June 2026

Welcome to Chime

chime®

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.

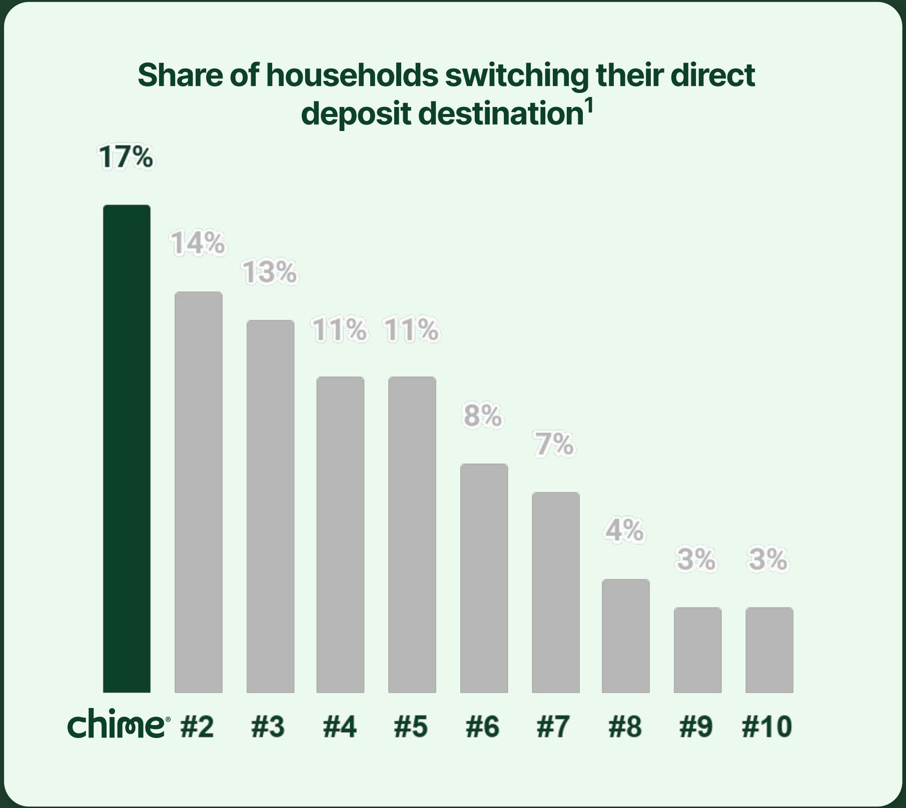
We have not provided the forward-looking GAAP equivalents for certain forward-looking non-GAAP measures included in this presentation and the accompanying conference call, or a GAAP reconciliation, as a result of the uncertainty regarding, and the potential variability of, reconciling items such as stock-based 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.

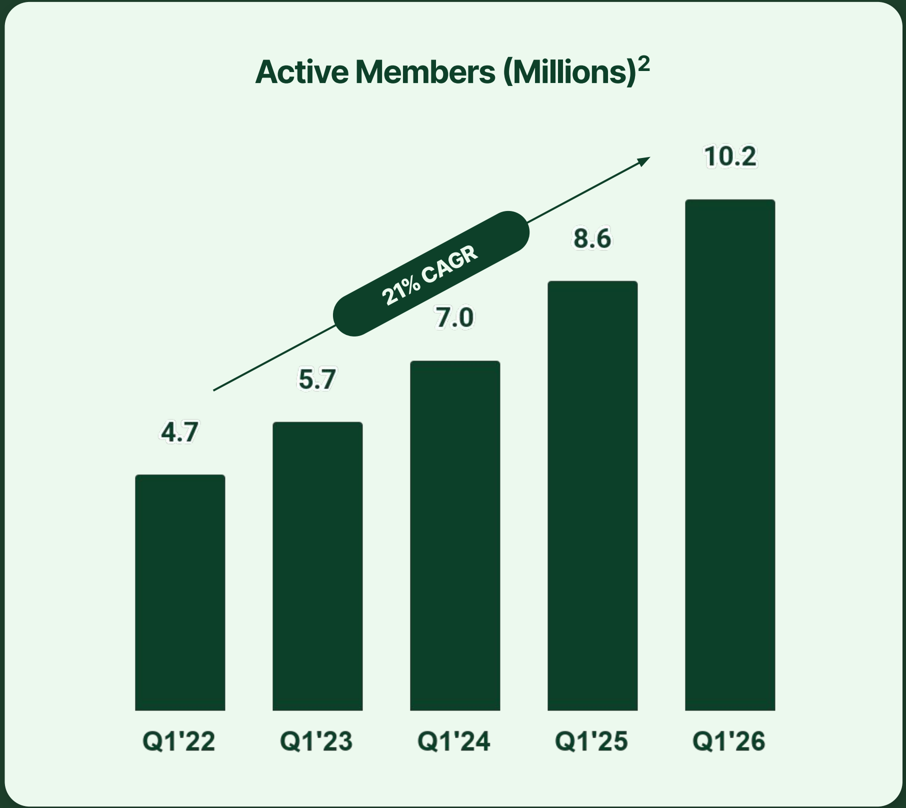
Chime is a technology company, not a bank. Banking services are provided by The Bancorp Bank, N.A. or Stride Bank, N.A.; Members FDIC. Chime is not FDIC-insured.

Our Mission

To unite everyday people to unlock their financial progress.

More Americans are choosing Chime than any other financial institution

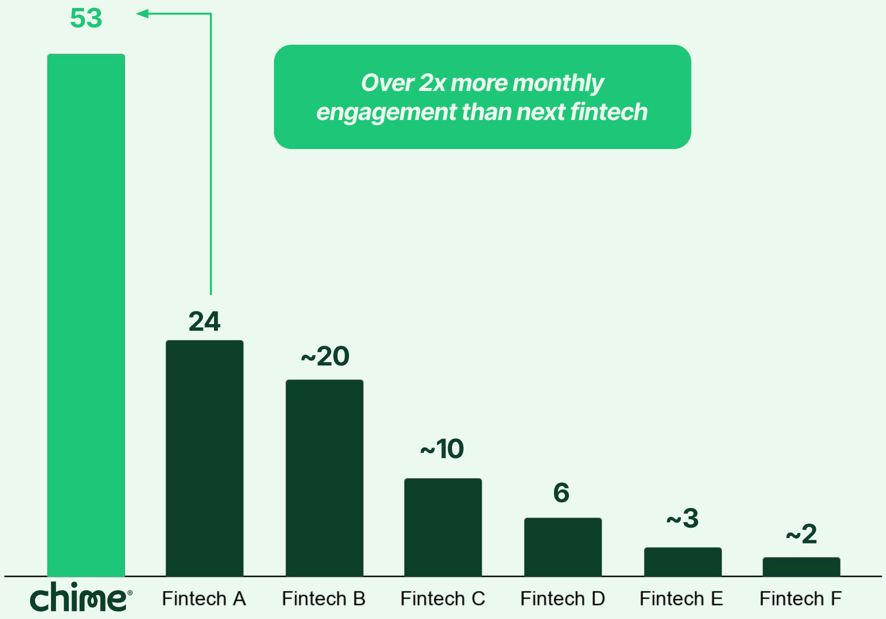




(1) Based on a Chime commissioned third-party survey conducted in July 2025 targeting Americans aged 18 to 54 years with a household income up to $100,000 who opened or switched to a new direct deposit account in the preceding 12-month period (the "Chime Banking and Switcher Survey")
(2) Refer to Glossary for definitions of Key Operating Metrics and Financial Highlights

The *depth* of our engagement is unparalleled in Consumer Fintech, with Avg. Revenue per Active Member (ARPAM) that nearly triples over time

Monthly Transactions per Customer[1]

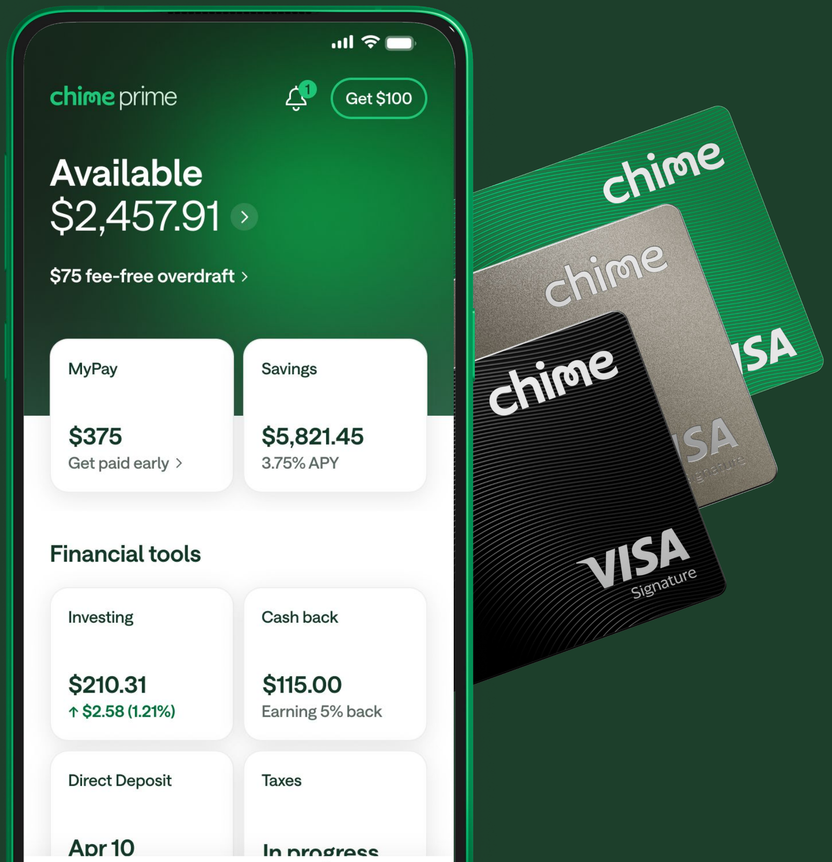


ARPAM grows as cohorts mature, with tenured cohorts exceeding $400

(1) 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

(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

Chime offers *the* most rewarding banking for everyday Americans



Up to 5% cash back rewards

High yield savings: up to 3.75% APY

Low-cost earned wage access

Instant loans

Free overdraft protection

47,000+ fee-free ATM network

Automatic savings tools

No min balances or maintenance fees

Chime helps mainstream Americans make financial progress

90% of new members who direct deposit through Chime came from an existing direct deposit relationship **(most commonly from large incumbent banks)**[1]

TOP EMPLOYMENT SECTORS

Healthcare, Retail, Restaurants [2]

TOP METROS

NYC, Houston & Chicago[3]

PERCENT FEMALE

54%[4]

AVERAGE AGE

37[3]

"

Chime has helped me save more money. My financial situation has completely turned around. **Everything is just better now. I feel free.**

Michael, 22
Ophthalmology Technician,
Cleveland, OH

Member since '23

98% of Chime members say we have **helped them make financial progress**[4]

(1) Based on Chime commissioned third-party surveys conducted in Q1'26 on newly enrolled members three days after their enrollment (the "Enrollment Surveys"). Existing direct deposit relationship includes previously direct depositing with national banks, credit unions, regional banks, online financial services platforms, prepaid cards and payment apps
(2) Based on direct deposit data from December 2024 for Active Members who direct deposit with Chime
(3) As of March 31, 2026
(4) Based on a Chime survey conducted in April 2026 of members who direct deposit through Chime (the "Chime Financial Progress Survey")

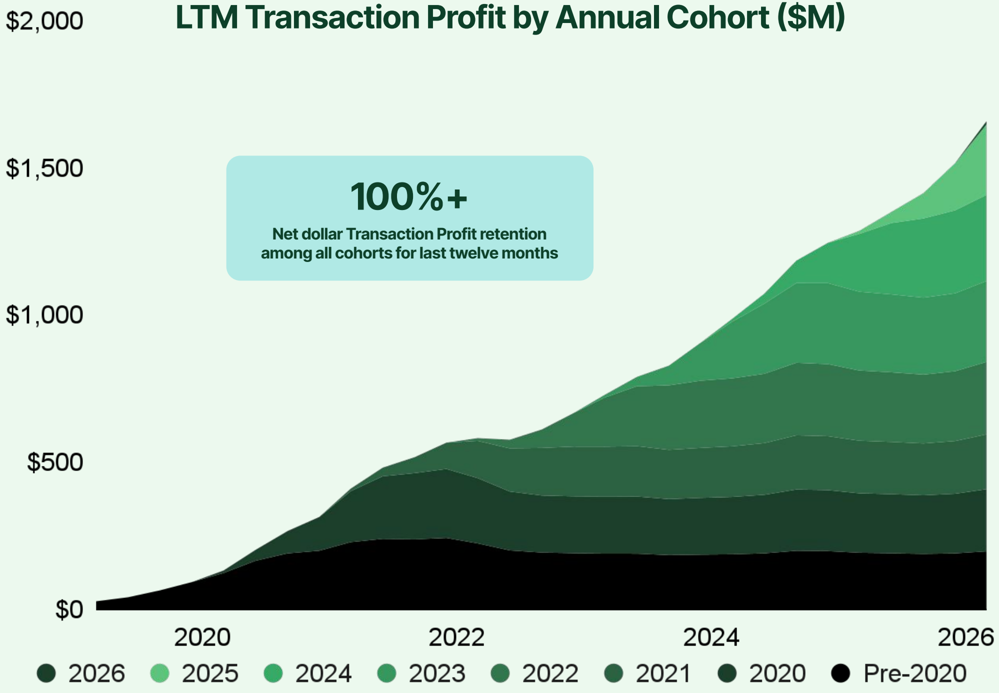
Note that we compensated members for sharing their testimonials

We are compounding growth across multiple dimensions, driving durable transaction profit growth

Our Winning Formula for Growth

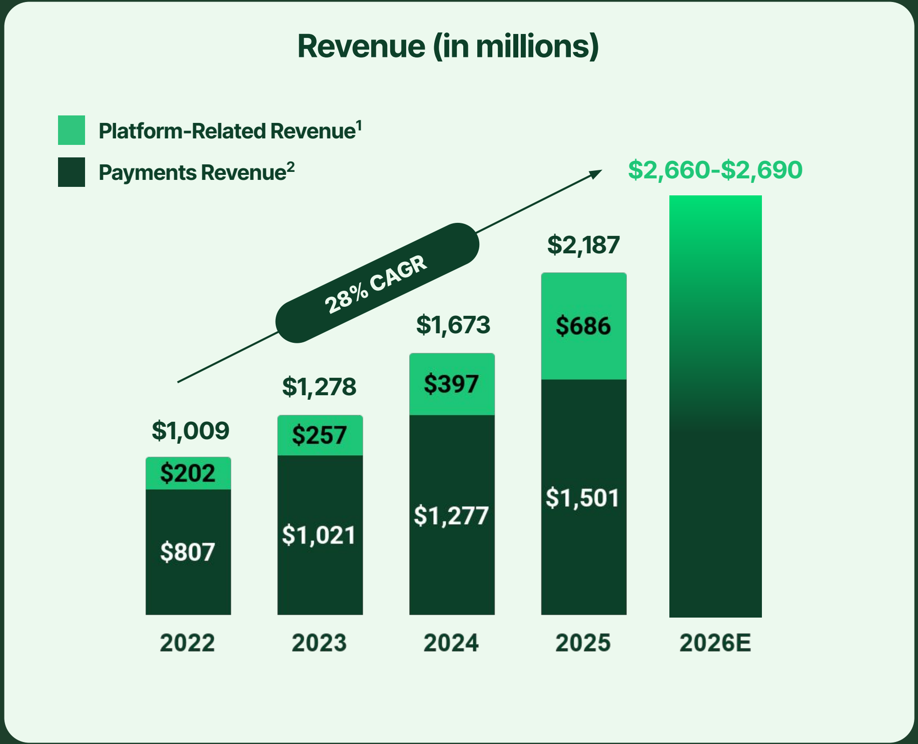
	Q1'26	Y/Y
Active Members	10.2M	+19%
x		
ARPAM	$263	+5%
x		
Transaction margin	76%	+9pp
=		
Transaction profit	**$491M**	**+41%**

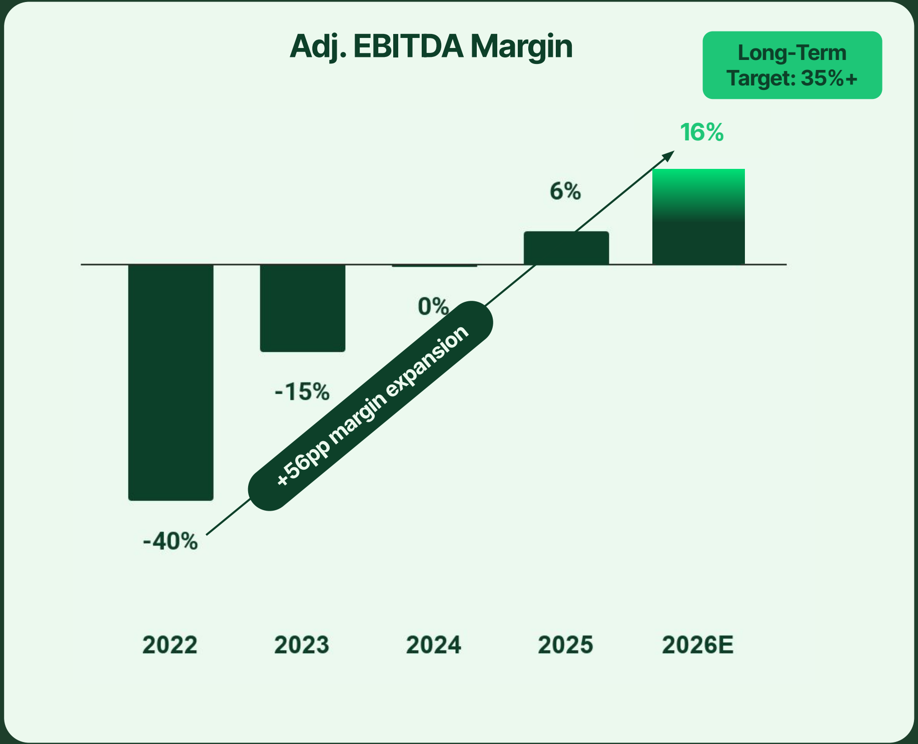
LTM Transaction Profit by Annual Cohort ($M)



chime

We've driven consistent revenue and margin expansion, reaching GAAP profitability in Q1'26





Guidance shared on Q1'26 earnings call on 5/6/26

chime

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

We're pursuing a $425B+ total addressable market in the US

	Active Members		ARPAM (Average Revenue per Active Member based on Q1'26)		Revenue Opportunity
Today:	**10.2M**[1]	×	**$263**[2]	=	**$2.5B+** Revenue run rate
Currently serviceable:	**196M**[3] Americans earning up to $100,000 a year	×	**$532**[4] 6+ products 15% of member base	=	**$100B+** Annual revenue opportunity
Total addressable:	**227M**[3] Americans earning up to $200,000 a year	×	**$1,870**[5] potential ARPAM from full suite of banking services	=	**$425B+** Annual revenue opportunity

(1) Active Members as of Q1'26. See the Appendix to this presentation for the definition of Active Members
(2) For Q1'26. See the Appendix to this presentation for the definition of ARPAM
(3) U.S. Census Bureau, Current Population Survey, 2024 Annual Social and Economic Supplement (CPS ASEC)
(4) The products counted towards this measure are: Chime-branded debit cards (including purchases, ATM withdrawals with the debit card and cash deposits), Chime Card / Credit Builder (including purchases and ATM withdrawals with the Chime Card or Credit Builder secured credit cards), Pay Anyone, High Yield Savings (with a balance), SpotMe, Tax Filing, MyPay, Instant Loans, Credit Tracking, and Chime Deals & Offers
(5) Potential ARPAM of $1,875 calculated by dividing total TAM revenue opportunity of $426B by total TAM target population of 227M Americans earning up to $200K. Potential ARPAM rounded down to nearest $10

Four core competitive advantages fuel our market leadership

1

Radical cost-to-serve and technology advantage

3-5x

cost-to-serve advantage over traditional banks[1]

2

Track record of innovating new, member-aligned products

4+

products used per month by tenured cohorts as of Q1'26

3

Primary account relationships

8x+

LTV:CAC across cohorts

4

Loved brand championed by a passionate community

#1

brand in Banking[2]

chime

(1) Comparing cost-to-serve of banks from Chime commissioned FS Vector Report to Chime cost-to-serve for the quarter ended March 31, 2026
(2) According to a national survey published by Time Magazine in 2025 titled "World's Best Brands", which identified Chime as the #1 brand in the banking category in America

1. Traditional banks structurally cannot serve everyday Americans without relying on punitive fees

Legacy tech and in-person branches inflate banks' cost-to-serve…

Cost-to-serve for a traditional bank[1]

…and focus on net interest margin income which works only large balance customers…

Percent of incumbent bank revenue derived from Net Interest Income[2]

…so they rely on punitive fees

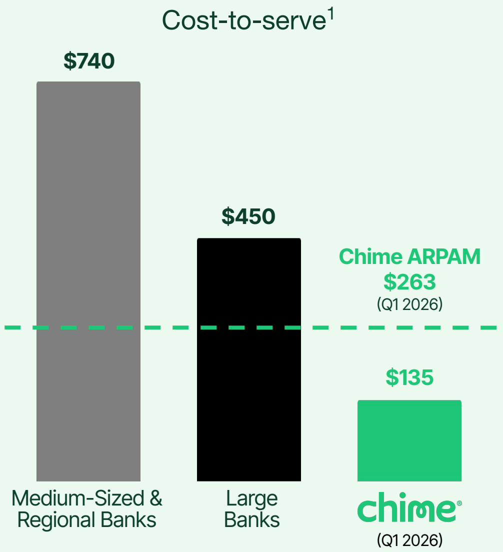
$18B+

in estimated banking costs & fees paid by Americans per year[3]

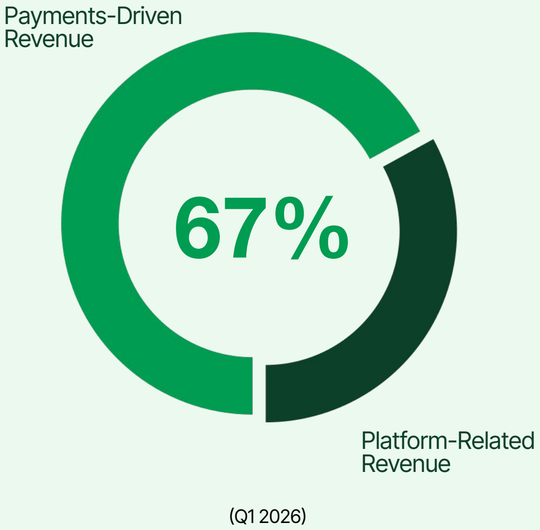
(1) Chime-commissioned FS Vector Report. Cost to serve based on an analysis of banks' public filings, regulatory reporting, and journalistic sources to identify non-interest expense, excluding customer acquisition expense divided by customer counts attributable to each bank's consumer deposit business, using reasonable estimates where necessary. Figures exclude marketing costs and are rounded to account for estimation
(2) S&P Capital IQ Pro, 2025 FY data
(3) Chime-commissioned FS Vector Report, based on 2023 fees

1. Our 3-5x cost advantage enables us to serve the largest segment of the market, with the highest NPS, with 70%+ transaction margin

Proprietary platform and digital first approach unlocks a 3-5x cost-to-serve advantage...



...powering an asset-light, payments-driven revenue model...[2]



...building trust & profit with our members by offering fee-free and low cost products[3]

75%

say that **they trust Chime more than traditional banks**[4]

75%

want to be **lifelong Chime members**[4]

(1) Bank average cost-to-serve for 2023 (in each case, excluding marketing costs) for the three largest banks by U.S. deposit volume (Bank of America, J.P. Morgan Chase, and Wells Fargo) and for a group of medium-sized and regional banks (BMO, KeyBank, PNC Bank, TD Bank, and U.S. Bank), from Chime commissioned FS Vector Report. Chime ARPAM presented for Q1 2025 and cost to serve presented for full year 2024. Chime's average cost-to-serve a deposit customer is defined as the sum of cost of revenue and operating expenses, excluding transaction and risk losses associated with our liquidity products, customer acquisition expenses, depreciation and amortization relating to operating expenses, and stock-based compensation divided by the average of the number of Active Members at the end of Q4'25 and Q1'26

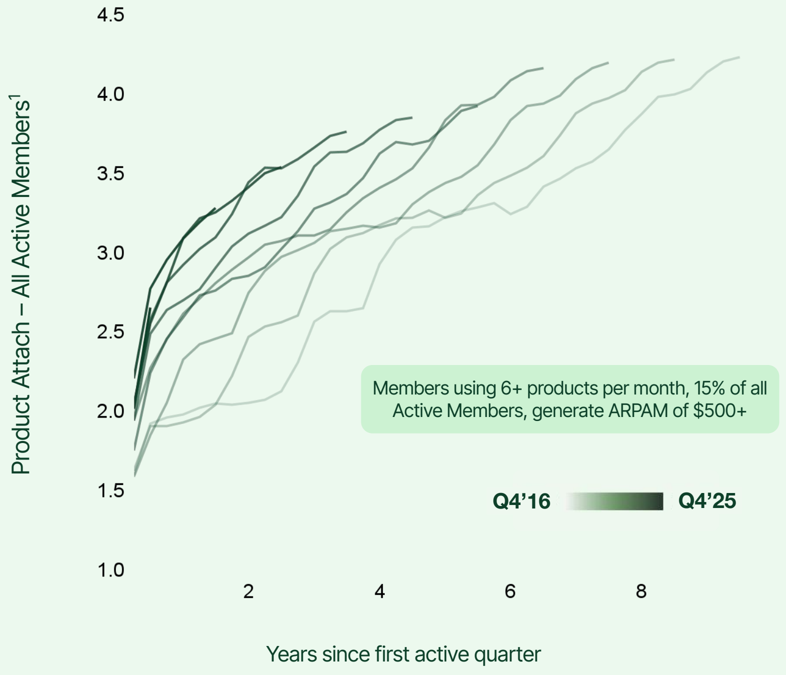
(2) Share of payments based revenue as a percentage of total revenue for the LTM ended March 31, 2026

(3) Chime has no maintenance fees on checking and saving accounts, overdrafts up to $200 are fee-free with SpotMe, members have access to over 47,000 fee-free ATMs and over 7,500 fee-free cash deposit locations, members can get access to their direct deposits up to two days early for free with Get Paid Early, and members can access to up to $500 of their earned pay on demand before payday with MyPay

(4) Based on the Chime Financial Progress Survey

2. Product velocity is strengthening member engagement and loyalty

Newer cohorts are attaching to more products faster



Recent product launches

- MyPay
- Chime Card
- Instant Loans
- Chime+
- Chime Workplace

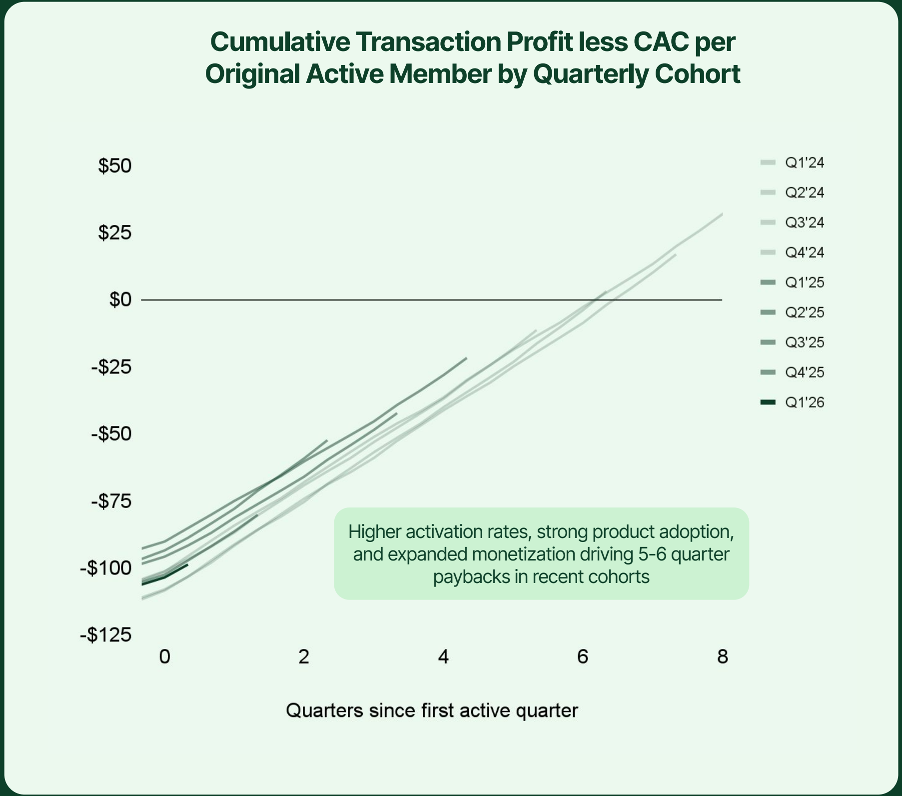
2026 Product Roadmap

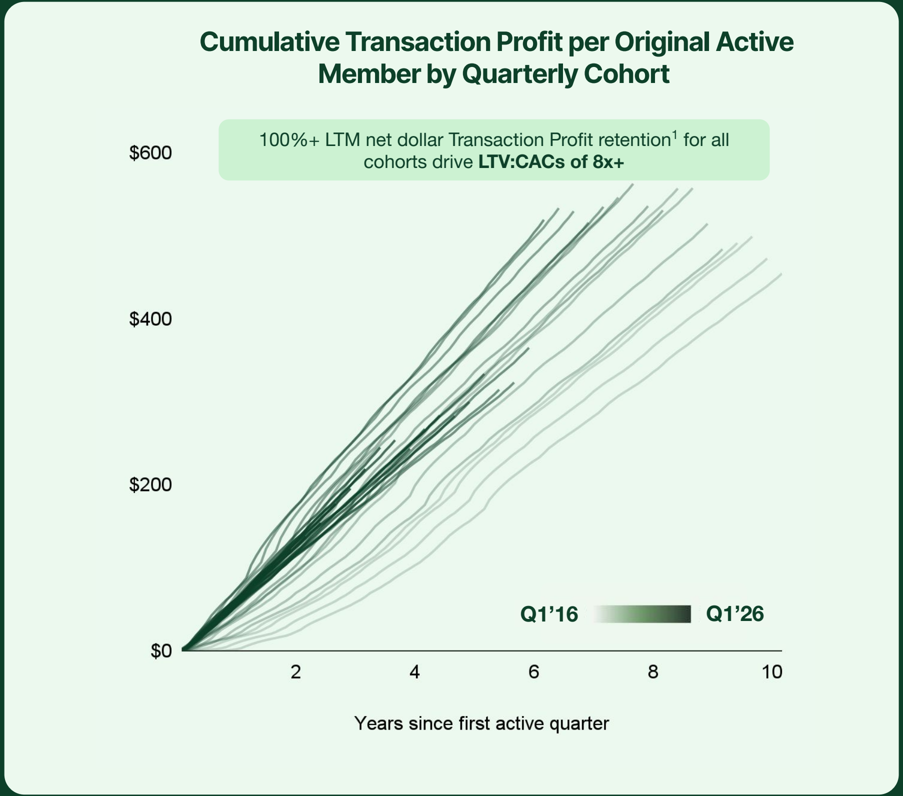
- Chime Prime
- Chime Invest
  - Robo-adviser
  - Self-directed brokerage
  - Trump accounts
- Jade AI co-pilot
  - Subscription management
  - Budgeting
- Joint accounts

Products launching soon

(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

3. Primary account relationships drive durable cohorts and strong unit economics, with LTV:CACs of 8x+





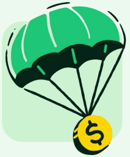
(1) Net dollar Transaction Profit retention is a measure of the total transaction profit retained by existing members across periods net of churn. We calculate net dollar transaction profit retention by dividing transaction profit in the current period from all members that first became active at least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

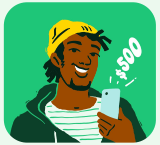
3. Primary accounts enable us to offer low cost credit products at scale, with low credit risk

Chime credit products
- Low cost liquidity for everyday transactions and episodic use cases
- Loved by members

Our competitive advantages
- Privileged repayment position from recurring direct deposits
- Underwritten by rich, first-party data
- Proprietary tech stack

Low credit risk
- Short duration
- Small dollar
- Highly diffuse across our large, highly-engaged member base





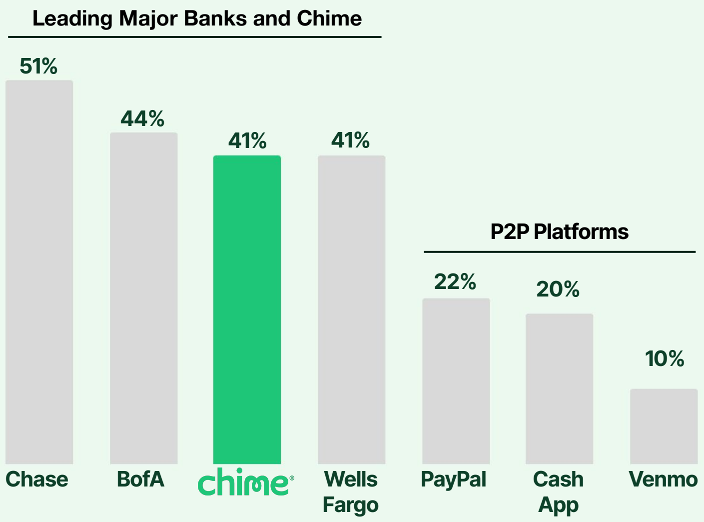
	SpotMe	MyPay	Instant Loans
Product	Overdraft protection	On demand payroll	3-12 month installment loans
Avg. Repayment Term	<7 days	<14 days	~6 months
Avg. Transaction Size	~$20	~$85	~$250
Q1'26 Origination Volume	$5.3B	$4.0B	$0.2B
Q1'26 Loss Rates	<0.4%	1%	~4.0%

Down ~50% since first launched

Annualized loss rates improvements of up to 50% for repeat borrowers vs. first-time loans

4. High brand awareness and our passionate Chime member community sustains Active Member growth

Unaided Awareness for Online Banking[1]



#1 Banking brand according to Time[2]

#1 NPS among Fintechs[3]

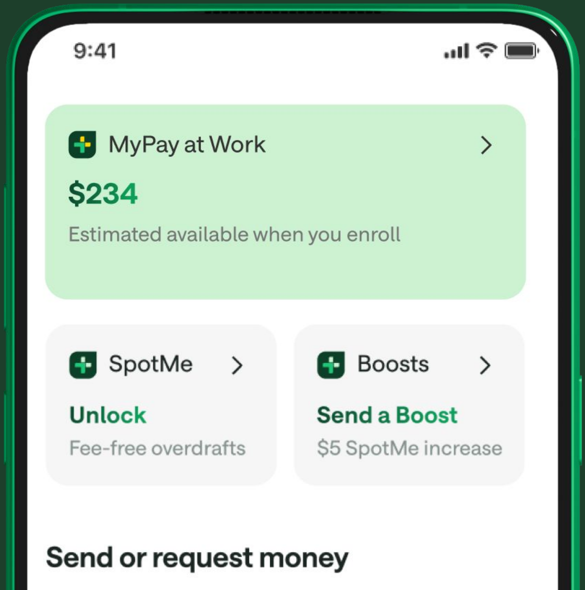
#1 Share of households switching their direct deposit destination[4]

#1 Referrals are single largest channel for new Active Member acquisition

(1) Chime brand awareness measured against Bank of America, J.P. Morgan Chase, Wells Fargo, Cash App, PayPal, and Venmo. Based on Chime commissioned third-party surveys conducted in the first quarter of 2026.
(2) According to a national survey published by Time Magazine in 2025 titled "World's Best Brands", which identified Chime as the #1 brand in the banking category in America
(3) Checking and savings product NPS. Source: NPS Prism by Bain & Company, Q1'26
(4) Based on the Chime Banking and Switcher Survey, July 2025

4. Chime Workplace opens a new channel for growth

chime Workplace™



For employers & employees

- Employee financial wellness platforform including fee free Earned Wage Access, High Yield Savings and (coming soon) Investing
- Driver of employee satisfaction, engagement and retention

For Chime

- Access to millions of potential new members
- Efficient and evergreen acquisition channel
- High quality members with high ARPAM and retention rates

Recent momentum:

- Growing roster of clients, including First Student (65k+ employees)
- Strong employer pipeline
- Workday and UKG integrations enable seamless deployments

Chime is defining Consumer Finance in the AI era

Product Velocity & Margin Expansion

Speed and efficiency:

- 84% of code is AI-assisted
- 70%+ customer interactions handled by AI
- $1.5M gross profit per employee

Archimedes:

- Chime's AI software factory changes what we're able to build and how fast we ship it

Enhanced Consumer Experience

Jade AI co-pilot

- Powered by unique real-time view of our members' financial lives
- From basic **reactive** insights to **proactive** financial management
- With permission, we can *take action* on behalf of our members to help them:
    - *Spend smarter*
    - *Save more*
    - *Pay bills on time*
    - *Borrow responsively*

AI is *strengthening* our key structural advantages

Proprietary Data from Primary Account Relationships	AI-Native Tech Stack	Regulatory Infrastructure	Trusted Brand

We are just getting started...

Market Leader	**#1 destination for consumers earning up to $100k switching their direct deposit relationship**[1] **#1 banking brand** according to TIME[2]
Deep Member Engagement	Majority of our Active Members rely on Chime as their **primary financial relationship**[3] 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, Instant Loans and Jade AI
Large Market Opportunity	**$425B+ TAM** opportunity[4]

Strong Financial Profile

Growth & Scale	Operating Leverage	Raising FY'26 Outlook
$647M Q1'26 Revenue, +25% Y/Y[6]	**18%** adj. EBITDA margin[5] (+13pp Y/Y) with 73% incremental margin in Q1'26	22-23% revenue growth, $416-$431M adj. EBITDA, GAAP profitable for full year

(1) Based on the Chime Banking and Switcher Survey, July 2025
(2) 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
(3) "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
(4) According to the FS Vector Report
(5) For the quarter ended March 31, 2026 with comparisons to the quarter ended March 31, 2025

chime

Thank you

Appendix

GAAP to non-GAAP reconciliation: transaction profit and margin

(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
Revenue	**$ 391,972**	**$ 384,214**	**$ 421,871**	**$ 475,212**	**$ 518,744**	**$ 528,149**	**$ 543,519**	**$ 596,358**	**$ 647,387**
Gross profit	**$ 344,525**	**$ 333,710**	**$ 368,355**	**$ 419,168**	**$ 458,326**	**$ 461,029**	**$ 474,118**	**$ 530,250**	**$ 580,313**
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
Transaction profit	**$ 308,487**	**$ 298,710**	**$ 313,196**	**$ 325,678**	**$ 349,181**	**$ 362,782**	**$ 377,065**	**$ 427,372**	**$ 491,408**
Transaction margin	79%	78%	74%	69%	67%	69%	69%	72%	76%

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

	Three months ended								
(in thousands, except percentages)	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
Net income (loss)	**$ 15,903**	**$ 385**	**$ (22,026)**	**$ (19,606)**	**$ 12,939**	**$ (923,376)**	**$ (54,722)**	**$ (44,777)**	**$ 53,456**
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[1]	(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[2]	–	–	–	–	–	11,168	–	–	–
Third-party processor termination costs[3]	–	–	–	–	–	–	–	32,564	–
Adjusted EBITDA	**$ 15,441**	**$ 3,095**	**$ (13,613)**	**$ (11,907)**	**$ 25,091**	**$ 16,003**	**$ 28,757**	**$ 56,746**	**$ 118,644**
Adjusted EBITDA margin	4%	1%	(3%)	(3%)	5%	3%	5%	10%	18%

chime

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

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

	Year ended December 31,			
(in thousands, except percentages)	2022	2023	2024	2025
Net loss	**$ (470,254)**	**$ (203,202)**	**$ (25,344)**	**$ (1,009,936)**
Net margin	(47%)	(16%)	(2%)	(46%)
Adjusted for:				
Depreciation and amortization expense	7,300	12,937	25,370	30,000
Other (income) expense, net[1]	(8,111)	(32,817)	(39,465)	(30,874)
Provision (benefit) for income taxes	(337)	234	2,610	831
Stock based compensation and related payroll tax	28,350	26,035	29,845	1,092,844
Stock-based charitable contribution expense[2]	–	–	–	11,168
Impairment charge[3]	18,271	–	–	–
Restructuring charges[4]	14,383	–	–	–
Certain legal and regulatory charges[5]	4,275	7,500	–	–
Third-party processor termination costs[6]	–	–	–	32,564
Adjusted EBITDA	**$ (406,123)**	**$ (189,313)**	**$ (6,984)**	**$ 126,597**
Adjusted EBITDA margin	(40%)	(15%)	(-%)	6%

(1) Relates primarily to interest income, which consists of interest and dividends earned on our cash and cash equivalents and marketable securities
(2) 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
(3) For 2022, relates to the impairment of certain real estate assets.
(4) For 2022, includes $7.8 million of cash charges for employee-related wages, benefits and severance, $4.0 million in previously capitalized deferred offering costs and $2.6 million of impairment related to internal-use software due to the restructuring that occurred in November 2022. The restructuring charges are recorded on our consolidated statements of operations as follows: $6.6 million in general and administrative, $5.9 million in technology and development, $1.4 million in member support and operations, and $0.5 million in sales and marketing.
(5) For 2022, relates to a settlement amount regarding a mass arbitration matter. For 2023, relates to the CFPB Consent Order and related redress payments and the DFPI Consent Order.
(6) 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, 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)
Non-GAAP member support and operations	**$ 67,005**	**$ 68,811**	**$ 69.278**	**$ 78,142**	**$ 77,485**	**$ 80,511**	**$ 73,486**	**$ 84,289**	**$ 86,463**
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)
Non-GAAP sales and marketing	**$ 116,822**	**$ 117,746**	**$ 142,650**	**$ 141,186**	**$ 132,090**	**$ 141,603**	**$ 149,480**	**$ 159,041**	**$ 160,838**
Non-GAAP sales and marketing % of revenue	30%	31%	34%	30%	25%	27%	28%	27%	25%

chime

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, 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)
Non-GAAP technology and development	**$ 73,363**	**$ 72,682**	**$ 75,982**	**$ 75,125**	**$ 74,179**	**$ 81,538**	**$ 83,672**	**$ 78,979**	**$ 82,355**
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	–
Non-GAAP general and administrative	**$ 36,932**	**$ 39,193**	**$ 42,178**	**$ 46,480**	**$ 43,787**	**$ 46,642**	**$ 45,192**	**$ 51,850**	**$ 46,605**
Non-GAAP general and administrative % of revenue	9%	10%	10%	10%	8%	9%	8%	9%	7%

chime

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

	Three months ended		Twelve months ended	
(in thousands, except percentages)	March 31, 2025	March 31, 2026	December 31, 2024	December 31, 2025
Net Income (loss)	**$ 12,939**	**$ 53,456**	**$ (25,344)**	**$ (1,009,936)**
Adjusted for:				
Depreciation and amortization expense	7,258	7,665	25,370	30,000
Other (income) expense, net[1]	(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[2]	0	0	0	32,564
Adjusted EBITDA	**$ 25,091**	**$ 118,644**	**$ (6,984)**	**$ 126,597**
Revenue	$ 518,744	$ 647,387	$ 1,673,269	$ 2,186,770
Net Income (loss) margin	2%	8%	(2%)	(46%)
Incremental net income (loss) margin	**–**	**31%**	**–**	**(192%)**
Adjusted EBITDA margin	5%	18%	(0%)	6%
Incremental adjusted EBITDA margin	**–**	**73%**	**–**	**26%**

chime

(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.

Estimated LTV:CAC

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

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.

chime®