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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549**

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

**Date of Report (Date of earliest event reported): July 08, 2025**

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**LM FUNDING AMERICA, INC.**

(Exact name of Registrant as Specified in Its Charter)

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**Delaware**  
(State or Other Jurisdiction  
of Incorporation)  
  
**1200 West Platt Street  
Suite 100  
Tampa, Florida**  
(Address of Principal Executive Offices)

**001-37605**  
(Commission File Number)

**47-3844457**  
(IRS Employer  
Identification No.)

**33606**  
(Zip Code)

**Registrant's Telephone Number, Including Area Code: 813 222-8996**

(Former Name or Former Address, if Changed Since Last Report)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Securities registered pursuant to Section 12(b) of the Act:**

<b>Title of each class</b>	<b>Trading Symbol(s)</b>	<b>Name of each exchange on which registered</b>
Common Stock par value \$0.001 per share	LMFA	The Nasdaq Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§ 230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

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**Item 2.02 Results of Operations and Financial Condition.**

On July 8, 2025, the Company issued a press release providing Bitcoin production and mining update for the one month ended June 30, 2025. The information contained in the press release is incorporated herein by reference and furnished as Exhibit 99.1.

The information furnished in this Item 2.02, including Exhibit 99.1, is not deemed to be “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to liability under that Section. This information will not be deemed to be incorporated by reference into any filing under the Securities Act of 1933, as amended, or the Exchange Act, except to the extent that the Company specifically incorporates it by reference.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits

Exhibit Number	Description
99.1	<a href="#">Press release issued July 8, 2025</a>
104	Cover Page Interactive Data File (embedded within the inline XBRL document)

**Forward-Looking Statements**

*This Current Report on Form 8-K may contain “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. These statements involve risks and uncertainty. Words such as “anticipate,” “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. Such statements are based on the Company’s current expectations and are subject to a number of risks and uncertainties that could cause actual results to differ materially from those described in the forward-looking statements. Investors are cautioned that there can be no assurance actual results or business conditions will not differ materially from those projected or suggested in such forward-looking statements as a result of various risks and uncertainties. Investors should refer to the risks detailed from time to time in the reports the Company files with the SEC, including the Company’s Annual Report on Form 10-K for the year ended December 31, 2024, as well as other filings on Form 10-Q and periodic filings on Form 8-K, for additional factors that could cause actual results to differ materially from those stated or implied by such forward-looking statements. The Company disclaims any intention or obligation to update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise, unless required by law.*

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## SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

LM Funding America, Inc.

Date: July 8, 2025

By: /s/ Richard Russell  
Richard Russell, CFO

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## LM Funding America Announces June 2025 Production and Operational Update

- Bitcoin treasury as of June 30, 2025 valued at \$16.7 million or \$3.25 per share<sup>[1]</sup>

**TAMPA, FL, July 8, 2025** — LM Funding America, Inc. (NASDAQ: LMFA) (“LM Funding” or the “Company”), a Bitcoin mining and technology-based specialty finance company, today announced its preliminary, unaudited Bitcoin mining and operational update for the month ended June 30, 2025.

Metric	May 2025	June 2025
<b>- Bitcoin<sup>[2]</sup></b>		
- Mined, net	6.3	5.5
- Sold	-	(5.0)
- Purchased	-	-
- Service Fee	-	-
<b>- Bitcoin HODL</b>	<b>155.0</b>	<b>155.5</b>
<b>- Machines<sup>2</sup></b>		
- Operational	4,320	4,320
- Storage	1,297	1,218
<b>- Total Machines</b>	<b>5,617</b>	<b>5,538</b>
<b>- Hashrate (EH/s<sup>2</sup>)</b>		
- Oklahoma	0.48	0.48
- Hosted	-	-
<b>- Energized</b>	<b>0.48</b>	<b>0.48</b>
- Storage	0.13	0.12
<b>- Total</b>	<b>0.61</b>	<b>0.60</b>

Bruce Rodgers, Chairman and CEO of LM Funding, commented “The reduction in Bitcoin mined in June is the result of our strategic curtailment approach during peak summer months. High temperatures in Oklahoma triggered financial incentives to curtail mining operations leading us to prioritize energy sales over Bitcoin production. Estimated curtailment and energy sales for June 2025 were approximately \$55,000 or approximately \$216,000 for the second quarter of 2025.”

The Company estimates that the value of its 155.5 Bitcoin holdings on June 30, 2025, was approximately \$16.7 million or \$3.25<sup>1</sup> per share, based on a Bitcoin price of approximately \$107,170 as of June 30, 2025, compared to a stock share price of \$2.86 as of June 30, 2025.

**About LM Funding America**

LM Funding America, Inc. (Nasdaq: LMFA), operates as a Bitcoin mining and specialty finance company. The company was founded in 2008 and is based in Tampa, 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](http://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, 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  
Orange Group  
Yujia Zhai  
[LMFundingIR@orangegroupadvisors.com](mailto:LMFundingIR@orangegroupadvisors.com)

<sup>[1]</sup>Bitcoin treasury calculated using 155.5 Bitcoin held as of 6/30/25 and Bitcoin price of approximately \$107,170 as of 6/30/25. Bitcoin per share calculated using 5,133,412 shares outstanding as of 3/31/25 from SEC Form 10-Q filed May 15, 2025

<sup>[2]</sup>Unaudited

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