrowers, partners, and loan purchasers and to drive adoption of Figure-branded and Partner-branded channels including Figure Connect; loan performance and default rates and the effect of credit performance on access to and pricing of warehouse facilities, whole-loan sales, and securitizations; changes in interest rates and U.S. monetary policy that impact originations, funding costs, and investor demand; legal and regulatory risks affecting lending and mortgage-related activities and the evolving framework for digital assets, including potential changes in the characterization or regulation of certain digital assets and related products; dependence on key third-party providers including cloud, custodial, valuation, and data vendors and risks from outages or service disruptions; technology failures, cybersecurity incidents, or other operational disruptions; protection and enforcement of intellectual property; compliance with licensing, consumer protection, privacy, data security, and sanctions/AML laws, and shifting enforcement priorities at the federal and state levels; our ability to remediate previously identified material weaknesses and meet our public company reporting and internal control obligations; competition; macroeconomic and geopolitical conditions; our dual-class structure and concentrated voting control and related impacts on corporate governance; equity market volatility affecting our Class A common stock; and the other risks described in “Risk Factors” in our Annual Report on Form 10-K for the period ended December 31, 2025, filed with the SEC on March 16, 2026, our Quarterly Report on Form 10-Q for the three months ended March 31, 2026, filed with the SEC on May 15, 2026, and in our other filings with the SEC.

About Figure Technology Solutions, Inc

Figure is a blockchain-native capital marketplace that seamlessly connects origination, funding, and secondary market activity. More than 380 partners use its loan origination system and capital marketplace. Collectively, Figure and its partners have originated approximately \$29 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 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.

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](#).

News & Information Disclosure

Investors should note we may use our website (<https://www.figure.com/>), our investor relations website (<https://investors.figure.com/>), our operating metrics website (<https://figure.com/investors/metrics>) and the social media accounts of Figure, Figure Markets and/or Mike Cagney, our Co-Founder and Executive Chairman, as a means of disclosing information and for complying with our disclosure obligations under Regulation FD. These include X (@figure, @mcagney, @figuremarkets), LinkedIn (<https://www.linkedin.com/company/figuretechnologies/>, <https://www.linkedin.com/in/mikecagney/>), Instagram (@figuretechnologies), Facebook (<https://www.facebook.com/Figure/>), and YouTube (@figuretechnologies). The information we post through these channels may be deemed material. Investors should monitor these channels in addition to reviewing our press releases, SEC filings, and public conference calls.
