# UNITED STATES
# SECURITIES AND EXCHANGE COMMISSION

**Washington, D.C. 20549**

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# FORM 8-K

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**CURRENT REPORT**
**Pursuant to Section 13 or 15(d)**
**of the Securities Exchange Act of 1934**

**November 4, 2026**
**Date of Report (date of earliest event reported)**

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# Chime Financial, Inc.

(Exact name of registrant as specified in its charter)

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| **Delaware** | **001-42693** | **46-0925388** |
|---|---|---|
| (State or other jurisdiction of incorporation or organization) | (Commission File Number) | (I.R.S. Employer Identification Number) |

**101 California Street, Suite 500**
**San Francisco, CA 94111**

(Address of principal executive offices and zip code)

**(844) 244-6363**

(Registrant's telephone number, including area code)

**Not Applicable**

(Former name or former address, if changed since last report)

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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** | **CHYM** | **The Nasdaq Stock Market LLC** |

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 12b-2 of the Exchange Act.

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.

*Financial Results for the Third Quarter of 2026*

On November 4, 2026, Chime Financial, Inc. ("Chime", "the Company", "we", "us") issued a press release regarding its financial results for the quarter ended September 30, 2026. A copy of the press release is furnished as Exhibit 99.1 to this report. As previously announced, Chime will host an earnings call on November 4, 2026 at 2:00 p.m. PT/5:00 p.m. ET.

The information furnished with this Item 2.02, including Exhibit 99.1, 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 into any other filing under the Securities Act of 1933, as amended, or the Exchange Act, except as expressly set forth by specific reference in such filing.

## Item 9.01 - Financial Statements and Exhibits.

*Exhibits*

| Exhibit No. | Description |
|---|---|
| 99.1 | Press release dated November 4, 2026 |
| 104 | Cover Page Interactive Data File (embedded within the Inline XBRL document) |

**SIGNATURE**

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.

**Chime Financial, Inc.**

November 4, 2026

By: /s/ Mark Troughton

Name: Mark Troughton

Title: President and Interim Chief Financial Officer

**Chime Reports Third Quarter 2026 Financial Results**

*Revenue grows 32% year over year to $718 million*

*Achieves third consecutive quarter of GAAP profitability*

*Raises Q4 and full-year 2026 outlook*

SAN FRANCISCO – (BUSINESS WIRE) – Nov. 4, 2026 – Chime® (Nasdaq: CHYM) today reported financial results for the quarter ended September 30, 2026.

"This was our strongest quarter yet as a public company, and we are seeing structural improvements in our growth and profitability profile," said Chris Britt, CEO and Co-founder of Chime. "We added a record 1.8 million net new Active Members over the past year, accelerated revenue growth to 32%, and delivered our third consecutive quarter of GAAP profitability. Chime Prime and our growing lending business are deepening primary account relationships and driving the strongest unit economics in our history. Our momentum gives us confidence to raise our outlook for the remainder of the year."

**Third Quarter 2026 Financial Highlights**

We delivered strong top-line and bottom-line growth in the third quarter, reflecting durable growth and expanding profitability.

- Revenue grew 32% year over year to $718 million, accelerating from 27% year-over-year growth in the second quarter.
  - Payments revenue grew 22% year over year to $444 million, and 26% year over year when combined with Outbound Instant Transfer (OIT) revenue.
  - Platform-related revenue grew 52% year over year to $274 million, reflecting the continued scaling of MyPay and Instant Loans.
- Gross profit was $646 million, yielding a 90% gross margin.
- Transaction profit (non-GAAP) grew 41% year over year to $530 million, yielding a 74% transaction margin.
- Net income was $44 million, marking our third consecutive quarter of GAAP profitability. Net margin was 6%, up 16 percentage points year over year.
- Adjusted EBITDA (non-GAAP) was $137 million, representing a 19% adjusted EBITDA margin, up 14 percentage points year over year.
- Active Members grew 20% year over year to 10.9 million. We added a record 1.8 million net new Active Members over the trailing 12 months and approximately 500,000 quarter over quarter in Q3. Direct depositor growth accelerated for the third straight quarter.
- Average Revenue per Active Member (ARPAM) grew 10% year over year to $270.
- Purchase Volume (PV) growth accelerated to 19% year over year to $38.5 billion and 22% year over year to $40 billion when including OIT volume.

**Third Quarter 2026 Business Highlights**

- **Chime Prime deepens member relationships:** Members earning $75,000 or more annually remain our fastest-growing segment, with a significantly larger share of these members direct depositing and qualifying for Prime. Prime members generate more than double the ARPAM of the average Active Member. Prime and Chime Card helped lift credit to 29% of PV, nearly double a year ago.

- **Strongest unit economics in Chime's history:** The lifetime value to member acquisition cost (LTV:CAC) ratio reached nearly 10x for all Active Members.

- **Record MyPay origination volume and transaction profit:** Higher limits helped drive record MyPay origination volume of $5.3 billion, the fastest growth in a year, with loss rates at around 1%. Annualized revenue exceeded $500 million, and transaction profit hit a record $80 million, nearly double a year ago.

- **Instant Loans continues to scale:** More than 20% of Active Members use Instant Loans. Annualized revenue exceeded $115 million, ahead of expectations. We originated $381 million of Instant Loans, with annualized loss rates for repeat borrowers up to 50% lower than for first-time borrowers.

- **Broadening product portfolio:** We rolled out Chime Invest to all members, launched Visa Flex, began testing a new line of credit for Chime Prime members, and introduced joint accounts. These offerings give members more ways to use Chime and deepen their relationships with us. Next year, we plan to launch an unsecured credit card to expand our lending portfolio and roll out a paycard to enhance our Enterprise offering.

- **Chime Enterprise expands employer partnerships:** We signed and launched The Michaels Companies, Inc., a leading retailer with nearly 40,000 employees in the U.S. We also signed the City of Charleston as our first public-sector employer partner. We expanded our Workday partnership to make it easier for millions of employees to choose Chime for direct deposit within Workday.

- **Pending acquisition of Stride Bank on track:** Chime's acquisition of Stride Bank[1] remains on track to close in the first half of 2027, subject to regulatory approvals and closing conditions. We continue to expect more than $100 million in annual net after-tax synergies. We expect that owning the bank subsidiary will enable us to accelerate product development, gain greater control over the member experience, and deepen our structural cost advantage.

**Fourth Quarter and 2026 Full-Year Financial Outlook**

We are raising our fourth-quarter and full-year 2026 guidance to reflect the structural improvement we're seeing in our growth and profitability profile. For the full year of 2026, we expect:

- Revenue between $2.792 and $2.802 billion, representing year-over-year revenue growth of 28%.
- Adjusted EBITDA between $519 and $524 million, with an adjusted EBITDA margin of approximately 19%.

For the fourth quarter of 2026, we now expect:

- Revenue between $757 and $767 million, representing year-over-year revenue growth between 27% and 29%.
- Adjusted EBITDA between $161 and $166 million, with an adjusted EBITDA margin between 21% and 22%.

**Conference Call Information**

Chime will host a conference call to discuss its third quarter 2026 financial results and financial outlook at 2 p.m. Pacific Time (5 p.m. Eastern Time) today. A live webcast of the earnings conference call will be accessible on the Events & Presentations section of Chime's Investor Relations website at investors.chime.com. A replay will be available on the website following the call.

An investor presentation, including supplemental financial information and reconciliation of certain non-GAAP financial measures to their nearest comparable GAAP measures, will be available through Chime's Investor Relations website at investors.chime.com.

[1] Pursuant to the transaction, Chime will acquire Central Service Corporation, the parent holding company of Stride Bank.

**About Chime:**

Chime (Nasdaq: CHYM) is a financial technology company founded on the premise that core banking services should be helpful, easy, and free. We offer a broad range of low-cost banking and payments products that address the most critical financial needs of everyday people. Our member-aligned business model has helped millions of people to unlock financial progress™. Member deposits are FDIC-insured through The Bancorp Bank, N.A. or Stride Bank, N.A., Members FDIC, up to applicable limits*.

**Chime is not FDIC-insured. The Bancorp Bank, N.A. and Stride Bank, N.A. are the FDIC-insured members. Deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. FDIC deposit insurance limit is $250,000 per depositor, per insured bank, per ownership category.*

**Contacts**

**Investors and Analysts:**
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**Press:**
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**Forward-Looking Statements**

This release 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 release may include, among others, statements relating to our future results of operations or financial performance; expectations regarding certain of our key financial and operating metrics; 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 acceleration; our expectations regarding the benefits of the proposed transaction between Chime and Stride Bank, including future financial and operating results, as well as our ability to accelerate product development, gain greater control over the member experience, and deepen our structural cost advantage; our expectations related to the timing of the completion of the transaction with Stride Bank; 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; the complex and evolving laws and regulations applicable to our business and the banking ecosystem; and risks related to our proposed transaction with Stride Bank. 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 most recent Quarterly Report on Form 10-Q.

In light of these risks and uncertainties, the forward-looking events and circumstances discussed in this release 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 release. 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.

**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, 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 at the end of this release.

We have not provided the forward-looking GAAP equivalents for certain forward-looking non-GAAP measures included in this release, 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.

*Adjusted EBITDA*

We define adjusted EBITDA 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.

*Adjusted EBITDA Margin*

We define adjusted EBITDA margin as adjusted EBITDA divided by revenue.

We believe that adjusted EBITDA and adjusted EBITDA margin are key measures of our operating performance, and management uses these measures to formulate business plans, prepare budgets and forecasts, and make strategic decisions.

*Transaction Profit*

We define transaction profit as gross profit less transaction and risk losses.

*Transaction Margin*

We define transaction margin as transaction profit divided by revenue.

We believe that transaction profit and transaction margin are key measures of the incremental profit generated by member transactions.

**Key Metrics Definitions**

We use the following key metrics to help us evaluate our business and growth trends, establish budgets, evaluate the effectiveness of our investments, and assess operational efficiencies.

*Active Members*

We define an Active Member as 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 or repaying a MyPay advance or an Instant Loan. Active Members are a key indicator of the scale of our engaged member base.

*Average Revenue Per Active Member ("ARPAM")*

We define Average Revenue per Active Member ("ARPAM") 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. ARPAM is a key indicator of our ability to monetize member engagement, as it captures both the impact of payments revenue from Purchase Volume as well as the monetization of products that contribute to platform-related revenue.

*Purchase Volume*

We define Purchase Volume 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 is a key driver of payments revenue, because the interchange fees upon which our payments revenue is based are generally determined as a percentage of the underlying transaction value plus a fixed amount per transaction based upon rates set by the card networks. Purchase Volume is also a key indicator of aggregate member engagement. Purchase Volume does not include other types of transaction volumes such as deposits, ATM withdrawals, SpotMe and MyPay advances, Instant Loans, sending or receiving funds with Pay Anyone, outbound instant transfers, and other types of ACH or direct debit transfers.

**CHIME FINANCIAL, INC.**
**CONDENSED CONSOLIDATED BALANCE SHEETS**
*(In thousands, except share and per share amounts)*
*(unaudited)*

| | September 30, 2026 | December 31, 2025 |
|---|---|---|
| **Assets** | | |
| Current assets: | | |
| Cash and cash equivalents | $ 636,656 | $ 466,252 |
| Restricted cash | 118,866 | 14,508 |
| Marketable securities | 546,319 | 587,828 |
| Product collateral | 219,794 | 251,204 |
| Accounts receivable, net | 320,000 | 257,884 |
| Loans held for investment, net | 92,417 | 71,581 |
| Prepaid expenses and other current assets | 71,231 | 106,753 |
| Total current assets | 2,005,283 | 1,756,010 |
| Property, equipment, and software, net | 95,072 | 94,320 |
| Operating lease right-of-use assets, net | 76,784 | 83,429 |
| Other assets | 30,288 | 30,846 |
| Total assets | $ 2,207,427 | $ 1,964,605 |
| **Liabilities and stockholders' equity** | | |
| Current liabilities: | | |
| Accounts payable | $ 29,210 | $ 38,680 |
| Accrued and other current liabilities | 241,024 | 201,862 |
| Product obligation | 147,698 | 147,382 |
| Total current liabilities | 417,932 | 387,924 |
| Operating lease liabilities, net of current portion | 115,118 | 123,284 |
| Warehouse facility | 100,000 | — |
| Other non-current liabilities | 32,219 | 51,691 |
| Total liabilities | 665,269 | 562,899 |
| Stockholders' equity: | | |
| Preferred stock, $0.0001 par value: 100,000,000 shares authorized, no shares issued and outstanding as of September 30, 2026 and December 31, 2025. | — | — |
| Class A common stock, $0.0001 par value: 5,000,000,000 shares authorized, 352,879,240 shares issued and outstanding as of September 30, 2026. 5,000,000,000 shares authorized, 347,751,083 issued and outstanding as of December 31, 2025. | 28 | 28 |
| Class B common stock, $0.0001 par value: 65,000,000 shares authorized, 30,420,959 shares issued and outstanding as of September 30, 2026. 65,000,000 shares authorized, 32,182,289 issued and outstanding as of December 31, 2025. | 3 | 3 |
| Class C common stock, $0.0001 par value: 500,000,000 shares authorized, no shares issued and outstanding as of September 30, 2026 and December 31, 2025. | — | — |
| Additional paid-in capital | 4,794,166 | 4,775,607 |
| Accumulated other comprehensive income (loss) | (2,965) | 172 |
| Accumulated deficit | (3,249,074) | (3,374,104) |
| Total stockholders' equity | 1,542,158 | 1,401,706 |
| Total liabilities and stockholders' equity | $ 2,207,427 | $ 1,964,605 |

**CHIME FINANCIAL, INC.**
**CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS**
*(In thousands, except share and per share amounts)*
*(unaudited)*

| | Three Months Ended September 30, | | Nine Months Ended September 30, | |
|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 |
| Revenue | $ 718,001 | $ 543,519 | $ 2,035,156 | $ 1,590,412 |
| Cost of revenue[1] | 71,936 | 69,401 | 213,905 | 196,939 |
| Gross profit | 646,065 | 474,118 | 1,821,251 | 1,393,473 |
| Operating expenses: | | | | |
| Transaction and risk losses | 115,614 | 97,053 | 307,806 | 304,445 |
| Member support and operations[2] | 104,799 | 83,658 | 309,753 | 365,364 |
| Sales and marketing[2] | 168,465 | 153,608 | 498,055 | 471,187 |
| Technology and development[2] | 119,434 | 123,942 | 341,325 | 823,578 |
| General and administrative[2] | 98,701 | 76,575 | 249,310 | 403,415 |
| Depreciation and amortization[1] | 4,729 | 3,992 | 13,194 | 11,695 |
| Total operating expenses | 611,742 | 538,828 | 1,719,443 | 2,379,684 |
| Income (loss) from operations | 34,323 | (64,710) | 101,808 | (986,211) |
| Other income, net | 9,651 | 10,268 | 24,140 | 21,837 |
| Net income (loss) before income taxes | 43,974 | (54,442) | 125,948 | (964,374) |
| Provision (benefit) for income taxes | 250 | 280 | 918 | 785 |
| Net income (loss) | $ 43,724 | $ (54,722) | $ 125,030 | $ (965,159) |
| Net income (loss) per share attributable to common stockholders: | | | | |
| Basic | $ 0.11 | $ (0.15) | $ 0.33 | $ (5.10) |
| Diluted | $ 0.11 | $ (0.15) | $ 0.31 | $ (5.10) |
| Weighted average number of common shares outstanding used to compute net income (loss) per share attributable to common stockholders: | | | | |
| Basic | 380,680,024 | 371,829,972 | 380,709,024 | 189,227,164 |
| Diluted | 400,120,167 | 371,829,972 | 398,002,078 | 189,227,164 |

(1) Total depreciation and amortization includes amounts as follows:

| | Three Months Ended September 30, | | Nine Months Ended September 30, | |
|---|---|---|---|---|
| *(in thousands)* | 2026 | 2025 | 2026 | 2025 |
| Depreciation and amortization recorded in cost of revenue | $ 3,209 | $ 3,522 | $ 9,966 | $ 10,488 |
| Depreciation and amortization recorded as operating expense | 4,729 | 3,992 | 13,194 | 11,695 |
| Total depreciation and amortization | $ 7,938 | $ 7,514 | $ 23,160 | $ 22,183 |

(2) Amounts include stock-based compensation and related payroll tax as follows:

| | Three Months Ended September 30, | | Nine Months Ended September 30, | |
|---|---|---|---|---|
| *(in thousands)* | 2026 | 2025 | 2026 | 2025 |
| Member support and operations | $ 10,229 | $ 10,172 | $ 28,680 | $ 133,882 |
| Sales and marketing | 5,201 | 4,128 | 14,315 | 48,014 |
| Technology and development | 26,208 | 40,270 | 82,773 | 584,189 |
| General and administrative | 34,638 | 31,383 | 86,522 | 256,626 |
| Total stock-based compensation expense and related payroll tax | $ 76,276 | $ 85,953 | $ 212,290 | $ 1,022,711 |

**CHIME FINANCIAL, INC.**
**CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS**
*(In thousands)*
*(unaudited)*

| | Nine Months Ended September 30, | |
|---|---|---|
| | **2026** | **2025** |
| **Operating activities:** | | |
| Net income (loss) | $ 125,030 | $ (965,159) |
| Adjustments to reconcile net income (loss) to net cash provided by operating activities: | | |
| Depreciation and amortization | 23,160 | 22,183 |
| Non-cash lease expense | 6,645 | 4,989 |
| Stock-based compensation | 204,290 | 1,003,598 |
| Stock-based charitable contribution | 3,190 | 11,168 |
| Provision for transaction dispute losses | 53,354 | 48,048 |
| Change in fair value of product obligation | (81,452) | 41,575 |
| Provision for credit losses | 50,794 | 62,266 |
| Amortization of premium on marketable securities | (710) | (4,010) |
| Other | 2,906 | 448 |
| Changes in operating assets and liabilities: | | |
| Product collateral | 31,410 | (47,232) |
| Accounts receivable, net | (63,796) | (22,622) |
| Prepaid expenses and other assets | 35,860 | (7,781) |
| Accounts payable | (9,470) | 4,180 |
| Accrued and other liabilities | (36,395) | (97,964) |
| Operating lease liabilities | (5,561) | (11,810) |
| Settlements of the product obligation | 81,768 | (21,650) |
| Cash flows provided by operating activities | 421,023 | 20,227 |
| **Investing activities:** | | |
| Purchase of marketable securities | (366,124) | (665,283) |
| Proceeds from sales of marketable securities | — | 256,514 |
| Proceeds from maturities of marketable securities | 402,300 | 147,200 |
| Purchases of loans held for investment | (4,358,992) | (3,616,906) |
| Repayments of loans held for investment | 4,289,042 | 3,547,726 |
| Purchase of property, equipment and software | (21,292) | (5,688) |
| Capitalization of internal-use software | (1,181) | (8,046) |
| Cash flows (used in) investing activities | (56,247) | (344,483) |
| **Financing activities:** | | |
| Payment of debt issuance costs | (905) | (1,134) |
| Proceeds from issuance of common stock under employee stock purchase plan | 8,284 | — |
| Proceeds from the issuance of common stock upon initial public offering, net of underwriting discounts and offering costs paid | — | 771,239 |
| Taxes paid related to net share settlement of restricted stock units | (5,675) | (348,072) |
| Proceeds from borrowings under the warehouse facility | 100,000 | — |
| Proceeds from exercise of stock options | 30,356 | 10,925 |
| Repurchases of common stock | (222,074) | — |
| Cash flows provided by (used in) financing activities | (90,014) | 432,958 |
| Net increase in cash and cash equivalents and restricted cash | 274,762 | 108,702 |
| Cash, cash equivalents, and restricted cash, beginning of period | 480,760 | 350,000 |
| **Cash, cash equivalents, and restricted cash, end of period** | $ 755,522 | $ 458,702 |
| Cash and cash equivalents, end of the period | $ 636,656 | $ 445,026 |
| Restricted cash, end of the period | 118,866 | 13,676 |
| **Cash, cash equivalents, and restricted cash, end of the period** | $ 755,522 | $ 458,702 |

**CHIME FINANCIAL, INC.**
**CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS**
*(In thousands)*
*(unaudited)*

| | | | | |
|---|---|---|---|---|
| **Supplementary cash flow disclosure:** | | | | |
| Cash paid for interest | $ | 1,596 | $ | 409 |
| Cash paid for income taxes, net of refunds received | $ | 1,839 | $ | 1,111 |
| **Supplemental disclosures of noncash investing and financing activities:** | | | | |
| Deferred offering costs not yet paid | $ | — | $ | 651 |
| Reclassification of deferred offering costs to additional paid-in capital upon initial public offering | $ | — | $ | 14,815 |
| Conversion of redeemable convertible preferred stock to common stock in connection with initial public offering | $ | — | $ | 2,890,121 |
| Right-of-use assets obtained in exchange for lease obligations | $ | — | $ | 53,237 |

**Reconciliation of GAAP to Non-GAAP Results**
*(unaudited)*

| *(in thousands, except percentages)* | Three Months Ended September 30, 2026 | Three Months Ended September 30, 2025 | Nine Months Ended September 30, 2026 | Nine Months Ended September 30, 2025 |
|---|---|---|---|---|
| Gross profit | $ 646,065 | $ 474,118 | $ 1,821,251 | $ 1,393,473 |
| Gross margin | 90 % | 87 % | 89 % | 88 % |
| Adjusted for: Transaction and risk losses | 115,614 | 97,053 | 307,806 | 304,445 |
| Transaction profit | $ 530,451 | $ 377,065 | $ 1,513,445 | $ 1,089,028 |
| Transaction margin | 74 % | 69 % | 74 % | 68 % |

| *(in thousands, except percentages)* | Three Months Ended September 30, 2026 | Three Months Ended September 30, 2025 | Nine Months Ended September 30, 2026 | Nine Months Ended September 30, 2025 |
|---|---|---|---|---|
| Net income (loss) | $ 43,724 | $ (54,722) | $ 125,030 | $ (965,159) |
| Net margin | 6 % | (10)% | 6 % | (61)% |
| Adjusted for: | | | | |
| Depreciation and amortization expense | 7,938 | 7,514 | 23,160 | 22,183 |
| Other (income) expense, net[1] | (9,651) | (10,268) | (24,140) | (21,837) |
| Provision (benefit) for income taxes | 250 | 280 | 918 | 785 |
| Stock-based compensation expense and related payroll tax | 76,276 | 85,953 | 212,290 | 1,022,711 |
| Stock-based charitable contribution expense | 1,695 | — | 3,190 | 11,168 |
| Restructuring charges[2] | 17,077 | — | 17,077 | — |
| Adjusted EBITDA | $ 137,309 | $ 28,757 | $ 357,525 | $ 69,851 |
| Adjusted EBITDA margin | 19 % | 5 % | 18 % | 4 % |

(1) Relates primarily to interest income, which consists of interest and dividends earned on our cash and cash equivalents and marketable securities.
(2) For the three and nine months ended September 30, 2026, includes cash charges for employee-related wages, benefits and severance.