loanDepot®



Q4 2023 EARNINGS PRESENTATION

March 12, 2024

4Q ’23 FINANCIAL HIGHLIGHTS

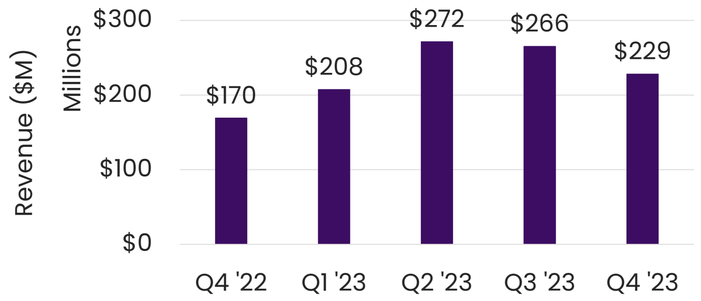
loanDepot

Revenue

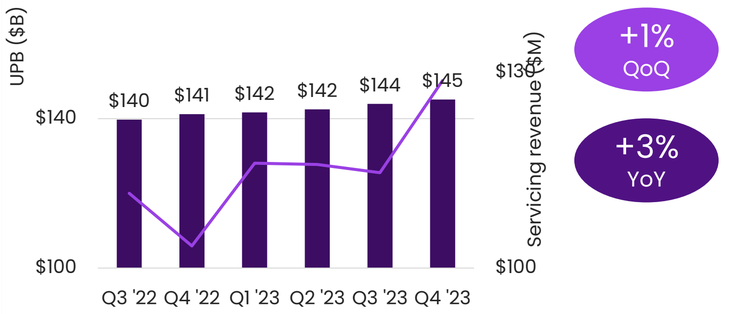
$228M
Q4 2023

-14% QoQ

+35% YoY



UPB & servicing revenue



UPB

+1% QoQ

+3% YoY

Origination vol. market share

1.3% Volume share

1.8% Unit share

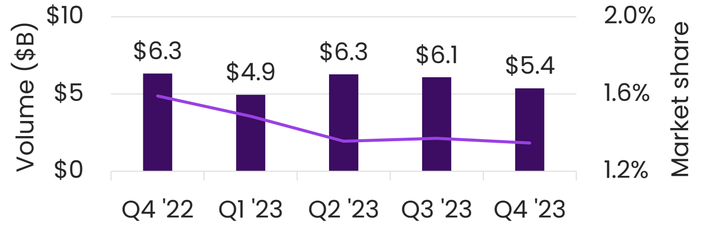
Market share

-2% QoQ

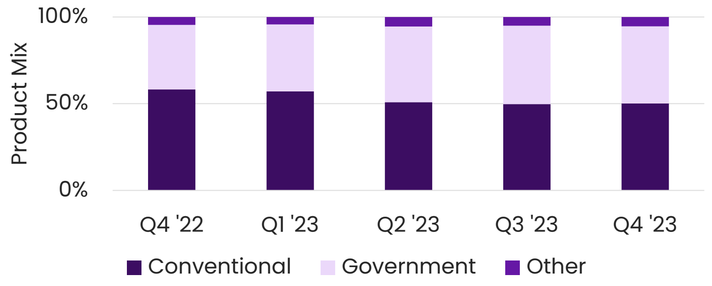
-15% YoY

+2% QoQ

3% YoY

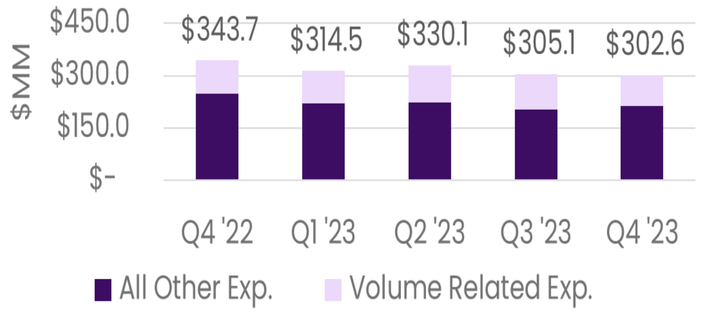


Product Mix



Conv / Gov Delta: -2 / -1% QoQ -1 / +7% YoY

Expenses by Category



PTNI

-$74M
Q4 2023

PTNI

-87% QoQ

+58% YoY

