

Q2'25 Supplemental Presentation

Disclaimer

Forward-Looking Statements

This presentation contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, which statements involve substantial risks and uncertainties. Forward-looking statements generally relate to future events or future financial or operating performance. In some cases, you can identify forward-looking statements by terminology such as “may,” “will,” “should,” “expect,” “plan,” “anticipate,” “could,” “would,” “intend,” “target,” “project,” “contemplate,” “believe,” “estimate,” “predict,” “potential,” “goal,” “objective,” “seek,” or “continue,” or the negative of these words or other similar terms or expressions that concern Chime’s expectations, strategy, plans, or intentions. Forward-looking statements in this presentation may include, among others, statements relating to our future results of operations or financial performance; our business and growth strategy, including future product development plans; our ability to attract and retain Active Members and develop primary account relationships; our market opportunity; the performance of newly launched products and innovations; our technological capabilities; the demand for Chime’s products and services; our expectations and management of future growth; and our expectations regarding our industry and traditional banks. Investors should not put undue reliance on any forward-looking statements. Forward-looking statements should not be read as a guarantee of future performance or results, and will not necessarily be accurate indications of the times at, or by, which such performance or results will be achieved, if at all. Forward-looking statements are based on information available at the time those statements are made or on management’s good faith beliefs and assumptions as of that time with respect to future events, and are subject to risks and uncertainties that could cause actual performance or results to differ materially from those expressed in, or suggested by, the forward-looking statements. These risks and uncertainties include risks related to our ability to attract and retain Active Members; our relationships with our bank partners; changes in rules and practices concerning interchange fees, card network fees, and other fees and assessments; our ability to maintain and protect our brand; our ability to maintain member satisfaction and provide reliable member support; our ability to develop new products and enhancements for existing products; our reliance on third parties and their systems; our history of net losses and ability to achieve and maintain profitability; and the complex and evolving laws and regulations applicable to our business and the banking ecosystem. Further information on these risks and other factors that could affect our financial results are set forth in our filings with the Securities and Exchange Commission, including in our prospectus filed pursuant to Rule 424(b) under the Securities Act of 1933, as amended, on June 12, 2025, and our Quarterly Report on Form 10-Q for the quarter ended June 30, 2025. In light of these risks and uncertainties, the forward-looking events and circumstances discussed in this presentation may not occur and actual results could differ materially from those anticipated or implied in the forward-looking statements. Moreover, we operate in a very competitive and rapidly changing environment. New risks and uncertainties emerge from time to time, and it is not possible for us to predict all risks and uncertainties that could have an impact on the forward-looking statements contained in this presentation. Except as required by law, Chime does not undertake any obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future developments, or otherwise.

Key Metrics

This presentation includes key metrics that we use to evaluate our operating performance, formulate business plans, prepare budgets and forecasts, and make strategic decisions. Our key metrics include Active Members, Average Revenue Per Active Member (“ARPAM”), and Purchase Volume. Definitions of our key metrics can be found in the appendix to this presentation (the “Appendix”).

Non-GAAP Financial Measures

To supplement our consolidated financial information prepared and presented in accordance with U.S. generally accepted accounting principles (“GAAP”), we use certain financial measures that are not prepared in accordance with GAAP, including transaction profit, transaction margin, non-GAAP operating expenses, adjusted EBITDA, and adjusted EBITDA margin, to facilitate analysis of our financial trends and for internal planning and forecasting purposes. We use these non-GAAP financial measures in conjunction with GAAP measures to evaluate our operating performance, formulate business plans, prepare budgets and forecasts, and make strategic decisions, including those relating to operating expenses and the allocation of internal resources. We believe that these non-GAAP financial measures provide useful information to investors, analysts, and others about our business and financial performance, enhance their overall understanding of our performance, and can assist in providing a more consistent and comparable overview of our financial performance across periods. Our definitions may differ from the definitions used by other companies and therefore comparability may be limited. In addition, other companies may not publish these or similar metrics. Further, these metrics have certain limitations in that they do not include the impact of certain expenses that are reflected on our consolidated statements of operations. Accordingly, our non-GAAP financial measures are presented for supplemental purposes only and should be considered in addition to, and not as substitutes for, or in isolation from, measures prepared in accordance with GAAP. A reconciliation of these measures to the most directly comparable GAAP measures is included in the Appendix.

We have not provided the forward-looking GAAP equivalents for certain forward-looking non-GAAP measures included in this presentation and the accompanying conference call, or a GAAP reconciliation, as a result of the uncertainty regarding, and the potential variability of, reconciling items such as stock-based compensation expense. Accordingly, a reconciliation of these forward-looking non-GAAP metrics to their corresponding forward-looking GAAP equivalents is not available without unreasonable effort. However, it is important to note that material changes to reconciling items could have a significant effect on future GAAP results.

Chime is a technology company, not a bank. Banking services are provided by The Bancorp Bank, N.A. or Stride Bank, N.A.; Members FDIC. Chime is not FDIC-insured.



Our Mission

To unite everyday
people to unlock their
financial progress.

We drove rapid Q2 growth & operating leverage, fueled by strong unit economics, with our outlook exceeding prior internal expectations

Asset-light business model driving attractive financial results

37% Y/Y revenue growth

+18pp 2-year adj. EBITDA margin¹ expansion

Strong unit economics

8x+
Estimated LTV / CAC¹

Q3/FY25 revenue growth and adj. EBITDA outlook exceeds prior internal expectations

Mid-40s or higher
Incremental adj. EBITDA margin by Q4'25

Penetrated less than 1% of a massive market opportunity

\$400B+
Total Addressable Market

We extended our market leadership in Q2

Drove efficient top-of-funnel growth

Grew Active Members 23% Y/Y while reducing CAC¹ by over 10% in Q2

Continued breakout MyPay success

Tripled MyPay transaction margin¹ Q/Q due to faster-than-expected progress towards target loss rates of 1%

Accelerated product innovation

Continued rollout of Chime+ and Instant Loans, driving higher retention among primary account relationships

Launched our GenAI voicebot

Voicebot more than doubled satisfaction scores²

Achieved another ChimeCore milestone

Migrated all new debit and savings accounts to ChimeCore, our proprietary payments processor and ledger

Grew unaided brand awareness

Raised unaided brand awareness from 30% to 40% in the last two years, now rivaling the two largest U.S. banks

Q2'25 Financial Results

In Q2, we delivered 37% Y/Y revenue growth while growing adj. EBITDA margin by 18 percentage points over the last two years

Key Operating Metrics¹

	Q2'25	Y/Y
Active Members	8.7M	+23%
Purchase Volume	\$32.4B	+18%
ARPAM	\$245	+12%

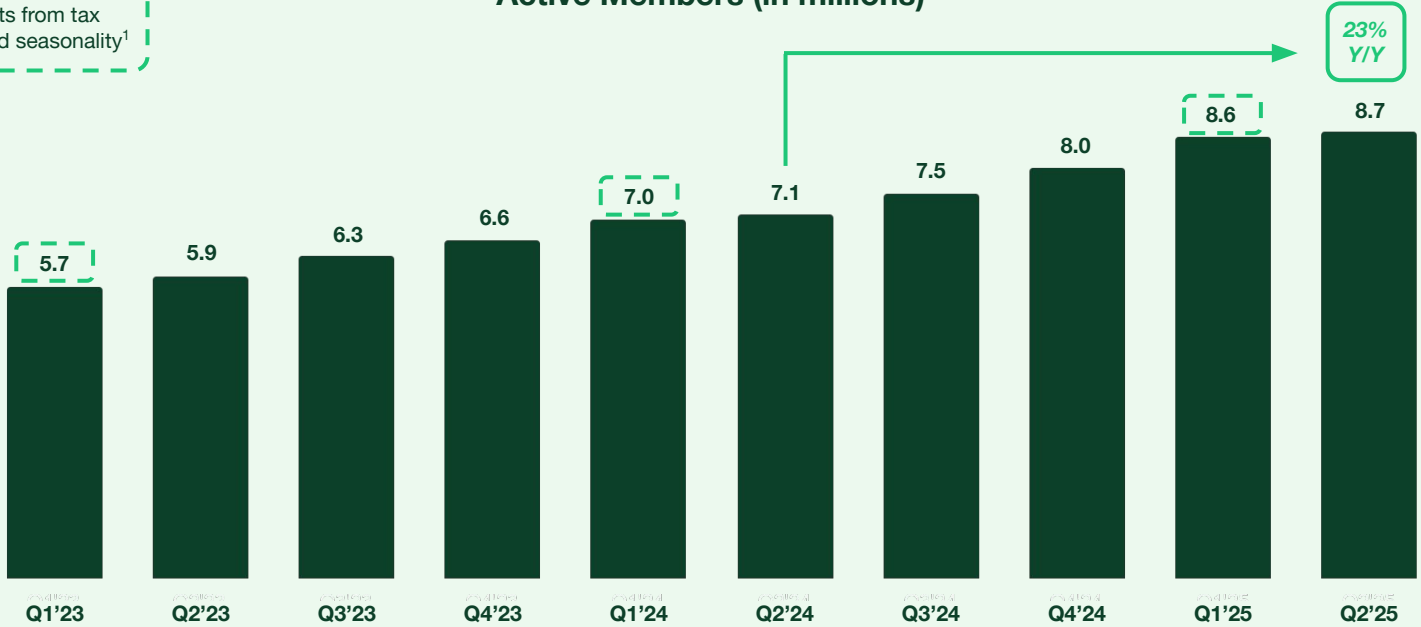
Financial Highlights¹

	Q2'25	Y/Y	Margin
Revenue	\$528M	+37%	–
Gross Profit	\$461M	+38%	87%
Transaction Profit	\$363M	+21%	69%
Adjusted EBITDA	\$16M	+417%	3%

Active Members grew 23% Y/Y in Q2, in-line with Q1 growth and an acceleration from 2024, while CACs declined by over 10% Y/Y

Active Members (in millions)

Q1 benefits from tax refund-related seasonality¹

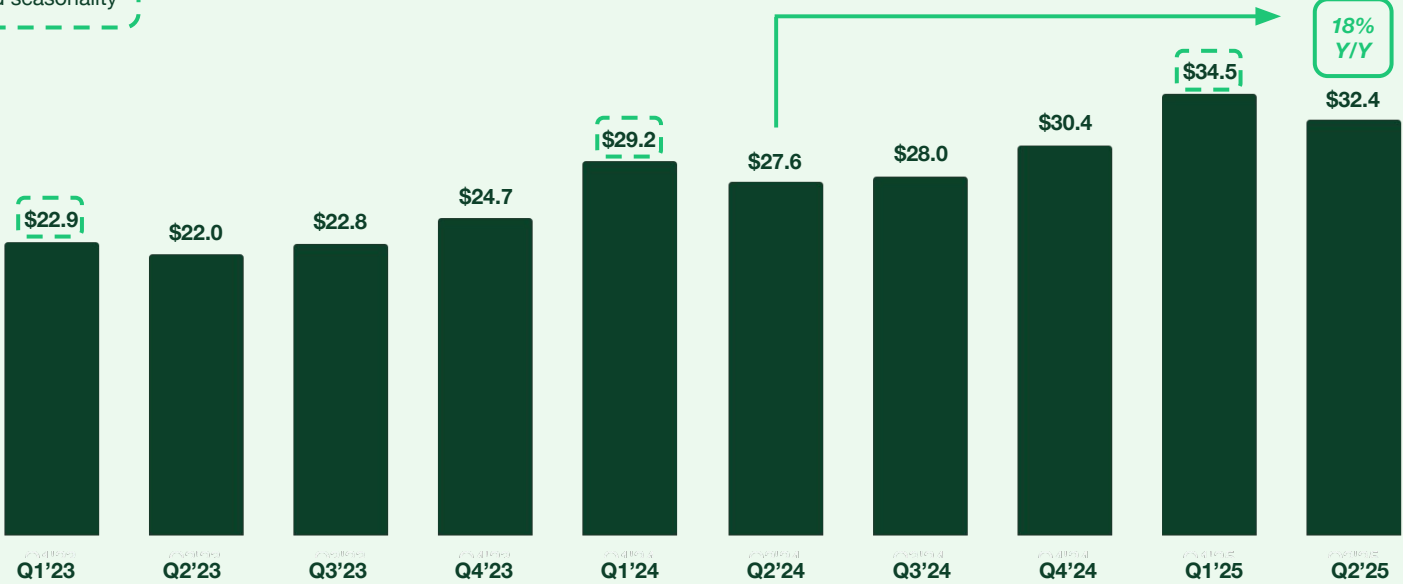


(1) Tax refund-related activity in Q1 each year drives seasonally higher levels of re-engaged Active Members, Purchase Volume, ARPAM, and Revenue

Purchase Volume grew 18% Y/Y in Q2, bolstered by our members' top-of-wallet spend on everyday, non-discretionary categories

Q1 benefits from tax refund-related seasonality

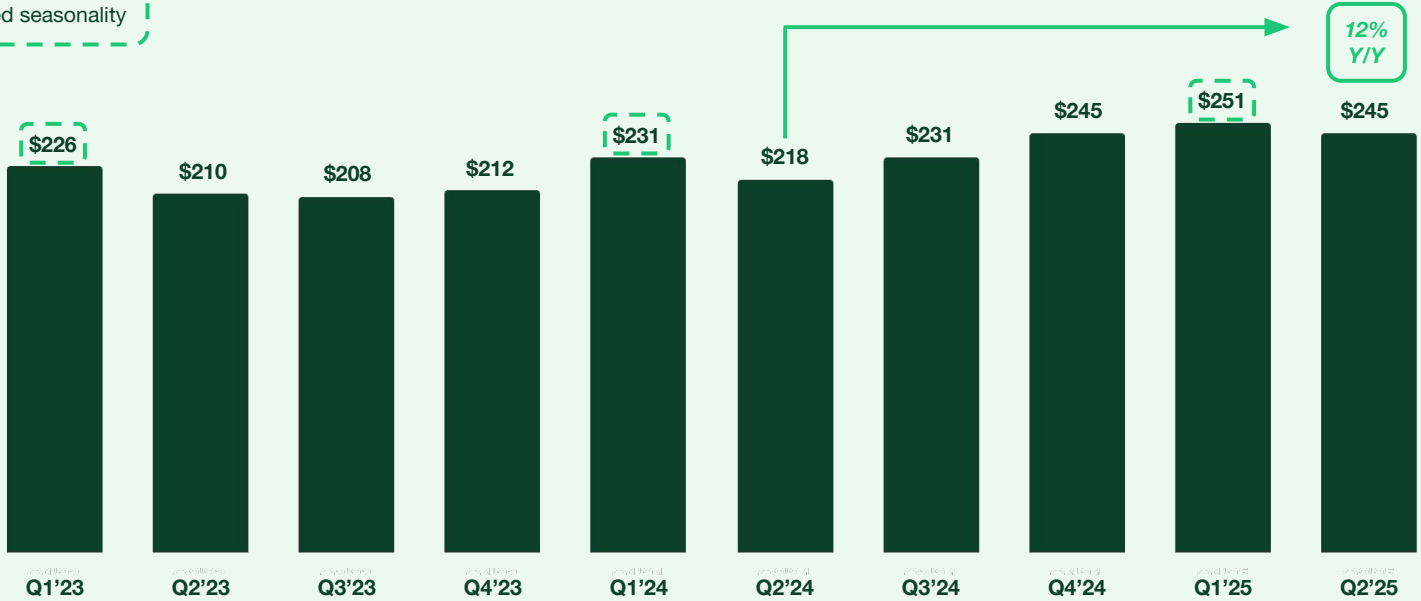
Purchase Volume (in billions)



ARPAM grew 12% Y/Y to \$245 in Q2, primarily driven by the continued success of MyPay

Q1 benefits from tax refund-related seasonality

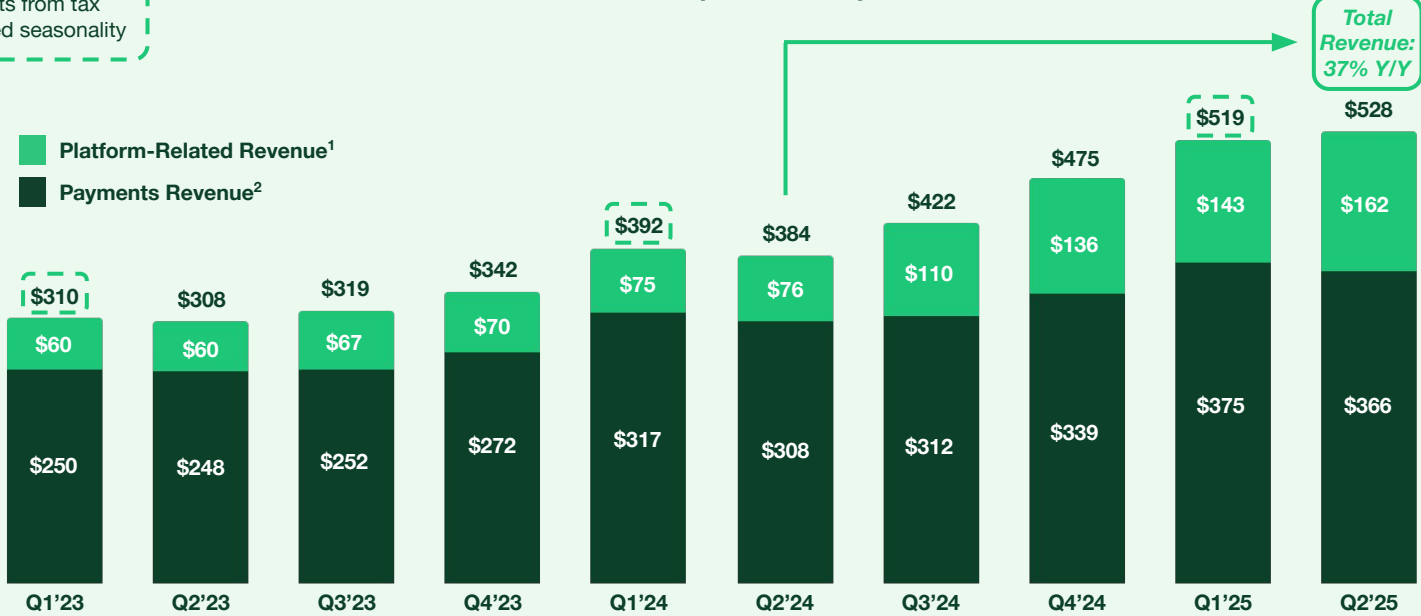
Annual ARPAM



Expansion in both Active Members (23% Y/Y) and ARPAM (12% Y/Y) accelerated Y/Y revenue growth to 37% in Q2

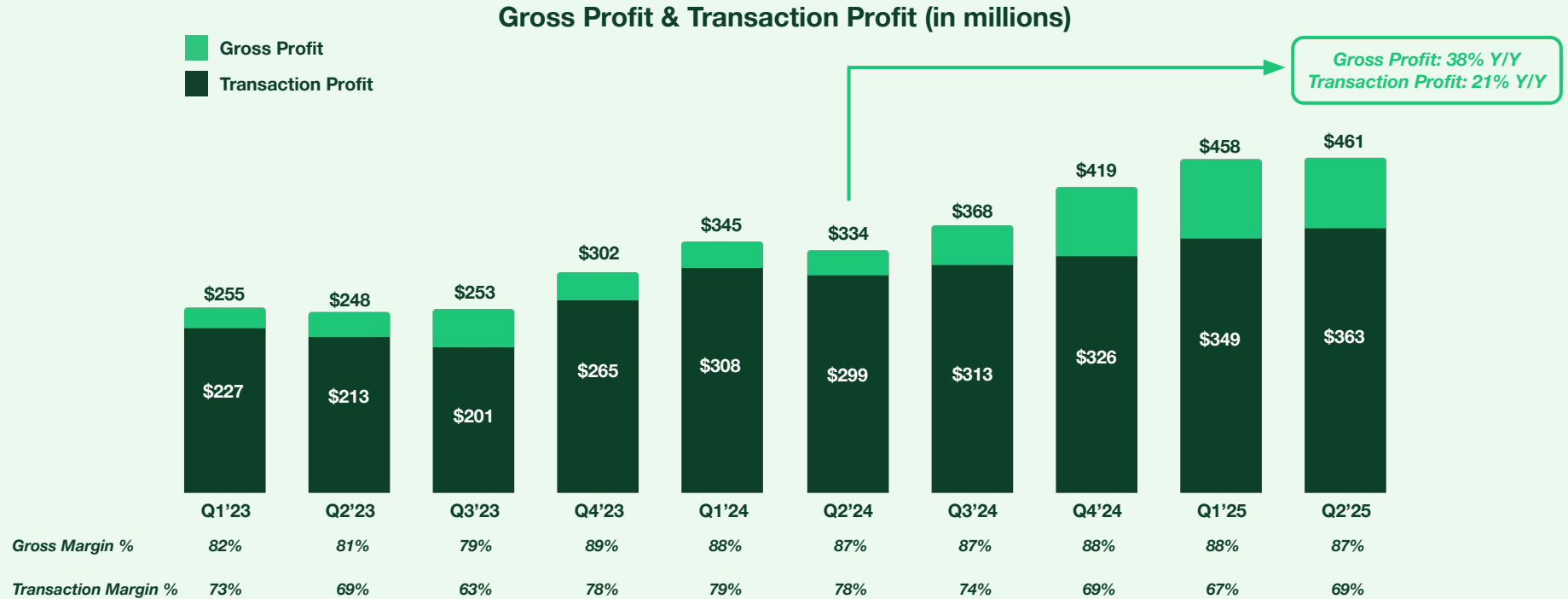
Q1 benefits from tax refund-related seasonality

Revenue (in millions)



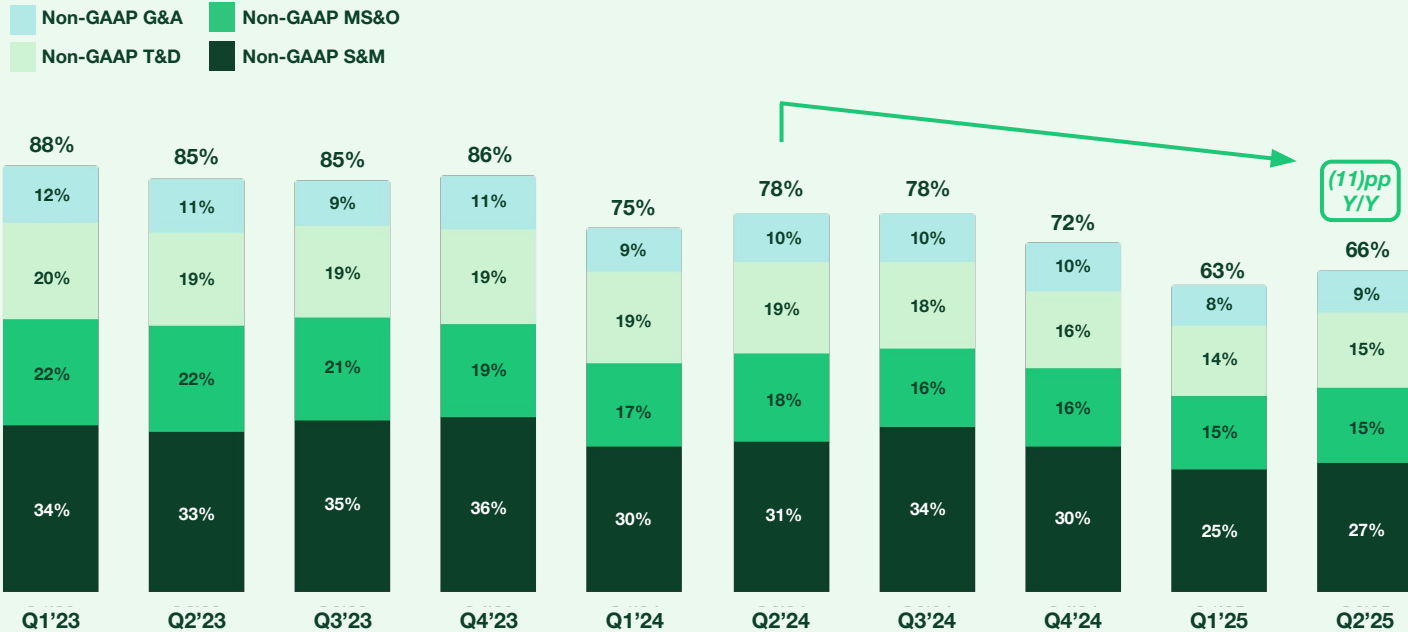
(1) We earn platform-related revenue from other products offered to our members that provide additional convenience, financial management tools, and access to liquidity. These products include access to ATMs, MyPay, high yield savings, third-party partnerships, SpotMe, and cash deposits.
 (2) We recognize payments revenue based on interchange fees generated from purchase transactions made by members using their Chime-branded debit and credit cards.

Faster-than-expected improvement in MyPay unit economics contributed to transaction margin expansion in Q2

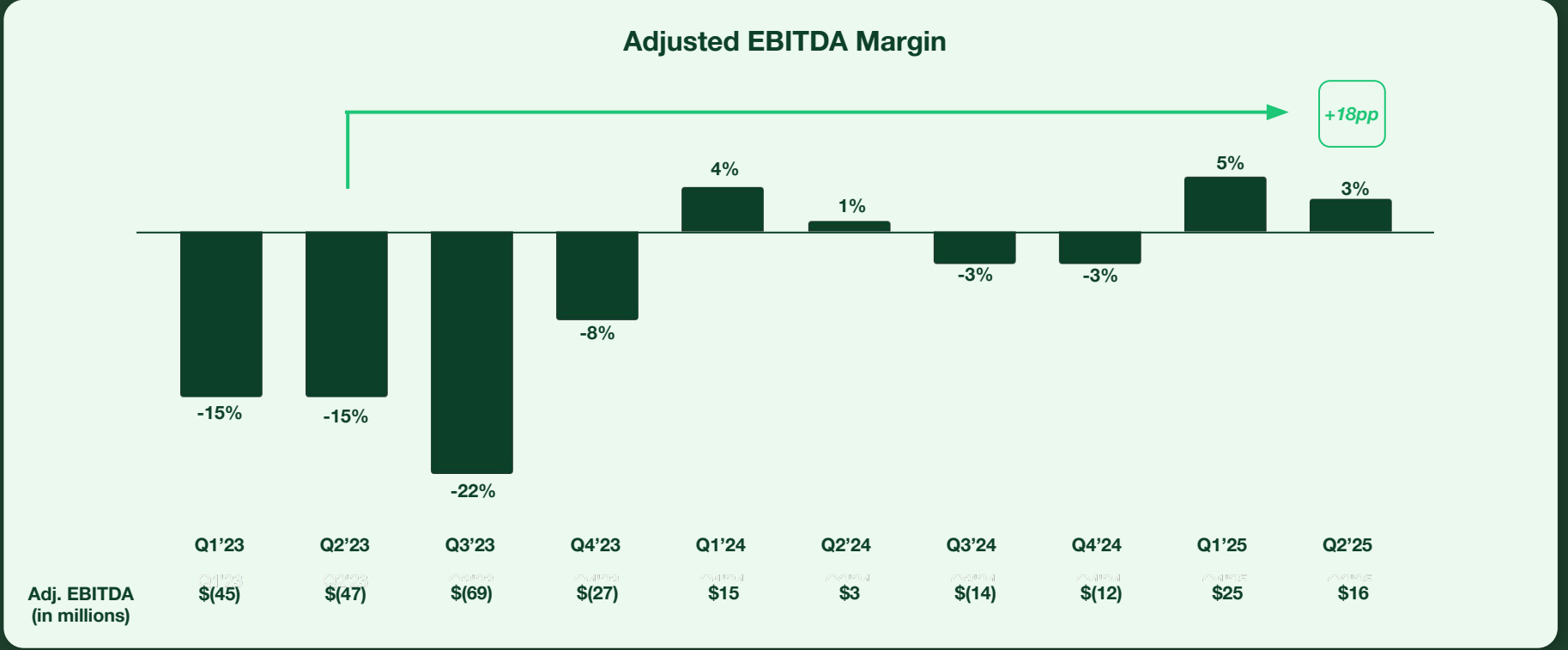


Non-GAAP OpEx as a % of total revenue improved by 11pp Y/Y in Q2, with leverage across each expense category

Non-GAAP OpEx as % of Revenue¹



Our strong transaction margin and scalable OpEx base are driving rapid adj. EBITDA margin expansion, up 18pp over the last two years



Given Q2 business strength, our outlook for Q3 and FY 2025 exceeds our previous internal expectations

The following table summarizes Chime’s financial outlook for the third quarter and full year for 2025:

	Q3'25	Full Year 2025
Revenue	\$525 to \$535 million	\$2.135 to \$2.155 billion
<i>Y/Y Growth</i>	<i>24% to 27%</i>	<i>28% to 29%</i>
Adjusted EBITDA	\$12 to \$17 million	\$84 to \$94 million
<i>Adjusted EBITDA Margin</i>	<i>2% to 3%</i>	<i>4%</i>

Appendix

GAAP to non-GAAP reconciliation: transaction profit and margin

<i>(in thousands, except percentages)</i>	Three months ended									
	March 31, 2023	June 30, 2023	September 30, 2023	December 31, 2023	March 31, 2024	June 30, 2024	September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025
Revenue	\$ 310,471	\$ 307,570	\$ 318,821	\$ 341,593	\$ 391,972	\$ 384,214	\$ 421,871	\$ 475,212	\$ 518,744	\$ 528,149
Gross profit	\$ 254,483	\$ 248,293	\$ 253,350	\$ 302,492	\$ 344,525	\$ 333,710	\$ 368,355	\$ 419,168	\$ 458,326	\$ 461,029
Gross margin	82%	81%	79%	89%	88%	87%	87%	88%	88%	87%
Adjusted for: Transaction and risk losses	27,586	34,846	52,423	37,520	36,038	35,000	55,159	93,490	109,145	98,247
Transaction profit	\$ 226,997	\$ 213,447	\$ 200,927	\$ 264,972	\$ 308,487	\$ 298,710	\$ 313,196	\$ 325,678	\$ 349,181	\$ 362,782
Transaction margin	73%	69%	63%	78%	79%	78%	74%	69%	67%	69%

GAAP to non-GAAP reconciliation: adjusted EBITDA and adjusted EBITDA margin

<i>(in thousands, except percentages)</i>	Three months ended									
	March 31, 2023	June 30, 2023	September 30, 2023	December 31, 2023	March 31, 2024	June 30, 2024	September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025
Net loss	\$ (52,359)	\$ (48,758)	\$ (68,546)	\$ (33,539)	\$ 15,903	\$ 385	\$ (22,026)	\$ (19,606)	\$ 12,939	\$ (923,376)
Net margin	(17%)	(16%)	(21%)	(10%)	4%	0%	(5%)	(4%)	2%	(175%)
Adjusted for:										
Depreciation and amortization expense	2,722	2,898	3,603	3,714	5,234	6,117	6,897	7,122	7,258	7,411
Other (income) expense, net ¹	(5,497)	(7,605)	(9,794)	(9,921)	(10,509)	(9,904)	(10,817)	(8,235)	(5,354)	(6,215)
Provision (benefit) for income taxes	117	70	–	47	(362)	78	2,199	695	1,552	(1,047)
Stock-based compensation expense	9,540	5,901	5,587	5,007	5,175	6,419	10,134	8,117	8,696	928,062
Certain legal and regulatory charges ²	–	–	–	7,500	–	–	–	–	–	–
Stock-based charitable contribution expense ³	–	–	–	–	–	–	–	–	–	11,168
Adjusted EBITDA	\$ (45,477)	\$ (47,494)	\$ (69,150)	\$ (27,192)	\$ 15,441	\$ 3,095	\$ (13,613)	\$ (11,907)	\$ 25,091	\$ 16,003
Adjusted EBITDA margin	(15%)	(15%)	(22%)	(8%)	4%	1%	(3%)	(3%)	5%	3%

GAAP to non-GAAP reconciliation: operating expenses

<i>(in thousands, except percentages)</i>	Three months ended									
	March 31, 2023	June 30, 2023	September 30, 2023	December 31, 2023	March 31, 2024	June 30, 2024	September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025
Member support and operations	\$ 69,353	\$ 67,501	\$ 68,826	\$ 67,075	\$ 68,068	\$ 69,821	\$ 70,054	\$ 78,913	\$ 78,609	\$ 203,097
Member support and operations % of revenue	22%	22%	22%	20%	17%	18%	17%	17%	15%	38%
Adjusted for: stock based compensation	(1,501)	(1,311)	(1,105)	(1,083)	(1,063)	(1,010)	(776)	(771)	(1,124)	(122,586)
Non-GAAP member support and operations	\$ 67,852	\$ 66,190	\$ 67,721	\$ 65,992	\$ 67,005	\$ 68,811	\$ 69,278	\$ 78,142	\$ 77,485	\$ 80,511
Non-GAAP member support and operations % of revenue	22%	22%	21%	19%	17%	18%	16%	16%	15%	15%
Sales and marketing	\$ 106,754	\$ 100,994	\$ 112,823	\$ 123,235	\$ 117,047	\$ 118,021	\$ 143,123	\$ 141,569	\$ 132,573	\$ 185,006
Sales and marketing % of revenue	34%	33%	35%	36%	30%	31%	34%	30%	26%	35%
Adjusted for: stock based compensation	(456)	(335)	(215)	(186)	(225)	(275)	(473)	(383)	(483)	(43,403)
Non-GAAP sales and marketing	\$ 106,298	\$ 100,659	\$ 112,608	\$ 123,049	\$ 116,822	\$ 117,746	\$ 142,650	\$ 141,186	\$ 132,090	\$ 141,603
Non-GAAP sales and marketing % of revenue	34%	33%	35%	36%	30%	31%	34%	30%	25%	27%

GAAP to non-GAAP reconciliation: operating expenses

<i>(in thousands, except percentages)</i>	Three months ended									
	March 31, 2023	June 30, 2023	September 30, 2023	December 31, 2023	March 31, 2024	June 30, 2024	September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025
Technology and development	\$ 67,090	\$ 61,754	\$ 61,707	\$ 68,450	\$ 74,930	\$ 75,371	\$ 80,400	\$ 78,874	\$ 77,882	\$ 621,754
Technology and development % of revenue	22%	20%	19%	20%	19%	20%	19%	17%	15%	118%
Adjusted for: stock based compensation	(5,099)	(1,864)	(1,818)	(1,864)	(1,567)	(2,689)	(4,418)	(3,749)	(3,703)	(540,216)
Non-GAAP technology and development	\$ 61,991	\$ 59,890	\$ 59,889	\$ 66,586	\$ 73,363	\$ 72,682	\$ 75,982	\$ 75,125	\$ 74,179	\$ 81,538
Non-GAAP technology and development % of revenue	20%	19%	19%	19%	19%	19%	18%	16%	14%	15%
General and administrative	\$ 39,054	\$ 36,830	\$ 32,558	\$ 46,503	\$ 39,252	\$ 41,638	\$ 46,645	\$ 49,694	\$ 47,173	\$ 279,667
General and administrative % of revenue	13%	12%	10%	14%	10%	11%	11%	10%	9%	53%
Adjusted for: stock based compensation	(2,484)	(2,391)	(2,449)	(1,874)	(2,320)	(2,445)	(4,467)	(3,214)	(3,386)	(221,857)
Adjusted for: certain legal and regulatory charges	–	–	–	(7,500)	–	–	–	–	–	–
Adjusted for: stock-based charitable contribution	–	–	–	–	–	–	–	–	–	(11,168)
Non-GAAP general and administrative	\$ 36,570	\$ 34,439	\$ 30,109	\$ 37,129	\$ 36,932	\$ 39,193	\$ 42,178	\$ 46,480	\$ 43,787	\$ 46,642
Non-GAAP general and administrative % of revenue	12%	11%	9%	11%	9%	10%	10%	10%	8%	9%

GAAP to non-GAAP reconciliation: incremental adj. EBITDA margin

<i>(in thousands, except percentages)</i>	Twelve months ended	
	December 31, 2023	December 31, 2024
Net Income (loss)	\$ (203,202)	\$ (25,344)
Adjusted for:		
Depreciation and amortization expense	12,937	25,370
Other (income) expense, net ¹	(32,817)	(39,465)
Provision (benefit) for income taxes	234	2,610
Stock-based compensation expense	26,305	29,845
Certain legal and regulatory charges ²	7,500	\$0
Adjusted EBITDA	\$ (189,313)	\$ (6,984)
Revenue	\$ 1,278,455	\$ 1,673,269
Net Income (loss) margin	(16%)	(2%)
Incremental net income (loss) margin	–	45%
Adjusted EBITDA margin	(15%)	(0%)
Incremental adjusted EBITDA margin	–	46%

Estimated LTV / CAC

	Twelve months ended
	December 31, 2024
ARPAM	\$ 245
Transaction Margin	74%
Active Member churn in second year and thereafter	10%
LTV	\$1,813
CAC	\$109
Active Member churn in first year	50%
CAC including Year 1 Churn	\$218
LTV / CAC	8.3x

Definitions

“**Acquisition cost per new Active Member (“CAC”)**” refers to the total amount of the following expenses: advertising, brand marketing, referral bonuses, and other marketing incentives, incurred in the acquisition of new Active Members, divided by new Active Members acquired in that period.

“**Active Member**” refers to a member who has initiated a money movement transaction on our platform in the last calendar month of the applicable period. Member-initiated money movement transactions include, but are not limited to, purchases with Chime-branded debit or credit cards, funding a member account, withdrawing funds from an ATM, sending or receiving funds with Pay Anyone, or taking a MyPay advance.

“**Adjusted EBITDA**” is defined as net income (loss), adjusted for (i) depreciation and amortization expense, (ii) other income (expense), net, (iii) provision (benefit) for income taxes, (iv) stock-based compensation expense including related payroll tax, and (v) certain expenses that do not reflect our core operations and may vary significantly from period to period, including restructuring charges, impairment charges, stock-based charitable expense, and certain legal and regulatory charges, as applicable.

“**Annual Revenue Run Rate**” is defined as quarterly revenue times four.

“**Average Revenue per Active Member,**” or “**ARPAM**” is defined as revenue generated in the calendar quarter multiplied by four and divided by the average of the number of Active Members at the end of the prior quarter and the end of the current quarter.

“**Gross profit**” is defined as revenue less cost of revenue.

“**Incremental adjusted EBITDA margin**” is defined as the period on period change in adjusted EBITDA divided by the period on period change in revenue.

“**LTV**” is defined as ARPAM times transaction margin divided by the average churn rate in the cohort’s second year and thereafter.

“**Margin**” is defined as percentage of revenue.

“**MyPay transaction margin**” is defined as MyPay revenue net of MyPay transaction losses, divided by MyPay revenue.

“**Net dollar transaction profit retention**” is a measure of the total transaction profit retained by existing members across periods net of churn. We calculate net dollar transaction profit retention by dividing transaction profit in the current period from all members that first became active at least one year prior to such period, by transaction profit from those same members in the prior period, inclusive of any members that have churned. We only include members that first became active at least one year prior to avoid comparing a full period of transaction profit in the current period to a partial period of transaction profit in the prior period. For purposes of this calculation, we measure transaction profit for the trailing 365 days for each period to aid comparability from period to period in light of leap years.

“**Purchase Volume**” is defined as the total dollar value of member purchase transactions using Chime-branded debit or credit cards during a given period, net of any adjustments or refunds.

“**Transaction profit**” is defined as gross profit less transaction and risk losses. Transaction profit is a non-GAAP metric. We define “**transaction margin**” as transaction profit divided by revenue.

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