
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

Chime Financial, Inc.

(Name of Issuer)

Class A Common Stock, par value \$0.0001 per share

(Title of Class of Securities)

16935C109

(CUSIP Number)

06/30/2025

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
 Rule 13d-1(c)
 Rule 13d-1(d)

SCHEDULE 13G

CUSIP No. 16935C109

Names of Reporting Persons

1

Ryan A. King

Check the appropriate box if a member of a Group (see instructions)

2

(a)

(b)

3

Sec Use Only

Citizenship or Place of Organization

4

UNITED STATES

Number of Shares 5 Sole Voting Power

Beneficially 3,268,343.00
Owned by Shared Voting Power
Each 6
Reporting 15,258,119.00
Person Sole Dispositive Power
With: 7
3,268,343.00
Shared Dispositive
8 Power
15,214,269.00

Aggregate Amount Beneficially Owned by Each Reporting Person

18,526,462.00

Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)

Percent of class represented by amount in row (9)

5.19 %

Type of Reporting Person (See Instructions)

IN

SCHEDULE 13G

Item 1.

Name of issuer:

(a) Chime Financial, Inc.

Address of issuer's principal executive offices:

(b) 101 California Street, Suite 500 San Francisco, CA 94111

Item 2.

Name of person filing:

(a) Ryan A. King

Address or principal business office or, if none, residence:

(b) c/o Chime Financial, Inc. 101 California Street, Suite 500 San Francisco, CA 94111

Citizenship:

(c) Ryan A. King is a United States citizen.

Title of class of securities:

(d) Class A Common Stock, par value \$0.0001 per share

CUSIP No.:

(e) 16935C109

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a) Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
- (b) Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
- (c) Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
- (d) Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);
- (e) An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);
- (f) An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);
- (g) A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h) A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i) A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the

Investment Company Act of 1940 (15 U.S.C. 80a-3);

- (j) A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:
- (k) Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

Amount beneficially owned:

- (a) As of June 30, 2025, consists of (i) 12,183,739 shares of Class B Common Stock held by the King Family Trust, for which Mr. King serves as attorney-in-fact, (ii) 900,000 shares of Class B Common Stock held by King Irrevocable Trust A, for which Mr. King serves as attorney-in-fact, (iii) 900,000 shares of Class B Common Stock held by King Irrevocable Trust M, for which Mr. King serves as attorney-in-fact, (iv) 303,930 shares of Class B Common Stock held by Peninsula Living Trust, for which Mr. King serves as attorney-in-fact, (v) 225,000 shares of Class B Common Stock held by King Grantor Trust MV, for which Mr. King serves as attorney-in-fact, (vi) 87,700 shares of Class B Common Stock held by King Gift Trust AK, for which Mr. King serves as attorney-in-fact, (vii) 87,700 shares of Class B Common Stock held by King Gift Trust AV, for which Mr. King serves as attorney-in-fact, (viii) 87,700 shares of Class B Common Stock held by King Gift Trust CV, for which Mr. King serves as attorney-in-fact, (ix) 87,700 shares of Class B Common Stock held by King Gift Trust EK, for which Mr. King serves as attorney-in-fact, (x) 87,700 shares of Class B Common Stock held by King Gift Trust LK, for which Mr. King serves as attorney-in-fact, (xi) 87,700 shares of Class B Common Stock held by King Gift Trust MK, for which Mr. King serves as attorney-in-fact, (xii) 87,700 shares of Class B Common Stock held by King Gift Trust NV, for which Mr. King serves as attorney-in-fact, (xiii) 87,700 shares of Class B Common Stock held by King Gift Trust SK, for which Mr. King serves as attorney-in-fact, (xiv) 43,850 shares of Class B Common Stock held by Maureen Vergara, (xv) 7,491 shares of Class A Common Stock and 14,408 shares of Class B Common Stock held by Mr. King, (xvi) 3,234,777 shares of Class A Common Stock, convertible into Class B Common Stock, subject to stock options exercisable within 60 days of June 30, 2025, and (xvii) 11,667 shares of Class A Common Stock, convertible into Class B Common Stock, subject to restricted stock units scheduled to vest within 60 days of June 30, 2025. Each share of Class B Common Stock is convertible into one share of Class A Common Stock at the option of the holder and has no expiration date. Each share of Class B Common Stock is entitled to 20 votes per share, whereas each share of Class A Common Stock is entitled to one vote per share. The rights of the holders of Class A Common Stock and Class B Common Stock are identical, except with respect to the aforementioned conversion rights and voting rights.

Percent of class:

- (b) 5.19% The ownership percentage above is calculated based on 338,594,524 shares of Class A Common Stock outstanding as of June 30, 2025, as confirmed to Mr. King by the Issuer, which number includes shares of Class A Common Stock, subject to stock options and restricted stock units, beneficially held by Mr. King and exercisable or scheduled to vest, as applicable, within 60 days of June 30, 2025, plus the assumed conversion of 15,280,018 shares of Class B Common Stock deemed beneficially owned by Mr. King, as described herein, into shares of Class A Common Stock. %

- (c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

3,268,343 shares

(ii) Shared power to vote or to direct the vote:

15,258,119 shares

(iii) Sole power to dispose or to direct the disposition of:

3,268,343 shares

(iv) Shared power to dispose or to direct the disposition of:

15,214,269 shares

Item 5. Ownership of 5 Percent or Less of a Class.

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable

Item 8. Identification and Classification of Members of the Group.

Not Applicable

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certifications:

Not Applicable

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Ryan A. King

Signature: /s/ Ryan A. King

Name/Title: Co-Founder

Date: 08/14/2025