

# Investor Presentation

# Forward-Looking Statements

This presentation contains forward-looking statements within the meaning of the safe harbor provisions of the U.S. Private Securities Litigation Reform Act of 1995. We intend such forward-looking statements to be covered by the safe harbor provisions for forward-looking statements contained in Section 27A of the U.S. Securities Act of 1933, as amended and Section 21E of the U.S. Securities Exchange Act of 1934, as amended (the “Exchange Act”). All statements contained in this presentation other than statements of historical fact, including, without limitation, statements regarding our revenue and Adjusted EBITDA guidance for fiscal year 2025, our anticipated gross profit, non-GAAP gross profit margin, expectations as to continued margin and Adjusted EBITDA expansion, future growth potential in new verticals, new geographies and from new products, anticipated benefits and impacts of our share repurchase program and management of our dilution, internal modeling assumptions, expectations as to the macroeconomic environment, expectations as to our new merchant pipeline and geographic reach, market share and upsell opportunities, the impact of competition, pricing pressure and churn, the advancement and performance of our AI-powered multi-product platform, the benefits of our partnerships and collaborations with third-parties, our forecasted operating expenses, and our business plans and strategy are forward-looking statements, which reflect our current views, as of the date hereof, with respect to future events and are not a guarantee of future performance. The words “believe,” “may,” “will,” “estimate,” “potential,” “continue,” “anticipate,” “intend,” “expect,” “could,” “would,” “project,” “forecasts,” “aims,” “plan,” “target,” and similar expressions are intended to identify forward-looking statements, though not all forward-looking statements use these words or expressions.

Actual outcomes may differ materially from the information contained in the forward-looking statements as a result of a number of factors, including, without limitation, the following: our ability to manage our growth effectively; continued use of credit cards and other payment methods that expose merchants to the risk of payment fraud, and other changes in laws and regulations, including card scheme rules, related to the use of these payment methods, and the emergence of new alternative payment products; our ability to attract new merchants and retain existing merchants and increase sales of our products to existing merchants; our history of net losses and ability to achieve profitability; the impact of macroeconomic and geopolitical conditions on us and on the performance of our merchants; the accuracy of our estimates of market opportunity and forecasts of market growth; competition; our ability to continue to improve our machine learning models; fluctuations in our CTB Ratio and gross profit margin, including as a result of large-scale merchant fraud events or other security incidents; our ability to protect the information of our merchants and consumers; our ability to predict future revenue due to lengthy sales cycles; seasonal fluctuations in revenue; our merchant concentration and loss of a significant merchant; the financial condition of our merchants, particularly in challenging macroeconomic environments, and the impact of pricing pressure; our ability to increase the adoption of our products, develop and introduce new products and effectively manage the impact of new product introductions on our existing product portfolio; our ability to mitigate the risks involved with selling our products to large enterprises; changes to our pricing and pricing structures; our ability to retain the services of our executive officers, and other key personnel, including our co-founders; our ability to attract and retain highly qualified personnel, including software engineers and data scientists; our ability to manage periodic realignments of our organization, including expansions or reductions in force; our exposure to existing and potential future litigation claims; our exposure to fluctuations in currency exchange rates, including recent declines in the value of the Israeli shekel against the US dollar as a result of the ongoing conflict in Israel; our ability to obtain additional capital; our reliance on third-party providers of cloud-based infrastructure; our ability to protect our intellectual property rights; technology and infrastructure interruptions or performance problems; the efficiency and accuracy of our machine learning models and access to third-party and merchant data; our ability to comply with evolving data protection, privacy and security laws; the development of regulatory frameworks for machine learning technology and artificial intelligence; our use of open-source software; our ability to enhance and maintain our brand; our ability to execute potential acquisitions, strategic investments, partnerships, or alliances; potential claims related to the violation of the intellectual property rights of third parties; our failure to comply with anti-corruption, trade compliance, and economic sanctions laws and regulations; disruption, instability and volatility in global markets and industries; our ability to enforce non-compete agreements entered into with our employees; our ability to maintain effective systems of disclosure controls and financial reporting; our ability to accurately estimate or judgements relating to our critical accounting policies; our business in China; changes in tax laws or regulations; increasing scrutiny of, and expectations for, environmental, social and governance initiatives; potential future requirements to collect sales or other taxes; potential future changes in the taxation of international business and corporate tax reform; changes in and application of insurance laws or regulations; conditions in Israel that may affect our operations; the impact of the dual class structure of our ordinary shares; risks associated with our share repurchase program, including the risk that the program could increase volatility and fail to enhance shareholder value; our status as a foreign private issuer; and other risk factors set forth in the section titled “Risk Factors” in our Annual Report on Form 20-F for the fiscal year ended December 31, 2024, as filed with the Securities and Exchange Commission (the “SEC”) on March 6, 2025, and subsequent reports we file or furnish with the SEC, and which are accessible on the SEC’s website at [www.sec.gov](http://www.sec.gov). These statements reflect management’s current expectations, as of the date hereof, regarding future events and operating performance and speak only as of the date of this presentation. You should not put undue reliance on any forward-looking statements. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee that future results, levels of activity, performance and events and circumstances reflected in the forward-looking statements will be achieved or will occur. Except as required by applicable law, we undertake no obligation to update or revise publicly any forward-looking statements, whether as a result of new information, future events or otherwise.

# Key Performance Indicators and Non-GAAP Measures

This presentation contains key performance indicators including GMV, as well as non-GAAP measures, including Adjusted EBITDA and Free Cash Flow.

"Gross Merchandise Volume" or "GMV" is defined as the gross total dollar value of orders reviewed through our ecommerce risk intelligence platform during the period indicated, including the value of orders that we did not approve

"Billings" or "amounts billed" is defined as (1) gross amounts invoiced to our merchants and estimates for cancellations and service level agreements for transactions approved during the period plus (2) changes in estimates for cancellations and service level agreements for orders approved in prior periods. Billings excludes credits issued for chargebacks.

Adjusted EBITDA, which is a non-GAAP measure of financial performance, is defined as net profit (loss) adjusted for items that we believe do not directly reflect our core operations such as depreciation and amortization (including amortization of capitalized internal-use software as presented in our statement of cash flows), share-based compensation expense, payroll taxes related to share-based compensation, legal-related and other expenses, restructuring costs, provision for (benefit from) income taxes, other income (expense) including foreign currency transaction gains and losses and gains and losses on non-designated hedges, and interest income (expense). Management believes that by excluding these items from net profit (loss), Adjusted EBITDA provides useful and meaningful supplemental information. Adjusted EBITDA is used to evaluate our business, measure our performance, identify trends affecting our business, formulate financial projections, develop annual budgets, and make strategic decisions. Adjusted EBITDA margin is calculated as Adjusted EBITDA divided by Revenue.

Adjusted EBITDA should not be considered in isolation, as an alternative to, or superior to net profit (loss) or other performance measures derived in accordance with GAAP. This metric is frequently used by analysts, investors and other interested parties to evaluate companies in our industry. By providing Adjusted EBITDA, together with a reconciliation to the most comparable U.S. GAAP measure, we believe we are enhancing investors' understanding of our business and our results of operations, as well as assisting investors in evaluating how well we are executing our strategic initiatives.

Free Cash Flow is defined as net cash provided by (used in) operating activities less cash purchases of property and equipment. Free Cash Flow provides useful information to management and investors about the amount of cash generated by the business that can be used for strategic opportunities, including investing in our business and strengthening our balance sheet. Free Cash Flow is limited because it does not represent the residual cash flow available for discretionary expenditures. Free Cash Flow is not necessarily a measure of our ability to fund our cash needs.

Use of non-GAAP measures should not be construed as an inference that our future results will be unaffected by unusual or other items. Non-GAAP measures of financial performance have limitations as analytical tools in that these measures do not reflect our cash expenditures, or future requirements for capital expenditures, or contractual commitments; these measures do not reflect changes in, or cash requirements for, our working capital needs; these measures do not reflect our tax expense or the cash requirements to pay our taxes, and assets being depreciated and amortized will often have to be replaced in the future and these measures do not reflect any cash requirements for such replacements. The non-GAAP measures used herein are not necessarily comparable to similarly titled captions of other companies due to different methods of calculation.

We are not able to provide a reconciliation of forward-looking Adjusted EBITDA, Adjusted EBITDA margin, non-GAAP gross profit, non-GAAP operating expense, or free cash flow for the fiscal year ending December 31, 2025 to net profit (loss), gross profit, total operating expenses, and operating cash flow, respectively, because certain items that are excluded from these non-GAAP metrics but included in the most directly comparable GAAP financial measures, cannot be predicted on a forward-looking basis without unreasonable effort or are not within our control. For example, we are unable to forecast the magnitude of foreign currency transaction gains or losses which are subject to many economic and other factors beyond our control. For the same reasons, we are unable to address the probable significance of the unavailable information, which could have a potentially unpredictable and significant impact on our future GAAP financial results.

See Appendix and our Earnings Release issued on November 12, 2025 for reconciliations of these non-GAAP financial measure to the most directly comparable GAAP measures.

# Agenda

- 01 Company Overview
- 02 Financial Overview
- 03 Appendix

01

# Company Overview



# Unleash your eCommerce Growth

Leading ecommerce merchants trust Riskified to maximize revenue and profit with our AI-powered fraud management and risk intelligence platform.



# Riskified is a Leader in eCommerce Risk Intelligence

## 2013

Established more than a decade ago as a pioneer in AI-powered fraud management in ecommerce

## RSKD

IPO in July 2021; only publicly held AI fraud and risk intelligence company

## 33%+

Over 1/3 of the team devoted to R&D

## 50+

Publicly held companies among our clients

## \$148B

One of the largest reviewers of annual ecommerce volume (GMV) globally

## \$339M

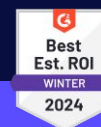
LTM Q3 2025 Revenue

## 51%

Non-GAAP Gross Profit Margin as of LTM Q3 2025

## 6%

Adjusted EBITDA Margin as of LTM Q3 2025



# Attacking a Massive Market



LTM Q3'2025:  
**\$148B<sup>1</sup>**

**\$6.5 trillion**

global ecommerce  
GMV in 2025<sup>2</sup>

**\$8.3 trillion**

global ecommerce  
GMV in 2029<sup>2</sup>

1. GMV reviewed by Riskified in the twelve months ended September 30, 2025. Figures reported are rounded
2. Source: eMarketer (July 2025)





## Ecommerce Has Numerous, Complicated Pain Points

**+\$525B** in annual lost sales due to falsely declined orders <sup>1</sup>

**+\$52B** in fraudulent eCommerce orders each year <sup>2</sup>

**+\$100B** in abusive refunds & returns annually <sup>3</sup>

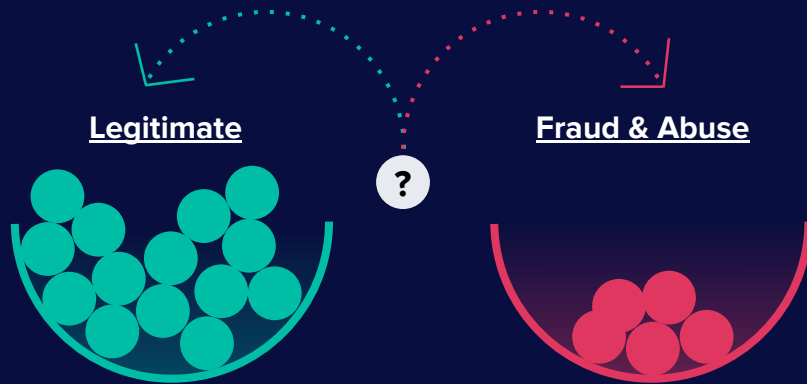
1. [eMarketer](#), Assumes that Riskified's 8% average increase in merchant approval rates (per Riskified internal data) approximates the global false decline rate

2. Juniper Research

3. [National Retail Federation Consumer Returns in Retail industry](#)

# Riskified Unleashes AI on eCommerce Decisioning

*Separating Risky & Legitimate Identities...*



*...Driving Superior Business Outcomes*



Increased Revenue



Decreased Costs



Better Customer Experiences

# Covering the Entire Checkout Journey with AI-Powered Products



**Account Creation & Account Log-In**

**Account Secure**



**Order Approval & Fraud Review**

**Chargeback Guarantee  
& Adaptive Checkout**



**Bank Payment Authorization**



**Policy Enforcement & Claims Authorization**










































**Policy Protect**



**Chargeback Management**

**Dispute Resolve**

Riskified helps the world's leading enterprise merchants unleash their ecommerce growth by outsmarting risk

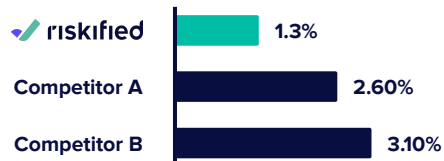
						
						
						
						
						
						

# Consistently Beating Next Gen Competitors in Head-to-Head Pilots



## Gift card retailer

### Lower chargeback rates



### Higher approval rates



## Travel merchant

### Lower chargeback rates

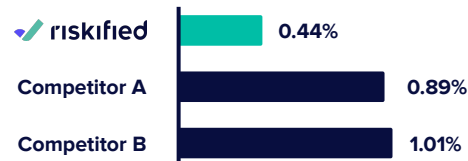


### Higher approval rates



## Fashion Retailer

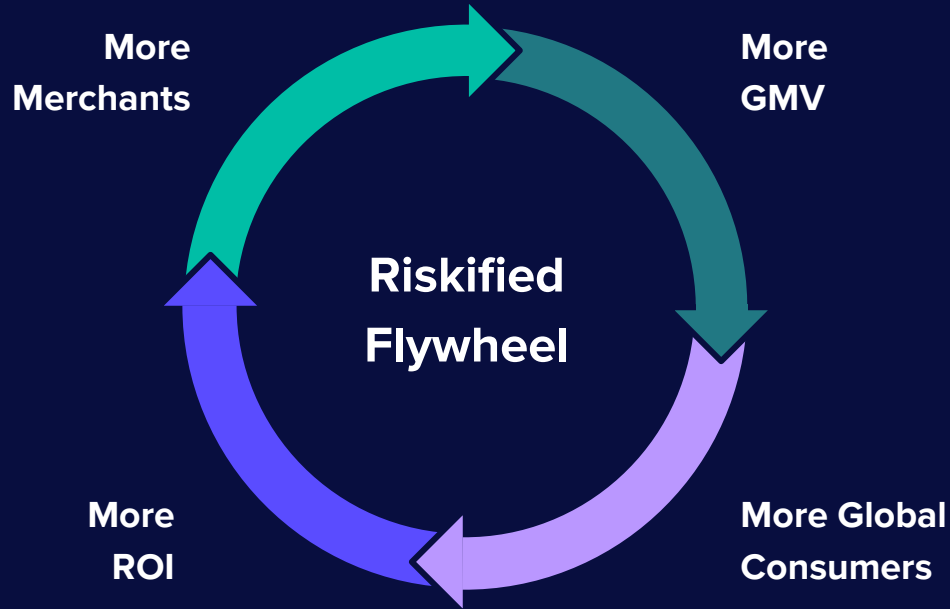
### Lower chargeback rates



### Minimum 95% approval rate target across providers

Source: Based on selected pilot studies conducted by three different merchants in 2022 and 2023 between Riskified and its direct competitors. The studies leveraged data integrations with each merchant to analyze the efficacy of each vendor's fraud detection capabilities.

# Automated Platform with Strong Network Effects



**+4 billion**

Historical full-lifecycle eCommerce transactions

**+950 million**

Unique consumers in network

**+480**

Data attributes of models

**+185**

Countries with unique consumers

Note: Internal data, based on Riskified calculations and Riskified proprietary engineered features



# The Riskified Platform



**Deep Data  
Capture**



**Customized,  
Autonomously  
Trained Models**



**Enterprise  
Scalability  
& Compliance**



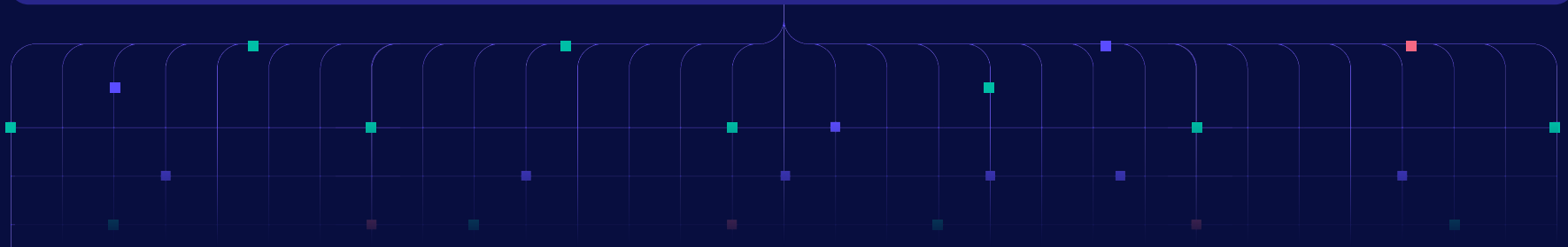
**Robust  
Identity  
Graph**



**AI-Powered  
Components**

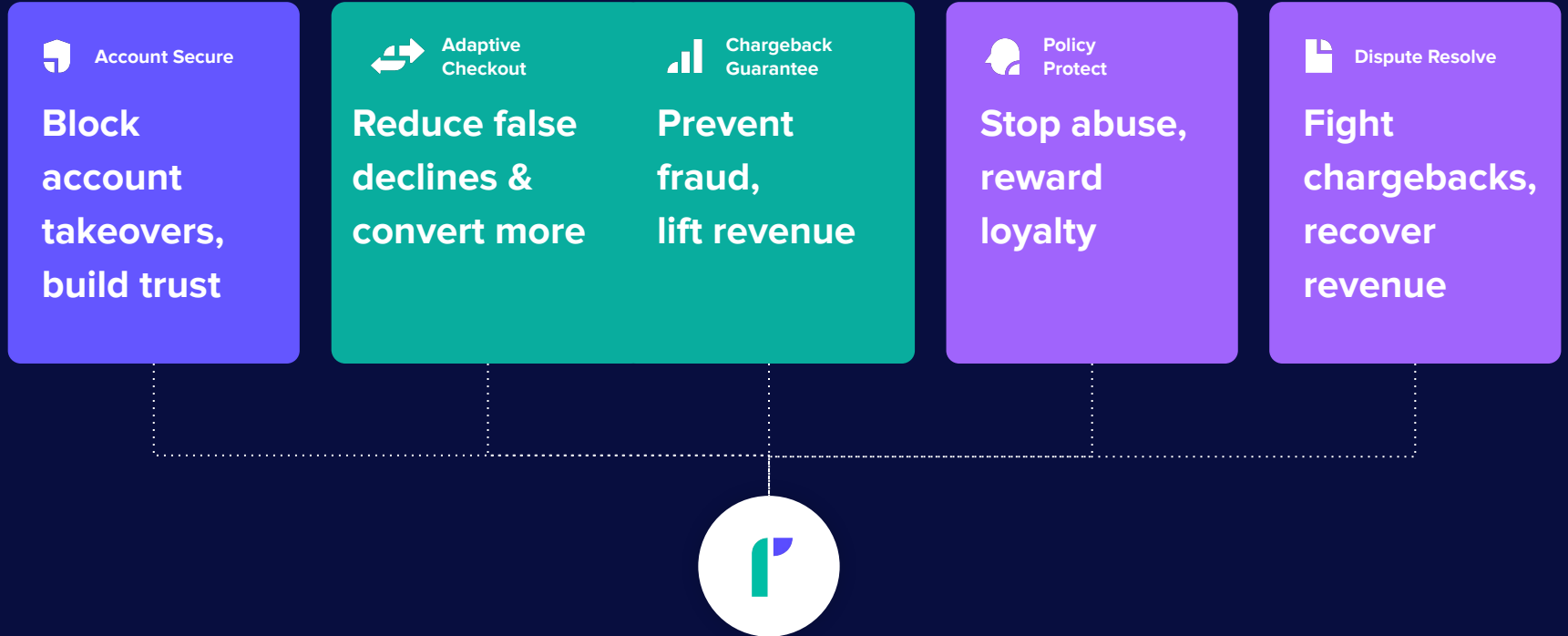


**Modular ML  
Infrastructure**



# Products Synergistically Improve Performance & ROI

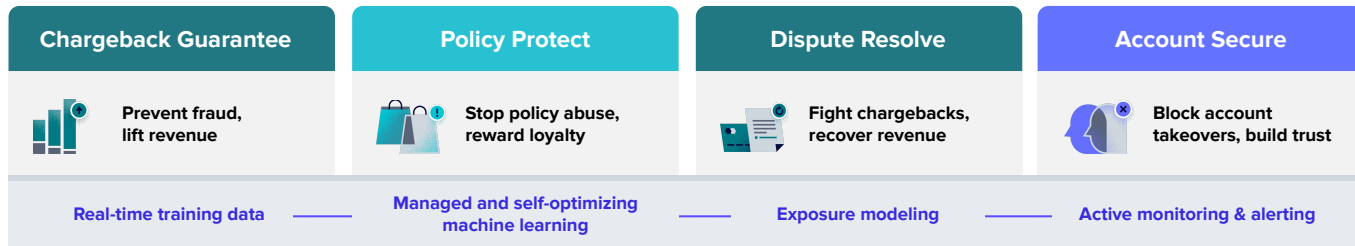
Multiple customer touch points all feed back into the Riskified platform



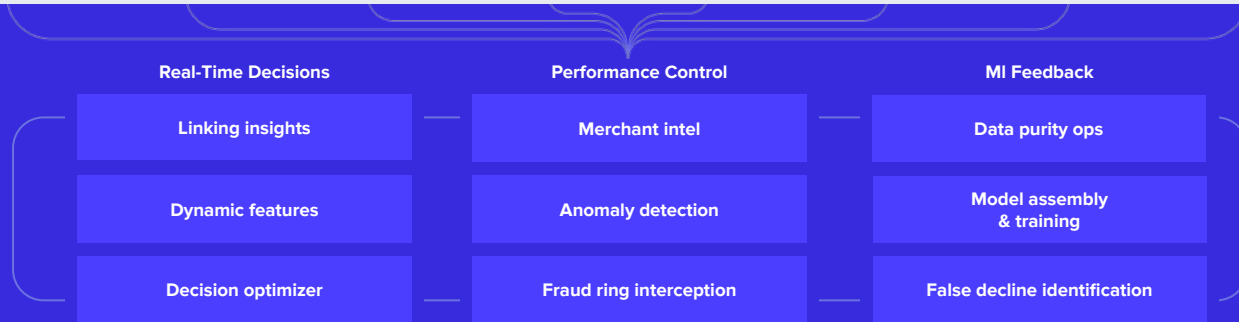
# Enables Rapid Product Development as New Use Cases Arise

## Modular ML Infrastructure

### Products



### Risk Intelligence



### Network Data & Enrichment



### Merchant Systems & Integrations



# Multiple Opportunities For Growth



**Grow with our  
merchants**



**Win new  
merchants**



**Land and  
expand**



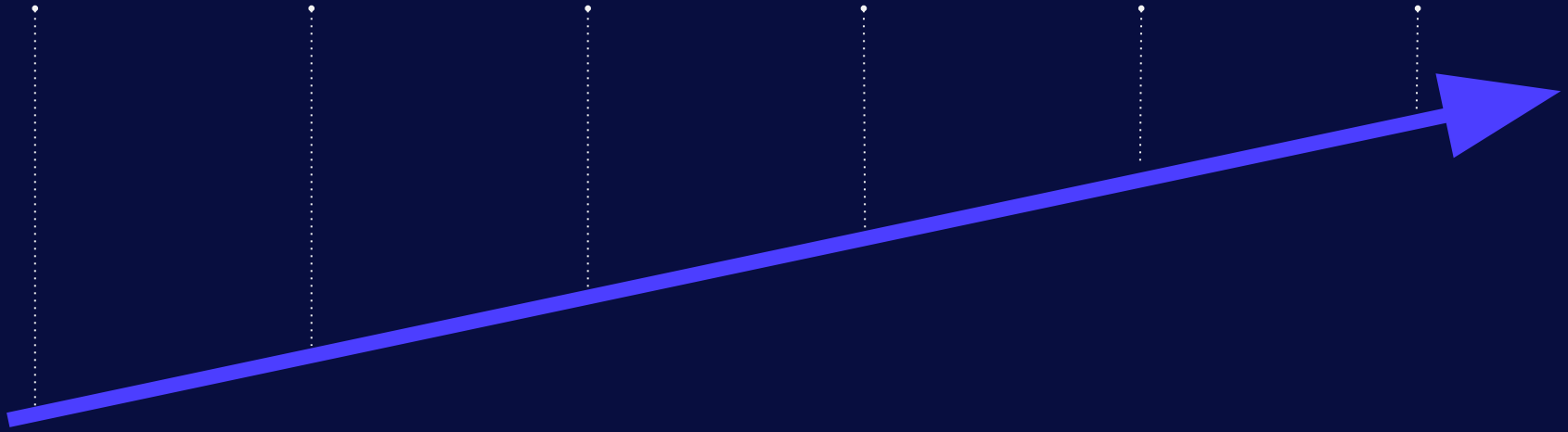
**Geographic  
expansion**



**New  
categories**



**Platform  
Sale**



02

# Financial Overview

# Q3 2025 Financial Highlights



## GMV

\$37.8B

## Revenue

\$81.9M

## Gross Profit

\$41.1M

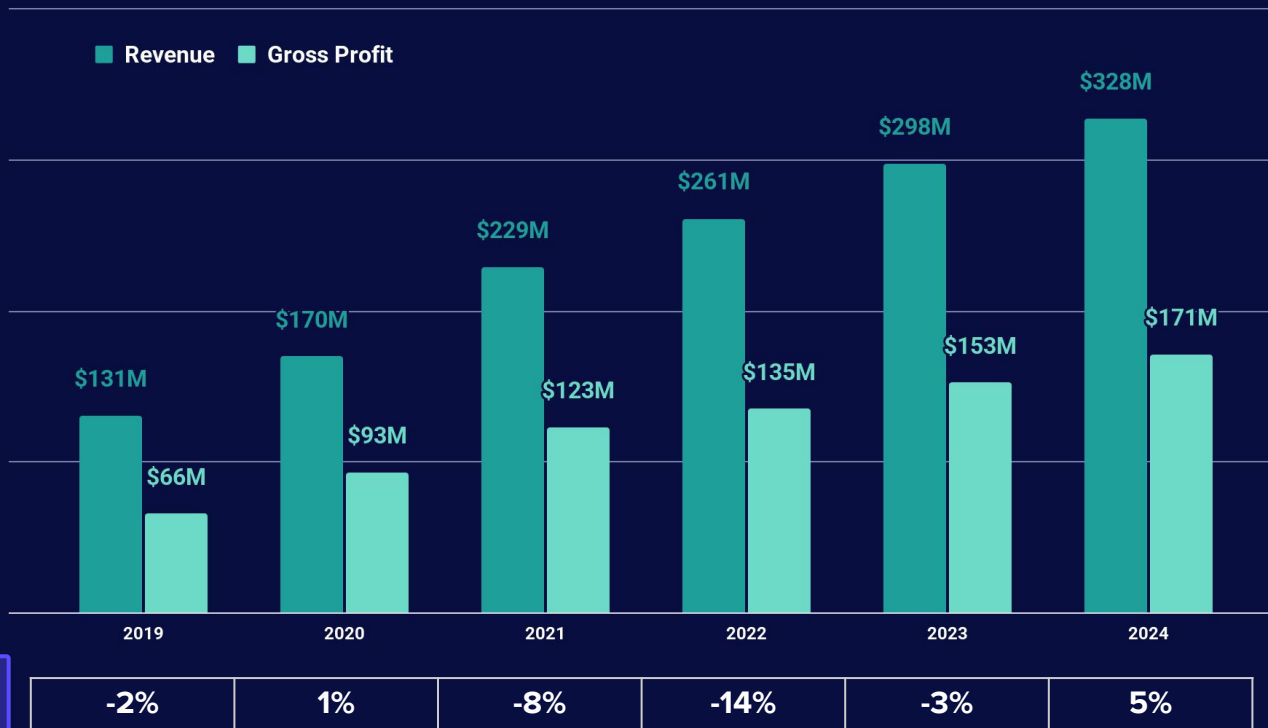
## Adjusted EBITDA<sup>1</sup>

\$5.6M

<sup>1</sup> Adjusted EBITDA is a non-GAAP metric. A reconciliation of this metric to the most directly comparable GAAP financial measure can be found in the Appendix and/or in our Q3 2025 Earnings Release issued on November 12, 2025.



# Annual Financial Highlights



## FY 2024

### GMV

\$141.2B

### Revenue

\$327.5M

### Gross Profit:

\$170.9M

### Adjusted

### EBITDA<sup>1</sup>

\$17.2M

Adjusted  
EBITDA Margin<sup>1</sup>

<sup>1</sup> Adjusted EBITDA and Adjusted EBITDA margin are non-GAAP metrics. A reconciliation of these metrics to the most directly comparable GAAP financial measure can be found in the Appendix and/or in our Q4 2024 Earnings Release issued on March 5, 2025.



# Q3 2025 Financial Performance Highlights

## Achieved Record Q3 & 9M Revenues

Third quarter revenues of \$82M, an increase of 4% year-over-year driven by strong new business wins and upsell activity. Record 9M revenues of \$245M, an increase of 5% year-over-year.

## Non-GAAP Gross Profit<sup>1</sup> Acceleration

Meaningful improvement from a four-percent decline in the first half of the year to 5% growth in Q3.

## Eighth Consecutive Quarter of Positive Adjusted EBITDA<sup>1</sup>

Positive Adjusted EBITDA of \$5.6M in the third quarter, a 518% improvement year-over-year and the eighth consecutive quarter of positive Adjusted EBITDA.

## Continued Expense Discipline

Non-GAAP operating expenses<sup>1</sup> as a percentage of revenue declined year-over-year from 49% to 44%, reflecting ongoing leverage in the business model.

<sup>1</sup> Adjusted EBITDA, Non-GAAP Gross Profit and Non-GAAP Operating Expenses are non-GAAP metrics. A reconciliation of each of these non-GAAP metrics to their most directly comparable GAAP financial measures, Net Profit (Loss), Gross Profit, and Operating Expenses, respectively, is provided in the Appendix and/or in our Q3 2025 Earnings Release issued on November 12, 2025.

# 2025 Guidance Outlook

## Improved Guidance

	Low	Midpoint	High
Revenue	\$338M	\$342M	\$346M
Adjusted EBITDA	\$21M	\$24M	\$27M
Annual Non-GAAP Weighted Average Shares Outstanding		163-164M	

# Q3 2025 Business Highlights



## Accelerated Gross Profit Growth

We achieved a meaningful acceleration in gross profit growth in the third quarter of 2025 compared to the first half of the year. We currently expect this positive trajectory to continue, with our year-over-year gross profit growth anticipated to accelerate further in the fourth quarter of 2025, supported by continued technical model performance and traditionally safer holiday season volumes.



## Strengthened Leadership Position in Money Transfer and Payments Category

Our top new logo win, and largest upsell during the third quarter were both in our Money Transfer and Payments category. We continue to believe that the Money Transfer & Payments category represents an exciting area of expansion, as evidenced by our 100% year-over-year revenue growth rates. We believe that we are on track to double the absolute dollar revenues in this category for Full Year 2025 as compared with last year.



## Further Vertical and Geographic Diversification with the Addition of New Merchants

We continued to have success landing new merchants on the Riskified platform, which in turn deepened our vertical and geographic reach. Our top ten new logos added during the third quarter represented wins in five verticals and across three geographies. Seven of our top ten new Chargeback Guarantee logos won were headquartered in the United States.

# Q3 2025 Business Highlights



## Share Repurchase Program Update

In the third quarter, we repurchased approximately 5.2 million ordinary shares for approximately \$25.3 million, including broker and transaction fees.



## Successfully Executed First-Ever Global Ascend in 2025

With Ascend Japan in October, Riskified completed the international tour of Ascend 2025, which for the first time brought our tent pole merchant summit to six major ecommerce hubs across the world. Each regional event delivered exceptional value, elevating our brand, expanding our relationships, and driving outcomes that reinforce the impact of our global footprint. This year, overall Ascend attendance increased by 73% and the total merchant ecommerce volume represented at these events was over \$1 trillion, a more than 250% increase compared to last year.

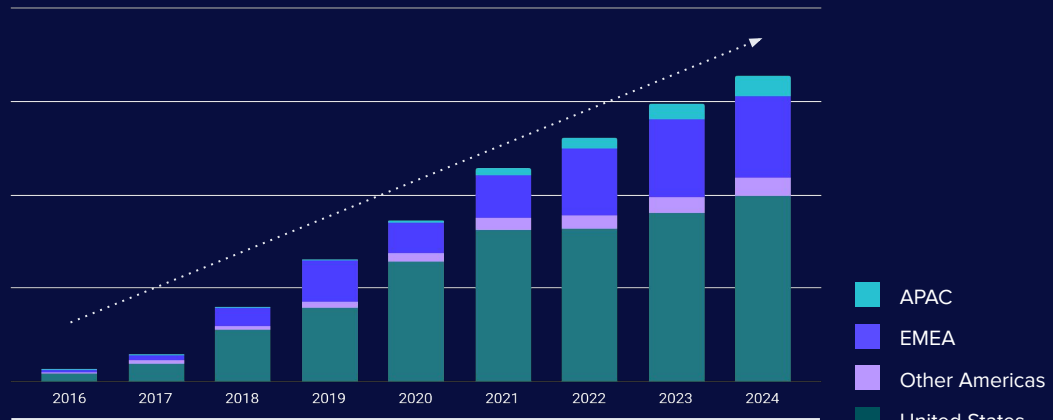
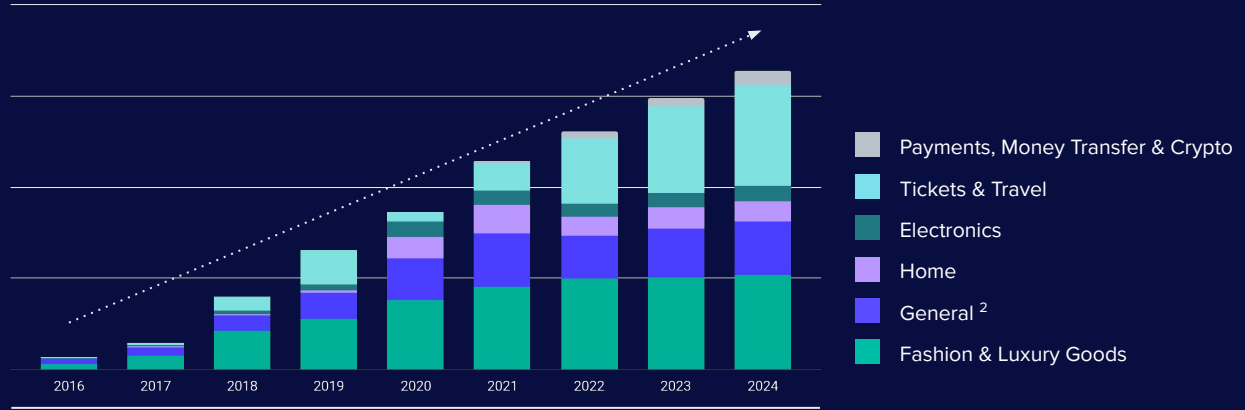


## Achieved Amazon Web Services (AWS) Retail and Consumer Packaged Goods (CPG) Competencies

After rigorous technical evaluation, Riskified achieved both the AWS Retail and CPG Competency designations for proven success in helping global merchants stop fraud, prevent abuse, and grow revenue with confidence, while delivering validated solutions that help consumer goods and retail brands overcome operational challenges in digital commerce.

# Industry and Geography Billings Trends

Over time, we have continued to **diversify across industries and geographies**<sup>1</sup>, with growth across all geographies in 2024



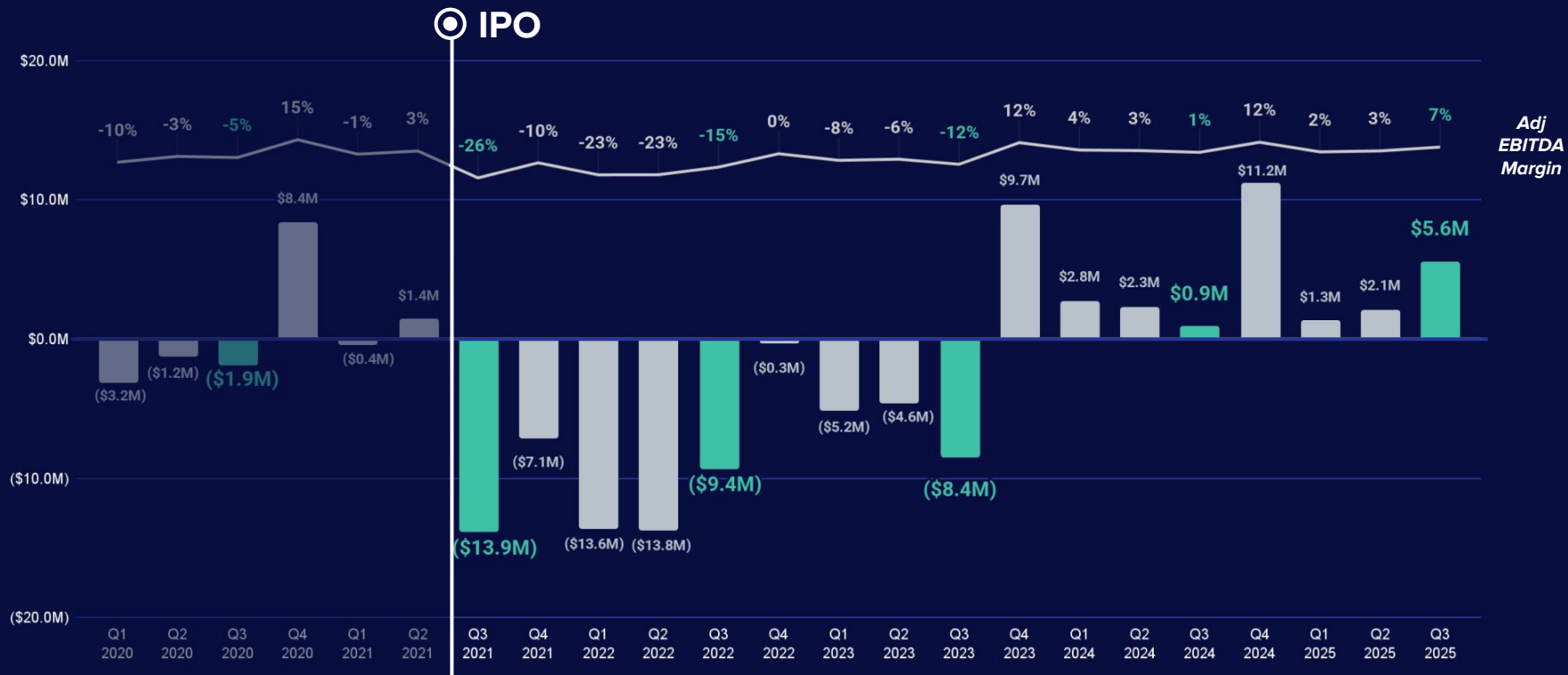
<sup>1</sup> Geography of billings determined by location of merchant's headquarters.

<sup>2</sup> General category includes General Retailers & Food categories.



# Adjusted EBITDA Over Time

**\$5.6M** in Adjusted EBITDA, a Q3 record and the eighth consecutive quarter of a positive Adjusted EBITDA

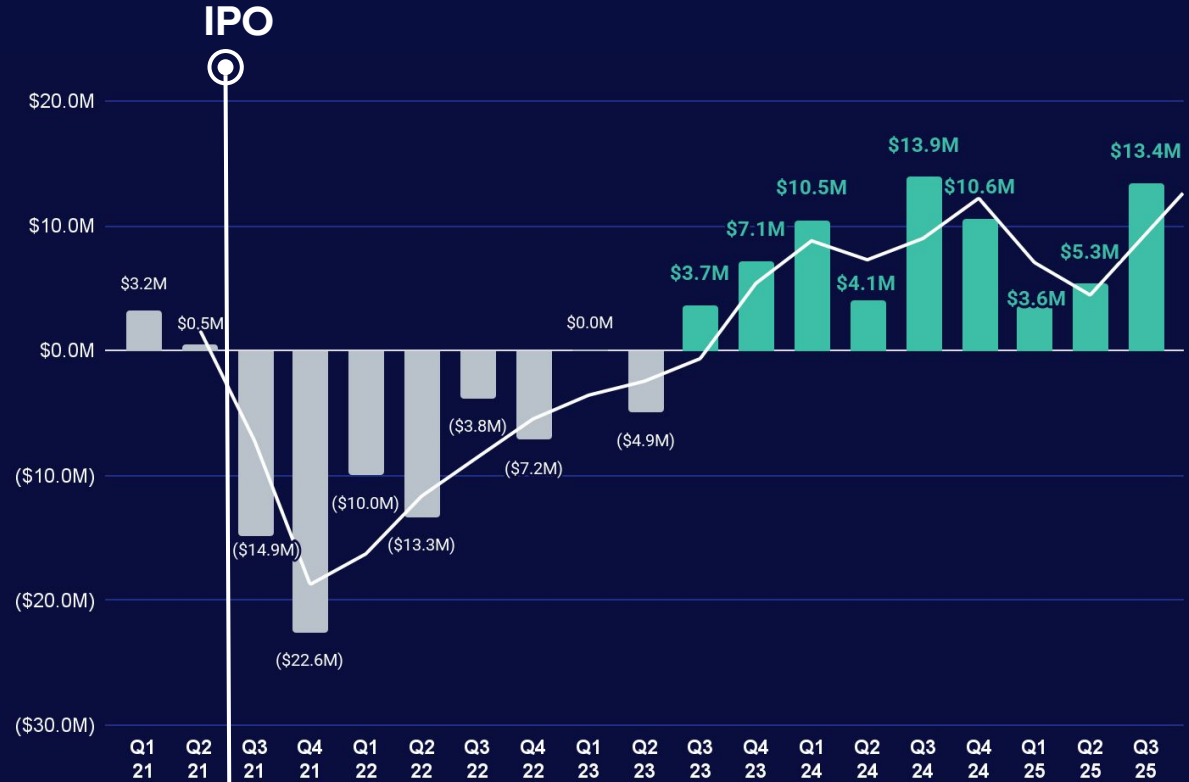


Note: Adjusted EBITDA and Adjusted EBITDA margin are non-GAAP metrics. A reconciliation of these metrics to the most directly comparable GAAP financial measure is provided in the Appendix.



# Strong Free Cash Flow Model

- Meaningfully improved our Free Cash Flow (“FCF”) since IPO
- Expect over \$30M in 2025
- \$325M of cash, deposits and investments as of September 30, 2025
- Zero Debt



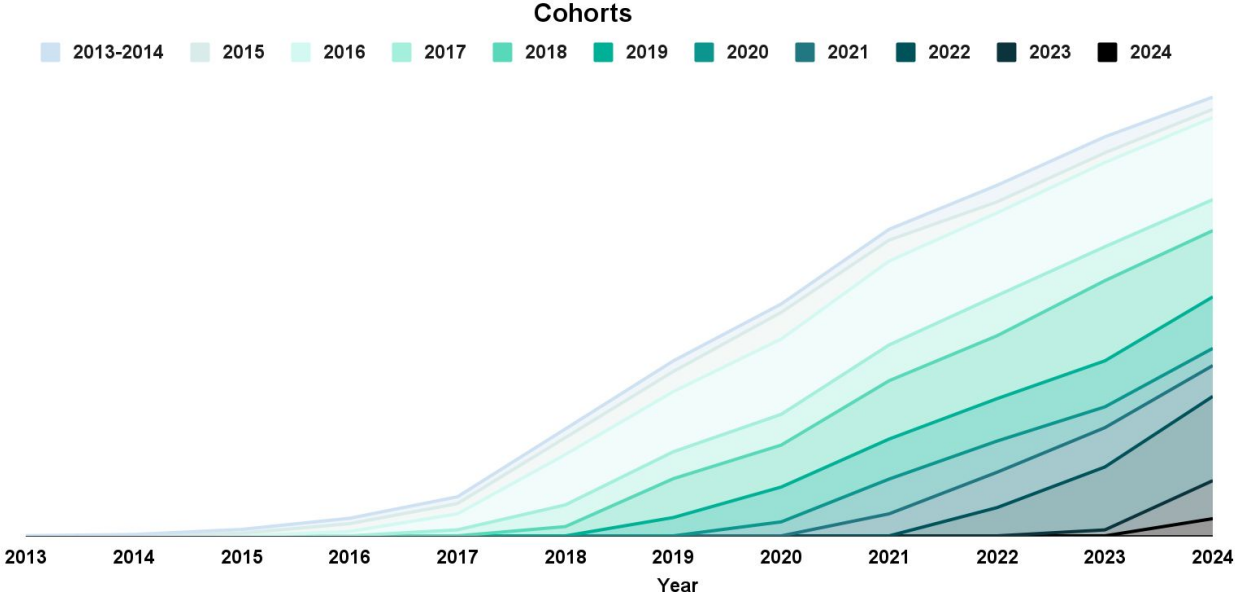
Note: Free cash flow is a non-GAAP metric. A reconciliation of Free Cash Flow to its most directly comparable GAAP financial measure, Net Cash Provided by Operating Activities, is provided in the Appendix.



# Continuous Customer Penetration

Our recent 2022 and 2023 cohorts demonstrated exceptional growth, with the **2022 cohort tripling billings** and the **2023 cohort growing nearly sixfold in 2024**

BILLINGS GROWTH BY COHORT <sup>1</sup>



<sup>1</sup>Each "cohort" includes all of the accounts that onboarded to the Riskified platform in a given year. For example, the 2024 cohort includes all the accounts that onboarded to the Riskified platform during the year ended December 31, 2024.

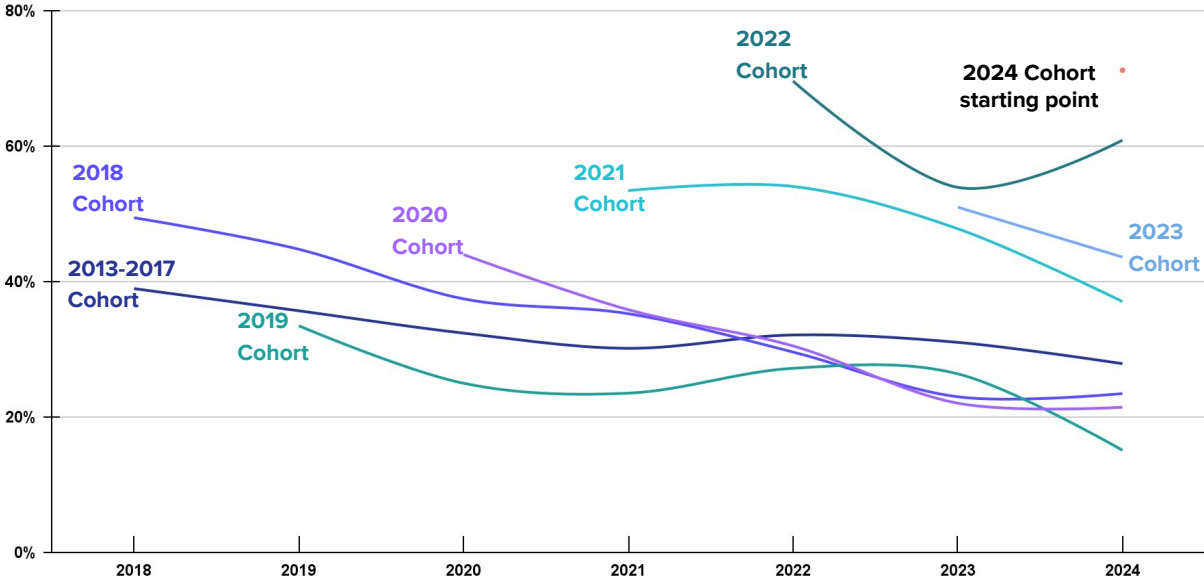


# CTB Cohorts Over Time

While CTB ratios fluctuate from period to period as a result of various factors, including changes in industry mix within cohorts, over the long-term we have been able to consistently demonstrate improvements on a cohort basis.

We believe that this highlights the strength of our AI and our scalable financial model.

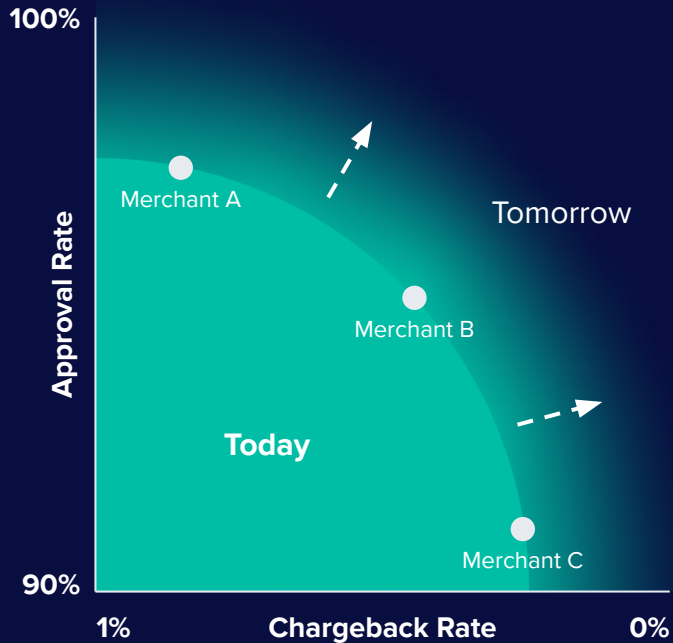
CTB RATIO BY COHORT <sup>1</sup>



1. For the purposes of this analysis, a "cohort" includes only the segments of eCommerce transaction volume submitted to the Riskified platform by new or existing merchants in a given year, based on the commercial terms in effect at the time of submission. For example, if a new merchant submitted only certain segments of their total eCommerce transaction volume to the Riskified platform in 2023, only those segments are included in the 2023 cohort. If in 2024 the same merchant submitted new segments of their eCommerce transaction volume to the Riskified platform, or there was a change to the commercial terms applicable to an existing segment, those additional segments and any incremental Billings and Chargebacks resulting from the revised commercial terms are included in the 2024 cohort



# How We Drive Accuracy & CTB<sup>1</sup> Improvements Over Time



**Accuracy = Higher Approval Rates,  
Lower fees & Lower COGS**

## Performance Improvement Levers:

- More data:
  - Vertical & geographic penetration
- More accurate models:
  - More models per merchant
  - Continuous model retraining
- Automated, real time fraud responses
- Improved representment tactics

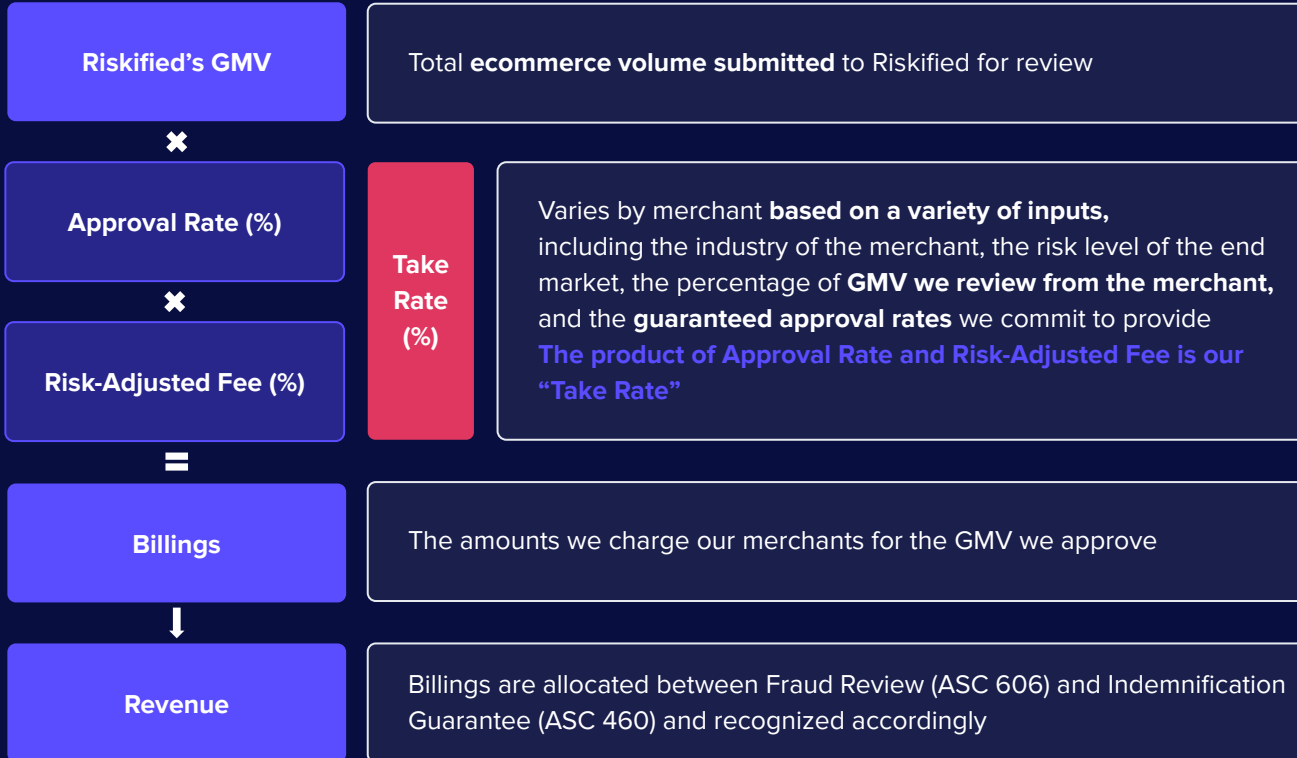
<sup>1</sup> CTB = Chargebacks to Billings ratio

03

# Appendix

# Chargeback Guarantee Revenue Model Flow

## Transforming GMV into Revenue



# Q3 & 9M 2025 Income Statement

\$ in thousands	Q3'24	Q3'25	9M'24	9M'25
Revenue	78,849	81,862	233,987	245,309
Cost of revenue	39,893	40,799	111,909	124,042
<b>Gross profit</b>	<b>38,956</b>	<b>41,063</b>	<b>122,078</b>	<b>121,267</b>
Operating expenses:				
Research and development	16,671	17,006	51,522	52,250
Sales and marketing	20,999	18,565	66,681	62,799
General and administrative	15,616	14,443	48,313	45,233
<b>Total operating expenses</b>	<b>53,286</b>	<b>50,014</b>	<b>166,516</b>	<b>160,282</b>
<b>Operating profit (loss)</b>	<b>(14,330)</b>	<b>(8,951)</b>	<b>(44,438)</b>	<b>(39,015)</b>
Interest income (expense), net	5,050	3,274	16,189	10,568
Other income (expense), net	220	(328)	397	45
<b>Profit (loss) before income taxes</b>	<b>(9,060)</b>	<b>(6,005)</b>	<b>(27,852)</b>	<b>(28,402)</b>
Provision for income taxes	639	1,801	2,986	4,923
<b>Net profit (loss)</b>	<b>(9,699)</b>	<b>(7,806)</b>	<b>(30,838)</b>	<b>(33,325)</b>

# Q3 & 9M 2025 Reconciliation of GAAP Net Profit (Loss) to Adjusted EBITDA

\$ in thousands	Q3'24	Q3'25	9M'24	9M'25
<b>GAAP Net profit (loss)</b>	<b>(9,699)</b>	<b>(7,806)</b>	<b>(30,838)</b>	<b>(33,325)</b>
<b>Non GAAP expenses:</b>				
Share-based compensation expense	13,905	12,945	44,462	40,120
Payroll taxes related to share-based compensation	135	112	486	511
Depreciation and amortization	1,189	862	3,709	2,693
Interest income, net	(5,050)	(3,274)	(16,189)	(10,568)
Other (income) expense, net	(220)	328	(397)	(45)
Provision for income taxes	639	1,801	2,986	4,923
Restructuring costs	0	585	1,770	4,461
Legal-related and other expenses	0	0	1	236
<b>Adjusted EBITDA</b>	<b>899</b>	<b>5,553</b>	<b>5,990</b>	<b>9,006</b>
Adjusted EBITDA margin	1%	7%	3%	4%

## Q3 & 9M 2025 Reconciliation of Net Cash Provided by Operating Activities to Free Cash Flow

\$ in thousands	Q3'24	Q3'25	9M'24	9M'25
Net cash provided by (used in) operating activities	14,012	13,505	29,005	22,941
Purchases of property and equipment	(105)	(120)	(507)	(580)
Free Cash Flow	13,907	13,385	28,498	22,361

# Q3 & 9M 2025 Reconciliation of GAAP Gross Profit to Non-GAAP Gross Profit

\$ in thousands	Q3'24	Q3'25	9M'24	9M'25
<b>GAAP Gross Profit</b>	<b>38,956</b>	<b>41,063</b>	<b>122,078</b>	<b>121,267</b>
<b>Non GAAP expenses:</b>				
Share-based compensation expense	183	183	594	554
Payroll taxes related to share-based compensation	4	3	15	13
Depreciation and amortization	418	280	1,268	888
Restructuring costs	0	2	156	265
<b>Adjusted Gross Profit</b>	<b>39,561</b>	<b>41,531</b>	<b>124,111</b>	<b>122,987</b>
Gross profit margin	49%	50%	52%	49%
Non-GAAP gross profit margin	50 %	51 %	53%	50%

# Q3 2025 Balance Sheet

## Riskified BS - September 30, 2025 - USD in thousands

### CURRENT ASSETS:

Cash and cash equivalents	228,845
Short-term Deposits	5,000
Short-term investments	91,305
Accounts receivables, net	30,849
Prepaid expenses and other current assets	10,422

<b>Total current assets</b>	<b>366,421</b>
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### LONG-TERM ASSETS:

Property and equipment, net	11,339
Operating lease right-of-use assets	22,251
Deferred contract acquisition costs	14,318
Other assets, noncurrent	7,368

<b>Total assets</b>	<b>421,697</b>
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## Riskified BS - September 30 2025 - USD in thousands

### CURRENT LIABILITIES:

Accounts payable	2,115
Accrued compensation and benefits	20,817
Guarantee obligations	8,583
Provision for chargebacks, net	7,415
Operating lease liabilities, current	5,940
Accrued expenses and other current liabilities	15,768

<b>Total current liabilities</b>	<b>60,638</b>
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### LONG-TERM LIABILITIES:

Operating lease liabilities, noncurrent	19,735
Other liabilities, noncurrent	25,028

<b>Total liabilities</b>	<b>105,401</b>
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### SHAREHOLDERS' EQUITY:

Treasury shares	(223,427)
Additional paid-in capital	1,018,750
Accumulated other comprehensive profit (loss)	789
Accumulated deficit	(479,816)

<b>Total shareholders' equity</b>	<b>316,296</b>
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<b>Total liabilities and shareholders' equity</b>	<b>421,697</b>
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