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SoFi Technologies Reports Record-Breaking Revenue Surge Amid Strategic Expansion

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SoFi Technologies Inc. (Nasdaq: SOFI), the U.S.-based digital financial services firm backed by BlackRock, has posted its strongest revenue growth in over two years, according to its second-quarter 2025 earnings report released on 29 July.

The company reported adjusted net revenue of \$858 million for Q2 2025, marking a 44% increase year-on-year, a new all-time high. Net income reached \$97.2 million, while

adjusted earnings per share (EPS) stood at \$0.08. The results underline SoFi's continued push to diversify its product suite and strengthen its digital banking platform.

Chief Executive Officer Anthony Noto credited the robust performance to a combination of expanding user growth, product innovation, and increased fee-based revenue. "We accelerated adjusted net revenue growth to 44% year-over-year, the highest level in over two years, driven by record high new members, as well as new products, and an increase in fee-based revenue," he said.

Alongside its earnings, SoFi also announced plans to re-enter the cryptocurrency investment space and introduce blockchain-enabled global money transfers. These moves indicate a renewed focus on emerging financial technologies, potentially positioning SoFi as a competitive force in both traditional and decentralised finance markets.

SoFi, short for Social Finance Inc., has been steadily expanding its footprint beyond its origins as a student loan refinancing platform. With growing membership numbers and ongoing support from institutional investors like BlackRock, the firm appears well-positioned to capitalise on the digital transformation of the financial sector.

The results reflect not only investor confidence but also broader trends in digital banking adoption and fintech resilience, even amid global economic uncertainties.