

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2025 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan SOFI TECHNOLOGIES, INC. 401(K) PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 07/01/2013
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) SOFI TECHNOLOGIES, INC. 234 1ST STREET SAN FRANCISCO, CA 94105
2b	Employer Identification Number (EIN) 45-2499523
2c	Plan Sponsor's telephone number 415-612-8229
2d	Business code (see instructions) 522291

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	07/27/2026	DEBBIE WESTOVER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name SOFI TECHNOLOGIES c Plan Name SOCIAL FINANCE, INC. 401(K) PLAN	4b EIN 45-2499523 4d PN 001
5 Total number of participants at the beginning of the plan year	5 4448
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 3688 6a(2) 4830 6b 1 6c 824 6d 5655 6e 2 6f 5657 6g(1) 4121 6g(2) 5246 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

2E 2F 2G 2J 2S 2T 3D 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1)** ☒ **R** (Retirement Plan Information)
- (2)** ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3)** ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4)** ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5)** ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☐ **A** (Insurance Information) – Number Attached 0
- (4)** ☒ **C** (Service Provider Information)
- (5)** ☒ **D** (DFE/Participating Plan Information)
- (6)** ☐ **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2025 Form M-1 annual report. If the plan was not required to file the 2025 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2025
		This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan SOFI TECHNOLOGIES, INC. 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 SOFI TECHNOLOGIES, INC.	D Employer Identification Number (EIN) 45-2499523	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. ☒ Yes ☐ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
EMPOWER ANNUITY INSURANCE CO	8515 EAST ORCHARD ROAD GREENWOOD VILLAGE, CO 80111

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
FIDELITY INVESTMENTS INSTITUTIONAL	
04-2647786	

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

EMPOWER ANNUITY INSURANCE CO

8515 EAST ORCHARD ROAD
GREENWOOD VILLAGE, CO 80111

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
64	RECORDKEEPER	48304	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

(a) Enter name and EIN or address (see instructions)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 64 65	RECORDKEEPER	10614	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration		DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2025 This Form is Open to Public Inspection.	
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025					
A Name of plan SOFI TECHNOLOGIES, INC. 401(K) PLAN				B Three-digit plan number (PN) ▶ 001	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 SOFI TECHNOLOGIES, INC.				D Employer Identification Number (EIN) 45-2499523	
Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)					
a Name of MTIA, CCT, PSA, or 103-12 IE: AS CORE PLUS BOND D1					
b Name of sponsor of entity listed in (a): SEI TRUST COMPANY					
c EIN-PN 87-7012620-001		d Entity code C		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 500094	
a Name of MTIA, CCT, PSA, or 103-12 IE: C&S US REALTY RS					
b Name of sponsor of entity listed in (a): SEI TRUST COMPANY					
c EIN-PN 46-3411346-064		d Entity code C		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 775676	
a Name of MTIA, CCT, PSA, or 103-12 IE: LARGE CAP GRTH II R1					
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC					
c EIN-PN 38-4139848-626		d Entity code C		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5341917	
a Name of MTIA, CCT, PSA, or 103-12 IE: INV MID CAP GR TR B1					
b Name of sponsor of entity listed in (a): INVESCO TRUST COMPANY					
c EIN-PN 20-2583973-108		d Entity code C		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2027373	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II**Information on Participating Plans (to be completed by DFEs, other than DCGs)**

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2025
		This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan SOFI TECHNOLOGIES, INC. 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 SOFI TECHNOLOGIES, INC.	D Employer Identification Number (EIN) 45-2499523

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	2221100
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	2243275	2881794
(9) Value of interest in common/collective trusts	1c(9)	0	8645060
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	190704369	281816950
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(15) Other.....	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
1e Buildings and other property used in plan operation	1e	0	0
1f Total assets (add all amounts in lines 1a through 1e)	1f	192947644	295564904

Liabilities

1g Benefit claims payable	1g	0	0
1h Operating payables	1h	0	0
1i Acquisition indebtedness	1i	0	0
1j Other liabilities	1j	0	0
1k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

1l Net assets (subtract line 1k from line 1f)	1l	192947644	295564904
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	0	
(B) Participants	2a(1)(B)	45767893	
(C) Others (including rollovers)	2a(1)(C)	32239448	
(2) Noncash contributions	2a(2)	0	78007341
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	68433	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	53567	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		122000
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	6797334
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	6797334	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		6797334
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	0
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	0
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		1326215
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		33328344
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		119581234

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	16870734	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		16870734
f Corrective distributions (see instructions)	2f		20176
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	600	
(3) Recordkeeping fees	2i(3)	10014	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	0	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	62450	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		73064
j Total expenses. Add all expense amounts in column (b) and enter total	2j		16963974

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		102617260
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: CROWE LLP

(2) EIN: 35-0921680

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	☒	☐	71839
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	☐	☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	☐	☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	☐	☒	
e Was this plan covered by a fidelity bond?	☒	☐	10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	☐	☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	☐	☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	☐	☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒	☐	
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☐	☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	☐	☒	
l Has the plan failed to provide any benefit when due under the plan?	☐	☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	☒	☐	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	☒	☐	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2025 This Form is Open to Public Inspection.
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan SOFI TECHNOLOGIES, INC. 401(K) PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 SOFI TECHNOLOGIES, INC.		D Employer Identification Number (EIN) 45-2499523
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107 84-1455663 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2025 v. 250312		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:

Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%

High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation.....

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702438A.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
(formerly Social Finance, Inc. 401(k) Plan)

FINANCIAL STATEMENTS

December 31, 2025 and 2024

SOFI TECHNOLOGIES, INC. 401(K) PLAN
(formerly SOCIAL FINANCE, INC. 401(K) PLAN)
San Francisco, California

FINANCIAL STATEMENTS
December 31, 2025 and 2024

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INDEPENDENT AUDITOR'S REPORT

To Those Charged With Governance of
SoFi Technologies, Inc. 401(k) Plan
San Francisco, California

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of SoFi Technologies, Inc. 401(k) Plan (formerly, Social Finance, Inc. 401(k) Plan) (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from qualified institutions as of December 31, 2025 and 2024, and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

(Continued)

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year from the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

(Continued)

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

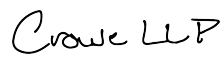
Other Matter – Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2025 and Schedule H, Line 4a – Schedule of Delinquent Participant Contributions for the year ended December 31, 2025, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).


Crowe LLP

Houston, Texas
July 23, 2026

SOFI TECHNOLOGIES, INC. 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2025 and 2024

	<u>2025</u>	<u>2024</u>
Assets		
Investments at fair value	\$ 292,683,110	\$ 190,704,369
Participant contributions receivable	1,570,195	-
Notes receivable from participants	<u>2,881,794</u>	<u>2,450,773</u>
Net assets available for benefits	<u><u>\$ 297,135,099</u></u>	<u><u>\$ 193,155,142</u></u>

See accompanying notes to financial statements.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Year ended December 31, 2025

Additions

Investment income:

Net appreciation in fair value of investments	\$ 34,654,559
Dividends and interest	<u>6,865,767</u>
Total investment income	41,520,326

Interest income on notes receivable from participants	53,567
---	--------

Contributions:

Participants	47,338,088
Rollover	<u>32,239,448</u>
Total contributions	<u>79,577,536</u>

Total additions	121,151,429
-----------------	-------------

Deductions

Benefits paid to participants	17,098,408
Administrative expenses	<u>73,064</u>
Total deductions	<u>17,171,472</u>

Net increase	103,979,957
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Net assets available for benefits, beginning of year	<u>193,155,142</u>
--	--------------------

Net assets available for benefits, end of Year	<u><u>\$ 297,135,099</u></u>
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See accompanying notes to financial statements.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 1 – DESCRIPTION OF PLAN

The SoFi Technologies, Inc. 401(k) Plan (formerly, Social Finance, Inc. 401(k) Plan) (the Plan) is a qualified defined contribution plan adopted by SoFi Technologies, Inc. (formerly, Social Finance, Inc.) (the Company), to enable eligible its employees to save for retirement on a tax-advantaged basis. The Plan was originally effective July 1, 2013 and was most recently amended and restated effective April 1, 2025. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The summary of significant provisions of the Plan presented below provides only general information. Participants should refer to the terms of the plan documents and trust agreement for a more complete description of the Plan's provision.

Eligibility: All employees are eligible to participate in the Plan on their date of hire, with entry into the Plan occurring on the first day of the month following the satisfaction of eligibility requirements, unless they are classified as Excluded Employees. Excluded Employees include union employees covered by a collective bargaining agreement without retirement benefit provisions, certain nonresident aliens, leased employees, and those not meeting minimum service thresholds.

Employees classified as Long-Term Part-Time (LTPT) may also be eligible to make deferrals upon attaining age 21 and completing at least 500 hours of service in three consecutive eligibility computation periods, as defined under the Plan.

Contributions: Participants may contribute to the Plan using either pre-tax compensation as salary deferrals or after-tax compensation as Roth 401(k) contributions. Participants may elect to contribute up to 80% of eligible compensation subject to the annual Internal Revenue Service (IRS) limit. Participants who attain age 50 or older before the end of a calendar year may elect to contribute additional amounts as catch-up contributions. Participants may modify or revoke their salary deferral election during the Plan year. Participant contributions are recorded in the period in which related compensation is earned and amounts are withheld from participant's compensation. Participant contributions receivable represent participant deferrals withheld from compensation before year-end that had not been remitted to the Plan as of December 31, 2025.

The Plan also contains an automatic enrollment feature in which the Company will automatically deduct 3% from a participant's pay as a pre-tax deferral contribution to the Plan. The Company will automatically increase the deferral percentage by 1% annually until a deferral rate of 80% is reached. Participants can increase, decrease, suspend or resume their deferral contributions or automatic contributions at any time.

Participants may also make rollover contributions from other qualified plans or IRAs, subject to Plan Administrator approval.

All contributions are subject to certain limitations of the Internal Revenue Code (IRC).

Participant Accounts: Each participant's account is credited with the participant's contributions and an allocation of (a) the Company's contributions, (b) Plan earnings and losses, and (c) forfeitures of employer nonelective contributions and is charged with his or her withdrawals and an allocation of administrative expenses. Allocations are based on participant contributions, eligible compensation, participant account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Each participant directs the investment of his or her account to any of the investment options available under the Plan.

Retirement, Death, and Disability: A participant is entitled to 100% of his or her account balance upon retirement, death, or disability.

(Continued)

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 1 – DESCRIPTION OF PLAN (Continued)

Vesting: A participant is immediately vested with respect to the portion of their account attributable to participant contributions, rollover contributions, safe harbor matching contributions, and the related earnings or losses thereon. Any Company nonelective contributions are fully vested after two years of service. Upon death, disability, or reaching normal retirement age, participants become fully vested in their accounts.

Payment of Benefits: Upon termination of service before normal retirement age, a participant may elect to receive a single lump-sum payment in cash equal to the value of the participant's vested account balance, or to rollover the distribution directly to another qualified plan under section 401 of the IRC. If a participant's vested account balance does not exceed \$5,000 upon termination of employment, it will be automatically distributed regardless of whether a participant consents to receive it. Upon normal retirement, disability, or death, the participant or beneficiary is entitled to receive the full amount credited to their account. Benefits may be paid to the participant in a single lump-sum payment in cash or a direct rollover to another qualified plan. If the participant or their beneficiary is required to take minimum distributions, benefits may be paid in a series of payments as required by the IRC.

Participants may receive an in-service distribution upon attaining age 59½, incurring financial hardship, or incurring a disability. Hardship withdrawals are allowed only to satisfy certain immediate and heavy financial needs. Such withdrawals may only be made from the participant's elective deferral contributions (including Roth deferrals) and related earnings, and do not include Qualified Nonelective Contributions (QNECs), Qualified Matching Contributions (QMACs), or their earnings.

Notes Receivable from Participants: Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of 50% of their vested account balance, or \$50,000 reduced by the highest outstanding loan balance in the last 12 months. The loans are secured by the balance in the participant's account. All Plan loans bear a reasonable rate of interest that is determined based upon prevailing rates for similar type loans. Interest rates on outstanding participant loans ranged from 4.25% to 9.50% at December 31, 2025. The interest rate remains fixed throughout the term of the loan. All loans must be repaid in level payments on at least a quarterly basis over a five-year period, unless the loan is for the purchase of the participant's principal residence. Participants may only have one Plan loan outstanding at any given time. At December 31, 2025, outstanding participant loads had maturity dates through December 2030.

Forfeitures: Forfeitures may be used to pay administrative expenses or to reduce future employer contributions. At December 31, 2025 and 2024, the forfeited non-vested account balance was \$26,000 and \$30, respectively.

Plan Termination: Although the Company intends to maintain the Plan indefinitely, the Company reserves the right to terminate the Plan at any time. Upon termination of the Plan, no further contributions will be made to the Plan and participants shall have a vested interest in their account of 100%, as provided in the Plan documents. The Company will direct the distribution of participant accounts in a manner permitted by the Plan as soon as practicable.

Administrative Expenses: Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Investment-related expenses are included in net appreciation in fair value of investments.

Subsequent Events: Plan management has evaluated subsequent events for recognition and disclosure through July 23, 2026, which is the date the financial statements were available to be issued. Management has determined that no events occurred subsequent to year-end that would require adjustment to or disclosure in the financial statements.

(Continued)

NOTE 2 – SUMMARY OF ACCOUNTING POLICIES

Basis of Accounting: The financial statements of the Plan are prepared on the accrual basis of accounting.

Estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures, and actual results may differ from these estimates.

Investment Valuation and Income Recognition: The Plan's investments are reported at fair value as further described in Note 4. Fair value is the price that would be received by the Plan for an asset or paid by the Plan to transfer a liability (an exit price) in an orderly transaction between market participants on the measurement date in the Plan's principal or most advantageous market for the asset or liability.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants: Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses. Repayments of principal and interest are made from a bank account designated by the participant. Related fees are recorded as administrative expenses and are expensed when they are incurred.

Payment of Benefits: Benefits are recorded when paid.

Risks and Uncertainties: The Plan invests in various investments. Investments are exposed to various risks, such as interest rate, market, credit and the risks that arise from global events. Due to the level of risk associated with certain investments, it is at least reasonably possible that changes in the value of investments will occur in the near term and that such change could materially affect participants' account balances, and the amounts reported in the statement of net assets available for benefits. Additionally, global economic conditions, including inflationary pressures, interest rate changes, geopolitical instability, and other events, could impact the value of the Plan's investments. Plan management regularly monitors these risks and evaluates the potential impact on the Plan's financial position and participant accounts.

NOTE 3 – CERTIFIED INFORMATION

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2025 and 2024, net appreciation in fair value of investments, dividends and interest, and interest income on notes receivable from participants for the year ended December 31, 2025, was obtained by management and agreed to or derived from information certified as complete and accurate by Empower Trust Company (Empower) for the period from January 1, 2025 through March 31, 2025 and for the year ended December 31, 2024, and by Fidelity Management Trust Company (Fidelity) for the period from April 1, 2025 through December 31, 2025.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 4 – FAIR VALUE MEASUREMENTS

Fair value measurements are determined by maximizing the use of observable inputs and minimizing the use of unobservable inputs. The hierarchy places the highest priority on unadjusted quoted market prices in active markets for identical assets or liabilities (Level 1 measurements) and gives the lowest priority to unobservable inputs (Level 3 measurements). The three levels of inputs within the fair value hierarchy are defined as follows:

Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

Level 2: Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3: Significant unobservable inputs that reflect the Plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

In some cases, a valuation technique used to measure fair value may include inputs from multiple levels of the fair value hierarchy. The lowest level of significant input determines the placement of the entire fair value measurement in the hierarchy. The following presents the valuation methods and assumptions used by the Plan to estimate the fair values of investments.

Mutual Funds: The fair values of mutual fund investments are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

Collective Investment Trusts: The fair values of participation units held in collective investment trusts are based on the NAVs per unit as reported by the fund managers. The collective trusts provide for daily redemptions by the Plan at reported NAVs per share, with no advance notice requirement. The collective investment trusts do not have unfunded commitments, and the Plan has no obligation to make additional contributions related to these investments. There are no significant redemption restrictions as of December 31, 2025.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31:

	2025			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ 284,038,049	\$ -	\$ -	\$ 284,038,049
Total investments in the fair value hierarchy	<u>\$ 284,038,049</u>	<u>\$ -</u>	<u>\$ -</u>	284,038,049
Collective investment trusts measured at NAV as practical expedient*				<u>8,645,061</u>
Total investments at fair value				<u>\$ 292,683,110</u>

(Continued)

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 4 – FAIR VALUE MEASUREMENTS (Continued)

	2024			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ 190,704,369	\$ -	\$ -	\$ 190,704,369
Total investments at fair value	<u>\$ 190,704,369</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 190,704,369</u>

* Investments measured at fair value using net asset value per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in the hierarchy tables for such investments are intended to permit reconciliation of the fair value hierarchy to the investments at fair value line item presented in the statement of net assets available for benefits.

NOTE 5 – PARTY IN INTEREST TRANSACTIONS

Parties-in-interest are defined under DOL regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer, and certain others. Certain administrative functions are performed by officers or employees of the Company. No such officer or employee received compensation from the Plan. Some administrative expenses of the Plan are paid directly by the Company.

During the year ended December 31, 2025, Empower, served as trustee/custodian and recordkeeper of the Plan through March 31, 2025, and Fidelity served as trustee/custodian and recordkeeper of the Plan beginning April 1, 2025. The Plan held investments managed by Empower and Fidelity and are thus service providers to the Plan and, therefore, these transactions and the Plan's payment of fees to Empower and Fidelity qualify as party-in-interest transactions. Notes receivable from participants also reflect party-in-interest transactions.

NOTE 6 – TAX STATUS

The Company has adopted a non-standardized pre-approved plan document that received an opinion letter from the Internal Revenue Service dated June 30, 2020, indicating that the form of the pre-approved plan document was in compliance with the applicable requirements of the Internal Revenue Code. Although the Plan has been amended since adopting the pre-approved plan document, Plan management believes that the Plan is currently being operated in accordance with the Internal Revenue Code.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by applicable taxing authorities. Plan management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2025 and 2024, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits on any tax periods in progress. The Plan's tax years for 2022 through 2025 remain subject to examination by taxing authorities.

(Continued)

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 7 – RECONCILIATION TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2025 and 2024, to Form 5500:

	<u>2025</u>	<u>2024</u>
Net assets available for benefits per the financial statements	\$ 297,135,099	\$ 193,155,142
Participant contributions receivable	(1,570,195)	-
Deemed distributed loans	<u>-</u>	<u>(207,498)</u>
Net assets per the Form 5500	<u>\$ 295,564,904</u>	<u>\$ 192,947,644</u>

The following is a reconciliation of the change in net assets available for benefits for the year ended December 31, 2025, per the financial statements to the net income reported in the Form 5500:

Net increase per the financial statements	\$ 103,979,957
Less: participant contributions receivable	(1,570,195)
Add: deemed distributed loans	<u>207,498</u>
Net income per the Form 5500	<u>\$ 102,617,260</u>

SUPPLEMENTAL SCHEDULES

SOFI TECHNOLOGIES, INC. 401(K) PLAN
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2025

Name of Plan Sponsor: SoFi Technologies, Inc.
Employee Identification Number: 45-2499523
Three-digit Plan Number: 001

(a) Party in Interest	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
	American Century Small Cap Value R6 Fund	Mutual fund	**	\$ 709,462
	American Funds American Balanced R6 Fund	Mutual fund	**	663,731
	American Funds Capital World G/I R6 Fund	Mutual fund	**	1,435,523
	American Funds Europacific Growth R6 Fund	Mutual fund	**	798,484
	Blackrock High Yield Bond Portfolio K Fund	Mutual fund	**	995,334
	DFA Emerging Market Core Equity Fund	Mutual fund	**	1,381,212
*	Fidelity 500 Index Fund	Mutual fund	**	39,422,321
*	Fidelity Government Money Market	Mutual fund	**	32
*	Fidelity International Index Fund	Mutual fund	**	6,531,493
*	Fidelity Mid Cap Index Fund	Mutual fund	**	3,750,047
*	Fidelity Small Cap Index Fund	Mutual fund	**	3,878,093
*	Fidelity Total Market Index Fund	Mutual fund	**	18,789,911
*	Fidelity US Bond Index Fund	Mutual fund	**	1,938,620
	Janus Henderson Triton N Fund	Mutual fund	**	644,401
	PIMCO Int Bond (USD-Hedged) Instl Fund	Mutual fund	**	291,815
	PIMCO Income Institutional Fund	Mutual fund	**	25,279
	Vanguard Equity Income Admiral Fund	Mutual fund	**	4,349,908
	Vanguard Federal Money Market Inv Fund	Mutual fund	**	2,221,067
	Vanguard Target Retirement 2020 Inv Fund	Mutual fund	**	257,637
	Vanguard Target Retirement 2025 Inv Fund	Mutual fund	**	2,884,933
	Vanguard Target Retirement 2030 Inv Fund	Mutual fund	**	5,749,991
	Vanguard Target Retirement 2035 Inv Fund	Mutual fund	**	14,873,038
	Vanguard Target Retirement 2040 Inv Fund	Mutual fund	**	23,581,345
	Vanguard Target Retirement 2045 Inv Fund	Mutual fund	**	30,486,384
	Vanguard Target Retirement 2050 Inv Fund	Mutual fund	**	42,222,677
	Vanguard Target Retirement 2055 Inv Fund	Mutual fund	**	39,906,895
	Vanguard Target Retirement 2060 Inv Fund	Mutual fund	**	25,229,017
	Vanguard Target Retirement 2065 Inv Fund	Mutual fund	**	8,712,992
	Vanguard Target Retirement 2070 Inv Fund	Mutual fund	**	1,116,439
	Vanguard Target Retirement Income Inv Fund	Mutual fund	**	189,775
	Victory Sycamore Established Value I Fund	Mutual fund	**	1,000,193
	Allspring Core Plus Bond Fund	Collective investment trust	**	500,094
	Cohen & Steers Real Estate Securities Z Fund	Collective investment trust	**	775,676
	Invesco Mid Cap Growth Trust	Collective investment trust	**	2,027,373
	JPMCB Large Cap Growth Fund II	Collective investment trust	**	5,341,918
*	Notes receivable from participants (<i>Interest rate range: 4.25% - 9.50%</i> <i>and maturities through December 2030</i>)		-	2,881,794
	Total assets			<u>\$ 295,564,904</u>

* Indicates party in interest as defined by ERISA.

** All investment transactions are participant-directed, therefore, information is not required.

See independent auditor's report.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
SCHEDULE H, LINE 4a – SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
Year ended December 31, 2025

Name of Plan Sponsor: Social Finance, Inc.
Employee Identification Number: 45-2499523
Three-digit Plan Number: 001

Check here if late participant loan repayments are <u>included</u> :	Total That Constitutes Nonexempt Prohibited Transactions				Total Fully Corrected Under VFCP and PTE <u>2002-51</u>
		Contributions	Contributions		
		Corrected	Pending		
	Contributions	Outside	Correction		
	<u>Not Corrected</u>	<u>VFCP</u>	<u>in VFCP</u>		
	\$ 71,839	\$ -	\$ -	\$ -	

During the 2024 and 2023 plan years, the Plan experienced delinquent contributions totaling \$71,839. These delays were the result of administrative errors. The affected contributions have since been remitted to the participants. The Plan is currently in the process of calculating and remitting any associated lost earnings.

See independent auditor's report.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
(formerly Social Finance, Inc. 401(k) Plan)

FINANCIAL STATEMENTS

December 31, 2025 and 2024

SOFI TECHNOLOGIES, INC. 401(K) PLAN
(formerly SOCIAL FINANCE, INC. 401(K) PLAN)
San Francisco, California

FINANCIAL STATEMENTS
December 31, 2025 and 2024

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INDEPENDENT AUDITOR'S REPORT

To Those Charged With Governance of
SoFi Technologies, Inc. 401(k) Plan
San Francisco, California

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of SoFi Technologies, Inc. 401(k) Plan (formerly, Social Finance, Inc. 401(k) Plan) (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from qualified institutions as of December 31, 2025 and 2024, and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

(Continued)

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year from the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

(Continued)

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

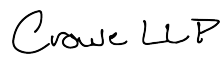
Other Matter – Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2025 and Schedule H, Line 4a – Schedule of Delinquent Participant Contributions for the year ended December 31, 2025, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).


Crowe LLP

Houston, Texas
July 23, 2026

SOFI TECHNOLOGIES, INC. 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2025 and 2024

	<u>2025</u>	<u>2024</u>
Assets		
Investments at fair value	\$ 292,683,110	\$ 190,704,369
Participant contributions receivable	1,570,195	-
Notes receivable from participants	<u>2,881,794</u>	<u>2,450,773</u>
Net assets available for benefits	<u><u>\$ 297,135,099</u></u>	<u><u>\$ 193,155,142</u></u>

See accompanying notes to financial statements.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Year ended December 31, 2025

Additions

Investment income:

Net appreciation in fair value of investments	\$ 34,654,559
Dividends and interest	<u>6,865,767</u>
Total investment income	41,520,326

Interest income on notes receivable from participants	53,567
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Contributions:

Participants	47,338,088
Rollover	<u>32,239,448</u>
Total contributions	<u>79,577,536</u>

Total additions	121,151,429
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Deductions

Benefits paid to participants	17,098,408
Administrative expenses	<u>73,064</u>
Total deductions	<u>17,171,472</u>

Net increase	103,979,957
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Net assets available for benefits, beginning of year	<u>193,155,142</u>
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Net assets available for benefits, end of Year	<u><u>\$ 297,135,099</u></u>
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See accompanying notes to financial statements.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 1 – DESCRIPTION OF PLAN

The SoFi Technologies, Inc. 401(k) Plan (formerly, Social Finance, Inc. 401(k) Plan) (the Plan) is a qualified defined contribution plan adopted by SoFi Technologies, Inc. (formerly, Social Finance, Inc.) (the Company), to enable eligible its employees to save for retirement on a tax-advantaged basis. The Plan was originally effective July 1, 2013 and was most recently amended and restated effective April 1, 2025. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The summary of significant provisions of the Plan presented below provides only general information. Participants should refer to the terms of the plan documents and trust agreement for a more complete description of the Plan's provision.

Eligibility: All employees are eligible to participate in the Plan on their date of hire, with entry into the Plan occurring on the first day of the month following the satisfaction of eligibility requirements, unless they are classified as Excluded Employees. Excluded Employees include union employees covered by a collective bargaining agreement without retirement benefit provisions, certain nonresident aliens, leased employees, and those not meeting minimum service thresholds.

Employees classified as Long-Term Part-Time (LTPT) may also be eligible to make deferrals upon attaining age 21 and completing at least 500 hours of service in three consecutive eligibility computation periods, as defined under the Plan.

Contributions: Participants may contribute to the Plan using either pre-tax compensation as salary deferrals or after-tax compensation as Roth 401(k) contributions. Participants may elect to contribute up to 80% of eligible compensation subject to the annual Internal Revenue Service (IRS) limit. Participants who attain age 50 or older before the end of a calendar year may elect to contribute additional amounts as catch-up contributions. Participants may modify or revoke their salary deferral election during the Plan year. Participant contributions are recorded in the period in which related compensation is earned and amounts are withheld from participant's compensation. Participant contributions receivable represent participant deferrals withheld from compensation before year-end that had not been remitted to the Plan as of December 31, 2025.

The Plan also contains an automatic enrollment feature in which the Company will automatically deduct 3% from a participant's pay as a pre-tax deferral contribution to the Plan. The Company will automatically increase the deferral percentage by 1% annually until a deferral rate of 80% is reached. Participants can increase, decrease, suspend or resume their deferral contributions or automatic contributions at any time.

Participants may also make rollover contributions from other qualified plans or IRAs, subject to Plan Administrator approval.

All contributions are subject to certain limitations of the Internal Revenue Code (IRC).

Participant Accounts: Each participant's account is credited with the participant's contributions and an allocation of (a) the Company's contributions, (b) Plan earnings and losses, and (c) forfeitures of employer nonelective contributions and is charged with his or her withdrawals and an allocation of administrative expenses. Allocations are based on participant contributions, eligible compensation, participant account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Each participant directs the investment of his or her account to any of the investment options available under the Plan.

Retirement, Death, and Disability: A participant is entitled to 100% of his or her account balance upon retirement, death, or disability.

(Continued)

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 1 – DESCRIPTION OF PLAN (Continued)

Vesting: A participant is immediately vested with respect to the portion of their account attributable to participant contributions, rollover contributions, safe harbor matching contributions, and the related earnings or losses thereon. Any Company nonelective contributions are fully vested after two years of service. Upon death, disability, or reaching normal retirement age, participants become fully vested in their accounts.

Payment of Benefits: Upon termination of service before normal retirement age, a participant may elect to receive a single lump-sum payment in cash equal to the value of the participant's vested account balance, or to rollover the distribution directly to another qualified plan under section 401 of the IRC. If a participant's vested account balance does not exceed \$5,000 upon termination of employment, it will be automatically distributed regardless of whether a participant consents to receive it. Upon normal retirement, disability, or death, the participant or beneficiary is entitled to receive the full amount credited to their account. Benefits may be paid to the participant in a single lump-sum payment in cash or a direct rollover to another qualified plan. If the participant or their beneficiary is required to take minimum distributions, benefits may be paid in a series of payments as required by the IRC.

Participants may receive an in-service distribution upon attaining age 59½, incurring financial hardship, or incurring a disability. Hardship withdrawals are allowed only to satisfy certain immediate and heavy financial needs. Such withdrawals may only be made from the participant's elective deferral contributions (including Roth deferrals) and related earnings, and do not include Qualified Nonelective Contributions (QNECs), Qualified Matching Contributions (QMACs), or their earnings.

Notes Receivable from Participants: Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of 50% of their vested account balance, or \$50,000 reduced by the highest outstanding loan balance in the last 12 months. The loans are secured by the balance in the participant's account. All Plan loans bear a reasonable rate of interest that is determined based upon prevailing rates for similar type loans. Interest rates on outstanding participant loans ranged from 4.25% to 9.50% at December 31, 2025. The interest rate remains fixed throughout the term of the loan. All loans must be repaid in level payments on at least a quarterly basis over a five-year period, unless the loan is for the purchase of the participant's principal residence. Participants may only have one Plan loan outstanding at any given time. At December 31, 2025, outstanding participant loads had maturity dates through December 2030.

Forfeitures: Forfeitures may be used to pay administrative expenses or to reduce future employer contributions. At December 31, 2025 and 2024, the forfeited non-vested account balance was \$26,000 and \$30, respectively.

Plan Termination: Although the Company intends to maintain the Plan indefinitely, the Company reserves the right to terminate the Plan at any time. Upon termination of the Plan, no further contributions will be made to the Plan and participants shall have a vested interest in their account of 100%, as provided in the Plan documents. The Company will direct the distribution of participant accounts in a manner permitted by the Plan as soon as practicable.

Administrative Expenses: Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Investment-related expenses are included in net appreciation in fair value of investments.

Subsequent Events: Plan management has evaluated subsequent events for recognition and disclosure through July 23, 2026, which is the date the financial statements were available to be issued. Management has determined that no events occurred subsequent to year-end that would require adjustment to or disclosure in the financial statements.

(Continued)

NOTE 2 – SUMMARY OF ACCOUNTING POLICIES

Basis of Accounting: The financial statements of the Plan are prepared on the accrual basis of accounting.

Estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures, and actual results may differ from these estimates.

Investment Valuation and Income Recognition: The Plan's investments are reported at fair value as further described in Note 4. Fair value is the price that would be received by the Plan for an asset or paid by the Plan to transfer a liability (an exit price) in an orderly transaction between market participants on the measurement date in the Plan's principal or most advantageous market for the asset or liability.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants: Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses. Repayments of principal and interest are made from a bank account designated by the participant. Related fees are recorded as administrative expenses and are expensed when they are incurred.

Payment of Benefits: Benefits are recorded when paid.

Risks and Uncertainties: The Plan invests in various investments. Investments are exposed to various risks, such as interest rate, market, credit and the risks that arise from global events. Due to the level of risk associated with certain investments, it is at least reasonably possible that changes in the value of investments will occur in the near term and that such change could materially affect participants' account balances, and the amounts reported in the statement of net assets available for benefits. Additionally, global economic conditions, including inflationary pressures, interest rate changes, geopolitical instability, and other events, could impact the value of the Plan's investments. Plan management regularly monitors these risks and evaluates the potential impact on the Plan's financial position and participant accounts.

NOTE 3 – CERTIFIED INFORMATION

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2025 and 2024, net appreciation in fair value of investments, dividends and interest, and interest income on notes receivable from participants for the year ended December 31, 2025, was obtained by management and agreed to or derived from information certified as complete and accurate by Empower Trust Company (Empower) for the period from January 1, 2025 through March 31, 2025 and for the year ended December 31, 2024, and by Fidelity Management Trust Company (Fidelity) for the period from April 1, 2025 through December 31, 2025.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 4 – FAIR VALUE MEASUREMENTS

Fair value measurements are determined by maximizing the use of observable inputs and minimizing the use of unobservable inputs. The hierarchy places the highest priority on unadjusted quoted market prices in active markets for identical assets or liabilities (Level 1 measurements) and gives the lowest priority to unobservable inputs (Level 3 measurements). The three levels of inputs within the fair value hierarchy are defined as follows:

Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

Level 2: Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3: Significant unobservable inputs that reflect the Plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

In some cases, a valuation technique used to measure fair value may include inputs from multiple levels of the fair value hierarchy. The lowest level of significant input determines the placement of the entire fair value measurement in the hierarchy. The following presents the valuation methods and assumptions used by the Plan to estimate the fair values of investments.

Mutual Funds: The fair values of mutual fund investments are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

Collective Investment Trusts: The fair values of participation units held in collective investment trusts are based on the NAVs per unit as reported by the fund managers. The collective trusts provide for daily redemptions by the Plan at reported NAVs per share, with no advance notice requirement. The collective investment trusts do not have unfunded commitments, and the Plan has no obligation to make additional contributions related to these investments. There are no significant redemption restrictions as of December 31, 2025.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31:

	2025			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ 284,038,049	\$ -	\$ -	\$ 284,038,049
Total investments in the fair value hierarchy	<u>\$ 284,038,049</u>	<u>\$ -</u>	<u>\$ -</u>	284,038,049
Collective investment trusts measured at NAV as practical expedient*				<u>8,645,061</u>
Total investments at fair value				<u>\$ 292,683,110</u>

(Continued)

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 4 – FAIR VALUE MEASUREMENTS (Continued)

	2024			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ 190,704,369	\$ -	\$ -	\$ 190,704,369
Total investments at fair value	<u>\$ 190,704,369</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 190,704,369</u>

* Investments measured at fair value using net asset value per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in the hierarchy tables for such investments are intended to permit reconciliation of the fair value hierarchy to the investments at fair value line item presented in the statement of net assets available for benefits.

NOTE 5 – PARTY IN INTEREST TRANSACTIONS

Parties-in-interest are defined under DOL regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer, and certain others. Certain administrative functions are performed by officers or employees of the Company. No such officer or employee received compensation from the Plan. Some administrative expenses of the Plan are paid directly by the Company.

During the year ended December 31, 2025, Empower, served as trustee/custodian and recordkeeper of the Plan through March 31, 2025, and Fidelity served as trustee/custodian and recordkeeper of the Plan beginning April 1, 2025. The Plan held investments managed by Empower and Fidelity and are thus service providers to the Plan and, therefore, these transactions and the Plan's payment of fees to Empower and Fidelity qualify as party-in-interest transactions. Notes receivable from participants also reflect party-in-interest transactions.

NOTE 6 – TAX STATUS

The Company has adopted a non-standardized pre-approved plan document that received an opinion letter from the Internal Revenue Service dated June 30, 2020, indicating that the form of the pre-approved plan document was in compliance with the applicable requirements of the Internal Revenue Code. Although the Plan has been amended since adopting the pre-approved plan document, Plan management believes that the Plan is currently being operated in accordance with the Internal Revenue Code.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by applicable taxing authorities. Plan management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2025 and 2024, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits on any tax periods in progress. The Plan's tax years for 2022 through 2025 remain subject to examination by taxing authorities.

(Continued)

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 7 – RECONCILIATION TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2025 and 2024, to Form 5500:

	<u>2025</u>	<u>2024</u>
Net assets available for benefits per the financial statements	\$ 297,135,099	\$ 193,155,142
Participant contributions receivable	(1,570,195)	-
Deemed distributed loans	<u>-</u>	<u>(207,498)</u>
Net assets per the Form 5500	<u>\$ 295,564,904</u>	<u>\$ 192,947,644</u>

The following is a reconciliation of the change in net assets available for benefits for the year ended December 31, 2025, per the financial statements to the net income reported in the Form 5500:

Net increase per the financial statements	\$ 103,979,957
Less: participant contributions receivable	(1,570,195)
Add: deemed distributed loans	<u>207,498</u>
Net income per the Form 5500	<u>\$ 102,617,260</u>

SUPPLEMENTAL SCHEDULES

SOFI TECHNOLOGIES, INC. 401(K) PLAN
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2025

Name of Plan Sponsor: SoFi Technologies, Inc.
Employee Identification Number: 45-2499523
Three-digit Plan Number: 001

(a) Party in Interest	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
	American Century Small Cap Value R6 Fund	Mutual fund	**	\$ 709,462
	American Funds American Balanced R6 Fund	Mutual fund	**	663,731
	American Funds Capital World G/I R6 Fund	Mutual fund	**	1,435,523
	American Funds Europacific Growth R6 Fund	Mutual fund	**	798,484
	Blackrock High Yield Bond Portfolio K Fund	Mutual fund	**	995,334
	DFA Emerging Market Core Equity Fund	Mutual fund	**	1,381,212
*	Fidelity 500 Index Fund	Mutual fund	**	39,422,321
*	Fidelity Government Money Market	Mutual fund	**	32
*	Fidelity International Index Fund	Mutual fund	**	6,531,493
*	Fidelity Mid Cap Index Fund	Mutual fund	**	3,750,047
*	Fidelity Small Cap Index Fund	Mutual fund	**	3,878,093
*	Fidelity Total Market Index Fund	Mutual fund	**	18,789,911
*	Fidelity US Bond Index Fund	Mutual fund	**	1,938,620
	Janus Henderson Triton N Fund	Mutual fund	**	644,401
	PIMCO Int Bond (USD-Hedged) Instl Fund	Mutual fund	**	291,815
	PIMCO Income Institutional Fund	Mutual fund	**	25,279
	Vanguard Equity Income Admiral Fund	Mutual fund	**	4,349,908
	Vanguard Federal Money Market Inv Fund	Mutual fund	**	2,221,067
	Vanguard Target Retirement 2020 Inv Fund	Mutual fund	**	257,637
	Vanguard Target Retirement 2025 Inv Fund	Mutual fund	**	2,884,933
	Vanguard Target Retirement 2030 Inv Fund	Mutual fund	**	5,749,991
	Vanguard Target Retirement 2035 Inv Fund	Mutual fund	**	14,873,038
	Vanguard Target Retirement 2040 Inv Fund	Mutual fund	**	23,581,345
	Vanguard Target Retirement 2045 Inv Fund	Mutual fund	**	30,486,384
	Vanguard Target Retirement 2050 Inv Fund	Mutual fund	**	42,222,677
	Vanguard Target Retirement 2055 Inv Fund	Mutual fund	**	39,906,895
	Vanguard Target Retirement 2060 Inv Fund	Mutual fund	**	25,229,017
	Vanguard Target Retirement 2065 Inv Fund	Mutual fund	**	8,712,992
	Vanguard Target Retirement 2070 Inv Fund	Mutual fund	**	1,116,439
	Vanguard Target Retirement Income Inv Fund	Mutual fund	**	189,775
	Victory Sycamore Established Value I Fund	Mutual fund	**	1,000,193
	Allspring Core Plus Bond Fund	Collective investment trust	**	500,094
	Cohen & Steers Real Estate Securities Z Fund	Collective investment trust	**	775,676
	Invesco Mid Cap Growth Trust	Collective investment trust	**	2,027,373
	JPMCB Large Cap Growth Fund II	Collective investment trust	**	5,341,918
*	Notes receivable from participants (<i>Interest rate range: 4.25% - 9.50%</i> <i>and maturities through December 2030</i>)		-	2,881,794
	Total assets			<u>\$ 295,564,904</u>

* Indicates party in interest as defined by ERISA.

** All investment transactions are participant-directed, therefore, information is not required.

See independent auditor's report.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
SCHEDULE H, LINE 4a – SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
Year ended December 31, 2025

Name of Plan Sponsor: Social Finance, Inc.
Employee Identification Number: 45-2499523
Three-digit Plan Number: 001

Check here if late participant loan repayments are <u>included</u> :	Total That Constitutes Nonexempt Prohibited Transactions				Total Fully Corrected Under VFCP and PTE <u>2002-51</u>
		Contributions	Contributions		
		Corrected	Pending		
	Contributions	Outside	Correction		
	<u>Not Corrected</u>	<u>VFCP</u>	<u>in VFCP</u>		
	\$ 71,839	\$ -	\$ -	\$ -	

During the 2024 and 2023 plan years, the Plan experienced delinquent contributions totaling \$71,839. These delays were the result of administrative errors. The affected contributions have since been remitted to the participants. The Plan is currently in the process of calculating and remitting any associated lost earnings.

See independent auditor's report.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
(formerly Social Finance, Inc. 401(k) Plan)

FINANCIAL STATEMENTS

December 31, 2025 and 2024

SOFI TECHNOLOGIES, INC. 401(K) PLAN
(formerly SOCIAL FINANCE, INC. 401(K) PLAN)
San Francisco, California

FINANCIAL STATEMENTS
December 31, 2025 and 2024

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INDEPENDENT AUDITOR'S REPORT

To Those Charged With Governance of
SoFi Technologies, Inc. 401(k) Plan
San Francisco, California

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of SoFi Technologies, Inc. 401(k) Plan (formerly, Social Finance, Inc. 401(k) Plan) (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from qualified institutions as of December 31, 2025 and 2024, and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

(Continued)

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year from the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

(Continued)

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

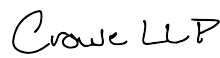
Other Matter – Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2025 and Schedule H, Line 4a – Schedule of Delinquent Participant Contributions for the year ended December 31, 2025, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).


Crowe LLP

Houston, Texas
July 23, 2026

SOFI TECHNOLOGIES, INC. 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2025 and 2024

	<u>2025</u>	<u>2024</u>
Assets		
Investments at fair value	\$ 292,683,110	\$ 190,704,369
Participant contributions receivable	1,570,195	-
Notes receivable from participants	<u>2,881,794</u>	<u>2,450,773</u>
Net assets available for benefits	<u><u>\$ 297,135,099</u></u>	<u><u>\$ 193,155,142</u></u>

See accompanying notes to financial statements.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Year ended December 31, 2025

Additions

Investment income:

Net appreciation in fair value of investments	\$ 34,654,559
Dividends and interest	<u>6,865,767</u>
Total investment income	41,520,326

Interest income on notes receivable from participants	53,567
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Contributions:

Participants	47,338,088
Rollover	<u>32,239,448</u>
Total contributions	<u>79,577,536</u>

Total additions	121,151,429
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Deductions

Benefits paid to participants	17,098,408
Administrative expenses	<u>73,064</u>
Total deductions	<u>17,171,472</u>

Net increase	103,979,957
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Net assets available for benefits, beginning of year	<u>193,155,142</u>
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Net assets available for benefits, end of Year	<u><u>\$ 297,135,099</u></u>
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See accompanying notes to financial statements.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 1 – DESCRIPTION OF PLAN

The SoFi Technologies, Inc. 401(k) Plan (formerly, Social Finance, Inc. 401(k) Plan) (the Plan) is a qualified defined contribution plan adopted by SoFi Technologies, Inc. (formerly, Social Finance, Inc.) (the Company), to enable eligible its employees to save for retirement on a tax-advantaged basis. The Plan was originally effective July 1, 2013 and was most recently amended and restated effective April 1, 2025. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The summary of significant provisions of the Plan presented below provides only general information. Participants should refer to the terms of the plan documents and trust agreement for a more complete description of the Plan's provision.

Eligibility: All employees are eligible to participate in the Plan on their date of hire, with entry into the Plan occurring on the first day of the month following the satisfaction of eligibility requirements, unless they are classified as Excluded Employees. Excluded Employees include union employees covered by a collective bargaining agreement without retirement benefit provisions, certain nonresident aliens, leased employees, and those not meeting minimum service thresholds.

Employees classified as Long-Term Part-Time (LTPT) may also be eligible to make deferrals upon attaining age 21 and completing at least 500 hours of service in three consecutive eligibility computation periods, as defined under the Plan.

Contributions: Participants may contribute to the Plan using either pre-tax compensation as salary deferrals or after-tax compensation as Roth 401(k) contributions. Participants may elect to contribute up to 80% of eligible compensation subject to the annual Internal Revenue Service (IRS) limit. Participants who attain age 50 or older before the end of a calendar year may elect to contribute additional amounts as catch-up contributions. Participants may modify or revoke their salary deferral election during the Plan year. Participant contributions are recorded in the period in which related compensation is earned and amounts are withheld from participant's compensation. Participant contributions receivable represent participant deferrals withheld from compensation before year-end that had not been remitted to the Plan as of December 31, 2025.

The Plan also contains an automatic enrollment feature in which the Company will automatically deduct 3% from a participant's pay as a pre-tax deferral contribution to the Plan. The Company will automatically increase the deferral percentage by 1% annually until a deferral rate of 80% is reached. Participants can increase, decrease, suspend or resume their deferral contributions or automatic contributions at any time.

Participants may also make rollover contributions from other qualified plans or IRAs, subject to Plan Administrator approval.

All contributions are subject to certain limitations of the Internal Revenue Code (IRC).

Participant Accounts: Each participant's account is credited with the participant's contributions and an allocation of (a) the Company's contributions, (b) Plan earnings and losses, and (c) forfeitures of employer nonelective contributions and is charged with his or her withdrawals and an allocation of administrative expenses. Allocations are based on participant contributions, eligible compensation, participant account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Each participant directs the investment of his or her account to any of the investment options available under the Plan.

Retirement, Death, and Disability: A participant is entitled to 100% of his or her account balance upon retirement, death, or disability.

(Continued)

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 1 – DESCRIPTION OF PLAN (Continued)

Vesting: A participant is immediately vested with respect to the portion of their account attributable to participant contributions, rollover contributions, safe harbor matching contributions, and the related earnings or losses thereon. Any Company nonelective contributions are fully vested after two years of service. Upon death, disability, or reaching normal retirement age, participants become fully vested in their accounts.

Payment of Benefits: Upon termination of service before normal retirement age, a participant may elect to receive a single lump-sum payment in cash equal to the value of the participant's vested account balance, or to rollover the distribution directly to another qualified plan under section 401 of the IRC. If a participant's vested account balance does not exceed \$5,000 upon termination of employment, it will be automatically distributed regardless of whether a participant consents to receive it. Upon normal retirement, disability, or death, the participant or beneficiary is entitled to receive the full amount credited to their account. Benefits may be paid to the participant in a single lump-sum payment in cash or a direct rollover to another qualified plan. If the participant or their beneficiary is required to take minimum distributions, benefits may be paid in a series of payments as required by the IRC.

Participants may receive an in-service distribution upon attaining age 59½, incurring financial hardship, or incurring a disability. Hardship withdrawals are allowed only to satisfy certain immediate and heavy financial needs. Such withdrawals may only be made from the participant's elective deferral contributions (including Roth deferrals) and related earnings, and do not include Qualified Nonelective Contributions (QNECs), Qualified Matching Contributions (QMACs), or their earnings.

Notes Receivable from Participants: Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of 50% of their vested account balance, or \$50,000 reduced by the highest outstanding loan balance in the last 12 months. The loans are secured by the balance in the participant's account. All Plan loans bear a reasonable rate of interest that is determined based upon prevailing rates for similar type loans. Interest rates on outstanding participant loans ranged from 4.25% to 9.50% at December 31, 2025. The interest rate remains fixed throughout the term of the loan. All loans must be repaid in level payments on at least a quarterly basis over a five-year period, unless the loan is for the purchase of the participant's principal residence. Participants may only have one Plan loan outstanding at any given time. At December 31, 2025, outstanding participant loads had maturity dates through December 2030.

Forfeitures: Forfeitures may be used to pay administrative expenses or to reduce future employer contributions. At December 31, 2025 and 2024, the forfeited non-vested account balance was \$26,000 and \$30, respectively.

Plan Termination: Although the Company intends to maintain the Plan indefinitely, the Company reserves the right to terminate the Plan at any time. Upon termination of the Plan, no further contributions will be made to the Plan and participants shall have a vested interest in their account of 100%, as provided in the Plan documents. The Company will direct the distribution of participant accounts in a manner permitted by the Plan as soon as practicable.

Administrative Expenses: Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Investment-related expenses are included in net appreciation in fair value of investments.

Subsequent Events: Plan management has evaluated subsequent events for recognition and disclosure through July 23, 2026, which is the date the financial statements were available to be issued. Management has determined that no events occurred subsequent to year-end that would require adjustment to or disclosure in the financial statements.

(Continued)

NOTE 2 – SUMMARY OF ACCOUNTING POLICIES

Basis of Accounting: The financial statements of the Plan are prepared on the accrual basis of accounting.

Estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures, and actual results may differ from these estimates.

Investment Valuation and Income Recognition: The Plan's investments are reported at fair value as further described in Note 4. Fair value is the price that would be received by the Plan for an asset or paid by the Plan to transfer a liability (an exit price) in an orderly transaction between market participants on the measurement date in the Plan's principal or most advantageous market for the asset or liability.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants: Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses. Repayments of principal and interest are made from a bank account designated by the participant. Related fees are recorded as administrative expenses and are expensed when they are incurred.

Payment of Benefits: Benefits are recorded when paid.

Risks and Uncertainties: The Plan invests in various investments. Investments are exposed to various risks, such as interest rate, market, credit and the risks that arise from global events. Due to the level of risk associated with certain investments, it is at least reasonably possible that changes in the value of investments will occur in the near term and that such change could materially affect participants' account balances, and the amounts reported in the statement of net assets available for benefits. Additionally, global economic conditions, including inflationary pressures, interest rate changes, geopolitical instability, and other events, could impact the value of the Plan's investments. Plan management regularly monitors these risks and evaluates the potential impact on the Plan's financial position and participant accounts.

NOTE 3 – CERTIFIED INFORMATION

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2025 and 2024, net appreciation in fair value of investments, dividends and interest, and interest income on notes receivable from participants for the year ended December 31, 2025, was obtained by management and agreed to or derived from information certified as complete and accurate by Empower Trust Company (Empower) for the period from January 1, 2025 through March 31, 2025 and for the year ended December 31, 2024, and by Fidelity Management Trust Company (Fidelity) for the period from April 1, 2025 through December 31, 2025.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 4 – FAIR VALUE MEASUREMENTS

Fair value measurements are determined by maximizing the use of observable inputs and minimizing the use of unobservable inputs. The hierarchy places the highest priority on unadjusted quoted market prices in active markets for identical assets or liabilities (Level 1 measurements) and gives the lowest priority to unobservable inputs (Level 3 measurements). The three levels of inputs within the fair value hierarchy are defined as follows:

Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

Level 2: Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3: Significant unobservable inputs that reflect the Plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

In some cases, a valuation technique used to measure fair value may include inputs from multiple levels of the fair value hierarchy. The lowest level of significant input determines the placement of the entire fair value measurement in the hierarchy. The following presents the valuation methods and assumptions used by the Plan to estimate the fair values of investments.

Mutual Funds: The fair values of mutual fund investments are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

Collective Investment Trusts: The fair values of participation units held in collective investment trusts are based on the NAVs per unit as reported by the fund managers. The collective trusts provide for daily redemptions by the Plan at reported NAVs per share, with no advance notice requirement. The collective investment trusts do not have unfunded commitments, and the Plan has no obligation to make additional contributions related to these investments. There are no significant redemption restrictions as of December 31, 2025.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31:

	2025			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ 284,038,049	\$ -	\$ -	\$ 284,038,049
Total investments in the fair value hierarchy	<u>\$ 284,038,049</u>	<u>\$ -</u>	<u>\$ -</u>	284,038,049
Collective investment trusts measured at NAV as practical expedient*				<u>8,645,061</u>
Total investments at fair value				<u>\$ 292,683,110</u>

(Continued)

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 4 – FAIR VALUE MEASUREMENTS (Continued)

	2024			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ 190,704,369	\$ -	\$ -	\$ 190,704,369
Total investments at fair value	<u>\$ 190,704,369</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 190,704,369</u>

* Investments measured at fair value using net asset value per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in the hierarchy tables for such investments are intended to permit reconciliation of the fair value hierarchy to the investments at fair value line item presented in the statement of net assets available for benefits.

NOTE 5 – PARTY IN INTEREST TRANSACTIONS

Parties-in-interest are defined under DOL regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer, and certain others. Certain administrative functions are performed by officers or employees of the Company. No such officer or employee received compensation from the Plan. Some administrative expenses of the Plan are paid directly by the Company.

During the year ended December 31, 2025, Empower, served as trustee/custodian and recordkeeper of the Plan through March 31, 2025, and Fidelity served as trustee/custodian and recordkeeper of the Plan beginning April 1, 2025. The Plan held investments managed by Empower and Fidelity and are thus service providers to the Plan and, therefore, these transactions and the Plan's payment of fees to Empower and Fidelity qualify as party-in-interest transactions. Notes receivable from participants also reflect party-in-interest transactions.

NOTE 6 – TAX STATUS

The Company has adopted a non-standardized pre-approved plan document that received an opinion letter from the Internal Revenue Service dated June 30, 2020, indicating that the form of the pre-approved plan document was in compliance with the applicable requirements of the Internal Revenue Code. Although the Plan has been amended since adopting the pre-approved plan document, Plan management believes that the Plan is currently being operated in accordance with the Internal Revenue Code.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by applicable taxing authorities. Plan management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2025 and 2024, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits on any tax periods in progress. The Plan's tax years for 2022 through 2025 remain subject to examination by taxing authorities.

(Continued)

SOFI TECHNOLOGIES, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2025

NOTE 7 – RECONCILIATION TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2025 and 2024, to Form 5500:

	<u>2025</u>	<u>2024</u>
Net assets available for benefits per the financial statements	\$ 297,135,099	\$ 193,155,142
Participant contributions receivable	(1,570,195)	-
Deemed distributed loans	<u>-</u>	<u>(207,498)</u>
Net assets per the Form 5500	<u>\$ 295,564,904</u>	<u>\$ 192,947,644</u>

The following is a reconciliation of the change in net assets available for benefits for the year ended December 31, 2025, per the financial statements to the net income reported in the Form 5500:

Net increase per the financial statements	\$ 103,979,957
Less: participant contributions receivable	(1,570,195)
Add: deemed distributed loans	<u>207,498</u>
Net income per the Form 5500	<u>\$ 102,617,260</u>

SUPPLEMENTAL SCHEDULES

SOFI TECHNOLOGIES, INC. 401(K) PLAN
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2025

Name of Plan Sponsor: SoFi Technologies, Inc.
Employee Identification Number: 45-2499523
Three-digit Plan Number: 001

(a) Party in Interest	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
	American Century Small Cap Value R6 Fund	Mutual fund	**	\$ 709,462
	American Funds American Balanced R6 Fund	Mutual fund	**	663,731
	American Funds Capital World G/I R6 Fund	Mutual fund	**	1,435,523
	American Funds Europacific Growth R6 Fund	Mutual fund	**	798,484
	Blackrock High Yield Bond Portfolio K Fund	Mutual fund	**	995,334
	DFA Emerging Market Core Equity Fund	Mutual fund	**	1,381,212
*	Fidelity 500 Index Fund	Mutual fund	**	39,422,321
*	Fidelity Government Money Market	Mutual fund	**	32
*	Fidelity International Index Fund	Mutual fund	**	6,531,493
*	Fidelity Mid Cap Index Fund	Mutual fund	**	3,750,047
*	Fidelity Small Cap Index Fund	Mutual fund	**	3,878,093
*	Fidelity Total Market Index Fund	Mutual fund	**	18,789,911
*	Fidelity US Bond Index Fund	Mutual fund	**	1,938,620
	Janus Henderson Triton N Fund	Mutual fund	**	644,401
	PIMCO Int Bond (USD-Hedged) Instl Fund	Mutual fund	**	291,815
	PIMCO Income Institutional Fund	Mutual fund	**	25,279
	Vanguard Equity Income Admiral Fund	Mutual fund	**	4,349,908
	Vanguard Federal Money Market Inv Fund	Mutual fund	**	2,221,067
	Vanguard Target Retirement 2020 Inv Fund	Mutual fund	**	257,637
	Vanguard Target Retirement 2025 Inv Fund	Mutual fund	**	2,884,933
	Vanguard Target Retirement 2030 Inv Fund	Mutual fund	**	5,749,991
	Vanguard Target Retirement 2035 Inv Fund	Mutual fund	**	14,873,038
	Vanguard Target Retirement 2040 Inv Fund	Mutual fund	**	23,581,345
	Vanguard Target Retirement 2045 Inv Fund	Mutual fund	**	30,486,384
	Vanguard Target Retirement 2050 Inv Fund	Mutual fund	**	42,222,677
	Vanguard Target Retirement 2055 Inv Fund	Mutual fund	**	39,906,895
	Vanguard Target Retirement 2060 Inv Fund	Mutual fund	**	25,229,017
	Vanguard Target Retirement 2065 Inv Fund	Mutual fund	**	8,712,992
	Vanguard Target Retirement 2070 Inv Fund	Mutual fund	**	1,116,439
	Vanguard Target Retirement Income Inv Fund	Mutual fund	**	189,775
	Victory Sycamore Established Value I Fund	Mutual fund	**	1,000,193
	Allspring Core Plus Bond Fund	Collective investment trust	**	500,094
	Cohen & Steers Real Estate Securities Z Fund	Collective investment trust	**	775,676
	Invesco Mid Cap Growth Trust	Collective investment trust	**	2,027,373
	JPMCB Large Cap Growth Fund II	Collective investment trust	**	5,341,918
*	Notes receivable from participants (<i>Interest rate range: 4.25% - 9.50%</i> <i>and maturities through December 2030</i>)		-	2,881,794
	Total assets			<u>\$ 295,564,904</u>

* Indicates party in interest as defined by ERISA.

** All investment transactions are participant-directed, therefore, information is not required.

See independent auditor's report.

SOFI TECHNOLOGIES, INC. 401(K) PLAN
SCHEDULE H, LINE 4a – SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
Year ended December 31, 2025

Name of Plan Sponsor: Social Finance, Inc.
Employee Identification Number: 45-2499523
Three-digit Plan Number: 001

Check here if late participant loan repayments are included:	Total That Constitutes Nonexempt Prohibited Transactions				Total Fully Corrected Under VFCP and PTE <u>2002-51</u>
	Contributions Not Corrected	Contributions	Contributions		
		Corrected	Pending		
		Outside VFCP	Correction in VFCP		
	\$ 71,839	\$ -	\$ -	\$ -	

During the 2024 and 2023 plan years, the Plan experienced delinquent contributions totaling \$71,839. These delays were the result of administrative errors. The affected contributions have since been remitted to the participants. The Plan is currently in the process of calculating and remitting any associated lost earnings.

See independent auditor's report.