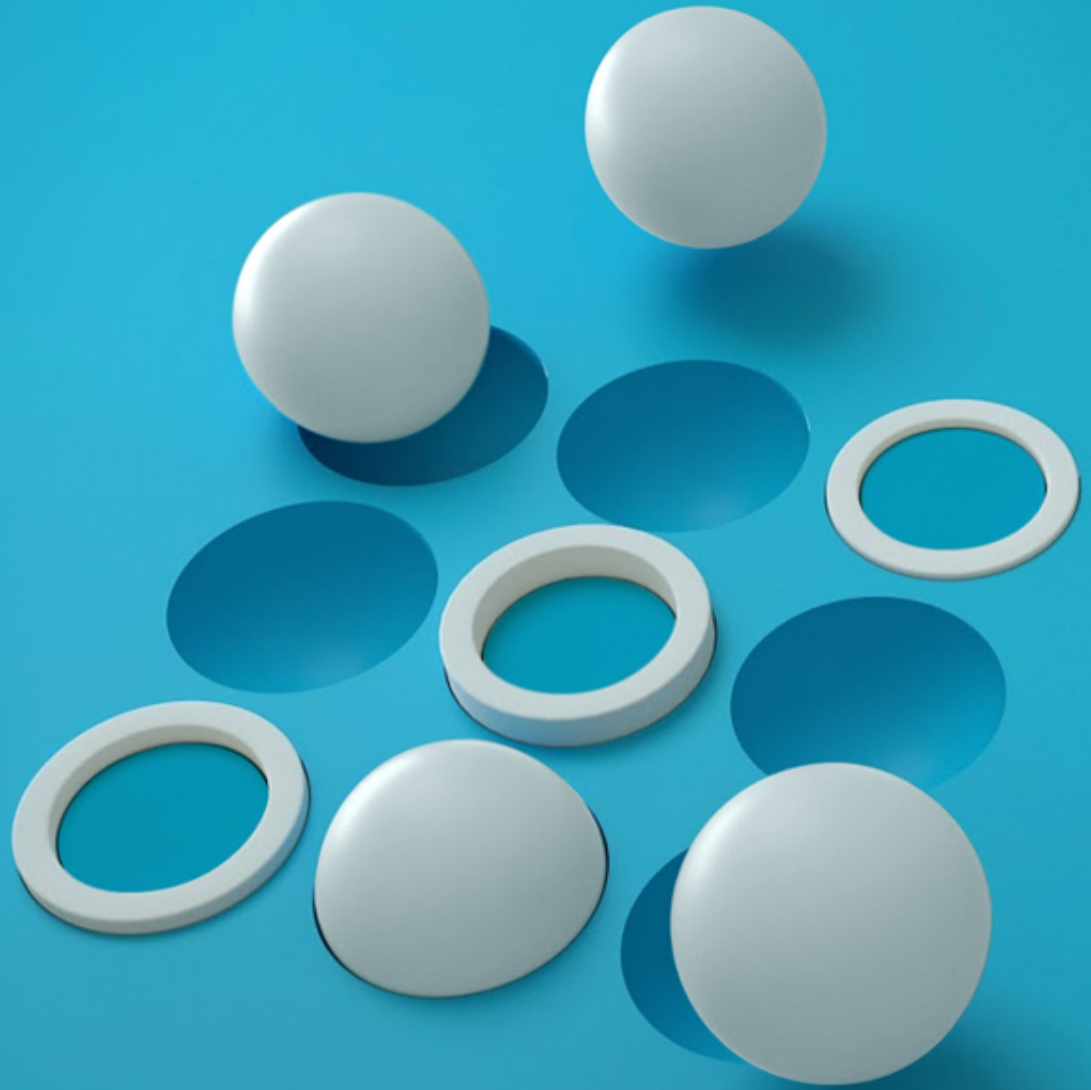
SoFi

Investor Presentation
Q2 2026



July 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 third quarter of 2026 and full year 2026 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.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Highlights

Q2 2026

Durable Growth and Strong Returns

- Record Adjusted Net Revenue of $1.2B (+40% YoY)
- Adjusted EBITDA of $358M (30% Adjusted EBITDA Margin)
- Adjusted Net Income of $160M (13% GAAP Net Income Margin) and Adjusted EPS of $0.12; eleventh straight quarter of profitability
- Fee-based Revenue increased 22% from last quarter to $472M, representing 39% of Adjusted Net Revenue
- Cash Revenue of $1.2B, in-line with total Adjusted Net Revenue
- Financial Services and Tech Platform Revenue contributed $551M of Adjusted Net Revenue (+17% YoY)
- Record loan originations of $14.8B in the quarter
- Credit remains strong and in-line with expectations
- Total Deposits grew $5.3B QoQ to $46B
- Tangible Book Value growth of $226M QoQ to $9.5B

Product Innovation and Brand Building

- **Record Member and Product Growth:** SoFi set new records by adding 1.1M new members and 2.2M new products, marking the first time product growth doubled member growth.
- **Brand Awareness:** Unaided brand awareness reached a record 10.4%, reflecting SoFi's strength as a trusted brand name.
- **Cross-buy Acceleration:** Cross-buy reached 51%, up 16 percentage points year-over-year, demonstrating the power of SoFi's "Everything App" strategy.
- **Record Loan Originations:** SoFi achieved record volume across all three core lending categories.
- **Expanded Loan Platform Business:** SoFi expanded its Loan Platform Business offering to include SMB loans and home equity loans while also reaching an agreement with a new partner to invest in personal loans.
- **SoFi Plus and SoFi Coach:** SoFi surpassed 200K paid SoFi Plus subscribers following the relaunch of its enhanced premium membership, while SoFi Coach debuted as the industry's first GenAI Smart Financial Guide. Together, these products are deepening member engagement, driving increased lifetime value, and demonstrating the Financial Services Productivity Loop in action.
- **Small Business Loans:** SoFi expanded its full-service offerings by providing fast, transparent financing to entrepreneurs and small business owners.
- **Big Business Banking:** SoFi began processing transactions on the SoFi Exchange Network, enabling its first commercial clients to move money 24/7 in real time, backed by roughly $300M of SoFiUSD currently in circulation.
- **Home Equity Line of Credit (HELOC):** SoFi launched a new HELOC experience, giving members fast, seamless access to a revolving line of credit with competitive rates.

Note: Adjusted net revenue, adjusted EBITDA, adjusted EBITDA margin, adjusted EPS, 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 16 for details on fee-based revenue.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Delivering

Durable Growth & Strong Returns

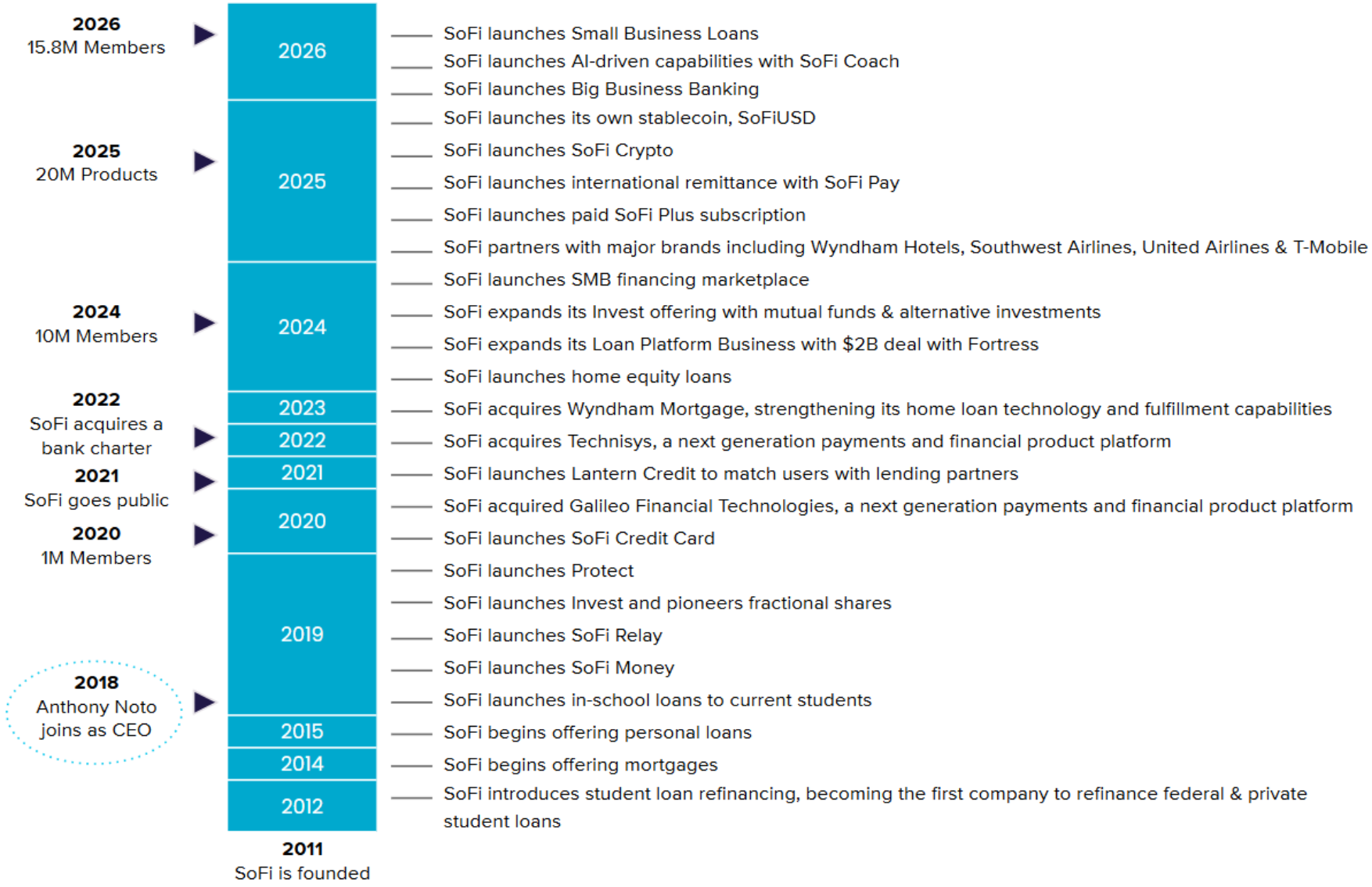
through

Continuous Innovation & Brand Building

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Continuous Innovation

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



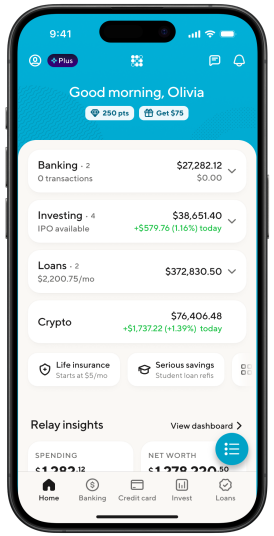
© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Everything App for Digital Financial Services

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

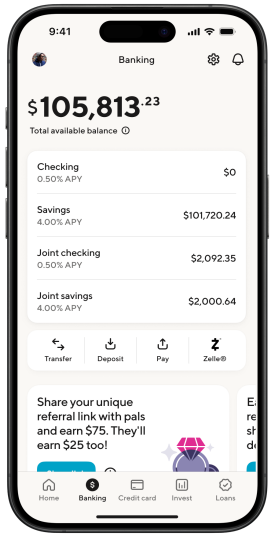
Get Your Money Right

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



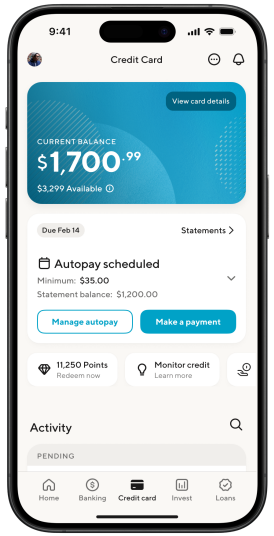
Member

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



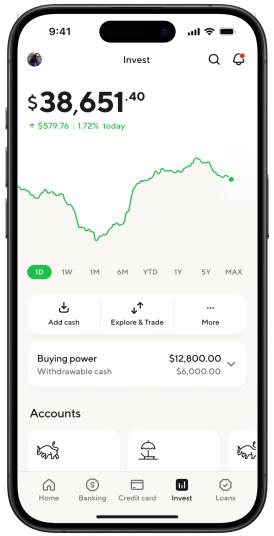
Banking

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



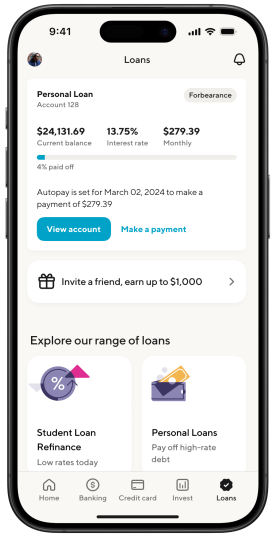
Credit Card

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



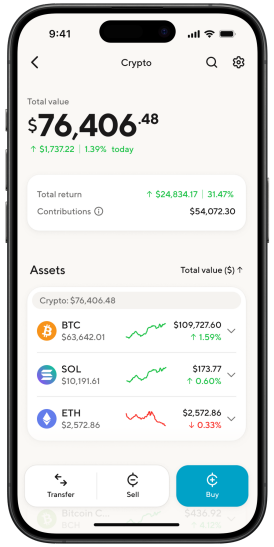
Invest

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 providing members with the ability to buy, sell and hold dozens of tokens, including our stablecoin, SoFiUSD

SoFi Plus

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

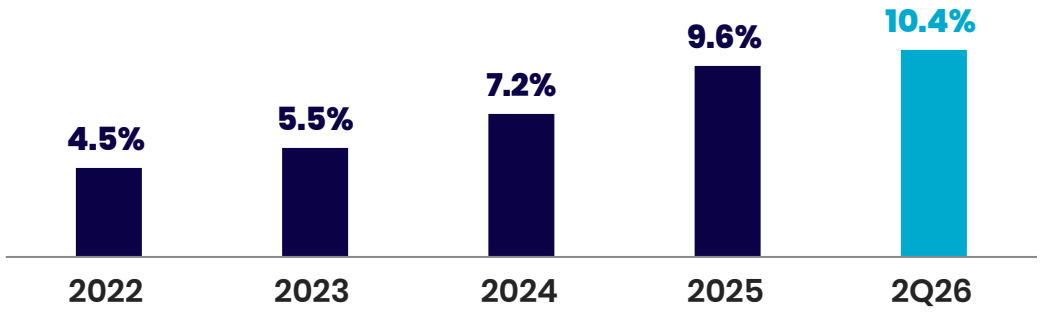
© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Brand Building

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

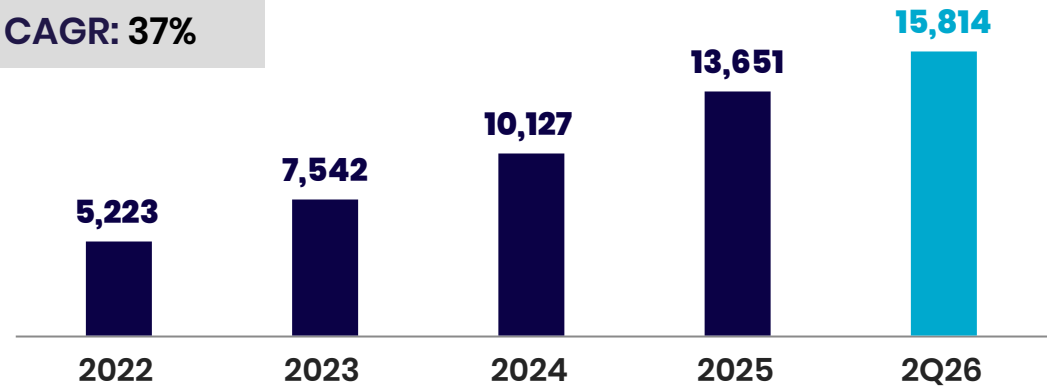
Unaided Brand Awareness

2.3x Increase



Members *(in thousands)* (1)

CAGR: 37%



2026 Accolades

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

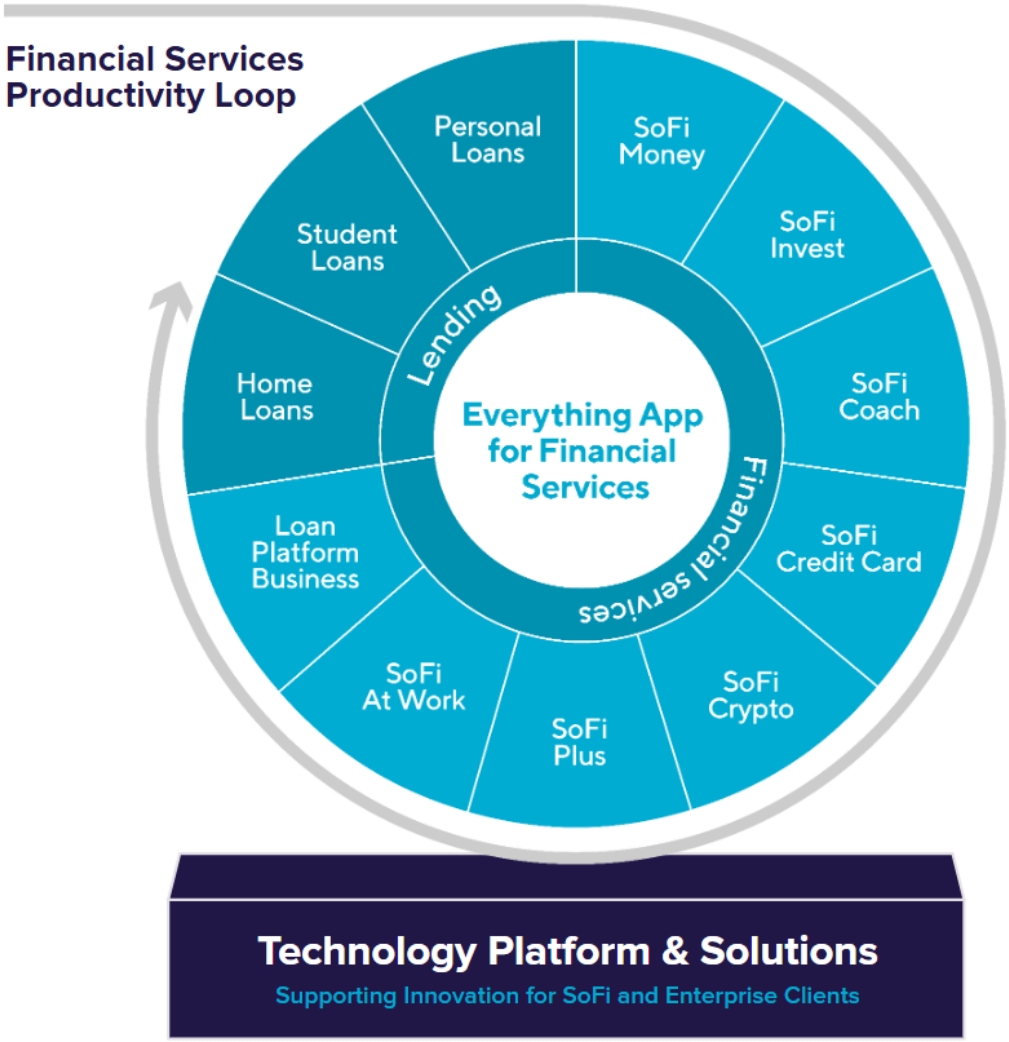
#1 JD Power 2026 U.S. Investor Satisfaction Study for DIY Investing



© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Financial Services Productivity Loop (FSPL)

Generating the highest lifetime value of members is a 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 our scalable digital platform lower acquisition costs and 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

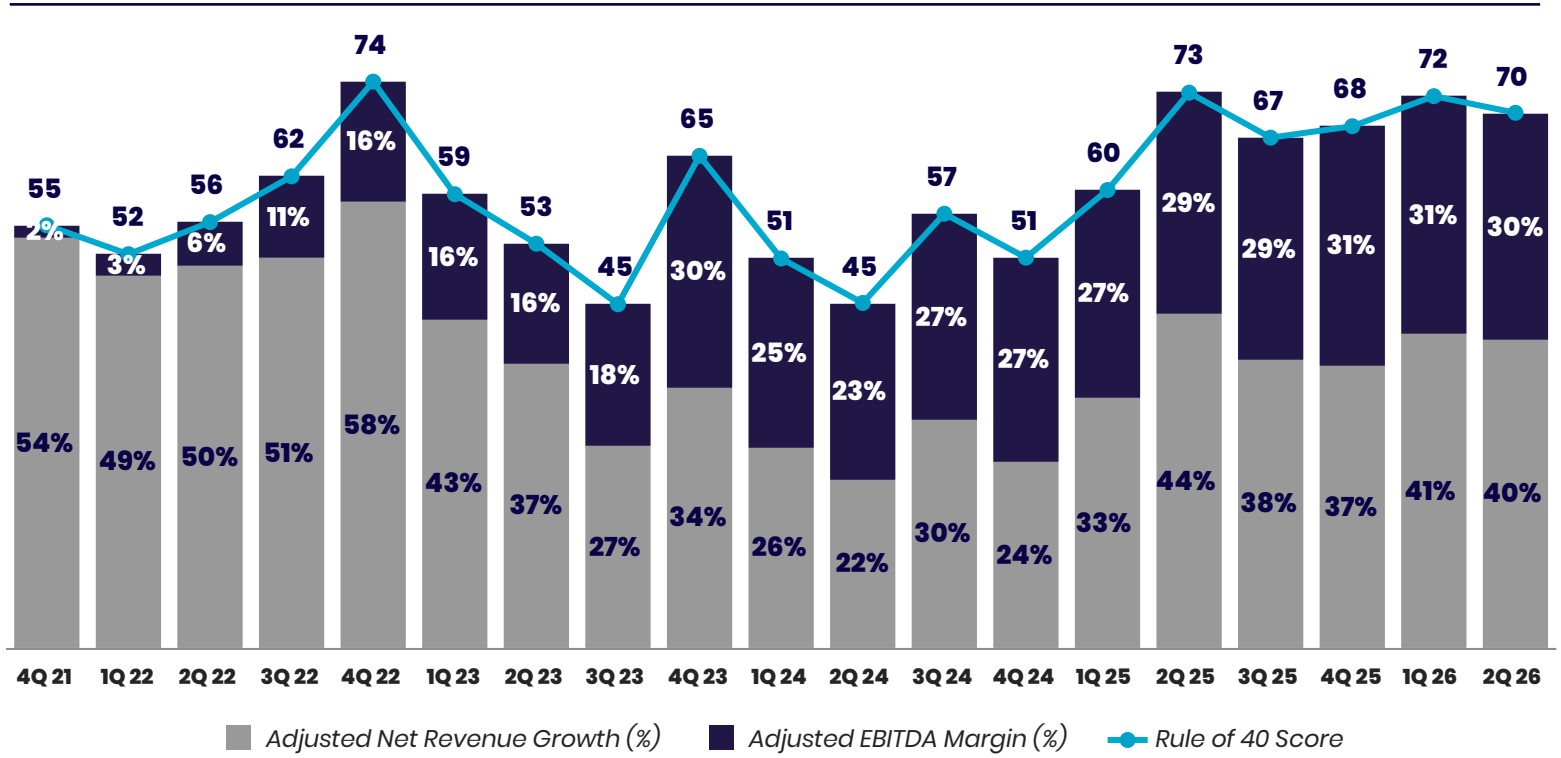
Cross-buy accelerated to 51% in Q2'26,
demonstrating the power of the FSPL

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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 over four and a half years, achieving an average score of 60%
- 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.

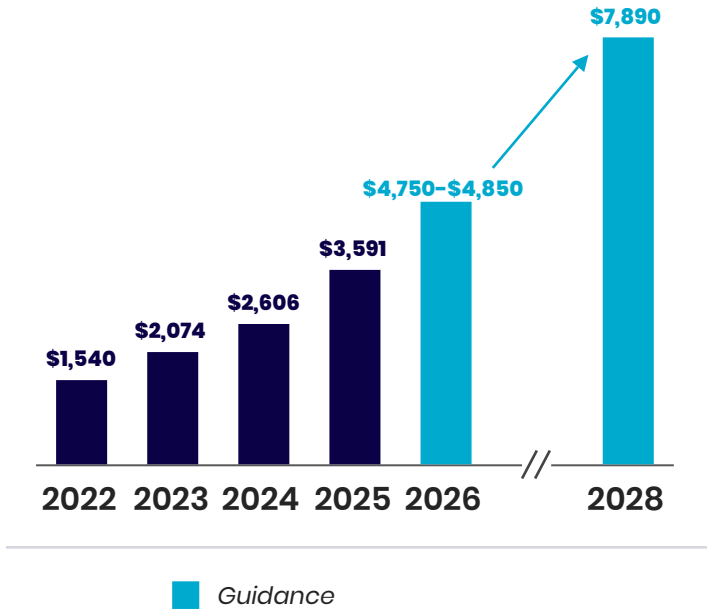
© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Durable Growth & Strong Returns

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

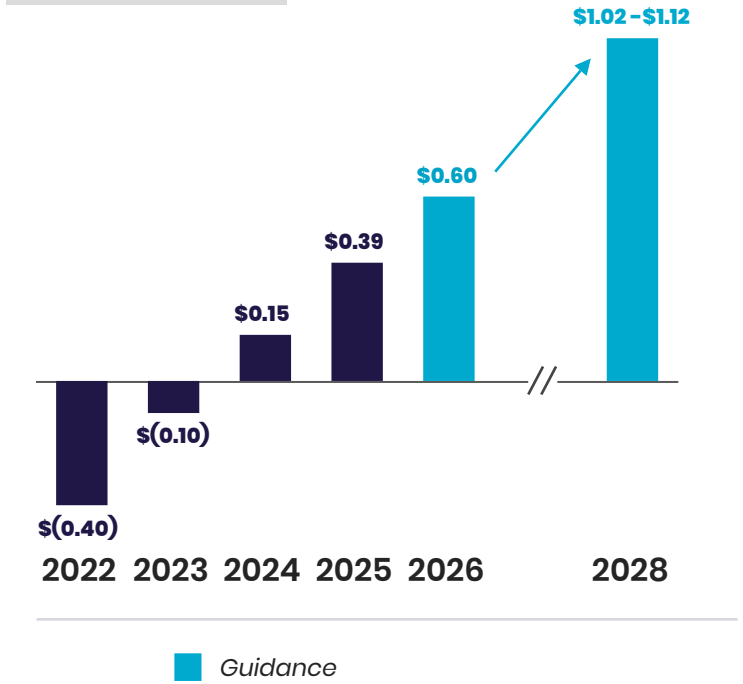
Adjusted Net Revenue *($ in millions)* (2)

30% CAGR
2025 - 2028



Adjusted Earnings Per Share (3)*

38% - 42% CAGR
2025 - 2028



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, 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.*

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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		Revenue to Equity Ratio		ROTCE

Illustrative example of delivering 25% ROTCE

1. Net income margins will expand as businesses mature and higher-margin businesses are a larger part of revenue mix
   - Incremental 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. 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 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.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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

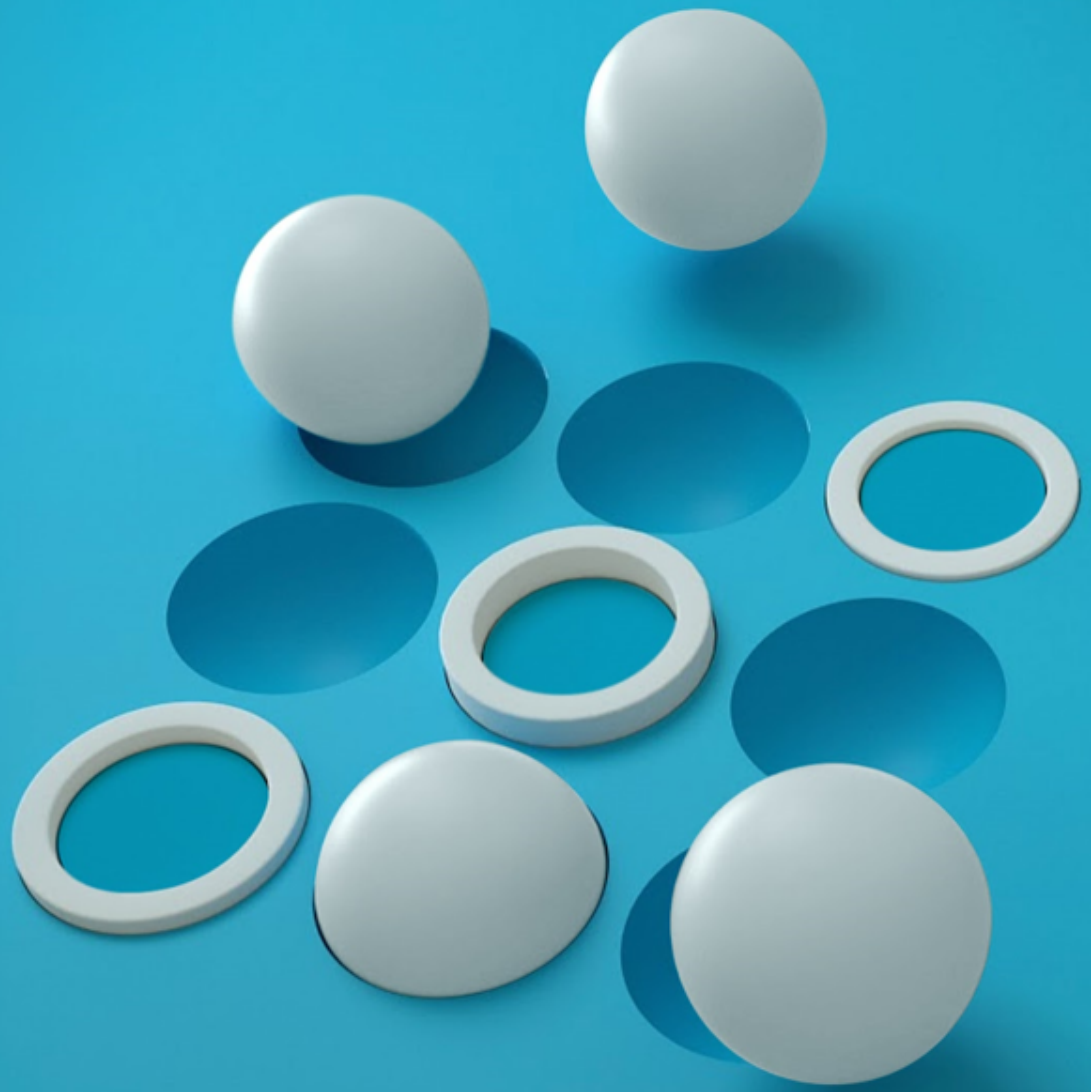
SoFi launched SoFi Small Business Loans to provide entrepreneurs with fast, transparent financing directly through its digital-first platform, capturing a high-demand market while laying the groundwork for future business product innovations.



© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

SoFi

Financial Performance
Q2 2026

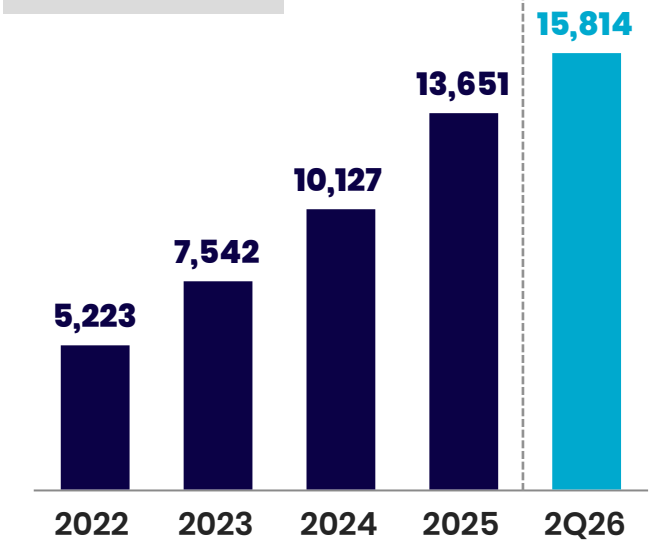


Members and Products

Products grew 2x the pace of members driven by the Financial Services Productivity Loop

Members *(in thousands)* (1)

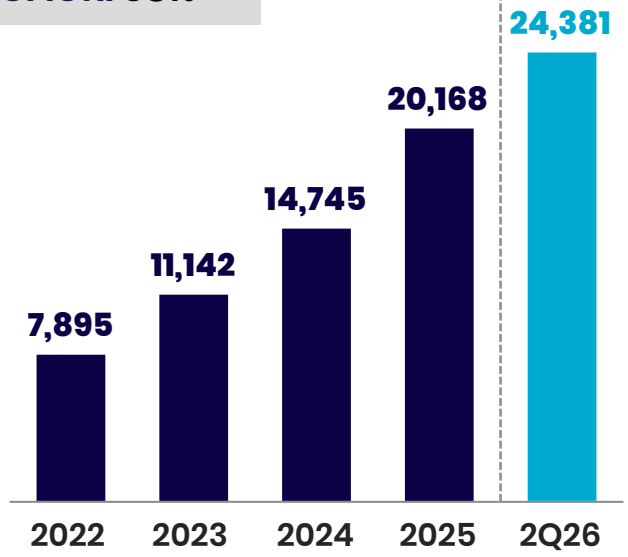
CAGR: 37%



	2022	2023	2024	2025	2Q26
YoY Growth		44%	34%	35%	35%
New Members(5)		2,354	2,806	3,580	1,120 (Q2'26)

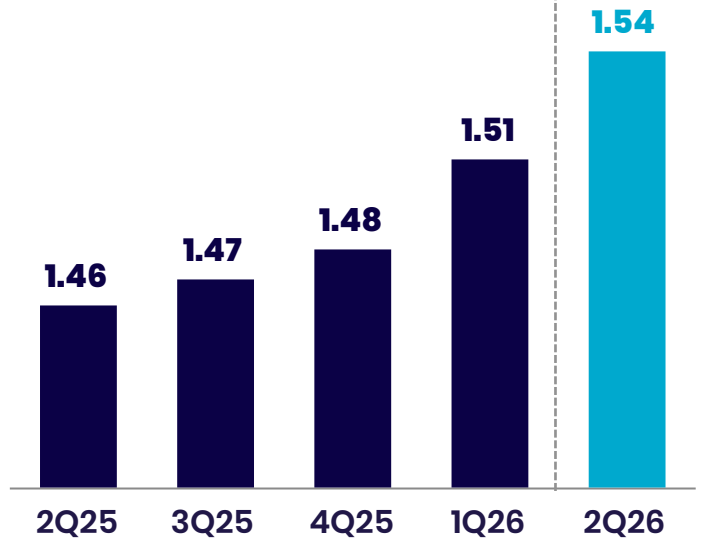
Products *(in thousands)* (4)

CAGR: 38%



	2022	2023	2024	2025	2Q26
YoY Growth		41%	32%	37%	42%
New Products(5)		3,502	4,141	5,530	2,199 (Q2'26)

Products Per Member



Products per member accelerated to an all-time high of 1.54 in Q2 2026

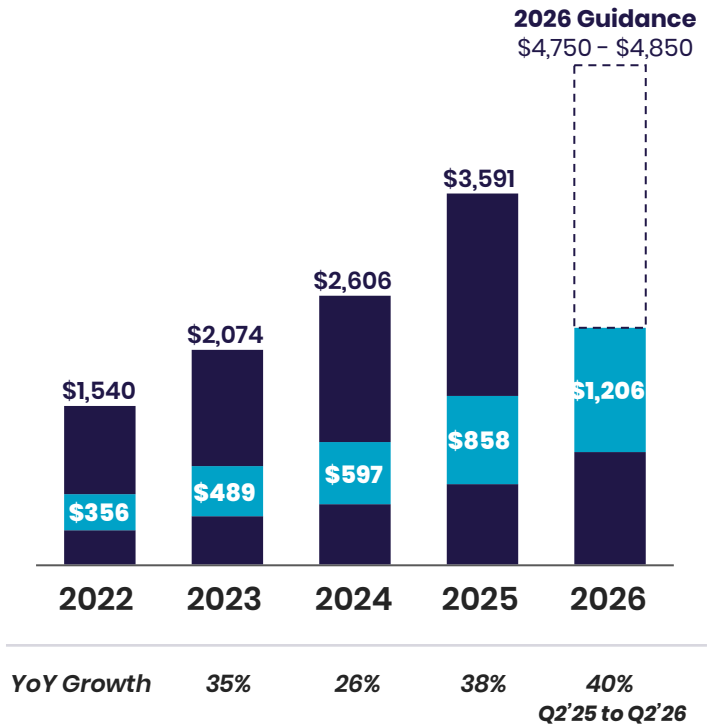
Note: Prior year data as of 12/31.
Note: See "Footnotes" section for detailed explanations and definitions. The sum of individual metrics may not always equal total amounts indicated due to rounding.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Durable Growth

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

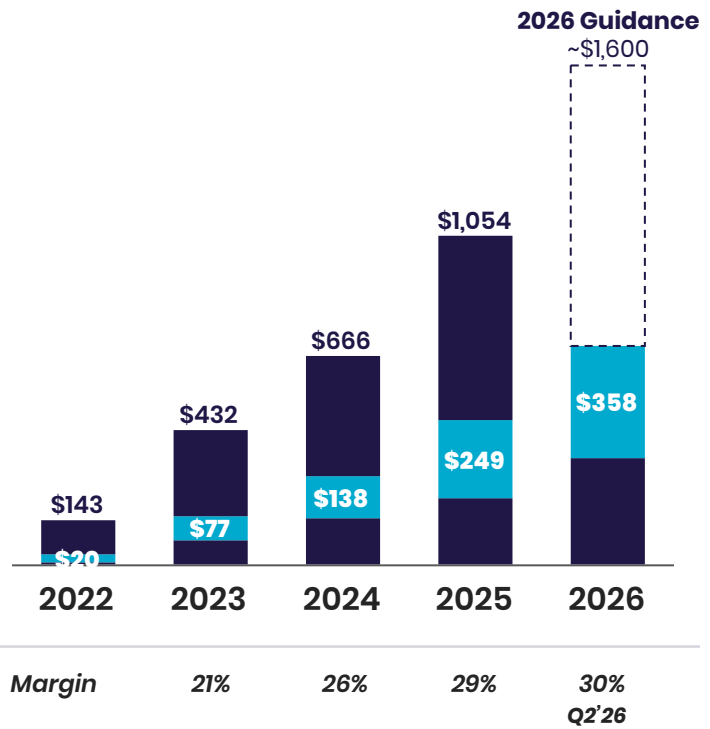
Adjusted Net Revenue *($ in millions)* (2)



	2022	2023	2024	2025	2026
YoY Growth		*35%*	*26%*	*38%*	*40%* *Q2'25 to Q2'26*

Q2 Adjusted Net Revenue

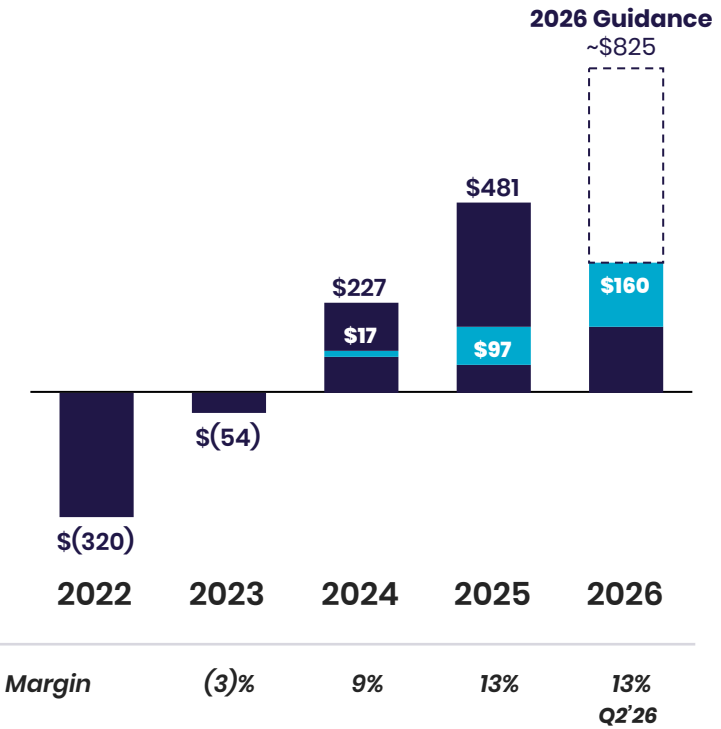
Adjusted EBITDA *($ in millions)* (6)



	2022	2023	2024	2025	2026
Margin		*21%*	*26%*	*29%*	*30%* *Q2'26*

Q2 Adjusted EBITDA

Adjusted Net Income *($ in millions)* (7)*



	2022	2023	2024	2025	2026
Margin		*(3)%*	*9%*	*13%*	*13%* *Q2'26*

Q2 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.

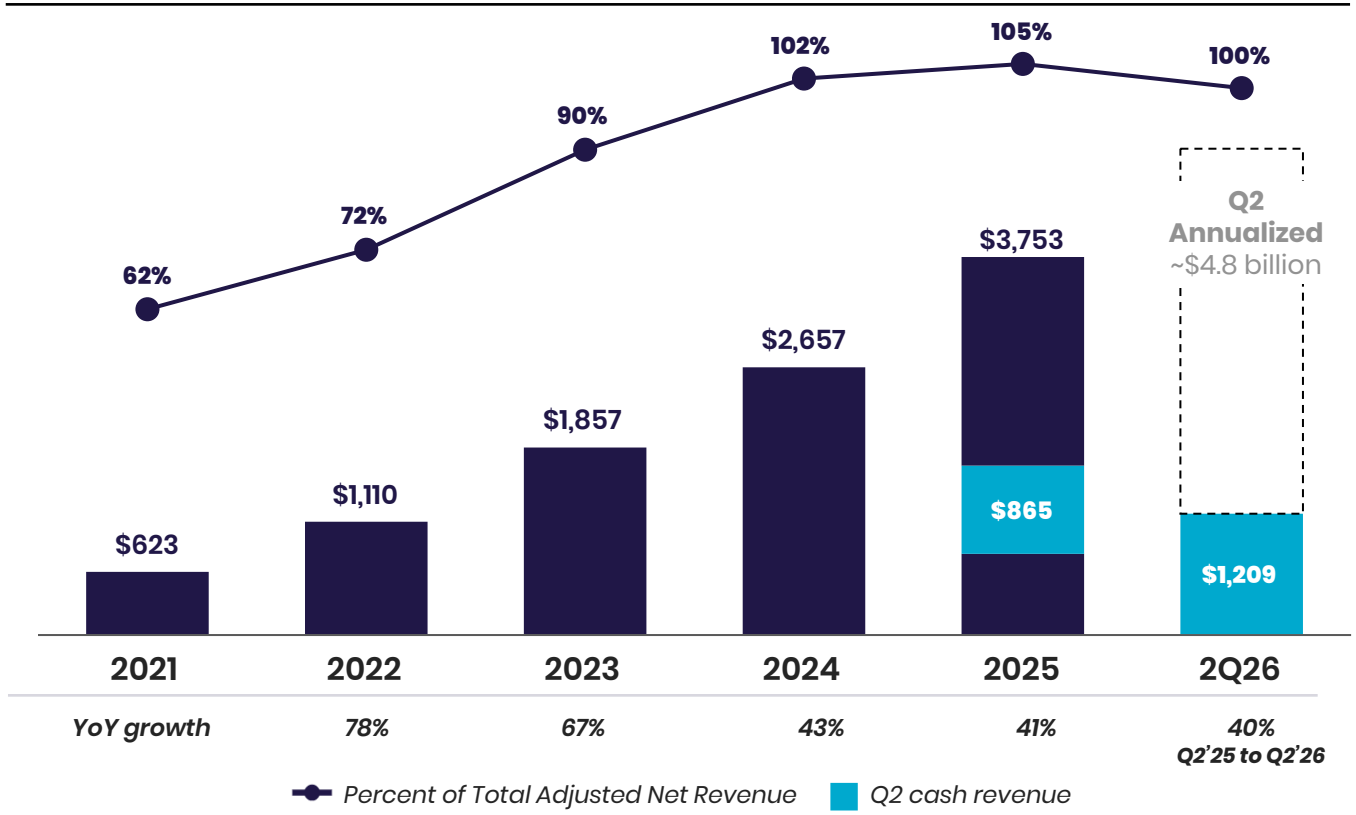
** Excludes non-recurring benefits related to restructuring charges and transaction-related expenses in 2Q26, deferred taxes in 2024, and goodwill impairment in 2023. There were no adjustments to adjusted net income in 2022 and 2025.*

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Cash Revenue

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

Cash Revenue *($ in millions)* (8)



- Cash revenue exceeded Adjusted Net Revenue for the full year 2024 and full year 2025
- Q2 2026 cash revenue included:
  - $790 million in cash revenue from net interest income
  - $419 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.

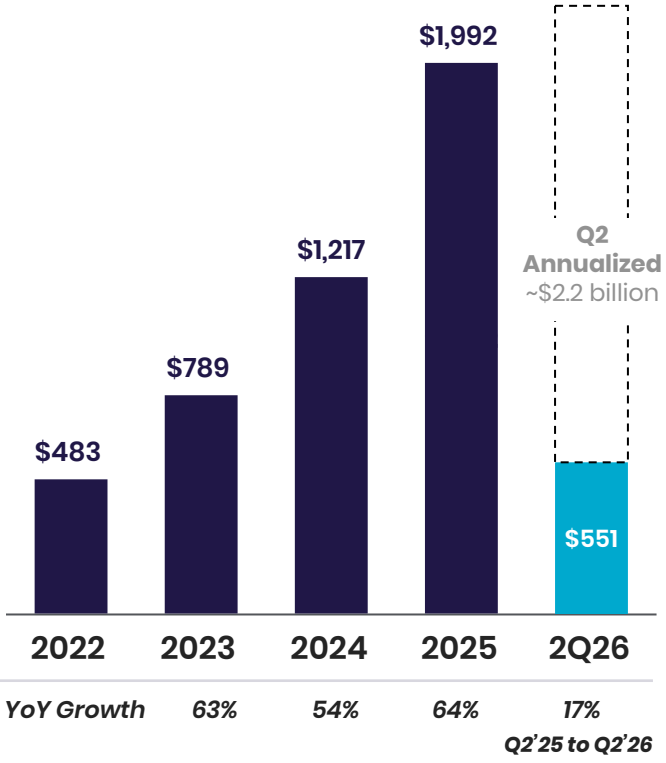
© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Diversified Revenue

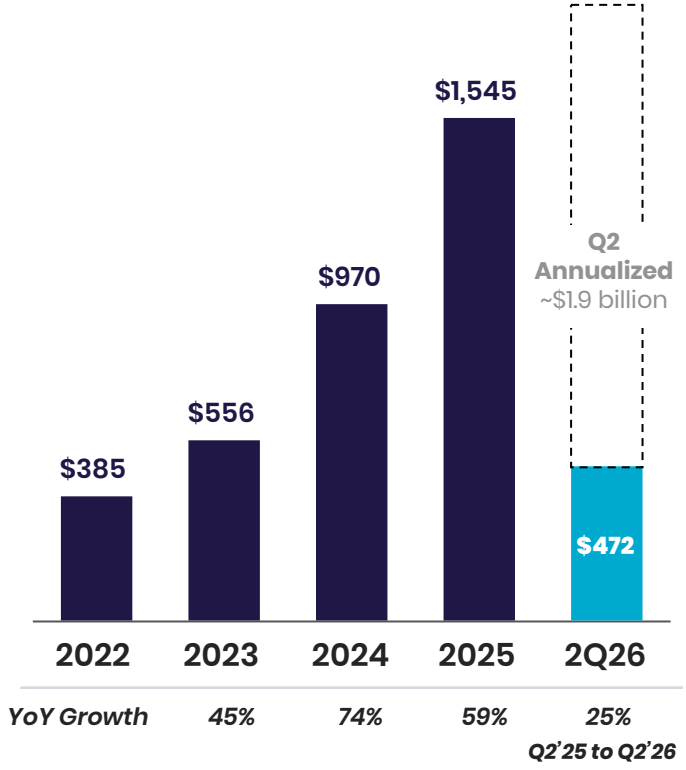
Returns continue to strengthen as the business scales; 11 consecutive profitable quarters

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

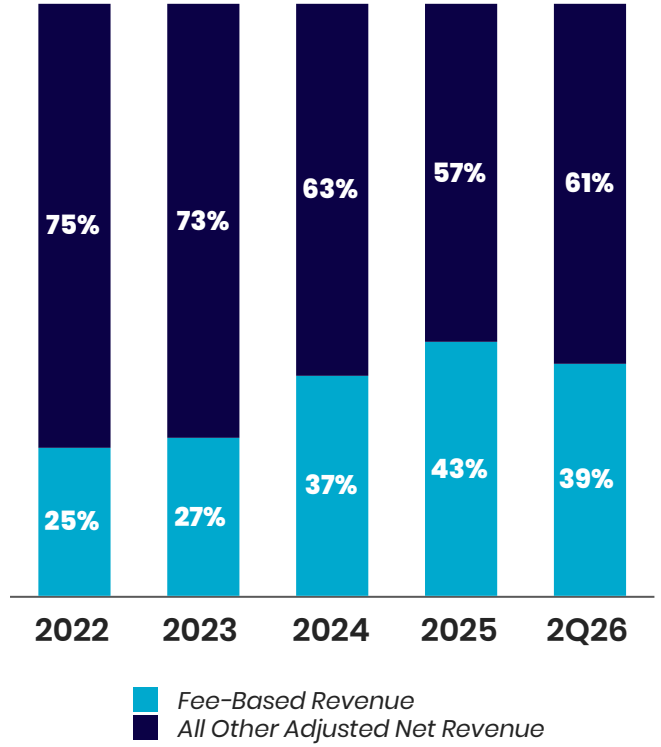
Tech Platform and Financial Services



Fee-Based Revenue *($ in millions)*



Fee-Based Revenue Mix



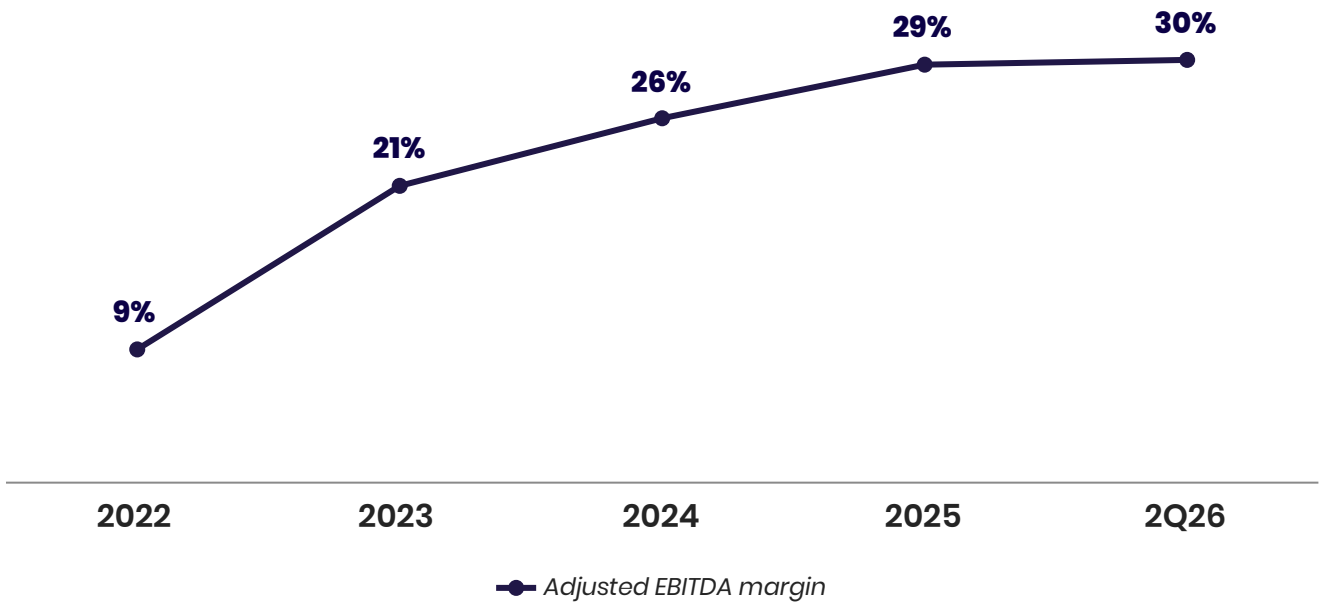
Note: Adjusted net revenue is a non-GAAP financial measure. See "Footnotes" and "Financial Supplement" sections for detailed definitions and reconciliations to the nearest GAAP metric. Fee-based revenue is comprised of loan origination fees, loan platform fees, referral fees, certain technology platform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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Long-Term Approach

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

Adjusted EBITDA Margin (6)



- 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

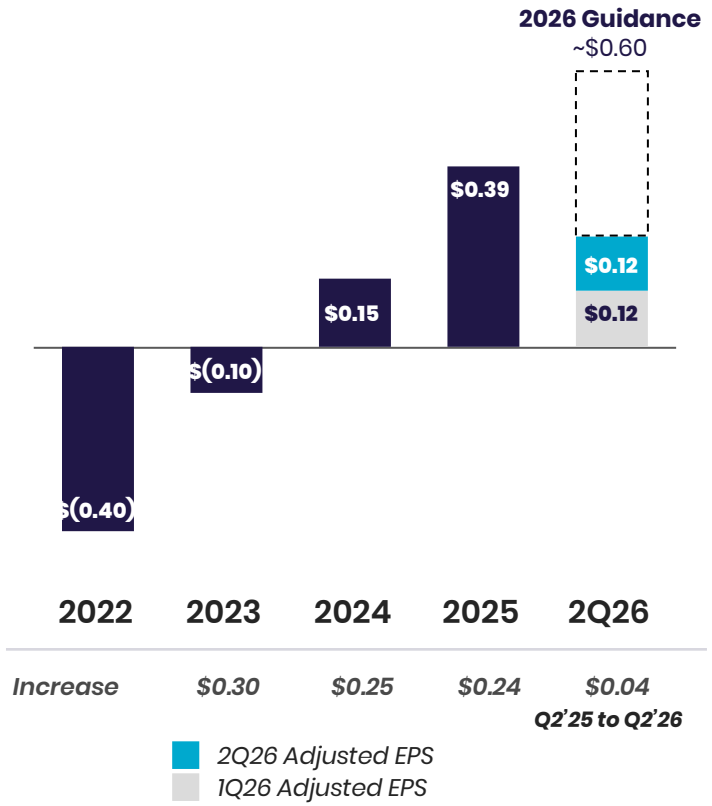
Note: Adjusted EBITDA Margin is a non-GAAP financial measure. See "Footnotes" section for detailed explanations and definitions. The sum of individual metrics may not always equal total amounts indicated due to rounding.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

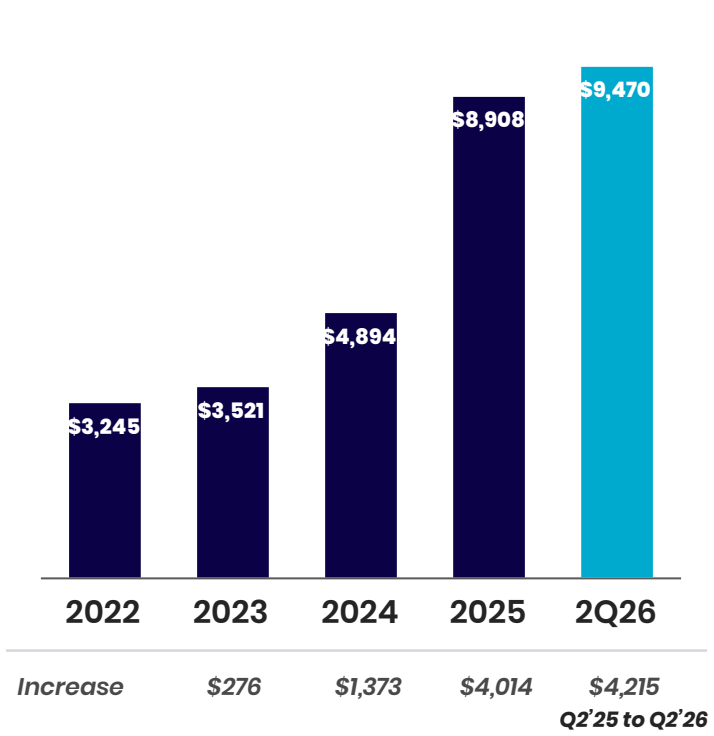
Strong Returns

SoFi has delivered 11 consecutive profitable quarters

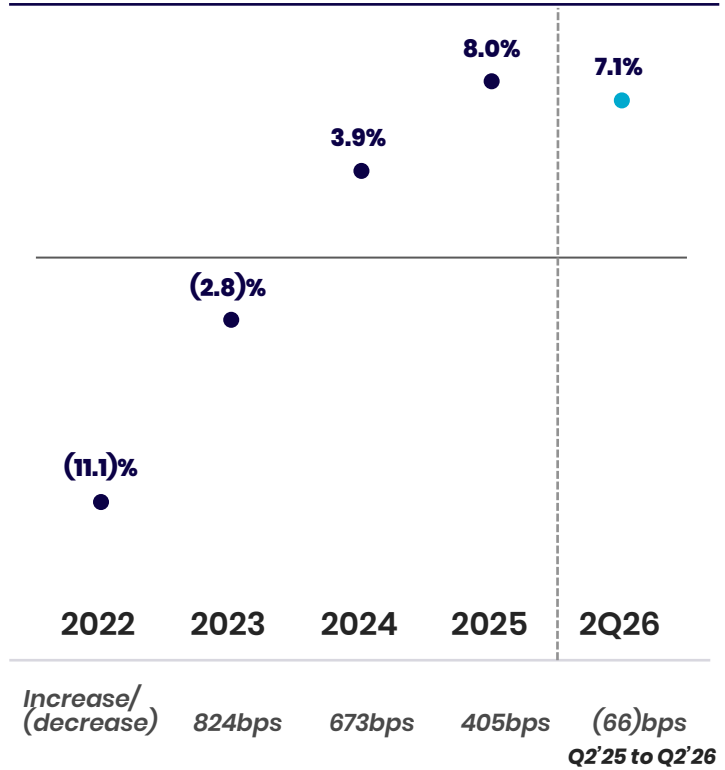
Adjusted Earnings Per Share [3]*



Tangible Book Value *($ in millions)* [9]



ROTCE [10]



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, 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.*

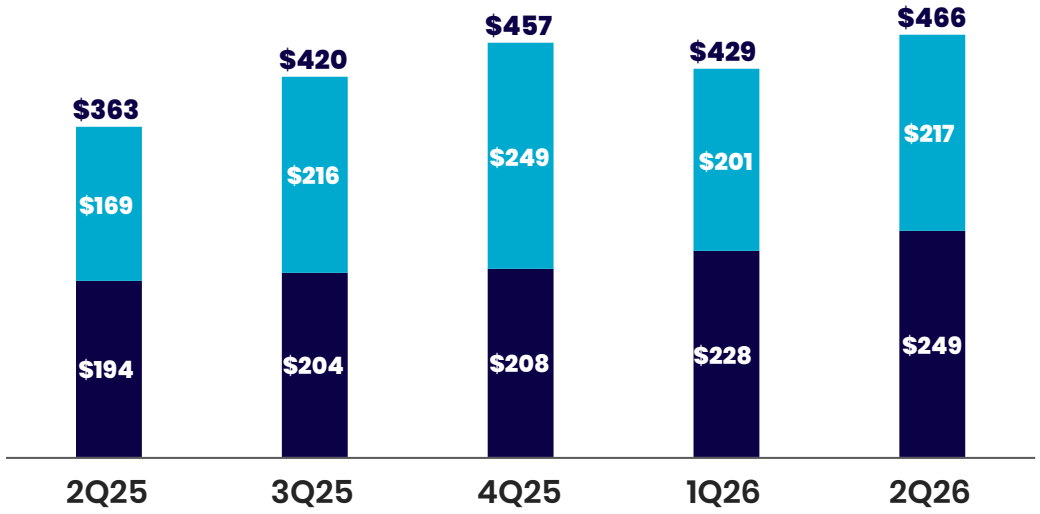
© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Financial Services Segment

Financial Services has driven 29% net revenue growth year-over-year, at strong margins

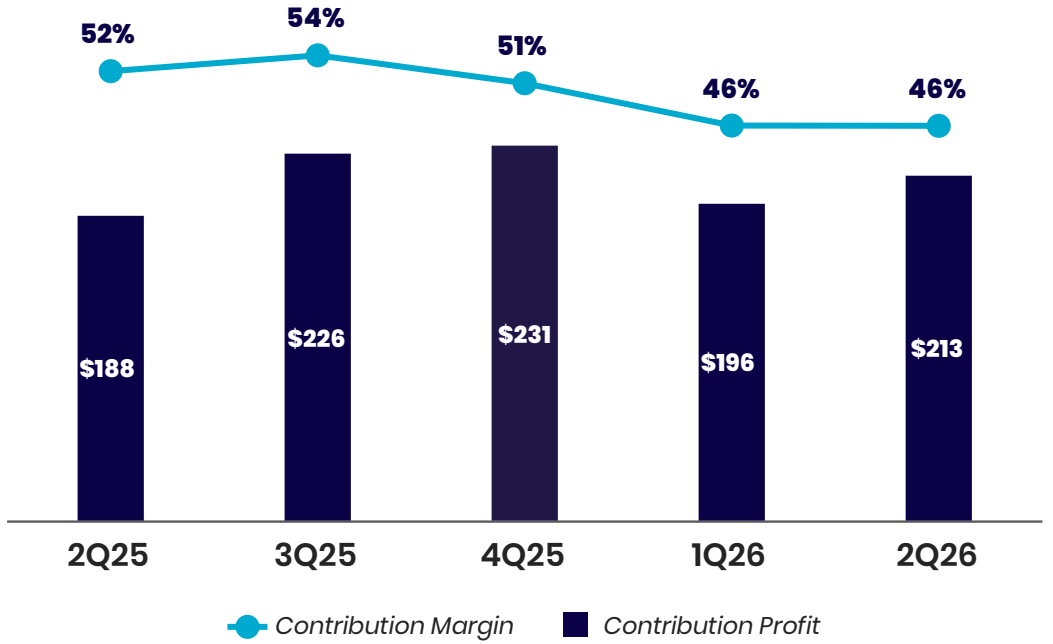
Net Revenue *($ in millions)*

29% net revenue year-over-year growth
28% noninterest income year-over-year growth
29% net interest income year-over-year growth



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)*

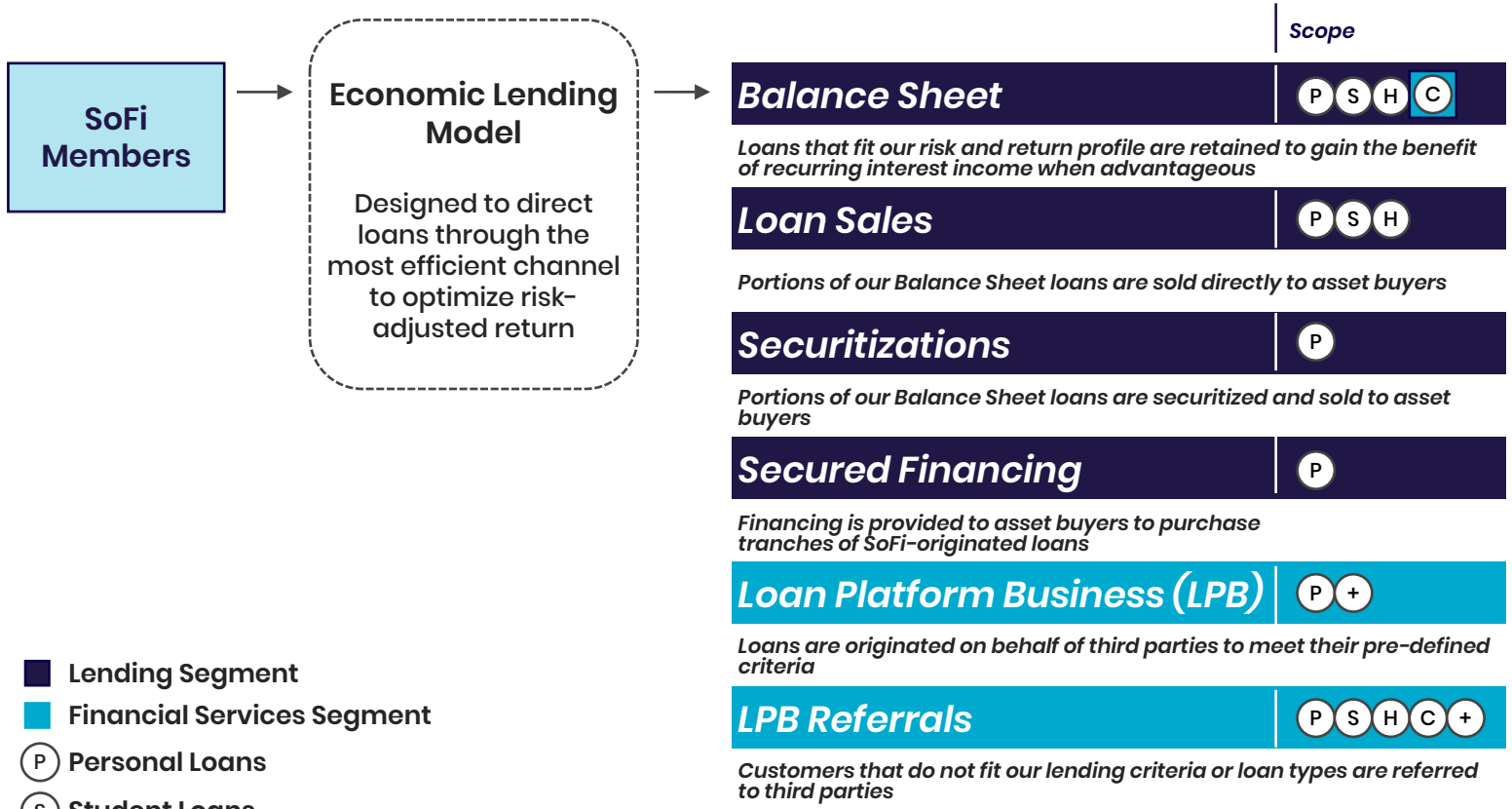


Note: See "Footnotes" section for detailed explanations and definitions. The sum of individual metrics may not always equal total amounts indicated due to rounding.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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
- (+) Auto, SMB Loans

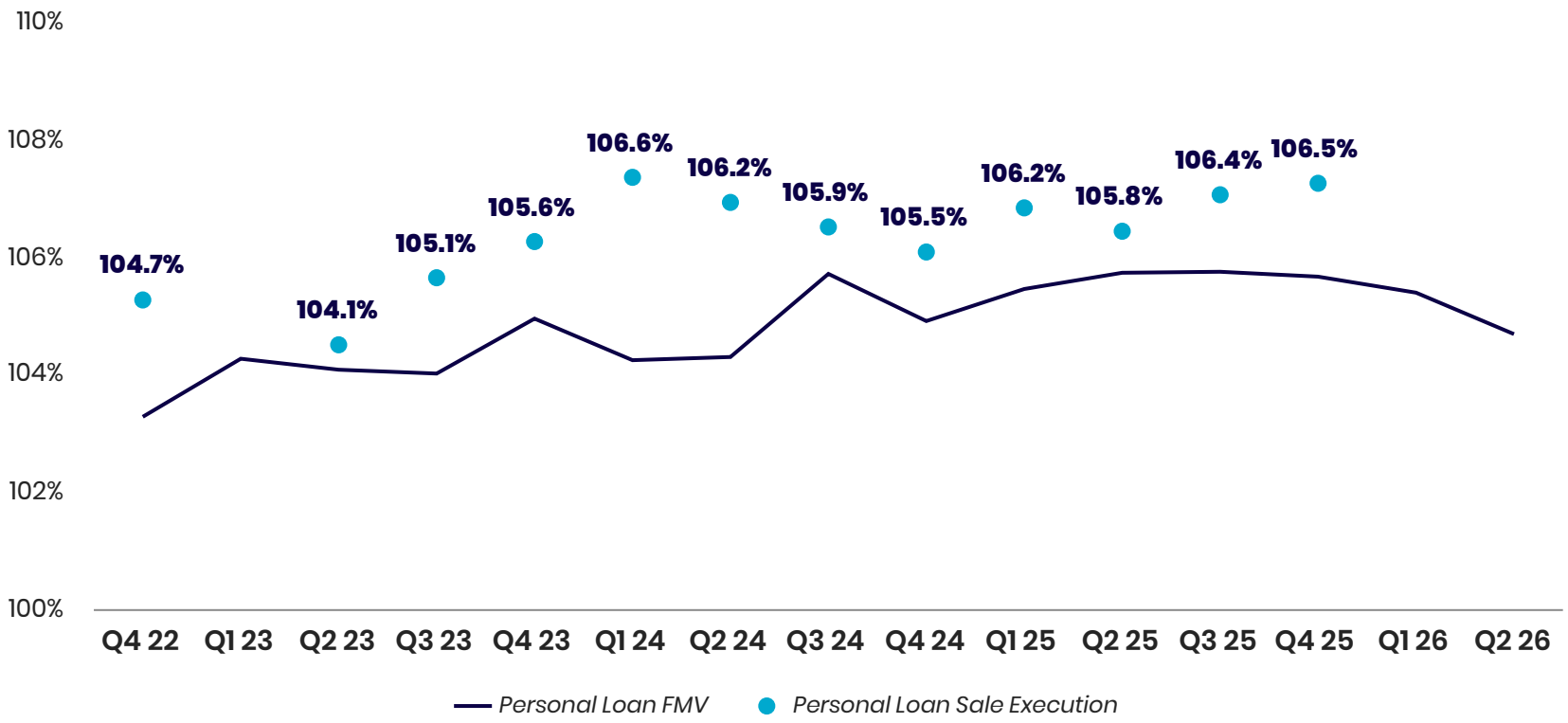
- SoFi's Lending Platform provides optionality to hold loans on the balance sheet and collect Net Interest Income or direct loans to LPB partners and collect fee revenue
- Diversifies overall revenue to more fee-based sources
- Provides tools to manage balance sheet size, risk and capital
- LPB helps 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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Capital Markets Activity

Regular loan sales and securitizations help manage the balance sheet

Personal Loans



- We executed $4.1 billion of personal and home loan sales, inclusive of LPB in Q2 2026
- Consistent execution above the fair value marks of loans held on the balance sheet over multiple periods
- Sixth and seventh securitization of SoFi's Consumer Loan Program (SCLP) for collateral originated in the Loan Platform Business in Q2 2026

Characteristics of the collateral included in loan sales during one period may not reflect the entire loan portfolio held on the balance sheet.
Note: The sum of individual metrics may not always equal total amounts indicated due to rounding.

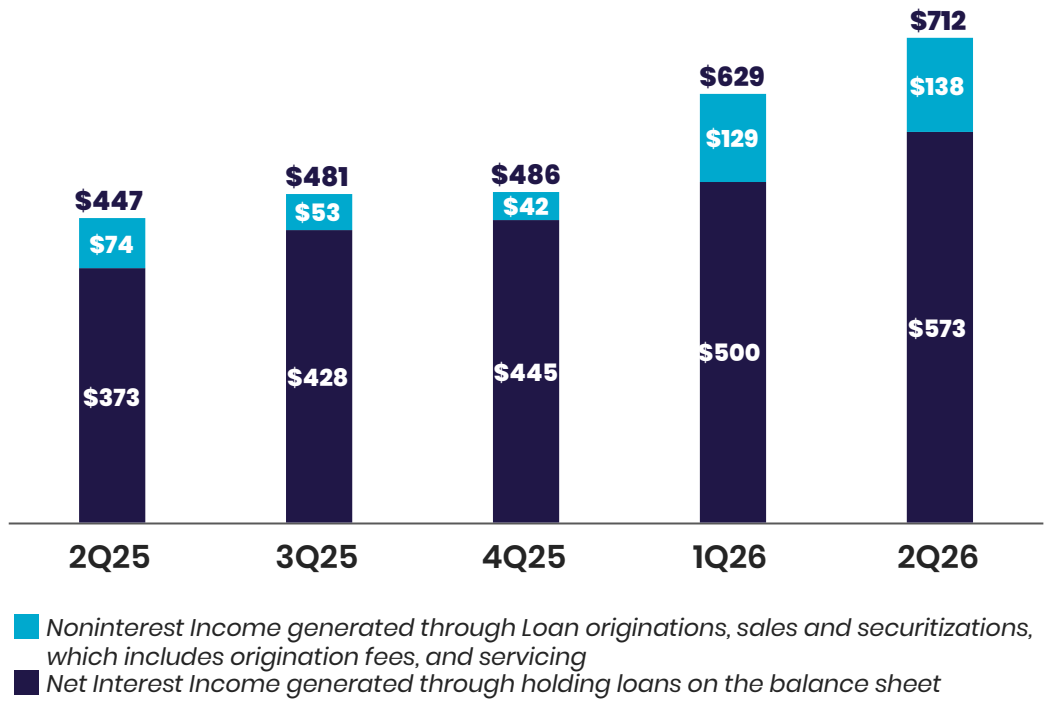
© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Lending Segment

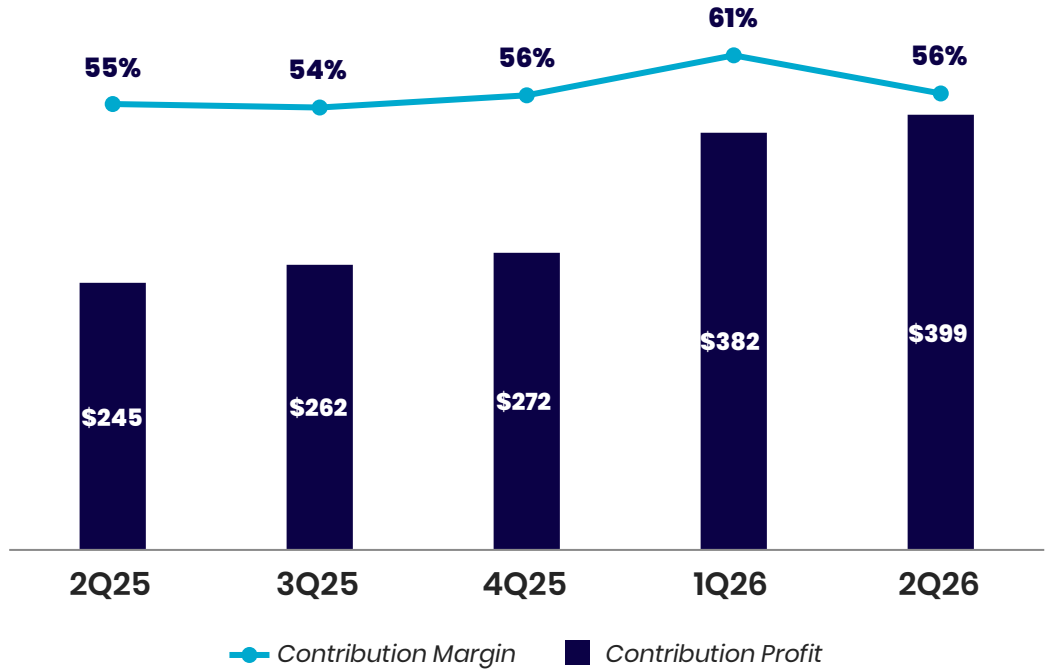
Lending has delivered strong growth at a very attractive contribution margin

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

59% year-over-year growth



Contribution Margin and Profit *($ in millions)*



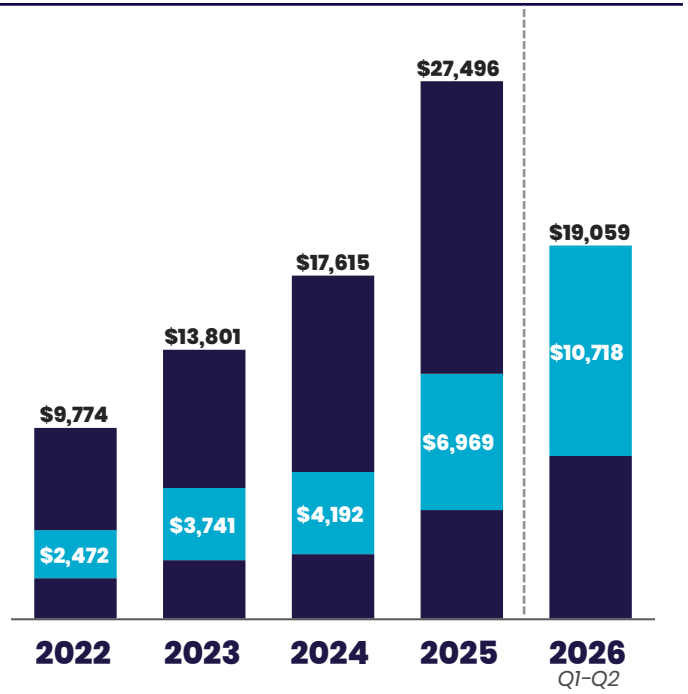
Note: Adjusted net revenue is a non-GAAP financial measure. See "Footnotes" and "Financial Supplement" sections for detailed definitions and reconciliations to the nearest GAAP metric. The sum of individual metrics may not always equal total amounts indicated due to rounding.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Lending Originations

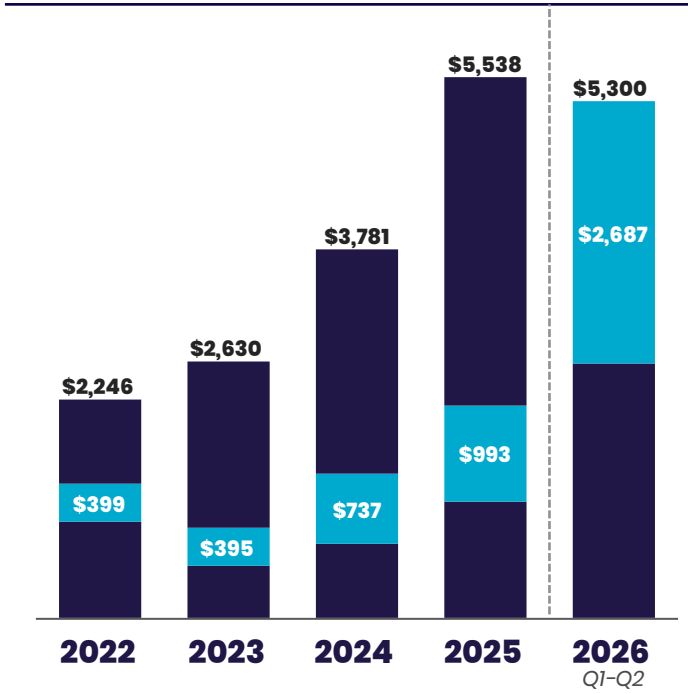
Continued opportunity to drive strong originations across loan types

Personal Loans *($ in millions)*



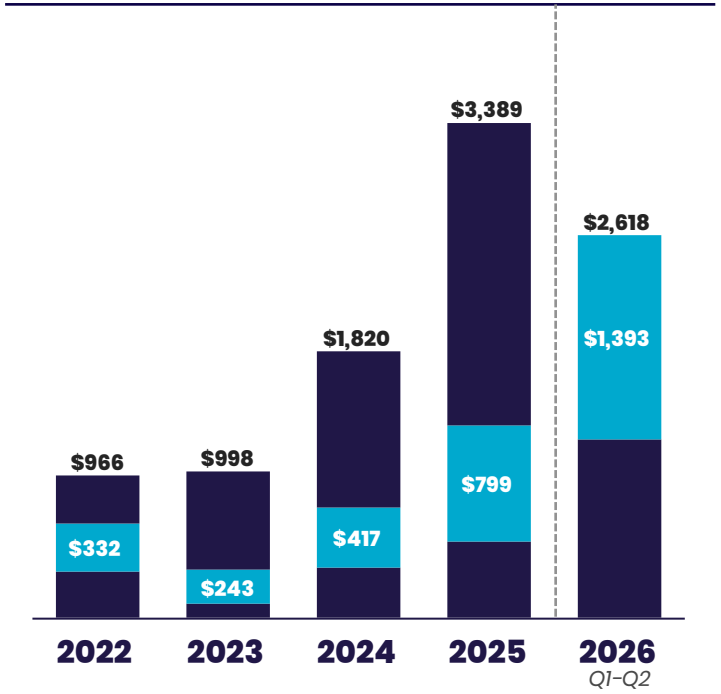
Driven by strong borrower demand and a tremendous opportunity to refinance ~$1.2T of U.S. credit card debt

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

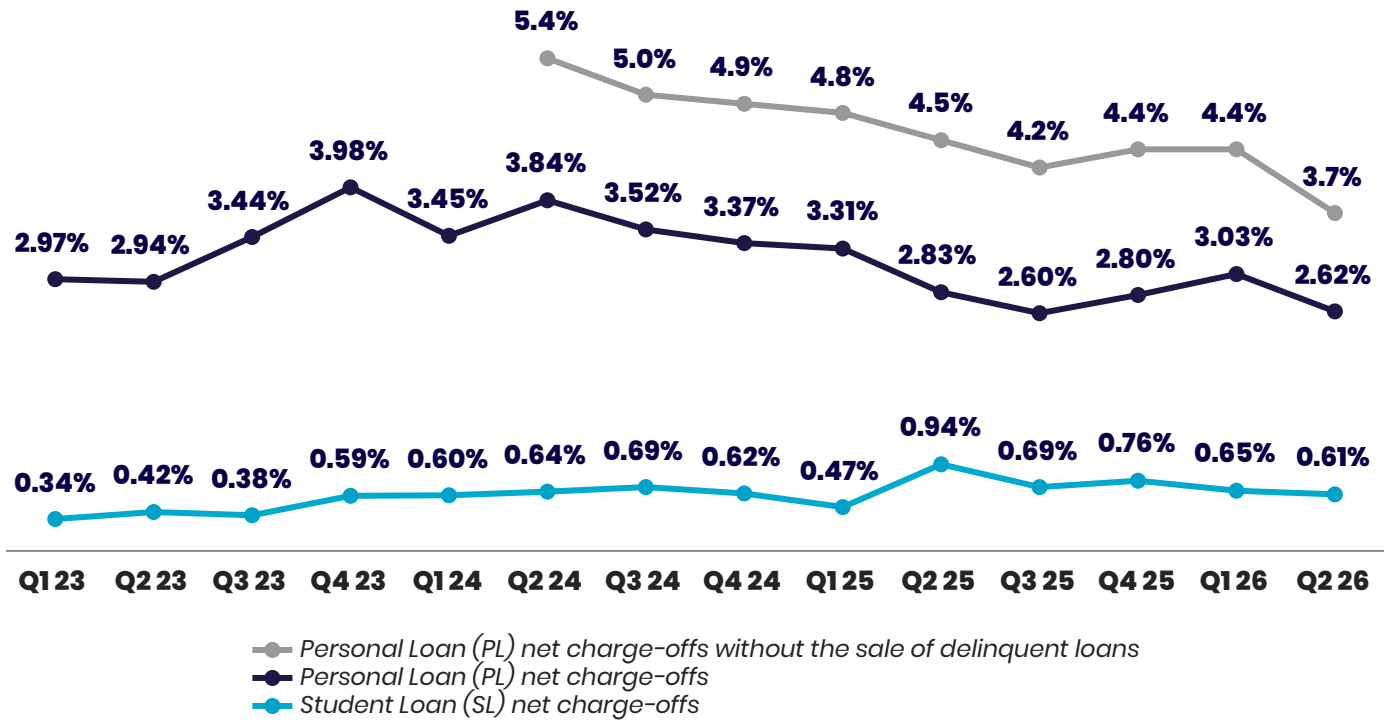
Note: The sum of individual metrics may not always equal total amounts indicated due to rounding.
Personal loan originations for the second quarter of 2026 and 2025 includes $3.1 billion and $2.4 billion, respectively, of origination volume related to our Loan Platform Business.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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 both with and without delinquent loan sales, driven by seasonality and balance sheet growth.
- Stable Student Loan NCOs following 2025 servicer changes and loan repurchases.
- Credit performing in-line with expectations.

	Q2 Borrower Characteristics	
	Weighted Average Income	Weighted Average FICO
Personal Loans	**$150K**	**742**
Student Loans	**$157K**	**760**

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

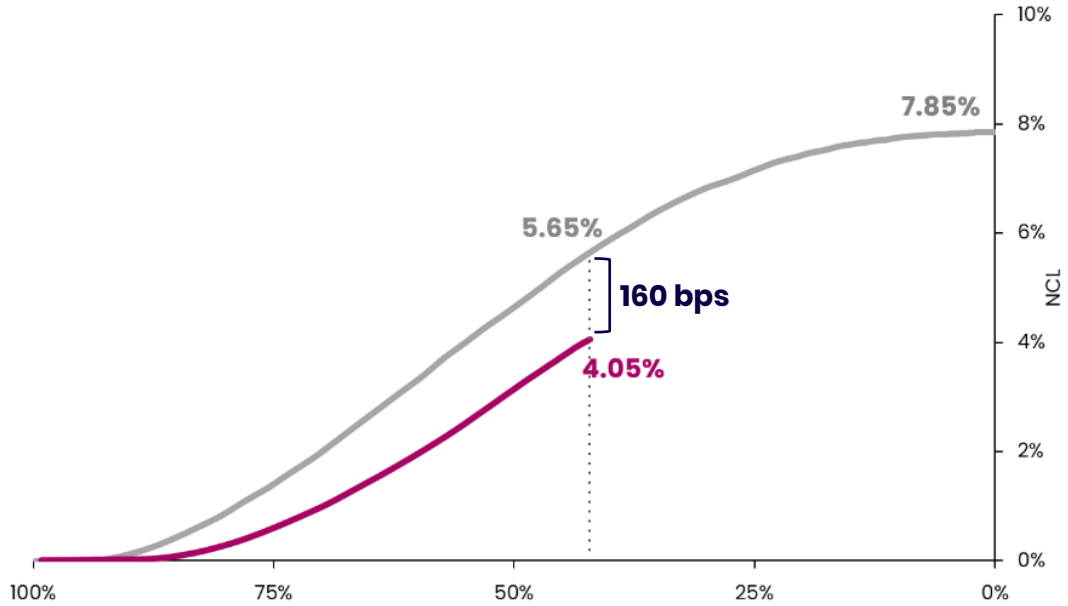
© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Personal Loan Credit Performance

Outperformance of recent vintages over prior cohorts has widened for 8 consecutive quarters

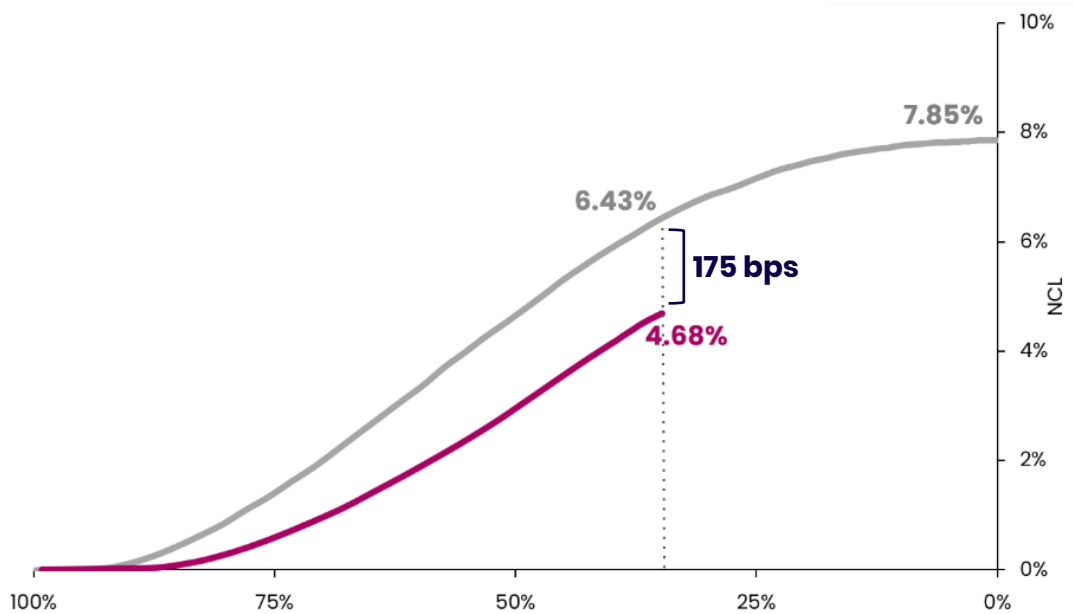
As of Q1'26

At 42% remaining unpaid principal, NCL is 4.05% for Q4'22-Q3'25 vintages vs. 5.65% for 2017 as of March 2026



As of Q2'26

At 35% remaining unpaid principal, NCL is 4.68% for Q4'22-Q3'25 vintages vs. 6.43% for 2017 as of June 2026



2017 2022 Q4-2025 Q3

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Personal Loan Credit Performance

Performance is trending better than our underwriting tolerance

Q1'20 – Q1'26 Origination & NCL Analysis	
Total Originations Q1'20 – Q1'26	$83.0B
Remaining UPB on Total Originations Q1'20–Q1'26	$31.5B
% Remaining	38%
Cumulative Net Losses to Date	$3.5B
% NCL of Paid off Balance	6.8%
% NCL of Total Originations	4.2%

Of the $83.0B of Q1'20–Q1'26 principal originated, 38% remains outstanding

Net Cumulative Losses of $3.5B represent 6.8% 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 Q1'26 originations, the remaining 38% unpaid principal would have to near 10% loss rates

Note: data in this section excludes confirmed fraud

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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

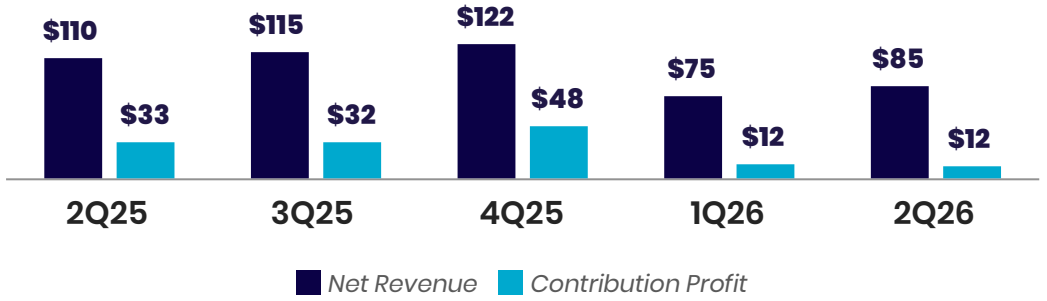
Web & Mobile Banking
Conversational Banking
Physical Card
Virtual Card



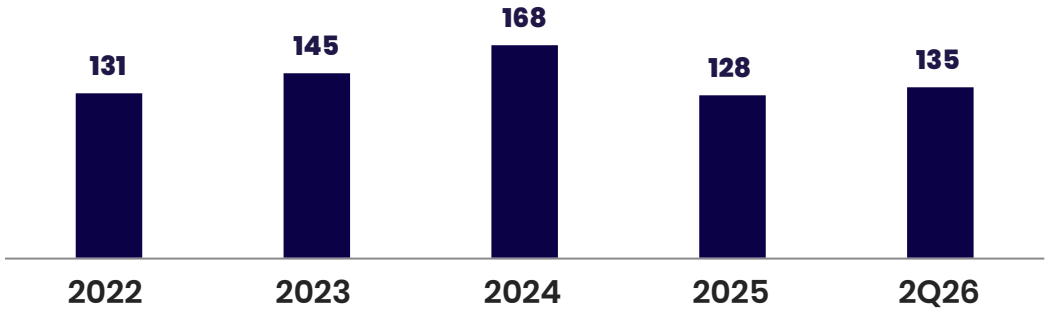
Payment Processing
Deposit Accounts
FinCrime Mitigation
Lending Accounts

Technology that enables digital banking

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



Tech Platform Accounts *(in millions)*[11]



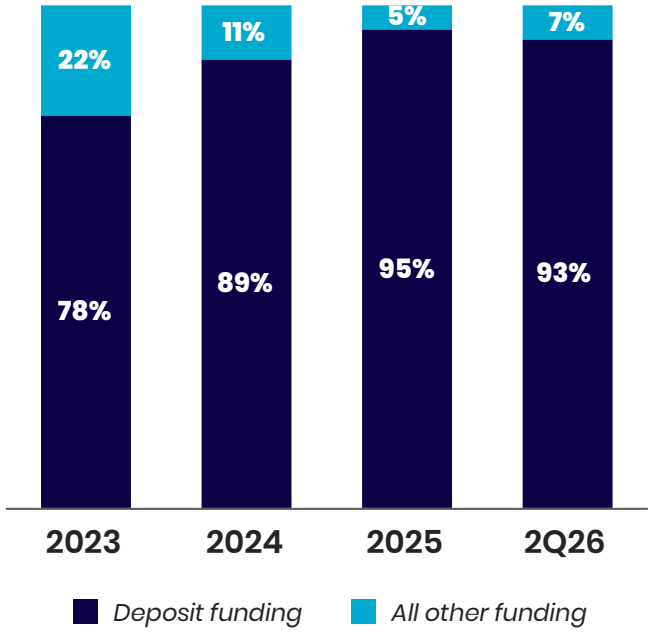
Note: See "Footnotes" section for detailed explanations and definitions. The sum of individual metrics may not always equal total amounts indicated due to rounding.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

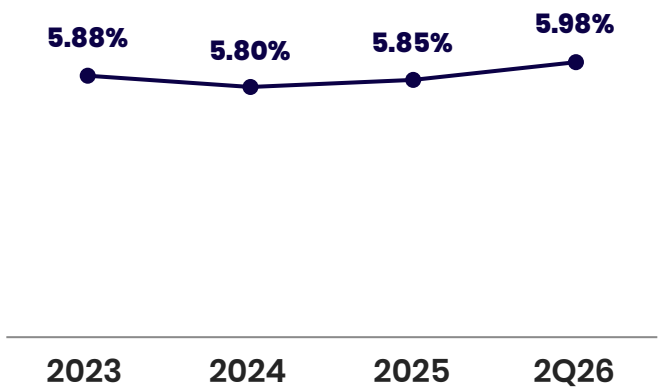
Funding and Net Interest Margin

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 $46B
- ~93% 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 $713M per year on an annualized basis

Note: The sum of individual metrics may not always equal total amounts indicated due to rounding.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Capital Ratios

SoFi maintains strong levels of capital well above regulatory minimums

SoFi Technologies as of Q2 2026

($ in thousands)	Amount[12]	Ratio[12]	Required Minimum[13]
CET1 risk-based capital	$9,112,892	18.7%	7.0%
Tier 1 risk-based capital	$9,112,892	18.7%	8.5%
Total risk-based capital	$9,169,161	18.8%	10.5%
Tier 1 leverage	$9,112,892	16.5%	4.0%

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Guidance

FY 2026

$ 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**	**$4,750 - $4,850**	***~32% - 35%***	***~$4,655***	***~30%***
Adjusted EBITDA [6]	**$1,054**	**~$1,600**	***52%***	**~$1,600**	***52%***
Implied adj. EBITDA margin [6]	*29%*	*~33% - 34%*		*~34%*	
Adjusted Net Income	**$481**	**~$825**	***72%***	**~$825**	***72%***
Implied adj. net income margin	*13%*	*~17%*		*~18%*	
Adjusted Diluted EPS	**$0.39**	**~$0.60**	***54%***	**~$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

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.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Financial Supplement

Company Metrics

(in 000's)	FY 2024 Q1'24	Q2'24	Q3'24	Q4'24	FY 2025 Q1'25	Q2'25	Q3'25	Q4'25	FY 2026 Q1'26	Q2'26
Company Metrics										
Members [1]	**8,132**	**8,774**	**9,373**	**10,127**	**10,916**	**11,746**	**12,642**	**13,651**	**14,706**	**15,814**
QoQ %	*7.8 %*	*7.9 %*	*6.8 %*	*8.1 %*	*7.8 %*	*7.6 %*	*7.6 %*	*8.0 %*	*7.7 %*	*7.5 %*
YoY %	*43.8 %*	*40.6 %*	*34.7 %*	*34.3 %*	*34.2 %*	*33.9 %*	*34.9 %*	*34.8 %*	*34.7 %*	*34.6 %*
New Members [5]	622	643	756	785	802	846	905	1,027	1,055	1,120
Products [4]	**11,830**	**12,776**	**13,651**	**14,745**	**15,915**	**17,142**	**18,553**	**20,168**	**22,159**	**24,381**
QoQ %	*6.2 %*	*8.0 %*	*6.8 %*	*8.0 %*	*7.9 %*	*7.7 %*	*8.2 %*	*8.7 %*	*9.9 %*	*10.0 %*
YoY %	*38.3 %*	*35.9 %*	*30.7 %*	*32.3 %*	*34.5 %*	*34.2 %*	*35.9 %*	*36.8 %*	*39.2 %*	*42.2 %*
New Products [5]	989	946	1,068	1,137	1,188	1,263	1,430	1,650	1,807	2,199
Lending Products [4]	**1,705**	**1,787**	**1,891**	**2,010**	**2,130**	**2,280**	**2,463**	**2,633**	**2,831**	**3,093**
QoQ %	*2.5 %*	*4.8 %*	*5.8 %*	*6.3 %*	*5.9 %*	*7.1 %*	*8.0 %*	*6.9 %*	*7.5 %*	*9.3 %*
YoY %	*20.4 %*	*18.8 %*	*18.6 %*	*20.9 %*	*24.9 %*	*27.6 %*	*30.2 %*	*31.0 %*	*32.9 %*	*35.7 %*
Financial Services Products [4]	**10,125**	**10,990**	**11,760**	**12,735**	**13,786**	**14,862**	**16,090**	**17,535**	**19,328**	**21,288**
QoQ %	*6.8 %*	*8.5 %*	*7.0 %*	*8.3 %*	*8.2 %*	*7.8 %*	*8.3 %*	*9.0 %*	*10.2 %*	*10.1 %*
YoY %	*41.8 %*	*39.2 %*	*32.8 %*	*34.3 %*	*36.2 %*	*35.2 %*	*36.8 %*	*37.7 %*	*40.2 %*	*43.2 %*

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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
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
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
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
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
Lending Products [4]	1,705	1,787	1,891	2,010	2,130	2,280	2,463	2,633	2,831	3,093
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
Directly Attributable Expenses [14]	117,604	141,114	152,964	176,825	173,399	202,088	219,808	214,811	246,898	312,639
Contribution Profit [15]	$ 207,719	$ 197,938	$ 238,928	$ 245,958	$ 238,935	$ 244,710	$ 261,600	$ 271,655	$ 382,386	$ 399,033
Technology Platform Segment										
Technology Platform accounts [11]	151,049	158,485	160,179	167,714	158,432	160,046	157,860	128,462	132,874	134,804
Net Revenue	$ 94,366	$ 95,438	$ 102,539	$ 102,835	$ 103,427	$ 109,833	$ 114,578	$ 122,373	$ 75,086	$ 84,505
Directly Attributable Expenses [14]	63,624	64,287	69,584	70,728	72,514	76,638	82,207	74,439	63,087	72,733
Contribution Profit (Loss) [15]	$ 30,742	$ 31,151	$ 32,955	$ 32,107	$ 30,913	$ 33,195	$ 32,371	$ 47,934	$ 11,999	$ 11,772
Financial Services Segment										
Financial Services products [4]	10,125	10,990	11,760	12,735	13,786	14,862	16,090	17,535	19,328	21,288
Net Revenue	$ 150,551	$ 176,132	$ 238,308	$ 256,520	$ 303,119	$ 362,533	$ 419,623	$ 456,741	$ 428,543	$ 466,278
Provision for Credit Losses	7,165	11,634	6,008	6,852	5,639	10,031	9,199	5,460	8,890	13,756
Directly Attributable Expenses [14]	106,212	109,278	132,542	134,813	149,148	164,270	184,867	220,493	224,069	239,846
Contribution Profit (Loss) [15]	$ 37,174	$ 55,220	$ 99,758	$ 114,855	$ 148,332	$ 188,232	$ 225,557	$ 230,788	$ 195,584	$ 212,676

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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 [14]	442,945	513,073	588,507	810,106
Contribution Profit (Loss) [15]	$ 664,003	$ 823,273	$ 890,543	$ 1,016,900
Technology Platform Segment				
Technology Platform accounts [11]	130,704	145,425	167,714	128,462
Net Revenue	$ 315,133	$ 352,340	$ 395,178	$ 450,211
Directly Attributable Expenses [14]	238,620	257,554	268,223	305,798
Contribution Profit (Loss) [15]	$ 76,513	$ 94,786	$ 126,955	$ 144,413
Financial Services Segment				
Financial Services products [4]	6,554	9,479	12,735	17,535
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 [14]	312,770	381,832	482,845	718,778
Contribution Profit (Loss) [15]	$ (199,426)	$ (262)	$ 307,007	$ 792,909

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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
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
Total noninterest income	63,940	61,493	79,977	72,586	52,752	70,837	65,409	53,919	142,189	151,500
Total net revenue	330,476	340,705	396,245	417,796	413,373	443,512	493,382	498,682	642,420	724,798
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**
Contribution profit - Lending [15]	207,719	197,938	238,928	245,958	238,935	244,710	261,600	271,655	382,386	399,033
Technology Platform Segment										
Net interest income	$ 501	$ 555	$ 629	$ 473	$ 413	$ 266	$ 432	$ 394	$ 355	$ 1,022
Total noninterest income	93,865	94,883	101,910	102,362	103,014	109,567	114,146	121,979	74,731	83,483
Total net revenue	**94,366**	**95,438**	**102,539**	**102,835**	**103,427**	**109,833**	**114,578**	**122,373**	**75,086**	**84,505**
Contribution profit - Technology Platform [15]	30,742	31,151	32,955	32,107	30,913	33,195	32,371	47,934	11,999	11,772
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
Total noninterest income	30,838	36,903	84,165	96,183	129,920	169,211	215,963	248,931	200,803	217,226
Total net revenue	**150,551**	**176,132**	**238,308**	**256,520**	**303,119**	**362,533**	**419,623**	**456,741**	**428,543**	**466,278**
Contribution profit (loss) - Financial Services [15]	37,174	55,220	99,758	114,855	148,332	188,232	225,557	230,788	195,584	212,676
Corporate/Other Segment										
Net interest income (expense)	$ 15,968	$ (6,412)	$ (40,030)	$ (35,851)	$ (35,507)	$ (48,426)	$ (46,951)	$ (35,688)	$ (35,338)	$ (35,177)
Total noninterest income (loss)	53,634	(7,245)	59	(7,175)	(12,653)	(12,508)	(19,032)	(17,057)	(10,343)	(21,728)
Total net revenue (loss)	**69,602**	**(13,657)**	**(39,971)**	**(43,026)**	**(48,160)**	**(60,934)**	**(65,983)**	**(52,745)**	**(45,681)**	**(56,905)**
Consolidated										
Net interest income	$ 402,718	$ 412,584	$ 431,010	$ 470,169	$ 498,726	$ 517,837	$ 585,114	$ 617,279	$ 692,988	$ 788,195
Total noninterest income	242,277	186,034	266,111	263,956	273,033	337,107	376,486	407,772	407,380	430,481
Total net revenue	644,995	598,618	697,121	734,125	771,759	854,944	961,600	1,025,051	1,100,368	1,218,676
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**
Net income (loss)	88,043	17,404	60,745	332,473	71,116	97,263	139,392	173,549	166,731	156,592
Adjusted EBITDA (Non-GAAP) [6]	144,385	137,901	186,237	197,957	210,337	249,083	276,881	317,597	339,901	357,821

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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 [15]	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 [15]	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 [15]	(199,426)	(262)	307,007	792,909
Corporate/Other Segment				
Net interest income (expense)	$ (39,958)	$ (35,394)	$ (66,325)	$ (166,572)
Total noninterest income (loss)	(9,307)	(1,293)	39,273	(61,250)
Total net revenue (loss)	**(49,265)**	**(36,687)**	**(27,052)**	**(227,822)**
Consolidated				
Net interest income	$ 584,096	$ 1,261,740	$ 1,716,481	$ 2,218,956
Total noninterest income	989,439	861,049	958,378	1,394,398
Total net revenue	1,573,535	2,122,789	2,674,859	3,613,354
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) [6]	143,346	431,737	666,480	1,053,898

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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
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**
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
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
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**
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**
Interest-bearing deposits	211,451	231,815	248,292	238,596	225,399	233,232	264,901	290,511	287,229	320,463
Debt	51,742	30,196	44,072	35,172	39,687	41,336	41,546	19,631	20,779	31,870
Total interest-bearing liabilities	**$ 263,193**	**$ 262,011**	**$ 292,364**	**$ 273,768**	**$ 265,086**	**$ 274,568**	**$ 306,447**	**$ 310,142**	**$ 308,008**	**$ 352,333**
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 %**
Interest-bearing deposits	4.29 %	4.24 %	4.19 %	3.80 %	3.49 %	3.36 %	3.41 %	3.34 %	3.08 %	3.07 %
Debt	4.92 %	4.23 %	4.73 %	4.24 %	4.22 %	4.19 %	4.22 %	3.39 %	3.32 %	3.65 %
Total interest-bearing liabilities	**4.40 %**	**4.24 %**	**4.26 %**	**3.85 %**	**3.58 %**	**3.47 %**	**3.50 %**	**3.35 %**	**3.10 %**	**3.11 %**
Net Interest Margin	**5.91 %**	**5.83 %**	**5.57 %**	**5.91 %**	**6.01 %**	**5.86 %**	**5.84 %**	**5.72 %**	**5.94 %**	**5.98 %**

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Fair Value of Loans

(in 000's)	FY 2024				FY 2025				FY 2026	
	Q1'24	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26
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
Accumulated interest	116,366	111,308	118,169	128,733	126,203	132,100	141,384	151,079	161,450	180,704
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
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**
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
Accumulated interest	27,414	29,957	34,956	44,603	49,501	57,581	49,228	58,277	69,285	81,501
Cumulative FV adjustments	247,536	249,255	404,406	337,136	468,597	584,375	635,437	723,861	756,905	704,648
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**
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
Accumulated interest	22	71	42	260	1,069	895	2,730	4,888	6,945	9,450
Cumulative FV adjustments	1,151	1,393	1,533	2,374	11,518	17,137	40,260	66,898	78,724	99,586
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**
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
Accumulated interest	143,802	141,336	153,167	173,596	176,773	190,576	193,342	214,244	237,680	271,655
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
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**

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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
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
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
Accumulated interest	4,313	4,452	4,470	4,400	3,512	3,858	4,127	5,286	5,145	5,163
Cumulative FV adjustments	(87,603)	(79,035)	(75,303)	(75,390)	(63,326)	(63,942)	(68,005)	(85,843)	(86,679)	(85,488)
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**
90+ Day Delinquency %	**0.72 %**	**0.64 %**	**0.57 %**	**0.55 %**	**0.46 %**	**0.42 %**	**0.43 %**	**0.52 %**	**0.47 %**	**0.40 %**
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
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
Accumulated interest	184	140	148	168	239	249	250	384	343	420
Cumulative FV adjustments	(5,397)	(5,978)	(6,566)	(6,760)	(8,504)	(9,082)	(10,460)	(13,512)	(10,976)	(12,874)
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**
90+ Day Delinquency %	**0.13 %**	**0.12 %**	**0.12 %**	**0.12 %**	**0.13 %**	**0.13 %**	**0.14 %**	**0.14 %**	**0.10 %**	**0.11 %**

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Select Balance Sheet Information

Assets		
$ in thousands		Q2'26
Cash & cash equivalents	$	3,126,237
Restricted cash & cash equivalents		439,322
Investment Securities		4,225,652
Loans held for sale, at fair value		
Personal loans	$	27,505,290
Home loans		2,176,158
Loans held for sale, at lower of cost or market		
Personal loans		55,841
Loans held for investment, at fair value		
Student loans		16,920,564
Loans held for investment, at amortized cost		
Secured loans		615,195
Credit card loans		479,972
Commercial and consumer banking loans		180,362
Total Loans	$	47,933,382
Servicing rights	$	364,318
Property, equipment and software		496,712
Goodwill		1,425,015
Intangible assets		226,528
Operating lease right-of-use assets		86,149
Other assets		2,624,233
Total Assets	**$**	**60,947,548**

Liabilities and Equity		
		Q2'26
Revolving credit facility	$	486,000
Personal loan warehouse facilities		736,684
Student loan warehouse facilities		751,623
Risk retention warehouse facilities		—
Personal loan securitizations		—
Student loan securitizations		48,111
Convertible Senior Notes, due 2026		428,022
Convertible Senior Notes, due 2029		862,500
Less: unamortized debt issuance costs and discounts		(12,396)
Total Debt	$	3,300,544
Deposits	$	45,543,160
Residual interests classified as debt		510
Accounts payable, accruals & other liabilities		923,024
Operating lease liabilities		104,083
Total Liabilities	**$**	**49,871,321**
Equity		11,076,227
Total Liabilities and Equity	**$**	**60,947,548**

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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
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
Servicing rights - changes in FMV[16]	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)	(12,224)	(13,163)	(13,142)
Residual interests classified as debt - changes in FMV [17]	73	1	9	25	35	12	15	8	27	16
Gain on Extinguishment of Corporate Debt [18]	(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**
Lending (Non-GAAP) [2]	$ 325,323	$ 339,052	$ 391,892	$ 422,783	$ 412,334	$ 446,798	$ 481,408	$ 486,466	$ 629,284	$ 711,672
Technology Platform (GAAP)	94,366	95,438	102,539	102,835	103,427	109,833	114,578	122,373	75,086	84,505
Financial Services (GAAP)	150,551	176,132	238,308	256,520	303,119	362,533	419,623	456,741	428,543	466,278
Corporate (Non-GAAP) [2]	10,408	(13,657)	(43,294)	(43,026)	(48,160)	(60,934)	(65,983)	(52,745)	(45,681)	(56,905)
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**
Interest expense - corporate borrowings - add back [19]	$ 10,711	$ 12,725	$ 12,871	$ 12,039	$ 11,428	$ 11,504	$ 11,595	$ 11,196	$ 10,651	$ 10,675
Provision for credit losses	(7,182)	(11,640)	(6,013)	(6,877)	(5,678)	(10,035)	(9,199)	(5,407)	(8,895)	(13,755)
Non-interest expenses	(439,792)	(460,149)	(510,066)	(546,317)	(566,133)	(610,616)	(675,141)	(701,027)	(749,087)	(844,649)
Adjusted EBITDA (Non-GAAP) [6]	**$ 144,385**	**$ 137,901**	**$ 186,237**	**$ 197,957**	**$ 210,337**	**$ 249,083**	**$ 276,881**	**$ 317,597**	**$ 339,901**	**$ 357,821**

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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[16]	(39,651)	(34,700)	(6,280)	(22,013)
Residual interests classified as debt - changes in FMV [17]	6,608	425	108	70
Gain on Extinguishment of Corporate Debt [18]	—	(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]	(49,265)	(51,261)	(89,569)	(227,822)
Adjusted Net Revenue (Non-GAAP) [2]	**$ 1,540,492**	**$ 2,073,940**	**$ 2,606,170**	**$ 3,591,411**
Interest expense - corporate borrowings - add back [19]	$ 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) [6]	**$ 143,346**	**$ 431,737**	**$ 666,480**	**$ 1,053,898**

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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
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**
Servicing rights - changes in FMV[16]	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)	(12,224)	(13,163)	(13,142)
Residual interests classified as debt - changes in FMV [17]	73	1	9	25	35	12	15	8	27	16
Gain on Extinguishment of Corporate Debt [18]	(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**
Net Income (Loss) (GAAP)	**$ 88,043**	**$ 17,404**	**$ 60,745**	**$ 332,473**	**$ 71,116**	**$ 97,263**	**$ 139,392**	**$ 173,549**	**$ 166,731**	**$ 156,592**
Non-GAAP Adjustments										
Interest expense - corporate borrowings [19]	10,711	12,725	12,871	12,039	11,428	11,504	11,595	11,196	10,651	10,675
Income tax expense (benefit)	6,183	(2,064)	3,110	(272,549)	8,666	14,929	9,159	11,783	32,821	47,717
Depreciation & amortization	48,539	49,623	51,791	53,545	55,283	56,743	59,245	62,880	67,578	73,106
Share-based expense	55,082	61,057	63,646	66,367	63,756	63,256	66,469	68,577	72,012	76,865
Impairment expense [20]	—	—	—	—	—	—	—	—	—	—
Transaction-related expense [21]	—	615	—	—	—	—	—	—	873	4,384
Restructuring charges [22]	—	—	1,275	255	851	36	41	20	1,960	682
Servicing rights - changes in FMV[16]	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)	(12,224)	(13,163)	(13,142)
Residual interests classified as debt - changes in FMV [17]	73	1	9	25	35	12	15	8	27	16
Gain on Extinguishment of Corporate Debt [18]	(59,194)	—	(3,323)	—	—	—	—	—	—	—
Foreign Currency Impact of Highly Inflationary Countries [23]	174	194	475	840	276	2,066	2,954	1,808	411	926
Adjusted EBITDA (Non-GAAP) [6]	**$ 144,385**	**$ 137,901**	**$ 186,237**	**$ 197,957**	**$ 210,337**	**$ 249,083**	**$ 276,881**	**$ 317,597**	**$ 339,901**	**$ 357,821**
Net Income (Loss) Margin (GAAP)	14 %	3 %	9 %	45 %	9 %	11 %	14 %	17 %	15 %	13 %
Adjusted EBITDA Margin (Non-GAAP) [6]	25 %	23 %	27 %	27 %	27 %	29 %	29 %	31 %	31 %	30 %
Incremental EBITDA Margin (Non-GAAP) [6]	57 %	56 %	56 %	12 %	35 %	43 %	35 %	44 %	41 %	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.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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 [16]	(39,651)	(34,700)	(6,280)	(22,013)
Residual interests classified as debt - changes in FMV [17]	6,608	425	108	70
Gain on Extinguishment of Corporate Debt [18]	—	(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 [19]	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 [20]	—	248,417	—	—
Transaction-related expense [21]	19,318	142	615	—
Restructuring charges [22]	—	12,749	1,530	948
Servicing rights - changes in FMV [16]	(39,651)	(34,700)	(6,280)	(22,013)
Residual interests classified as debt - changes in FMV [17]	6,608	425	108	70
Gain on Extinguishment of Corporate Debt [18]	—	(14,574)	(62,517)	—
Foreign Currency Impact of Highly Inflationary Countries [23]	—	10,971	1,683	7,104
Adjusted EBITDA (Non-GAAP) [6]	**$ 143,346**	**$ 431,737**	**$ 666,480**	**$ 1,053,898**
Net Income (Loss) Margin (GAAP)	(20)%	(14)%	19 %	13 %
Adjusted EBITDA Margin (Non-GAAP) [6]	9 %	21 %	26 %	29 %
Incremental EBITDA Margin (Non-GAAP) [6]	21 %	54 %	44 %	39 %

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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
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**
Servicing rights - changes in FMV[16]	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)	(12,224)	(13,163)	(13,142)
Residual interests classified as debt - changes in FMV [17]	73	1	9	25	35	12	15	8	27	16
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**
Noninterest Income – Lending (GAAP)	**$ 63,940**	**$ 61,493**	**$ 79,977**	**$ 72,586**	**$ 52,752**	**$ 70,837**	**$ 65,409**	**$ 53,919**	**$ 142,189**	**$ 151,500**
Servicing rights - changes in FMV[16]	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)	(12,224)	(13,163)	(13,142)
Residual interests classified as debt - changes in FMV [17]	73	1	9	25	35	12	15	8	27	16
Adjusted Noninterest Income – Lending (Non-GAAP)[24]	**$ 58,787**	**$ 59,840**	**$ 75,624**	**$ 77,573**	**$ 51,713**	**$ 74,123**	**$ 53,435**	**$ 41,703**	**$ 129,053**	**$ 138,374**
Noninterest Income (GAAP)	**$ 242,277**	**$ 186,034**	**$ 266,111**	**$ 263,956**	**$ 273,033**	**$ 337,107**	**$ 376,486**	**$ 407,772**	**$ 407,380**	**$ 430,481**
Servicing rights - changes in FMV[16]	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)	(12,224)	(13,163)	(13,142)
Residual interests classified as debt - changes in FMV [17]	73	1	9	25	35	12	15	8	27	16
Gain on Extinguishment of Corporate Debt [18]	(59,194)	—	(3,323)	—	—	—	—	—	—	—
Adjusted Noninterest Income (Non-GAAP)[24]	**$ 177,930**	**$ 184,381**	**$ 258,435**	**$ 268,943**	**$ 271,994**	**$ 340,393**	**$ 364,512**	**$ 395,556**	**$ 394,244**	**$ 417,355**

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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
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**
Income tax benefit from release of tax valuation allowance	—	—	—	**(258,401)**	—	—	—	—	—	—
Income tax benefit from restructuring	—	—	—	**(13,042)**	—	—	—	—	—	—
Restructuring charges	—	—	—	—	—	—	—	—	—	**682**
Transaction-related expense	—	—	—	—	—	—	—	—	—	**4,384**
Tax impact of adjustments	—	—	—	—	—	—	—	—	—	**(1,252)**
Adjusted net income (loss) (non-GAAP) [7]	**$ 88,043**	**$ 17,404**	**$ 60,745**	**$ 61,030**	**$ 71,116**	**$ 97,263**	**$ 139,392**	**$ 173,549**	**$ 166,731**	**$ 160,406**
Net Income (Loss) Margin (GAAP)	14 %	3 %	9 %	45 %	9 %	11 %	14 %	17 %	15 %	13 %
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
Adjusted Net Income Margin (Non-GAAP) [25]	15 %	3 %	9 %	8 %	9 %	11 %	15 %	17 %	15 %	13 %

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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) [7]	**$ (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) [25]	(21)%	(3)%	9 %	13 %

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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
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
Non-GAAP adjustments:										
Income tax benefit from release of tax valuation allowance	—	—	—	(258,401)	—	—	—	—	—	—
Income tax benefit from restructuring	—	—	—	(13,042)	—	—	—	—	—	—
Restructuring charges	—	—	—	—	—	—	—	—	—	682
Transaction-related expense	—	—	—	—	—	—	—	—	—	4,384
Tax impact of adjustments	—	—	—	—	—	—	—	—	—	(1,252)
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
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
Dilutive impact of convertible notes[26]	—	—	—	(24,857)	(31,412)	(25,857)	(20,630)	(20,402)	(22,032)	(27,412)
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
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
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

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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[26]	—	—	(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**

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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
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
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
Transaction-related expense	—	—	—	—	—	—	—	—	—	4,384
Tax impacts from adjustments	—	—	—	—	—	—	—	—	—	(1,252)
Adjusted net income (loss) attributable to common stockholders — diluted (non-GAAP) [10]	$ (360,832)	$ (93,993)	$ 163,333	$ 482,700	$ 71,455	$ 97,614	$ 139,738	$ 173,893	$ 167,075	$ 160,459
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
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
Less: Intangibles (average)	425,955	406,927	331,132	264,012	288,825	271,397	255,724	239,873	225,933	208,843
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
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
Return on tangible common equity (non-GAAP) [10]	(11.1)%	(2.8)%	3.9 %	8.0 %	5.8 %	7.7 %	8.5 %	9.0 %	7.6 %	7.1 %

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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
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**
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)
Intangible assets	(347,495)	(331,446)	(314,959)	(297,794)	(279,757)	(263,522)	(247,845)	(231,919)	(215,087)	(226,528)
Related deferred tax liabilities	30,437	24,023	15,654	60,088	55,780	51,322	48,141	44,045	41,418	45,536
Tangible book value (as of period end) (non-GAAP) [9]	**$ 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**
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
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
Tangible book value per common share (non-GAAP) [9]	$ 3.90	$ 3.94	$ 4.08	$ 4.47	$ 4.58	$ 4.72	$ 5.97	$ 7.01	$ 7.21	$ 7.34

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Non-GAAP Financial Measures & Reconciliations

(in 000's)	Full Year 2021	2022	2023	2024	2025	FY 2025 Q2'25	FY 2026 Q2'26
Non-GAAP Reconciliations							
Total net revenue (GAAP)	**$ 984,872**	**$ 1,573,535**	**$ 2,122,789**	**$ 2,674,859**	**$ 3,613,354**	**$ 854,944**	**$ 1,218,676**
Non-GAAP Adjustments:							
Net interest income	**13,865**	**24,557**	**10,087**	**2,332**	**5,232**	**5,474**	**1,557**
Noninterest income							
Loan originations, sales, securitizations and servicing	**(370,582)**	**(489,932)**	**(254,736)**	**58,721**	**215,311**	**23,015**	**9,591**
Loan platform fees	**(370)**	**(3,711)**	**(2,464)**	**(20,582)**	**(81,330)**	**(19,359)**	**(20,894)**
Technology products & solutions	**(4,640)**	**5,886**	**(4,365)**	**4,001**	**(352)**	**632**	**282**
Other	**48**	**(146)**	**(14,572)**	**(62,518)**	**832**	**—**	**(312)**
Total Noninterest income	**(375,544)**	**(487,903)**	**(276,137)**	**(20,378)**	**134,461**	**4,288**	**(11,333)**
Total adjustments	**(361,679)**	**(463,346)**	**(266,050)**	**(18,046)**	**139,693**	**9,762**	**(9,776)**
Cash revenue (non-GAAP)[8]	**$ 623,193**	**$ 1,110,189**	**$ 1,856,739**	**$ 2,656,813**	**$ 3,753,047**	**$ 864,706**	**$ 1,208,900**

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

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

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 four products: IRA self-directed accounts, taxable self-directed accounts, IRA robo-advisory accounts, and taxable robo-advisory 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. 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) 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.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Footnotes

(6) 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, (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 warrant liabilities, (x) fair value changes in each of servicing rights and residual interests classified as debt due to valuation assumptions, (xi) gain on extinguishment of debt, 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.

(7) 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 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.

(8) 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).

(9) 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.

(10) Return on tangible common equity ("ROTCE") is calculated as adjusted net income (loss) attributable to common stockholders — diluted, adjusted to exclude, as applicable, goodwill impairment expense 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 9 herein), for the corresponding period. Average balances were calculated on daily carrying balances.

(11) 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.

(12) Estimated.

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

(14) 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.

(15) 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.

(16) 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.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.

Footnotes

(17) 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.

(18) 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.

(19) 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.

(20) 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.

(21) 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.

(22) 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.

(23) 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.

(24) 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.

(25) 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.

(26) 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.

© 2026 Social Finance, Inc. Advisory services offer through SoFi Wealth LLC. SoFi Money® is offered through SoFi Securities LLC. SoFi Lending Corp., CFL #6054612. NMLS # 1121636.