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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): May 11, 2026**

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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)

**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)

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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:**

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.

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## Item 2.02 Results of Operations and Financial Condition.

On May 11, 2026, the Company issued a press release providing Bitcoin production and mining update for the one month ended April 30, 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

<b>Exhibit Number</b>	<b>Description</b>
99.1	<a href="#">Press release issued May 11, 2026</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, 2025, 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: May 11, 2026

By: /s/ Richard Russell  
Richard Russell, CFO

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## LM Funding America Announces April 2026 Production and Operational Update

- Bitcoin treasury as of April 30, 2026 was 334.0 BTC valued at \$25.3 million or \$1.18 per share<sup>1</sup>

**TAMPA, FL, May 11, 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 April 30, 2026.

Metric	March 2026	April 2026
<b>- Bitcoin<sup>2</sup></b>		
- Mined, net	9.6	9.4
- Sold	26.2	13.5
- Purchased	-	-
- Service Fee	-	-
<b>- Bitcoin HODL</b>	<b>338.1<sup>3</sup></b>	<b>334.0<sup>3</sup></b>
<b>- Machines<sup>2</sup></b>		
- Oklahoma	4,636	4,636
- Mississippi	2,368	2,368
- Storage	504	504
<b>- Total Machines</b>	<b>7,508</b>	<b>7,508</b>
<b>- Hashrate (EH/s<sup>2</sup>)</b>		
- Oklahoma	0.56	0.56
- Mississippi	0.23	0.23
<b>- Energized</b>	<b>0.79</b>	<b>0.79</b>

"April marked a steady continuation of the operational profile we established in March, with production of 9.4 Bitcoin representing a slight sequential increase on a per-day basis," said Bruce Rodgers, Chairman and Chief Executive Officer of LM Funding. "We enter the seasonally warmer months with momentum and infrastructure positioned to capture the elevated curtailment revenue opportunities historically available to our Oklahoma site."

<sup>1</sup>Bitcoin treasury calculated using 334.0 Bitcoin held as of 04/30/26 and Bitcoin price of approximately \$75,800 as of 04/30/26. Bitcoin per share calculated using 21,455,892 diluted shares outstanding as of 04/30/26 which includes 16,157,892 shares outstanding and 5,298,000 warrants with an exercise price of \$0.001 per share as of 04/30/26.

<sup>2</sup>Unaudited

<sup>3</sup>Includes 174 BTC held by Galaxy for loan facility

The Company estimates that the value of its 334.0 Bitcoin holdings on April 30, 2026, was approximately \$25.3 million or \$1.18 per share, based on a Bitcoin price of approximately \$75,800 as of April 30, 2026, compared to a stock share price of \$0.24 as April 30, 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](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  
OG Advisory Group  
Yujia Zhai  
[LMFundingIR@orangegroupadvisors.com](mailto:LMFundingIR@orangegroupadvisors.com)

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