

November 3, 2025



LM Funding America Announces \$1.5 Million Share Repurchase Program

TAMPA, Fla., Nov. 03, 2025 (GLOBE NEWSWIRE) -- **LM Funding America, Inc. (NASDAQ: LMFA)** (“**LM Funding**” or the “**Company**”), a Bitcoin treasury and mining company, today announced that its Board of Directors has authorized a share repurchase program to buy up to \$1.5 million of the Company’s outstanding common stock. The authorization represents approximately 15% of LM Funding’s currently outstanding shares following its recently announced private repurchase of shares and warrants on October 30, 2025. Following that transaction, LM Funding has approximately 11,833,973 shares outstanding as of October 31, 2025.

“We’re long Bitcoin and have confidence in the long-term value of our equity, so we’re taking steps to reduce dilution and increase asset value per share over time,” said Bruce Rodgers, Chairman and CEO of LM Funding. “With the recent private securities repurchase completed, this buyback program gives us additional flexibility to act strategically when we believe our market capitalization does not reflect the value of our Bitcoin treasury, mining assets, and long-term strategy.”

Repurchases may be made from time to time through open-market transactions, privately negotiated purchases, or other means permitted under applicable regulations. The timing and amount of repurchases will be determined at the Company’s discretion based on market conditions, liquidity, and other factors. Repurchases may be conducted via open-market purchases, privately negotiated transactions, or other methods in compliance with Rule 10b-18 and applicable securities laws. The program does not obligate the Company to repurchase any specific number of shares and may be suspended or discontinued at any time.

Based on the Company’s Bitcoin holdings of 304.5 BTC as of September 30, 2025, and a Bitcoin price of approximately \$110,000 as of November 1, 2025, LM Funding estimates its Bitcoin value to be approximately \$2.83 per share¹. The Company’s share price closed at \$1.07 on October 31, 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:

Investor Relations

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¹ Bitcoin per share calculated using Bitcoin holdings as of September 30, 2025 of 304.5 multiplied by Bitcoin price of \$110,000 as of November 1, 2025 and divided by 11,833,973 shares outstanding as of October 31, 2025.



Source: LM Funding America, Inc.