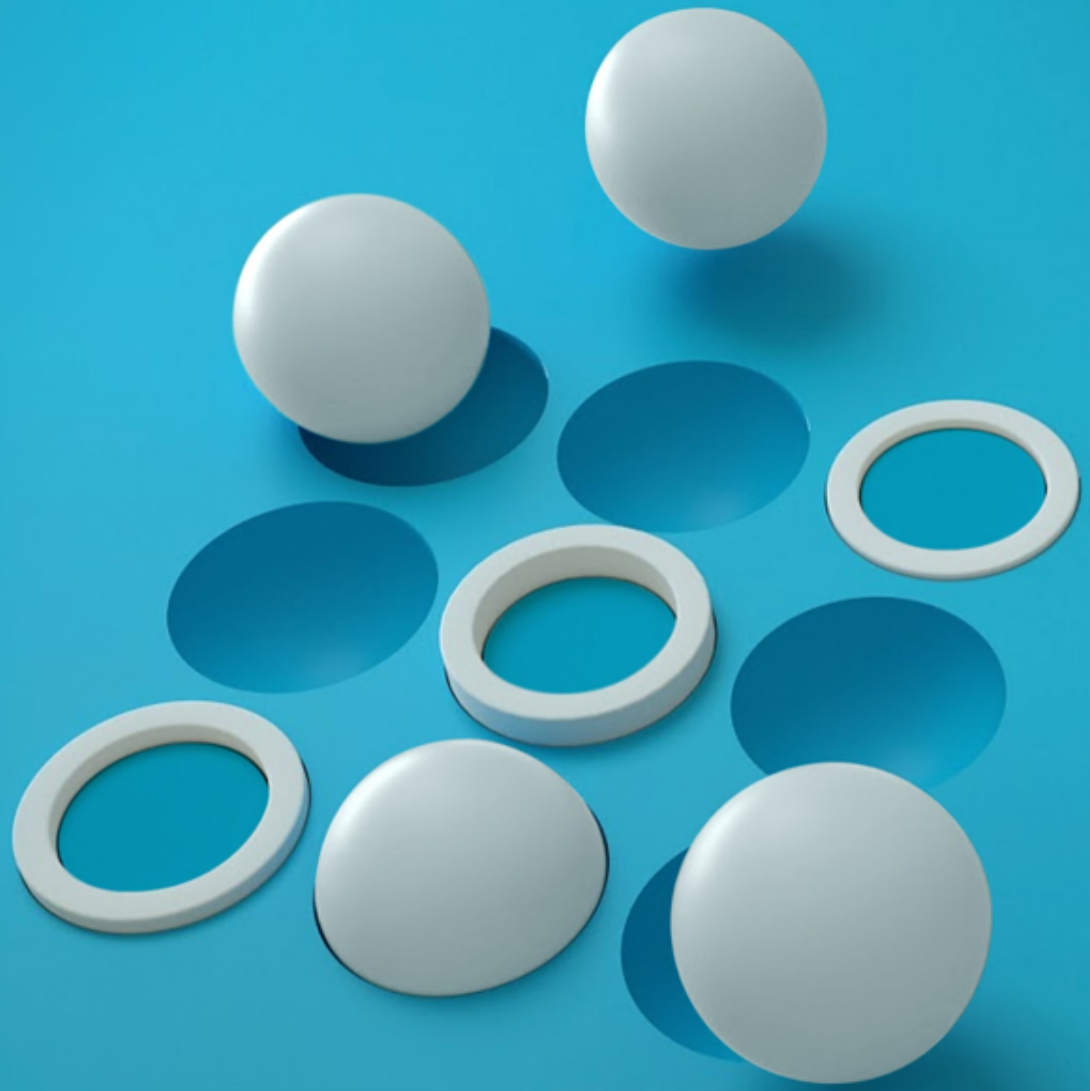
SoFi

Investor Presentation
Q3 2025



October 2025

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

Cautionary Statement Regarding Forward-Looking Statements

Certain of the statements in this document are forward-looking and as such are not historical facts. This includes, without limitation, statements regarding our expectations for the fourth quarter of 2025 and full year 2025 adjusted net revenue, annual growth rate, adjusted EBITDA, adjusted EBITDA margin, adjusted net income, fee-based revenue, 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, build our brand and launch new business lines and products, our ability to continue to attract and execute deals, our ability to continue to improve our financials and increase our member, product and total accounts count, our ability to achieve diversified and more durable growth, including our ability to continue to grow our Loan Platform Business, our ability to continue the momentum seen in prior financial periods, our ability to have loss rates below 8%, our ability to navigate the macroeconomic, geopolitical and regulatory environment, any changes in demand for our products, and the financial position, business strategy and plans and objectives of management for our future operations. These forward-looking statements are not guarantees of performance. Such statements can be identified by the fact that they do not relate strictly to historical or current facts. Words such as "achieve", "believe", "continue", "expect", "capable", "future", "growth", "may", "opportunity","plan", "potential", "strategy", "will be", "will continue", and similar expressions may identify forward-looking statements, but the absence of these words does not mean that a statement is not forward-looking. Factors that could cause actual results to differ materially from those contemplated by these forward-looking statements include: (i) the effect of and our ability to respond and adapt to changing market and economic conditions, including economic downturns, fluctuating inflation and interest rates, and volatility from macroeconomic, global, and political events, including announced or planned tariffs; (ii) our ability to maintain net income profitability, continue to increase fee-based revenue streams, continue to grow across our segments in the future, as well as our ability to meet our guidance; (iii) the impact on our business of the regulatory environment, changes in governmental policies, changes in personnel and resources of the governmental agencies that regulate us, and complexities with compliance related to such environment; (iv) our ability to realize the benefits of being a bank holding company and operating SoFi Bank, including continuing to grow high quality deposits and our rewards program for members; (v) our ability to continue to drive brand awareness and realize the benefits of our marketing and advertising campaigns; (vi) our ability to vertically integrate our businesses and accelerate the pace of innovation of our financial products; (vii) our ability to manage our growth effectively and our expectations regarding the development and expansion of our business; (viii) our ability to access sources of capital on acceptable terms or at all; (ix) the success of our continued investments in our business; (x) our ability to expand our member base and increase our product adds; (xi) our ability to maintain our leadership position in certain categories of our business and to grow market share in existing markets or any new markets we may enter; (xii) our ability to cater to a broad range of clients and continue to execute deals with current or future business partners; (xiii) our ability to develop new products, features and functionality that are competitive and meet market needs; (xiv) our ability to realize the benefits of our strategy, including what we refer to as our FSPL; (xv) our ability to make accurate credit and pricing decisions or effectively forecast our loss rates; (xvi) our ability to establish and maintain an effective system of internal controls over financial reporting; (xvii) our ability to maintain the security and reliability of our products; and (xviii) the outcome of any legal or governmental proceedings instituted against us. The foregoing list of factors is not exhaustive. You should carefully consider the foregoing factors and the other risks and uncertainties set forth in the section titled "Risk Factors" in our last annual report on Form 10-K and subsequent quarterly reports on Form 10-Q, as filed with the Securities and Exchange Commission, and those that are included in any of our future filings with the Securities and Exchange Commission. These forward-looking statements are based on information available as of the date hereof and current expectations, forecasts and assumptions, and involve a number of judgments, risks and uncertainties. Accordingly, forward-looking statements should not be relied upon as representing our views as of any subsequent date, and we do not undertake any obligation to update forward-looking statements to reflect events or circumstances after the date they were made, whether as a result of new information, future events or otherwise, except as may be required under applicable securities laws. As a result of a number of known and unknown risks and uncertainties, our actual results or performance may be materially different from those expressed or implied by these forward-looking statements. You should not place undue reliance on these forward-looking statements.

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Highlights

Q3 2025

Durable Growth and Strong Returns

- Record Adjusted Net Revenue of $950M (38% YoY)
- Record Adjusted EBITDA of $277M (29% Adjusted EBITDA Margin)
- GAAP Net Income of $139M (14% GAAP Net Income Margin); eighth straight quarter of profitability
- Record Adjusted EPS of $0.11
- Fee-based Revenue of $409M (+50% YoY) representing 43% of Adjusted Net Revenue
- Financial Services and Tech Platform Revenue contributed $534M of Adjusted Net Revenue (+57% YoY)
- Record loan originations of $9.9B in the quarter.
- Personal Loan net charge-offs declined 23 bps to 2.60%
- Total Deposits grew $3.4B QoQ to nearly $33B
- Tangible Book Value growth of $1.9B QoQ to $7.2B; TBV more than doubled over two years

Product Innovation and Brand Building

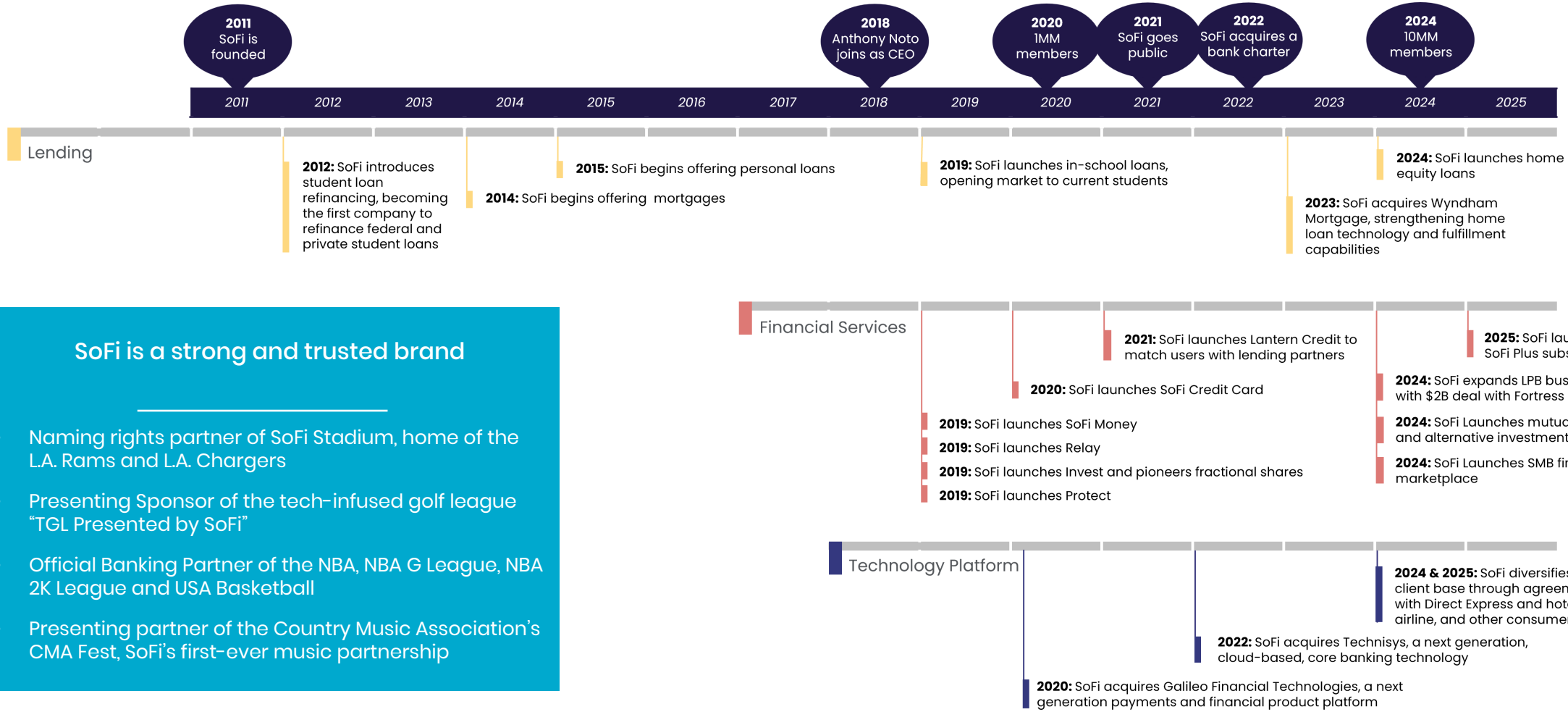
- **Set new records in members and products.** Added a record 905 thousand new members and 1.4M new products.
- **Drove brand awareness to an all-time high.** Unaided brand awareness reached a record 9.1% reflecting SoFi's strength as a trusted brand name.
- **X-buy increases for the fourth consecutive quarter.** X-buy reached 40%, up from 35% in Q2, demonstrating the power of our one-stop-shop model.
- **Further expanded the Loan Platform Business.** LPB originations increased to a record $3.4B, up over $920M from Q2.
- **Developed new crypto and AI related products.** SoFi Pay, a crypto-powered global remittance product, and the AI driven Cash Coach, will support members in creating a better financial future.
- **Continued innovation in Invest.** Launched Level I options and the SoFi Agentic AI ETF and provided members with access to exciting private companies and top IPOs.

Note: Adjusted net revenue, adjusted EBITDA, adjusted EBITDA margin, adjusted EPS, 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 9 for details on fee-based revenue.

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Continuous Innovation and Brand Building

SoFi has built a diversified, digital financial services platform through continuous innovation



SoFi is a strong and trusted brand

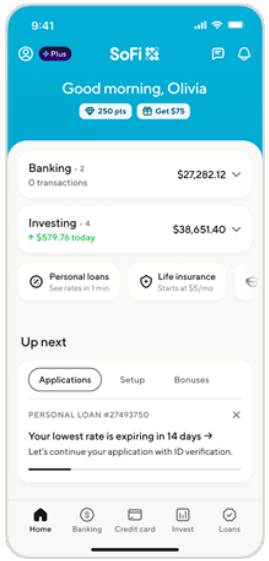
- Naming rights partner of SoFi Stadium, home of the L.A. Rams and L.A. Chargers
- Presenting Sponsor of the tech-infused golf league "TGL Presented by SoFi"
- Official Banking Partner of the NBA, NBA G League, NBA 2K League and USA Basketball
- Presenting partner of the Country Music Association's CMA Fest, SoFi's first-ever music partnership

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One-Stop Shop for Digital Financial Services

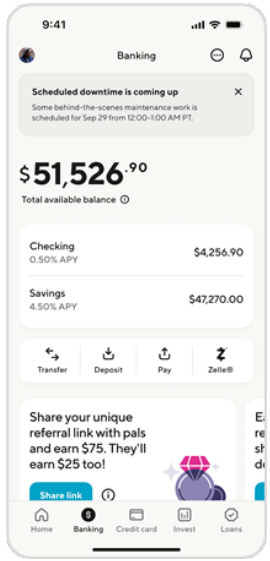
SoFi's digital-first platform helps members realize their ambitions

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



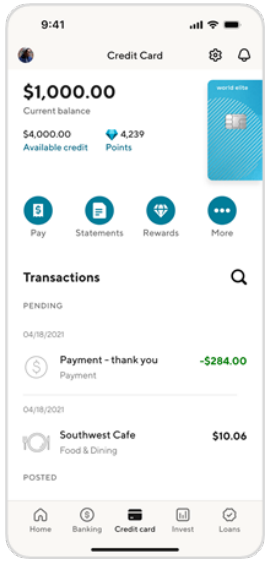
Member

SoFi's dedicated member team provides a personalized experience across the entire platform through our Relay product and other benefits



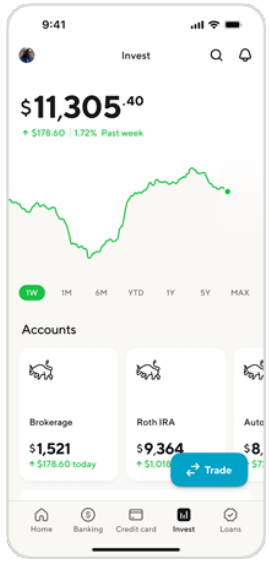
Banking

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



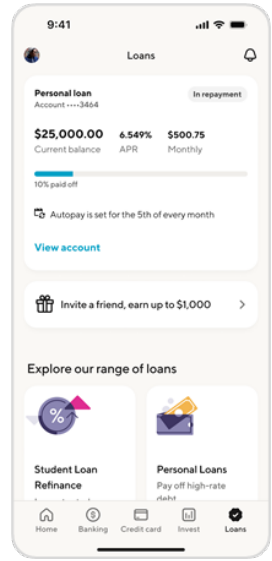
Credit Card

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 provides members with tailored insights and investment options that have been traditionally reserved for the ultra-wealthy



Loans

SoFi helps members borrow at important life moments whether it is for education, buying a home, consolidating debt or more

SoFi Plus

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

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Financial Services Productivity Loop

FSPL drives high lifetime value of members leading to a sustainable competitive advantage

Financial Services Productivity Loop



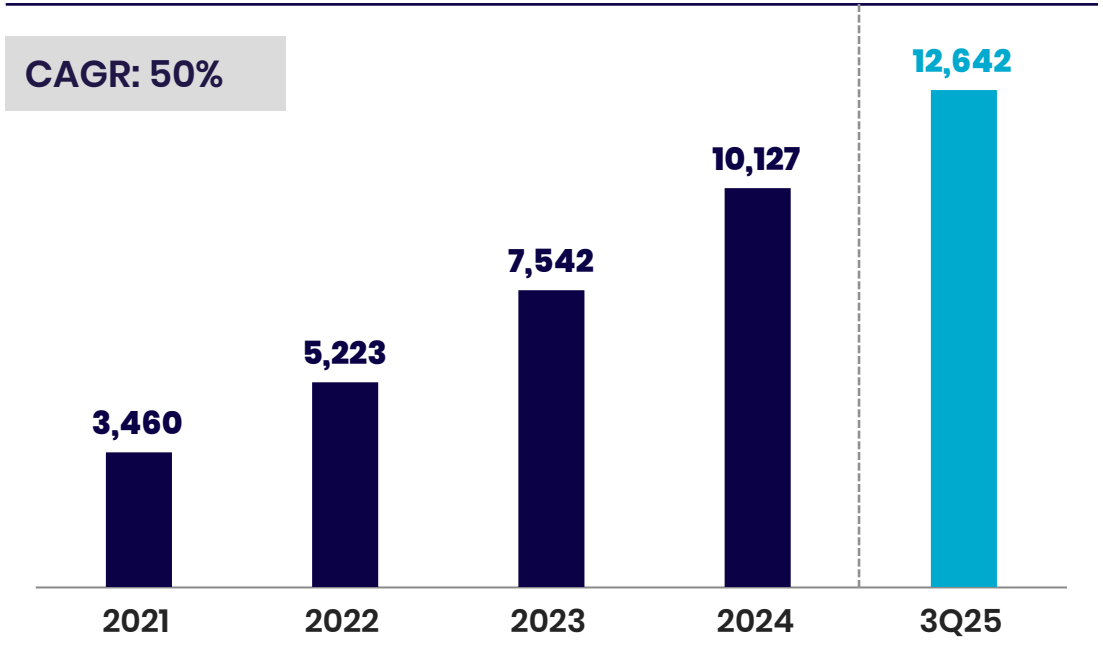
- Tremendous opportunity with digitally-oriented generations which comprise half of the American population
- Brand awareness brings new members into the Financial Services Productivity Loop
- A full suite of products and superior value proposition help members spend less than they make and invest the rest - this builds trust and leads members to take out more products
- Strong X-buy and our scalable digital platform lower acquisition costs and improve unit economics, leading to higher member Life-Time-Values (LTVs)
- Higher LTVs allow us to innovate and iterate with new products and features, further strengthening the value proposition and drive sustained member and product growth
- This virtuous cycle is our **sustainable competitive advantage**

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Members and Products

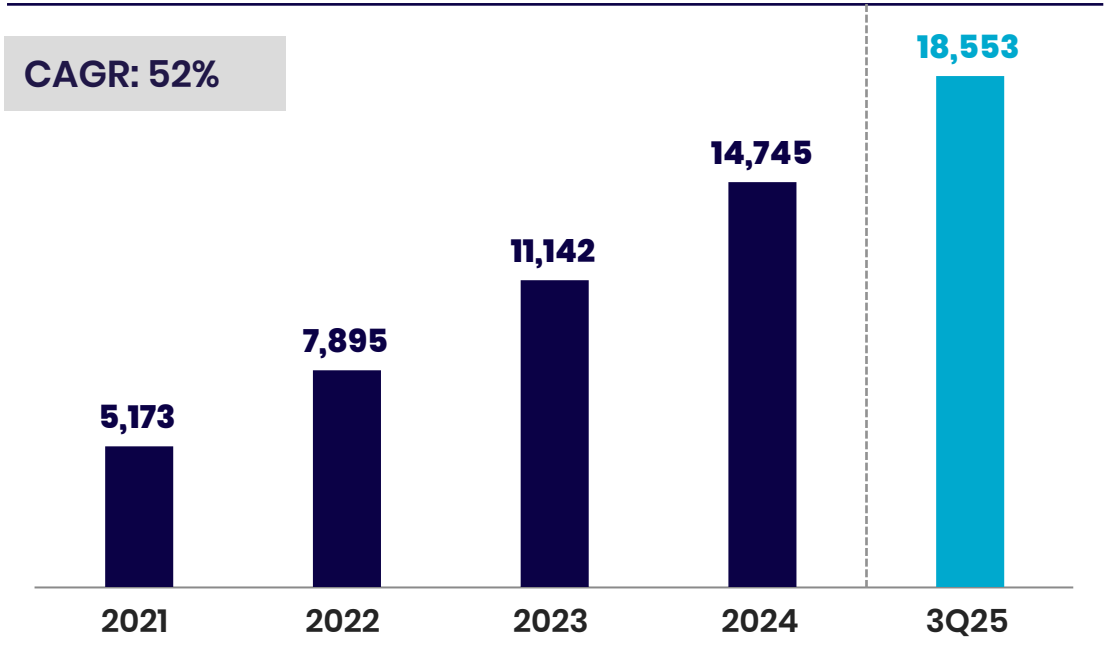
Strong member and product growth demonstrate the power of innovation and brand-building

Members *(in thousands)* (1)



	2022	2023	2024	3Q25
*YoY Growth**	*51%*	*44%*	*34%*	*35%*
New Members(3)	*1,762*	*2,354*	*2,806*	*905*

Products *(in thousands)* (2)



	2022	2023	2024	3Q25
*YoY Growth**	*53%*	*41%*	*32%*	*36%*
New Products(3)	*2,721*	*3,502*	*4,141*	*1,430*

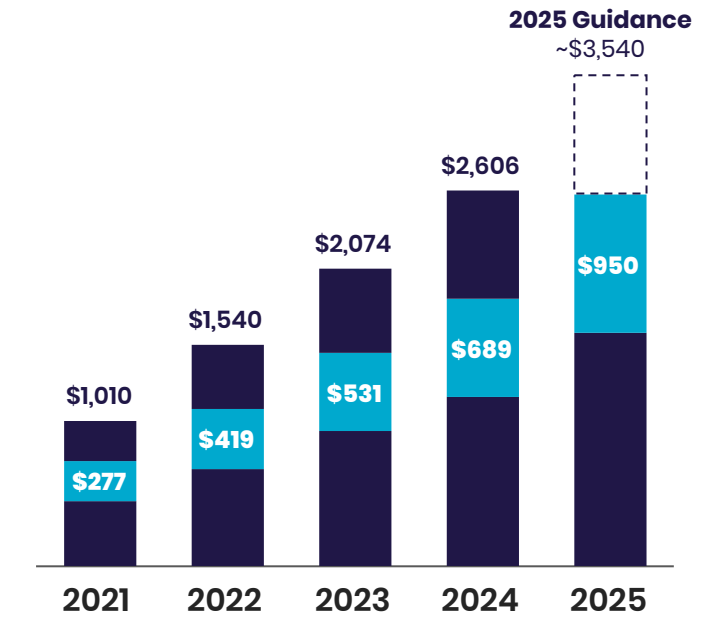
**YoY growth for 3Q25 reflects total member and product growth from Q3'24 to Q3'25.*
Note: Prior year data is as of 12/31.
Note: See "Footnotes" section for detailed explanations and definitions. The sum of individual metrics may not always equal total amounts indicated due to rounding.

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Durable Growth

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

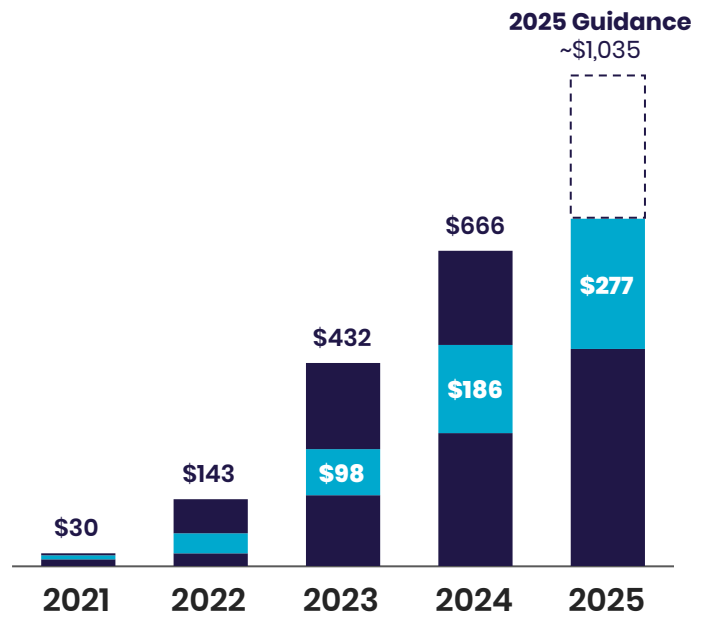
Adjusted Net Revenue *(in millions)* (4)



	2021	2022	2023	2024	2025
YoY Growth		52%	35%	26%	38% Q3'24 to Q3'25

Q3 Adjusted Net Revenue

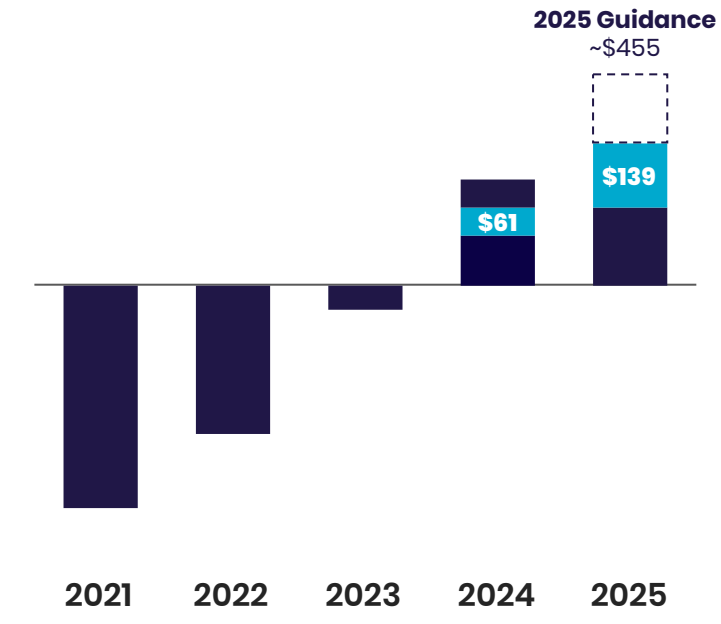
Adjusted EBITDA *(in millions)* (5)



	2021	2022	2023	2024	2025
Margin	9%	21%	26%	29% Q3'25	

Q3 Adjusted EBITDA

Adjusted Net Income *(in millions)* (6)*



	2021	2022	2023	2024	2025
Margin	(21)%	(3)%	9%	15% Q3'25	

Q3 Adjusted Net Income

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

** Excludes non-recurring benefits related to deferred taxes in 2024, and goodwill impairment in 2023. There were no adjustments to adjusted net income in 2021, 2022, 1Q25, 2Q25 and 3Q25.*

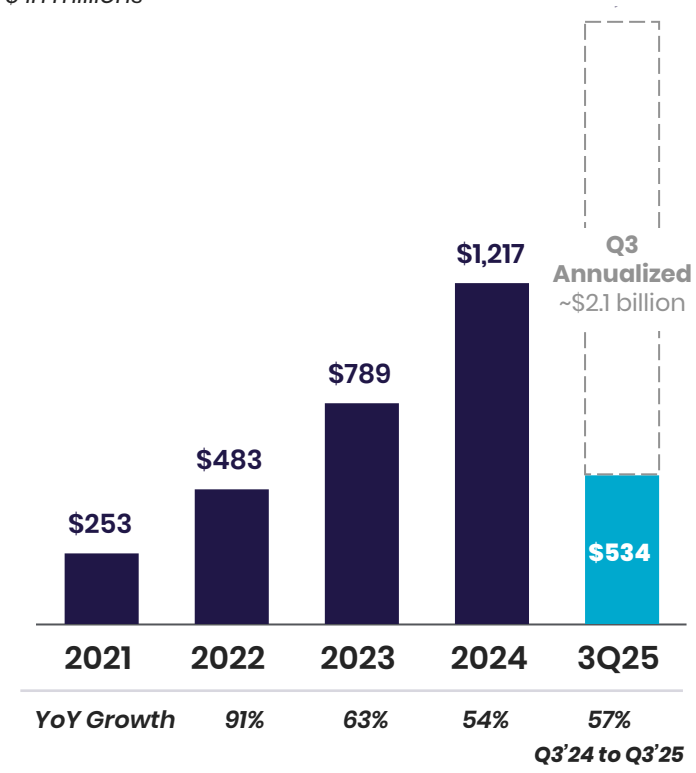
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Diversified Revenue

Revenue has shifted towards more capital-light, fee-based revenue

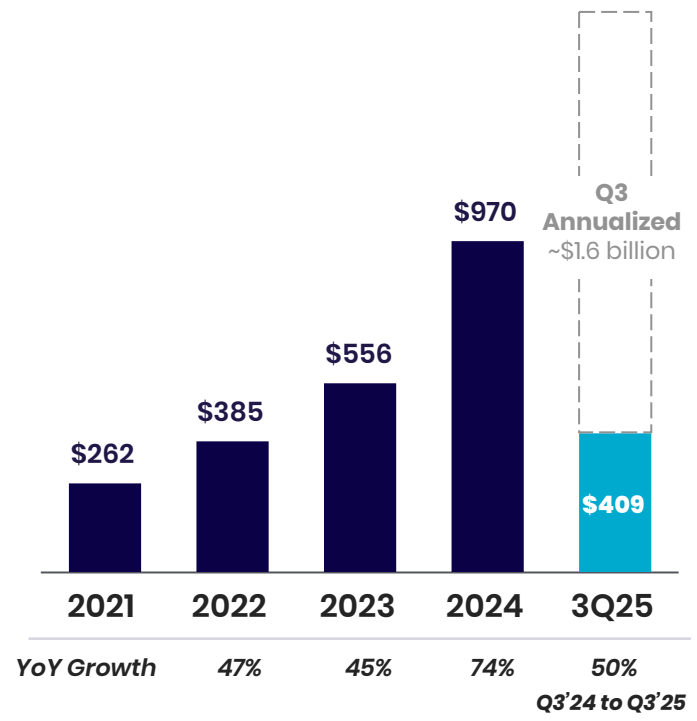
Adjusted Net Revenue[4]

Tech Platform and Financial Services
$ in millions

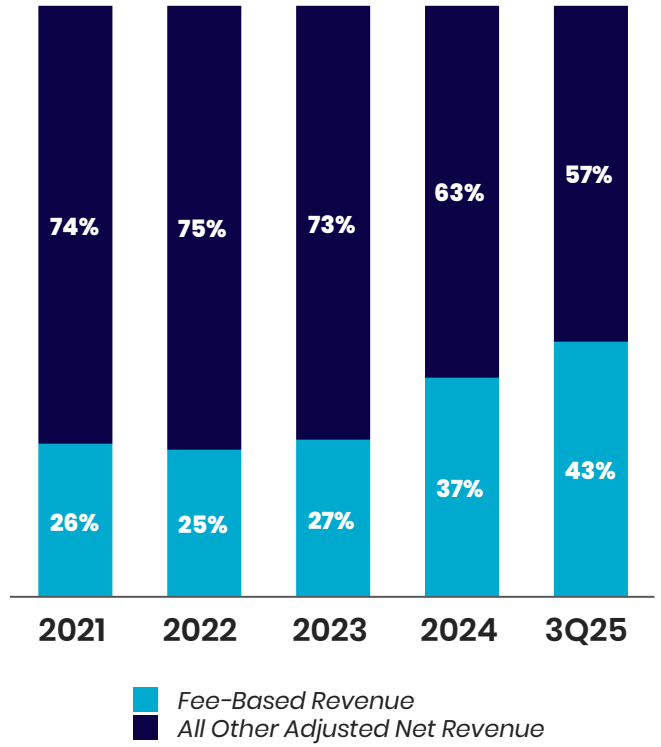


Fee-Based Revenue

$ in millions



Fee-Based Revenue Mix



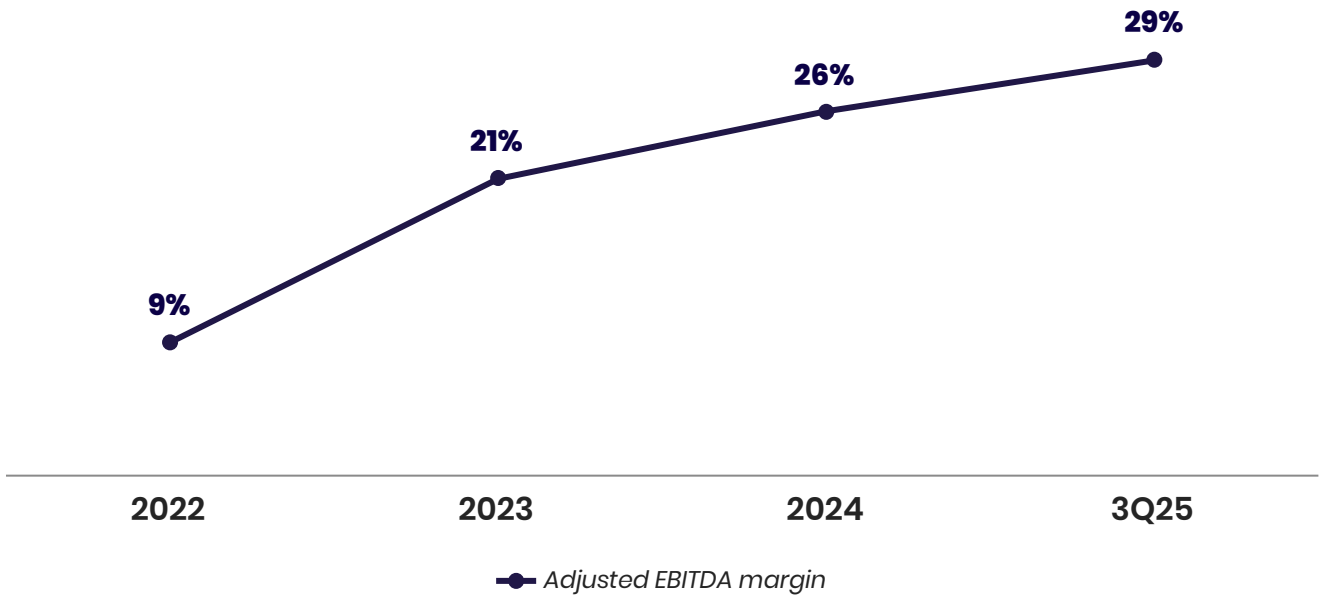
Note: Adjusted net revenue is a non-GAAP financial measure. See "Footnotes" and "Financial Supplement" sections for detailed definitions and reconciliations to the nearest GAAP metric. Fee-based revenue is comprised of loan origination fees, loan platform fees, referral fees, certain technology platform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

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Long-Term Approach

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

Adjusted EBITDA Margin[(5)]



- Balancing profitability with significant reinvestment
- Proven ability to allocate capital and resources to areas where we see the most attractive opportunities
- Investments can be member facing to provide a better experience, strategic to unlock growth opportunities and diversify our business, or focused on strengthening our technology, data, or operations

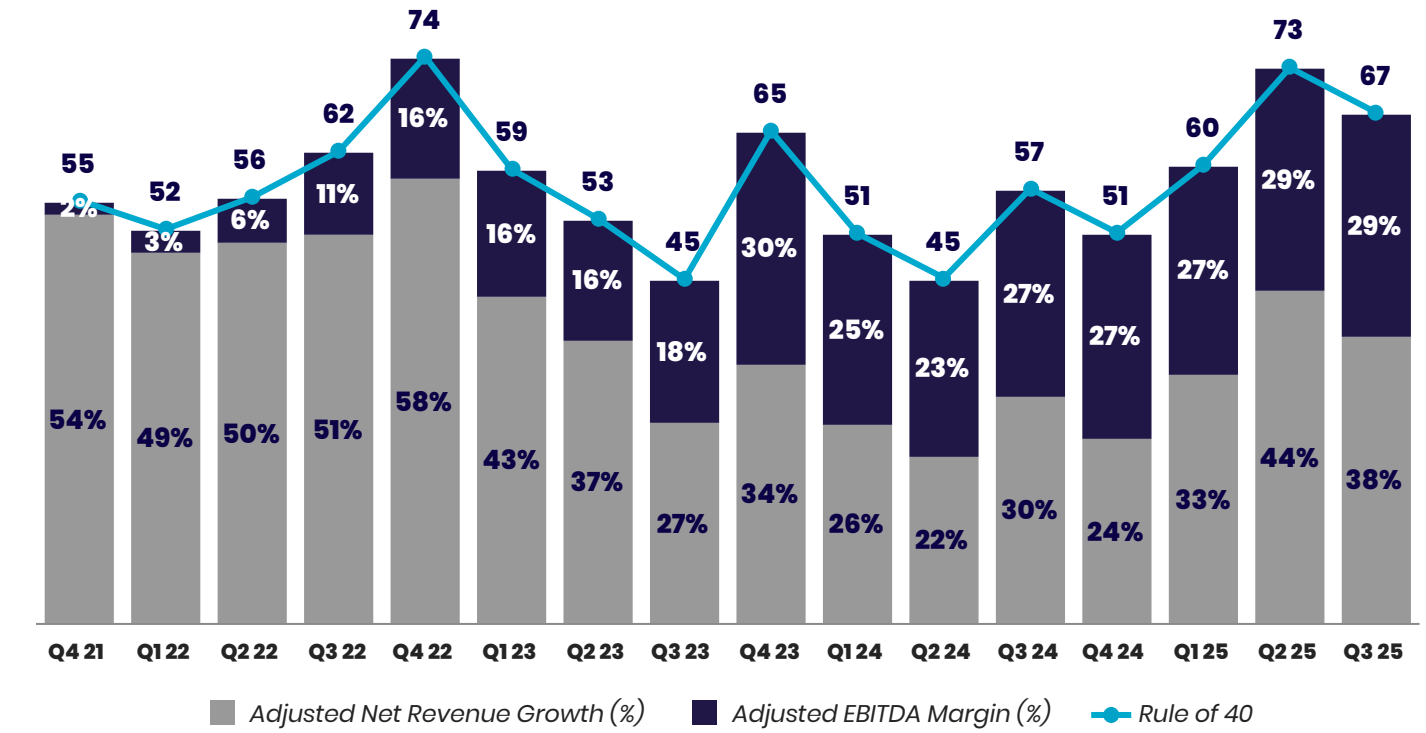
Note: Adjusted EBITDA Margin is a non-GAAP financial measure. See "Footnotes" section for detailed explanations and definitions. The sum of individual metrics may not always equal total amounts indicated due to rounding.

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Rule of 40

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

Rule of 40



- Consistently exceeded the Rule of 40 for four years with an average score of 58%
- Consistent performance through a variety of macro environments
- Demonstrated ability to drive high-quality, profitable growth
- Combination of growth and profitability profile exceeds that of legacy financial institutions and puts SoFi in rarified air among financial technology and technology companies more broadly

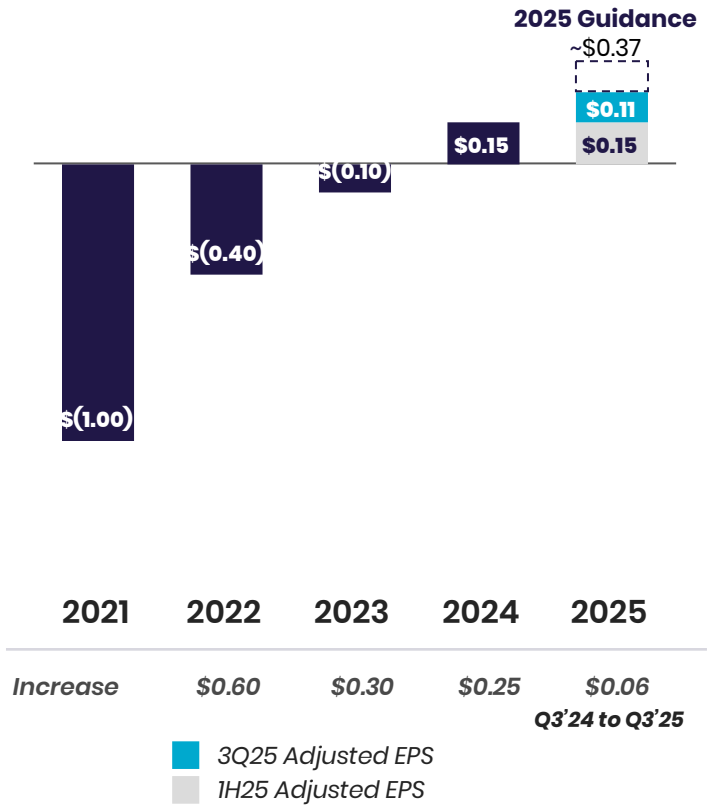
Note: Rule of 40 is calculated as the quarterly year-over-year change in adjusted net revenue plus quarterly adjusted EBITDA margin. Adjusted net revenue and adjusted EBITDA margin are non-GAAP financial measures. See "Footnotes" section for detailed explanations and definitions. The sum of individual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

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Strong Returns

Returns continue to strengthen as the business scales; 8 consecutive profitable quarters

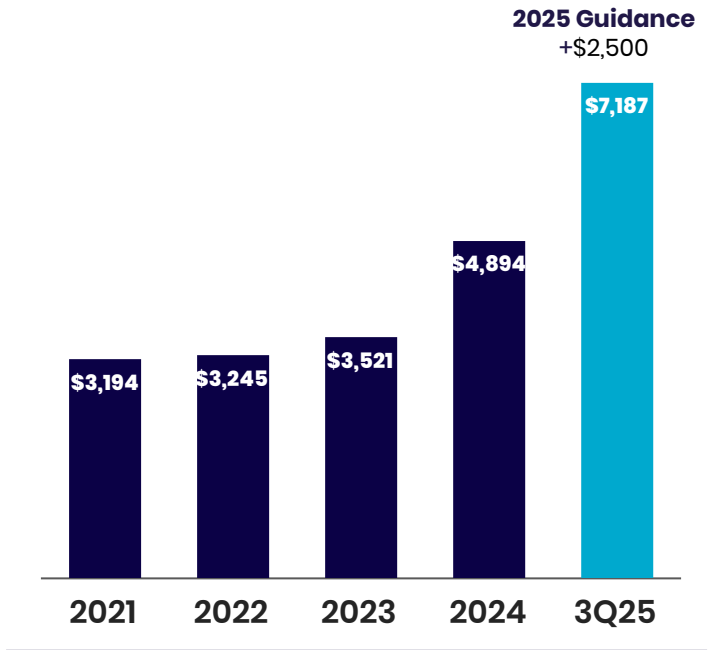
Adjusted Earnings Per Share[7]*



	2021	2022	2023	2024	2025
Increase		*$0.60*	*$0.30*	*$0.25*	*$0.06*
					Q3'24 to Q3'25

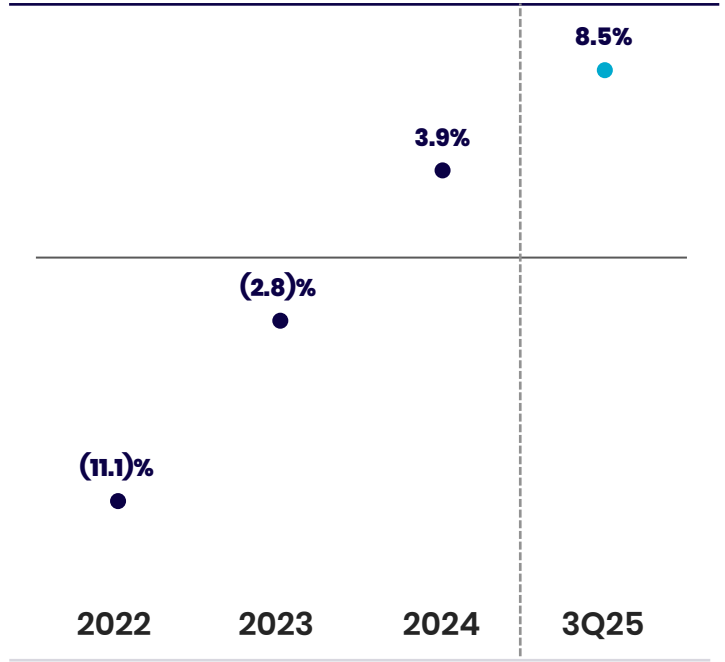
3Q25 Adjusted EPS
1H25 Adjusted EPS

Tangible Book Value *(in millions)*[8]



	2021	2022	2023	2024	3Q25
Increase		*$51*	*$276*	*$1,373*	*$2,758*
					Q3'24 to Q3'25

ROTCE[9]



	2022	2023	2024	3Q25
Increase		*824bps*	*673bps*	*310bps*
				Q3'24 to Q3'25

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 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 2021 and 2022.*

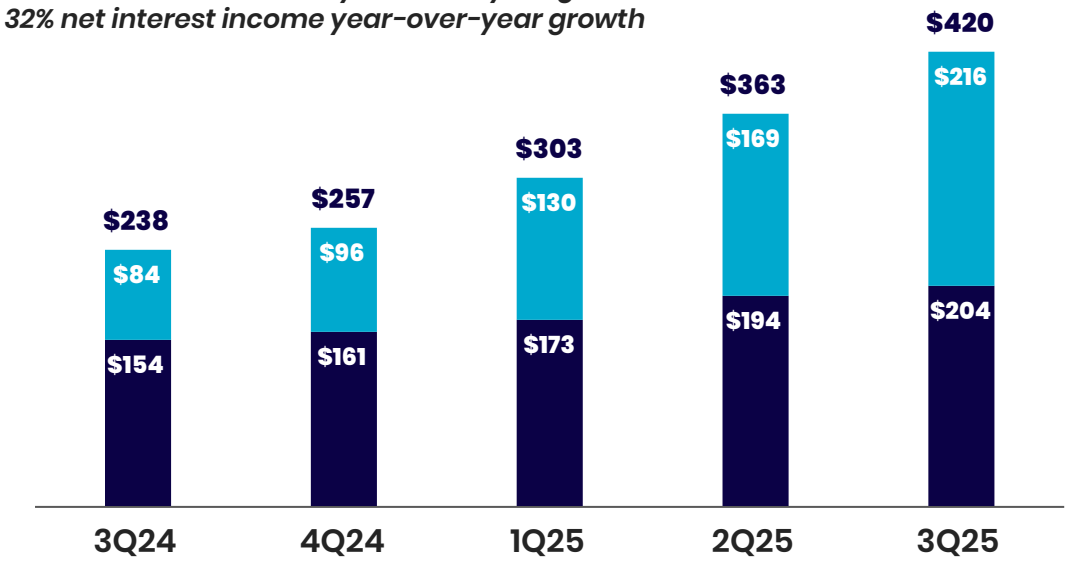
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Financial Services Segment

Financial Services has driven 76% net revenue growth year over year while increasing contribution margin

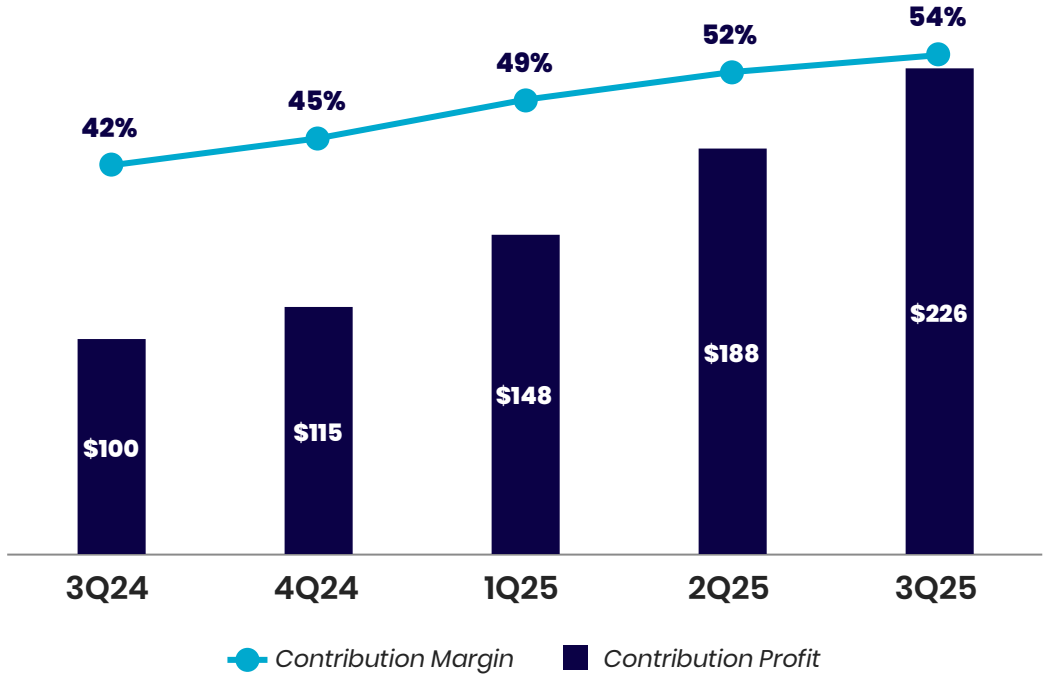
Net Revenue *(in millions)*

76% net revenue year-over-year growth
157% noninterest income year-over-year growth
32% net interest income year-over-year growth



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

Contribution Margin and Profit *($ in millions)*

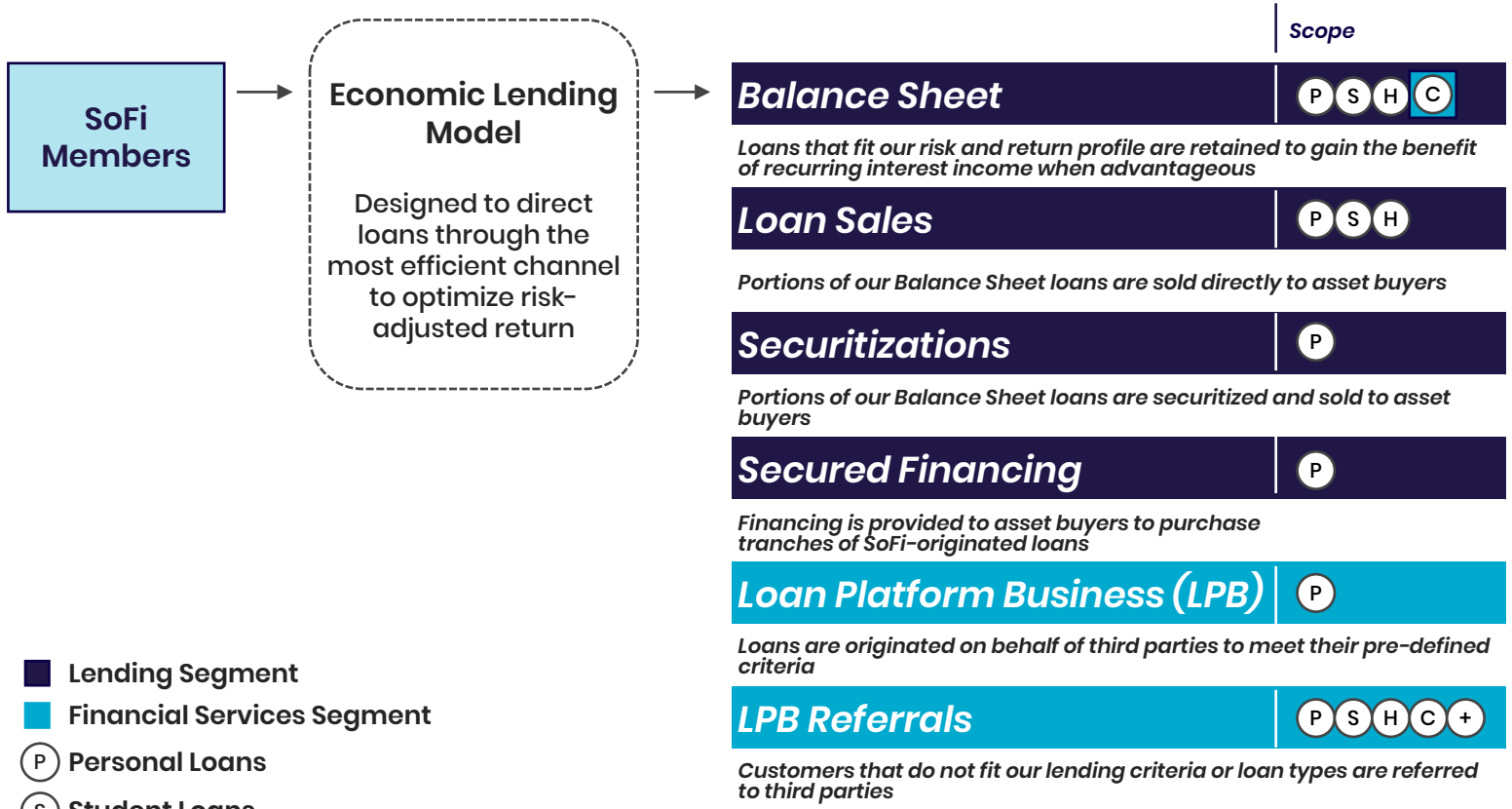


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SoFi Lending Platform Capabilities

Diversified lending capabilities serve more members while maximizing returns



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

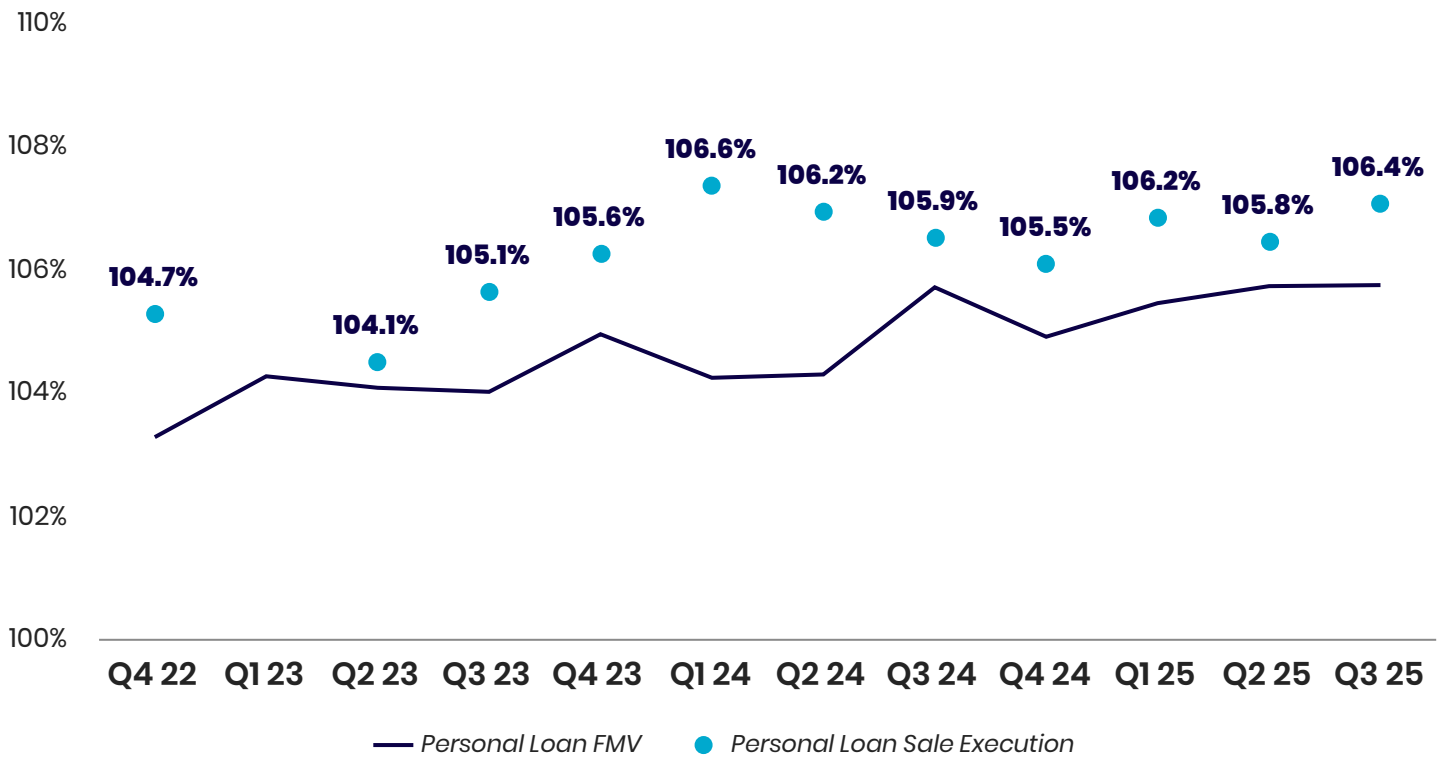
- SoFi's Lending Platform provides optionality to hold loans on the balance sheet and collect Net Interest Income or direct loans to LPB partners and collect fee revenue
- Diversifies overall revenue to more fee-based sources
- Provides tools to manage balance sheet size, risk and capital
- LPB helps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

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Capital Markets Activity

Regular loan sales and securitizations help manage the balance sheet

Personal Loans



- We executed $4.6 billion of personal, student, and home loan sales, inclusive of LPB in Q3 2025
- Consistent execution above the fair value marks of loans held on the balance sheet over multiple periods
- Third securitization of SoFi's Consumer Loan Program (SCLP) for collateral originated in the Loan Platform Business in Q3 2025

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.

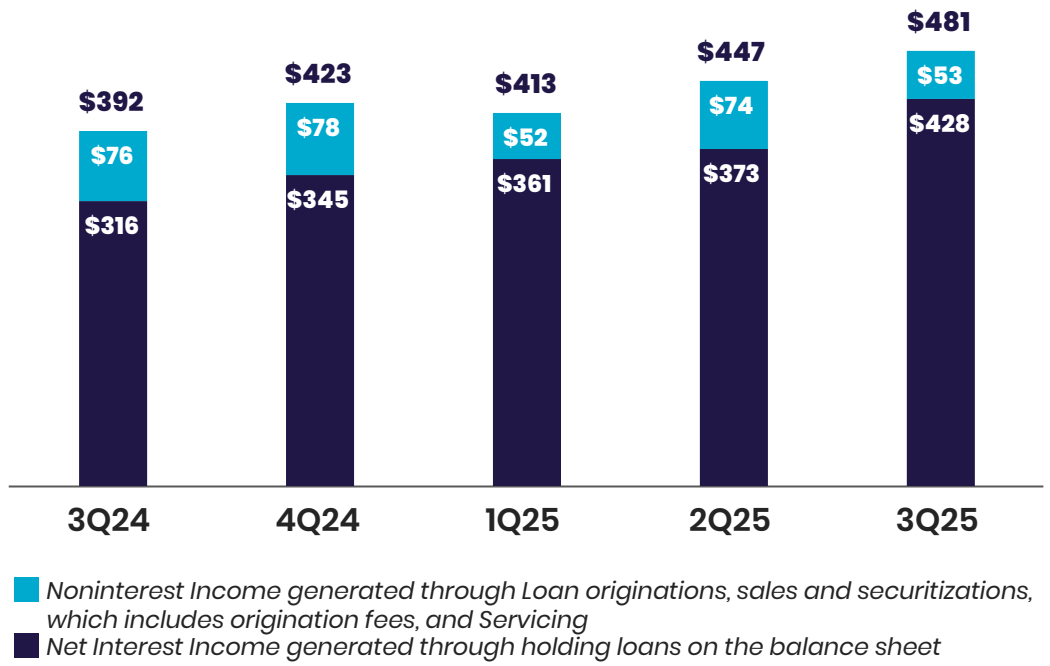
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Lending Segment

Lending has delivered strong growth at a very attractive contribution margin

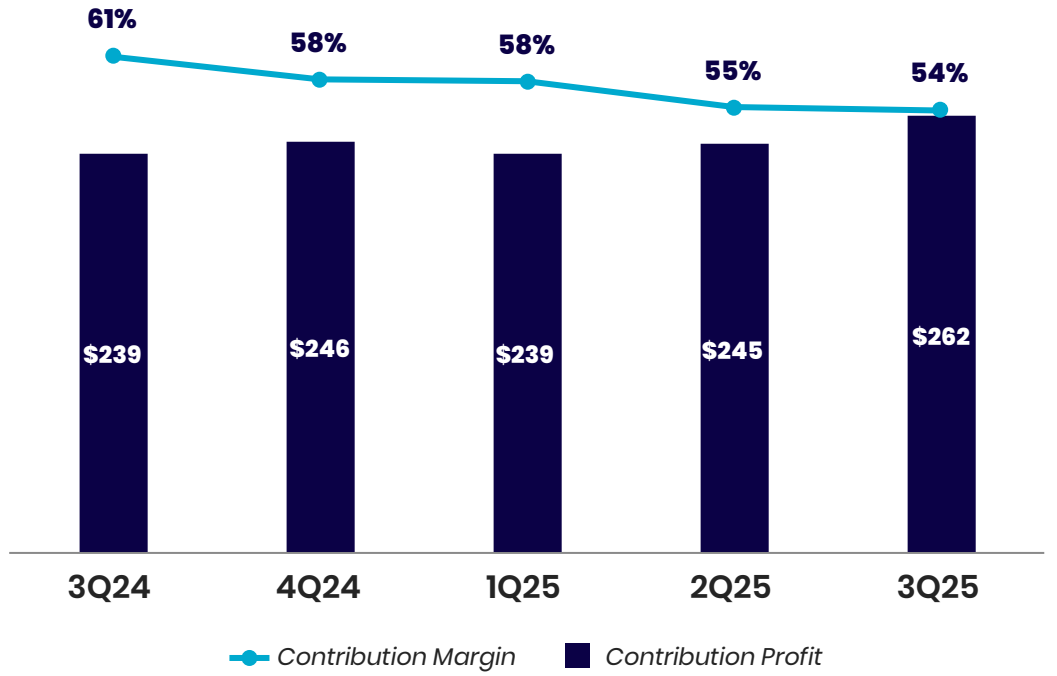
Adjusted Net Revenue *(in millions)* [4]

23% year-over-year growth



Noninterest Income generated through Loan originations, sales and securitizations, which includes origination fees, and Servicing
Net Interest Income generated through holding loans on the balance sheet

Contribution Margin and Profit *($ in millions)*



Contribution Margin
Contribution Profit

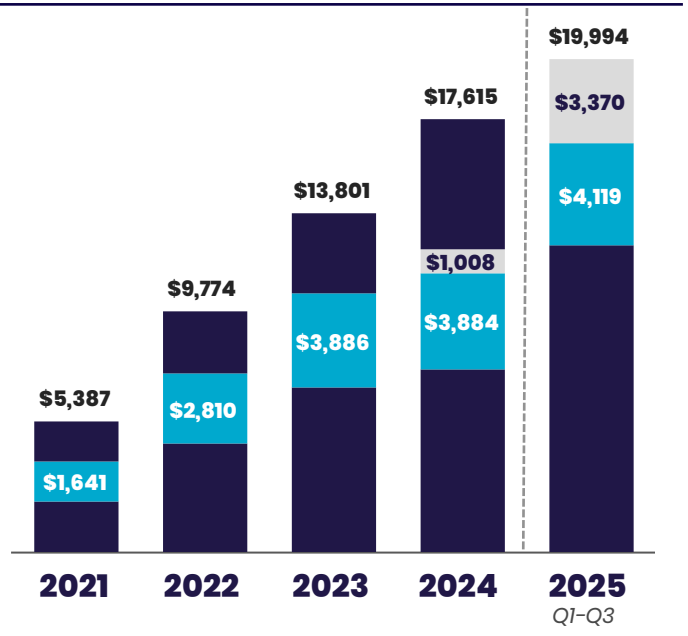
Note: Adjusted net revenue is a non-GAAP financial measure. See "Footnotes" and "Financial Supplement" sections for detailed definitions and reconciliations to the nearest GAAP metric. The sum of individual metrics may not always equal total amounts indicated due to rounding.

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Lending Originations

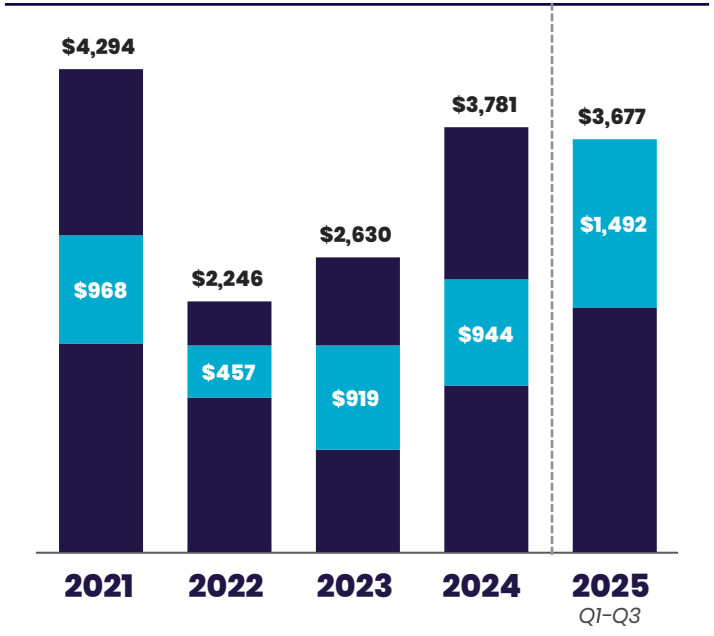
Continued opportunity to drive strong originations across loan types

Personal Loans *($ in millions)*



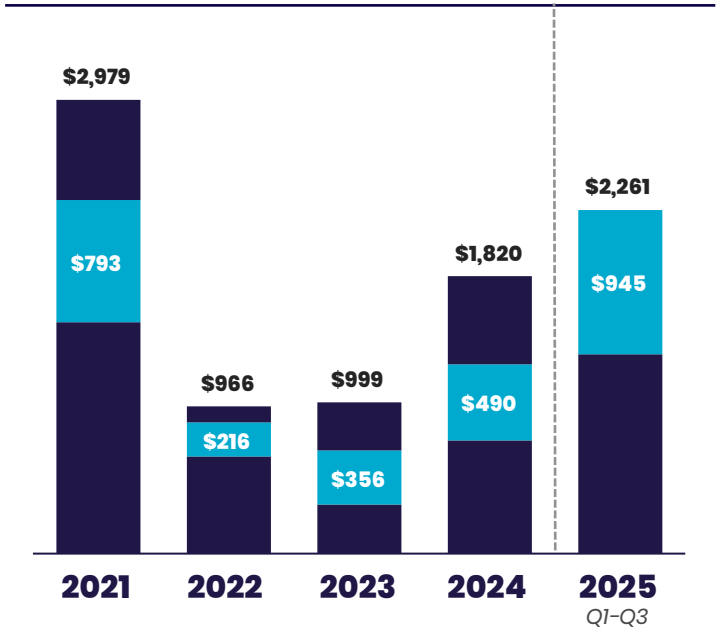
Strong borrower demand and a tremendous opportunity which includes refinancing the ~$1.2T of U.S. credit card debt

Student Loans *($ in millions)*



Increased opportunity to help members pay off student debt as rates decline and repayment has returned

Home Loans *($ in millions)*



Complete product set and operational capability to scale, particularly as rates become more favorable

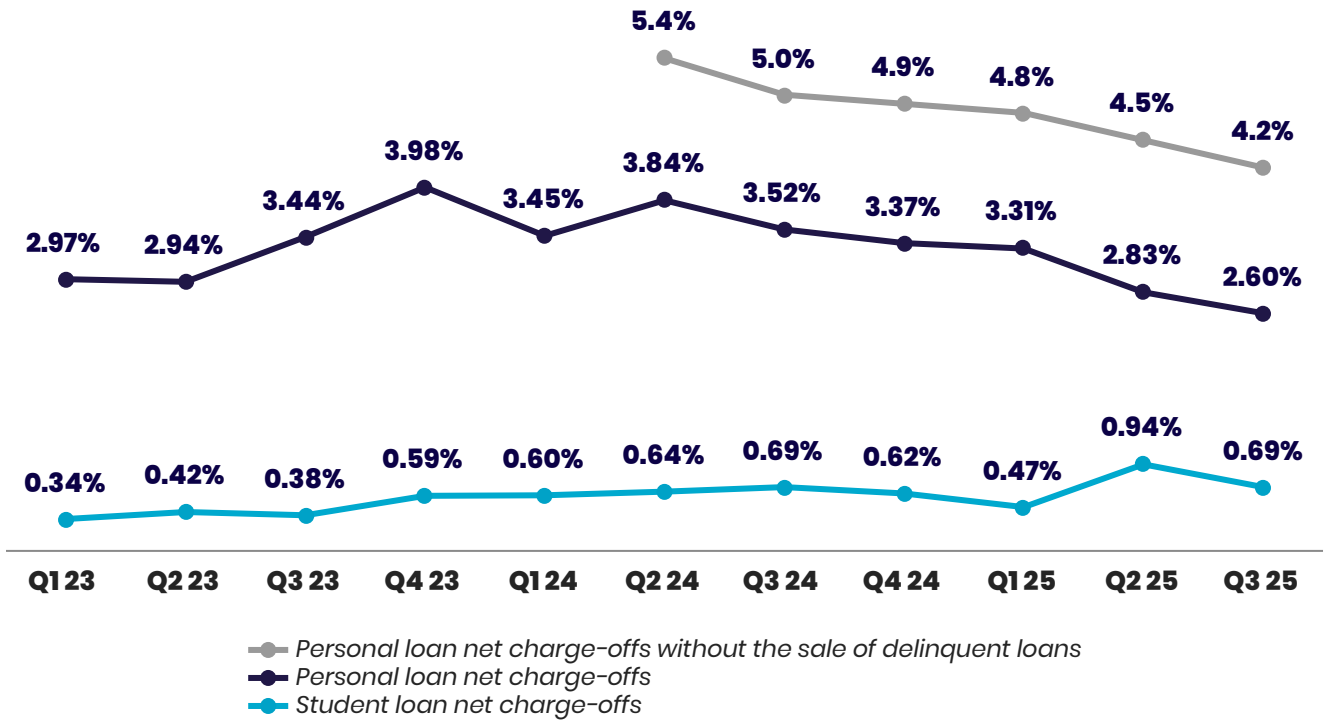
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Consistent Credit Performance

Consistent credit performance reflects strong underwriting capabilities and borrowers

Net Charge-Offs



- Time-tested credit model, underwriting to borrower cash flow
- Supported by efficient digital process for collecting data
- Delinquency sales generate positive incremental value over time from improved recovery capabilities and retaining servicing
- Student loan net charge-offs in Q2 included the discrete impacts from switching loan servicers

	Q3 Borrower Characteristics	
	Weighted Average Income	Weighted Average FICO
Personal Loans	**$157K**	**745**
Student Loans	**$157K**	**773**

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

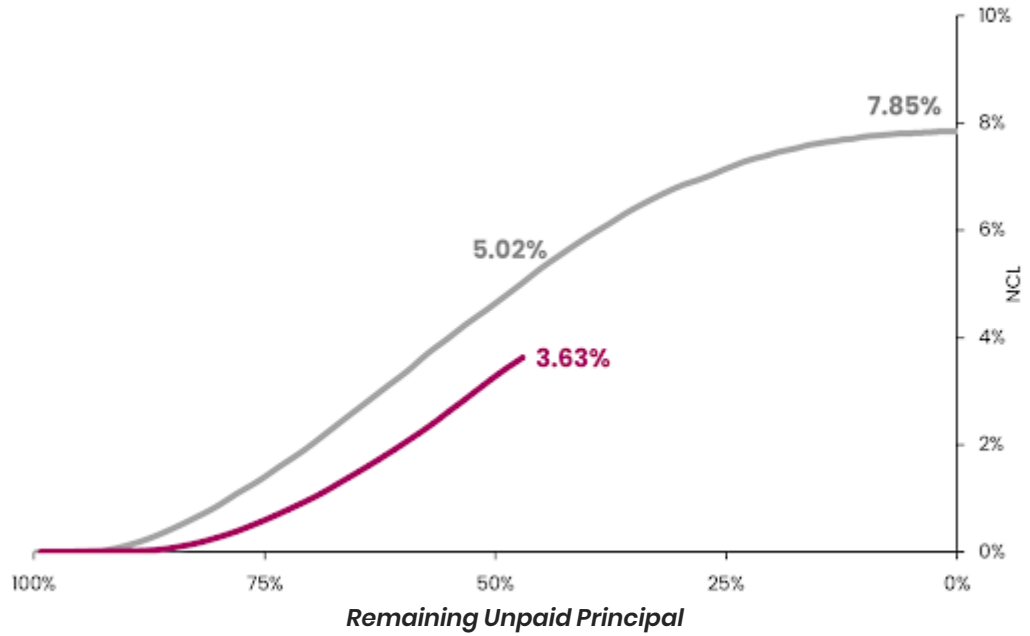
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Personal Loan Credit Performance

Recent vintages continue to outperform prior vintages

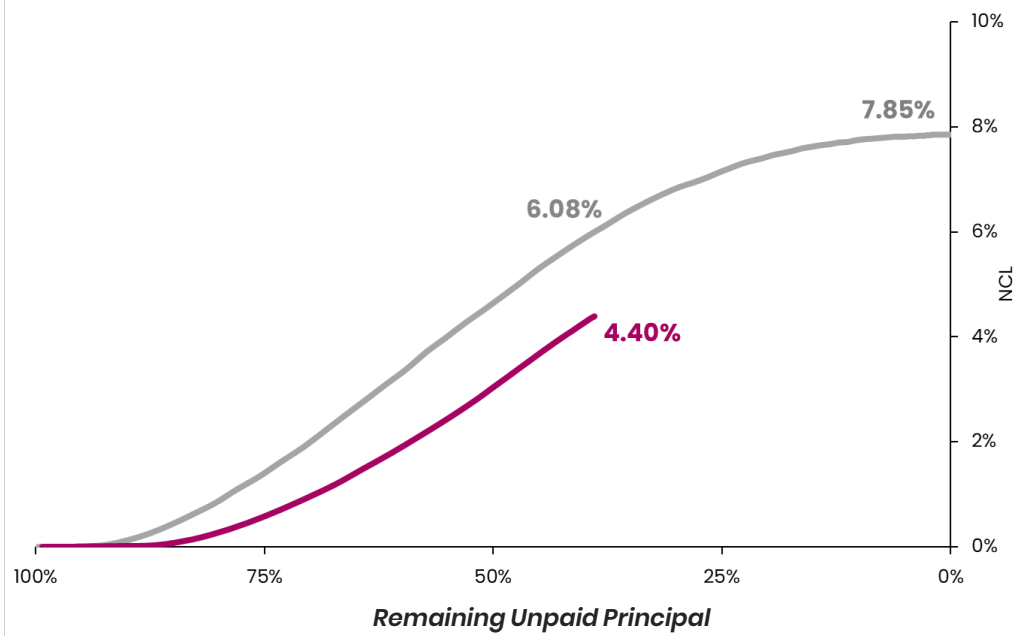
CNL* by Loan Vintage and Remaining UPB** as of Q2

At 47% remaining unpaid principal, CNL is 3.63% for Q4'22-Q4'24 vintages vs 5.02% for 2017 as of Jun'25



CNL* by Loan Vintage and Remaining UPB** as of Q3

At 39% remaining unpaid principal, CNL is 4.40% for Q4'22-Q4'24 vintages vs 6.08% for 2017 as of Sep'25



2017 2022 Q4-2024 Q4

*Cumulative Net Losses
** Unpaid Principal Balance

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Personal Loan Credit Performance

Performance is trending better than our underwriting tolerance

Q1'20 – Q2'25 Origination & CNL Analysis	
Total Originations Q1'20 – Q2'25	$61.0B
Remaining UPB on Total Originations Q1'20–Q2'25	$24.3B
% Remaining	40%
Cumulative Net Losses to Date	$2.5B
% CNL of Paid off Balance	6.7%
% CNL of Total Originations	4.1%

Of the $61B of Q1'20–Q2'25 principal originated, 40% remains outstanding

Cumulative Net Losses of $2.5B represent 6.7% of paid off principal and 4.1% of the total original balance

In order to surpass 8% life of loan losses on all Q1'20 to Q2'25 originations, the remaining 40% unpaid principal would have to experience approximately 10% loss rates

**Cumulative Net Losses*
*** Unpaid Principal Balance*

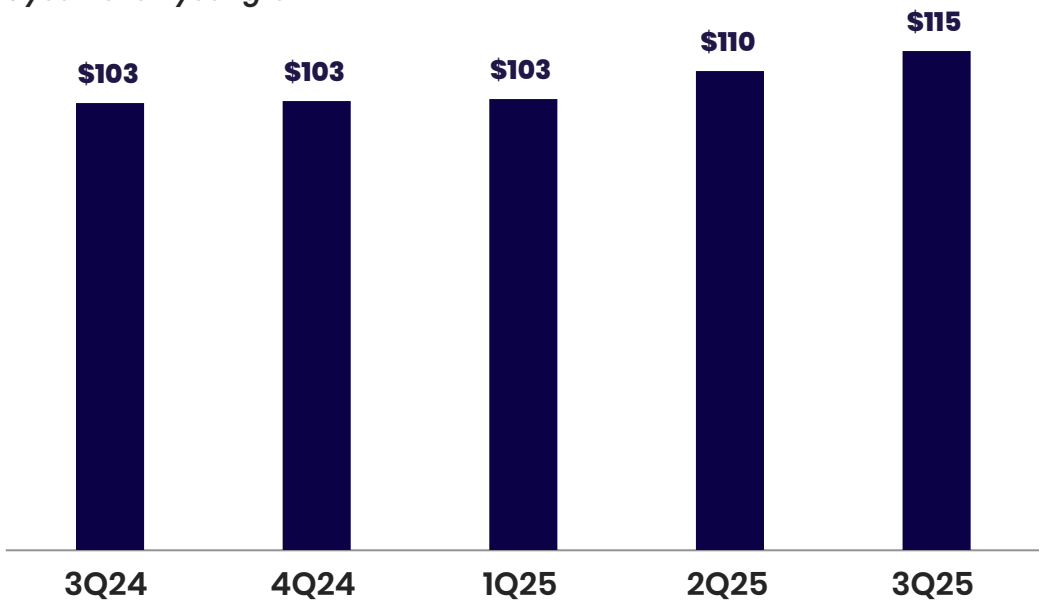
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Technology Platform Segment

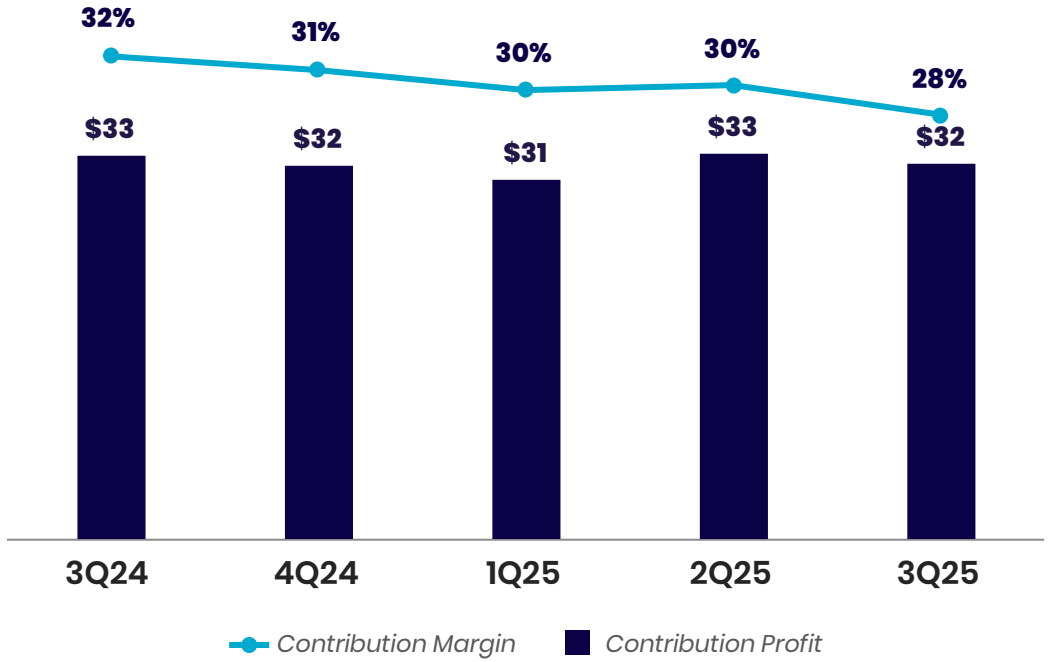
Technology Platform has delivered steady growth and a consistent contribution margin

Net Revenue *(in millions)*

12% year-over-year growth



Contribution Margin and Profit *($ in millions)*



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

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Technology Platform Segment

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

User Experience

Web & Mobile Banking

Conversational Banking

Physical Card

Virtual Card



Payment Processing

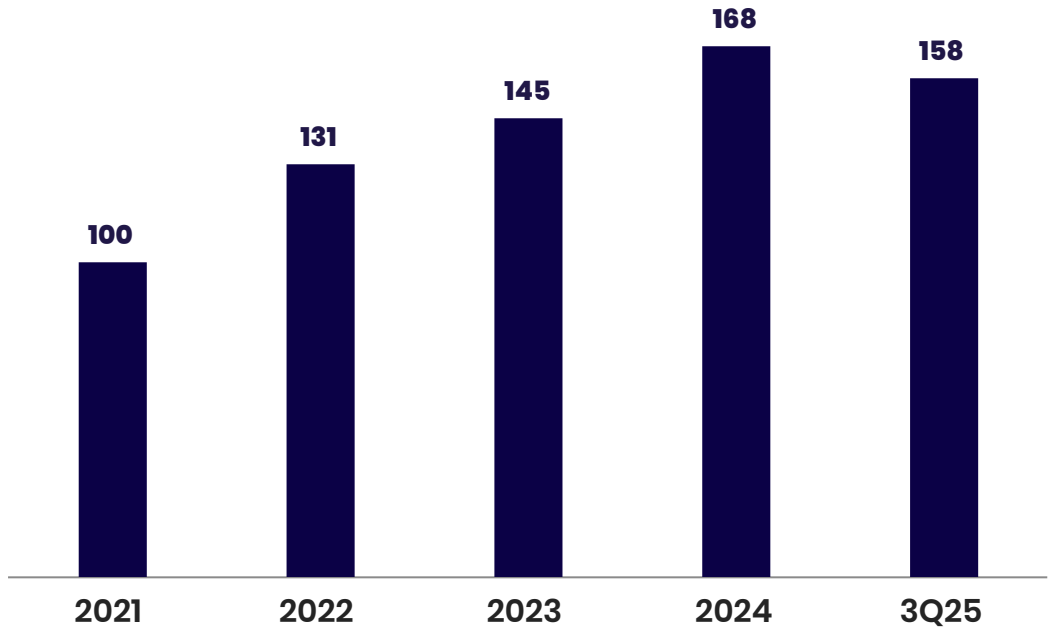
Deposit Accounts

FinCrime Mitigation

Lending Accounts

Technology that enables digital banking

Technology Platform Accounts *(millions)*[10]



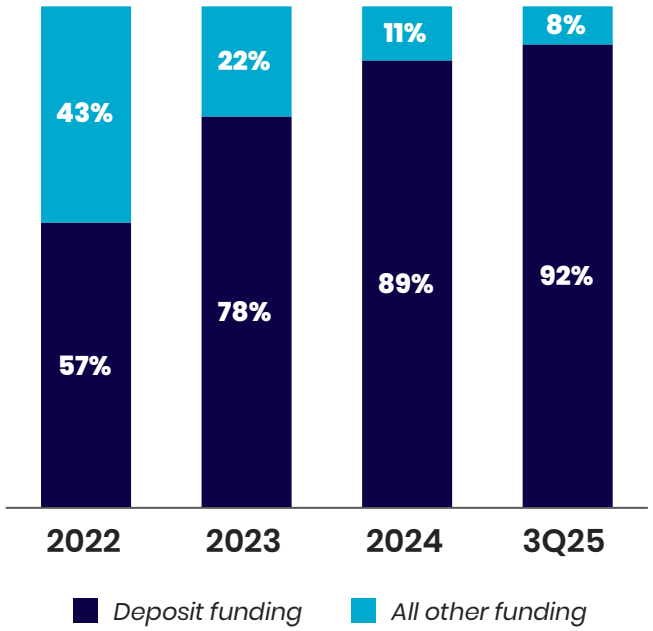
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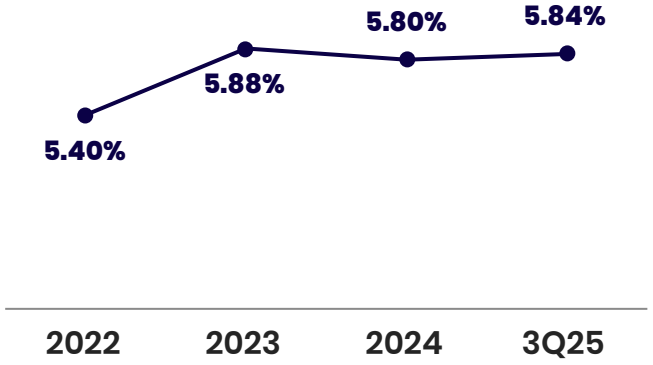
Funding and Net Interest Margin

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

Funding Base



Net Interest Margin



- Since acquiring a bank license in 2022, we've grown deposits to nearly $33B
- ~90% deposit funded
- ~90% 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 $627M per year on an annualized basis

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Capital Ratios

SoFi maintains strong levels of capital well above regulatory minimums

SoFi Technologies as of Q3 2025

($ in thousands)	Amount[11]	Ratio[11]	Required Minimum[12]
CET1 risk-based capital	$6,719,666	20.0%	7.0%
Tier 1 risk-based capital	$6,719,666	20.0%	8.5%
Total risk-based capital	$6,770,083	20.2%	10.5%
Tier 1 leverage	$6,719,666	16.1%	4.0%

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

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Guidance

FY2025

$ in millions, except per share amounts

	2024 Actual	Updated FY 2025 Guidance	*Prior FY 2025 Guidance*
Adjusted net revenue [4]	**$2,606**	**~$3,540**	**~$3,375**
Implied Annual Growth	*35%*	*36%*	*30%*
Adjusted EBITDA [5]	**$666**	**~$1,035**	**~$960**
Implied Adj. EBITDA Margin [5]	*26%*	*29%*	*28%*
Net Income	**$227***	**~$455**	**~$370**
Implied Net Income Margin *	*9%*	*13%*	*11%*
Diluted EPS	**$0.15***	**~$0.37**	**~$0.31**
Tangible Book Value Growth [8]	**$1,373**	**~$2,500**	**~$640**
Implied Ending Tangible Book Value	*$4,894*	~$7,394	

Business / Segment Expectations:

- Member growth of at least 3.5 million, or approximately 34% from 2024 levels
- Incremental net income margin of approximately 20% when excluding nonrecurring income tax benefits and net gains related to the exchange of our 2026 convertible notes
- Lending adj. net revenue growth of low double-digits to teens
- Financial Services adj. net revenue growth of 60% – 65%
- Tech Platform adj. net revenue growth of low double-digits to teens
- Loan growth of single-digit billions

** Adjusted net income of $227 million and adjusted EPS of $0.15 for 2024 excludes non-recurring benefits related to deferred taxes.*
Note: Adjusted net revenue, adjusted EBITDA, adjusted EBITDA margin, adjusted net income, adjusted net income margin, adjusted EPS, and tangible book value are non-GAAP financial metrics. See "Footnotes" section for detailed explanations and definitions and reconciliations to the nearest GAAP metric.

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Financial Supplement

Company Metrics

(in 000's)	FY 2023				FY 2024				FY 2025		
	Q1'23	Q2'23	Q3'23	Q4'23	Q1'24	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25
Company Metrics											
Members [1]	**5,656**	**6,240**	**6,957**	**7,542**	**8,132**	**8,774**	**9,373**	**10,127**	**10,916**	**11,746**	**12,642**
QoQ %	*8.3 %*	*10.3 %*	*11.5 %*	*8.4 %*	*7.8 %*	*7.9 %*	*6.8 %*	*8.1 %*	*7.8 %*	*7.6 %*	*7.6 %*
YoY %	*46.2 %*	*44.5 %*	*46.7 %*	*44.4 %*	*43.8 %*	*40.6 %*	*34.7 %*	*34.3 %*	*34.2 %*	*33.9 %*	*34.9 %*
New Members [3]	433	584	717	585	622	643	756	785	802	846	905
Products [2]	**8,554**	**9,401**	**10,448**	**11,142**	**11,830**	**12,776**	**13,651**	**14,745**	**15,915**	**17,142**	**18,553**
QoQ %	*8.4 %*	*9.9 %*	*11.1 %*	*6.6 %*	*6.2 %*	*8.0 %*	*6.8 %*	*8.0 %*	*7.9 %*	*7.7 %*	*8.2 %*
YoY %	*45.9 %*	*43.2 %*	*45.1 %*	*41.1 %*	*38.3 %*	*35.9 %*	*30.7 %*	*32.3 %*	*34.5 %*	*34.2 %*	*35.9 %*
New Products [3]	660	847	1,047	695	989	946	1,068	1,137	1,188	1,263	1,430
Lending Products [2]	**1,416**	**1,504**	**1,594**	**1,663**	**1,705**	**1,787**	**1,891**	**2,010**	**2,130**	**2,280**	**2,463**
QoQ %	*5.6 %*	*6.2 %*	*6.0 %*	*4.3 %*	*2.5 %*	*4.8 %*	*5.8 %*	*6.3 %*	*5.9 %*	*7.1 %*	*8.0 %*
YoY %	*24.4 %*	*25.1 %*	*24.5 %*	*24.0 %*	*20.4 %*	*18.8 %*	*18.6 %*	*20.9 %*	*24.9 %*	*27.6 %*	*30.2 %*
Financial Services Products [2]	**7,138**	**7,897**	**8,854**	**9,479**	**10,125**	**10,990**	**11,760**	**12,735**	**13,786**	**14,862**	**16,090**
QoQ %	*8.9 %*	*10.6 %*	*12.1 %*	*7.1 %*	*6.8 %*	*8.5 %*	*7.0 %*	*8.3 %*	*8.2 %*	*7.8 %*	*8.3 %*
YoY %	*51.1 %*	*47.3 %*	*49.6 %*	*44.6 %*	*41.8 %*	*39.2 %*	*32.8 %*	*34.3 %*	*36.2 %*	*35.2 %*	*36.8 %*

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

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Segment Financials

(in 000's)	FY 2023 Q1'23	FY 2023 Q2'23	FY 2023 Q3'23	FY 2023 Q4'23	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	Full Year 2022	Full Year 2023	Full Year 2024
Lending Segment														
Student Loan Originations	$ 525,373	$ 395,367	$ 919,330	$ 789,970	$ 751,680	$ 736,518	$ 943,584	$ 1,348,970	$ 1,191,463	$ 993,326	$ 1,491,724	$ 2,245,499	$ 2,630,040	$ 3,780,752
Personal Loan Originations	2,951,358	3,740,981	3,885,967	3,222,759	3,278,882	4,192,114	4,892,040	5,251,949	5,536,841	6,968,746	7,488,879	9,773,705	13,801,065	17,614,985
Home Loan Originations	89,787	243,123	355,698	308,884	336,148	416,936	489,767	577,362	517,758	798,881	944,651	966,177	997,492	1,820,213
Total Originations	$ 3,566,518	$ 4,379,471	$ 5,160,995	$ 4,321,613	$ 4,366,710	$ 5,345,568	$ 6,325,391	$ 7,178,281	$ 7,246,062	$ 8,760,953	$ 9,925,254	$ 12,985,381	$ 17,428,597	$ 23,215,950
Lending Products [2]	1,416	1,504	1,594	1,663	1,705	1,787	1,891	2,010	2,130	2,280	2,463	1,341	1,663	2,010
Adjusted Net Revenue - Lending (Non-GAAP) [4]	$ 325,086	$ 322,238	$ 342,481	$ 346,541	$ 325,323	$ 339,052	$ 391,892	$ 422,783	$ 412,334	$ 446,798	$ 481,408	$ 1,106,948	$ 1,336,346	$ 1,479,050
Directly Attributable Expenses [13]	115,188	138,929	138,525	120,431	117,604	141,114	152,964	176,825	173,399	202,088	219,808	442,945	513,073	588,507
Contribution Profit [14]	$ 209,898	$ 183,309	$ 203,956	$ 226,110	$ 207,719	$ 197,938	$ 238,928	$ 245,958	$ 238,935	$ 244,710	$ 261,600	$ 664,003	$ 823,273	$ 890,543
Technology Platform Segment														
Technology Platform accounts [10]	126,327	129,356	136,739	145,425	151,049	158,485	160,179	167,714	158,432	160,046	157,860	130,704	145,425	167,714
Net Revenue	$ 77,887	$ 87,623	$ 89,923	$ 96,907	$ 94,366	$ 95,438	$ 102,539	$ 102,835	$ 103,427	$ 109,833	$ 114,578	$ 315,133	$ 352,340	$ 395,178
Directly Attributable Expenses [13]	63,030	70,469	57,732	66,323	63,624	64,287	69,584	70,728	72,514	76,638	82,207	238,620	257,554	268,223
Contribution Profit (Loss) [14]	$ 14,857	$ 17,154	$ 32,191	$ 30,584	$ 30,742	$ 31,151	$ 32,955	$ 32,107	$ 30,913	$ 33,195	$ 32,371	$ 76,513	$ 94,786	$ 126,955
Financial Services Segment														
Financial Services products [2]	7,138	7,897	8,854	9,479	10,125	10,990	11,760	12,735	13,786	14,862	16,090	6,554	9,479	12,735
Net Revenue	$ 81,101	$ 98,052	$ 118,247	$ 139,115	$ 150,551	$ 176,132	$ 238,308	$ 256,520	$ 303,119	$ 362,533	$ 419,623	$ 167,676	$ 436,515	$ 821,511
Provision for Credit Losses	8,407	12,615	21,831	12,092	7,165	11,634	6,008	6,852	5,639	10,031	9,199	54,332	54,945	31,659
Directly Attributable Expenses [13]	96,929	89,784	93,156	101,963	106,212	109,278	132,542	134,813	149,148	164,270	184,867	312,770	381,832	482,845
Contribution Profit (Loss) [14]	$ (24,235)	$ (4,347)	$ 3,260	$ 25,060	$ 37,174	$ 55,220	$ 99,758	$ 114,855	$ 148,332	$ 188,232	$ 225,557	$ (199,426)	$ (262)	$ 307,007

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Segment Financials

(in 000's)	FY 2023 Q1'23	FY 2023 Q2'23	FY 2023 Q3'23	FY 2023 Q4'23	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
Lending Segment											**427,973,000**
Net interest income	$ 201,047	$ 231,885	$ 265,215	$ 262,626	$ 266,536	$ 279,212	$ 316,268	$ 345,210	$ 360,621	$ 372,675	$ 427,973
Total noninterest income	136,034	99,556	83,758	90,500	63,940	61,493	79,977	72,586	52,752	70,837	65,409
Total net revenue	337,081	331,441	348,973	353,126	330,476	340,705	396,245	417,796	413,373	443,512	493,382
Adjusted net revenue - Lending (Non-GAAP) [4]	**325,086**	**322,238**	**342,481**	**346,541**	**325,323**	**339,052**	**391,892**	**422,783**	**412,334**	**446,798**	**481,408**
Contribution profit - Lending [14]	209,898	183,309	203,956	226,110	207,719	197,938	238,928	245,958	238,935	244,710	261,600
Technology Platform Segment											**432,000**
Net interest income	$ —	$ —	$ 573	$ 941	$ 501	$ 555	$ 629	$ 473	$ 413	$ 266	$ 432
Total noninterest income	77,887	87,623	89,350	95,966	93,865	94,883	101,910	102,362	103,014	109,567	114,146
Total net revenue	**77,887**	**87,623**	**89,923**	**96,907**	**94,366**	**95,438**	**102,539**	**102,835**	**103,427**	**109,833**	**114,578**
Contribution profit - Technology Platform [14]	14,857	17,154	32,191	30,584	30,742	31,151	32,955	32,107	30,913	33,195	32,371
Financial Services Segment											**203,660,000**
Net interest income	$ 58,037	$ 74,637	$ 93,101	$ 109,072	$ 119,713	$ 139,229	$ 154,143	$ 160,337	$ 173,199	$ 193,322	$ 203,660
Total noninterest income	23,064	23,415	25,146	30,043	30,838	36,903	84,165	96,183	129,920	169,211	215,963
Total net revenue	**81,101**	**98,052**	**118,247**	**139,115**	**150,551**	**176,132**	**238,308**	**256,520**	**303,119**	**362,533**	**419,623**
Contribution profit (loss) - Financial Services [14]	(24,235)	(4,347)	3,260	25,060	37,174	55,220	99,758	114,855	148,332	188,232	225,557
Corporate/Other Segment											**(46,951,000)**
Net interest income (expense)	$ (23,074)	$ (15,396)	$ (13,926)	$ 17,002	$ 15,968	$ (6,412)	$ (40,030)	$ (35,851)	$ (35,507)	$ (48,426)	$ (46,951)
Total noninterest income (loss)	(837)	(3,702)	(6,008)	9,254	53,634	(7,245)	59	(7,175)	(12,653)	(12,508)	(19,032)
Total net revenue (loss)	**(23,911)**	**(19,098)**	**(19,934)**	**26,256**	**69,602**	**(13,657)**	**(39,971)**	**(43,026)**	**(48,160)**	**(60,934)**	**(65,983)**
Consolidated											**585,114,000**
Net interest income	$ 236,010	$ 291,126	$ 344,963	$ 389,641	$ 402,718	$ 412,584	$ 431,010	$ 470,169	$ 498,726	$ 517,837	$ 585,114
Total noninterest income	236,148	206,892	192,246	225,763	242,277	186,034	266,111	263,956	273,033	337,107	376,486
Total net revenue	472,158	498,018	537,209	615,404	644,995	598,618	697,121	734,125	771,759	854,944	961,600
Adjusted net revenue (Non-GAAP) [4]	**460,163**	**488,815**	**530,717**	**594,245**	**580,648**	**596,965**	**689,445**	**739,112**	**770,720**	**858,230**	**949,626**
Net income (loss)	(34,422)	(47,549)	(266,684)	47,913	88,043	17,404	60,745	332,473	71,116	97,263	139,392
Adjusted EBITDA (Non-GAAP) [5]	75,689	76,819	98,025	181,204	144,385	137,901	186,237	197,957	210,337	249,083	276,881

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Segment Financials

(in 000's)	Full Year 2021	2022	2023	2024
Lending Segment				
Net interest income	$ 258,102	$ 531,480	$ 960,773	$ 1,207,226
Total noninterest income	480,221	608,511	409,848	277,996
Total net revenue	738,323	1,139,991	1,370,621	1,485,222
Adjusted net revenue - Lending (Non-GAAP) [4]	**763,776**	**1,106,948**	**1,336,346**	**1,479,050**
Contribution profit - Lending [14]	399,607	664,003	823,273	890,543
Technology Platform Segment				
Net interest income	$ (29)	$ —	$ 1,514	$ 2,158
Total noninterest income	194,915	315,133	350,826	393,020
Total net revenue	**194,886**	**315,133**	**352,340**	**395,178**
Contribution profit - Technology Platform [14]	64,447	76,513	94,786	126,955
Financial Services Segment				
Net interest income	$ 3,765	$ 92,574	$ 334,847	$ 573,422
Total noninterest income	54,313	75,102	101,668	248,089
Total net revenue	**58,078**	**167,676**	**436,515**	**821,511**
Contribution profit (loss) - Financial Services [14]	(134,918)	(199,426)	(262)	307,007
Corporate/Other Segment				
Net interest income (expense)	$ (9,594)	$ (39,958)	$ (35,394)	$ (66,325)
Total noninterest income (loss)	3,179	(9,307)	(1,293)	39,273
Total net revenue (loss)	**(6,415)**	**(49,265)**	**(36,687)**	**(27,052)**
Consolidated				
Net interest income	$ 252,244	$ 584,096	$ 1,261,740	$ 1,716,481
Total noninterest income	732,628	989,439	861,049	958,378
Total net revenue	984,872	1,573,535	2,122,789	2,674,859
Adjusted net revenue (Non-GAAP) [4]	**1,010,325**	**1,540,492**	**2,073,940**	**2,606,170**
Net income (loss)	(483,937)	(320,407)	(300,742)	498,665
Adjusted EBITDA (Non-GAAP) [5]	30,221	143,346	431,737	666,480

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Net Interest Margin Components

(in 000's)	FY 2023 Q1'23	FY 2023 Q2'23	FY 2023 Q3'23	FY 2023 Q4'23	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
Average Balances											
Total interest-earning assets	**$ 17,239,960**	**$ 20,357,082**	**$ 22,856,717**	**$ 25,698,397**	**$ 27,428,608**	**$ 28,484,764**	**$ 30,779,049**	**$ 31,670,474**	**$ 33,647,318**	**$ 35,420,276**	**$ 39,728,007**
Interest-bearing deposits	8,592,140	11,072,832	14,015,675	16,937,363	19,820,776	21,991,955	23,570,625	24,983,609	26,185,699	27,816,322	30,847,357
Debt	5,425,245	5,755,893	5,591,691	5,454,830	4,227,347	2,871,182	3,705,185	3,303,823	3,818,119	3,956,816	3,906,836
Total interest-bearing liabilities	**$ 14,033,686**	**$ 16,841,740**	**$ 19,618,110**	**$ 22,401,385**	**$ 24,053,127**	**$ 24,866,306**	**$ 27,276,498**	**$ 28,288,058**	**$ 30,004,397**	**$ 31,773,699**	**$ 34,754,733**
Interest Income/Expense											
Total interest-earning assets	**$ 371,450**	**$ 469,996**	**$ 564,270**	**$ 645,237**	**$ 665,911**	**$ 674,595**	**$ 723,374**	**$ 743,937**	**$ 763,812**	**$ 792,405**	**$ 891,561**
Interest-bearing deposits	73,116	106,529	145,563	182,612	211,451	231,815	248,292	238,596	225,399	233,232	264,901
Debt	62,183	72,341	73,744	72,984	51,742	30,196	44,072	35,172	39,687	41,336	41,546
Total interest-bearing liabilities	**$ 135,440**	**$ 178,870**	**$ 219,307**	**$ 255,596**	**$ 263,193**	**$ 262,011**	**$ 292,364**	**$ 273,768**	**$ 265,086**	**$ 274,568**	**$ 306,447**
Average Rate											
Total interest-earning assets	**8.62 %**	**9.26 %**	**9.79 %**	**9.96 %**	**9.76 %**	**9.53 %**	**9.35 %**	**9.34 %**	**9.21 %**	**8.97 %**	**8.90 %**
Interest-bearing deposits	3.40 %	3.86 %	4.12 %	4.28 %	4.29 %	4.24 %	4.19 %	3.80 %	3.49 %	3.36 %	3.41 %
Debt	4.58 %	5.04 %	5.23 %	5.31 %	4.92 %	4.23 %	4.73 %	4.24 %	4.22 %	4.19 %	4.22 %
Total interest-bearing liabilities	**3.86 %**	**4.26 %**	**4.44 %**	**4.53 %**	**4.40 %**	**4.24 %**	**4.26 %**	**3.85 %**	**3.58 %**	**3.47 %**	**3.50 %**
Net Interest Margin	**5.48 %**	**5.74 %**	**5.99 %**	**6.02 %**	**5.91 %**	**5.83 %**	**5.57 %**	**5.91 %**	**6.01 %**	**5.86 %**	**5.84 %**

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Fair Value of Loans

(in 000's)	FY 2023 Q1'23	FY 2023 Q2'23	FY 2023 Q3'23	FY 2023 Q4'23	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
Personal Loans											
Unpaid principal	$ 10,039,769	$ 12,171,935	$ 14,177,004	$ 14,498,629	$ 14,332,874	$ 15,040,190	$ 16,199,604	$ 16,589,623	$ 16,825,564	$ 18,416,674	$ 19,456,198
Accumulated interest	69,049	82,868	105,156	114,541	116,366	111,308	118,169	128,733	126,203	132,100	141,384
Cumulative FV adjustments	428,181	496,360	568,836	717,403	607,765	645,930	925,051	814,040	917,463	1,055,163	1,118,035
Fair value of loans on balance sheet	**$ 10,536,999**	**$ 12,751,163**	**$ 14,850,996**	**$ 15,330,573**	**$ 15,057,005**	**$ 15,797,428**	**$ 17,242,824**	**$ 17,532,396**	**$ 17,869,230**	**$ 19,603,937**	**$ 20,715,617**
Student Loans											
Unpaid principal	$ 5,086,953	$ 5,262,975	$ 5,929,047	$ 6,445,586	$ 6,559,211	$ 6,915,550	$ 7,437,305	$ 8,215,629	$ 9,053,359	$ 10,099,685	$ 11,143,322
Accumulated interest	20,787	21,164	26,497	34,357	27,414	29,957	34,956	44,603	49,501	57,581	49,228
Cumulative FV adjustments	132,319	99,782	86,000	245,541	247,536	249,255	404,406	337,136	468,597	584,375	635,437
Fair value of loans on balance sheet	**$ 5,240,059**	**$ 5,383,921**	**$ 6,041,544**	**$ 6,725,484**	**$ 6,834,161**	**$ 7,194,762**	**$ 7,876,667**	**$ 8,597,368**	**$ 9,571,457**	**$ 10,741,641**	**$ 11,827,987**
Home Loans											
Unpaid principal	$ 89,782	$ 87,928	$ 110,320	$ 67,406	$ 58,304	$ 94,673	$ 80,115	$ 149,862	$ 344,246	$ 359,360	$ 713,727
Accumulated interest	162	150	163	92	22	71	42	260	1,069	895	2,730
Cumulative FV adjustments	(8,897)	(9,495)	(9,187)	(1,300)	1,151	1,393	1,533	2,374	11,518	17,137	40,260
Fair value of loans on balance sheet	**$ 81,047**	**$ 78,583**	**$ 101,296**	**$ 66,198**	**$ 59,477**	**$ 96,137**	**$ 81,690**	**$ 152,496**	**$ 356,833**	**$ 377,392**	**$ 756,717**
Total											
Unpaid principal	$ 15,216,504	$ 17,522,838	$ 20,216,371	$ 21,011,621	$ 20,950,389	$ 22,050,413	$ 23,717,024	$ 24,955,114	$ 26,223,169	$ 28,875,719	$ 31,313,247
Accumulated interest	89,998	104,182	131,816	148,990	143,802	141,336	153,167	173,596	176,773	190,576	193,342
Cumulative FV adjustments	551,603	586,647	645,649	961,644	856,452	896,578	1,330,990	1,153,550	1,397,578	1,656,675	1,793,732
Fair value of loans on balance sheet	**$ 15,858,105**	**$ 18,213,667**	**$ 20,993,836**	**$ 22,122,255**	**$ 21,950,643**	**$ 23,088,327**	**$ 25,201,181**	**$ 26,282,260**	**$ 27,797,520**	**$ 30,722,970**	**$ 33,300,321**

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90+ Day Delinquencies

(in 000's)	FY 2023 Q1'23	FY 2023 Q2'23	FY 2023 Q3'23	FY 2023 Q4'23	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
Personal Loans											
Total Unpaid principal	$ 10,039,769	$ 12,171,935	$ 14,177,004	$ 14,498,629	$ 14,332,874	$ 15,040,190	$ 16,199,604	$ 16,589,623	$ 16,825,564	$ 18,416,674	$ 19,456,198
Unpaid principal 90+ day DQ	37,754	49,097	68,432	81,591	102,581	95,829	91,742	91,477	77,110	77,941	82,711
Accumulated interest	1,731	2,299	3,400	4,023	4,313	4,452	4,470	4,400	3,512	3,858	4,127
Cumulative FV adjustments	(34,219)	(44,552)	(58,676)	(70,191)	(87,603)	(79,035)	(75,303)	(75,390)	(63,326)	(63,942)	(68,005)
Fair value of loans on balance sheet	**$ 5,266**	**$ 6,844**	**$ 13,156**	**$ 15,423**	**$ 19,291**	**$ 21,246**	**$ 20,909**	**$ 20,487**	**$ 17,296**	**$ 17,857**	**$ 18,833**
90+ Day Delinquency %	**0.38 %**	**0.40 %**	**0.48 %**	**0.56 %**	**0.72 %**	**0.64 %**	**0.57 %**	**0.55 %**	**0.46 %**	**0.42 %**	**0.43 %**
Student Loans											
Total Unpaid principal	$ 5,086,953	$ 5,262,975	$ 5,929,047	$ 6,445,586	$ 6,559,211	$ 6,915,550	$ 7,437,305	$ 8,215,629	$ 9,053,359	$ 10,099,685	$ 11,143,322
Unpaid principal 90+ day DQ	5,968	6,579	8,502	8,446	8,735	8,571	9,243	9,578	12,095	12,828	15,178
Accumulated interest	306	328	335	187	184	140	148	168	239	249	250
Cumulative FV adjustments	(3,283)	(3,926)	(5,104)	(5,021)	(5,397)	(5,978)	(6,566)	(6,760)	(8,504)	(9,082)	(10,460)
Fair value of loans on balance sheet	**$ 2,991**	**$ 2,981**	**$ 3,733**	**$ 3,612**	**$ 3,522**	**$ 2,733**	**$ 2,825**	**$ 2,986**	**$ 3,830**	**$ 3,995**	**$ 4,968**
90+ Day Delinquency %	**0.12 %**	**0.13 %**	**0.14 %**	**0.13 %**	**0.13 %**	**0.12 %**	**0.12 %**	**0.12 %**	**0.13 %**	**0.13 %**	**0.14 %**

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Select Balance Sheet Information

Assets		
$ in thousands		Q3'25
Cash & cash equivalents	$	3,246,351
Restricted cash & cash equivalents		500,096
Investment Securities		2,512,437
Loans held for sale, at fair value		
Personal loans	$	20,715,617
Home loans		756,717
Loans held for sale, at lower of cost or market		
Personal loans		115,016
Loans held for investment, at fair value		
Student loans		11,827,987
Loans held for investment, at amortized cost		
Secured loans		913,410
Credit card loans		407,309
Commercial and consumer banking loans		163,231
Total Loans	$	34,899,287
Servicing rights	$	383,526
Property, equipment and software		386,629
Goodwill		1,393,505
Intangible assets		247,845
Operating lease right-of-use assets		79,419
Other assets		1,644,355
Total Assets	**$**	**45,293,450**

Liabilities and Permanent Equity		
		Q3'25
Revolving credit facility	$	486,000
Personal loan warehouse facilities		706,062
Student loan warehouse facilities		187,673
Risk retention warehouse facilities		3,780
Personal loan securitizations		—
Student loan securitizations		56,905
Convertible Senior Notes, due 2026		428,022
Convertible Senior Notes, due 2029		862,500
Less: unamortized debt issuance costs and discounts		(17,000)
Total Debt	$	2,713,942
Deposits	$	32,946,399
Residual interests classified as debt		530
Accounts payable, accruals & other liabilities		759,612
Operating lease liabilities		93,004
Total Liabilities	**$**	**36,513,487**
Permanent Equity		8,779,963
Total Liabilities and Permanent Equity	**$**	**45,293,450**

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	FY 2023 Q1'23	FY 2023 Q2'23	FY 2023 Q3'23	FY 2023 Q4'23	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
Net Revenue (GAAP)	$ 472,158	$ 498,018	$ 537,209	$ 615,404	$ 644,995	$ 598,618	$ 697,121	$ 734,125	$ 771,759	$ 854,944	$ 961,600
Servicing rights - changes in FMV[15]	(12,084)	(8,601)	(7,420)	(6,595)	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)
Residual interests classified as debt - changes in FMV[16]	89	(602)	928	10	73	1	9	25	35	12	15
Gain on Extinguishment of Corporate Debt[17]	—	—	—	(14,574)	(59,194)	—	(3,323)	—	—	—	—
Adjusted Net Revenue (Non-GAAP)[4]	**$ 460,163**	**$ 488,815**	**$ 530,717**	**$ 594,245**	**$ 580,648**	**$ 596,965**	**$ 689,445**	**$ 739,112**	**$ 770,720**	**$ 858,230**	**$ 949,626**
Lending (Non-GAAP)[4]	$ 325,086	$ 322,238	$ 342,481	$ 346,541	$ 325,323	$ 339,052	$ 391,892	$ 422,783	$ 412,334	$ 446,798	$ 481,408
Technology Platform (GAAP)	77,887	87,623	89,923	96,907	94,366	95,438	102,539	102,835	103,427	109,833	114,578
Financial Services (GAAP)	81,101	98,052	118,247	139,115	150,551	176,132	238,308	256,520	303,119	362,533	419,623
Corporate (Non-GAAP)[4]	(23,911)	(19,098)	(19,934)	11,682	10,408	(13,657)	(43,294)	(43,026)	(48,160)	(60,934)	(65,983)
Adjusted Net Revenue (Non-GAAP)[4]	**$ 460,163**	**$ 488,815**	**$ 530,717**	**$ 594,245**	**$ 580,648**	**$ 596,965**	**$ 689,445**	**$ 739,112**	**$ 770,720**	**$ 858,230**	**$ 949,626**
Interest expense - corporate borrowings - add back[18]	$ 8,000	$ 9,167	$ 9,784	$ 9,882	$ 10,711	$ 12,725	$ 12,871	$ 12,039	$ 11,428	$ 11,504	$ 11,595
Provision for credit losses	(8,407)	(12,615)	(21,831)	(12,092)	(7,182)	(11,640)	(6,013)	(6,877)	(5,678)	(10,035)	(9,199)
Non-interest expenses	(384,067)	(408,548)	(420,645)	(410,831)	(439,792)	(460,149)	(510,066)	(546,317)	(566,133)	(610,616)	(675,141)
Adjusted EBITDA (Non-GAAP)[5]	**$ 75,689**	**$ 76,819**	**$ 98,025**	**$ 181,204**	**$ 144,385**	**$ 137,901**	**$ 186,237**	**$ 197,957**	**$ 210,337**	**$ 249,083**	**$ 276,881**

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	Full Year 2021	2022	2023	2024
Net Revenue (GAAP)	$ 984,872	$ 1,573,535	$ 2,122,789	$ 2,674,859
Servicing rights - changes in FMV[15]	2,651	(39,651)	(34,700)	(6,280)
Residual interests classified as debt - changes in FMV [16]	22,802	6,608	425	108
Gain on Extinguishment of Corporate Debt [17]	—	—	(14,574)	(62,517)
Adjusted Net Revenue (Non-GAAP) [4]	**$ 1,010,325**	**$ 1,540,492**	**$ 2,073,940**	**$ 2,606,170**
Lending (Non-GAAP) [4]	$ 763,776	$ 1,106,948	$ 1,336,346	$ 1,479,050
Technology Platform (GAAP)	194,886	315,133	352,340	395,178
Financial Services (GAAP)	58,078	167,676	436,515	821,511
Corporate (Non-GAAP) [4]	(6,415)	(49,265)	(51,261)	(89,569)
Adjusted Net Revenue (Non-GAAP) [4]	**$ 1,010,325**	**$ 1,540,492**	**$ 2,073,940**	**$ 2,606,170**
Interest expense - corporate borrowings - add back [18]	$ 10,345	$ 18,438	$ 36,833	$ 48,346
Provision for credit losses	(7,573)	(54,332)	(54,945)	(31,712)
Non-interest expenses	(982,876)	(1,361,252)	(1,624,091)	(1,956,324)
Adjusted EBITDA (Non-GAAP) [5]	**$ 30,221**	**$ 143,346**	**$ 431,737**	**$ 666,480**

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	FY 2023 Q1'23	FY 2023 Q2'23	FY 2023 Q3'23	FY 2023 Q4'23	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
Non-GAAP Reconciliations											
Net Revenue (GAAP)	**$ 472,158**	**$ 498,018**	**$ 537,209**	**$ 615,404**	**$ 644,995**	**$ 598,618**	**$ 697,121**	**$ 734,125**	**$ 771,759**	**$ 854,944**	**$ 961,600**
Servicing rights - changes in FMV[15]	(12,084)	(8,601)	(7,420)	(6,595)	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)
Residual interests classified as debt - changes in FMV[16]	89	(602)	928	10	73	1	9	25	35	12	15
Gain on Extinguishment of Corporate Debt[17]	—	—	—	(14,574)	(59,194)	—	(3,323)	—	—	—	—
Adjusted Net Revenue (Non-GAAP)[4]	**$ 460,163**	**$ 488,815**	**$ 530,717**	**$ 594,245**	**$ 580,648**	**$ 596,965**	**$ 689,445**	**$ 739,112**	**$ 770,720**	**$ 858,230**	**$ 949,626**
Net Income (Loss) (GAAP)	**$ (34,422)**	**$ (47,549)**	**$ (266,684)**	**$ 47,913**	**$ 88,043**	**$ 17,404**	**$ 60,745**	**$ 332,473**	**$ 71,116**	**$ 97,263**	**$ 139,392**
Non-GAAP Adjustments											
Interest expense - corporate borrowings[18]	8,000	9,167	9,784	9,882	10,711	12,725	12,871	12,039	11,428	11,504	11,595
Income tax expense (benefit)	(1,637)	(1,780)	(244)	3,245	6,183	(2,064)	3,110	(272,549)	8,666	14,929	9,159
Depreciation & amortization	45,321	50,130	52,516	53,449	48,539	49,623	51,791	53,545	55,283	56,743	59,245
Share-based expense	64,226	75,878	62,005	69,107	55,082	61,057	63,646	66,367	63,756	63,256	66,469
Impairment expense[19]	1,243	—	247,174	—	—	—	—	—	—	—	—
Transaction-related expense[20]	—	176	(34)	—	—	615	—	—	—	—	—
Restructuring charges[21]	4,953	—	—	7,796	—	—	1,275	255	851	36	41
Servicing rights - changes in FMV[15]	(12,084)	(8,601)	(7,420)	(6,595)	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)
Residual interests classified as debt - changes in FMV[16]	89	(602)	928	10	73	1	9	25	35	12	15
Gain on Extinguishment of Corporate Debt[17]	—	—	—	(14,574)	(59,194)	—	(3,323)	—	—	—	—
Foreign Currency Impact of Highly Inflationary Countries[22]	—	—	—	10,971	174	194	475	840	276	2,066	2,954
Adjusted EBITDA (Non-GAAP)[5]	**$ 75,689**	**$ 76,819**	**$ 98,025**	**$ 181,204**	**$ 144,385**	**$ 137,901**	**$ 186,237**	**$ 197,957**	**$ 210,337**	**$ 249,083**	**$ 276,881**
Net Income (Loss) Margin (GAAP)	(7)%	(10)%	(50)%	8 %	14 %	3 %	9 %	45 %	9 %	11 %	14 %
Adjusted EBITDA Margin (Non-GAAP)[5]	16 %	16 %	18 %	30 %	25 %	23 %	27 %	27 %	27 %	29 %	29 %
Incremental EBITDA Margin (Non-GAAP)[5]	48 %	43 %	48 %	74 %	57 %	56 %	56 %	12 %	35 %	43 %	35 %

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

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	Full Year 2021	2022	2023	2024
Non-GAAP Reconciliations				
Net Revenue (GAAP)	**$ 984,872**	**$ 1,573,535**	**$ 2,122,789**	**$ 2,674,859**
Servicing rights - changes in FMV [15]	2,651	(39,651)	(34,700)	(6,280)
Residual interests classified as debt - changes in FMV [16]	22,802	6,608	425	108
Gain on Extinguishment of Corporate Debt [17]	—	—	(14,574)	(62,517)
Adjusted Net Revenue (Non-GAAP) [4]	**$ 1,010,325**	**$ 1,540,492**	**$ 2,073,940**	**$ 2,606,170**
Net Income (Loss) (GAAP)	**$ (483,937)**	**$ (320,407)**	**$ (300,742)**	**$ 498,665**
Non-GAAP Adjustments				
Interest expense - corporate borrowings [18]	10,345	18,438	36,833	48,346
Income tax expense (benefit)	2,760	1,686	(416)	(265,320)
Depreciation & amortization	101,568	151,360	201,416	203,498
Share-based expense	239,371	305,994	271,216	246,152
Impairment expense [19]	—	—	248,417	—
Transaction-related expense [20]	27,333	19,318	142	615
Restructuring charges [21]	—	—	12,749	1,530
Fair value changes in warrant liabilities [23]	107,328	—	—	—
Servicing rights - changes in FMV [15]	2,651	(39,651)	(34,700)	(6,280)
Residual interests classified as debt - changes in FMV [16]	22,802	6,608	425	108
Gain on Extinguishment of Corporate Debt [17]	—	—	(14,574)	(62,517)
Foreign Currency Impact of Highly Inflationary Countries [22]	—	—	10,971	1,683
Adjusted EBITDA (Non-GAAP) [5]	**$ 30,221**	**$ 143,346**	**$ 431,737**	**$ 666,480**
Net Income (Loss) Margin (GAAP)	(49)%	(20)%	(14)%	19 %
Adjusted EBITDA Margin (Non-GAAP) [5]	3 %	9 %	21 %	26 %
Incremental EBITDA Margin (Non-GAAP) [5]	19 %	21 %	54 %	44 %

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	FY 2023 Q1'23	FY 2023 Q2'23	FY 2023 Q3'23	FY 2023 Q4'23	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
Non-GAAP Reconciliations											
Net Revenue - Lending (GAAP)	**$ 337,081**	**$ 331,441**	**$ 348,973**	**$ 353,126**	**$ 330,476**	**$ 340,705**	**$ 396,245**	**$ 417,796**	**$ 413,373**	**$ 443,512**	**$ 493,382**
Servicing rights - changes in FMV[15]	(12,084)	(8,601)	(7,420)	(6,595)	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)
Residual interests classified as debt - changes in FMV[16]	89	(602)	928	10	73	1	9	25	35	12	15
Adjusted Net Revenue - Lending (Non-GAAP)[4]	**$ 325,086**	**$ 322,238**	**$ 342,481**	**$ 346,541**	**$ 325,323**	**$ 339,052**	**$ 391,892**	**$ 422,783**	**$ 412,334**	**$ 446,798**	**$ 481,408**
Noninterest Income – Lending (GAAP)	**$ 136,034**	**$ 99,556**	**$ 83,758**	**$ 90,500**	**$ 63,940**	**$ 61,493**	**$ 79,977**	**$ 72,586**	**$ 52,752**	**$ 70,837**	**$ 65,409**
Servicing rights - changes in FMV[15]	(12,084)	(8,601)	(7,420)	(6,595)	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)
Residual interests classified as debt - changes in FMV[16]	89	(602)	928	10	73	1	9	25	35	12	15
Adjusted Noninterest Income – Lending (Non-GAAP)[24]	**$ 124,039**	**$ 90,353**	**$ 77,266**	**$ 83,915**	**$ 58,787**	**$ 59,840**	**$ 75,624**	**$ 77,573**	**$ 51,713**	**$ 74,123**	**$ 53,435**
Noninterest Income (GAAP)	**$ 236,148**	**$ 206,892**	**$ 192,246**	**$ 225,763**	**$ 242,277**	**$ 186,034**	**$ 266,111**	**$ 263,956**	**$ 273,033**	**$ 337,107**	**$ 376,486**
Servicing rights - changes in FMV[15]	(12,084)	(8,601)	(7,420)	(6,595)	(5,226)	(1,654)	(4,362)	4,962	(1,074)	3,274	(11,989)
Residual interests classified as debt - changes in FMV[16]	89	(602)	928	10	73	1	9	25	35	12	15
Gain on Extinguishment of Corporate Debt[17]	—	—	—	(14,574)	(59,194)	—	(3,323)	—	—	—	—
Adjusted Noninterest Income (Non-GAAP)[24]	**$ 224,153**	**$ 197,689**	**$ 185,754**	**$ 204,604**	**$ 177,930**	**$ 184,381**	**$ 258,435**	**$ 268,943**	**$ 271,994**	**$ 340,393**	**$ 364,512**

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	FY 2023 Q1'23	FY 2023 Q2'23	FY 2023 Q3'23	FY 2023 Q4'23	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
Non-GAAP Reconciliations											
Net Income (Loss) (GAAP)	**$ (34,422)**	**$ (47,549)**	**$ (266,684)**	**$ 47,913**	**$ 88,043**	**$ 17,404**	**$ 60,745**	**$ 332,473**	**$ 71,116**	**$ 97,263**	**$ 139,392**
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) [6]	**$ (34,422)**	**$ (47,549)**	**$ (19,510)**	**$ 47,913**	**$ 88,043**	**$ 17,404**	**$ 60,745**	**$ 61,030**	**$ 71,116**	**$ 97,614**	**$ 139,392**
Net Income (Loss) Margin (GAAP)	(7)%	(10)%	(50)%	8 %	14 %	3 %	9 %	45 %	9 %	11 %	14 %
Adjusted Net Revenue (Non-GAAP) [4]	$ 460,163	$ 488,815	$ 530,717	$ 594,245	$ 580,648	$ 596,965	$ 689,445	$ 739,112	$ 770,720	$ 858,230	$ 949,626
Adjusted Net Income Margin (Non-GAAP) [25]	(7)%	(10)%	(4)%	8 %	15 %	3 %	9 %	8 %	9 %	11 %	15 %

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

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Non-GAAP Financial Measures & Reconciliations

(in 000's)	Full Year 2021	2022	2023	2024
Non-GAAP Reconciliations				
Net Income (Loss) (GAAP)	**$ (483,937)**	**$ (320,407)**	**$ (300,742)**	**$ 498,665**
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) [6]	**$ (483,937)**	**$ (320,407)**	**$ (53,568)**	**$ 227,222**
Net Income (Loss) Margin (GAAP)	(49)%	(20)%	(14)%	19 %
Adjusted Net Revenue (Non-GAAP) [4]	$ 1,010,325	$ 1,540,492	$ 2,073,940	$ 2,606,170
Adjusted Net Income Margin (Non-GAAP) [25]	(48)%	(21)%	(3)%	9 %

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Non-GAAP Financial Measures & Reconciliations

(in 000's, except per share amounts)	FY 2023 Q1'23	FY 2023 Q2'23	FY 2023 Q3'23	FY 2023 Q4'23	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
Non-GAAP Reconciliations											
Numerator:											
Net income (loss) attributable to common stockholders — diluted (GAAP)	$ (44,390)	$ (57,628)	$ (276,873)	$ 24,615	$ 22,523	$ 7,954	$ 58,059	$ 332,473	$ 71,455	$ 97,614	$ 139,738
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) [7]	$ (44,390)	$ (57,628)	$ (29,699)	$ 24,615	$ 22,523	$ 7,954	$ 58,059	$ 61,030	$ 71,455	$ 97,614	$ 139,738
Denominator:											
Weighted average common stock outstanding — diluted	929,271	936,569	951,183	1,029,303	1,042,477	1,065,171	1,104,450	1,151,047	1,185,466	1,182,877	1,291,011
Dilutive impact of convertible notes[26]	—	—	—	—	—	—	—	(24,857)	(31,412)	(25,857)	(20,630)
Adjusted weighted average common stock outstanding — diluted	929,271	936,569	951,183	1,029,303	1,042,477	1,065,171	1,104,450	1,126,190	1,154,054	1,157,020	1,270,381
Earnings (loss) per share — diluted (GAAP)	$ (0.05)	$ (0.06)	$ (0.29)	$ 0.02	$ 0.02	$ 0.01	$ 0.05	$ 0.29	$ 0.06	$ 0.08	$ 0.11
Impact of adjustments per share	—	—	0.26	—	—	—	—	(0.24)	—	—	—
Adjusted earnings (loss) per share — diluted (non-GAAP) [7]	$ (0.05)	$ (0.06)	$ (0.03)	$ 0.02	$ 0.02	$ 0.01	$ 0.05	$ 0.05	$ 0.06	$ 0.08	$ 0.11

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Non-GAAP Financial Measures & Reconciliations

(in 000's, except per share amounts)	Full Year 2021	2022	2023	2024
Non-GAAP Reconciliations				
Numerator:				
Net income (loss) attributable to common stockholders — diluted (GAAP)	**$ (524,363)**	**$ (360,832)**	**$ (341,167)**	**$ 434,776**
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) [7]	**$ (524,363)**	**$ (360,832)**	**$ (93,993)**	**$ 163,333**
Denominator:				
Weighted average common stock outstanding — diluted	**526,730**	**900,886**	**945,024**	**1,101,390**
Dilutive impact of convertible notes[26]	—	—	—	**(6,214)**
Adjusted weighted average common stock outstanding — diluted	**526,730**	**900,886**	**945,024**	**1,095,176**
Earnings (loss) per share — diluted (GAAP)	**$ (1.00)**	**$ (0.40)**	**$ (0.36)**	**$ 0.39**
Impact of adjustments per share	—	—	**0.26**	**(0.24)**
Adjusted earnings (loss) per share — diluted (non-GAAP) [7]	**$ (1.00)**	**$ (0.40)**	**$ (0.10)**	**$ 0.15**

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Non-GAAP Financial Measures & Reconciliations

(in 000's, except per share amounts)	Full Year 2022	Full Year 2023	Full Year 2024	FY 2025 Q1'25	FY 2025 Q2'25	FY 2025 Q3'25
Non-GAAP Reconciliations						
Numerator:						
Net income (loss) attributable to common stockholders — diluted (GAAP)	**$ (360,832)**	**$ (341,167)**	**$ 434,776**	**$ 71,455**	**$ 97,614**	**$ 139,738**
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) [9]	**$ (360,832)**	**$ (93,993)**	**$ 163,333**	**$ 71,455**	**$ 97,614**	**$ 139,738**
Denominator:						
Average permanent equity (GAAP)	**$ 5,024,073**	**$ 5,225,846**	**$ 5,871,366**	**$ 6,613,905**	**$ 6,671,752**	**$ 8,150,876**
Less: Goodwill (average)	1,457,763	1,559,183	1,393,505	1,393,505	1,393,505	1,393,505
Less: Intangibles (average)	425,955	406,927	331,132	288,825	271,397	255,724
Add: Related deferred tax liabilities (average)	123,075	72,132	32,551	38,886	45,711	53,833
Average tangible book value (non-GAAP)	**$ 3,263,430**	**$ 3,331,868**	**$ 4,179,280**	**$ 4,970,461**	**$ 5,052,561**	**$ 6,555,480**
Return on tangible common equity (non-GAAP) [9]	**(11.1)%**	**(2.8)%**	**3.9 %**	**5.8 %**	**7.7 %**	**8.5 %**

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Non-GAAP Financial Measures & Reconciliations

(in 000's, except per share data)	FY 2023 Q1'23	FY 2023 Q2'23	FY 2023 Q3'23	FY 2023 Q4'23	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
Non-GAAP Reconciliations											
Total permanent equity (GAAP)	**$ 5,234,072**	**$ 5,257,661**	**$ 5,053,388**	**$ 5,234,612**	**$ 5,825,605**	**$ 5,901,494**	**$ 6,121,481**	**$ 6,525,134**	**$ 6,678,514**	**$ 6,860,580**	**$ 8,779,963**
Goodwill	(1,622,991)	(1,640,679)	(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)
Intangible assets	(419,880)	(412,099)	(387,307)	(364,048)	(347,495)	(331,446)	(314,959)	(297,794)	(279,757)	(263,522)	(247,845)
Related deferred tax liabilities	88,502	78,995	76,892	44,139	30,437	24,023	15,654	60,088	55,780	51,322	48,141
Tangible book value (as of period end) (non-GAAP) [8]	**$ 3,279,703**	**$ 3,283,878**	**$ 3,349,468**	**$ 3,521,198**	**$ 4,115,042**	**$ 4,200,566**	**$ 4,428,671**	**$ 4,893,923**	**$ 5,061,032**	**$ 5,254,875**	**$ 7,186,754**
Common stock outstanding (as of period end)	940,339	948,913	957,860	975,862	1,056,491	1,065,112	1,084,137	1,095,358	1,104,104	1,113,443	1,204,570
Book value per common share (GAAP)	$ 5.57	$ 5.54	$ 5.28	$ 5.36	$ 5.51	$ 5.54	$ 5.65	$ 5.96	$ 6.05	$ 6.16	$ 7.29
Tangible book value per common share (non-GAAP) [8]	$ 3.49	$ 3.46	$ 3.50	$ 3.61	$ 3.90	$ 3.94	$ 4.08	$ 4.47	$ 4.58	$ 4.72	$ 5.97

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Footnotes to Financial Statements

Footnotes

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

(2) 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 and SoFi Relay accounts (with either credit score monitoring enabled or external linked 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 two products: active investing accounts and robo-advisory accounts. Our members can select any one or combination of the types of SoFi Invest products. If a member has multiple SoFi Invest products of the same account type, such as two active investing accounts, that is counted as a single product. However, if a member has multiple SoFi Invest products across account types, such as one active investing account and one robo-advisory account, those separate account types are considered separate products. The account of a joint- or co-account holder is considered a separate financial services product. 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. 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.

(3) 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.

(4) 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.

(5) 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 4 herein). Incremental adjusted EBITDA margin is defined as the change in adjusted EBITDA, divided by change in adjusted net revenue.

(6) Adjusted net income (loss) is a non-GAAP measure. Adjusted net income (loss) is defined as net income (loss), adjusted to exclude, as applicable, goodwill impairment expense and certain income tax adjustments that are not expected to recur and are not indicative of our core operating performance.

(7) 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, 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.

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Footnotes

(8) 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.

(9) 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 8 herein), for the corresponding period. Average balances were calculated on daily carrying balances.

(10) 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 the Technisys products and solutions, as the revenue model is not primarily dependent upon being a fully integrated, stand-ready service.

(11) Estimated.

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

(13) 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.

(14) 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.

(15) 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.

(16) 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.

(17) 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.

(18) 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.

(19) 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.

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Footnotes

(20) 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.

(21) 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.

(22) 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.

(23) Our adjusted EBITDA measure excludes the non-cash fair value changes in warrants accounted for as liabilities, which were measured at fair value through earnings. The amounts in 2021 related to changes in the fair value of Series H warrants issued by Social Finance in connection with certain redeemable preferred stock issuances. We did not measure the Series H warrants at fair value subsequent to May 28, 2021 in conjunction with the Business Combination, as they were reclassified into permanent equity. In addition, in conjunction with the Business Combination, SoFi Technologies assumed certain common stock warrants ("SoFi Technologies warrants") that were accounted for as liabilities and measured at fair value on a recurring basis. The fair value of the SoFi Technologies warrants was based on the closing price of ticker SOFIW and, therefore, fluctuated based on market activity. The outstanding SoFi Technologies warrants were either exercised during the fourth quarter of 2021 or redeemed on December 6, 2021.

(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 6 herein), divided by adjusted net revenue, a non-GAAP measure (see footnote 4 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.

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