

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

Affirm Holdings, Inc.

(Name of Issuer)

Class A common stock, par value \$0.00001 per share

(Title of Class of Securities)

(CUSIP Number)

06/30/2026

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- ☒ Rule 13d-1(b)
- ☐ Rule 13d-1(c)
- ☐ Rule 13d-1(d)

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CUSIP No.

	Names of Reporting Persons
1	JPMORGAN CHASE & CO
	Check the appropriate box if a member of a Group (see instructions)
2	☐ (a)
	☐ (b)
3	Sec Use Only
	Citizenship or Place of Organization
4	DELAWARE
Number of	Sole Voting Power
Shares	5
Beneficially	15,097,009.00

Owned by Each Reporting Person With:	6	Shared Voting Power
		251,760.00
		Sole Dispositive Power
	7	16,752,611.00
		Shared Dispositive Power
	8	79,408.00
		Aggregate Amount Beneficially Owned by Each Reporting Person
9		16,832,019.00
10		Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)
		☐
		Percent of class represented by amount in row (9)
11		5.7 %
12		Type of Reporting Person (See Instructions)
		HC

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Item 1.

- (a) Name of issuer:
Affirm Holdings, Inc.
- (b) Address of issuer's principal executive offices:
650 CALIFORNIA STREET, SAN FRANCISCO, CALIFORNIA, 94108.

Item 2.

- (a) Name of person filing:
JPMORGAN CHASE & CO.
- (b) Address or principal business office or, if none, residence:
270 Park Avenue, New York, NY 10017
- (c) Citizenship:
DE
- (d) Title of class of securities:
Class A common stock, par value \$0.00001 per share
- (e) CUSIP No.:

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a) ☐ Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
- (b) ☐ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
- (c) ☐ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
- (d) ☐ Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);
- (e) ☐ An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);
- (f) ☐ An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);
- (g) ☒ A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h) ☐ A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i) ☐ A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j) ☐ A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in

accordance with § 240.13d-1(b)(1)(ii)(J),
please specify the type of institution:

- (k) ☐ Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

Amount beneficially owned:

- (a) 16,832,019
- Percent of class:
- (b) 5.7 %
- (c) Number of shares as to which the person has:
- (i) Sole power to vote or to direct the vote:
- 15,097,009
- (ii) Shared power to vote or to direct the vote:
- 251,760
- (iii) Sole power to dispose or to direct the disposition of:
- 16,752,611
- (iv) Shared power to dispose or to direct the disposition of:
- 79,408

Item 5. Ownership of 5 Percent or Less of a Class.

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

If a parent holding company has filed this schedule, pursuant to Rule 13d-1(b)(ii)(G), so indicate under Item 3(g) and attach an exhibit stating the identity and the Item 3 classification of the relevant subsidiary. If a parent holding company has filed this schedule pursuant to Rule 13d-1(c) or Rule 13d-1(d), attach an exhibit stating the identification of the relevant subsidiary.

J.P. Morgan Trust Company of Delaware; J.P. Morgan Securities LLC; JPMorgan Chase Bank, National Association; JPMorgan Asset Management (UK) Limited; J.P. MORGAN SE; J.P. Morgan (Suisse) SA; J.P. Morgan Investment Management Inc.; JPMorgan Asset Management (Taiwan) Limited; JPMorgan Asset Management (China) Company Limited; 55I, LLC

Item 8. Identification and Classification of Members of the Group.

Not Applicable

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certifications:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under § 240.14a-11.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

JPMORGAN CHASE & CO

Signature: Rachel Tsvaygoft

Name/Title: Vice President

Date: 07/16/2026