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

FORM 8-K

CURRENT REPORT

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

Date of Report (Date of earliest event reported): April 13, 2026

LM FUNDING AMERICA, INC.

(Exact name of Registrant as Specified in Its Charter)

Delaware
(State or Other Jurisdiction
of Incorporation)

001-37605
(Commission File Number)

47-3844457
(IRS Employer
Identification No.)

**1200 West Platt Street
Suite 100
Tampa, Florida**
(Address of Principal Executive Offices)

33606
(Zip Code)

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

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

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:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
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.

Item 2.02 Results of Operations and Financial Condition.

On April 13, 2026, the Company issued a press release providing Bitcoin production and mining update for the one month ended March 31, 2026. 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	Press release issued April 13, 2026
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.

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: April 13, 2026

By: /s/ Richard Russell
Richard Russell, CFO



LM Funding America Announces March 2026 Production and Operational Update

- Bitcoin treasury as of March 31, 2026 was 341.2 BTC valued at \$22.9 million or \$1.07 per share¹

TAMPA, FL, April 13, 2026 — LM Funding America, Inc. (NASDAQ: LMFA) (“LM Funding” or the “Company”), a Bitcoin treasury and mining company, today announced its preliminary, unaudited Bitcoin mining and operational update for the month ended March 31, 2026.

Metric	February 2026	March 2026
- Bitcoin²		
- Mined, net	8.7	9.6
- Sold	18.1	23.1
- Purchased	-	-
- Service Fee	-	-
- Bitcoin HODL	354.7³	341.2³
- Machines²		
- Oklahoma	4,586	4,586
- Mississippi	2,368	2,368
- Storage	559	559
- Total Machines	7,513	7,513
- Hashrate (EH/s²)		
- Oklahoma	0.55	0.56
- Mississippi	0.23	0.23
- Energized	0.78	0.79

“March continued our improved mining performance as we produced 9.6 Bitcoin and reached our highest hashrate to date,” said Bruce Rodgers, Chairman and CEO of LM Funding. “We remain focused on converting that operational strength into Bitcoin accumulation while highlighting the significant disconnect between the value of our Bitcoin holdings and our current market valuation.”

“The 300 Bitmain S19 XP miners deployed at our Oklahoma facility last month resulted in our highest total hashrate to date,” said Ryan Duran, President of USD.M. “This expansion reflects our

¹Bitcoin treasury calculated using 341.2 Bitcoin held as of 03/31/26 and Bitcoin price of approximately \$67,300 as of 03/31/26. Bitcoin per share calculated using 21,455,892 diluted shares outstanding as of 03/31/26 which includes 16,157,892 shares outstanding and 5,298,000 warrants with an exercise price of \$0.001 per share as of 03/31/26.

²Unaudited

³Includes 174 BTC held by Galaxy for loan facility

ongoing commitment to scaling our fleet and continuously improving mining output across all of our operations.”

“We renegotiated our \$11 million Galaxy Digital Loan by extending the maturity date until June 26, 2026,” said Richard Russell, Chief Financial Officer. “The flexibility offered by Galaxy Digital will enable us to take advantage of any upside in Bitcoin.”

The Company estimates that the value of its 341.2 Bitcoin holdings on March 31, 2026, was approximately \$22.9 million or \$1.07¹ per share, based on a Bitcoin price of approximately \$67,300 as of March 31, 2026, compared to a stock share price of \$0.25 as March 31, 2026 close.

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, 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
OG Advisory Group
Yujia Zhai
LMFundingIR@orangegroupadvisors.com
