

October 30, 2025



LM Funding America Announces Private Repurchase of Shares and Warrants

TAMPA, Fla., Oct. 30, 2025 (GLOBE NEWSWIRE) -- **LM Funding America, Inc. (NASDAQ: LMFA)** (“**LM Funding**” or the “**Company**”), a Bitcoin treasury and mining company, today announced that it has entered into privately negotiated repurchase agreements with 7 institutional investors to acquire 3,308,575 shares of the Company’s common stock and associated warrants that were originally issued by the Company in its private placement financing that closed on August 18, 2025.

Under the terms of the repurchase agreements, LM Funding will acquire investment units of stock and warrants that were originally issued in the August 2025 private placement at a repurchase price of \$2.41 per unit, representing aggregate total repurchase consideration of approximately \$8.0 million. Each unit consists of one share of common stock and warrants to purchase approximately 2.19 common shares (after giving effect to prior warrant adjustments) with a current warrant exercise price of \$1.10 per share, with the reacquired warrants representing the right to purchase an aggregate of 7,248,787 shares.

The transaction will be financed through a \$11 million loan facility provided by Galaxy Digital that will be secured by the Bitcoin deposited by the Company with Galaxy. The one-year facility includes structured provisions designed to manage exposure and maintain flexibility over the term of the loan.

“We believe LM Funding’s current market capitalization does not accurately reflect the intrinsic value of our balance sheet,” said Bruce Rodgers, Chairman and CEO of LM Funding. “By acquiring these securities, we are reducing warrant overhang, simplifying our capital structure, and pursuing a path aimed towards aligning our stock with our net asset value.”

The Company expects this transaction will close today, October 30, 2025.

About LM Funding America

LM Funding America, Inc. (Nasdaq: LMFA), operates as a Bitcoin treasury and mining company. The Company was founded in 2008 and is based in Tampa, Florida. The Company also operates a technology-enabled specialty finance business that provides funding to nonprofit community associations primarily in the State of Florida. For more information, please visit <https://www.lmfunding.com>.

Forward-Looking Statements

This press release may contain forward-looking statements made pursuant to the Private Securities Litigation Reform Act of 1995. Words such as “anticipate,” “believe,” “estimate,” “expect,” “intend,” “plan,” and “project” and other similar words and expressions are intended to signify forward-looking statements. Forward-looking statements are not guarantees of future results and conditions but rather are subject to various risks and uncertainties. Some

of these risks and uncertainties are identified in the Company's most recent Annual Report on Form 10-K and its other filings with the SEC, which are available at www.sec.gov. These risks and uncertainties include, without limitation, the risks of operating in the cryptocurrency mining business, our limited operating history in the cryptocurrency mining business and our ability to grow that business, the capacity of our Bitcoin mining machines and our related ability to purchase power at reasonable prices, our ability to identify and acquire additional mining sites, the ability to finance our site acquisitions and cryptocurrency mining operations, the risks associated with growing our Bitcoin treasury operations and strategy, our ability to acquire new accounts in our specialty finance business at appropriate prices, changes in governmental regulations that affect our ability to collect sufficient amounts on defaulted consumer receivables, changes in the credit or capital markets, changes in interest rates, and negative press regarding the debt collection industry. The occurrence of any of these risks and uncertainties could have a material adverse effect on our business, financial condition, and results of operations.

For investor and media inquiries, please contact:

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Source: LM Funding America, Inc.