COMPEDGE INTELLIGENCE BRIEF

SOFI TECHNOLOGIES

Fintech · General Strategic Brief

MEDIUM CONFIDENCE | THREAT SCORE 7/10

Generated September 24, 2026

EXECUTIVE SUMMARY

SoFi Technologies is demonstrating a clear strategic trajectory toward becoming a dominant, vertically integrated digital financial services provider, marked by strong customer and product growth and a return to GAAP profitability in FY24, sustained through FY25 and Q2 FY26.

CONTENTS

01 Market Context
02 Executive Summary
03 Company Snapshot
04 Financial Health Indicators
05 Recent Moves
06 Business Model Deep Dive
07 Strengths
08 Weaknesses and Vulnerabilities
09 Competitive Positioning
10 Strategic Implications
11 Watch Areas
12 Competitive Threat Score
13 Analyst Note and Data Confidence
14 Specific Question Analysis
A Raw Data Appendix

CONFIDENTIAL · FOR INTERNAL USE ONLY · A Nayrix Software Solutions product · Support: compedge@nayrix.com

01 Market Context

The global fintech market is experiencing a resurgence, with industry revenues surpassing half a trillion dollars in 2025, according to BCG and FT Partners. Measured separately as a market size, Straits Research values the market at $315.65 Billion (Straits Research, 2026 estimate) and projects $706.72 Billion (Straits Research, 2034 projection). This growth, estimated at a CAGR of 10.6% from 2026 to 2034, is driven by accelerating digital adoption, increasing profitability among major players (74% of the largest public fintechs were profitable in 2025, per BCG and FT Partners), and the disruptive influence of AI. The market has shifted from a post-pandemic recovery to a period of mature expansion, where leaders are widening their advantage and new technologies are reshaping financial services economics. North America, particularly the US, continues to attract significant investment and innovation in digital financial services, driven by a receptive consumer base and evolving regulatory environment. Key trends include increased M&A activity, a narrowing regulatory gap between traditional banks and fintechs, and a strong focus on integrated, "everything app" models that combine lending, banking, and investing to capture greater customer lifetime value.

EXHIBIT 1 **Market size** USD billions

TOTAL ADDRESSABLE MARKET (TAM)

$316B

MARKET GROWTH	COMPANY SHARE
10.6% a year	**Not found**

Source: Straits Research, 2026.
Only the layers found in published sources are shown.

02 Executive Summary

SoFi Technologies is demonstrating a clear strategic trajectory toward becoming a dominant, vertically integrated digital financial services provider, marked by strong customer and product growth and a return to GAAP profitability in FY24, sustained through FY25 and Q2 FY26. The company's "everything app" strategy, leveraging its bank charter and proprietary technology platform (Galileo and Technisys), allows for a comprehensive suite of consumer and B2B offerings across lending, financial services, and infrastructure. While the lending segment remains a primary revenue driver, particularly personal loans, SoFi is actively diversifying into fee-based financial services and enterprise technology solutions, albeit with some recent year-over-year revenue contractions in the latter. Strategic implications for competitors involve SoFi's ability to cross-sell effectively, its strong deposit-funded lending model, and its continuous innovation, particularly with AI. Competitors should recognize SoFi's momentum in member engagement and product adoption, but also note the challenges in fully monetizing its technology platform and maintaining strong operating leverage amid reinvestment.

03 Company Snapshot

SoFi Technologies, Inc. (NASDAQ: SOFI), short for Social Finance, was founded in 2011 by Stanford University graduates, initially focusing on MBA peer-to-peer student loan refinancing. The company operates as a digital personal finance company offering a comprehensive suite of financial products, including lending (student loans, personal loans, home loans), financial services (checking & savings, credit cards, investing, crypto, insurance, wealth management, Relay, Plus, Coach), and a technology platform (Galileo and Technisys) for other financial institutions. SoFi went public on June 1, 2021, through a SPAC merger, and its shares trade on the Nasdaq Global Select Market. The corporate headquarters is located at 234 1st Street, San Francisco, CA 94105, with additional offices across the US. As of December 31, 2025, SoFi employed approximately 6,100 (Employees, SEC 10-K, Dec 2025) people. The company has shown significant scale with 15.8 Million (Total Members, Q2 2026) and 24.4 Million (Total Products, Q2 2026). A key structural change was obtaining a national bank charter in 2022 by acquiring Golden Pacific Bancorp, allowing it to hold deposits directly and enhancing its funding capabilities. Galileo was acquired in 2020 and Technisys in 2022, creating a vertically integrated technology platform. SoFi Technologies, Inc. is a publicly traded company incorporated in Delaware.

EXHIBIT 2 Business profile As of Q2 2026

CUSTOMERS
15,800,000

As disclosed by the company.

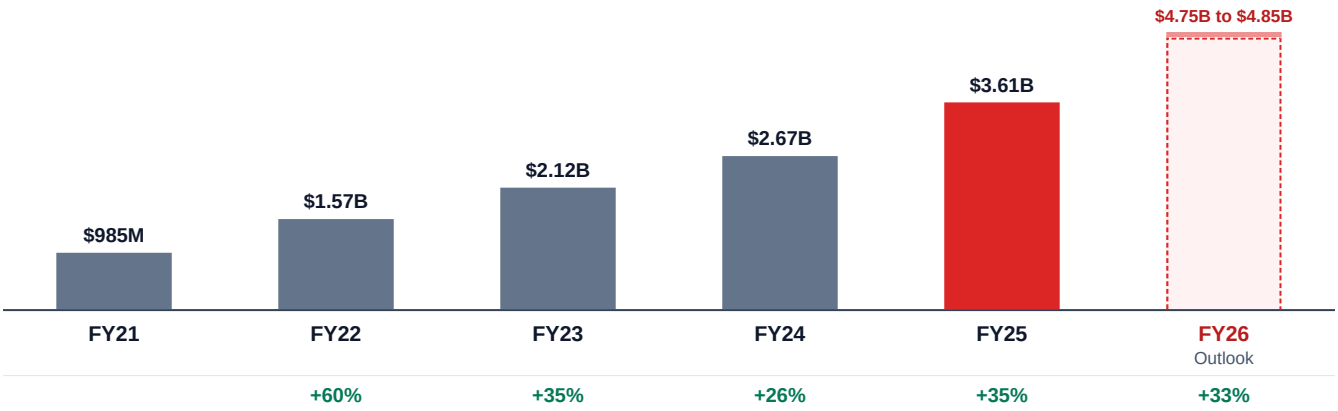
04 Financial Health Indicators

EXHIBIT 3 Key financials USD

REVENUE, FY25	REVENUE, Q2 FY26	NET MARGIN, FY25
$3.61B	$1.22B	13.3%
+35.1% year on year	+42.5% year on year	
REVENUE GUIDANCE, FY26	**CASH AND INVESTMENTS**	**TOTAL DEBT**
$4.75B to $4.85B	$3.13B	$3.3B
+32.8% at the midpoint		

Not found in the sources for this brief: Gross margin, Operating margin, Free cash flow, Market cap.

EXHIBIT 4 **Revenue by fiscal year** USD millions



Bottom row: growth year on year; for the outlook, at the midpoint of the range against the last reported year.

Q2 FY26: revenue $1.22B, +42.5% year on year.
FY26 guidance: $4.75B to $4.85B (company outlook), +32.8% at the midpoint.
Fiscal years end in December, so FY25 ended in December 2025.

EXHIBIT 5 **Margins by fiscal year** % of revenue

	FY21	FY22	FY23	FY24	FY25	TREND	FY21 TO FY25
Net margin	-49.1%	-20.4%	-14.2%	18.6%	13.3%		+62.5 pts

Computed from the revenue and profit figures reported for each year.

SoFi Technologies has demonstrated significant revenue growth and a recent return to profitability. The company's reported revenue trajectory over the last five fiscal years is as follows: USD 984.87 Million (FY21 SEC 10-K), USD 1,573.54 Million (FY22 SEC 10-K), USD 2,122.79 Million (FY23 SEC 10-K), USD 2,674.86 Million (FY24 SEC 10-K), and USD 3,613.35 Million (FY25 SEC 10-K). This represents a strong upward trend in top-line performance. The company transitioned from net losses in previous years to profitability, reporting a net income of USD 498.67 Million (FY24 SEC 10-K) and USD 481.32 Million (FY25 SEC 10-K). For the latest reported quarter, Q2 FY26, SoFi generated revenue of USD 1,218.68 Million (Q2 FY26 SEC 10-Q) and a GAAP net income of USD 156.6 Million (Q2 FY26 Reported). The Q2 FY26 revenue reflects a 42.5% year-over-year growth. As of June 30, 2026, SoFi held USD 3,126.24 Million (Cash and Short-term Investments, Q2 2026 SEC 10-Q) and reported a total debt of approximately USD 3.301 Billion (Q2 2026 Reported). Management has raised full-year 2026 adjusted net revenue guidance to a range of USD 4.75 Billion (2026 Guidance) to USD 4.85 Billion (2026 Guidance). While the company has achieved profitability and possesses a healthy cash position, the significant debt levels and the need for continued reinvestment in its platform warrant careful monitoring of operating leverage and sustained net income generation.

05 Recent Moves

September 2026
SoFi presented at the Goldman Sachs Communacopia + Technology Conference on September 8, where CFO Chris Lapointe highlighted approximately 40% year-over-year revenue growth in each of the first two quarters of 2026. This public presentation reinforced the company's strategic direction and operational momentum to the investment community.

July 2026
SoFi reported record Q2 FY26 results, with total net revenue of $1.22 Billion (Q2 2026 Reported) and GAAP net income of $156.6 Million (Q2 2026 Reported). This demonstrated strong execution, exceeding analyst expectations for both revenue and EPS, and underscored the company's ability to drive growth across its segments.

July 2026
The company raised its full-year 2026 adjusted net revenue guidance to a range of $4.75 Billion (2026 Guidance) to $4.85 Billion (2026 Guidance). This guidance increase signals management's confidence in continued strong performance despite market uncertainties.

July 2026
The Technology Platform segment saw its enabled accounts increase by 2 million from the prior quarter, reaching 135 Million (Q2 2026 Reported). This indicates continued client adoption and usage of its B2B financial infrastructure.

April 2026
SoFi relaunched its premium membership offering, SoFi Plus, with enhanced benefits. With the offering now a paid subscription model, SoFi reported more than 200,000 paid subscribers in its Q2 2026 results. This move aims to deepen member relationships and increase lifetime value through cross-buy acceleration.

April 2026
SoFi reported strong Q1 2026 results on April 29, with revenue up 43% year-over-year and net income more than doubling, but the stock fell as management initially kept full-year guidance unchanged. This event highlighted investor sensitivity to future outlook, even amidst strong quarterly performance.

06 Business Model Deep Dive

SoFi operates a diversified financial services business model across three primary segments: Lending, Financial Services, and Technology Platform. 1. Lending: This is the largest revenue driver, generating interest income from personal loans, student loan refinancing, and home loans, and gains from selling originated loans to institutional buyers. Customer acquisition is often driven by competitive rates and a streamlined digital application process, appealing to a prime borrower demographic. 2. Financial Services: This segment offers a wide array of products, including SoFi Money (SoFi Checking and Savings accounts held at SoFi Bank), SoFi Invest (brokerage, robo-advisory, crypto), SoFi Credit Card, and insurance referrals. Revenue here comes from interchange fees, account fees, and referral fees. Customer acquisition is fueled by the "everything app" strategy, encouraging existing lending customers to cross-buy into other products, with 51% of new products in Q2 2026 opened by existing members. The SoFi Plus subscription aims to deepen engagement and retention by offering enhanced benefits. The direct bank charter allows SoFi to fund its loans with low-cost deposits, improving net interest margin and reducing reliance on higher-cost warehouse lines. 3. Technology Platform: Comprising Galileo and Technisys, this segment provides B2B financial infrastructure services to other fintechs, banks, and non-financial brands. Galileo offers payment processing, card issuing, and account management APIs, while Technisys provides a cloud-native core banking platform. Revenue is generated through transaction and platform fees, offering a diversified, capital-light stream independent of SoFi's consumer lending cycle. Customer retention is driven by the mission-critical nature of these embedded services and the high switching costs associated with core banking infrastructure. However, this segment has seen some year-over-year revenue contraction recently, impacting its overall contribution.

EXHIBIT 6 Revenue streams

Lending (Interest Income, Loan Sales)
Financial Services (Fees)
Technology Platform (Galileo/Technisys Fees)

The split of revenue by stream is not publicly disclosed, so no shares are shown.

07 Strengths

Vertically Integrated "Everything App" Model
SoFi's ownership of a bank charter and its Galileo-Technisys technology stack creates a unique, end-to-end financial ecosystem. This vertical integration allows for faster product development, lower operating costs by reducing reliance on third parties, and a comprehensive platform to capture and retain members across lending, banking, and investing services.

Strong Member Engagement and Cross-Buy
The company consistently demonstrates impressive growth in total members and products, with products per member reaching an all-time high of 1.54 in Q2 2026. Accelerated cross-buy, where 51% of new products are opened by existing members, showcases effective monetization of its growing customer base and a powerful "Financial Services Productivity Loop".

Low-Cost Deposit Funding
With its national bank charter, SoFi can fund a significant portion of its loan originations through member deposits, which grew to $45.5 Billion (Q2 2026 Reported). This provides a stable and lower-cost funding source compared to traditional warehouse facilities, enhancing net interest margins and providing a durable competitive advantage in the lending market.

Proprietary Technology Platform
The Galileo and Technisys acquisitions provide SoFi with a foundational technology layer that not only powers its own consumer offerings but also generates revenue by serving other financial institutions. This dual-use technology asset provides revenue diversification and strategic flexibility, positioning SoFi as a key infrastructure provider in the broader fintech ecosystem.

08 Weaknesses and Vulnerabilities

Technology Platform Revenue Volatility
While strategically important, the Technology Platform segment (Galileo/Technisys) has shown recent year-over-year revenue declines, with Q2 2026 revenue 23% lower than the prior year. This volatility, partly due to client exits like Chime, indicates that the segment is not yet consistently realizing its full growth potential and introduces uncertainty into the overall revenue diversification strategy.

High Customer Acquisition Cost for Primary Lending Products
Despite cross-buy success, initial customer acquisition for core lending products can be expensive in a competitive market. As SoFi expands its member base, sustaining rapid member growth without increasing marketing spend per customer is an ongoing challenge that could pressure future profitability and operating leverage.

Reliance on Lending Segment for Profitability
The Lending segment remains the primary engine for SoFi's earnings, with strong growth in personal loan originations. This heavy reliance, despite diversification efforts, exposes the company to interest rate fluctuations, credit cycle risks, and changes in consumer borrowing behavior, which could impact overall financial health.

Competitive Intensity in Consumer Fintech
SoFi faces stiff competition across all its consumer segments from traditional banks with established trust, challenger banks with niche appeal, and other fintechs specializing in lending, investing, or payments. Maintaining differentiation and capturing market share requires continuous innovation and significant marketing investment, making sustained pricing power challenging.

EXHIBIT 7 **SWOT summary**

STRENGTHS
- Vertically integrated 'everything app' model
- Strong member engagement and cross-buy
- Low-cost deposit funding
- Proprietary technology platform

WEAKNESSES
- Technology Platform revenue volatility
- High customer acquisition cost for primary lending products
- Reliance on lending segment for profitability
- Competitive intensity in consumer fintech

OPPORTUNITIES
- Further penetrate new lending niches (e.g., SMB)
- Expand international reach for technology platform
- Deepen AI-driven personalization across products

THREATS
- Increased interest rates impacting loan demand
- Aggressive moves by incumbent banks into digital
- Sustained underperformance of Technology Platform
- Intensifying regulatory oversight

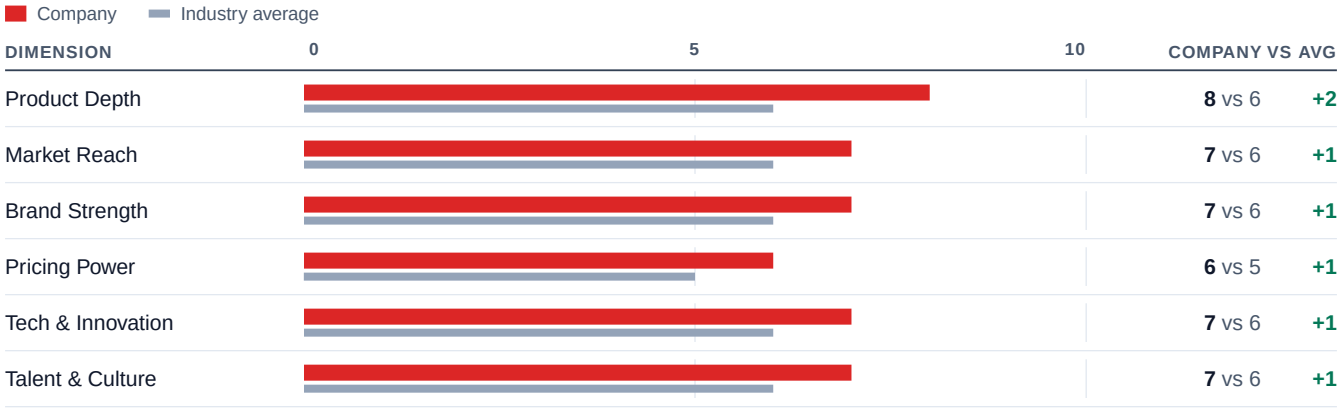
09 Competitive Positioning

SoFi Technologies occupies a unique position in the fintech market as a vertically integrated digital bank with a comprehensive "everything app" strategy, distinguishing itself from both traditional banks and many point-solution fintechs. The company's core competitive advantage lies in its bank charter, enabling low-cost deposit funding for its lending operations, and its proprietary technology stack (Galileo and Technisys) which powers both its consumer offerings and B2B clients.

SoFi primarily competes with: 1. Neo-banks/Challenger Banks (e.g., Chime, Varo): These players offer digital-first banking but often lack the full lending product suite or the underlying technology platform that SoFi possesses. SoFi differentiates through its broader product offering, lending capabilities, and the potential for higher customer lifetime value through cross-selling. 2. Traditional Lenders/Fintech Lenders (e.g., Upstart, LendingClub, Affirm): Companies like Upstart and LendingClub focus predominantly on lending. While they might have innovative credit models, they typically lack SoFi's deposit-funded model and extensive financial services ecosystem, making their funding costs potentially higher and their revenue streams less diversified. 3. Investment Platforms (e.g., Robinhood): Robinhood is a competitor in the investing segment. SoFi's "Invest" offering is part of a larger financial suite, whereas Robinhood is more focused on trading. Robinhood has higher revenue and net margin than SoFi as of a September 2026 comparison.

SoFi's advantage over the next 12-24 months looks durable due to its integrated model driving strong cross-buy rates and its secure funding base. However, the Technology Platform's recent performance dip and intense competition in consumer segments require sustained innovation and execution to maintain momentum against agile competitors and established incumbents.

EXHIBIT 8 **Competitive position against the industry average** Analyst scores, 0 to 10



Sorted by the gap to the industry average: advantages first. Scores are analytical judgments, not measured data.

10 Strategic Implications

SoFi's current trajectory, marked by increasing profitability from its lending core and aggressive expansion of its "everything app" model, presents both a formidable threat and a strategic blueprint for adjacent operators. The company's ability to drive strong cross-buy rates among its rapidly growing member base suggests a powerful customer acquisition and retention engine. A competitor must acknowledge this integrated approach as a key differentiator.

Three concrete next moves for a capable competitor are:

1. **Accelerate Platform Integration and Cross-Sell Initiatives**
   A competitor should invest heavily in integrating disparate product lines into a unified customer experience, mirroring SoFi's "everything app" success. This means developing a smooth flow between lending, banking, and investing products, backed by incentives for existing customers to adopt new services, to increase products per customer and maximize lifetime value.

2. **Bolster Deposit-Funded Lending Capabilities**
   To counter SoFi's lower cost of capital from its bank charter, competitors in the lending space should prioritize obtaining a banking license or forming strategic partnerships with deposit-rich institutions. This would enable access to cheaper funding sources, reducing reliance on wholesale markets and improving loan profitability, thereby allowing for more competitive rates or better margins.

3. **Develop Niche, AI-Powered Enterprise Solutions**
   Given the recent volatility in SoFi's Galileo segment, there is an opportunity to outmaneuver by developing highly specialized, AI-driven banking-as-a-service platforms targeting specific industry verticals or underserved fintech niches. This would aim to create sticky, high-margin revenue streams that offer advanced capabilities where Galileo may be perceived as less focused or experiencing headwinds.

11 Watch Areas

> **Next 3-6 months**
> Q3 FY26 earnings report, expected late October or early November 2026 (date not yet confirmed by SoFi). This will be critical for assessing if SoFi can sustain its profitability, maintain strong lending growth, and demonstrate a turnaround or stabilization in its Technology Platform revenue. Weakness in any of these areas could signal a slowdown in its overall strategic execution.

Next 6-12 months
Interest rate environment and credit quality trends. As the economic environment evolves, changes in interest rates could impact SoFi's net interest margin and loan demand, while any deterioration in credit quality among its borrowers could increase loan loss provisions and reduce profitability, directly affecting its core lending business.

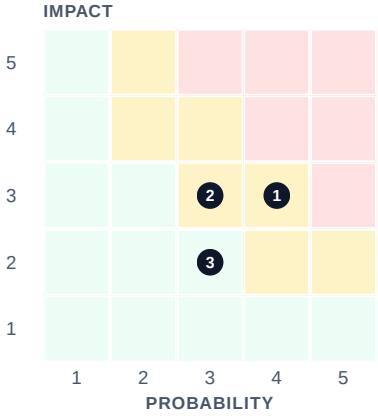
Next 12-18 months
Expansion of the SoFi Plus paid subscription model. Continued growth and engagement with SoFi Plus will indicate the company's ability to drive recurring, high-margin revenue and enhance customer stickiness beyond transactional services. Slow adoption or high churn could undermine its strategy for deepening member relationships.

Next 12-24 months
Performance and client acquisition of SoFi Tech Solutions (Galileo/Technisys). Monitoring this segment's revenue growth, client wins, and ability to overcome recent year-over-year declines will be crucial. Sustained underperformance would raise questions about the long-term value and strategic contribution of this capital-light business.

Ongoing
Regulatory scrutiny and compliance costs for digital banks. As SoFi operates as a chartered bank, it faces increasing regulatory oversight. Any new regulations or enforcement actions, particularly regarding consumer lending, data privacy, or embedded finance, could increase compliance costs and limit operational flexibility.

EXHIBIT 9 **Risk matrix**

Probability and impact, each 1 to 5



#	RISK	CATEGORY	P	I	SCORE
1	Intense Consumer Fintech Competition	Market	4	3	12 Medium
2	Regulatory Scrutiny for Digital Banks	Regulatory	3	3	9 Medium
3	High Customer Acquisition Costs	Operational	3	2	6 Low

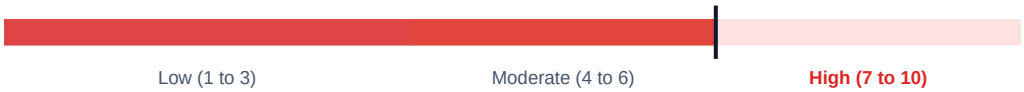
Ranked by probability times impact. Numbers in the grid match the table.

12 Competitive Threat Score

EXHIBIT 10 **Competitive threat score**

Out of 10

7 / 10
HIGH THREAT



SoFi Technologies poses a significant competitive threat, scoring 7 out of 10. The company's strong brand recognition and strong financial health, marked by consistent revenue growth and recent profitability, underpin its market position. Its integrated "everything app" strategy, combined with a low-cost deposit funding model, creates a powerful flywheel effect for member acquisition and cross-selling that few competitors can fully replicate. This vertical integration provides a distinct product depth and competitive advantage, particularly in its core lending segments. However, the score is tempered by the recent challenges in the Technology Platform's year-over-year revenue growth and the ongoing need for substantial reinvestment to maintain its innovation velocity against agile fintechs and incumbent banks. While SoFi's execution risk

is well-managed through its diversified product offerings, the overall market share in various financial services segments is still fragmented, indicating room for both growth and intensified competition.

13 Analyst Note and Data Confidence

This brief relies heavily on SoFi Technologies' official SEC filings, particularly the provided figures from its 10-K annual reports for FY21-FY25 and Q2 FY26 earnings release, which are the strongest available sources for financial performance. Additional data points were sourced from official investor relations materials and reputable financial news outlets. The main data gaps pertain to detailed segmental profitability (gross profit, operating income, free cash flow were explicitly marked "not tagged" in the provided SEC data for annual periods) and a granular breakdown of revenue streams beyond broad segments for the most recent periods. Confidence in financial figures is HIGH because the figures are taken directly from SEC filings. However, confidence in specific operational metrics not directly from official reports (e.g., precise market share for sub-segments) is MEDIUM, as these often rely on industry estimates or company statements lacking audited detail. The reader should independently verify any forward-looking statements or market estimates. This brief is AI-assisted analysis and not a source of record for legal or investment decisions.

14 Specific Question Analysis

THE QUESTION

Is Galileo, SoFi's technology platform business, still a meaningful growth driver for SoFi over the next 12 months?

THE SHORT ANSWER

> **Galileo, as part of SoFi's Technology Platform, is expected to be a meaningful long-term strategic asset and a contributor to SoFi's overall revenue diversification, but its role as a primary growth driver for SoFi's consolidated revenue over the next 12 months appears tempered by recent performance. Confidence: Medium.**

THE EVIDENCE

1. Recent Revenue Performance: SoFi's Technology Platform segment revenue, which includes Galileo and Technisys, rebounded 13% sequentially in Q2 2026 to approximately $85 Million (Q2 2026 Reported) but was still 23% lower year over year. In Q1 2026, it saw a 27% drop. Q2 contribution profit was $11.8 Million (Q2 2026 Reported), a 14% contribution margin versus 30% a year earlier. This indicates a challenging short-term growth trajectory for the segment.

2. Contribution to Consolidated Revenue: As of Q2 2026, the Technology Platform segment generates around 7% of SoFi's consolidated revenue. While important for diversification, this percentage suggests it is not the dominant revenue growth engine compared to the Lending segment.

3. Impact of Client Changes: The exit of a major client like Chime significantly impacted Galileo's performance. This highlights a vulnerability to client concentration or churn within the platform business.

4. Strategic Rationale and Future Potential: Despite recent performance, SoFi's CEO Anthony Noto has emphasized that the Technology Platform (Galileo and Technisys) is instrumental for rapid product development and cost savings for SoFi's own products, serving as a "core strategic advantage" and part of the ambition to build the "AWS of fintech." The platform also facilitates international expansion, such as with Banco Nación in Argentina.

THE CONFIDENCE CAVEAT

While recent financial data from Q2 2026 clearly shows a year-over-year decline in the Technology Platform's revenue, the company's long-term strategic statements about its importance suggest an expectation of future recovery and contribution. The "meaningful growth driver" assessment depends on whether sequential improvements can overcome the annual contraction and attract new, significant clients. Specific future guidance for the Technology Platform segment, rather than consolidated adjusted revenue, would settle this.

THE RECOMMENDED ACTION

Monitor SoFi's upcoming Q3 FY26 earnings call for specific management commentary and any updated guidance regarding the Technology Platform's performance, new client wins, and contribution margin trends to gauge its short-to-medium term growth prospects.

A Raw Data Appendix

Mechanical data extracted during research. Verify against primary sources before relying on any figure.

DIGITAL PRESENCE DATA	
Current website hero headline	"Get Your Money Right" Search: SoFi.com
Current website tagline	"Borrow. Save. Spend. Invest. Protect." Search: SoFi.com
Pricing page structure	Varies by product, with clear rate disclosures for loans, fee structures for investing, and no-fee checking/savings advertised with eligibility. Search: SoFi.com pricing
Key product features listed on website	Integrated mobile app, high-yield savings, no-fee checking, student loan refinancing, personal loans, home loans, investment accounts (stocks, ETFs, crypto), credit cards, insurance, financial planning tools. Search: SoFi.com products
Active job postings detected	Not publicly verified
Estimated web traffic tier	*Not publicly available*
App store presence	SoFi: Bank, Invest & Crypto on Apple App Store (4.7/5 stars, about 385K ratings as of Sept 2026), Google Play Store (rating Not publicly verified). Search: SoFi app store ratings
LinkedIn company page followers	Not publicly verified
Last detected pricing change	Not publicly available (Pricing changes are dynamic across various loan products and subject to market rates).
Last detected product launch	SoFiUSD (stablecoin) minting began in Q1 2026; Composer (AI investing) launched in Q2 2026. SMB loans and revised HELOC experience also mentioned in Q2 2026.
Last detected hiring surge or freeze	Not publicly verified
Last detected rebranding or major messaging change	Galileo and Technisys now branded as SoFi Tech Solutions (launched Q2 2026).

CORPORATE DATA	
Registered legal company name	SoFi Technologies, Inc.
Relevant company identifier or registry number	CIK 1818874 Provided; NASDAQ: SOFI
Registered office address	234 1st Street, San Francisco, CA 94105
Date of incorporation	Founded in 2011 (exact incorporation date not publicly verified)
Company type	Public, incorporated in Delaware, U.S.
Major registrations or licences if relevant	National bank charter (acquired Golden Pacific Bancorp in 2022)
Key executives	Anthony Noto (CEO), Chris Lapointe (CFO)
Board of directors	Not publicly available from quick search, typically found in latest 10-K.
Investor list	Not publicly available (for a public company, major institutional holders are reported in filings, not a comprehensive list).
Subsidiaries or group companies	Galileo Financial Technologies, Technisys S.à.r.l., SoFi Bank

Pending insolvency, litigation, or regulatory proceedings	No material insolvency or bankruptcy proceedings detected. No recent material litigation or regulatory actions detected from searches.

FINANCIAL SNAPSHOT	
Latest revenue figure with source and fiscal year	USD 1,218.68 Million (Q2 FY26 SEC 10-Q)
Latest net profit or loss figure with source and fiscal year	USD 156.6 Million (Q2 FY26 Reported)
Latest EBITDA figure if available	USD 357.8 Million (Q2 FY26 Adjusted EBITDA) (non-GAAP)
Valuation at last funding round with date	Not applicable (public company); Market capitalization for a public company is dynamic.
Total funding raised to date	Not applicable (public company)
Cash or reserves estimate if available	USD 3,126.24 Million (Cash and Short-term Investments, Q2 2026 SEC 10-Q)
Revenue growth rate year on year if calculable	42.5% (Q2 FY26 YoY)
Net margin if calculable	~12.8% for Q2 FY26 (calculated: $156.6M / $1,218.68M)

IMPORTANT DISCLAIMER

This brief was written by AI in CompEdge, from publicly available sources. It can contain mistakes. Check important facts against primary sources before you rely on them.

This brief is not investment, legal, financial or other professional advice. Generated by CompEdge on September 24, 2026.