

Q1'26

# Supplemental Presentation

chime<sup>®</sup>

# 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 Quarterly Report on Form 10-Q for the quarter ended March 31, 2026. 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

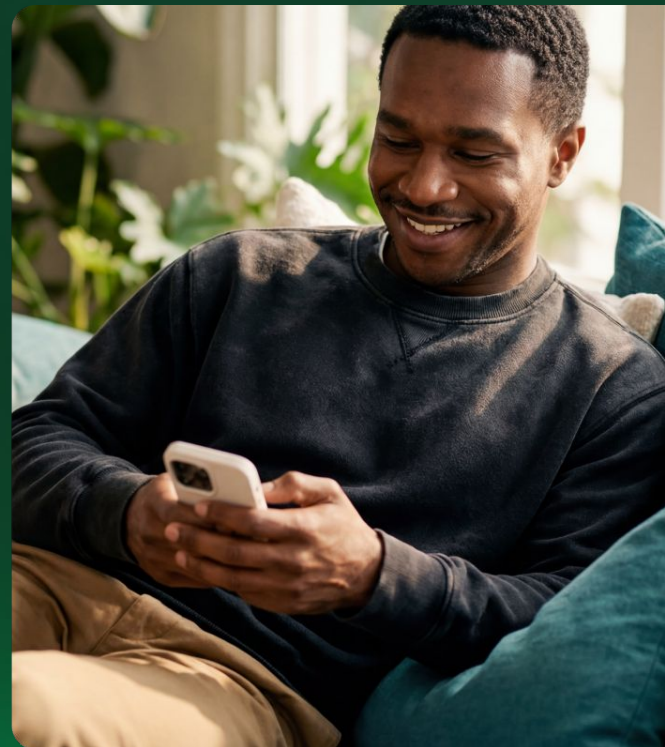
To supplement our consolidated financial information prepared and presented in accordance with U.S. generally accepted accounting principles (“GAAP”), we use certain financial measures that are not prepared in accordance with GAAP, including transaction profit, transaction margin, non-GAAP operating 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**<sup>1</sup>  
**#1 share of new checking accounts** according to J.D. Power<sup>2</sup>  
**#1 banking brand** according to TIME<sup>3</sup>

## Deep Member Engagement

Majority of our Active Members rely on Chime as their **primary financial relationship**<sup>4</sup>  
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 Prime and Chime Plus membership tiers, Chime Card and Instant Loans

## Large Market Opportunity

**\$426B TAM** opportunity<sup>5</sup>

## Strong Financial Profile

### Growth & Scale

**\$647M** Q1'26 Revenue,  
**+25% Y/Y**<sup>6</sup>

### Operating Leverage

**18%** adj. EBITDA margin<sup>6</sup>  
(+13pp Y/Y) with 73%  
incremental margin in Q1'26

### Raising FY'26 Outlook

22-23% revenue growth,  
\$416-\$431M 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 "Fintech Brands Continue to Attract and Covert New Banking and Investment Accounts," March 11, 2026. Survey data from October and December 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

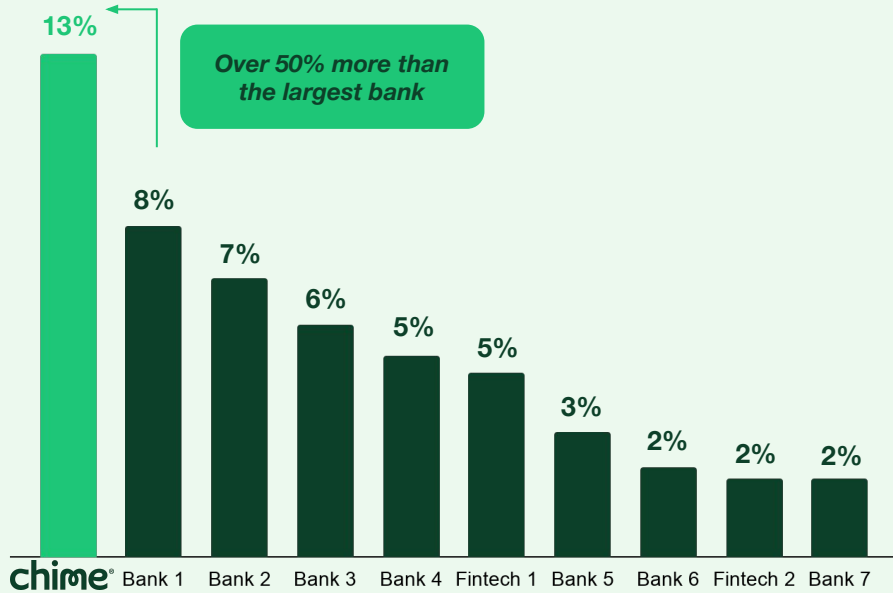
(4) "Primary account relationship" or "primary financial relationship" refers to a member who had at least one qualifying direct deposit of \$200 or more through Chime in the past calendar month or who made 15 or more purchases using their Chime cards in the past calendar month

(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")

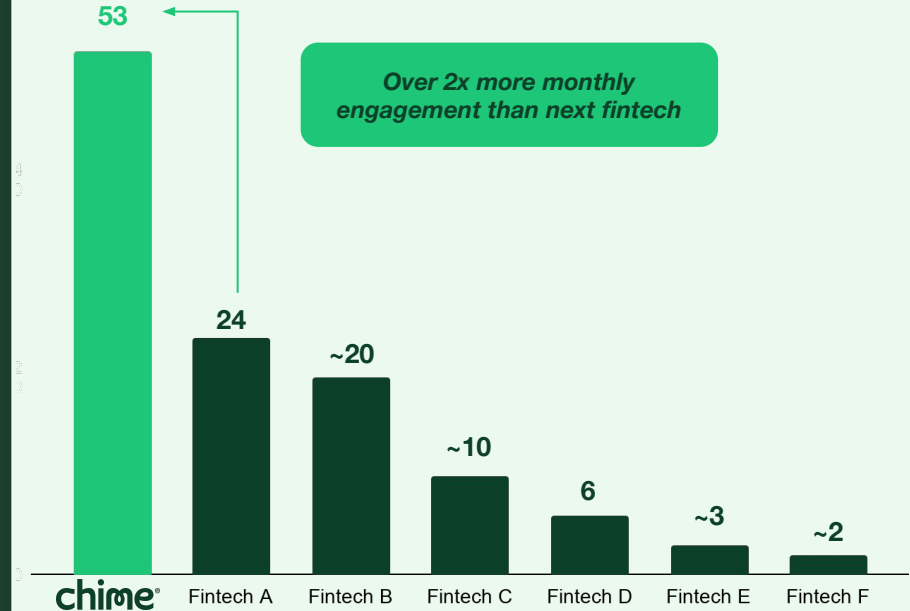
(6) For the quarter ended March 31, 2026 with comparisons to the quarter ended March 31, 2025

# We lead the market in growth *and* engagement

## Share of New Checking Account Openings<sup>1</sup>



## Monthly Transactions per Customer<sup>2</sup>



(1) J.D. Power "Fintech Brands Continue to Attract and Covert New Banking and Investment Accounts," March 11, 2026. Survey data from October and December 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

# We have several tailwinds supporting strong growth and continued operating leverage in '26 and beyond

## 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  
Chime Prime

## New Product and GTM Roadmap

Investment products  
Trump accounts  
Joint accounts  
Jade AI co-pilot  
Chime Enterprise

## Continued strong operating leverage

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

# Accelerating product velocity is driving momentum across our business

## Strong Active Member growth at attractive paybacks

- Added nearly 700k net new Actives in Q1, our strongest quarter ever
- 5-6 quarter payback periods continue to support LTV:CACs of 8x+

## Launched Chime Prime: the most rewarding way to bank

- Chime Prime offers members industry leading rewards, APY and premium perks – at no cost
- Early results demonstrate positive impact on direct deposit conversion and retention

## Chime Card grew credit mix to ~25%<sup>1</sup>, from 16% last year

- Nearly 50% of Active Members spent on a secured credit card in March '26
- Net of rewards, Chime Card earns nearly 2x the take rate of our debit card

## MyPay transaction profit \$'s grew 10x Y/Y

- MyPay at over 60% txn margin, with losses remaining at 1%, our steady state target
- New variable pricing structure unlocks expanded MyPay access, driving higher monetization while remaining low cost

## Instant Loans scaling at attractive unit margins

- Unit economics improve as portfolio matures, with up to 50% lower loss rates on repeat loans
- Doubled volume Q/Q for 9- and 12-month loans for repeat borrowers, on which we earn better economics

## Continued momentum for Chime Enterprise

- Signed four new employer partners, including a partner with >65k employees
- Strong employee adoption and engagement among live employer partners

Q1'26

# Financial Results

# In Q1, we delivered 25% Y/Y revenue growth, 73% incremental adj. EBITDA margin, and our first quarter of GAAP profit post-IPO

## Key Operating Metrics

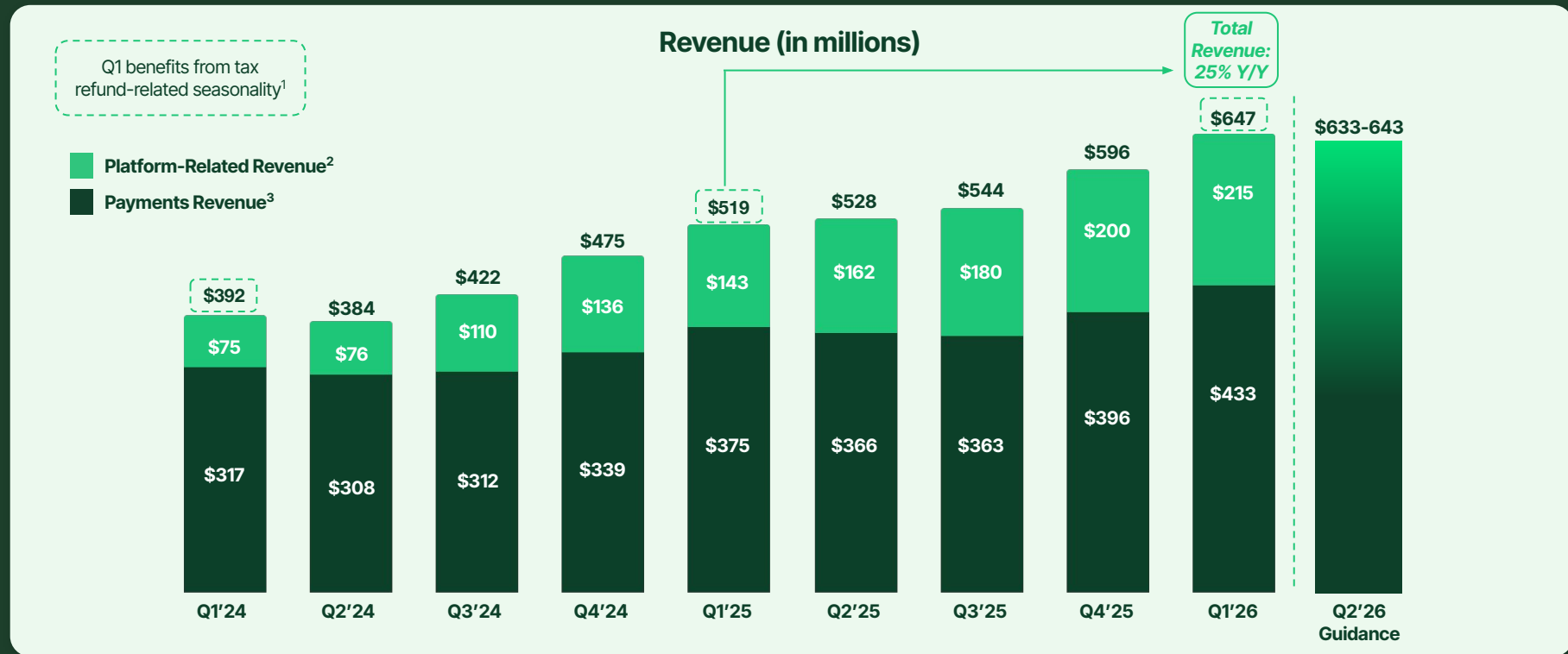
	Q1'26	Y/Y
Active Members	10.2M	+19%
Purchase Volume	\$38.7B	+12% <i>+15% with OIT</i>
ARPAM	\$263	+5%

## Financial Highlights

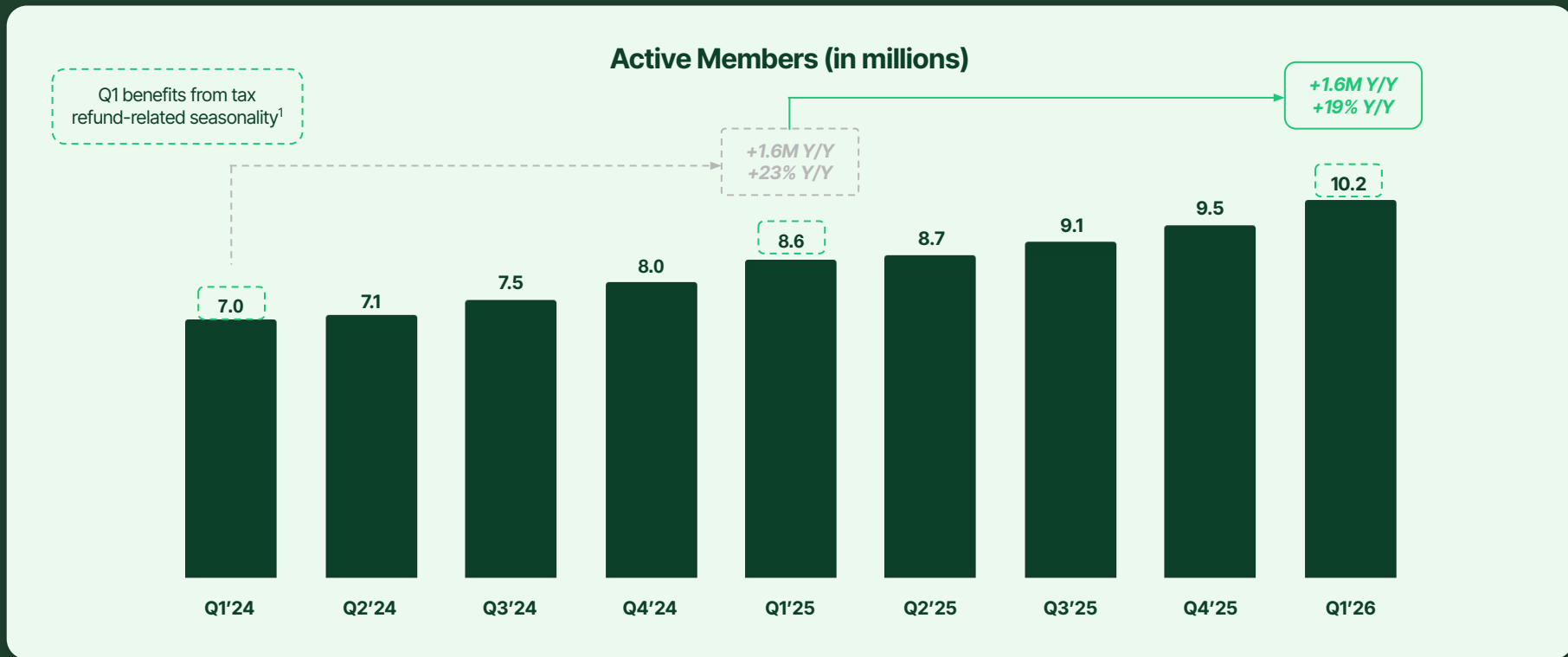
	Q1'26	Y/Y	Margin
Revenue	\$647M	+25%	–
Gross Profit	\$580M	+27%	90%
Transaction Profit	\$491M	+41%	76%
Adjusted EBITDA	\$119M	+373%	18% <i>+13 pp Y/Y</i>

**\$53M**  
GAAP  
Net Income

# Recent initiatives – incl. Chime Card, MyPay, and Instant Loans – drove strong growth in both Payments and Platform-related revenue in Q1

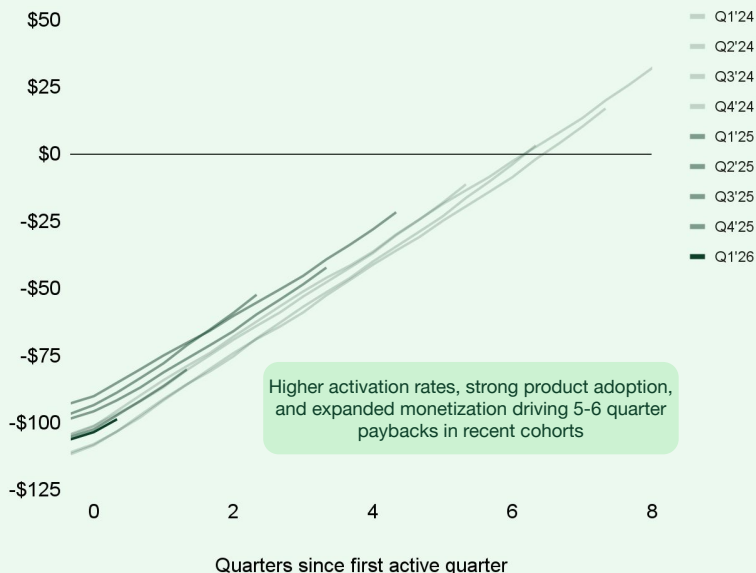


# In Q1, we added nearly 700k Active Members Q/Q, and 1.6M Y/Y, and now serve over 10M total Active Members

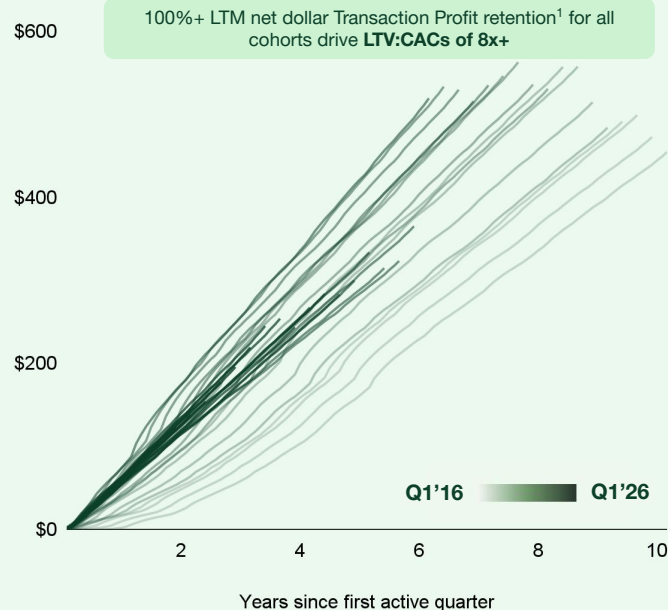


# Efficient payback periods and durable cohort performance drive LTV:CACs of 8x+

## Cumulative Transaction Profit less CAC per Original Active Member by Cohort



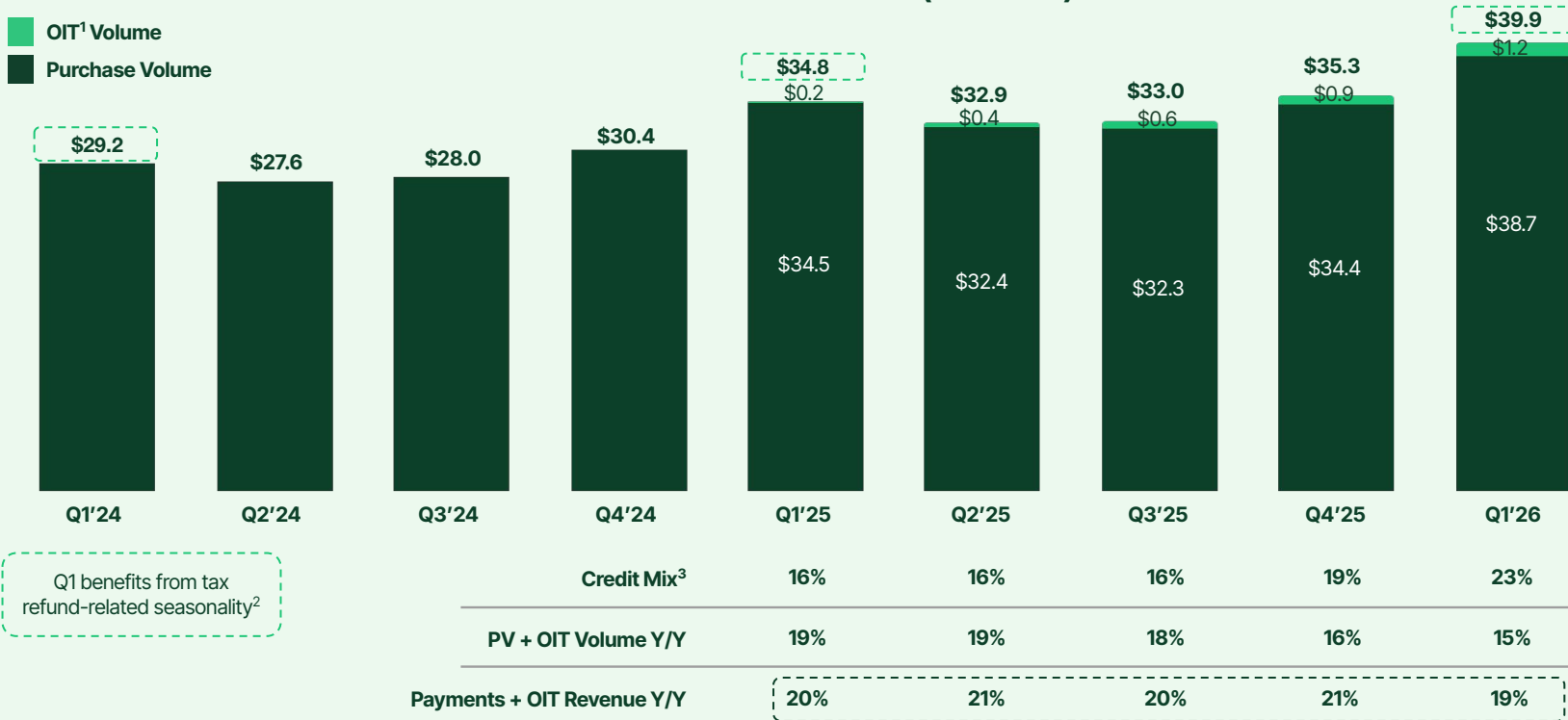
## Cumulative Transaction Profit per Original Active Member by Quarterly Cohort



# Resilient member spend trends, combined with higher take rates from Chime Card, drove 19% Payments + OIT Revenue growth in Q1

## Purchase and OIT Volume (in billions)

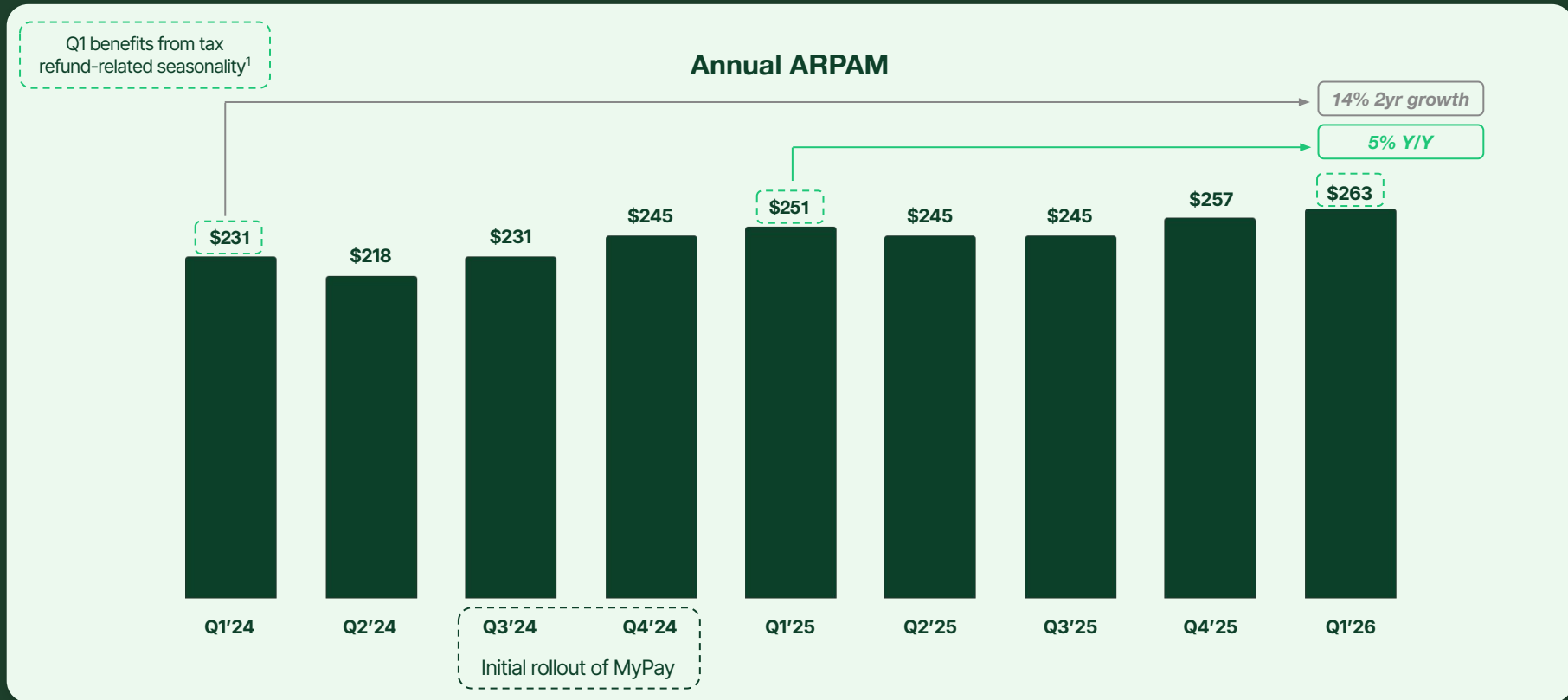
■ OIT<sup>1</sup> Volume  
■ Purchase Volume



# America's #1 choice in banking is now even more rewarding with Chime Prime, our new premium membership tier

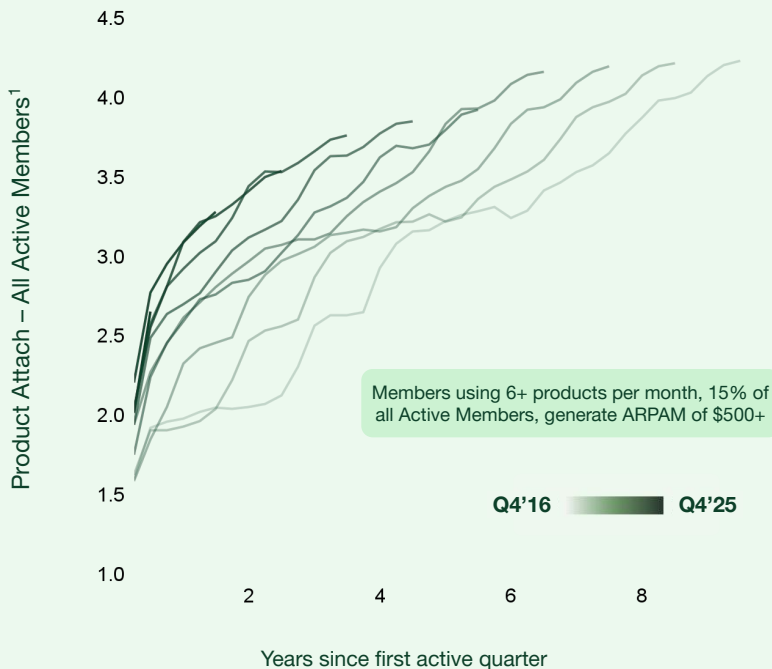
	chimeplus	chimeprime
Monthly Qualifying Direct Deposit	\$200	\$3,000
Cash back	2% (category of your choice)	5% (category of your choice)
Savings APY	3.00%	3.75%
Pre-qualified Instant Loan starting at \$100		✓
Travel Perks & Giveaways		✓
Premium Metal Card		✓
Grow your credit 70+ points	✓	✓
MyPay up to \$500 before payday	✓	✓
Fee-free banking	✓	✓

# ARPAM grew 5% Y/Y, and 14% over 2 years, to \$263 in Q1, fueled by continued product innovation and deeper engagement

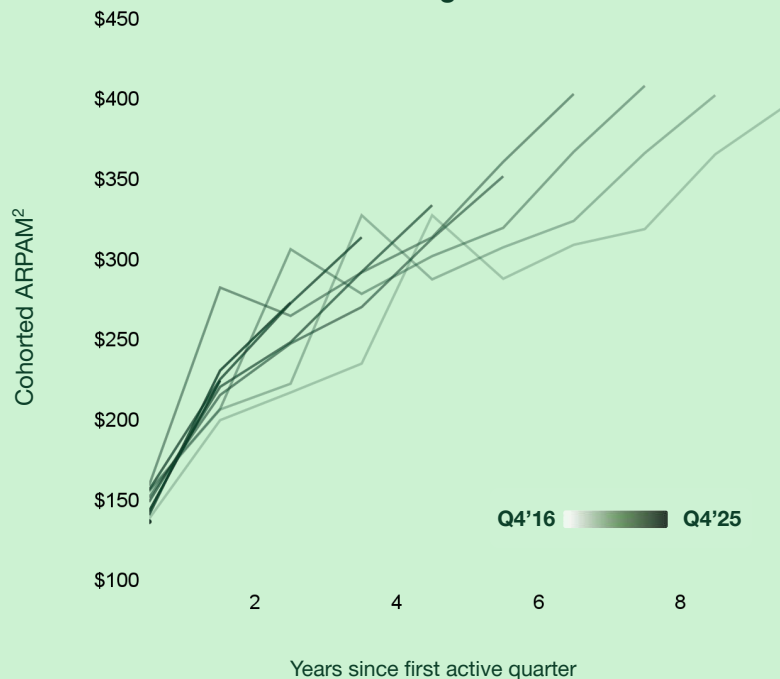


# We're driving higher attach rates across our growing product ecosystem, with tenured cohorts reaching ARPAM of over \$400

Newer cohorts are attaching to more products faster



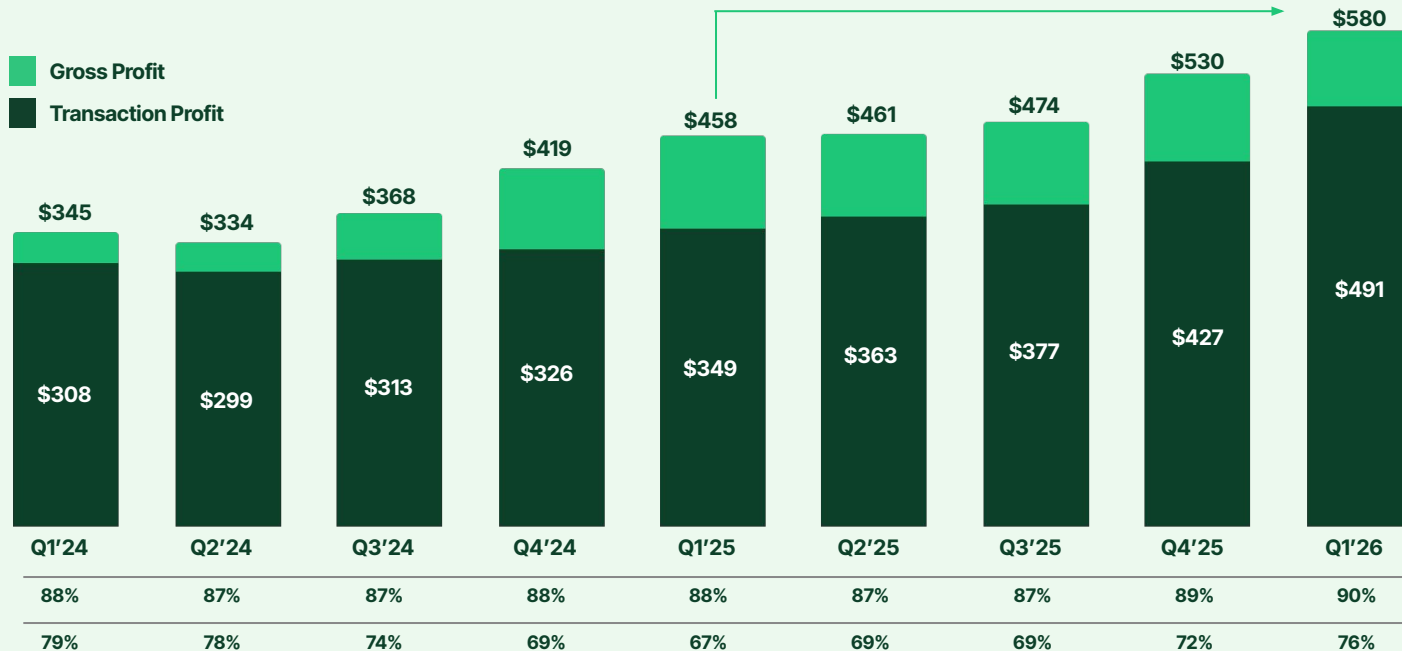
ARPAM grows as cohorts mature, with tenured cohorts exceeding \$400



# Our ChimeCore migration and improving loss rates on our liquidity products increased transaction margin 9pp Y/Y to 76% in Q1

## Gross Profit & Transaction Profit (in millions)

Gross Profit: 27% Y/Y  
Transaction Profit: 41% Y/Y



# In Q1, we grew MyPay transaction profit \$'s 10x Y/Y while maintaining loss rates of 1%

Tax refunds drive seasonally lower liquidity product utilization in Q1<sup>(1)</sup>

Q1'25

Q2'25

Q3'25

Q4'25

Q1'26

MyPay Transaction Profit (\$M)

\$6

\$23

\$41

\$59

\$64

+10x Y/Y

Revenue

\$64M

\$78M

\$88M

\$103M

\$104M

Transaction Margin

10%

30%

46%

58%

62%

Loss Rates

1.7%

1.4%

1.2%

1.0%

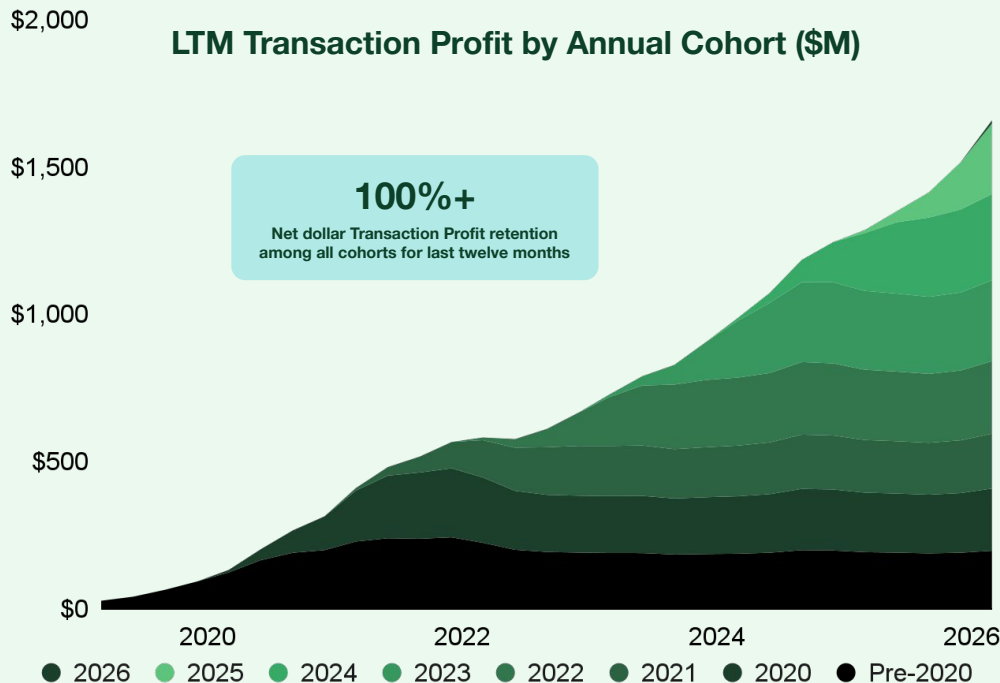
1.0%

We are compounding growth across Actives (+19%), ARPAM (+5%) and txn margin (+9pp), with 41% Y/Y TP growth in Q1 and 100%+ TP retention

Consistent growth in Active Members at 8x+ LTV:CAC

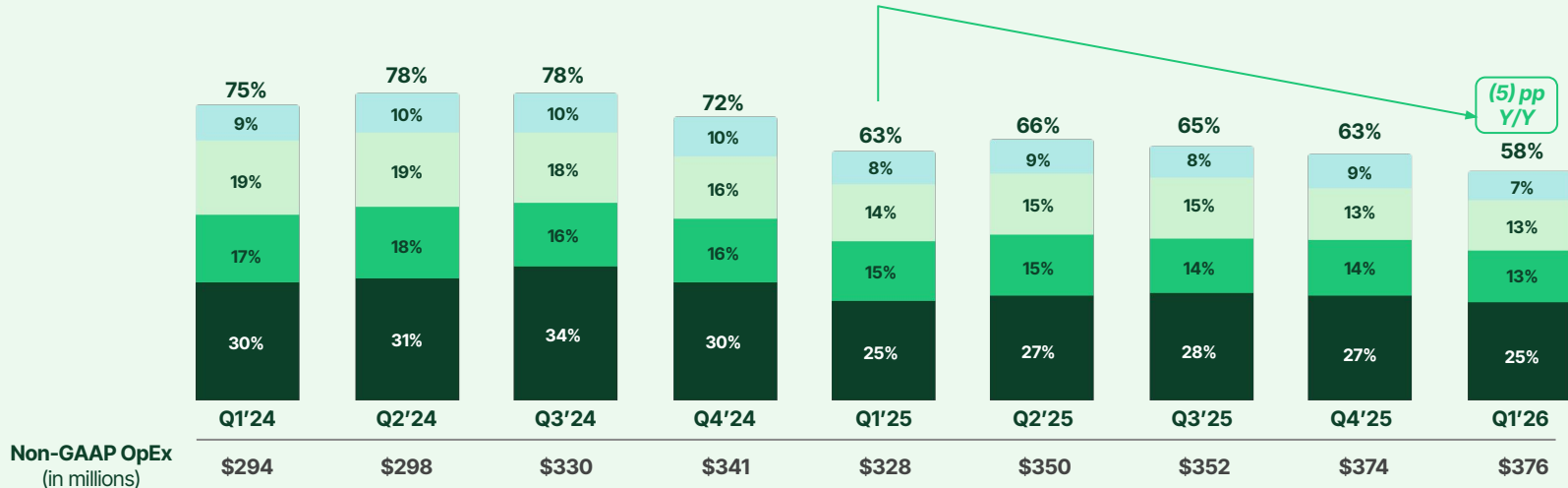
Deeper engagement drives ARPAM of \$400+ for tenured cohorts

Margin expansion driven by ChimeCore and DD-based underwriting

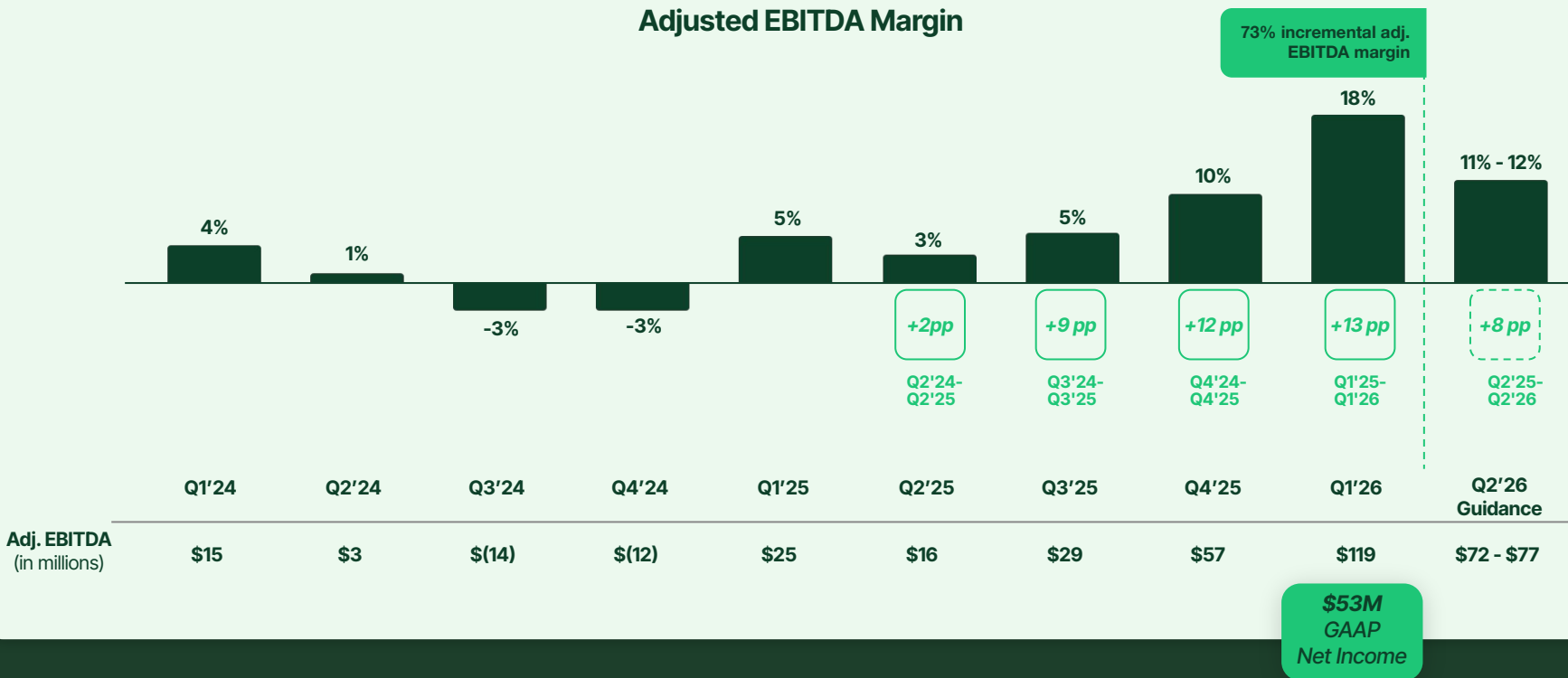


# We continue to demonstrate strong fixed cost leverage, with non-GAAP OpEx as a % of revenue improving 5 pp Y/Y in Q1

## Non-GAAP OpEx as % of Revenue<sup>1</sup>



In Q1, we improved adj. EBITDA margin by 13pp Y/Y, with incremental margins >70%, and generated \$53M of GAAP net income



# We are raising our full year guide on both top and bottom lines, now expecting incremental adj. EBITDA margins above 60%

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

	Q2'26	Full Year 2026
<b>Revenue</b>	<b>\$633 to \$643 million</b>	<b>\$2.66 to \$2.69 billion</b> <i>Prior: \$2.63 to \$2.67 billion</i>
Y/Y Growth	20% to 22%	22% to 23%
<b>Adjusted EBITDA</b>	<b>\$72 to \$77 million</b>	<b>\$416 to \$431 million</b> <i>Prior: \$380 to \$400 million</i>
Adjusted EBITDA Margin	11% to 12%	16%

**Incremental adj. EBITDA margin of ~60% for FY**

# Appendix

# GAAP to non-GAAP reconciliation: transaction profit and margin

<i>(in thousands, except percentages)</i>	Three months ended								
	March 31, 2024	June 30, 2024	September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	September 30, 2025	December 31, 2025	March 31, 2026
<b>Revenue</b>	<b>\$ 391,972</b>	<b>\$ 384,214</b>	<b>\$ 421,871</b>	<b>\$ 475,212</b>	<b>\$ 518,744</b>	<b>\$ 528,149</b>	<b>\$ 543,519</b>	<b>\$ 596,358</b>	<b>\$ 647,387</b>
<b>Gross profit</b>	<b>\$ 344,525</b>	<b>\$ 333,710</b>	<b>\$ 368,355</b>	<b>\$ 419,168</b>	<b>\$ 458,326</b>	<b>\$ 461,029</b>	<b>\$ 474,118</b>	<b>\$ 530,250</b>	<b>\$ 580,313</b>
Gross margin	88%	87%	87%	88%	88%	87%	87%	89%	90%
Adjusted for: Transaction and risk losses	36,038	35,000	55,159	93,490	109,145	98,247	97,053	102,878	88,905
<b>Transaction profit</b>	<b>\$ 308,487</b>	<b>\$ 298,710</b>	<b>\$ 313,196</b>	<b>\$ 325,678</b>	<b>\$ 349,181</b>	<b>\$ 362,782</b>	<b>\$ 377,065</b>	<b>\$ 427,372</b>	<b>\$ 491,408</b>
Transaction margin	79%	78%	74%	69%	67%	69%	69%	72%	76%

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

<i>(in thousands, except percentages)</i>	Three months ended								
	March 31, 2024	June 30, 2024	September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	September 30, 2025	December 31, 2025	March 31, 2026
<b>Net income (loss)</b>	<b>\$ 15,903</b>	<b>\$ 385</b>	<b>\$ (22,026)</b>	<b>\$ (19,606)</b>	<b>\$ 12,939</b>	<b>\$ (923,376)</b>	<b>\$ (54,722)</b>	<b>\$ (44,777)</b>	<b>\$ 53,456</b>
Net margin	4%	0%	(5%)	(4%)	2%	(175%)	(10%)	(8%)	8%
Adjusted for:									
Depreciation and amortization expense	5,234	6,117	6,897	7,122	7,258	7,411	7,514	7,817	7,665
Other (income) expense, net <sup>1</sup>	(10,509)	(9,904)	(10,817)	(8,235)	(5,354)	(6,215)	(10,268)	(9,037)	(7,748)
Provision (benefit) for income taxes	(362)	78	2,199	695	1,552	(1,047)	280	46	455
Stock based compensation and related payroll tax	5,175	6,419	10,134	8,117	8,696	928,062	85,953	70,113	64,816
Stock-based charitable contribution expense <sup>2</sup>	–	–	–	–	–	11,168	–	–	–
Third-party processor termination costs <sup>3</sup>	–	–	–	–	–	–	–	32,564	–
<b>Adjusted EBITDA</b>	<b>\$ 15,441</b>	<b>\$ 3,095</b>	<b>\$ (13,613)</b>	<b>\$ (11,907)</b>	<b>\$ 25,091</b>	<b>\$ 16,003</b>	<b>\$ 28,757</b>	<b>\$ 56,746</b>	<b>\$ 118,644</b>
Adjusted EBITDA margin	4%	1%	(3%)	(3%)	5%	3%	5%	10%	18%

# GAAP to non-GAAP reconciliation: operating expenses

(in thousands, except percentages)	Three months ended								
	March 31, 2024	June 30, 2024	September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	September 30, 2025	December 31, 2025	March 31, 2026
Member support and operations	\$ 68,068	\$ 69,821	\$ 70,054	\$ 78,913	\$ 78,609	\$ 203,097	\$ 83,658	\$ 92,614	\$ 95,399
Member support and operations % of revenue	17%	18%	17%	17%	15%	38%	15%	16%	15%
Adjusted for: stock based compensation and related payroll tax	(1,063)	(1,010)	(776)	(771)	(1,124)	(122,586)	(10,172)	(8,325)	(8,936)
<b>Non-GAAP member support and operations</b>	<b>\$ 67,005</b>	<b>\$ 68,811</b>	<b>\$ 69,278</b>	<b>\$ 78,142</b>	<b>\$ 77,485</b>	<b>\$ 80,511</b>	<b>\$ 73,486</b>	<b>\$ 84,289</b>	<b>\$ 86,463</b>
Non-GAAP member support and operations % of revenue	17%	18%	16%	16%	15%	15%	14%	14%	13%
Sales and marketing	\$ 117,047	\$ 118,021	\$ 143,123	\$ 141,569	\$ 132,573	\$ 185,006	\$ 153,608	\$ 164,197	\$ 165,431
Sales and marketing % of revenue	30%	31%	34%	30%	26%	35%	28%	28%	26%
Adjusted for: stock based compensation and related payroll tax	(225)	(275)	(473)	(383)	(483)	(43,403)	(4,128)	(5,156)	(4,593)
<b>Non-GAAP sales and marketing</b>	<b>\$ 116,822</b>	<b>\$ 117,746</b>	<b>\$ 142,650</b>	<b>\$ 141,186</b>	<b>\$ 132,090</b>	<b>\$ 141,603</b>	<b>\$ 149,480</b>	<b>\$ 159,041</b>	<b>\$ 160,838</b>
Non-GAAP sales and marketing % of revenue	30%	31%	34%	30%	25%	27%	28%	27%	25%

# GAAP to non-GAAP reconciliation: operating expenses

(in thousands, except percentages)	Three months ended								
	March 31, 2024	June 30, 2024	September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	September 30, 2025	December 31, 2025	March 31, 2026
Technology and development	\$ 74,930	\$ 75,371	\$ 80,400	\$ 78,874	\$ 77,882	\$ 621,754	\$ 123,942	\$ 111,347	\$ 109,780
Technology and development % of revenue	19%	20%	19%	17%	15%	118%	23%	19%	17%
Adjusted for: stock based compensation and related payroll tax	(1,567)	(2,689)	(4,418)	(3,749)	(3,703)	(540,216)	(40,270)	(32,368)	(27,425)
<b>Non-GAAP technology and development</b>	<b>\$ 73,363</b>	<b>\$ 72,682</b>	<b>\$ 75,982</b>	<b>\$ 75,125</b>	<b>\$ 74,179</b>	<b>\$ 81,538</b>	<b>\$ 83,672</b>	<b>\$ 78,979</b>	<b>\$ 82,355</b>
Non-GAAP technology and development % of revenue	19%	19%	18%	16%	14%	15%	15%	13%	13%
General and administrative	\$ 39,252	\$ 41,638	\$ 46,645	\$ 49,694	\$ 47,173	\$ 279,667	\$ 76,575	\$ 108,698	\$ 70,467
General and administrative % of revenue	10%	11%	11%	10%	9%	53%	14%	18%	11%
Adjusted for: stock based compensation and related payroll tax	(2,320)	(2,445)	(4,467)	(3,214)	(3,386)	(221,857)	(31,383)	(24,284)	(23,862)
Adjusted for: stock-based charitable contribution	–	–	–	–	–	(11,168)	–	–	–
Adjusted for: Third-party processor termination cost	–	–	–	–	–	–	–	32,564	–
<b>Non-GAAP general and administrative</b>	<b>\$ 36,932</b>	<b>\$ 39,193</b>	<b>\$ 42,178</b>	<b>\$ 46,480</b>	<b>\$ 43,787</b>	<b>\$ 46,642</b>	<b>\$ 45,192</b>	<b>\$ 51,850</b>	<b>\$ 46,605</b>
Non-GAAP general and administrative % of revenue	9%	10%	10%	10%	8%	9%	8%	9%	7%

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

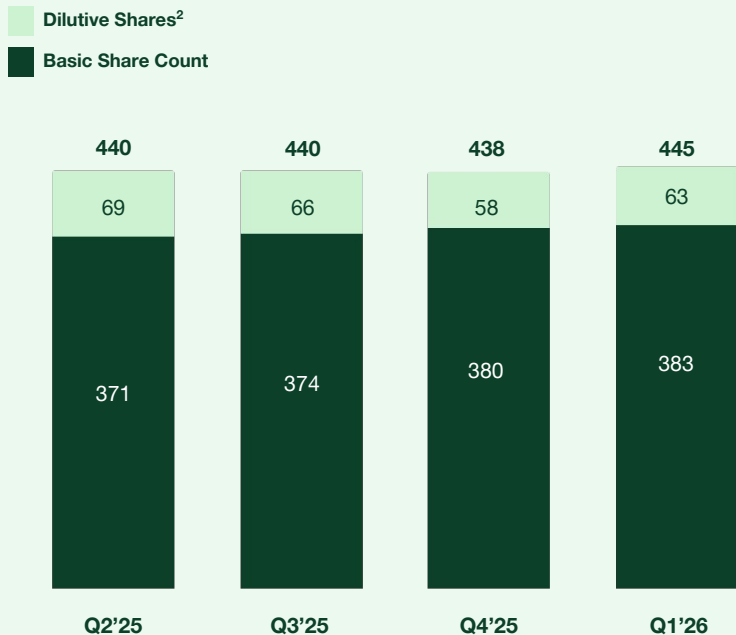
<i>(in thousands, except percentages)</i>	Three months ended		Twelve months ended	
	March 31, 2025	March 31, 2026	December 31, 2024	December 31, 2025
<b>Net Income (loss)</b>	<b>\$ 12,939</b>	<b>\$ 53,456</b>	<b>\$ (25,344)</b>	<b>\$ (1,009,936)</b>
Adjusted for:				
Depreciation and amortization expense	7,258	7,665	25,370	30,000
Other (income) expense, net <sup>1</sup>	(5,354)	(7,748)	(39,465)	(30,874)
Provision (benefit) for income taxes	1,552	455	2,610	831
Stock-based compensation and related payroll tax	8,696	64,816	29,845	1,092,844
Stock-based charitable contribution	0	0	0	11,168
Third-party processor termination costs <sup>2</sup>	0	0	0	32,564
<b>Adjusted EBITDA</b>	<b>\$ 25,091</b>	<b>\$ 118,644</b>	<b>\$ (6,984)</b>	<b>\$ 126,597</b>
Revenue	\$ 518,744	\$ 647,387	\$ 1,673,269	\$ 2,186,770
Net Income (loss) margin	2%	8%	(2%)	(46%)
<b>Incremental net income (loss) margin</b>	<b>–</b>	<b>31%</b>	<b>–</b>	<b>(192%)</b>
Adjusted EBITDA margin	5%	18%	(0%)	6%
<b>Incremental adjusted EBITDA margin</b>	<b>–</b>	<b>73%</b>	<b>–</b>	<b>26%</b>

# Estimated LTV:CAC

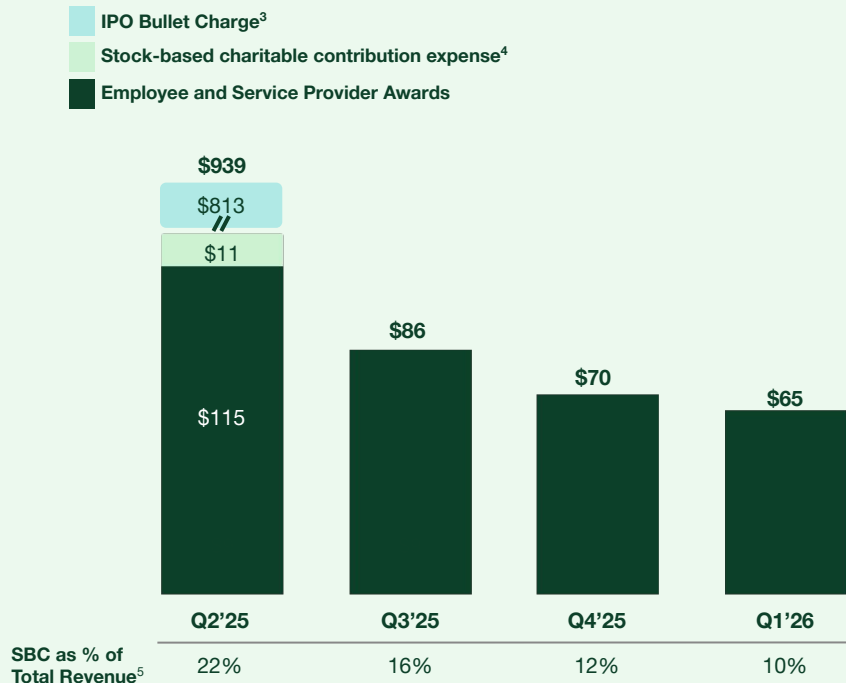
	Three months ended
	March 31, 2026
ARPAM	\$ 263
Transaction Margin	76%
Active Member churn in second year and thereafter	10%
<b>LTV</b>	<b>\$1,995</b>
CAC	\$107
Active Member churn in first year	50%
<b>CAC including Year 1 Churn</b>	<b>\$214</b>
<b>LTV / CAC</b>	<b>9.3x</b>

# Stock based compensation totaled 10% of revenue in Q1, down from 12% in Q4

## Fully Diluted Share Count (in millions)<sup>1</sup>



## Stock Based Compensation Expense (in millions)



(1) Excludes shares remaining for issuance

(2) Under GAAP, for any period with net income, diluted EPS is calculated using the treasury method for diluted shares, which may cause differences compared to diluted shares shown in this schedule dependent on Chime's share price.

(3) Stock-based compensation expense recognized upon IPO related to service periods prior to Q2'25

(4) 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

(5) 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 or repaying a MyPay advance or Instant Loan.

“**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, Instant Loans, 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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