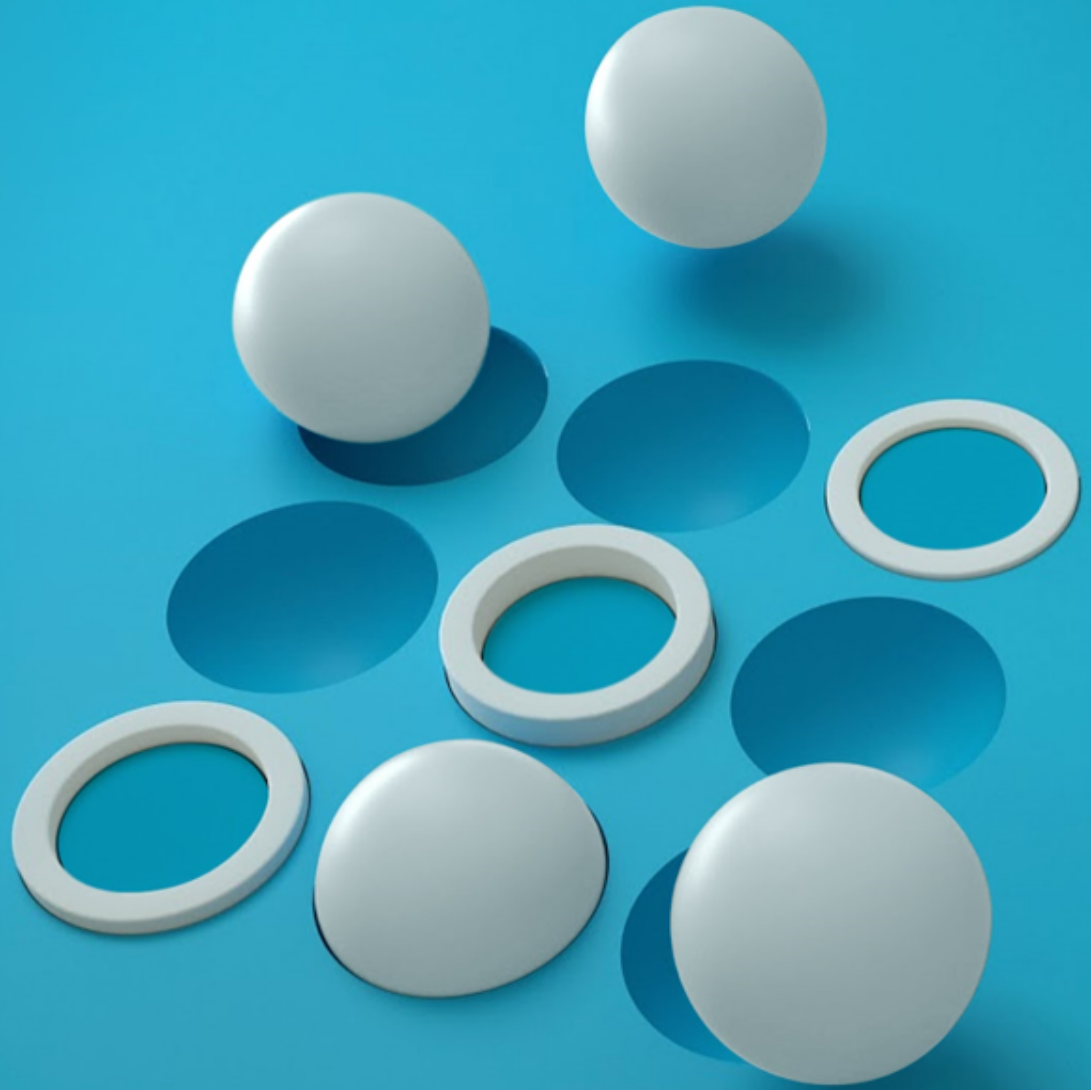
SoFi

Investor Presentation
Q3 2026



October 2026

Disclaimer

Use of Non-GAAP Financial Measures

This presentation includes certain non-GAAP financial measures (including on a forward-looking basis) such as Adjusted Net Revenue, Adjusted EBITDA, Adjusted EBITDA Margin, Adjusted EPS, ROTCE, Adjusted Net Income, Adjusted Net Income Margin, Adjusted Noninterest Income, cash revenue, and Tangible Book Value. These non-GAAP measures are in addition to, and not a substitute for or superior to, measures of financial performance prepared in accordance with GAAP and should not be considered as an alternative to any performance measures derived in accordance with GAAP. Reconciliations of non-GAAP measures to their most directly comparable U.S. Generally Accepted Accounting Principles (GAAP) counterparts are included in the Non-GAAP Reconciliations section of this presentation. SoFi believes that these non-GAAP measures of financial results (including on a forward-looking basis) provide useful supplemental information to investors about SoFi. SoFi's management uses non-GAAP measures to evaluate our operating performance, formulate business plans, help better assess our overall liquidity position, and make strategic decisions, including those relating to operating expenses and the allocation of internal resources. However, these non-GAAP measures have limitations as analytical tools. Other companies may not use these non-GAAP measures or may use similar measures that are defined in a different manner. Therefore, SoFi's non-GAAP measures may not be directly comparable to similarly titled measures of other companies. Additionally, forward-looking non-GAAP financial measures are presented on a non-GAAP basis without reconciliations of such forward-looking non-GAAP measures because the GAAP financial measures are not accessible on a forward-looking basis and reconciling information is not available without unreasonable effort due to the inherent difficulty in forecasting and quantifying certain amounts that are necessary for such reconciliations, including adjustments reflected in our reconciliation of historic non-GAAP financial measures, the amounts of which, based on historical experience, could be material.

Cautionary Statement Regarding Forward-Looking Statements

Certain of the statements in this document are forward-looking and as such are not historical facts. This includes, without limitation, statements regarding our expectations for the fourth quarter of 2026, full year 2026 and full year 2027 adjusted net revenue, adjusted EBITDA, adjusted EBITDA margin, adjusted net income, GAAP net income, GAAP net income incremental margin, GAAP EPS, adjusted EPS tangible book value, and new members, our expectations regarding our ability to continue to grow our business, gain market share, build our brand and launch new business lines and products, and expand current business lines, our ability to continue to attract and execute deals, our ability to continue to improve our financials including our expectations for generating ROTCE and increase our member, product and total accounts count, our ability to achieve diversified and more durable growth, including our ability to continue to grow our Loan Platform Business, our ability to continue the momentum seen in prior financial periods, our ability to have loss rates below 8%, our ability to navigate the macroeconomic, geopolitical and regulatory environment, any changes in demand for our products, and the financial position, business strategy and plans and objectives of management for our future operations. These forward-looking statements are not guarantees of performance. Such statements can be identified by the fact that they do not relate strictly to historical or current facts. Words such as "achieve", "believe", "continue", "expect", "capable", "future", "growth", "may", "opportunity", "plan", "potential", "strategy", "will be", "will continue", and similar expressions may identify forward-looking statements, but the absence of these words does not mean that a statement is not forward-looking. Factors that could cause actual results to differ materially from those contemplated by these forward-looking statements include: (i) the effect of and our ability to respond and adapt to changing market and economic conditions, including economic downturns, fluctuating inflation and interest rates, and volatility from macroeconomic, global, and political events, including announced or planned tariffs; (ii) our ability to maintain net income profitability, continue to increase fee-based revenue streams, continue to grow across our segments in the future, as well as our ability to meet our guidance; (iii) the impact on our business of the regulatory environment, changes in governmental policies, changes in personnel and resources of the governmental agencies that regulate us, and complexities with compliance related to such environment; (iv) our ability to realize the benefits of being a bank holding company and operating SoFi Bank, including continuing to grow high quality deposits and our rewards program for members; (v) our ability to continue to drive brand awareness and realize the benefits of our marketing and advertising campaigns; (vi) our ability to vertically integrate our businesses and accelerate the pace of innovation of our financial products; (vii) our ability to manage our growth effectively and our expectations regarding the development and expansion of our business; (viii) our ability to access sources of capital on acceptable terms or at all; (ix) the success of our continued investments in our business; (x) our ability to expand our member base and increase our product adds; (xi) our ability to maintain our leadership position in certain categories of our business and to grow market share in existing markets or any new markets we may enter; (xii) our ability to cater to a broad range of clients and continue to execute deals with current or future business partners; (xiii) our ability to develop new products, features and functionality that are competitive and meet market needs; (xiv) our ability to realize the benefits of our strategy, including what we refer to as our FSPL; (xv) our ability to make accurate credit and pricing decisions or effectively forecast our loss rates; (xvi) our ability to establish and maintain an effective system of internal controls over financial reporting; (xvii) our ability to maintain the security and reliability of our products; and (xviii) the outcome of any legal or governmental proceedings instituted against us. The foregoing list of factors is not exhaustive. You should carefully consider the foregoing factors and the other risks and uncertainties set forth in the section titled "Risk Factors" in our last annual report on Form 10-K and subsequent quarterly reports on Form 10-Q, as filed with the Securities and Exchange Commission, and those that are included in any of our future filings with the Securities and Exchange Commission. These forward-looking statements are based on information available as of the date hereof and current expectations, forecasts and assumptions, and involve a number of judgments, risks and uncertainties. Accordingly, forward-looking statements should not be relied upon as representing our views as of any subsequent date, and we do not undertake any obligation to update forward-looking statements to reflect events or circumstances after the date they were made, whether as a result of new information, future events or otherwise, except as may be required under applicable securities laws. As a result of a number of known and unknown risks and uncertainties, our actual results or performance may be materially different from those expressed or implied by these forward-looking statements. You should not place undue reliance on these forward-looking statements.

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Highlights

Q3 2026

Durable Growth and Strong Returns

- SoFi raises 2026 guidance on continued business momentum
- Record Adjusted Net Revenue of $1.4B, with revenue growth accelerating +44% YoY
- Record Adjusted EBITDA of $470M (34% Adjusted EBITDA margin)
- Record Adjusted Net Income of $243M (18% Adjusted Net Income Margin) and Adjusted EPS of $0.18; 12th straight quarter of profitability
- 20th consecutive quarter exceeding the Rule of 40
- Fee-based Revenue increased 21% from the prior quarter to $571M, representing 42% of Adjusted Net Revenue
- Cash Revenue of $1.4B, in line with total Adjusted Net Revenue
- Record loan originations of $16.9B in the quarter
- Credit remains strong and in line with expectations
- Total deposits grew $5.8B QoQ to $51B
- Tangible Book Value growth of $235M QoQ to $9.7B
- Return on tangible common equity of approximately 10%

Product Innovation and Brand Building

- **Record Member and Product Growth:** SoFi set new records by adding 1.2M new members and 2.2M new products.
- **Cross-buy Acceleration:** Cross-buy reached 51%, up 11 percentage points year-over-year, demonstrating the power of SoFi's "Everything App" strategy. Products per member increased to 1.56, up from 1.47 a year ago.
- **Increased Product Monetization:** Annualized Financial services revenue per product increased to approximately $90 and lending adjusted revenue per product increased to approximately $942.
- **Record Loan Originations:** SoFi achieved record total loan volume of $16.9B and record originations for personal and student loans.
- **Setting Bold Ambitions for 2030:** SoFi now has eight businesses each generating over $100M in annualized revenue. By 2030, the Company plans on reaching 100 million products and scaling five businesses to more than $1 billion in revenue, five businesses to more than $500 million in revenue and five businesses to more than $100 million in revenue.
- **Strategic Partnership to Connect Banking and Digital Asset Markets:** SoFi partnered with Payward, a unified financial infrastructure platform, to enhance banking, payments, liquidity, and digital asset markets.
- **First National Bank Stablecoin Settlement on Mastercard's Network:** SoFi went live with stablecoin settlement across Mastercard's global payments network, initiating the migration of its full card program to blockchain-based settlement with an expected annualized volume exceeding $25B using SoFiUSD.
- **Launch of First National Bank-Issued Tokenized Deposit:** SoFi Earn (SOFIE) is the first and only national bank-issued tokenized deposit for consumers, offering 4.40% APY with FDIC insurance.

Note: Adjusted net revenue, adjusted EBITDA, adjusted EBITDA margin, adjusted net income, adjusted net income margin, adjusted EPS, lending adjusted revenue per product, cash revenue and tangible book value are non-GAAP financial measures. See "Footnotes" and "Financial Supplement" sections for detailed definitions and reconciliations to the nearest GAAP metric. See page 18 for details on fee-based revenue.

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Delivering

Durable Growth & Strong Returns

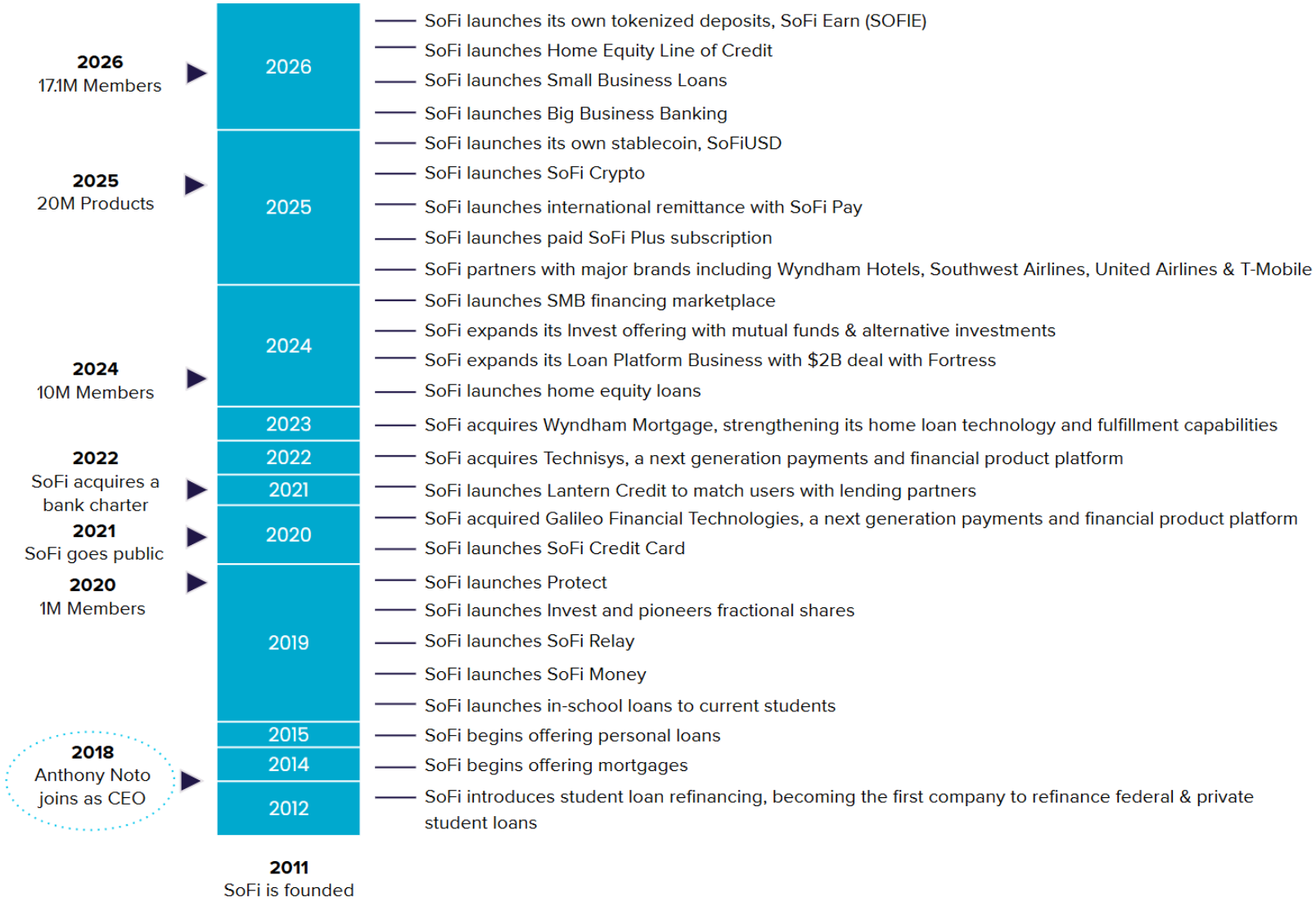
through

Continuous Innovation & Brand Building

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Continuous Innovation

A diversified, digital financial services platform built through a relentless focus on innovation



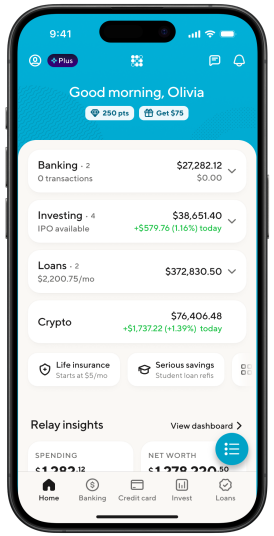
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Everything App for Digital Financial Services

The only digital-first platform with a mission-based strategy to help members realize their ambitions

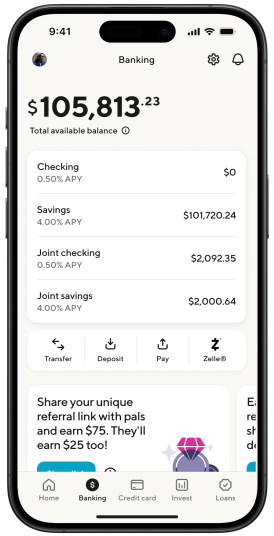
Get Your Money Right

SoFi has developed a suite of financial products that offers the speed, selection, content and convenience that only an integrated digital platform can provide



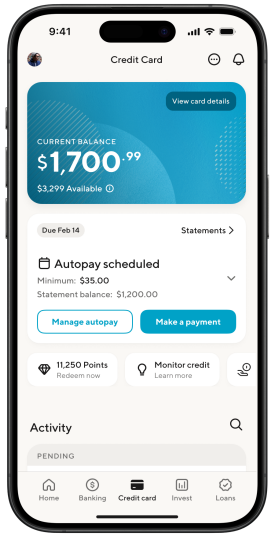
Member

SoFi's dedicated member team leverages an AI-driven Coach to provide a personalized experience across the entire SoFi platform



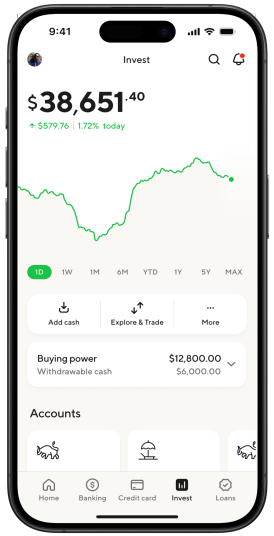
Banking

SoFi Money provides members with a high APY, $3M of FDIC insurance, early paychecks, no account fees, and easy money movement features



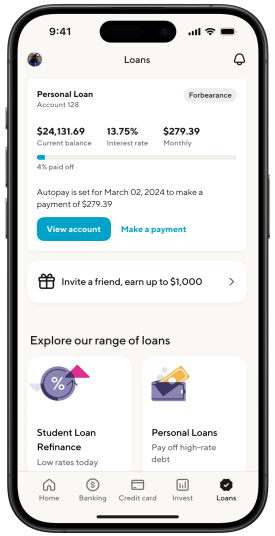
Credit Card

SoFi offers a suite of credit cards with unique cashback rewards, zero fraud liability, no surprise fees and automatic credit line reviews



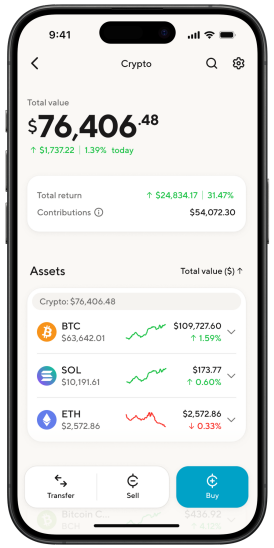
Invest

SoFi Invest empowers members with the same tailored insights and high-tier investment options traditionally reserved for the ultra-wealthy



Loans

SoFi supports members through life's biggest moments, offering seamless borrowing for education, home buying, debt consolidation, and more



Crypto

SoFi is the first nationally licensed bank allowing members to buy, sell and hold dozens of tokens, including SoFiUSD, and to hold funds as a tokenized deposit with SoFi Earn

SoFi Plus

SoFi's premium membership tier provides benefits that span our offering

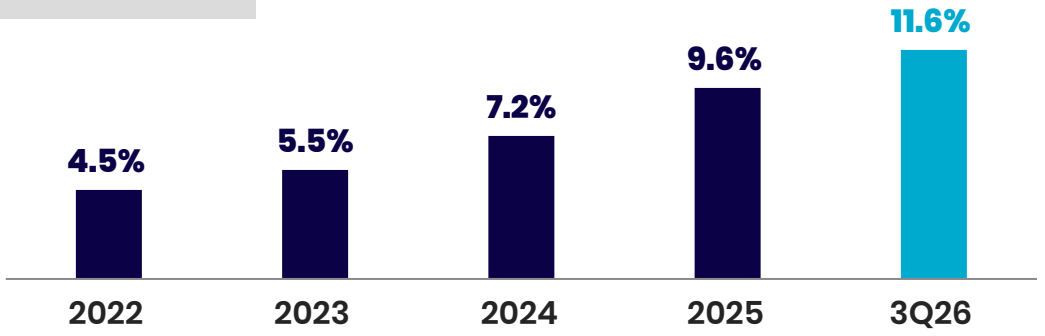
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Brand Building

SoFi's position as a market leader is driving record engagement and scale

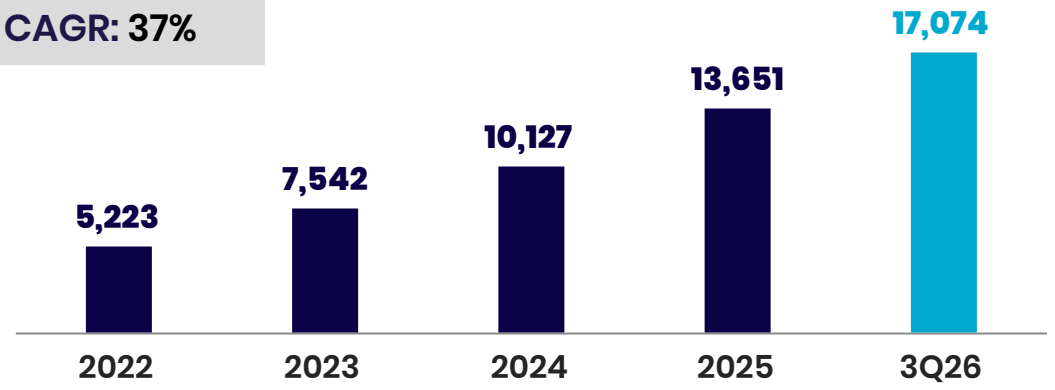
Unaided Brand Awareness

2.6x Increase



Members *(in thousands)* (1)

CAGR: 37%



2026 Accolades

#1 U.S. Bank in Forbes' World's Best Banks

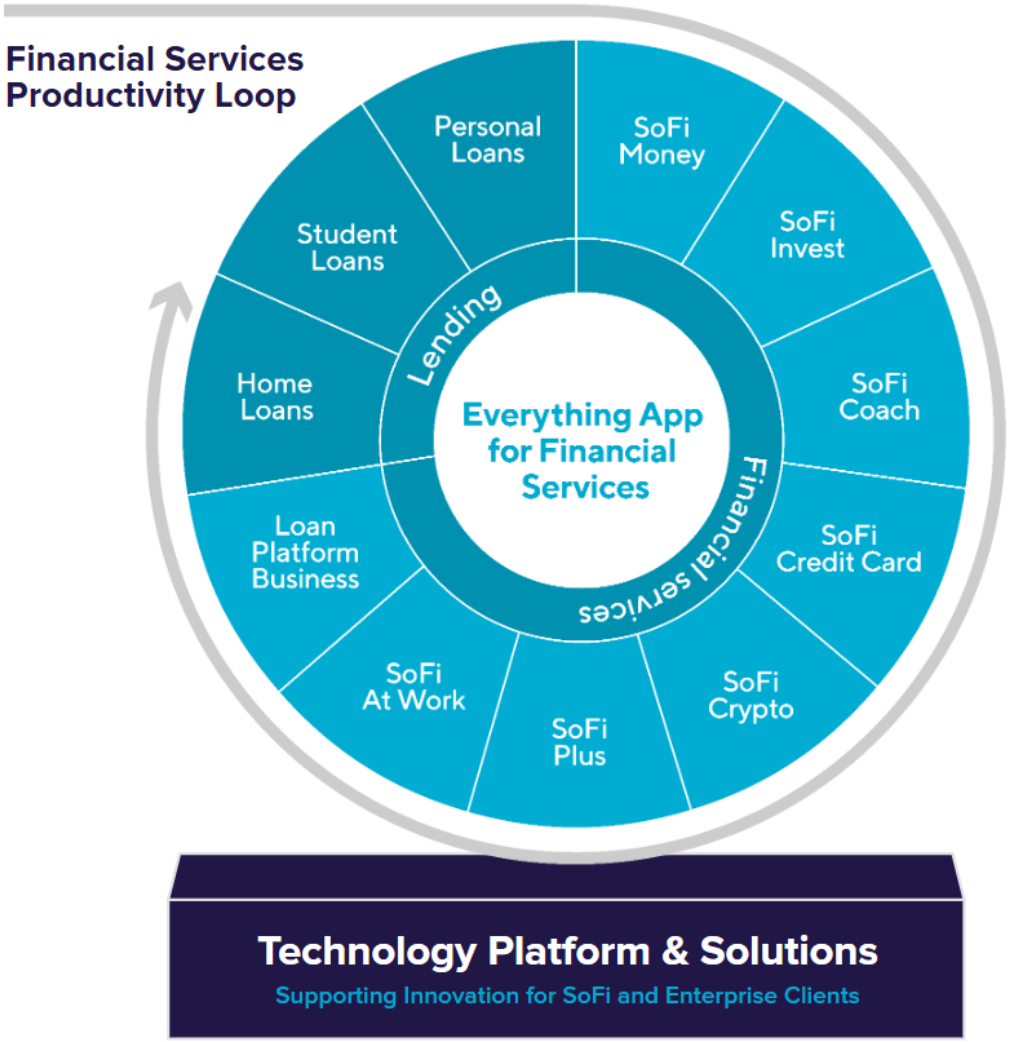
#1 JD Power 2026 U.S. Investor Satisfaction Study for DIY Investing



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Financial Services Productivity Loop (FSPL)

Generating the highest lifetime value of members is our sustainable competitive advantage



- Tremendous opportunity with digitally-oriented generations, who comprise half of the American population
- Brand awareness brings new members into the Financial Services Productivity Loop
- A full suite of products and a superior value proposition help members spend less than they make and invest the rest—building trust and leading members to take out more products
- Strong cross-buy and revenue per product improve unit economics, leading to higher member Lifetime Values (LTVs)
- Higher LTVs allow us to innovate and iterate with new products and features, further strengthening the value proposition and driving sustained member and product growth
- This virtuous cycle is our sustainable competitive advantage

Cross-buy rate of 51% in Q3'26
demonstrates the power of the FSPL

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Revenue Per Product

Monetization is a key driver of performance

(dollars in 000's, except per product amounts)	FY 2024 Q1'24	FY 2024 Q2'24	FY 2024 Q3'24	FY 2024 Q4'24	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25	FY 2025 Q4'25	FY 2026 Q1'26	FY 2026 Q2'26	FY 2026 Q3'26
Lending Segment											
Personal loans	1,152,688	1,222,230	1,305,246	1,405,928	1,507,344	1,641,340	1,791,918	1,935,607	2,100,366	2,325,262	2,598,719
Student loans	521,835	532,279	551,838	568,612	583,914	596,351	622,840	644,225	672,407	703,081	759,726
Home Loans	30,632	32,071	33,677	35,814	38,575	42,677	47,830	53,354	58,579	65,016	71,609
Total lending products [4]	**1,705,155**	**1,786,580**	**1,890,761**	**2,010,354**	**2,129,833**	**2,280,368**	**2,462,588**	**2,633,186**	**2,831,352**	**3,093,359**	**3,430,054**
Adjusted net revenue - Lending (Non-GAAP) [2]	$ 325,323	$ 339,052	$ 391,892	$ 422,783	$ 412,334	$ 446,798	$ 481,408	$ 486,466	$ 629,284	$ 711,672	$ 807,370
Lending adjusted revenue per product [5]	**$ 763**	**$ 759**	**$ 829**	**$ 841**	**$ 774**	**$ 784**	**$ 782**	**$ 739**	**$ 889**	**$ 920**	**$ 942**
Financial Services Segment											
Money	3,880,021	4,298,642	4,720,305	5,094,785	5,477,472	5,887,669	6,336,705	6,791,108	7,319,872	7,888,387	8,501,822
Invest	2,224,705	2,332,045	2,394,367	2,525,059	2,684,658	2,853,416	3,045,078	3,244,143	3,672,884	3,931,718	4,180,957
Credit Card	254,617	260,585	264,937	279,360	306,106	344,469	392,008	435,722	436,184	509,825	656,132
Referred loans	59,555	65,308	73,090	85,205	102,986	122,580	135,535	149,872	162,485	180,443	194,465
Crypto	—	—	—	—	—	—	—	63,441	239,509	388,336	503,070
SoFi Plus	—	—	—	—	—	—	—	—	—	206,000	272,835
At Work	92,389	99,564	107,668	113,917	119,886	127,224	147,348	163,411	176,142	189,078	202,554
Relay	3,613,686	3,933,706	4,199,602	4,636,755	5,094,484	5,526,315	6,033,791	6,687,259	7,320,718	7,993,828	8,729,690
Total financial services products [4]	**10,124,973**	**10,989,850**	**11,759,969**	**12,735,081**	**13,785,592**	**14,861,673**	**16,090,465**	**17,534,956**	**19,327,794**	**21,287,615**	**23,241,525**
Total net revenue - Financial Services	$ 150,551	$ 176,132	$ 238,308	$ 256,520	$ 303,119	$ 362,533	$ 419,623	$ 456,741	$ 428,543	$ 466,278	$ 525,095
Financial Services revenue per product	**$ 59**	**$ 64**	**$ 81**	**$ 81**	**$ 88**	**$ 98**	**$ 104**	**$ 104**	**$ 89**	**$ 88**	**$ 90**

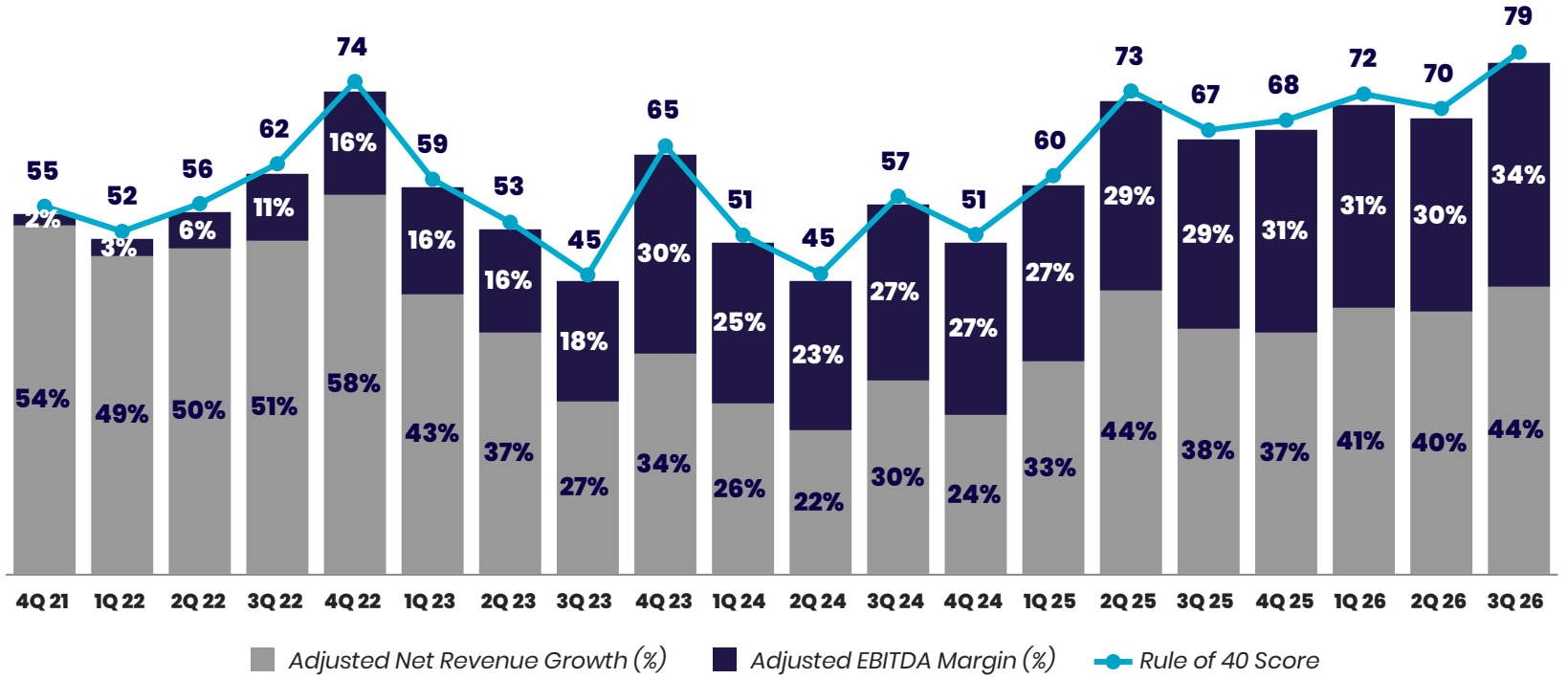
Note: Lending adjusted revenue per product is a non-GAAP financial measure. See "Footnotes" and "Financial Supplement" sections for a detailed definition and reconciliation to the nearest GAAP metric. Revenue per product amounts are annualized.

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Rule of 40

SoFi is built to consistently deliver a unique combination of growth and returns

Rule of 40



- Consistently exceeded the Rule of 40 for five years, achieving an average score of 61%
- Delivered consistent performance across a variety of macroeconomic environments
- Demonstrated ability to drive high-quality, profitable growth
- Achieved a growth and profitability profile that exceeds legacy financial institutions and places SoFi in rarefied air among fintech and broader technology companies

Note: Rule of 40 is calculated as the quarterly year-over-year change in adjusted net revenue plus quarterly adjusted EBITDA margin. Adjusted net revenue and adjusted EBITDA margin are non-GAAP financial measures. See "Footnotes" section for detailed explanations and definitions. The sum of individual metrics may not always equal total amounts indicated due to rounding.

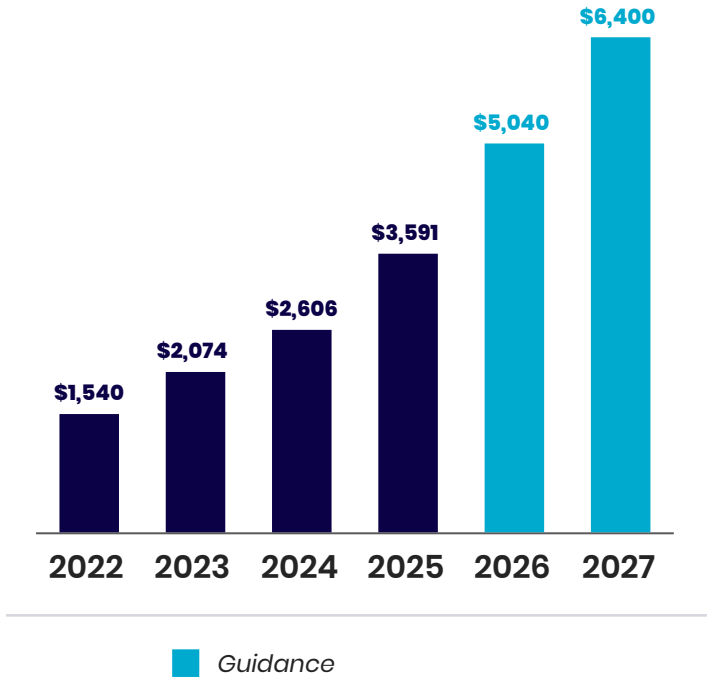
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Durable Growth & Strong Returns

Driving 30%+ growth and strong returns by addressing huge opportunities for existing and new businesses

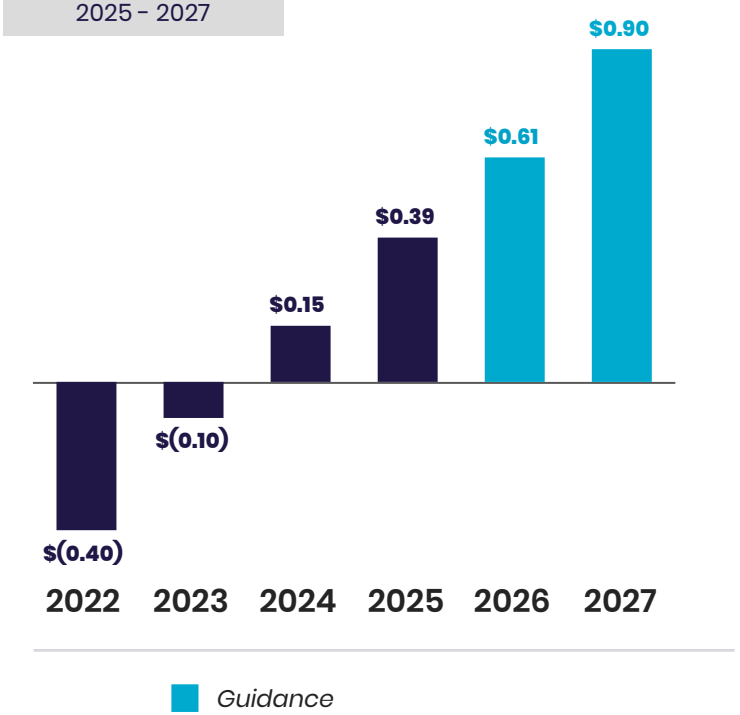
Adjusted Net Revenue *($ in millions)* (2)

33% CAGR
2025 - 2027



Adjusted Earnings Per Share (3)*

52% CAGR
2025 - 2027



Growth Opportunities

- Continued growth across key segments driving Net Interest Income and fee-based revenue:
  - Refinancing the nearly $1T of prime, U.S. credit card debt with SoFi Personal Loans
  - Capturing an approximate $400B student loan refinance opportunity at current rates, alongside in-school lending
  - Gaining share in the massive home loan market through purchase, refinance, and home equity products
- Taking share of massive deposit and investment markets (currently holding <1%) to drive increasing interchange and brokerage fee revenue
- Driving innovation through new business initiatives across crypto, AI, Big Business Banking, and SoFi Tech Solutions

Note: Adjusted net revenue and adjusted earnings per share are non-GAAP financial measures. See "Footnotes" and "Financial Supplement" sections for detailed definitions and reconciliations to the nearest GAAP metric.
** Excludes non-recurring benefits related to transaction-related expenses and restructuring charges in 2Q26 and 3Q26, deferred taxes in 2024, and goodwill impairment in 2023 and includes adjustment to diluted common stock outstanding for the benefits of the capped call transactions beginning in 4Q24. There were no adjustments to adjusted earnings per share in 2022 and 1Q26.*

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Path to generating ROTCE in the 20% to 30% range

SoFi's business strategy is driving the company towards its target long-term returns

1 NET INCOME MARGIN		2 REVENUE TO EQUITY RATIO		RETURN ON TANGIBLE COMMON EQUITY
Adj. Net Income / Adj. Net Revenue	x	Adj. Net Revenue / Avg. Tangible Common Equity	=	ROTCE
25%		**1**		**25%**
Adj. Net Income Margin		Adj. Net Revenue to Equity Ratio		ROTCE

Illustrative example of delivering 25% ROTCE

1. Adjusted net income margins will expand as businesses mature and higher-margin businesses are a larger part of revenue mix
   - Incremental adjusted net income margins have already been ~30%, while growing revenue more than 35%, demonstrating that these margin levels are achievable
   - Over time, incremental margins will become overall margin
2. Adjusted net revenue will grow without a commensurate increase in equity driven by more capital-light, fee-based businesses
   - Over time, fee-based revenue will grow from ~40% of total revenue to 50%+

Note: Adjusted net income, adjusted net income margin, adjusted net revenue, average tangible common equity and ROTCE are non-GAAP financial measures. See "Footnotes" and "Financial Supplement" sections for detailed definitions and reconciliations to the nearest GAAP metric.

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Initiatives to Fuel Continued Durable Growth

SoFi is bringing the strength of a nationally licensed bank to the forefront of digital financial services

SoFi Crypto

Launched Q4'25

SoFi became the first nationally chartered bank to launch consumer crypto trading, allowing members to instantly buy dozens of cryptocurrencies directly from their interest-bearing, FDIC-insured deposit accounts.

SoFi Pay

Launched Q4'25

SoFi enhanced its money movement capabilities with the launch of SoFi Pay, leveraging blockchain technology to allow members to send money across more than 30 countries in a fast, seamless, low-cost, and secure way.

SoFiUSD

Launched Q4'25

SoFi became the first nationally chartered bank to issue a stablecoin on a public, permissionless blockchain. SoFiUSD is backed by cash at the Federal Reserve (with zero credit, liquidity, or duration risk) and underpins future initiatives across the company.

Big Business Banking

Launched Q1'26

SoFi introduced Big Business Banking to provide fiat and crypto banking on a single regulated platform, featuring institutional-grade safeguards and real-time, API-driven 24/7 money movement.

SoFi Coach

Launched Q2'26

SoFi launched SoFi Coach, leveraging AI to provide insights across all areas of financial activity. Building upon Cash Coach, it answers questions, provides investment and lending options, helps set and track goals, and simplifies time-consuming processes.

SoFi Tech Solutions

Relaunched Q2'26

SoFi introduced a new go-to-market strategy offering enterprise clients a wider range of services, including Processing, Banking Core Ledgers and Services, Payment Hub, and Risk and Fraud Platforms, powering growth across banks, fintechs, and consumer brands.

Small Business Loans

Launched Q2'26

SoFi launched SoFi Small Business Loans to provide entrepreneurs with fast, transparent financing directly through its digital-first platform, capturing a high-demand market while laying the groundwork for future business product innovations.

SoFi Earn

Launched Q4'26

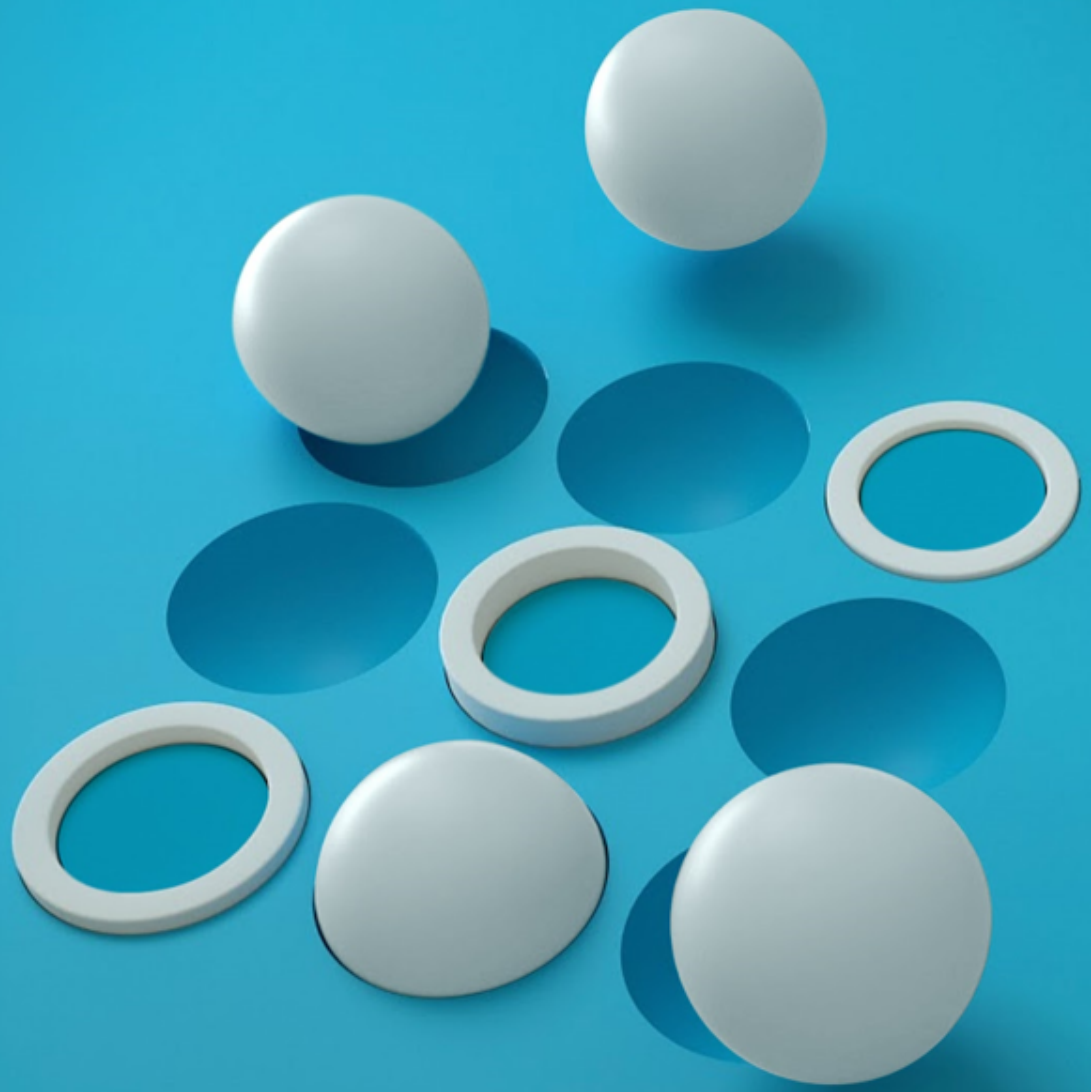
SoFi launched SoFi Earn, the first and only national bank-issued tokenized deposit for consumers. SoFi members can now earn interest on digital dollars while keeping them ready to use, representing the company's fifth new crypto offering in less than a year.



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SoFi

Financial Performance
Q3 2026

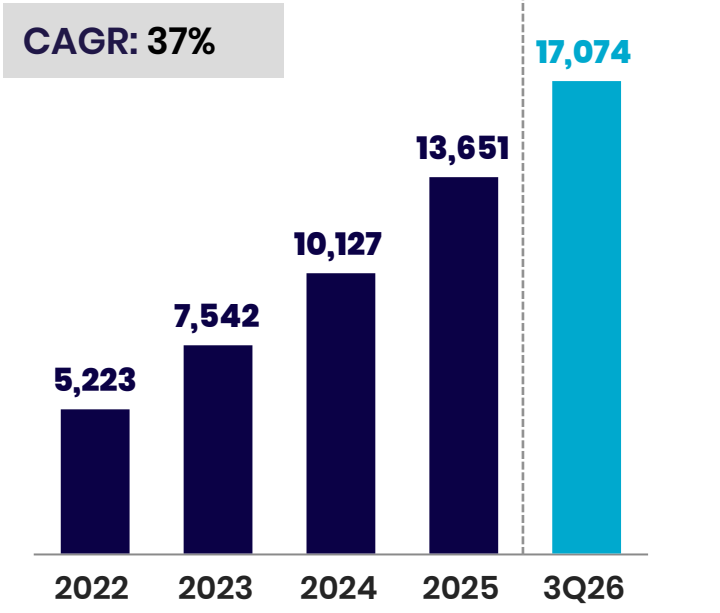


Members and Products

Increasing products per member demonstrates the power of the Financial Services Productivity Loop

Members *(in thousands)* (1)

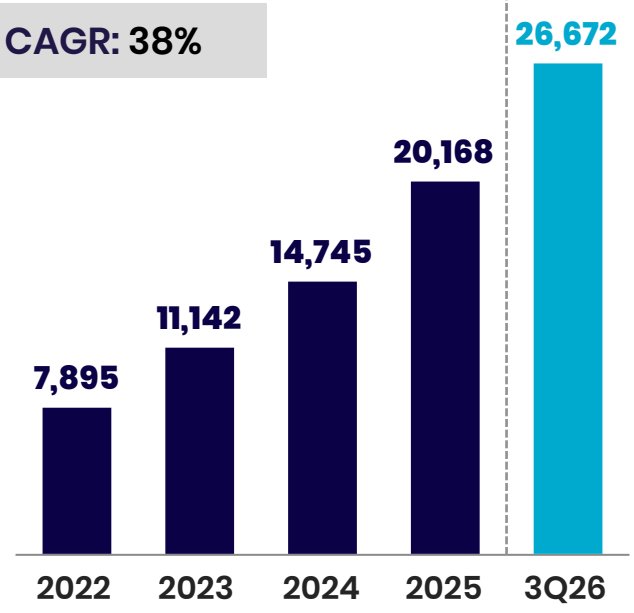
CAGR: 37%



	2022	2023	2024	2025	3Q26
YoY Growth		44%	34%	35%	35%
New Members(6)		2,354	2,806	3,580	1,174 (Q3'26)

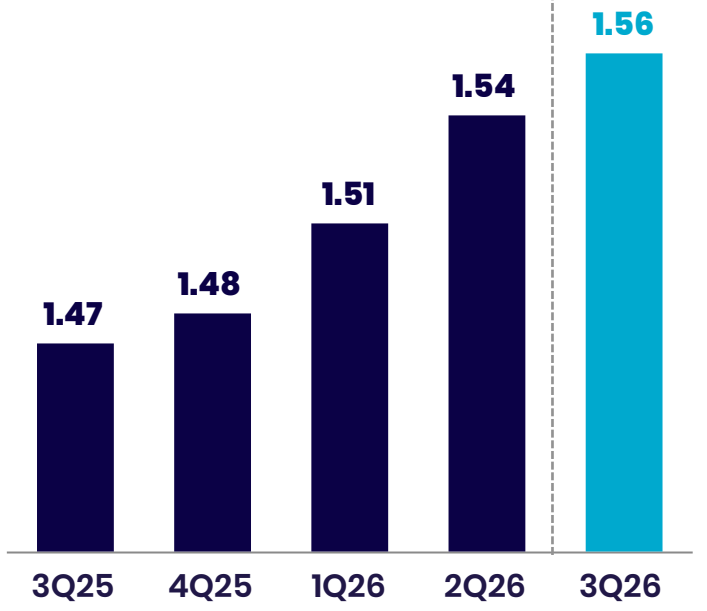
Products *(in thousands)* (4)

CAGR: 38%



	2022	2023	2024	2025	3Q26
YoY Growth		41%	32%	37%	44%
New Products(6)		3,502	4,141	5,530	2,236 (Q3'26)

Products Per Member



Products per member reached an all-time high of 1.56 in Q3 2026

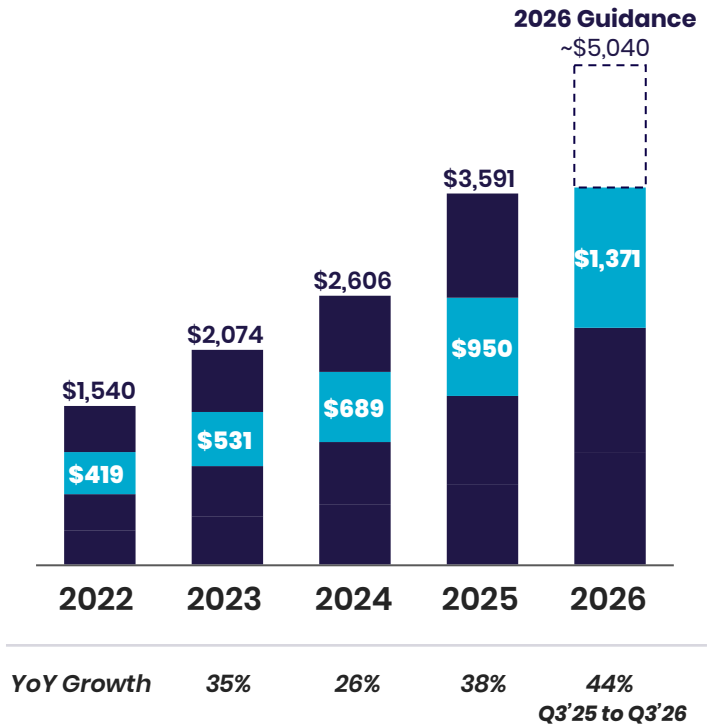
Note: Prior year data as of 12/31.
Note: See "Footnotes" section for detailed explanations and definitions. The sum of individual metrics may not always equal total amounts indicated due to rounding.

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Durable Growth

SoFi's diversified business model is built to provide strong growth through different environments

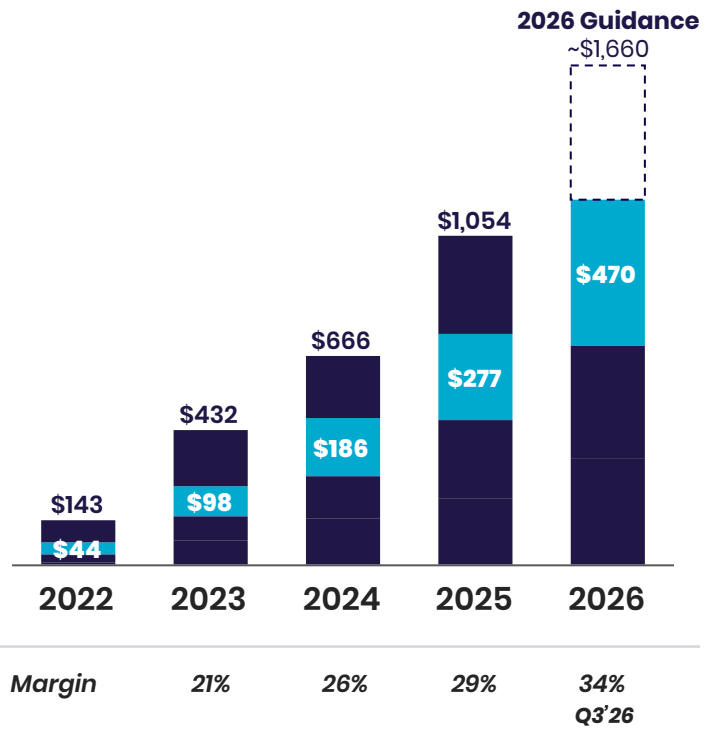
Adjusted Net Revenue *($ in millions)* (2)



	2022	2023	2024	2025	2026
YoY Growth		*35%*	*26%*	*38%*	*44%* *Q3'25 to Q3'26*

Q3 Adjusted Net Revenue

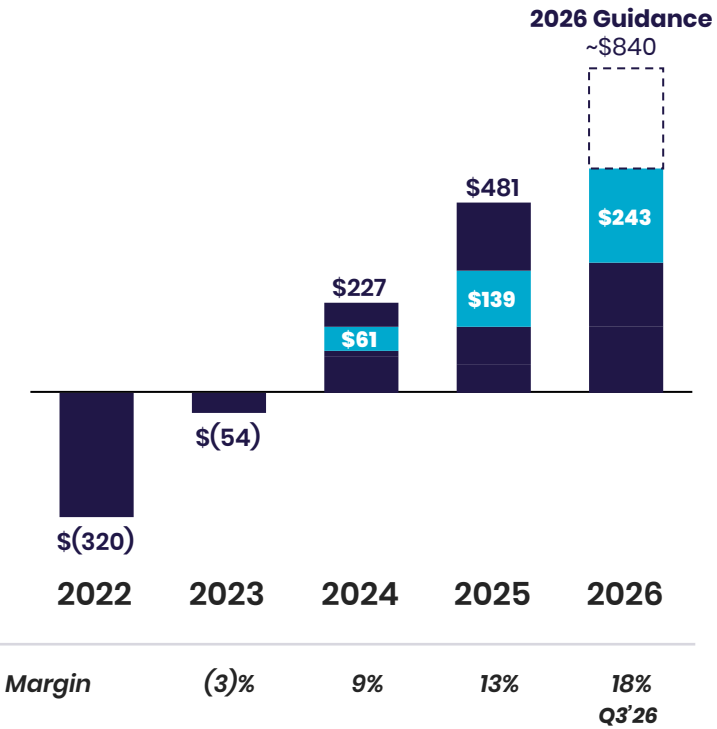
Adjusted EBITDA *($ in millions)* (7)



	2022	2023	2024	2025	2026
Margin		*21%*	*26%*	*29%*	*34%* *Q3'26*

Q3 Adjusted EBITDA

Adjusted Net Income *($ in millions)* (8)*



	2022	2023	2024	2025	2026
Margin		*(3)%*	*9%*	*13%*	*18%* *Q3'26*

Q3 Adjusted Net Income

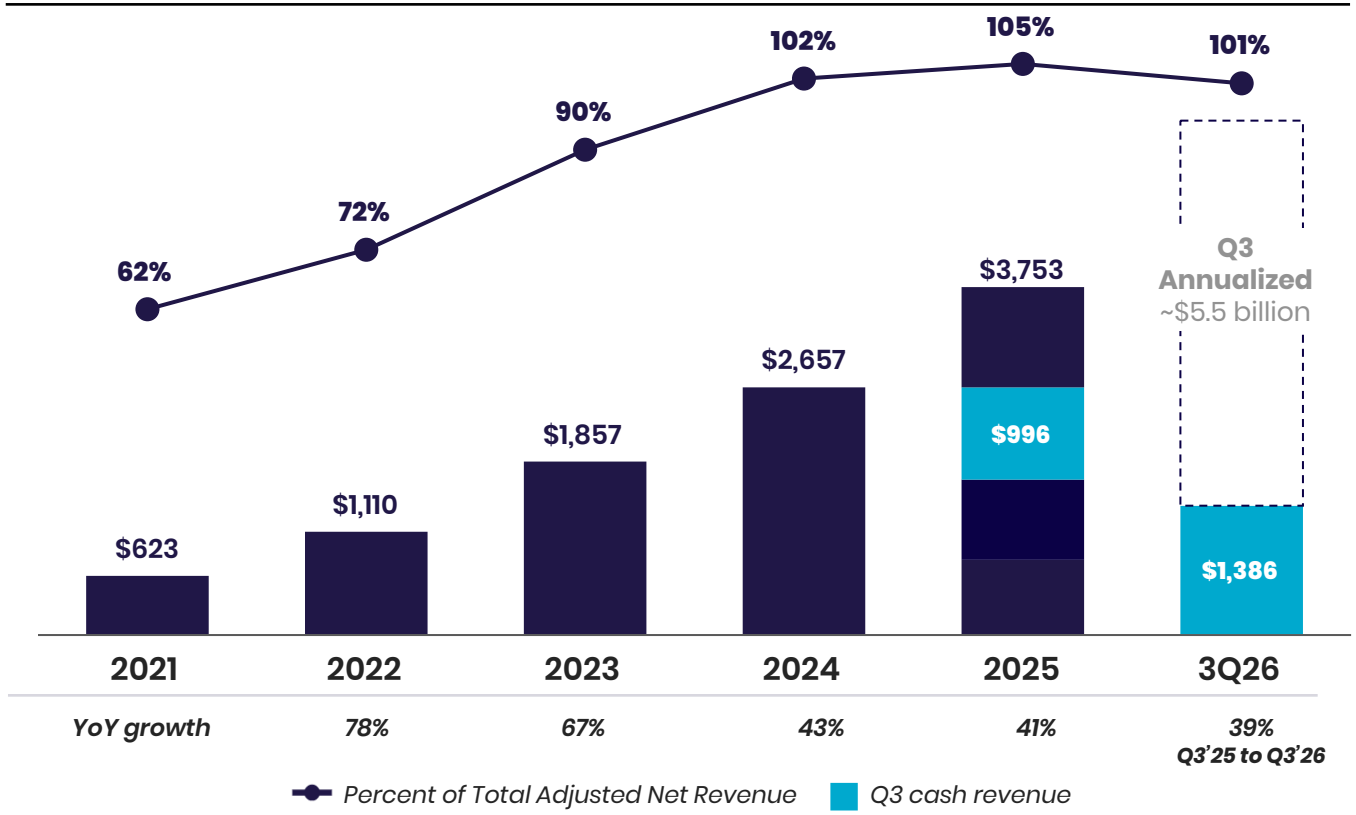
Note: Adjusted net revenue, adjusted EBITDA, and adjusted net income are non-GAAP financial measures. See "Footnotes" and "Financial Supplement" sections for detailed definitions and reconciliations to the nearest GAAP metric.
** Excludes non-recurring benefits related to restructuring charges and transaction-related expenses in 2Q26 and 3Q26, deferred taxes in 2024, and goodwill impairment in 2023. There were no adjustments to adjusted net income in 2022 and 2025.*

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Cash Revenue

SoFi is consistently generating high-quality cash revenue in line with total revenue

Cash Revenue *($ in millions)* (9)



- Cash revenue exceeded Adjusted Net Revenue for 2024, 2025, and the first 9 months of 2026
- Q3 2026 cash revenue included:
  - $927 million in cash revenue from net interest income
  - $460 million in cash revenue from technology and loan platform fees, loan origination fees, interchange fees, and brokerage fees

Note: Cash Revenue is a non-GAAP financial measure. See "Footnotes" and "Financial Supplement" sections for a detailed definition and reconciliations to the nearest GAAP metric.

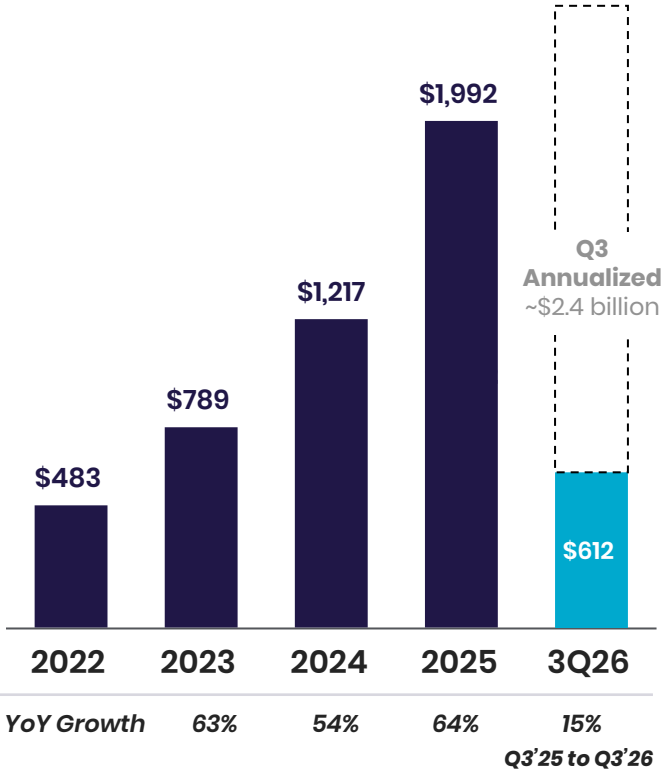
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Diversified Revenue

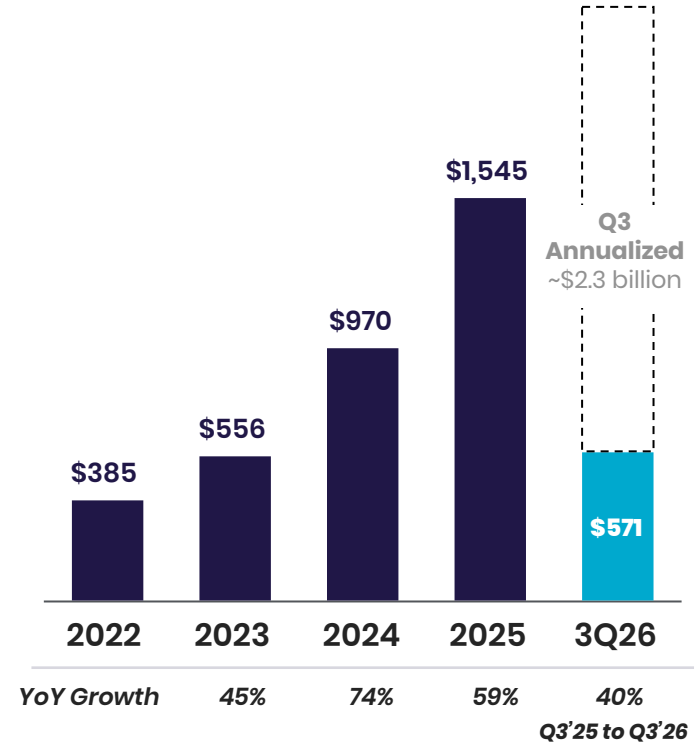
Returns continue to strengthen as the business scales; 12 consecutive profitable quarters

Adjusted Net Revenue *($ in millions)* (2)

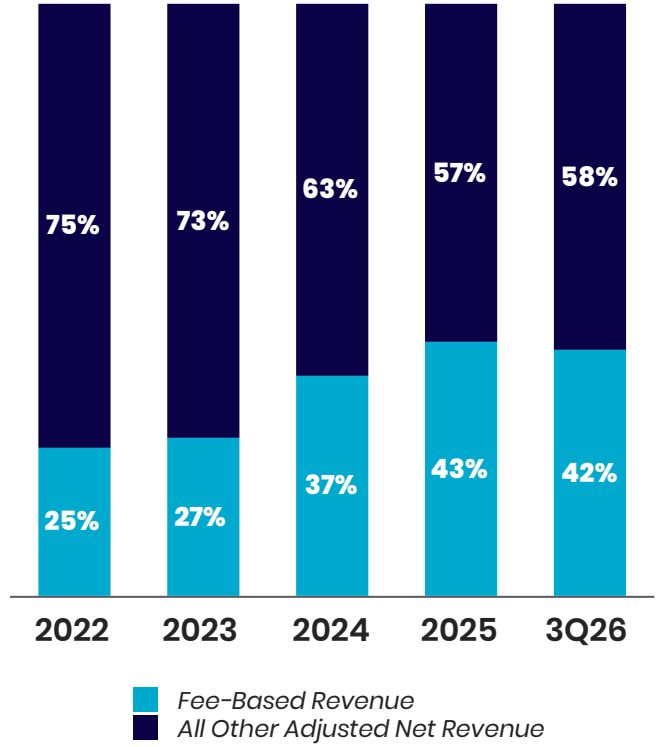
Tech Platform and Financial Services



Fee-Based Revenue *($ in millions)*



Fee-Based Revenue Mix



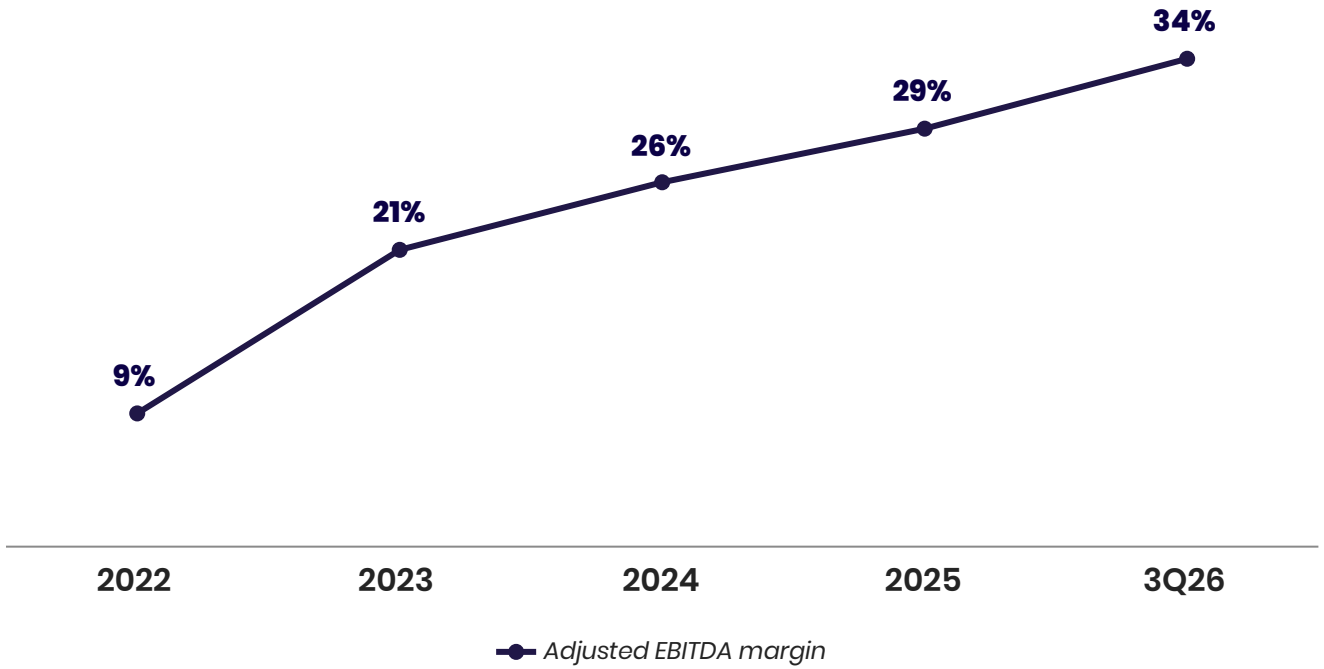
Note: Adjusted net revenue is a non-GAAP financial measure. See "Footnotes" and "Financial Supplement" sections for detailed definitions and reconciliations to the nearest GAAP metric. Fee-based revenue is comprised of loan origination fees, loan platform fees, referral fees, certain technology platform fees, interchange and brokerage fees.

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Long-Term Approach

Continued investment in innovation and brand building will drive long-term growth

Adjusted EBITDA Margin (7)



- Executing a deliberate strategy to balance near-term profitability with aggressive reinvestment, leveraging market dynamics to capture long-term share
- Demonstrating a proven ability to allocate capital and resources toward our most attractive growth opportunities
- Deploying targeted investments across three key areas: member-facing experiences, strategic business diversification, and core technology, data, and operations

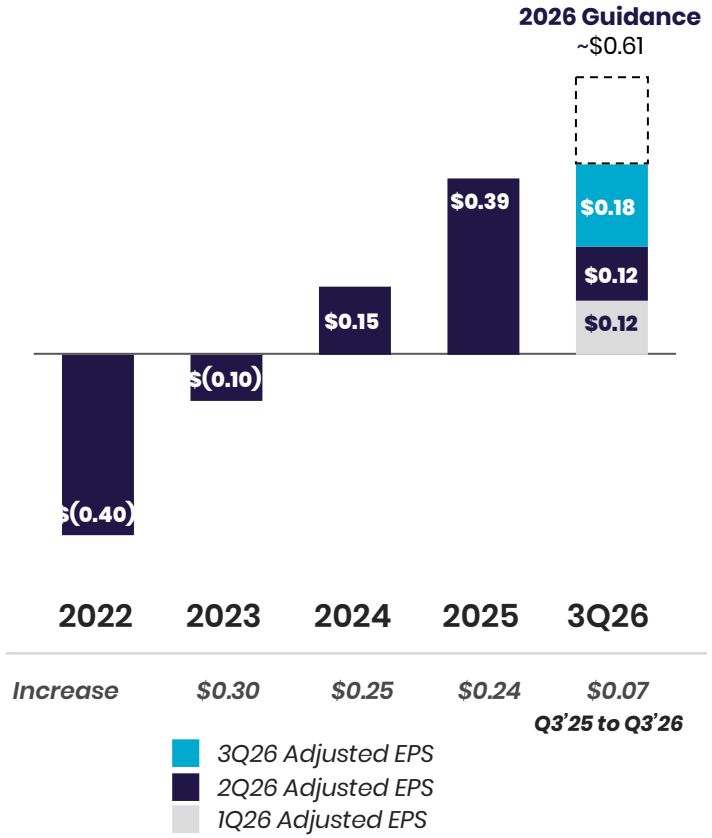
Note: Adjusted EBITDA Margin is a non-GAAP financial measure. See "Footnotes" section for detailed explanations and definitions. The sum of individual metrics may not always equal total amounts indicated due to rounding.

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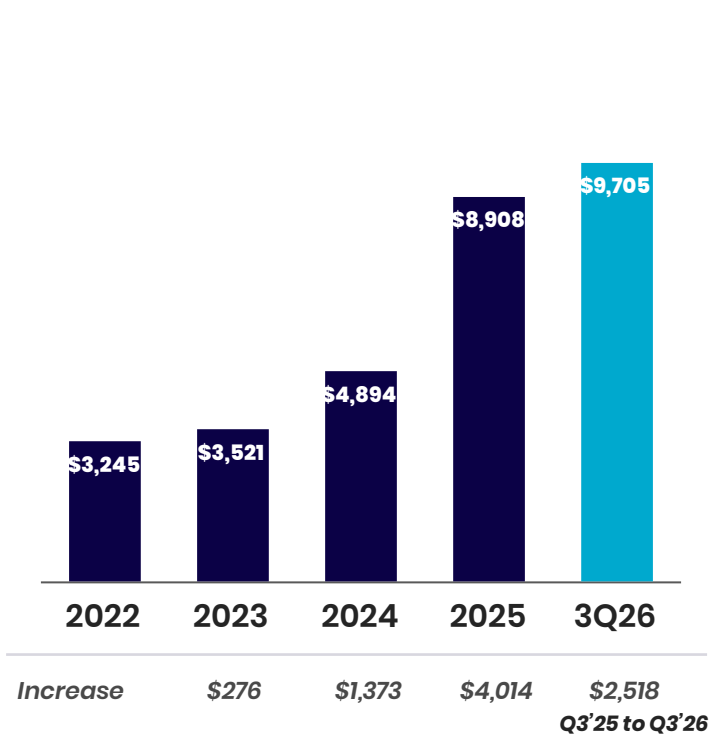
Strong Returns

SoFi has delivered 12 consecutive profitable quarters

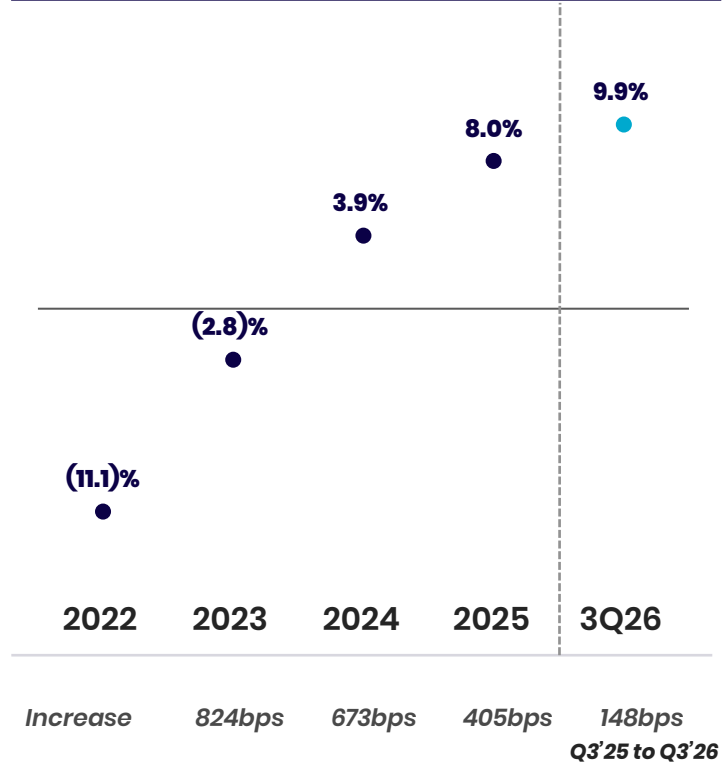
Adjusted Earnings Per Share (3)*



Tangible Book Value *($ in millions)* (10)



ROTCE (11)



Note: Adjusted earnings per share, tangible book value, and ROTCE are non-GAAP financial measures. See "Footnotes" and "Financial Supplement" sections for detailed definitions and reconciliations to the nearest GAAP metric.

** Excludes non-recurring benefits related to restructuring charges and transaction-related expenses in 2Q26 and 3Q26, deferred taxes in 2024, and goodwill impairment in 2023 and includes adjustment to diluted common stock outstanding for the benefits of the capped call transactions beginning in 4Q24. There were no adjustments to adjusted earnings per share in 2022.*

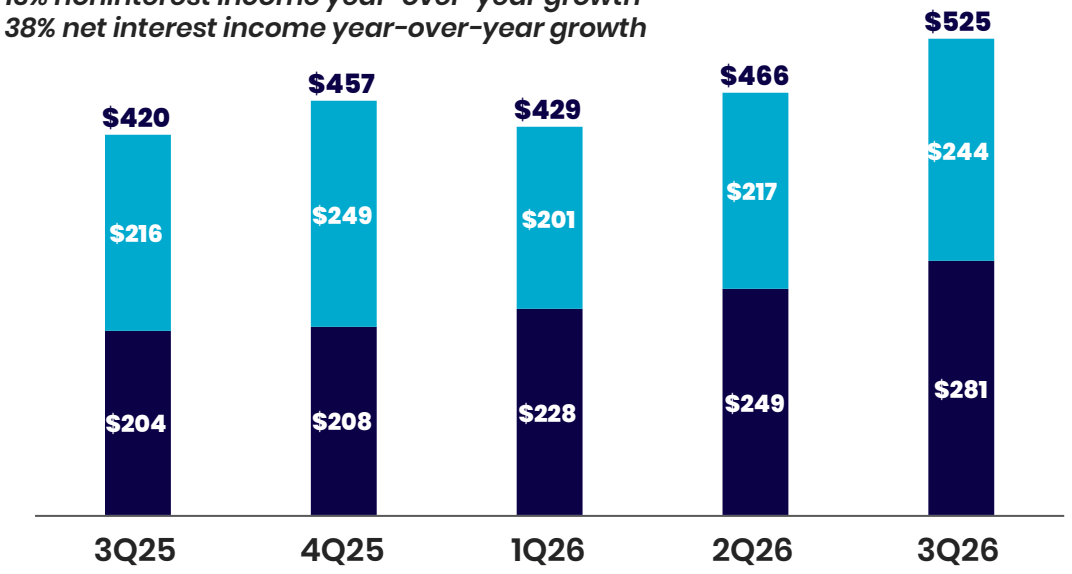
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Financial Services Segment

Financial Services has driven 25% net revenue growth year-over-year, at strong margins

Net Revenue *($ in millions)*

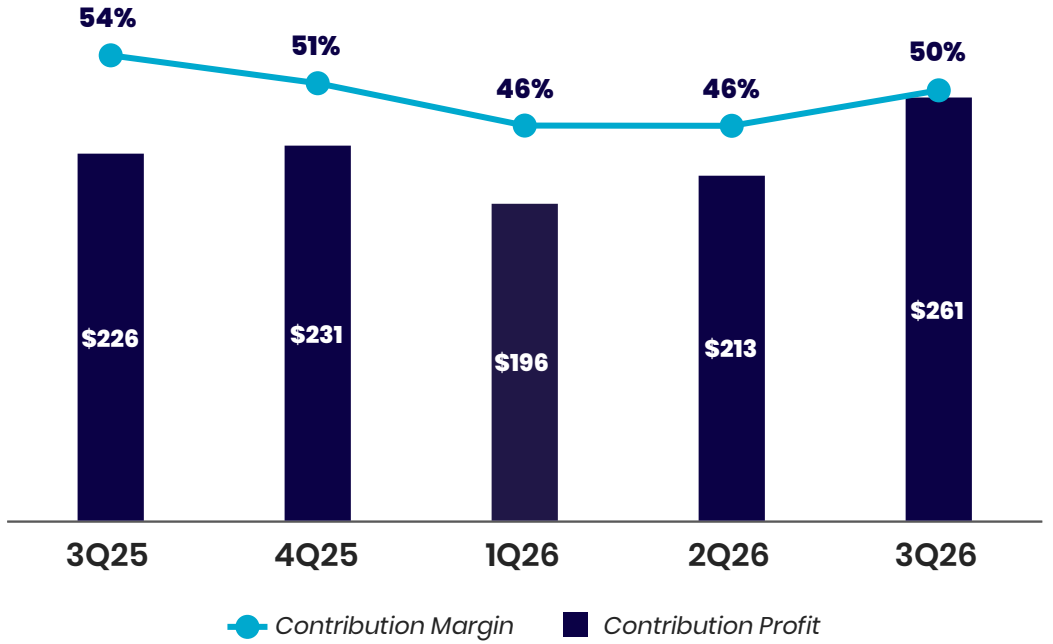
25% net revenue year-over-year growth
13% noninterest income year-over-year growth
38% net interest income year-over-year growth



	3Q25	4Q25	1Q26	2Q26	3Q26
YoY Growth	76%	78%	41%	29%	25%
YoY Growth (Ex. LPB)	39%	38%	38%	38%	47%

Noninterest income includes fee-based revenue generated primarily through loan platform business, referrals, interchange and brokerage.
Net interest income primarily generated through deposits and credit card loans.

Contribution Margin and Profit *($ in millions)*

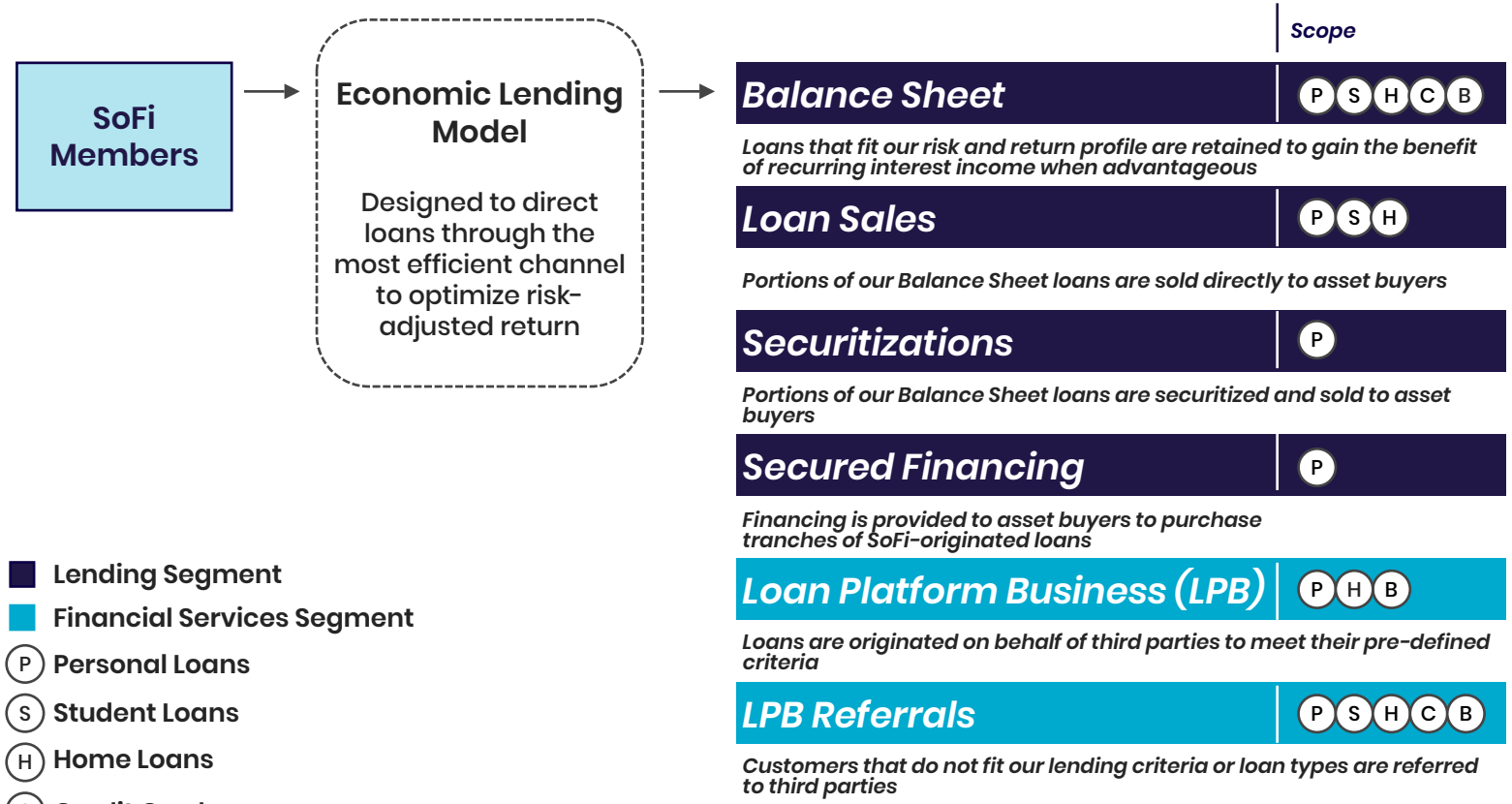


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SoFi Lending Platform Capabilities

Diversified lending capabilities serve more members while maximizing returns



- Lending Segment
- Financial Services Segment
- (P) Personal Loans
- (S) Student Loans
- (H) Home Loans
- (C) Credit Cards
- (B) SMB Loans

- SoFi's Lending Platform provides optionality to hold loans on the balance sheet and collect Net Interest Income or direct loans to LPB partners and collect fee revenue
- Diversifies overall revenue to more fee-based sources
- Provides tools to manage balance sheet size, risk and capital
- LPB helps to scale the business in a capital-light way
- Opportunity to serve more members, including those outside SoFi's credit box
- Retaining servicing and client relationships keeps members in the Financial Services Productivity Loop and drive cross-buy

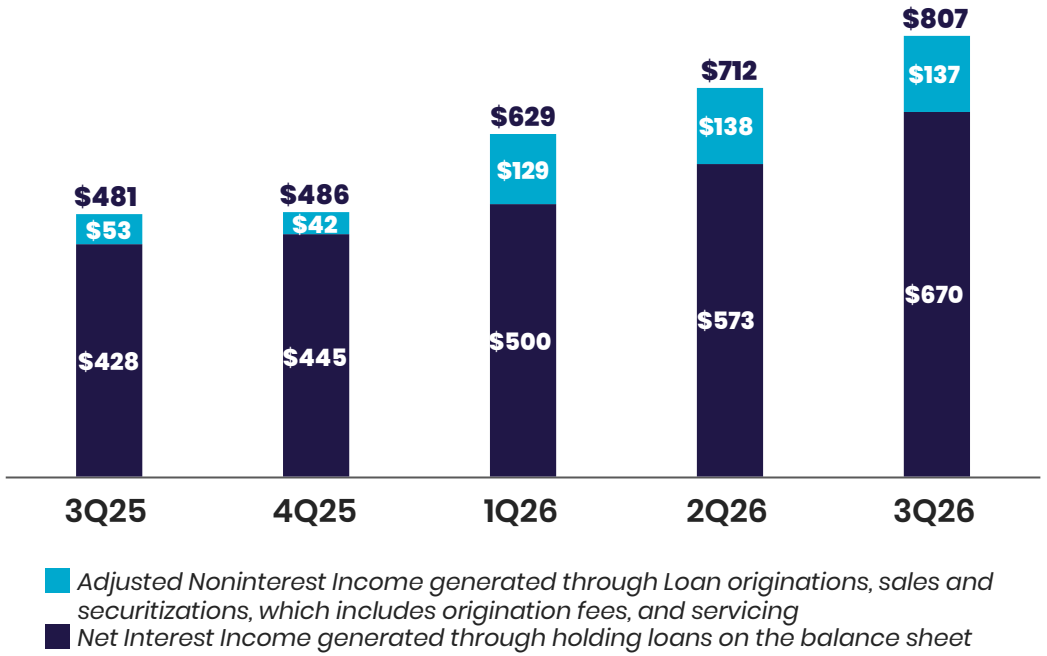
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Lending Segment

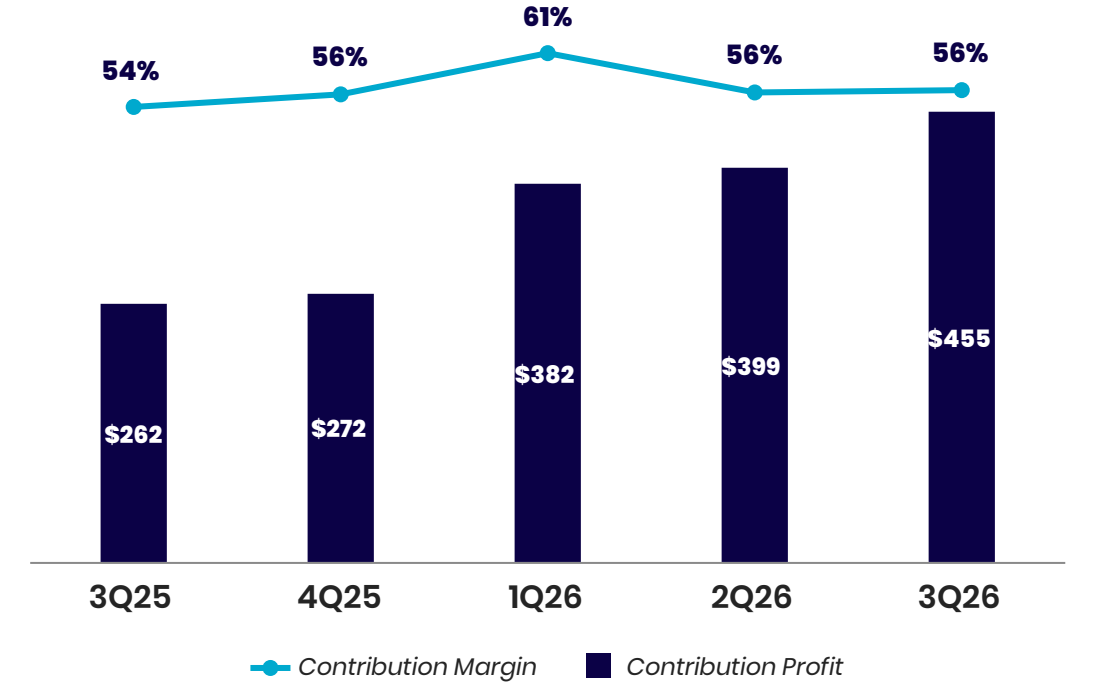
Lending has delivered strong growth at a very attractive contribution margin

Adjusted Net Revenue *($ in millions)* (2)

68% year-over-year growth



Contribution Margin and Profit *($ in millions)*



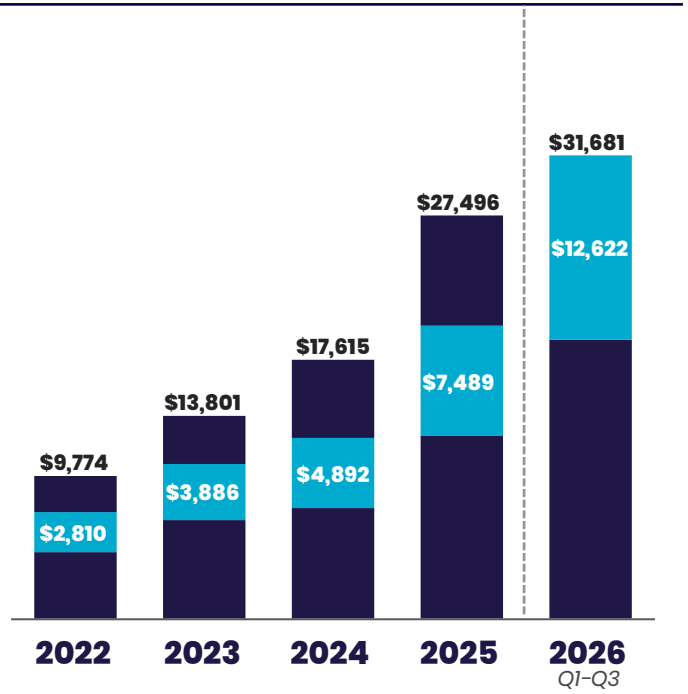
Note: Adjusted net revenue is a non-GAAP financial measure. See "Footnotes" and "Financial Supplement" sections for detailed definitions and reconciliations to the nearest GAAP metric. The sum of individual metrics may not always equal total amounts indicated due to rounding.

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Lending Originations

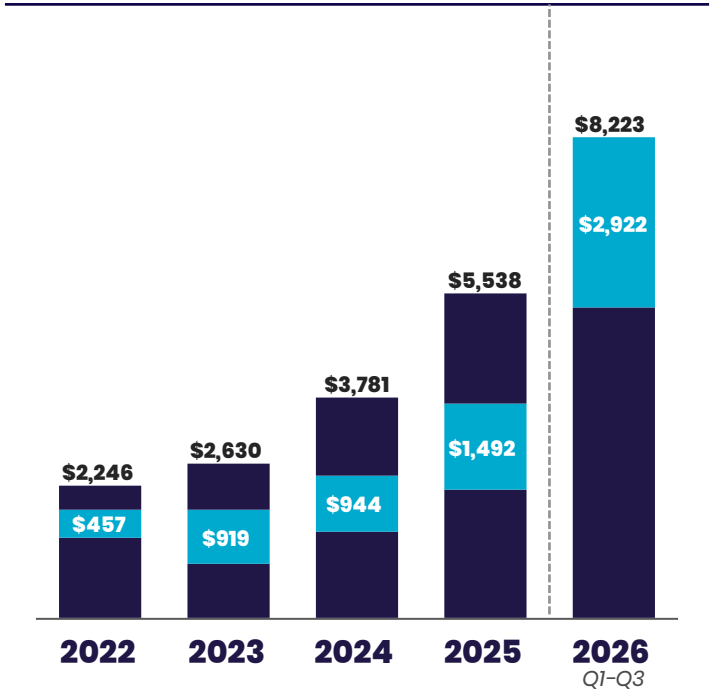
Continued opportunity to drive strong originations across loan types

Personal Loans *($ in millions)*



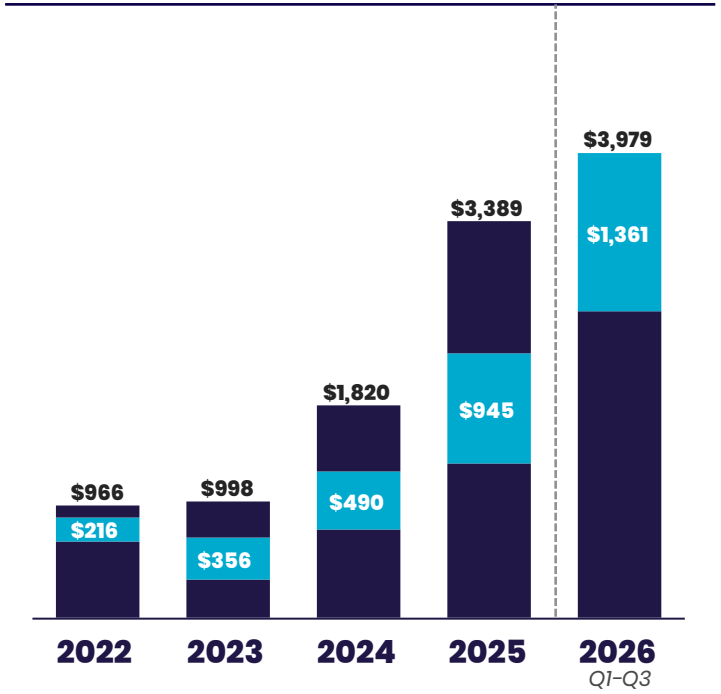
Driven by strong borrower demand and a tremendous opportunity to refinance ~$1.2T of U.S. credit card debt

Student Loans *($ in millions)*



Increased opportunity to help members pay off student debt as rates decline and repayments resume

Home Loans *($ in millions)*



Leveraging a complete product set and operational infrastructure to scale, particularly as interest rates become more favorable

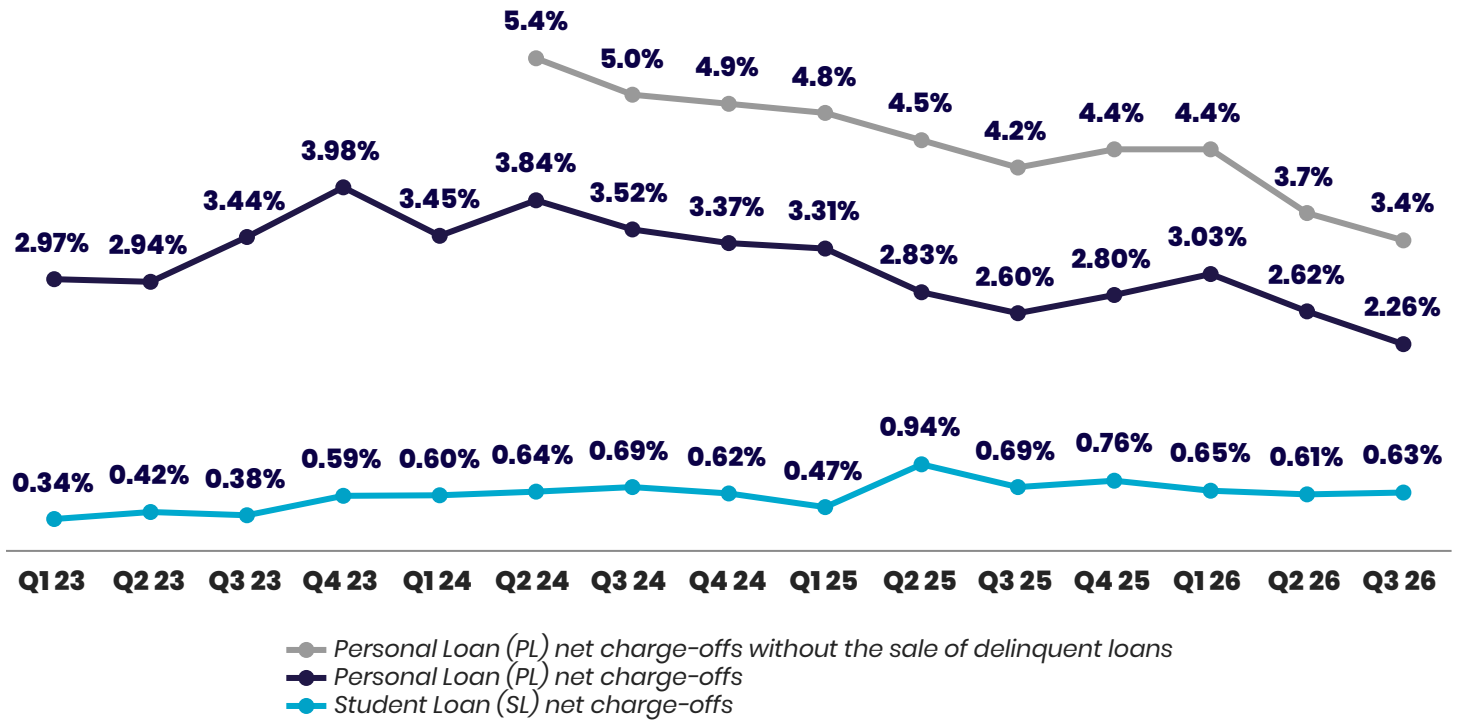
Note: The sum of individual metrics may not always equal total amounts indicated due to rounding.
Personal loan originations for the third quarter of 2026, 2025 and 2024 includes $3.6 billion, $3.4 billion, and $1.0 billion, respectively, of origination volume related to our Loan Platform Business. Home loan originations for the third quarter of 2026 includes $189.5 million or origination volume related to our Loan Platform Business.

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Consistent Credit Performance

Credit performance reflects strong underwriting capabilities and drives attractive risk-adjusted returns

Net Charge-Offs (NCOs)



- Leveraging a time-tested credit model that underwrites to borrower cash flow, supported by efficient digital data collection.
- Focus on driving strong risk-adjusted returns for all loan types.
- Decreasing Personal Loan NCOs driven by strong credit and balance sheet growth.
- Student Loan NCOs continue to be stable following 2025 servicer changes and loan repurchases.
- Credit performing in-line with expectations.

	Q3 Borrower Characteristics	
	Weighted Average Income	Weighted Average FICO
Personal Loans	**$150K**	**743**
Student Loans	**$154K**	**761**

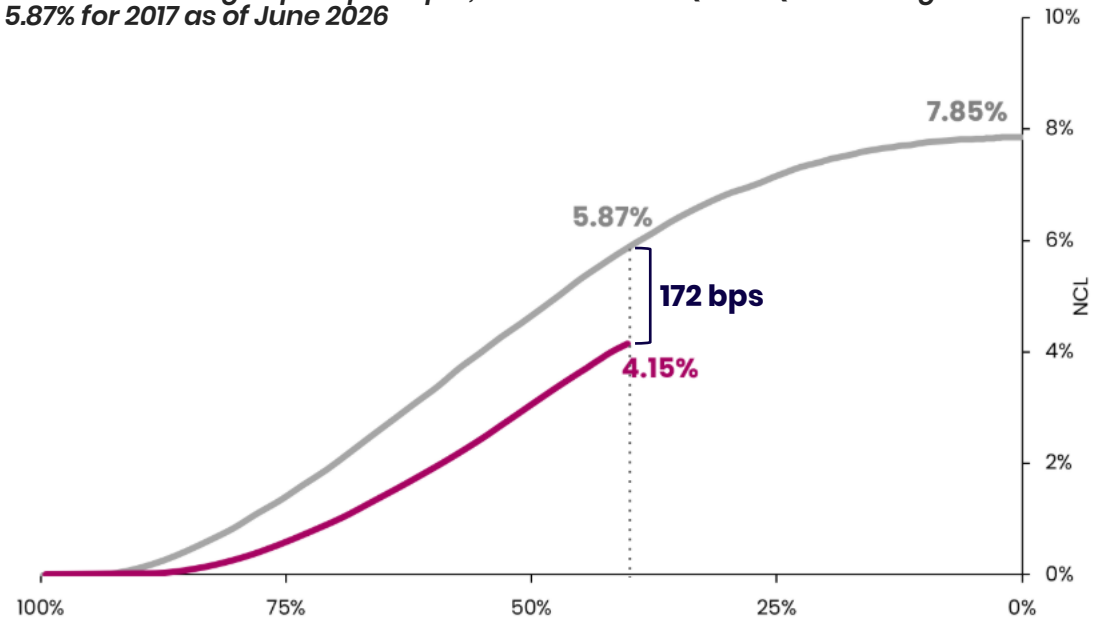
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Personal Loan Credit Performance

Outperformance of recent vintages over prior cohorts has widened for 9 consecutive quarters

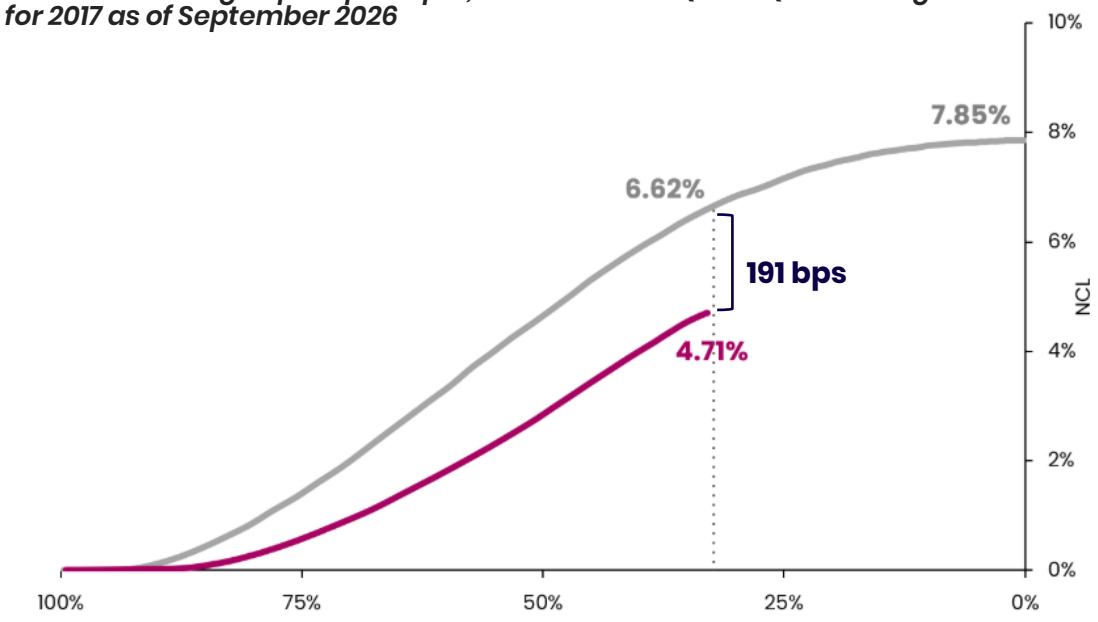
As of Q2'26

At 40% remaining unpaid principal, NCL is 4.15% for Q4'22-Q4'25 vintages vs. 5.87% for 2017 as of June 2026



As of Q3'26

At 33% remaining unpaid principal, NCL is 4.71% for Q4'22-Q4'25 vintages vs. 6.62% for 2017 as of September 2026



2017 2022 Q4-2025 Q4

Note: all performance data in this section excludes confirmed fraud.

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Personal Loan Credit Performance

Performance is trending better than our underwriting tolerance

Q1'20 – Q2'26 Origination & NCL Analysis	
Total Originations Q1'20 – Q2'26	$92.4B
Remaining UPB on Total Originations Q1'20–Q2'26	$34.8B
% Remaining	38%
Cumulative Net Losses to Date	$3.8B
% NCL of Paid off Balance	6.7%
% NCL of Total Originations	4.2%

Of the $92.4B of Q1'20–Q2'26 principal originated, 38% remains outstanding

Net Cumulative Losses of $3.8B represent 6.7% of paid off principal and 4.2% of the total original balance

In order to surpass 8% life of loan losses on all Q1'20 to Q2'26 originations, the remaining 38% unpaid principal would have to near 10% loss rates

Note: data in this section excludes confirmed fraud

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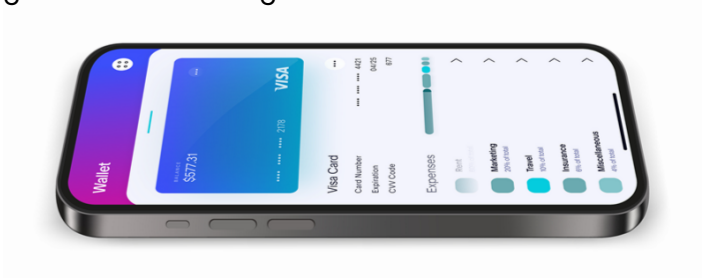
Technology Platform Segment

The Tech Platform gives clients the ability to create, launch, and run digital financial products

In 2026, we launched a new, unified brand, ***SoFi Tech Solutions***,
offering enterprise clients products and services across a total of four platform businesses
Processing — Banking Core Ledgers and Services — Payment Hub — Risk and Fraud

User Experience

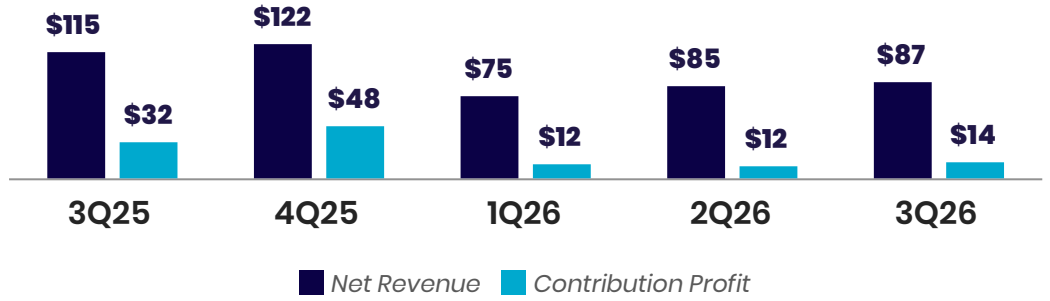
Web & Mobile Banking
Conversational Banking
Physical Card
Virtual Card



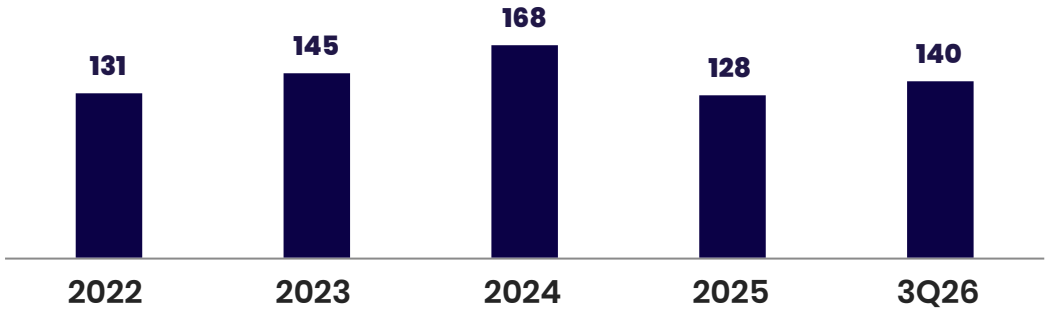
Payment Processing
Deposit Accounts
FinCrime Mitigation
Lending Accounts

Technology that enables digital banking

Net Revenue and Contribution Profit *($ in millions)*



Tech Platform Accounts *(in millions)*[12]



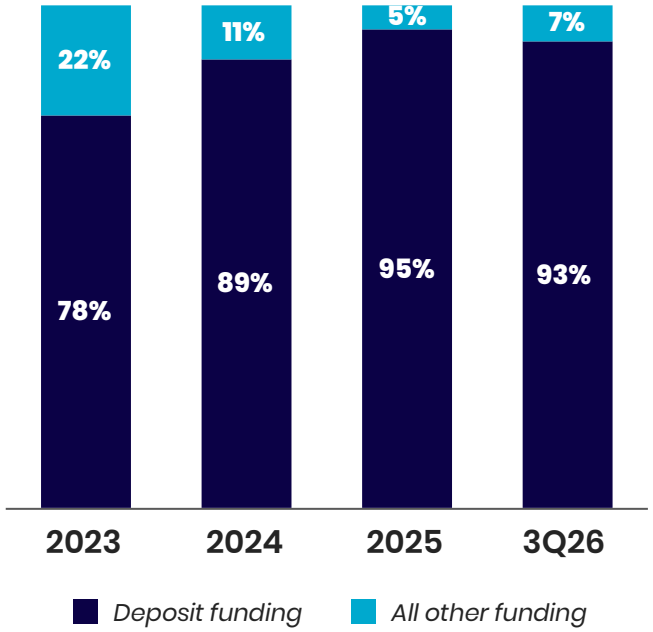
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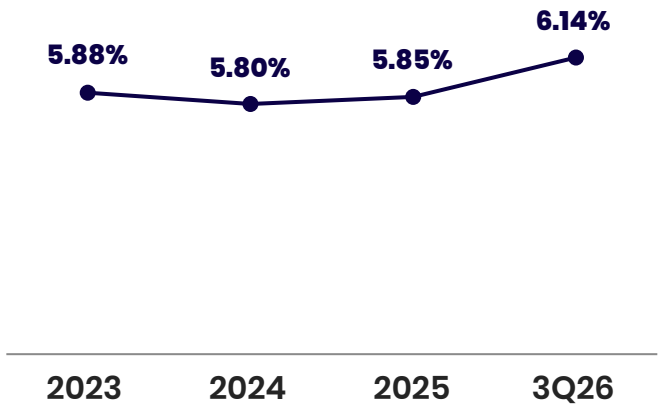
Funding and Net Interest Margin

SoFi's strong member-driven funding base supports a stable net interest margin

Funding Base



Net Interest Margin



- Since acquiring a bank license in 2022, we've grown deposits to $51B
- ~90% deposit funded
- Vast majority of deposits coming from durable direct deposit relationships
- Stable funding base and attractive loan yields drive a strong NIM
- Shift towards more deposit funding has reduced the funding expense by an estimated $745M per year on an annualized basis

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Capital Ratios

SoFi maintains strong levels of capital well above regulatory minimums

SoFi Technologies as of Q3 2026

($ in thousands)	Amount[13]	Ratio[13]	Required Minimum[14]
CET1 risk-based capital	**$9,520,479**	**16.9%**	**7.0%**
Tier 1 risk-based capital	**$9,520,479**	**16.9%**	**8.5%**
Total risk-based capital	**$9,581,500**	**17.0%**	**10.5%**
Tier 1 leverage	**$9,520,479**	**15.0%**	**4.0%**

Note: See "Footnotes" section for detailed explanations and definitions.

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Guidance

FY 2026 & FY 2027

$ in millions, except per share amounts

	2025 Actual	FY 2026 Guidance		Prior FY 2026 Guidance	
			YoY Growth (%)		YoY Growth (%)
Adjusted net revenue [2]	**$3,591**	**~$5,040**	***~40%***	***$4,750 - $4,850***	***~32% - 35%***
Adjusted EBITDA [7]	**$1,054**	**~$1,660**	***~57%***	**~$1,600**	***~52%***
Implied adj. EBITDA margin [7]	*29%*	*~33%*		*~33% - 34%*	
Adjusted Net Income [8]	**$481**	**~$840**	***~75%***	**~$825**	***~72%***
Implied adj. net income margin	*13%*	*~17%*		*~17%*	
Adjusted Diluted EPS [3]	**$0.39**	**~$0.61**	***~56%***	**~$0.60**	***~54%***

FY 2026 guidance assumes a full year tax rate of 22% compared to an assumed mid-teens tax rate when 2026 EPS guidance of $0.60 was originally provided

	FY 2026 Guidance	FY 2027 Guidance	
			YoY Growth (%)
Adjusted net revenue [2]	**~$5,040**	**~$6,400**	***~27%***
Adjusted EBITDA [7]	**~$1,660**	**~$2,240**	***~35%***
Implied adj. EBITDA margin [7]	*~33%*	*~35%*	
Adjusted Net Income [8]	**~$840**	**~$1,280**	***~52%***
Implied adj. net income margin	*~17%*	*~20%*	
Adjusted Diluted EPS [3]	**~$0.61**	**~$0.90**	***~48%***

FY 2027 guidance assumes a full year tax rate of 24%

Note: Adjusted net revenue, adjusted EBITDA, adjusted EBITDA margin, adjusted net income, adjusted net income margin, and adjusted EPS are non-GAAP financial metrics. See "Footnotes" section for detailed explanations and definitions and reconciliations to the nearest GAAP metric.

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Financial Supplement

Company Metrics

(in 000's)	FY 2024 Q1'24	FY 2024 Q2'24	FY 2024 Q3'24	FY 2024 Q4'24	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25	FY 2025 Q4'25	FY 2026 Q1'26	FY 2026 Q2'26	FY 2026 Q3'26
Company Metrics											
Members [1]	**8,132**	**8,774**	**9,373**	**10,127**	**10,916**	**11,746**	**12,642**	**13,651**	**14,706**	**15,814**	**17,074**
QoQ %	*7.8 %*	*7.9 %*	*6.8 %*	*8.1 %*	*7.8 %*	*7.6 %*	*7.6 %*	*8.0 %*	*7.7 %*	*7.5 %*	*8.0 %*
YoY %	*43.8 %*	*40.6 %*	*34.7 %*	*34.3 %*	*34.2 %*	*33.9 %*	*34.9 %*	*34.8 %*	*34.7 %*	*34.6 %*	*35.1 %*
New Members [6]	622	643	756	785	802	846	905	1,027	1,055	1,120	1,174
Products [4]	**11,830**	**12,776**	**13,651**	**14,745**	**15,915**	**17,142**	**18,553**	**20,168**	**22,159**	**24,381**	**26,672**
QoQ %	*6.2 %*	*8.0 %*	*6.8 %*	*8.0 %*	*7.9 %*	*7.7 %*	*8.2 %*	*8.7 %*	*9.9 %*	*10.0 %*	*9.4 %*
YoY %	*38.3 %*	*35.9 %*	*30.7 %*	*32.3 %*	*34.5 %*	*34.2 %*	*35.9 %*	*36.8 %*	*39.2 %*	*42.2 %*	*43.8 %*
New Products [6]	989	946	1,068	1,137	1,188	1,263	1,430	1,650	1,807	2,199	2,236
Lending Products [4]	**1,705**	**1,787**	**1,891**	**2,010**	**2,130**	**2,280**	**2,463**	**2,633**	**2,831**	**3,093**	**3,430**
QoQ %	*2.5 %*	*4.8 %*	*5.8 %*	*6.3 %*	*5.9 %*	*7.1 %*	*8.0 %*	*6.9 %*	*7.5 %*	*9.3 %*	*10.9 %*
YoY %	*20.4 %*	*18.8 %*	*18.6 %*	*20.9 %*	*24.9 %*	*27.6 %*	*30.2 %*	*31.0 %*	*32.9 %*	*35.7 %*	*39.3 %*
Financial Services Products [4]	**10,125**	**10,990**	**11,760**	**12,735**	**13,786**	**14,862**	**16,090**	**17,535**	**19,328**	**21,288**	**23,242**
QoQ %	*6.8 %*	*8.5 %*	*7.0 %*	*8.3 %*	*8.2 %*	*7.8 %*	*8.3 %*	*9.0 %*	*10.2 %*	*10.1 %*	*9.2 %*
YoY %	*41.8 %*	*39.2 %*	*32.8 %*	*34.3 %*	*36.2 %*	*35.2 %*	*36.8 %*	*37.7 %*	*40.2 %*	*43.2 %*	*44.4 %*

Note: See "Footnotes" section for detailed explanations and definitions. The sum of individual metrics may not always equal total amounts indicated due to rounding.

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Segment Financials

(in 000's)	FY 2024 Q1'24	FY 2024 Q2'24	FY 2024 Q3'24	FY 2024 Q4'24	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25	FY 2025 Q4'25	FY 2026 Q1'26	FY 2026 Q2'26	FY 2026 Q3'26
Lending Segment											
Student Loan Originations	$ 751,680	$ 736,518	$ 943,584	$ 1,348,970	$ 1,191,463	$ 993,326	$ 1,491,724	$ 1,861,421	$ 2,613,708	$ 2,686,760	$ 2,922,068
Personal Loan Originations	3,278,882	4,192,114	4,892,040	5,251,949	5,536,841	6,968,746	7,488,879	7,501,068	8,340,249	10,718,359	12,622,140
Home Loan Originations	336,148	416,936	489,767	577,362	517,758	798,881	944,651	1,127,705	1,224,674	1,393,375	1,361,024
Small Business Loan Originations	—	—	—	—	—	—	—	—	—	—	27,051
Total Originations	$ 4,366,710	$ 5,345,568	$ 6,325,391	$ 7,178,281	$ 7,246,062	$ 8,760,953	$ 9,925,254	$ 10,490,194	$ 12,178,631	$ 14,798,494	$ 16,932,283
Lending Products [4]	1,705	1,787	1,891	2,010	2,130	2,280	2,463	2,633	2,831	3,093	3,430
Adjusted Net Revenue - Lending (Non-GAAP) [2]	$ 325,323	$ 339,052	$ 391,892	$ 422,783	$ 412,334	$ 446,798	$ 481,408	$ 486,466	$ 629,284	$ 711,672	$ 807,370
Directly Attributable Expenses [15]	117,604	141,114	152,964	176,825	173,399	202,088	219,808	214,811	246,898	312,639	352,436
Contribution Profit [16]	$ 207,719	$ 197,938	$ 238,928	$ 245,958	$ 238,935	$ 244,710	$ 261,600	$ 271,655	$ 382,386	$ 399,033	$ 454,934
Technology Platform Segment											
Technology Platform accounts [12]	151,049	158,485	160,179	167,714	158,432	160,046	157,860	128,462	132,874	134,804	140,441
Net Revenue	$ 94,366	$ 95,438	$ 102,539	$ 102,835	$ 103,427	$ 109,833	$ 114,578	$ 122,373	$ 75,086	$ 84,505	$ 87,368
Directly Attributable Expenses [15]	63,624	64,287	69,584	70,728	72,514	76,638	82,207	74,439	63,087	72,733	73,165
Contribution Profit (Loss) [16]	$ 30,742	$ 31,151	$ 32,955	$ 32,107	$ 30,913	$ 33,195	$ 32,371	$ 47,934	$ 11,999	$ 11,772	$ 14,203
Financial Services Segment											
Financial Services products [4]	—	—	—	—	—	—	—	63	240	388	23,242
Net Revenue	$ 150,551	$ 176,132	$ 238,308	$ 256,520	$ 303,119	$ 362,533	$ 419,623	$ 456,741	$ 428,543	$ 466,278	$ 525,095
Provision for Credit Losses	7,165	11,634	6,008	6,852	5,639	10,031	9,199	5,460	8,890	13,756	14,737
Directly Attributable Expenses [15]	106,212	109,278	132,542	134,813	149,148	164,270	184,867	220,493	224,069	239,846	249,344
Contribution Profit (Loss) [16]	$ 37,174	$ 55,220	$ 99,758	$ 114,855	$ 148,332	$ 188,232	$ 225,557	$ 230,788	$ 195,584	$ 212,676	$ 261,014

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Segment Financials

(in 000's)	Full Year 2022	2023	2024	2025
Lending Segment				
Student Loan Originations	$ 2,245,499	$ 2,630,040	$ 3,780,752	$ 5,537,934
Personal Loan Originations	9,773,705	13,801,065	17,614,985	27,495,534
Home Loan Originations	966,177	997,492	1,820,213	3,388,995
Total Originations	$ 12,985,381	$ 17,428,597	$ 23,215,950	$ 36,422,463
Lending Products [4]	1,341	1,663	2,010	2,633
Adjusted Net Revenue - Lending (Non-GAAP) [2]	$ 1,106,948	$ 1,336,346	$ 1,479,050	$ 1,827,006
Directly Attributable Expenses [15]	442,945	513,073	588,507	810,106
Contribution Profit (Loss) [16]	$ 664,003	$ 823,273	$ 890,543	$ 1,016,900
Technology Platform Segment				
Technology Platform accounts [12]	130,704	145,425	167,714	128,462
Net Revenue	$ 315,133	$ 352,340	$ 395,178	$ 450,211
Directly Attributable Expenses [15]	238,620	257,554	268,223	305,798
Contribution Profit (Loss) [16]	$ 76,513	$ 94,786	$ 126,955	$ 144,413
Financial Services Segment				
Financial Services products [4]	—	—	—	63
Net Revenue	$ 167,676	$ 436,515	$ 821,511	$ 1,542,016
Provision for Credit Losses	54,332	54,945	31,659	30,329
Directly Attributable Expenses [15]	312,770	381,832	482,845	718,778
Contribution Profit (Loss) [16]	$ (199,426)	$ (262)	$ 307,007	$ 792,909

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Segment Financials

(in 000's, except for product amounts)	FY 2024 Q1'24	FY 2024 Q2'24	FY 2024 Q3'24	FY 2024 Q4'24	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25	FY 2025 Q4'25	FY 2026 Q1'26	FY 2026 Q2'26	FY 2026 Q3'26
Lending Segment											
Net interest income	$ 266,536	$ 279,212	$ 316,268	$ 345,210	$ 360,621	$ 372,675	$ 427,973	$ 444,763	$ 500,231	$ 573,298	$ 670,230
Total noninterest income	63,940	61,493	79,977	72,586	52,752	70,837	65,409	53,919	142,189	151,500	151,115
Total net revenue	330,476	340,705	396,245	417,796	413,373	443,512	493,382	498,682	642,420	724,798	821,345
Adjusted net revenue - Lending (Non-GAAP) [2]	**325,323**	**339,052**	**391,892**	**422,783**	**412,334**	**446,798**	**481,408**	**486,466**	**629,284**	**711,672**	**807,370**
Contribution profit - Lending [16]	207,719	197,938	238,928	245,958	238,935	244,710	261,600	271,655	382,386	399,033	454,934
Lending Products [4]	1,705	1,787	1,891	2,010	2,130	2,280	2,463	2,633	2,831	3,093	3,430
Lending revenue per product	**$ 775**	**$ 763**	**$ 838**	**$ 831**	**$ 776**	**$ 778**	**$ 801**	**$ 758**	**$ 908**	**$ 937**	**$ 958**
Lending adjusted revenue per product [5]	**$ 763**	**$ 759**	**$ 829**	**$ 841**	**$ 774**	**$ 784**	**$ 782**	**$ 739**	**$ 889**	**$ 920**	**$ 942**
Technology Platform Segment											
Net interest income	$ 501	$ 555	$ 629	$ 473	$ 413	$ 266	$ 432	$ 394	$ 355	$ 1,022	$ 1,030
Total noninterest income	93,865	94,883	101,910	102,362	103,014	109,567	114,146	121,979	74,731	83,483	86,338
Total net revenue	**94,366**	**95,438**	**102,539**	**102,835**	**103,427**	**109,833**	**114,578**	**122,373**	**75,086**	**84,505**	**87,368**
Contribution profit - Technology Platform [16]	30,742	31,151	32,955	32,107	30,913	33,195	32,371	47,934	11,999	11,772	14,203
Financial Services Segment											
Net interest income	$ 119,713	$ 139,229	$ 154,143	$ 160,337	$ 173,199	$ 193,322	$ 203,660	$ 207,810	$ 227,740	$ 249,052	$ 281,254
Total noninterest income	30,838	36,903	84,165	96,183	129,920	169,211	215,963	248,931	200,803	217,226	243,841
Total net revenue	**150,551**	**176,132**	**238,308**	**256,520**	**303,119**	**362,533**	**419,623**	**456,741**	**428,543**	**466,278**	**525,095**
Contribution profit (loss) - Financial Services [16]	37,174	55,220	99,758	114,855	148,332	188,232	225,557	230,788	195,584	212,676	261,014
Corporate/Other Segment											
Net interest income (expense)	$ (232,985)	$ (275,415)	$ (315,091)	$ (319,392)	$ (336,411)	$ (365,446)	$ (392,299)	$ (413,389)	$ (423,419)	$ (460,523)	$ (23,062)
Total noninterest income (loss)	15,968	(6,412)	(40,030)	(35,851)	(35,507)	(48,426)	(46,951)	(35,688)	(35,338)	(35,177)	(25,647)
Total net revenue (loss)	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**(48,709)**
Consolidated											
Net interest income	$ 665,911	$ 674,595	$ 723,374	$ 743,937	$ 763,812	$ 792,405	$ 891,561	$ 927,421	$ 1,000,996	$ 1,140,528	$ 929,452
Total noninterest income	(263,193)	(262,011)	(292,364)	(273,768)	(265,086)	(274,568)	(306,447)	(310,142)	(308,008)	(352,333)	455,647
Total net revenue	402,718	412,584	431,010	470,169	498,726	517,837	585,114	617,279	692,988	788,195	1,385,099
Adjusted net revenue (Non-GAAP) [2]	**580,648**	**596,965**	**689,445**	**739,112**	**770,720**	**858,230**	**949,626**	**1,012,835**	**1,087,232**	**1,205,550**	**1,371,124**
Net income (loss)	88,043	17,404	60,745	332,473	71,116	97,263	139,392	173,549	166,731	156,592	240,989
Adjusted EBITDA (Non-GAAP) [7]	144,385	137,901	186,237	197,957	210,337	249,083	276,881	317,597	339,901	357,821	469,818

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Segment Financials

(in 000's)	Full Year 2022	2023	2024	2025
Lending Segment				
Net interest income	$ 531,480	$ 960,773	$ 1,207,226	$ 1,606,032
Total noninterest income	608,511	409,848	277,996	242,917
Total net revenue	1,139,991	1,370,621	1,485,222	1,848,949
Adjusted net revenue - Lending (Non-GAAP) [2]	**1,106,948**	**1,336,346**	**1,479,050**	**1,827,006**
Contribution profit - Lending [16]	664,003	823,273	890,543	1,016,900
Technology Platform Segment				
Net interest income	$ —	$ 1,514	$ 2,158	$ 1,505
Total noninterest income	315,133	350,826	393,020	448,706
Total net revenue	**315,133**	**352,340**	**395,178**	**450,211**
Contribution profit - Technology Platform [16]	76,513	94,786	126,955	144,413
Financial Services Segment				
Net interest income	$ 92,574	$ 334,847	$ 573,422	$ 777,991
Total noninterest income	75,102	101,668	248,089	764,025
Total net revenue	**167,676**	**436,515**	**821,511**	**1,542,016**
Contribution profit (loss) - Financial Services [16]	(199,426)	(262)	307,007	792,909
Corporate/Other Segment				
Net interest income (expense)	$ (113,809)	$ (575,836)	$ (1,142,883)	$ (1,507,545)
Total noninterest income (loss)	(39,958)	(35,394)	(66,325)	(166,572)
Total net revenue (loss)	**—**	**—**	**—**	**—**
Consolidated				
Net interest income	$ 773,371	$ 2,051,067	$ 2,807,817	$ 3,375,199
Total noninterest income	(189,275)	(789,327)	(1,091,336)	(1,156,243)
Total net revenue	584,096	1,261,740	1,716,481	2,218,956
Adjusted net revenue (Non-GAAP) [2]	**1,540,492**	**2,073,940**	**2,606,170**	**3,591,411**
Net income (loss)	(320,407)	(300,742)	498,665	481,320
Adjusted EBITDA (Non-GAAP) [7]	143,346	431,737	666,480	1,053,898

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Net Interest Margin Components

(in 000's)	FY 2024 Q1'24	FY 2024 Q2'24	FY 2024 Q3'24	FY 2024 Q4'24	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25	FY 2025 Q4'25	FY 2026 Q1'26	FY 2026 Q2'26	FY 2026 Q3'26
Average Balances											
Total interest-earning assets	**$ 27,428,608**	**$ 28,484,764**	**$ 30,779,049**	**$ 31,670,474**	**$ 33,647,318**	**$ 35,420,276**	**$ 39,728,007**	**$ 42,781,269**	**$ 47,321,417**	**$ 52,859,455**	**$ 60,083,602**
Interest-bearing deposits	19,820,776	21,991,955	23,570,625	24,983,609	26,185,699	27,816,322	30,847,357	34,482,180	37,765,542	41,916,477	48,610,970
Debt	4,227,347	2,871,182	3,705,185	3,303,823	3,818,119	3,956,816	3,906,836	2,296,654	2,541,578	3,505,186	4,041,781
Total interest-bearing liabilities	**$ 24,053,127**	**$ 24,866,306**	**$ 27,276,498**	**$ 28,288,058**	**$ 30,004,397**	**$ 31,773,699**	**$ 34,754,733**	**$ 36,779,355**	**$ 40,307,631**	**$ 45,422,181**	**$ 52,653,252**
Interest Income/Expense											
Total interest-earning assets	**$ 665,911**	**$ 674,595**	**$ 723,374**	**$ 743,937**	**$ 763,812**	**$ 792,405**	**$ 891,561**	**$ 927,421**	**$ 1,000,996**	**$ 1,140,528**	**$ 1,343,163**
Interest-bearing deposits	211,451	231,815	248,292	238,596	225,399	233,232	264,901	290,511	287,229	320,463	376,339
Debt	51,742	30,196	44,072	35,172	39,687	41,336	41,546	19,631	20,779	31,870	37,372
Total interest-bearing liabilities	**$ 263,193**	**$ 262,011**	**$ 292,364**	**$ 273,768**	**$ 265,086**	**$ 274,568**	**$ 306,447**	**$ 310,142**	**$ 308,008**	**$ 352,333**	**$ 413,711**
Average Rate											
Total interest-earning assets	**9.76 %**	**9.53 %**	**9.35 %**	**9.34 %**	**9.21 %**	**8.97 %**	**8.90 %**	**8.60 %**	**8.58 %**	**8.65 %**	**8.87 %**
Interest-bearing deposits	4.29 %	4.24 %	4.19 %	3.80 %	3.49 %	3.36 %	3.41 %	3.34 %	3.08 %	3.07 %	3.07 %
Debt	4.92 %	4.23 %	4.73 %	4.24 %	4.22 %	4.19 %	4.22 %	3.39 %	3.32 %	3.65 %	3.67 %
Total interest-bearing liabilities	**4.40 %**	**4.24 %**	**4.26 %**	**3.85 %**	**3.58 %**	**3.47 %**	**3.50 %**	**3.35 %**	**3.10 %**	**3.11 %**	**3.12 %**
Net Interest Margin	**5.91 %**	**5.83 %**	**5.57 %**	**5.91 %**	**6.01 %**	**5.86 %**	**5.84 %**	**5.72 %**	**5.94 %**	**5.98 %**	**6.14 %**

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Fair Value of Loans

(in 000's)	FY 2024 Q1'24	FY 2024 Q2'24	FY 2024 Q3'24	FY 2024 Q4'24	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25	FY 2025 Q4'25	FY 2026 Q1'26	FY 2026 Q2'26	FY 2026 Q3'26
Personal Loans											
Unpaid principal	$ 14,332,874	$ 15,040,190	$ 16,199,604	$ 16,589,623	$ 16,825,564	$ 18,416,674	$ 19,456,198	$ 20,243,217	$ 22,317,947	$ 26,101,759	$ 30,902,941
Accumulated interest	116,366	111,308	118,169	128,733	126,203	132,100	141,384	151,079	161,450	180,704	213,783
Cumulative FV adjustments	607,765	645,930	925,051	814,040	917,463	1,055,163	1,118,035	1,146,372	1,203,024	1,222,827	1,023,785
Fair value of loans on balance sheet	**$ 15,057,005**	**$ 15,797,428**	**$ 17,242,824**	**$ 17,532,396**	**$ 17,869,230**	**$ 19,603,937**	**$ 20,715,617**	**$ 21,540,668**	**$ 23,682,421**	**$ 27,505,290**	**$ 32,140,509**
Student Loans											
Unpaid principal	$ 6,559,211	$ 6,915,550	$ 7,437,305	$ 8,215,629	$ 9,053,359	$ 10,099,685	$ 11,143,322	$ 12,875,440	$ 14,510,630	$ 16,134,415	$ 18,067,482
Accumulated interest	27,414	29,957	34,956	44,603	49,501	57,581	49,228	58,277	69,285	81,501	102,620
Cumulative FV adjustments	247,536	249,255	404,406	337,136	468,597	584,375	635,437	723,861	756,905	704,648	348,553
Fair value of loans on balance sheet	**$ 6,834,161**	**$ 7,194,762**	**$ 7,876,667**	**$ 8,597,368**	**$ 9,571,457**	**$ 10,741,641**	**$ 11,827,987**	**$ 13,657,578**	**$ 15,336,820**	**$ 16,920,564**	**$ 18,518,655**
Home Loans											
Unpaid principal	$ 58,304	$ 94,673	$ 80,115	$ 149,862	$ 344,246	$ 359,360	$ 713,727	$ 1,133,329	$ 1,562,339	$ 2,067,122	$ 1,777,471
Accumulated interest	22	71	42	260	1,069	895	2,730	4,888	6,945	9,450	8,102
Cumulative FV adjustments	1,151	1,393	1,533	2,374	11,518	17,137	40,260	66,898	78,724	99,586	26,721
Fair value of loans on balance sheet	**$ 59,477**	**$ 96,137**	**$ 81,690**	**$ 152,496**	**$ 356,833**	**$ 377,392**	**$ 756,717**	**$ 1,205,115**	**$ 1,648,008**	**$ 2,176,158**	**$ 1,812,294**
Total											
Unpaid principal	$ 20,950,389	$ 22,050,413	$ 23,717,024	$ 24,955,114	$ 26,223,169	$ 28,875,719	$ 31,313,247	$ 34,251,986	$ 38,390,916	$ 44,303,296	$ 50,747,894
Accumulated interest	143,802	141,336	153,167	173,596	176,773	190,576	193,342	214,244	237,680	271,655	324,505
Cumulative FV adjustments	856,452	896,578	1,330,990	1,153,550	1,397,578	1,656,675	1,793,732	1,937,131	2,038,653	2,027,061	1,399,059
Fair value of loans on balance sheet	**$ 21,950,643**	**$ 23,088,327**	**$ 25,201,181**	**$ 26,282,260**	**$ 27,797,520**	**$ 30,722,970**	**$ 33,300,321**	**$ 36,403,361**	**$ 40,667,249**	**$ 46,602,012**	**$ 52,471,458**

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90+ Day Delinquencies

(in 000's)	FY 2024 Q1'24	FY 2024 Q2'24	FY 2024 Q3'24	FY 2024 Q4'24	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25	FY 2025 Q4'25	FY 2026 Q1'26	FY 2026 Q2'26	FY 2026 Q3'26
Personal Loans											
Total Unpaid principal	$ 14,332,874	$ 15,040,190	$ 16,199,604	$ 16,589,623	$ 16,825,564	$ 18,416,674	$ 19,456,198	$ 20,243,217	$ 22,317,947	$ 26,101,759	$ 30,902,941
Unpaid principal 90+ day DQ	102,581	95,829	91,742	91,477	77,110	77,941	82,711	104,486	105,579	104,008	130,703
Accumulated interest	4,313	4,452	4,470	4,400	3,512	3,858	4,127	5,286	5,145	5,163	6,453
Cumulative FV adjustments	(87,603)	(79,035)	(75,303)	(75,390)	(63,326)	(63,942)	(68,005)	(85,843)	(86,679)	(85,488)	(107,415)
Fair value of loans on balance sheet	**$ 19,291**	**$ 21,246**	**$ 20,909**	**$ 20,487**	**$ 17,296**	**$ 17,857**	**$ 18,833**	**$ 23,929**	**$ 24,045**	**$ 23,683**	**$ 29,741**
90+ Day Delinquency %	**0.72 %**	**0.64 %**	**0.57 %**	**0.55 %**	**0.46 %**	**0.42 %**	**0.43 %**	**0.52 %**	**0.47 %**	**0.40 %**	**0.42 %**
Student Loans											
Total Unpaid principal	$ 6,559,211	$ 6,915,550	$ 7,437,305	$ 8,215,629	$ 9,053,359	$ 10,099,685	$ 11,143,322	$ 12,875,440	$ 14,510,630	$ 16,134,415	$ 18,067,482
Unpaid principal 90+ day DQ	8,735	8,571	9,243	9,578	12,095	12,828	15,178	18,141	14,659	17,164	23,314
Accumulated interest	184	140	148	168	239	249	250	384	343	420	569
Cumulative FV adjustments	(5,397)	(5,978)	(6,566)	(6,760)	(8,504)	(9,082)	(10,460)	(13,512)	(10,976)	(12,874)	(15,961)
Fair value of loans on balance sheet	**$ 3,522**	**$ 2,733**	**$ 2,825**	**$ 2,986**	**$ 3,830**	**$ 3,995**	**$ 4,968**	**$ 5,013**	**$ 4,026**	**$ 4,710**	**$ 7,922**
90+ Day Delinquency %	**0.13 %**	**0.12 %**	**0.12 %**	**0.12 %**	**0.13 %**	**0.13 %**	**0.14 %**	**0.14 %**	**0.10 %**	**0.11 %**	**0.13 %**

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Select Balance Sheet Information

Assets		
$ in thousands		Q3'26
Cash & cash equivalents	$	2,809,582
Restricted cash & cash equivalents		789,194
Investment Securities		4,992,659
Loans held for sale, at fair value		
Personal loans	$	32,140,509
Home loans		1,812,294
Small business loans		11,990
Loans held for sale, at lower of cost or market		
Personal loans		50,198
Loans held for investment, at fair value		
Student loans		18,518,655
Loans held for investment, at amortized cost		
Secured loans		504,819
Credit card loans		520,823
Commercial and consumer banking loans		182,955
Total Loans	$	53,742,243
Servicing rights	$	364,617
Property, equipment and software		558,355
Goodwill		1,425,159
Intangible assets		208,093
Operating lease right-of-use assets		103,117
Other assets		2,773,757
Total Assets	**$**	**67,766,776**

Liabilities and Equity		
		Q3'26
Revolving credit facility	$	486,000
Personal loan warehouse facilities		1,092,886
Student loan warehouse facilities		960,439
Risk retention warehouse facilities		—
Personal loan securitizations		—
Student loan securitizations		43,937
Convertible Senior Notes, due 2026		428,022
Convertible Senior Notes, due 2029		862,500
Less: unamortized debt issuance costs and discounts		(10,859)
Total Debt	$	3,862,925
Deposits	$	51,325,022
Residual interests classified as debt		474
Accounts payable, accruals & other liabilities		1,167,208
Operating lease liabilities		116,010
Total Liabilities	**$**	**56,471,639**
Equity		11,295,137
Total Liabilities and Equity	**$**	**67,766,776**

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	FY 2024 Q1'24	FY 2024 Q2'24	FY 2024 Q3'24	FY 2024 Q4'24	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25	FY 2025 Q4'25	FY 2026 Q1'26	FY 2026 Q2'26	FY 2026 Q3'26
Net Revenue (GAAP)	$ 644,995	$ 598,618	$ 697,121	$ 734,125	$ 771,759	$ 854,944	$ 961,600	$ 1,025,051	$ 1,100,368	$ 1,218,676	$ 1,385,099
Servicing rights - changes in FMV[17]	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)	(12,224)	(13,163)	(13,142)	(13,952)
Residual interests classified as debt - changes in FMV [18]	73	1	9	25	35	12	15	8	27	16	(23)
Gain on Extinguishment of Corporate Debt [19]	(59,194)	—	(3,323)	—	—	—	—	—	—	—	—
Adjusted Net Revenue (Non-GAAP) [2]	**$ 580,648**	**$ 596,965**	**$ 689,445**	**$ 739,112**	**$ 770,720**	**$ 858,230**	**$ 949,626**	**$ 1,012,835**	**$ 1,087,232**	**$ 1,205,550**	**$ 1,371,124**
Lending (Non-GAAP) [2]	$ 325,323	$ 339,052	$ 391,892	$ 422,783	$ 412,334	$ 446,798	$ 481,408	$ 486,466	$ 629,284	$ 711,672	$ 807,370
Technology Platform (GAAP)	94,366	95,438	102,539	102,835	103,427	109,833	114,578	122,373	75,086	84,505	87,368
Financial Services (GAAP)	150,551	176,132	238,308	256,520	303,119	362,533	419,623	456,741	428,543	466,278	525,095
Corporate (Non-GAAP) [2]	(59,194)	—	(3,323)	—	—	—	—	—	—	(56,905)	(48,709)
Adjusted Net Revenue (Non-GAAP) [2]	**$ 580,648**	**$ 596,965**	**$ 689,445**	**$ 739,112**	**$ 770,720**	**$ 858,230**	**$ 949,626**	**$ 1,012,835**	**$ 1,087,232**	**$ 1,205,550**	**$ 1,371,124**
Interest expense - corporate borrowings - add back [20]	$ 10,711	$ 12,725	$ 12,871	$ 12,039	$ 11,428	$ 11,504	$ 11,595	$ 11,196	$ 10,651	$ 10,675	$ 10,800
Provision for credit losses	(7,182)	(11,640)	(6,013)	(6,877)	(5,678)	(10,035)	(9,199)	(5,407)	(8,895)	(13,755)	(14,738)
Non-interest expenses	(439,792)	(460,149)	(510,066)	(546,317)	(566,133)	(610,616)	(675,141)	(701,027)	(749,087)	(844,649)	(897,368)
Adjusted EBITDA (Non-GAAP) [7]	**$ 144,385**	**$ 137,901**	**$ 186,237**	**$ 197,957**	**$ 210,337**	**$ 249,083**	**$ 276,881**	**$ 317,597**	**$ 339,901**	**$ 357,821**	**$ 469,818**

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	Full Year 2022	2023	2024	2025
Net Revenue (GAAP)	$ 1,573,535	$ 2,122,789	$ 2,674,859	$ 3,613,354
Servicing rights - changes in FMV[17]	(39,651)	(34,700)	(6,280)	(22,013)
Residual interests classified as debt - changes in FMV [18]	6,608	425	108	70
Gain on Extinguishment of Corporate Debt [19]	—	(14,574)	(62,517)	—
Adjusted Net Revenue (Non-GAAP) [2]	**$ 1,540,492**	**$ 2,073,940**	**$ 2,606,170**	**$ 3,591,411**
Lending (Non-GAAP) [2]	$ 1,106,948	$ 1,336,346	$ 1,479,050	$ 1,827,006
Technology Platform (GAAP)	315,133	352,340	395,178	450,211
Financial Services (GAAP)	167,676	436,515	821,511	1,542,016
Corporate (Non-GAAP) [2]	—	(14,574)	(62,517)	—
Adjusted Net Revenue (Non-GAAP) [2]	**$ 1,540,492**	**$ 2,073,940**	**$ 2,606,170**	**$ 3,591,411**
Interest expense - corporate borrowings - add back [20]	$ 18,438	$ 36,833	$ 48,346	$ 45,723
Provision for credit losses	(54,332)	(54,945)	(31,712)	(30,319)
Non-interest expenses	(1,361,252)	(1,624,091)	(1,956,324)	(2,552,917)
Adjusted EBITDA (Non-GAAP) [7]	**$ 143,346**	**$ 431,737**	**$ 666,480**	**$ 1,053,898**

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	FY 2024 Q1'24	FY 2024 Q2'24	FY 2024 Q3'24	FY 2024 Q4'24	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25	FY 2025 Q4'25	FY 2026 Q1'26	FY 2026 Q2'26	FY 2026 Q3'26
Non-GAAP Reconciliations											
Net Revenue (GAAP)	**$ 644,995**	**$ 598,618**	**$ 697,121**	**$ 734,125**	**$ 771,759**	**$ 854,944**	**$ 961,600**	**$ 1,025,051**	**$ 1,100,368**	**$ 1,218,676**	**$ 1,385,099**
Servicing rights - changes in FMV[17]	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)	(12,224)	(13,163)	(13,142)	(13,952)
Residual interests classified as debt - changes in FMV [18]	73	1	9	25	35	12	15	8	27	16	(23)
Gain on Extinguishment of Corporate Debt [19]	(59,194)	—	(3,323)	—	—	—	—	—	—	—	—
Adjusted Net Revenue (Non-GAAP) [2]	**$ 580,648**	**$ 596,965**	**$ 689,445**	**$ 739,112**	**$ 770,720**	**$ 858,230**	**$ 949,626**	**$ 1,012,835**	**$ 1,087,232**	**$ 1,205,550**	**$ 1,371,124**
Net Income (Loss) (GAAP)	**$ 88,043**	**$ 17,404**	**$ 60,745**	**$ 332,473**	**$ 71,116**	**$ 97,263**	**$ 139,392**	**$ 173,549**	**$ 166,731**	**$ 156,592**	**$ 240,989**
Non-GAAP Adjustments											
Interest expense - corporate borrowings [20]	10,711	12,725	12,871	12,039	11,428	11,504	11,595	11,196	10,651	10,675	10,800
Income tax expense (benefit)	6,183	(2,064)	3,110	(272,549)	8,666	14,929	9,159	11,783	32,821	47,717	76,843
Depreciation & amortization	48,539	49,623	51,791	53,545	55,283	56,743	59,245	62,880	67,578	73,106	81,251
Share-based expense	55,082	61,057	63,646	66,367	63,756	63,256	66,469	68,577	72,012	76,865	70,884
Impairment expense [21]	—	—	—	—	—	—	—	—	—	—	—
Transaction-related expense [22]	—	615	—	—	—	—	—	—	873	4,384	53
Restructuring charges [23]	—	—	1,275	255	851	36	41	20	1,960	682	2,654
Servicing rights - changes in FMV[17]	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)	(12,224)	(13,163)	(13,142)	(13,952)
Residual interests classified as debt - changes in FMV [18]	73	1	9	25	35	12	15	8	27	16	(23)
Gain on Extinguishment of Corporate Debt [19]	(59,194)	—	(3,323)	—	—	—	—	—	—	—	—
Foreign Currency Impact of Highly Inflationary Countries [24]	174	194	475	840	276	2,066	2,954	1,808	411	926	319
Adjusted EBITDA (Non-GAAP) [7]	**$ 144,385**	**$ 137,901**	**$ 186,237**	**$ 197,957**	**$ 210,337**	**$ 249,083**	**$ 276,881**	**$ 317,597**	**$ 339,901**	**$ 357,821**	**$ 469,818**
Net Income (Loss) Margin (GAAP)	14 %	3 %	9 %	45 %	9 %	11 %	14 %	17 %	15 %	13 %	17 %
Adjusted EBITDA Margin (Non-GAAP) [7]	25 %	23 %	27 %	27 %	27 %	29 %	29 %	31 %	31 %	30 %	34 %
Incremental EBITDA Margin (Non-GAAP) [7]	57 %	56 %	56 %	12 %	35 %	43 %	35 %	44 %	41 %	31 %	46 %

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	Full Year 2022	2023	2024	2025
Non-GAAP Reconciliations				
Net Revenue (GAAP)	**$ 1,573,535**	**$ 2,122,789**	**$ 2,674,859**	**$ 3,613,354**
Servicing rights - changes in FMV [17]	(39,651)	(34,700)	(6,280)	(22,013)
Residual interests classified as debt - changes in FMV [18]	6,608	425	108	70
Gain on Extinguishment of Corporate Debt [19]	—	(14,574)	(62,517)	—
Adjusted Net Revenue (Non-GAAP) [2]	**$ 1,540,492**	**$ 2,073,940**	**$ 2,606,170**	**$ 3,591,411**
Net Income (Loss) (GAAP)	**$ (320,407)**	**$ (300,742)**	**$ 498,665**	**$ 481,320**
Non-GAAP Adjustments				
Interest expense - corporate borrowings [20]	18,438	36,833	48,346	45,723
Income tax expense (benefit)	1,686	(416)	(265,320)	44,537
Depreciation & amortization	151,360	201,416	203,498	234,151
Share-based expense	305,994	271,216	246,152	262,058
Impairment expense [21]	—	248,417	—	—
Transaction-related expense [22]	19,318	142	615	—
Restructuring charges [23]	—	12,749	1,530	948
Servicing rights - changes in FMV [17]	(39,651)	(34,700)	(6,280)	(22,013)
Residual interests classified as debt - changes in FMV [18]	6,608	425	108	70
Gain on Extinguishment of Corporate Debt [19]	—	(14,574)	(62,517)	—
Foreign Currency Impact of Highly Inflationary Countries [24]	—	10,971	1,683	7,104
Adjusted EBITDA (Non-GAAP) [7]	**$ 143,346**	**$ 431,737**	**$ 666,480**	**$ 1,053,898**
Net Income (Loss) Margin (GAAP)	**(20) %**	**(14) %**	**19 %**	**13 %**
Adjusted EBITDA Margin (Non-GAAP) [7]	**9 %**	**21 %**	**26 %**	**29 %**
Incremental EBITDA Margin (Non-GAAP) [7]	**21 %**	**54 %**	**44 %**	**39 %**

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	FY 2024 Q1'24	FY 2024 Q2'24	FY 2024 Q3'24	FY 2024 Q4'24	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25	FY 2025 Q4'25	FY 2026 Q1'26	FY 2026 Q2'26	FY 2026 Q3'26
Non-GAAP Reconciliations											
Net Revenue - Lending (GAAP)	**$ 330,476**	**$ 340,705**	**$ 396,245**	**$ 417,796**	**$ 413,373**	**$ 443,512**	**$ 493,382**	**$ 498,682**	**$ 642,420**	**$ 724,798**	**$ 821,345**
Servicing rights - changes in FMV[17]	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)	(12,224)	(13,163)	(13,142)	(13,952)
Residual interests classified as debt - changes in FMV [18]	73	1	9	25	35	12	15	8	27	16	(23)
Adjusted Net Revenue - Lending (Non-GAAP) [2]	**$ 325,323**	**$ 339,052**	**$ 391,892**	**$ 422,783**	**$ 412,334**	**$ 446,798**	**$ 481,408**	**$ 486,466**	**$ 629,284**	**$ 711,672**	**$ 807,370**
Noninterest Income – Lending (GAAP)	**$ 63,940**	**$ 61,493**	**$ 79,977**	**$ 72,586**	**$ 52,752**	**$ 70,837**	**$ 65,409**	**$ 53,919**	**$ 142,189**	**$ 151,500**	**$ 151,115**
Servicing rights - changes in FMV[17]	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)	(12,224)	(13,163)	(13,142)	(13,952)
Residual interests classified as debt - changes in FMV [18]	73	1	9	25	35	12	15	8	27	16	(23)
Adjusted Noninterest Income – Lending (Non-GAAP)[25]	**$ 58,787**	**$ 59,840**	**$ 75,624**	**$ 77,573**	**$ 51,713**	**$ 74,123**	**$ 53,435**	**$ 41,703**	**$ 129,053**	**$ 138,374**	**$ 137,140**
Noninterest Income (GAAP)	**$ (263,193)**	**$ (262,011)**	**$ (292,364)**	**$ (273,768)**	**$ (265,086)**	**$ (274,568)**	**$ (306,447)**	**$ (310,142)**	**$ (308,008)**	**$ (352,333)**	**$ 455,647**
Servicing rights - changes in FMV[17]	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)	(12,224)	(13,163)	(13,142)	(13,952)
Residual interests classified as debt - changes in FMV [18]	73	1	9	25	35	12	15	8	27	16	(23)
Gain on Extinguishment of Corporate Debt [19]	(59,194)	—	(3,323)	—	—	—	—	—	—	—	—
Adjusted Noninterest Income (Non-GAAP)[25]	**$ (327,540)**	**$ (263,664)**	**$ (300,040)**	**$ (268,781)**	**$ (266,125)**	**$ (271,282)**	**$ (318,421)**	**$ (322,358)**	**$ (321,144)**	**$ (365,459)**	**$ 441,672**

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	FY 2024 Q1'24	FY 2024 Q2'24	FY 2024 Q3'24	FY 2024 Q4'24	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25	FY 2025 Q4'25	FY 2026 Q1'26	FY 2026 Q2'26	FY 2026 Q3'26
Non-GAAP Reconciliations											
Net Income (Loss) (GAAP)	**$ 88,043**	**$ 17,404**	**$ 60,745**	**$ 332,473**	**$ 71,116**	**$ 97,263**	**$ 139,392**	**$ 173,549**	**$ 166,731**	**$ 156,592**	**$ 240,989**
Income tax benefit from release of tax valuation allowance	—	—	—	**(258,401)**	—	—	—	—	—	—	—
Income tax benefit from restructuring	—	—	—	**(13,042)**	—	—	—	—	—	—	—
Restructuring charges	—	—	—	—	—	—	—	—	—	**682**	**2,654**
Transaction-related expense	—	—	—	—	—	—	—	—	—	**4,384**	**53**
Tax impact of adjustments	—	—	—	—	—	—	—	—	—	**(1,252)**	**(710)**
Adjusted net income (loss) (non-GAAP) [8]	**$ 88,043**	**$ 17,404**	**$ 60,745**	**$ 61,030**	**$ 71,116**	**$ 97,263**	**$ 139,392**	**$ 173,549**	**$ 166,731**	**$ 160,406**	**$ 242,986**
Net Income (Loss) Margin (GAAP)	14 %	3 %	9 %	45 %	9 %	11 %	14 %	17 %	15 %	13 %	17 %
Adjusted Net Revenue (Non-GAAP) [2]	$ 580,648	$ 596,965	$ 689,445	$ 739,112	$ 770,720	$ 858,230	$ 949,626	$ 1,012,835	$ 1,087,232	$ 1,205,550	$ 1,371,124
Adjusted Net Income Margin (Non-GAAP) [26]	15 %	3 %	9 %	8 %	9 %	11 %	15 %	17 %	15 %	13 %	18 %

Note: See "Footnotes" section for detailed explanations and definitions. The sum of individual metrics may not always equal total amounts indicated due to rounding.

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	Full Year 2022	2023	2024	2025
Non-GAAP Reconciliations				
Net Income (Loss) (GAAP)	**$ (320,407)**	**$ (300,742)**	**$ 498,665**	**$ 481,320**
Income tax benefit from release of tax valuation allowance	**—**	**—**	**(258,401)**	**—**
Income tax benefit from restructuring	**—**	**—**	**(13,042)**	**—**
Goodwill impairment expense	**—**	**247,174**	**—**	**—**
Adjusted net income (loss) (non-GAAP) [8]	**$ (320,407)**	**$ (53,568)**	**$ 227,222**	**$ 481,320**
Net Income (Loss) Margin (GAAP)	(20) %	(14) %	19 %	13 %
Adjusted Net Revenue (Non-GAAP) [2]	$ 1,540,492	$ 2,073,940	$ 2,606,170	$ 3,591,411
Adjusted Net Income Margin (Non-GAAP) [26]	(21) %	(3) %	9 %	13 %

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Non-GAAP Financial Measures & Reconciliations

(in 000's, except per share amounts)	FY 2024 Q1'24	FY 2024 Q2'24	FY 2024 Q3'24	FY 2024 Q4'24	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25	FY 2025 Q4'25	FY 2026 Q1'26	FY 2026 Q2'26	FY 2026 Q3'26
Non-GAAP Reconciliations											
Numerator:											
Net income (loss) attributable to common stockholders — diluted (GAAP)	$ 22,523	$ 7,954	$ 58,059	$ 332,473	$ 71,455	$ 97,614	$ 139,738	$ 173,893	$ 167,075	$ 156,645	$ 240,989
Non-GAAP adjustments:											
Income tax benefit from release of tax valuation allowance	—	—	—	(258,401)	—	—	—	—	—	—	—
Income tax benefit from restructuring	—	—	—	(13,042)	—	—	—	—	—	—	—
Restructuring charges	—	—	—	—	—	—	—	—	—	682	2,654
Transaction-related expense	—	—	—	—	—	—	—	—	—	4,384	53
Tax impact of adjustments	—	—	—	—	—	—	—	—	—	(1,252)	(710)
Adjusted net income (loss) attributable to common stockholders — diluted (non-GAAP) [3]	$ 22,523	$ 7,954	$ 58,059	$ 61,030	$ 71,455	$ 97,614	$ 139,738	$ 173,893	$ 167,075	$ 160,459	$ 242,986
Denominator:											
Weighted average common stock outstanding — diluted	1,042,477	1,065,171	1,104,450	1,151,047	1,185,466	1,182,877	1,291,011	1,346,110	1,378,011	1,351,990	1,357,811
Dilutive impact of convertible notes[27]	—	—	—	(24,857)	(31,412)	(25,857)	(20,630)	(20,402)	(22,032)	(27,412)	(26,378)
Adjusted weighted average common stock outstanding — diluted	1,042,477	1,065,171	1,104,450	1,126,190	1,154,054	1,157,020	1,270,381	1,325,707	1,355,979	1,324,578	1,331,432
Earnings (loss) per share — diluted (GAAP)	$ 0.02	$ 0.01	$ 0.05	$ 0.29	$ 0.06	$ 0.08	$ 0.11	$ 0.13	$ 0.12	$ 0.12	$ 0.18
Impact of adjustments per share	—	—	—	(0.24)	—	—	—	—	—	—	—
Adjusted earnings (loss) per share — diluted (non-GAAP) [3]	$ 0.02	$ 0.01	$ 0.05	$ 0.05	$ 0.06	$ 0.08	$ 0.11	$ 0.13	$ 0.12	$ 0.12	$ 0.18

Note: See "Footnotes" section for detailed explanations and definitions. The sum of individual metrics may not always equal total amounts indicated due to rounding.

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Non-GAAP Financial Measures & Reconciliations

(in 000's, except per share amounts)	Full Year 2022	2023	2024	2025
Non-GAAP Reconciliations				
Numerator:				
Net income (loss) attributable to common stockholders — diluted (GAAP)	**$ (360,832)**	**$ (341,167)**	**$ 434,776**	**$ 482,700**
Non-GAAP adjustments:				
Income tax benefit from release of tax valuation allowance	—	—	(258,401)	—
Income tax benefit from restructuring	—	—	(13,042)	—
Goodwill impairment expense	—	247,174	—	—
Adjusted net income (loss) attributable to common stockholders — diluted (non-GAAP) [3]	**$ (360,832)**	**$ (93,993)**	**$ 163,333**	**$ 482,700**
Denominator:				
Weighted average common stock outstanding — diluted	900,886	945,024	1,101,390	1,251,767
Dilutive impact of convertible notes[27]	—	—	(6,214)	(23,377)
Adjusted weighted average common stock outstanding — diluted	900,886	945,024	1,095,176	1,228,390
Earnings (loss) per share — diluted (GAAP)	**$ (0.40)**	**$ (0.36)**	**$ 0.39**	**$ 0.39**
Impact of adjustments per share	—	0.26	(0.24)	—
Adjusted earnings (loss) per share — diluted (non-GAAP) [3]	**$ (0.40)**	**$ (0.10)**	**$ 0.15**	**$ 0.39**

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Non-GAAP Financial Measures & Reconciliations

(in 000's, except per share amounts)	Full Year 2022	Full Year 2023	Full Year 2024	Full Year 2025	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25	FY 2025 Q4'25	FY 2026 Q1'26	FY 2026 Q2'26	FY 2026 Q3'26
Non-GAAP Reconciliations											
Numerator:											
Net income (loss) attributable to common stockholders — diluted (GAAP)	$ (360,832)	$ (341,167)	$ 434,776	$ 482,700	$ 71,455	$ 97,614	$ 139,738	$ 173,893	$ 167,075	$ 156,645	$ 240,989
Non-GAAP adjustments:											
Income tax benefit from release of tax valuation allowance	—	—	(258,401)	—	—	—	—	—	—	—	—
Income tax benefit from restructuring	—	—	(13,042)	—	—	—	—	—	—	—	—
Goodwill impairment expense	—	247,174	—	—	—	—	—	—	—	—	—
Restructuring charges	—	—	—	—	—	—	—	—	—	682	2,654
Transaction-related expense	—	—	—	—	—	—	—	—	—	4,384	53
Tax impacts from adjustments	—	—	—	—	—	—	—	—	—	(1,252)	(710)
Adjusted net income (loss) attributable to common stockholders — diluted (non-GAAP) [11]	$ (360,832)	$ (93,993)	$ 163,333	$ 482,700	$ 71,455	$ 97,614	$ 139,738	$ 173,893	$ 167,075	$ 160,459	$ 242,986
Denominator:											
Average permanent equity (GAAP)	$ 5,024,073	$ 5,225,846	$ 5,871,366	$ 7,672,491	$ 6,613,905	$ 6,671,752	$ 8,150,876	$ 9,238,405	$ 10,443,188	$ 10,632,147	$ 11,293,982
Less: Goodwill (average)	1,457,763	1,559,183	1,393,505	1,393,505	1,393,505	1,393,505	1,393,505	1,393,505	1,393,505	1,395,673	1,418,505
Less: Intangibles (average)	425,955	406,927	331,132	264,012	288,825	271,397	255,724	239,873	225,933	208,843	215,350
Add: Related deferred tax liabilities (average)	123,075	72,132	32,551	49,822	38,886	45,711	53,833	49,822	46,232	44,785	43,518
Average tangible book value (non-GAAP)	$ 3,263,430	$ 3,331,868	$ 4,179,280	$ 6,064,796	$ 4,970,461	$ 5,052,561	$ 6,555,480	$ 7,654,849	$ 8,869,982	$ 9,072,416	$ 9,703,645
Return on tangible common equity (non-GAAP) [11]	(11.1)%	(2.8)%	3.9 %	8.0 %	5.8 %	7.7 %	8.5 %	9.0 %	7.6 %	7.1 %	9.9 %

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Non-GAAP Financial Measures & Reconciliations

(in 000's, except per share data)	FY 2024 Q1'24	FY 2024 Q2'24	FY 2024 Q3'24	FY 2024 Q4'24	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25	FY 2025 Q4'25	FY 2026 Q1'26	FY 2026 Q2'26	FY 2026 Q3'26
Non-GAAP Reconciliations											
Total permanent equity (GAAP)	**$ 5,825,605**	**$ 5,901,494**	**$ 6,121,481**	**$ 6,525,134**	**$ 6,678,514**	**$ 6,860,580**	**$ 8,779,963**	**$ 10,489,495**	**$ 10,811,591**	**$ 11,076,227**	**$ 11,295,137**
Goodwill	(1,393,505)	(1,393,505)	(1,393,505)	(1,393,505)	(1,393,505)	(1,393,505)	(1,393,505)	(1,393,505)	(1,393,505)	(1,425,015)	(1,425,159)
Intangible assets	(347,495)	(331,446)	(314,959)	(297,794)	(279,757)	(263,522)	(247,845)	(231,919)	(215,087)	(226,528)	(208,093)
Related deferred tax liabilities	30,437	24,023	15,654	60,088	55,780	51,322	48,141	44,045	41,418	45,536	43,074
Tangible book value (as of period end) (non-GAAP) [10]	**$ 4,115,042**	**$ 4,200,566**	**$ 4,428,671**	**$ 4,893,923**	**$ 5,061,032**	**$ 5,254,875**	**$ 7,186,754**	**$ 8,908,116**	**$ 9,244,417**	**$ 9,470,220**	**$ 9,704,959**
Common stock outstanding (as of period end)	1,056,491	1,065,112	1,084,137	1,095,358	1,104,104	1,113,443	1,204,570	1,270,569	1,281,409	1,290,312	1,296,617
Book value per common share (GAAP)	$ 5.51	$ 5.54	$ 5.65	$ 5.96	$ 6.05	$ 6.16	$ 7.29	$ 8.26	$ 8.44	$ 8.58	$ 8.71
Tangible book value per common share (non-GAAP) [10]	$ 3.90	$ 3.94	$ 4.08	$ 4.47	$ 4.58	$ 4.72	$ 5.97	$ 7.01	$ 7.21	$ 7.34	$ 7.48

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	Full Year 2021	2022	2023	2024	2025	FY 2025 Q3'25	FY 2026 Q3'26
Non-GAAP Reconciliations							
Total net revenue (GAAP)	**$ 984,872**	**$ 1,573,535**	**$ 2,122,789**	**$ 2,674,859**	**$ 3,613,354**	**$ 961,600**	**$ 1,385,099**
Non-GAAP Adjustments:							
Net interest income	**13,865**	**24,557**	**10,087**	**2,332**	**5,232**	**595**	**(2,679)**
Noninterest income							
Loan originations, sales, securitizations and servicing	**(370,582)**	**(489,932)**	**(254,736)**	**58,721**	**215,311**	**56,737**	**28,423**
Loan platform fees	**(370)**	**(3,711)**	**(2,464)**	**(20,582)**	**(81,330)**	**(24,071)**	**(24,054)**
Technology products & solutions	**(4,640)**	**5,886**	**(4,365)**	**4,001**	**(352)**	**1,247**	**(250)**
Other	**48**	**(146)**	**(14,572)**	**(62,518)**	**832**	**—**	**(208)**
Total Noninterest income	**(375,544)**	**(487,903)**	**(276,137)**	**(20,378)**	**134,461**	**33,913**	**3,911**
Total adjustments	**(361,679)**	**(463,346)**	**(266,050)**	**(18,046)**	**139,693**	**34,508**	**1,232**
Cash revenue (non-GAAP)[9]	**$ 623,193**	**$ 1,110,189**	**$ 1,856,739**	**$ 2,656,813**	**$ 3,753,047**	**$ 996,108**	**$ 1,386,331**

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Footnotes to Financial Statements

Footnotes

(1) We refer to our customers as "members". We define a member as someone who has a lending relationship with us through origination and/or ongoing servicing, opened a financial services account, linked an external account to our platform, or signed up for our credit score monitoring service. Our members have continuous access to our certified financial planners, our member events, our content, educational material, news, and our tools and calculators, which are provided at no cost to the member. We view members as an indication not only of the size and a measurement of growth of our business, but also as a measure of the significant value of the data we have collected over time. Once someone becomes a member, they are always considered a member unless they are removed in accordance with our terms of service, in which case, we adjust our total number of members. This could occur for a variety of reasons—including fraud or pursuant to certain legal processes—and, as our terms of service evolve together with our business practices, product offerings and applicable regulations, our grounds for removing members from our total member count could change. The determination that a member should be removed in accordance with our terms of service is subject to an evaluation process, following the completion, and based on the results, of which, relevant members and their associated products are removed from our total member count in the period in which such evaluation process concludes. However, depending on the length of the evaluation process, that removal may not take place in the same period in which the member was added to our member count or the same period in which the circumstances leading to their removal occurred. For this reason, our total member count may not yet reflect adjustments that may be made once ongoing evaluation processes, if any, conclude. Beginning in the first quarter of 2024, we aligned our methodology for calculating member and product metrics with our member and product definitions to include co-borrowers, co-signers, and joint- and co-account holders, as applicable. Quarterly amounts for prior periods were determined to be immaterial and were not recast.

(2) Adjusted net revenue is a non-GAAP measure. Adjusted net revenue is defined as total net revenue, adjusted to exclude the fair value changes in servicing rights and residual interests classified as debt due to valuation inputs and assumptions changes, which relate only to our Lending segment, as well as gains and losses on extinguishment of debt.

(3) Adjusted diluted earnings (loss) per share ("adjusted EPS") is a non-GAAP financial measure that adjusts GAAP diluted earnings (loss) per share. Adjusted EPS is computed by dividing net income (loss) attributable to common stockholders, adjusted to exclude, as applicable, transaction-related expenses, restructuring charges, goodwill impairment expense and certain income tax adjustments that are not expected to recur and are not indicative of our core operating performance, by the diluted weighted average number of shares of common stock outstanding during the period, excluding the dilutive impact of the 2026 and 2029 convertible notes under the if-converted method for which the 2026 and 2029 capped call transactions, respectively, would deliver shares to offset dilution. The exclusions of transaction-related expense and restructuring charges were effective beginning in the second quarter of 2026. The impact to prior periods was determined to be immaterial, and therefore prior periods were not recast.

(4) Total products refers to the aggregate number of lending and financial services products that our members have selected on our platform since our inception through the reporting date, whether or not the members are still registered for such products. Total products is a primary indicator of the size and reach of our Lending and Financial Services segments. Management relies on total products metrics to understand the effectiveness of our member acquisition efforts and to gauge the propensity for members to use more than one product. In our Lending segment, total products refers to the number of personal loans, student loans and home loans that have been originated through our platform through the reporting date, inclusive of loans which we originate as part of our Loan Platform Business, whether or not such loans have been paid off. If a member has multiple loan products of the same loan product type, such as two personal loans, that is counted as a single product. However, if a member has multiple loan products across loan product types, such as one personal loan and one home loan, that is counted as two products. The account of a co-borrower or co-signer is not considered a separate lending product. In our Financial Services segment, total products refers to the number of SoFi Money accounts (inclusive of checking and savings accounts held at SoFi Bank and cash management accounts), SoFi Invest accounts, SoFi Credit Card accounts (including accounts with a zero dollar balance at the reporting date), referred loans (which are originated by a third-party partner to which we provide pre-qualified borrower referrals), SoFi At Work accounts, SoFi Relay accounts (with either credit score monitoring enabled or external linked accounts), and SoFi Crypto accounts that have been opened through our platform through the reporting date. Checking and savings accounts are considered one account within our total products metric. Our SoFi Invest service is composed of six products: IRA self-directed accounts, taxable self-directed accounts, IRA robo-advisory accounts, taxable robo-advisory accounts, taxable systematic accounts, and IRA systematic accounts. Our members can select any one or combination of the SoFi Invest products. If a member has multiple SoFi Invest accounts of the same products, such as one IRA self-directed account and one IRA robo-advisory account (or one tax-advantaged brokerage account and one taxable brokerage account), those are considered separate products. The account of a joint- or co-account holder is considered a separate financial services product. In the event a member is removed in accordance with our terms of service, as discussed in footnote 1 herein, the member's associated products are also removed.

Beginning in the first quarter of 2026, we updated our SoFi Invest product metric to reflect four products and beginning in the third quarter of 2026, we further updated our SoFi Invest product metric to include two new products to reflect our acquisition of Composer. Prior to this, our SoFi Invest service was composed of two products, self-directed accounts and robo-advisory accounts. Self-directed accounts were previously referred to as active investing accounts. The impact to prior periods was determined to be immaterial, and prior periods were not recast. In the fourth quarter of 2023, we transferred the crypto services provided by SoFi Digital Assets, LLC, and began closing existing digital assets accounts, which were included in Invest products. This process was completed in the first quarter of 2024.

(5) Lending adjusted revenue per product is a non-GAAP measure. Lending adjusted revenue per product is defined as adjusted net revenue — Lending, divided by total Lending products. See '*Adjusted Net Revenue*' above for a reconciliation of Lending segment adjusted net revenue. Management believes this measure is useful because it enables management and investors to assess how much revenue we generate per product and how much we monetize member relationships.

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(6) Beginning in the first quarter of 2024, new member and new product addition metrics for the relevant period reflect actual growth or declines in members and products that occurred in that period whereas the total number of members and products reflects not only the growth or decline of each metric in the current period but also additions or deletions due to prior period factors, if any, described in footnotes 1 and 2 herein.

(7) Adjusted EBITDA, adjusted EBITDA margin, and incremental adjusted EBITDA margin are non-GAAP measures. Adjusted EBITDA is defined as net income (loss), adjusted to exclude, as applicable: (i) corporate borrowing-based interest expense (our adjusted EBITDA measure is not adjusted for warehouse or securitization-based interest expense, nor deposit interest expense and finance lease liability interest expense, as these are direct operating expenses), (ii) income tax expense (benefit), (iii) depreciation and amortization associated with property, equipment and software and intangible assets, (iv) share-based expense (inclusive of equity-based payments to non-employees), (v) restructuring charges, (vi) impairment expense (inclusive of goodwill impairment and property, equipment and software abandonments), (vii) transaction-related expenses, (viii) foreign currency impacts related to operations in highly inflationary countries, (ix) fair value changes in each of servicing rights and residual interests classified as debt due to valuation assumptions, (x) gain on extinguishment of debt, (xi) certain legal matters, and (xii) other charges, as appropriate, that are not expected to recur and are not indicative of our core operating performance. Adjusted EBITDA margin is computed as adjusted EBITDA divided by adjusted net revenue, a non-GAAP measure (see footnote 2 herein). Incremental adjusted EBITDA margin is defined as the change in adjusted EBITDA, divided by change in adjusted net revenue.

(8) Adjusted net income (loss) is a non-GAAP measure. Adjusted net income (loss) is defined as net income (loss), adjusted to exclude, as applicable, transaction-related expenses, restructuring charges, goodwill impairment expense, certain legal matters and certain income tax adjustments that are not expected to recur and are not indicative of our core operating performance. The exclusions of transaction-related expense and restructuring charges were effective beginning in the second quarter of 2026. The impact to prior periods was determined to be immaterial, and therefore prior periods were not recast.

(9) Cash revenue is a non-GAAP measure. Cash revenue is defined as total net revenue, adjusted to exclude the following non-cash revenue: (i) certain net interest income (primarily deferred and long-term accrued interest); (ii) certain Loan originations, sales, securitizations and servicing revenue (primarily fair value adjustments and gross write-offs, as well as the portion of origination fees earned but not paid in period and hedge results); (iii) Loan platform fees (capitalized servicing asset); (iv) Technology and product & solutions revenue (primarily deferred revenue); and (v) Other (items such as gain on extinguishment of debt).

(10) Tangible book value is defined as permanent equity, adjusted to exclude goodwill and intangible assets, net of related deferred tax liabilities. Tangible book value per common share represents tangible book value at period-end divided by common stock outstanding at period-end.

(11) Return on tangible common equity ("ROTCE") is calculated as adjusted net income (loss) attributable to common stockholders — diluted, adjusted to exclude, as applicable, transaction-related expense, restructuring charges, goodwill impairment expense, certain legal matters and certain income tax benefits that are not expected to recur and are not indicative of our core operating performance, divided by average tangible book value, a non-GAAP measure (see footnote 10 herein), for the corresponding period. Average balances were calculated on daily carrying balances.

(12) In our Technology Platform segment, total accounts refers to the number of open accounts at Galileo as of the reporting date. Total accounts is a primary indicator of the accounts dependent upon our technology platform to use virtual card products, virtual wallets, make peer-to-peer and bank-to-bank transfers, receive early paychecks, separate savings from spending balances, make debit transactions and rely upon real-time authorizations, all of which result in revenues for the Technology Platform segment. We do not measure total accounts for other products and solutions for which the revenue model is not primarily dependent upon being a fully integrated, stand-ready service.

(13) Estimated.

(14) Required minimums presented for risk-based capital ratios include the required capital conservation buffer.

(15) In our determination of the contribution profit (loss) for our Lending, Technology Platform and Financial Services segments, we allocate certain expenses that are directly attributable to the corresponding segment. Directly attributable expenses primarily include compensation and benefits and sales and marketing, and vary based on the amount of activity within each segment. Directly attributable expenses also include loan origination and servicing expenses, professional services, product fulfillment, lead generation and occupancy-related costs. Expenses are attributed to the reportable segments using either direct costs of the segment or labor costs that can be attributed based upon the allocation of employee time for individual products.

(16) The measure of contribution profit (loss) is the primary measure of segment profit and loss reviewed by SoFi in accordance with GAAP and is, therefore, only measured and presented herein for total reportable segments. SoFi does not evaluate contribution profit (loss) at the consolidated level. Contribution profit (loss) is defined as total net revenue for each reportable segment less fair value changes in servicing rights and residual interests classified as debt that are attributable to assumption changes, which impact the contribution profit within the Lending segment, provision for credit losses, and expenses directly attributable to the corresponding reportable segment.

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(17) Reflects changes in fair value inputs and assumptions on servicing rights, including conditional prepayment, default rates and discount rates. These assumptions are highly sensitive to market interest rate changes and are not indicative of our performance or results of operations. Moreover, these non-cash charges are unrealized during the period and, therefore, have no impact on our cash flows from operations.

(18) Reflects changes in fair value inputs and assumptions on residual interests classified as debt, including conditional prepayment, default rates and discount rates. When third parties finance our consolidated securitization variable interest entities by purchasing residual interests, we receive proceeds at the time of the closing of the securitization and, thereafter, pass along contractual cash flows to the residual interest owner. These residual debt obligations are measured at fair value on a recurring basis, but they have no impact on our initial financing proceeds, our future obligations to the residual interest owner (because future residual interest claims are limited to contractual securitization collateral cash flows), or the general operations of our business.

(19) Reflects gain on extinguishment of debt. Gains and losses are recognized during the period of extinguishment for the difference between the net carrying amount of debt extinguished and the fair value of equity securities issued.

(20) Our adjusted EBITDA measure adjusts for corporate borrowing-based interest expense, as these expenses are a function of our capital structure. Corporate borrowing-based interest expense includes interest on our revolving credit facility, as well as interest expense and the amortization of debt discount and debt issuance costs on our convertible notes, and for 2021, interest on the seller note issued in connection with our acquisition of Galileo.

(21) Impairment expense includes $247,174 related to goodwill impairment in the third quarter of 2023, and $1,243 related to a sublease arrangement in the first quarter of 2023, which are not indicative of our core operating performance.

(22) Transaction-related expenses in 2026 primarily included financial advisory and professional services costs associated with our acquisitions of Composer and Peach. Transaction-related expenses in 2024 and 2023 primarily included financial advisory and professional services costs associated with our acquisition of Wyndham. Transaction-related expenses in 2022 primarily included financial advisory and professional services costs associated with our acquisition of Technisys.

(23) Restructuring charges in 2026 included employee-related wages, benefits and severance associated with a small reduction in headcount in our Technology Platform segment, which do not reflect expected future operating expenses and are not indicative of our core operating performance. Restructuring charges in 2025 and 2024 relate to legal entity restructuring. Restructuring charges in 2023 primarily included employee-related wages, benefits and severance associated with a small reduction in headcount in our Technology Platform segment in the first quarter of 2023 and expenses in the fourth quarter of 2023 related to a reduction in headcount across the Company, which do not reflect expected future operating expenses and are not indicative of our core operating performance.

(24) Foreign currency charges reflect the impacts of highly inflationary accounting for our operations in Argentina, which are related to our Technology Platform segment and commenced in the first quarter of 2022 with the Technisys Merger. For the year ended December 31, 2023, all amounts were reflected in the fourth quarter, as inter-quarter amounts were determined to be immaterial.

(25) Adjusted noninterest income is a non-GAAP measure. Adjusted noninterest income is defined as noninterest income, adjusted to exclude the fair value changes in servicing rights and residual interests classified as debt due to valuation inputs and assumptions changes, which relate only to our Lending segment, as well as gains and losses on extinguishment of debt.

(26) Adjusted net income margin and incremental adjusted net income margin are non-GAAP measures. Adjusted net income margin is defined as adjusted net income (loss), a non-GAAP measure (see footnote 7 herein), divided by adjusted net revenue, a non-GAAP measure (see footnote 2 herein). Incremental adjusted net income margin is defined as the change in adjusted net income (loss), divided by change in adjusted net revenue.

(27) This non-GAAP adjustment excludes the dilutive impact of the 2026 and 2029 convertible notes, to the extent that the 2026 and 2029 capped call transactions, respectively, would deliver cash or shares to offset dilution.

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