Q4’25

Supplemental Presentation

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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 Annual Report on Form 10-K for the year ended December 31, 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.

Chime at a glance

Market Leader	**#1 destination for consumers earning up to $100k switching their direct deposit relationship**[1] **#1 share of new checking accounts** according to J.D. Power[2] **#1 banking brand** according to TIME[3]
Deep Member Engagement	Majority of our Active Members rely on Chime as their **primary financial relationship**[4] Deep, long-lasting, **multi-product relationships** monetized primarily via payments, **8x+ LTV/CAC**
Proprietary Tech Platform	ChimeCore, our proprietary transaction processing core and ledger has accelerated product velocity, including new Chime Card, Chime+ Membership Tier, Instant Loans and Outbound Instant Transfers
Large Market Opportunity	**$426B TAM** opportunity[5]

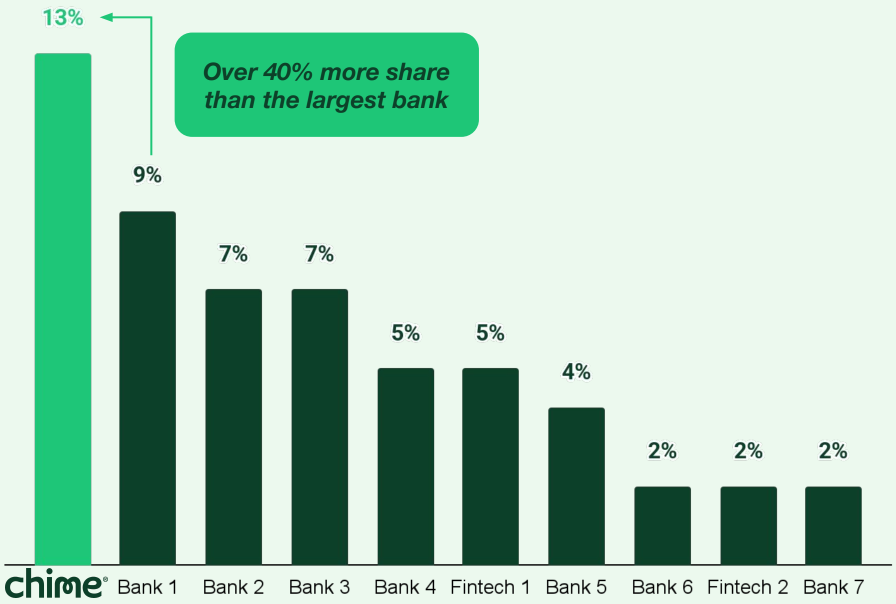
Strong Financial Profile

Growth & Scale	Operating Leverage	Strong FY’26 Outlook
$596M Q4’25 Revenue, +25% Y/Y[6]	**12pp** adj. EBITDA margin improvement Y/Y[6] with 57% incremental margin in Q4’25	20-22% revenue growth, $380-$400M adj. EBITDA, GAAP profitable for full year

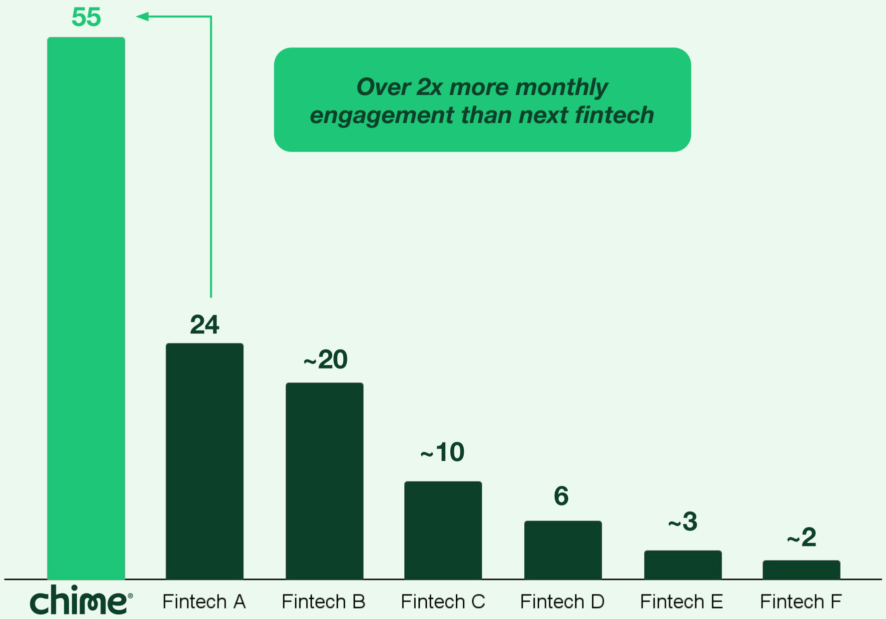
(1) Based on a Chime commissioned third-party survey conducted in July 2025 targeting Americans aged 18 to 54 years with a household income up to $100,000 who opened or switched to a new direct deposit account in the preceding 12-month period (the “Chime Banking and Switcher Survey”)
(2) *J.D. Power* “Customers are Opening New Accounts and Quietly Making them their Primary Relationships,” October 20, 2025. Survey data from August and Sept 2025
(3) According to a national survey published by Time Magazine in 2025 titled “World’s Best Brands”, which identified Chime as the top brand in the banking category in America, even though Chime is not a bank
(4) “Primary account relationship” or “primary financial relationship” refers to a member who had at least one qualifying direct deposit of $200 or more through Chime in the past calendar month or who made 15 or more purchases using their Chime cards in the past calendar month
(5) According to a report by FS Vector that was commissioned by Chime, the Chime vs. Traditional Retail Banking Study, January 2025 (the "FS Vector Report")
(6) For the quarter ended December 31, 2025 with comparisons to the quarter ended December 31, 2024

We lead the market in growth *and* engagement

Share of New Checking Account Openings[1]



Monthly transactions per customer[2]



(1) *J.D. Power* "Customers are Opening New Accounts and Quietly Making them their Primary Relationships," October 20, 2025. Survey data from August and Sept 2025

(2) Fintech A estimated based on the number of average weekly transactions made by Cash App cardholders in Q3 2024, disclosed in Block Inc.'s Q3 2024 Shareholder Letter. Presented here multiplied by 4 to estimate the number of monthly transactions; Fintech B estimated based on monthly active customer by quarterly cohort chart presented in the Registration Statement on Form F-1 filed by Nu Holdings, Inc. on December 3, 2021; Fintech C disclosed in Q3'25 investor presentation, Klarna card user purchase frequency based on 12 months of usage for users who signed up for the Klarna card in SWE/DE between Oct-23 and Sep-24; Fintech D disclosed Average Monthly Transactions per Monthly Transacting Member as of Q1'24 in Dave 1Q24 Earnings Presentation; Fintech E reflects transactions within the previous 12-month period ending 12/31/2025, divided by active accounts at the end of the period. TPA ex. PSP excludes both unbranded card processing transactions and unbranded active accounts (primarily Braintree) as of Q4'FY25 divided by 12, from PayPal 4Q & FY'25 Performance; Fintech F disclosed Affirm cardholders transacting more than 20 times per year as of 9/10/2025

Our business momentum accelerated in Q4

Completed our ChimeCore migration

- Fully transitioned to proprietary transaction processing core and ledger
- Drives costs savings (89% gross margin in Q4) and unlocks greater product velocity

Strong traction for Chime Card, our new secured rewards credit card

- Over 50% adoption rate and top of wallet engagement among new cohorts
- Net of rewards, Chime Card earns nearly 2x the take rate of our debit card

MyPay reached $400M+ in annualized revenue with 1% loss rate

- MyPay at nearly 60% txn margin, with losses at our steady state loss rate target of 1%
- New variable pricing structure unlocks both access *and* profitability

Instant Loans complements short-term liquidity suite

- As of Q4, 10% of Active Members had an open loan, with $400M in origination volume in '25
- Unit economics improve as portfolio matures, with up to 50% lower loss rates on repeat loans

Chime Enterprise continues to gain traction

- Strong employee adoption and engagement among live employer partners
- Signed additional employer partners in early Q1, with strong pipeline

Extended our brand leadership

- #1 in consideration for online banking among consumers earning up to $100,000[1]
- Named Best Checking Account and Best Online Banking Experience by NerdWallet[2]

Refer to Glossary for definitions

(1) Chime brand consideration measured against a set of financial services peers. Based on Chime commissioned third-party surveys conducted in Q4 2025.

(2) *Nerdwallet* "Best Bank Accounts of 2026"

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Q4'25

Financial Results

In Q4, we delivered 25% Y/Y revenue growth with 57% incremental adj. EBITDA margins

Key Operating Metrics

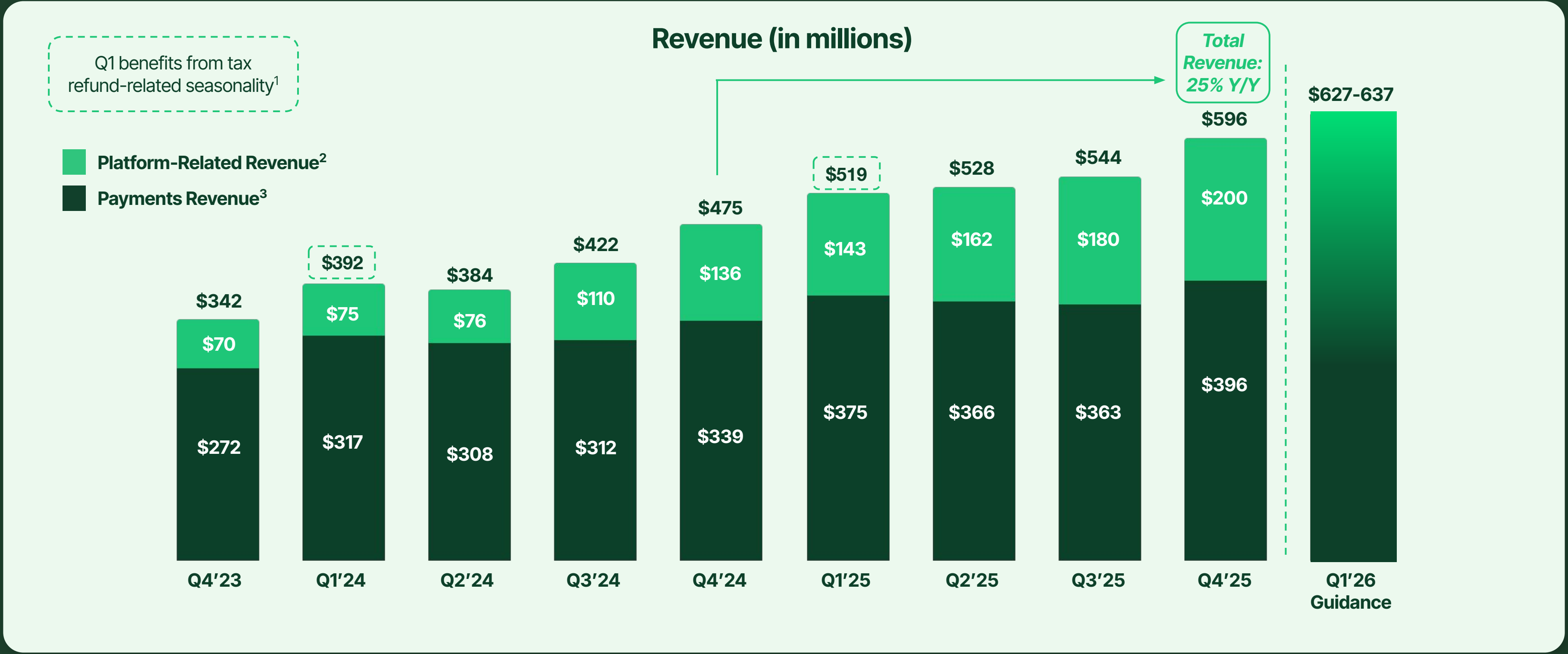
	Q4'25	Y/Y
Active Members	9.5M	+19%
Purchase Volume	$34.4B	+13% *+16% with OIT*
ARPAM	$257	+5%

Financial Highlights

	Q4'25	Y/Y	Margin
Revenue	$596M	+25%	–
Gross Profit	$530M	+27%	89%
Transaction Profit	$427M	+31%	72%
Adjusted EBITDA	$57M	NM	10% *+12 pp Y/Y*

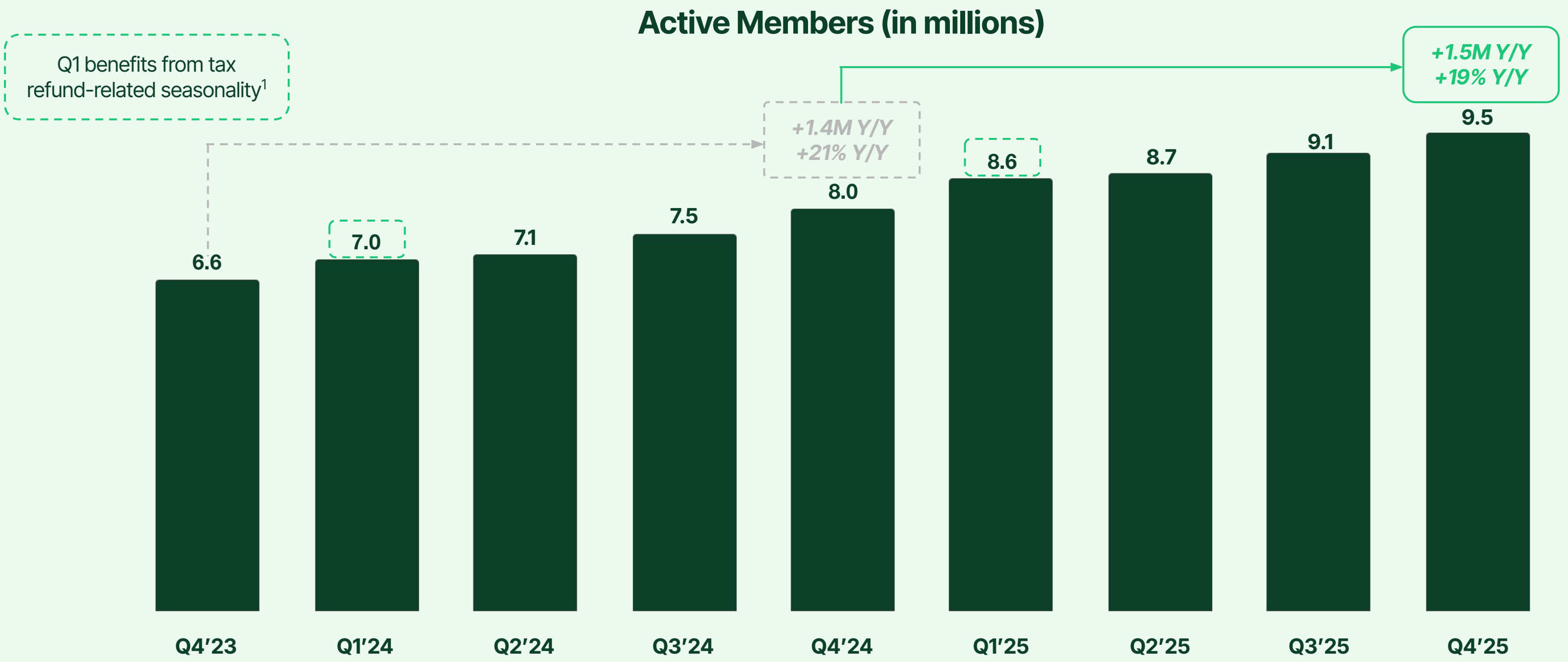
Refer to Glossary for definitions of Key Operating Metrics and Financial Highlights

We saw strength in both Payments and Platform-related revenue in Q4, compounding growth even as we fully lapped 2024's launch of MyPay



(1) Tax refund-related activity in Q1 each year drives seasonally higher levels of re-engaged Active Members, Purchase Volume, ARPAM, and Revenue
(2) 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, cash deposits, and Outbound Instant Transfer (OIT).
(3) We recognize payments revenue based on interchange fees generated from purchase transactions made by members using their Chime-branded debit and credit cards

In Q4, we added approximately 500k Active Members Q/Q, and 1.5M Active Members Y/Y, while maintaining efficient CACs

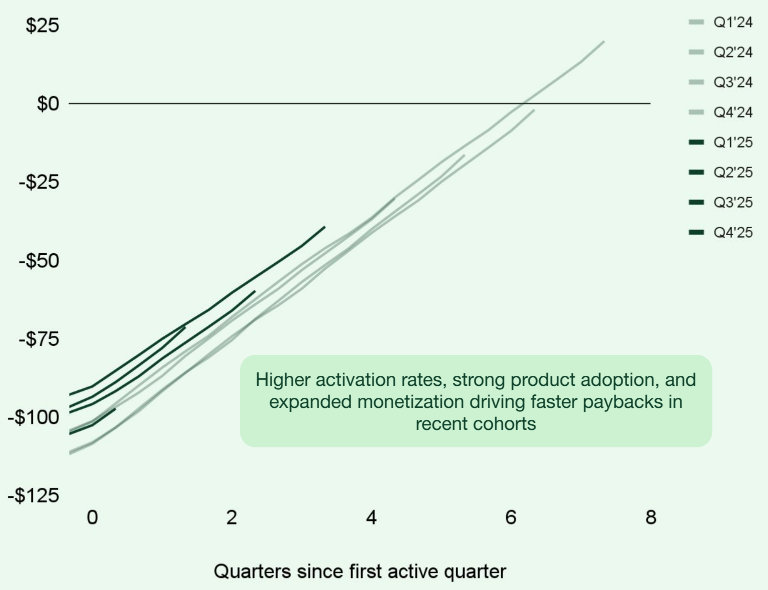


(1) Tax refund-related activity in Q1 each year drives seasonally higher levels of re-engaged Active Members, Purchase Volume, ARPAM, and Revenue

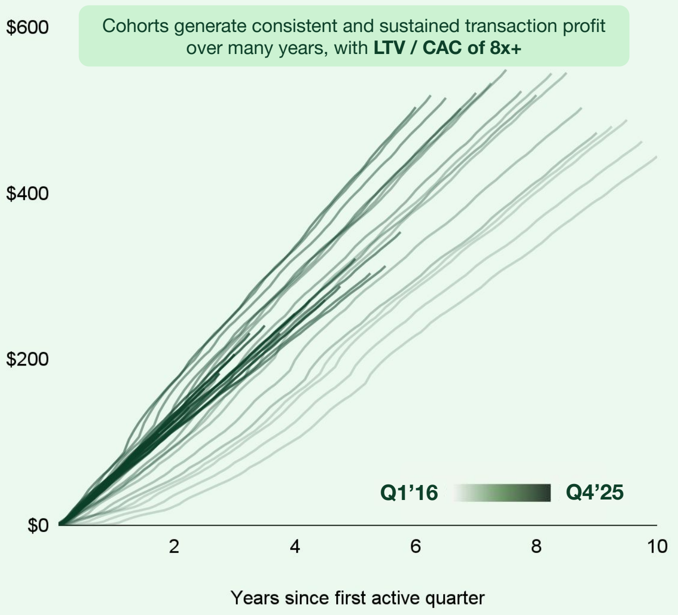
Active Members

Our cohort performance continues to strengthen, supporting durable LTV:CACs of 8x+

Cumulative Transaction Profit less CAC per Original Active Member by Cohort



Cumulative Transaction Profit per Original Active Member by Quarterly Cohort



We continue to see signs of a healthy and resilient consumer

No signs of pull back on spend

- Discretionary spend growth outpacing non-discretionary spend growth
- Steady spend growth across all income segments
- Savings and account balances are up Y/Y

No signs of job-related stress

- Payroll deposit volume growth consistent across income segments
- UI benefit deposits remain historically low

No signs of overextending on credit

- Consistent liquidity product utilization
- Loss rates remain low

Approximately 70% of Chime PV is non-discretionary spend; our model is resilient, even in an adverse macro environment

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Purchase Categories
(% of total 2025 purchase volume)

15%: Groceries

15%: Restaurants

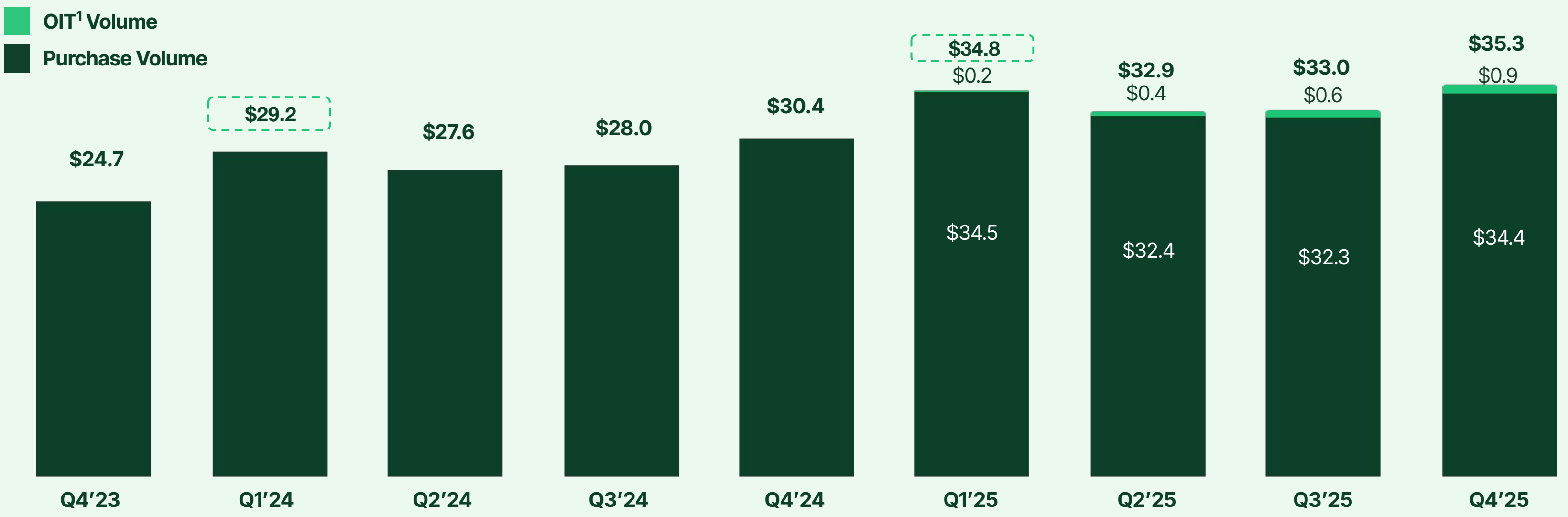
10%: Gas stations

7%: Utilities

6%: Discount, variety and drug stores

Resilient member spend trends, combined with higher take rates from Chime Card, drove 21% Payments + OIT Revenue growth in Q4

Purchase and OIT Volume (in billions)



Q1 benefits from tax refund-related seasonality[2]

	Q1'25	Q2'25	Q3'25	Q4'25
Credit Mix[3]	16%	16%	16%	19%
PV + OIT Volume Y/Y	19%	19%	18%	16%
Payments + OIT Revenue Y/Y	20%	21%	20%	21%

21% Dec'25 credit mix

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(1) OIT is an 'OCT push' transaction that allows members to transfer funds instantly to an external account (e.g. P2P app, investment account, or another bank account) directly from the Chime app over the Visa rails
(2) Tax refund-related activity in Q1 each year drives seasonally higher levels of re-engaged Active Members, Purchase Volume, ARPAM, and Revenue
(3) Credit mix defined as total purchase volume conducted on a credit card (Chime Card or Credit Builder) as a percentage of total Purchase Volume for that same time period

Chime Card is positioned to be a strong, multi-year tailwind to Payments Revenue growth, and significantly improves new cohort unit economics

1

Strong Adoption

Among new member cohorts, over half are spending with Chime Card, our new secured rewards credit card

2

Top of Wallet Engagement

New members who adopt Chime Card use it for over 70% of their Chime spend, and spend considerably more than new debit-only members

3

Better Monetization

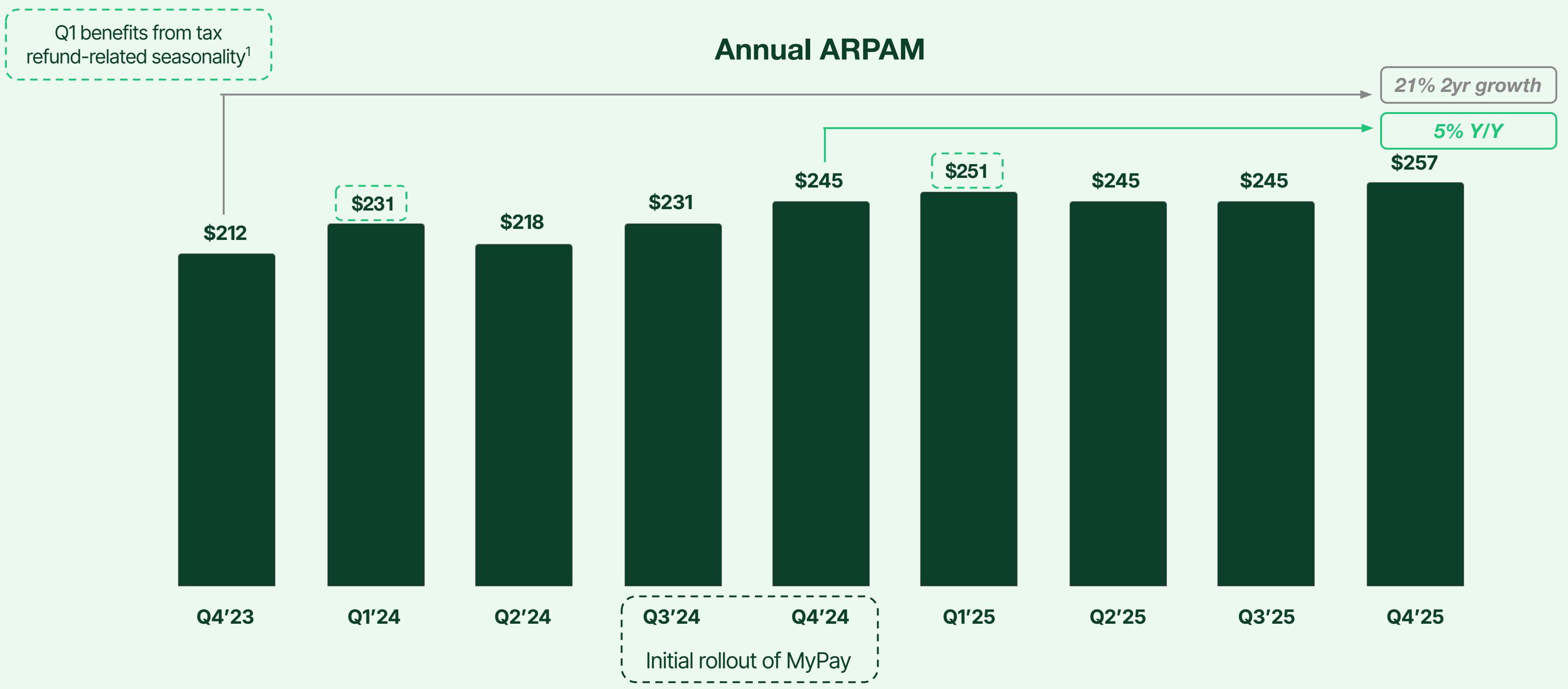
Net of rewards, Chime Card earns nearly 2x the take rate of our original Chime debit card

Since launching in Sept, Chime Card has increased portfolio credit mix[1] from 16% to 21% in December, a 30% increase

(1) Credit mix defined as purchase volume conducted on a credit card (Chime Card or Credit Builder) as a percentage of total Purchase Volume for that same time period

ARPAM

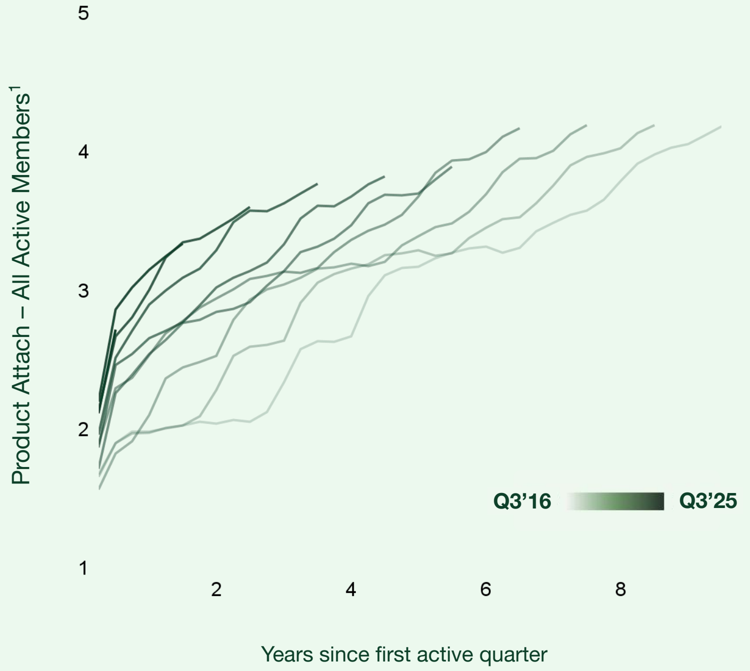
ARPAM grew 5% Y/Y, and 21% over 2 years, to $257 in Q4, fueled by continued product innovation



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

We're driving higher attach rates across our growing product ecosystem, with tenured cohorts reaching ARPAM of nearly $400

Newer cohorts are attaching to more products faster

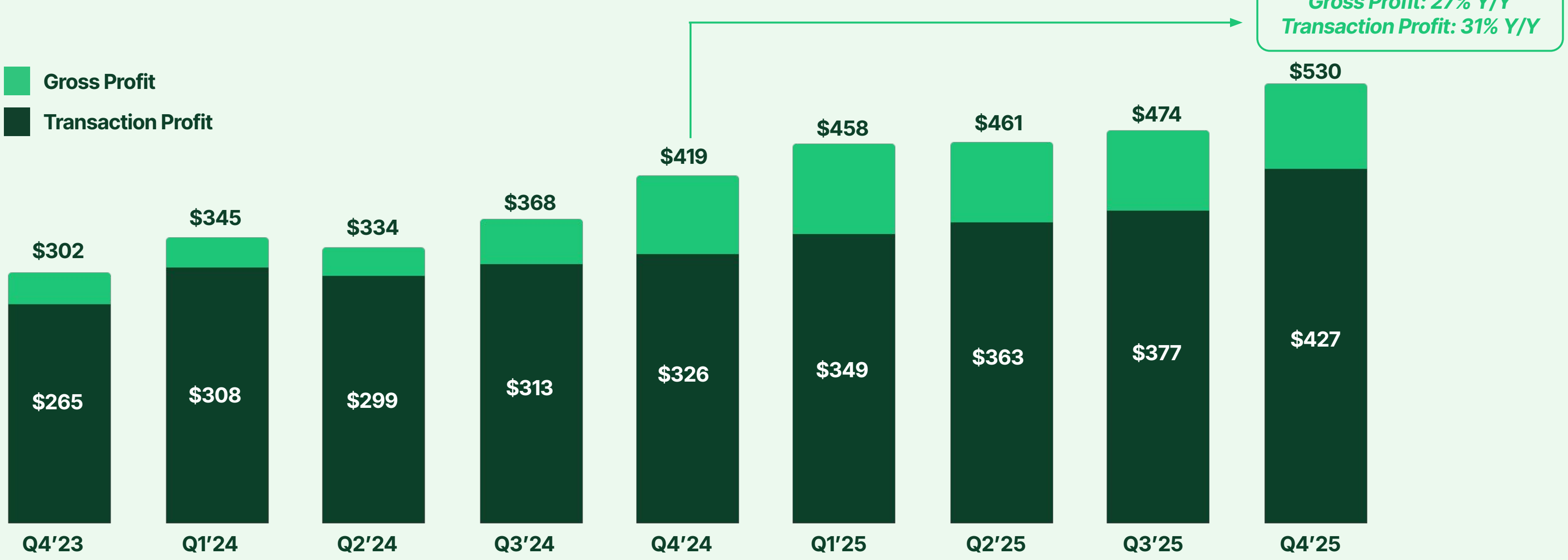


ARPAM grows as cohorts mature, with tenured cohorts approaching $400

(1) The average number of products that our Active Members have used each month, since the origination of their cohort, for quarterly cohorts for the first quarter of each year since 2016
(2) ARPAM of our Active Members each year since the origination of their quarterly cohort, for quarterly cohorts for the first quarter of each year since 2016

Transaction profit grew 31% Y/Y in Q4 as we executed on two strategic priorities: our ChimeCore migration and MyPay loss rate reduction

Gross Profit & Transaction Profit (in millions)



	Q4’23	Q1’24	Q2’24	Q3’24	Q4’24	Q1’25	Q2’25	Q3’25	Q4’25
Gross Margin %	89%	88%	87%	87%	88%	88%	87%	87%	89%
Transaction Margin %	78%	79%	78%	74%	69%	67%	69%	69%	72%

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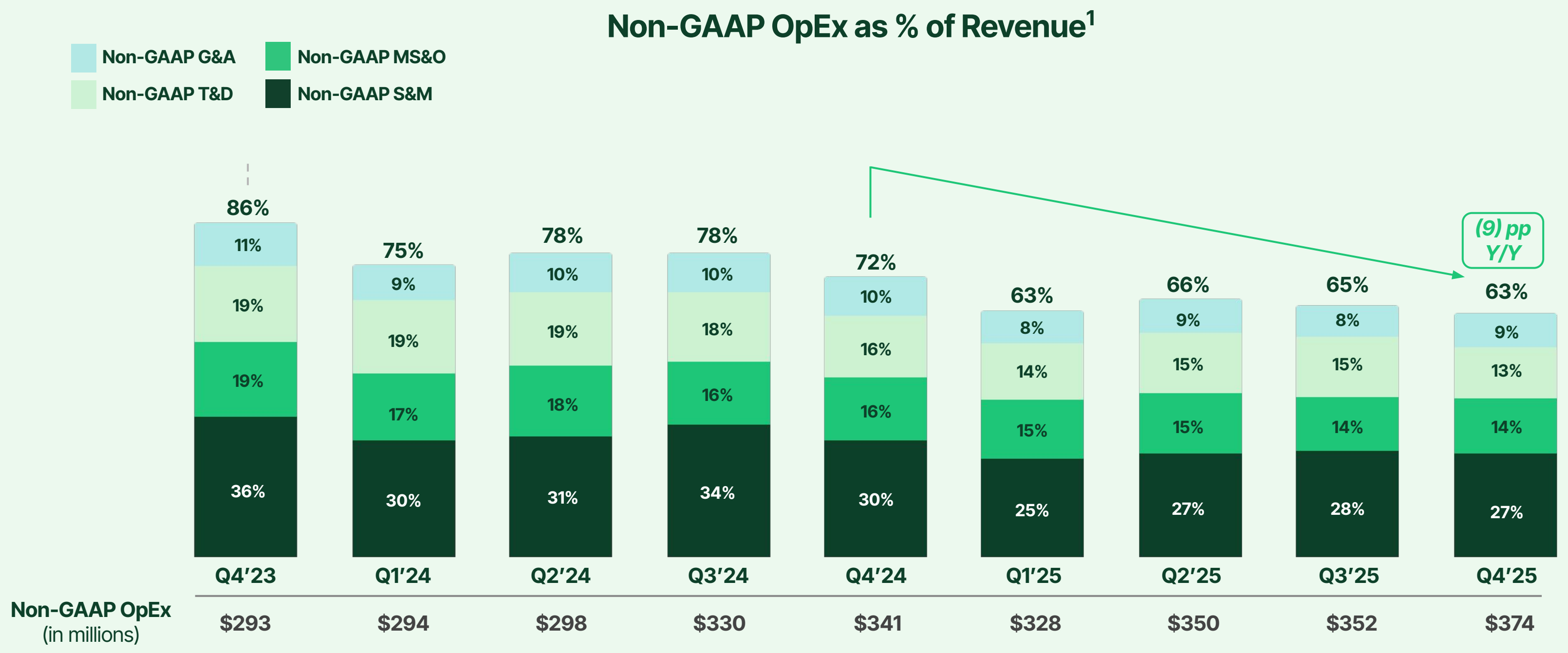
In Q4, we achieved our steady state loss rate target of 1% for MyPay, with transaction margin nearing 60%

	Q1'25	Q2'25	Q3'25	Q4'25
MyPay Loss Rates	1.7%	1.4%	1.2%	1.0%
Revenue	$64M	$78M	$88M	$103M
Transaction Profit	$6M	$23M	$41M	$59M +350% Y/Y
Transaction Margin	10%	30%	46%	58%

We've driven strong operating leverage, with non-GAAP OpEx as a % of revenue improving 9 pp Y/Y in Q4



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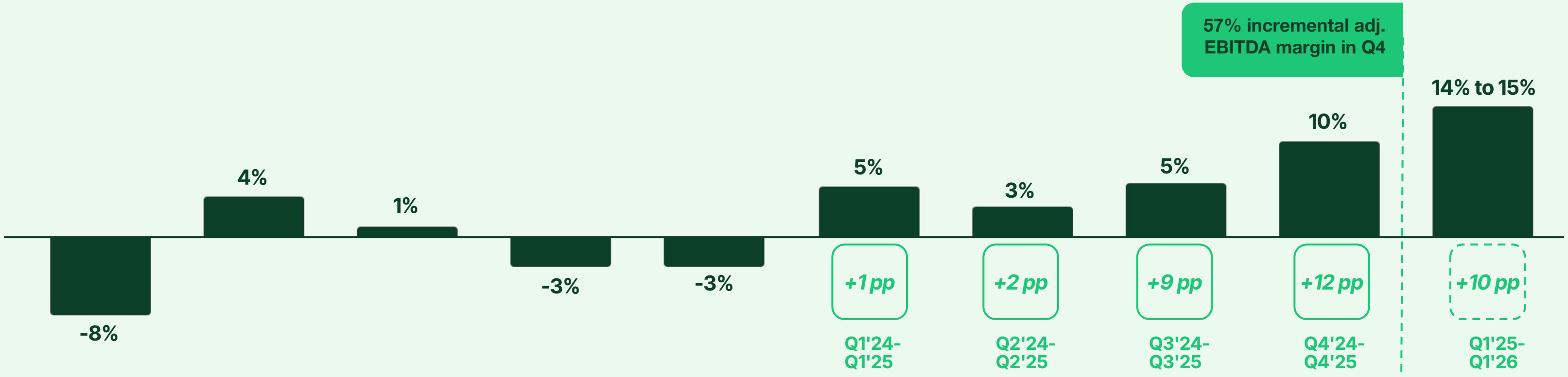
(1) Non-GAAP Operating Expenses exclude stock-based compensation expense and certain expenses that do not reflect our core operations and may vary significantly from period to period, including restructuring charges, impairment expenses, and certain legal and regulatory charges. Non-GAAP operating expenses also exclude transaction and risk loss and depreciation and amortization. Please see the reconciliation from GAAP to non-GAAP measures contained in the Appendix.

In Q4, we improved adj. EBITDA margin by 12pp Y/Y, with incremental margins >55%

Adjusted EBITDA Margin



	Q4'23	Q1'24	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26 Guidance
Adj. EBITDA (in millions)	$(27)	$15	$3	$(14)	$(12)	$25	$16	$29	$57	$90-$95

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2026

Priorities and Outlook

We have several tailwinds supporting strong growth and continued operating leverage heading into '26

Consistent Growth in our Core Business

A growing member base – fueled by our market leading brand – and resilient, everyday non-discretionary spend

Multiple Near-term Revenue Growth Drivers

Chime Card
MyPay
Instant Loans

New Product and GTM Roadmap

Premium membership tiers
Investment products
Joint accounts
Chime Enterprise

Continued strong operating leverage

ChimeCore and our ongoing AI initiatives unlock greater efficiency and accelerating product velocity without growing headcount

We expect both strong revenue growth and margin expansion in '26, including GAAP profitability for the balance of the year

Chime's financial outlook for the first quarter and full year 2026

	Q1'26	Full Year 2026
Revenue	**$627 to $637 million**	**$2.630 to $2.670 billion**
Y/Y Growth	21% to 23%	20% to 22%
Adjusted EBITDA	**$90 to $95 million**	**$380 to $400 million**
Adjusted EBITDA Margin	14% to 15%	14% to 15%

Incremental adj. EBITDA margin above 55% for FY

Appendix

GAAP to non-GAAP reconciliation: transaction profit and margin

(in thousands, except percentages)	Three months ended March 31, 2023	June 30, 2023	Sept 30, 2023	December 31, 2023	March 31, 2024	June 30, 2024	Sept 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	Sept 30, 2025	December 31, 2025
Revenue	**$ 310,471**	**$ 307,570**	**$ 318,821**	**$ 341,593**	**$ 391,972**	**$ 384,214**	**$ 421,871**	**$ 475,212**	**$ 518,744**	**$ 528,149**	**$ 543,519**	**$ 596,358**
Gross profit	**$ 254,583**	**$ 248,293**	**$ 253,350**	**$ 302,492**	**$ 344,525**	**$ 333,710**	**$ 368,355**	**$ 419,168**	**$ 458,326**	**$ 461,029**	**$ 474,118**	**$ 530,250**
Gross margin	82%	81%	79%	89%	88%	87%	87%	88%	88%	87%	87%	89%
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	97,053	102,878
Transaction profit	**$ 226,997**	**$ 213,447**	**$ 200,927**	**$ 264,972**	**$ 308,487**	**$ 298,710**	**$ 313,196**	**$ 325,678**	**$ 349,181**	**$ 362,782**	**$ 377,065**	**$ 427,372**
Transaction margin	73%	69%	63%	78%	79%	78%	74%	69%	67%	69%	69%	72%

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

	Three months ended											
(in thousands, except percentages)	March 31, 2023	June 30, 2023	Sept 30, 2023	December 31, 2023	March 31, 2024	June 30, 2024	Sept 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	Sept 30, 2025	December 31, 2025
Net income (loss)	**$ (52,359)**	**$ (48,758)**	**$ (68,546)**	**$ (33,539)**	**$ 15,903**	**$ 385**	**$ (22,026)**	**$ (19,606)**	**$ 12,939**	**$ (923,376)**	**$ (54,722)**	**$ (44,777)**
Net margin	(17%)	(16%)	(21%)	(10%)	4%	0%	(5%)	(4%)	2%	(175%)	(10%)	(8%)
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	7,514	7,817
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)	(10,268)	(9,037)
Provision (benefit) for income taxes	117	70	–	47	(362)	78	2,199	695	1,552	(1,047)	280	46
Stock based compensation and related payroll tax	9,540	5,901	5,587	5,007	5,175	6,419	10,134	8,117	8,696	928,062	85.953	70,113
Certain legal and regulatory charges[2]	–	–	–	7,500	–	–	–	–	–	–	–	–
Stock-based charitable contribution expense[3]	–	–	–	–	–	–	–	–	–	11,168	–	–
Third-party processor termination costs[4]	–	–	–	–	–	–	–	–	–	–	–	32,564
Adjusted EBITDA	**$ (45,477)**	**$ (47,494)**	**$ (69,150)**	**$ (27,192)**	**$ 15,441**	**$ 3,095**	**$ (13,613)**	**$ (11,907)**	**$ 25,091**	**$ 16,003**	**$ 28,757**	**$ 56,746**
Adjusted EBITDA margin	(15%)	(15%)	(22%)	(8%)	4%	1%	(3%)	(3%)	5%	3%	5%	10%

(1) Relates primarily to interest income, which consists of interest and dividends earned on our cash and cash equivalents and marketable securities
(2) For 2023, relates to the CFPB Consent Order and related redress payments and the DFPI Consent Order
(3) Relates to expenses for the 1% pledge, committing to donate 1% of Chime's equity as of our pledge date, or 3,210,192 shares of our Class A common stock, over the next 10 years to fund the Chime Scholars Foundation
(4) Consists of one-time costs incurred in connection with ceasing the use of our third-party payment processor

GAAP to non-GAAP reconciliation: operating expenses

	Three months ended											
(in thousands, except percentages)	March 31, 2023	June 30, 2023	Sept 30, 2023	December 31, 2023	March 31, 2024	June 30, 2024	Sept 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	Sept 30, 2025	December 31, 2024
Member support and operations	$ 69,353	$ 67,501	$ 68,826	$ 67,075	$ 68,068	$ 69,821	$ 70,054	$ 78,913	$ 78,609	$ 203,097	$ 83,658	$ 92,614
Member support and operations % of revenue	22%	22%	22%	20%	17%	18%	17%	17%	15%	38%	15%	16%
Adjusted for: stock based compensation and related payroll tax	(1,501)	(1,311)	(1,105)	(1,083)	(1,063)	(1,010)	(776)	(771)	(1,124)	(122,586)	(10,172)	(8,325)
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**	**$ 73,486**	**$ 84,289**
Non-GAAP member support and operations % of revenue	22%	22%	21%	19%	17%	18%	16%	16%	15%	15%	14%	14%
Sales and marketing	$ 106,754	$ 100,994	$ 112,823	$ 123,235	$ 117,047	$ 118,021	$ 143,123	$ 141,569	$ 132,573	$ 185,006	$ 153,608	$ 164,197
Sales and marketing % of revenue	34%	33%	35%	36%	30%	31%	34%	30%	26%	35%	28%	28%
Adjusted for: stock based compensation and related payroll tax	(456)	(335)	(215)	(186)	(225)	(275)	(473)	(383)	(483)	(43,403)	(4,128)	(5,156)
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**	**$ 149,480**	**$ 159,041**
Non-GAAP sales and marketing % of revenue	34%	33%	35%	36%	30%	31%	34%	30%	25%	27%	28%	27%

Non-GAAP Operating Expenses exclude stock-based compensation expense and certain expenses that do not reflect our core operations and may vary significantly from period to period, including restructuring charges, impairment expenses, and certain legal and regulatory charges. Non-GAAP operating expenses also exclude transaction and risk loss and depreciation and amortization.

GAAP to non-GAAP reconciliation: operating expenses

	Three months ended											
(in thousands, except percentages)	March 31, 2023	June 30, 2023	Sept 30, 2023	December 31, 2023	March 31, 2024	June 30, 2024	Sept 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	Sept 30, 2025	December 31, 2025
Technology and development	$ 67,090	$ 61,754	$ 61,707	$ 68,450	$ 74,930	$ 75,371	$ 80,400	$ 78,874	$ 77,882	$ 621,754	$ 123,942	$ 111,347
Technology and development % of revenue	22%	20%	19%	20%	19%	20%	19%	17%	15%	118%	23%	19%
Adjusted for: stock based compensation and related payroll tax	(5,099)	(1,864)	(1,818)	(1,864)	(1,567)	(2,689)	(4,418)	(3,749)	(3,703)	(540,216)	(40,270)	(32,368)
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**	**$ 83,672**	**$ 78,979**
Non-GAAP technology and development % of revenue	20%	19%	19%	19%	19%	19%	18%	16%	14%	15%	15%	13%
General and administrative	$ 39,054	$ 36,830	$ 32,558	$ 46,503	$ 39,252	$ 41,638	$ 46,645	$ 49,694	$ 47,173	$ 279,667	$ 76,575	$ 108,698
General and administrative % of revenue	13%	12%	10%	14%	10%	11%	11%	10%	9%	53%	14%	18%
Adjusted for: stock based compensation and related payroll tax	(2,484)	(2,391)	(2,449)	(1,874)	(2,320)	(2,445)	(4,467)	(3,214)	(3,386)	(221,857)	(31,383)	(24,284)
Adjusted for: certain legal and regulatory charges	–	–	–	(7,500)	–	–	–	–	–	–	–	–
Adjusted for: stock-based charitable contribution	–	–	–	–	–	–	–	–	–	(11,168)	–	–
Adjusted for: Third-party processor termination cost	–	–	–	–	–	–	–	–	–	–	–	32,564
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**	**$ 45,192**	**$ 51,850**
Non-GAAP general and administrative % of revenue	12%	11%	9%	11%	9%	10%	10%	10%	8%	9%	8%	9%

Non-GAAP Operating Expenses exclude stock-based compensation expense and certain expenses that do not reflect our core operations and may vary significantly from period to period, including restructuring charges, impairment expenses, and certain legal and regulatory charges. Non-GAAP operating expenses also exclude transaction and risk loss and depreciation and amortization.

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

(in thousands, except percentages)	Three months ended December 31, 2024	Three months ended December 31, 2025	Twelve months ended December 31, 2024	Twelve months ended December 31, 2025
Net Income (loss)	**$ (19,606)**	**$ (44,777)**	**$ (25,344)**	**$ (1,009,936)**
Adjusted for:				
Depreciation and amortization expense	7,122	7,817	25,370	30,000
Other (income) expense, net[1]	(8,235)	(9,037)	(39,465)	(30,874)
Provision (benefit) for income taxes	695	46	2,610	831
Stock-based compensation and related payroll tax	8,117	70,133	29,845	1,092,844
Stock-based charitable contribution	0	0	0	11,168
Third-party processor termination costs[2]	0	32,564	0	32,564
Adjusted EBITDA	**$ (11,907)**	**$ 56,746**	**$ (6,984)**	**$ 126,597**
Revenue	$ 475,212	$ 596,358	$ 1,673,269	$ 2,186,770
Net Income (loss) margin	(4%)	(8%)	(2%)	(46%)
Incremental net income (loss) margin	**–**	**(21%)**	**–**	**(192%)**
Adjusted EBITDA margin	(3%)	10%	(0%)	6%
Incremental adjusted EBITDA margin	**–**	**57%**	**–**	**26%**

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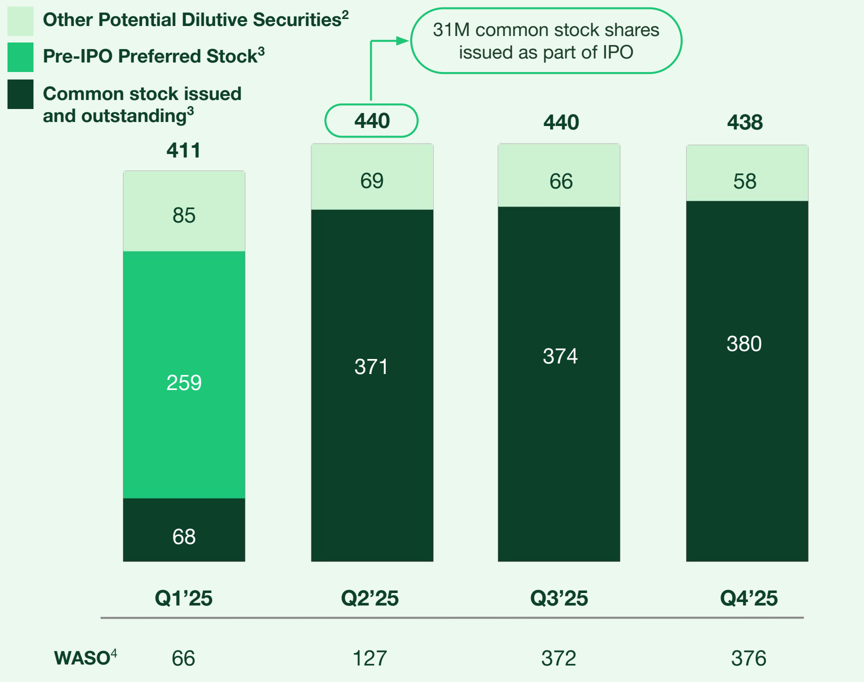
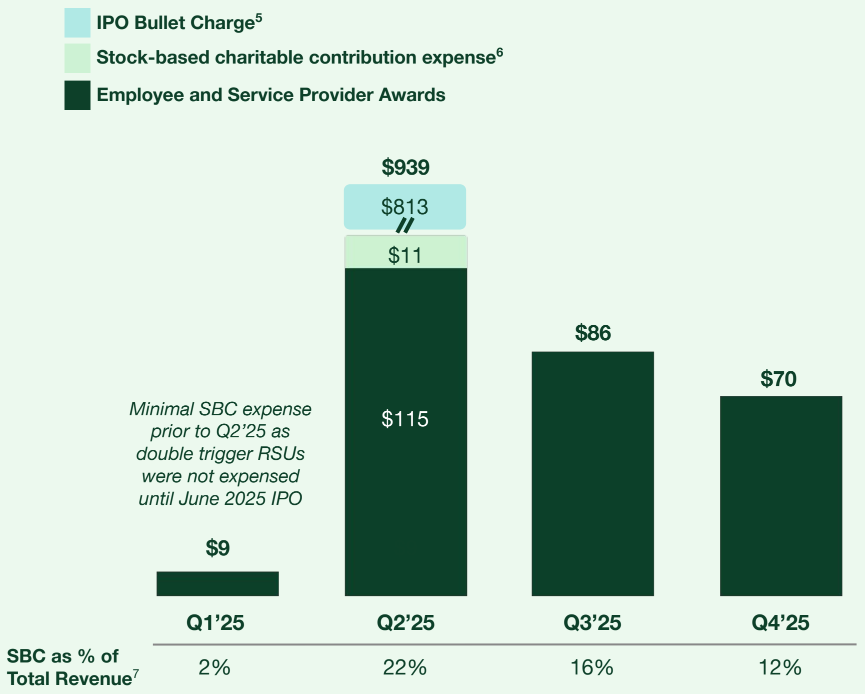
(1) Relates primarily to interest income, which consists of interest and dividends earned on our cash and cash equivalents and marketable securities
(2) Consists of one-time costs incurred in connection with ceasing the use of our third-party payment processor.

Stock based compensation totaled 12% of revenue in Q4, down from 16% in Q3

Fully Diluted Share Count (in millions)[1]



Stock Based Compensation Expense (in millions)



(1) Excludes shares remaining for issuance
(2) Includes outstanding employee and service provider awards, warrants, and shares reserved for Chime Scholar's Foundation
(3) Upon Chime's IPO in June 2025, 259M shares of preferred stock were converted into common stock
(4) Weighted Average Shares of Common stock issued and outstanding, which are the number of common shares that were outstanding during the reporting period, weighted by the portion of the period that each share was outstanding
(5) Stock-based compensation expense recognized upon IPO related to service periods prior to Q2'25
(6) Relates to expenses for the 1% pledge, committing to donate 1% of Chime's equity as of our pledge date, or 3,210,192 shares of our Class A common stock, over the next 10 years to fund the Chime Scholars Foundation
(7) SBC % of Revenue calculated as total employee and service provider awards divided by total revenue; excludes IPO bullet charge and stock-based charitable contribution expense

Definitions

"Acquisition cost per new Active Member," or **"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.

"Outbound Instant Transfer," or **"OIT"** is an 'OCT (Original Credit Transaction) push' transaction that allows members to transfer funds instantly to an external account (e.g. P2P app, other bank account) directly from the Chime app over the Visa rails. **OIT volume** is total dollar volume of these transactions during a given period, net of any adjustments or refunds.

"Purchase Volume," or **"PV"** 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. Purchase Volume does not include other types of transaction volumes such as deposits, ATM withdrawals, SpotMe and MyPay advances, sending or receiving funds with Pay Anyone, outbound instant transfers, and other types of ACH or direct debit transfers.

"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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