

Investor Presentation

Disclaimer

This presentation contains and related discussions may contain “forward-looking statements” within the meaning of U.S. federal securities laws. Forward-looking statements include information concerning possible or assumed future results of operations, Rocket Companies, Inc.’s (the “Company”) business plans and strategies, the Company’s ability to cross-sell and up-sell the Company’s products and expansion into new markets. You can identify forward-looking statements by the use of words such as “may,” “might,” “will,” “should,” “could,” “would,” “expect,” “plan,” “anticipate,” “believe,” “estimate,” “project,” “predict,” “intend,” “future,” “potential,” “suggest,” “target,” “forecast,” “continue,” and, in each case, their negative or other various or comparable expressions. Forward-looking statements are not historical facts, and are based upon management’s current expectations, beliefs, estimates and projections, and various assumptions, many of which are inherently uncertain and beyond the Company’s control. Such expectations, beliefs, estimates and projections are expressed in good faith and management believes there is a reasonable basis for them. However, there can be no assurance that management’s expectations, beliefs, estimates and projections will be achieved, and actual results may differ materially from what is expressed in or indicated by the forward-looking statements. Forward-looking statements are subject to risks and uncertainties that could cause actual performance or results to differ materially from those expressed in the forward-looking statements, including: changing economic conditions, changing real estate market conditions, changes in U.S. monetary policies that affect interest rates, changing regulations, new interpretations of existing laws, and difficulties and delays in obtaining or maintaining required licenses or approvals; the Company’s ability to adapt and to implement technological changes; the Company’s ability to retain customers for a long period of time; the Company’s ability to comply with evolving laws, regulation and industry standards addressing information and technology networks, privacy and data security; the Company’s ability to protect its products and services from potential cyberattacks and other data and security breaches; the Company’s reliance on its loan funding facilities to fund mortgage loans and otherwise operate its business; and other risks, uncertainties and factors detailed in the Annual Report on Form 10-K, Quarterly Reports on Form 10-Q, and Current Reports on Form 8-K, and other filings with the U.S. Securities and Exchange Commission (the “SEC”) by the Company. Forward-looking statements speak only as of the date the statements are made. The Company assumes no obligation to update forward-looking statements to reflect actual results, subsequent events or circumstances or other changes affecting forward-looking information except to the extent required by applicable securities laws.

This presentation also contains references to financial measures that are not based on accounting principles generally accepted in the United States, or non-GAAP financial measures. We define “Adjusted revenue” as total revenues net of the value of mortgage servicing rights (“MSRs”) and related liabilities due to valuation assumptions (net of hedges). We define “Adjusted net income (loss)” as Tax-effected net (loss) income before Share-based compensation expense, the value of MSRs and related liabilities due to valuation assumptions (net of hedges), Acquisition-related expenses, Amortization of acquired intangible assets, Restructuring costs, Litigation accrual reversal, Career transition program, Other adjustments, and the tax effects of those and other adjustments as applicable.

We define “Adjusted EBITDA” as net income (loss) before interest and amortization expense on non-funding debt, provision (benefit from) for income taxes, depreciation and amortization, share-based compensation expense, value of MSRs and related liabilities due to valuation assumptions (net of hedges), acquisition-related expenses, amortization of acquired intangible assets, restructuring costs, litigation accrual reversal and other adjustments. The non-GAAP measures used by the Company may differ from the non-GAAP financials measures used by other companies. Refer to the Financials section for definitions of these measures and reconciliations to the most comparable generally acceptable accounting principles in the United States (“GAAP”) measures.

This presentation also contains estimates, targets and other information concerning our industry, including production capacity, market position, market size, and growth rates of the markets in which we participate, which are based on industry or other third-party publications and reports and management’s good faith estimates, which are derived from internal data and the aforementioned independent sources. Such information reflects estimates and assumptions made by our management with respect to future events. Although we believe such estimates and assumptions to be reasonable, future events are difficult to predict and subject to change based on factors that may be beyond our control. This information was developed by our management solely using the information available to our management at the time of this presentation. Although we believe the sources used to prepare this information are reliable, we have not independently verified the information therein, nor have we ascertained the underlying economic assumptions relied upon therein. As a result of the foregoing, our actual results could be different from the estimates, targets and other information set forth in this presentation and such information cannot be considered a guarantee of future operating results and should not be relied upon as such.

The information contained in this presentation does not purport to be accurate or complete and is subject to change. Actual characteristics and performance may differ from the assumptions used in preparing these materials. Changes in assumptions may have a material impact on the information set forth in this presentation. In preparing this presentation, we have relied upon and assumed, without independent verification, the accuracy and completeness of all information available from public sources. Without limiting the generality of the foregoing, no audit or review has been undertaken by an independent third party of the financial assumptions, data, results, calculations and forecasts from public sources contained, presented or referred to in this document. This presentation shall not constitute an offer to sell or the solicitation of an offer to buy these securities, nor shall there be any sale of these securities in any state or jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state or jurisdiction.

See endnotes for important information at the end.

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01



Q1-26 highlights

Q1-26 financial highlights

\$2.8B

Adjusted revenue

\$738M

Adjusted EBITDA

\$422M

Adjusted net income

\$0.15

Adjusted EPS



Beat high end of adjusted revenue guidance, most profitable quarter in 4 years



Gained market share in purchase and refinance year-over-year



Incremental \$1B monthly origination volume from recent AI launches



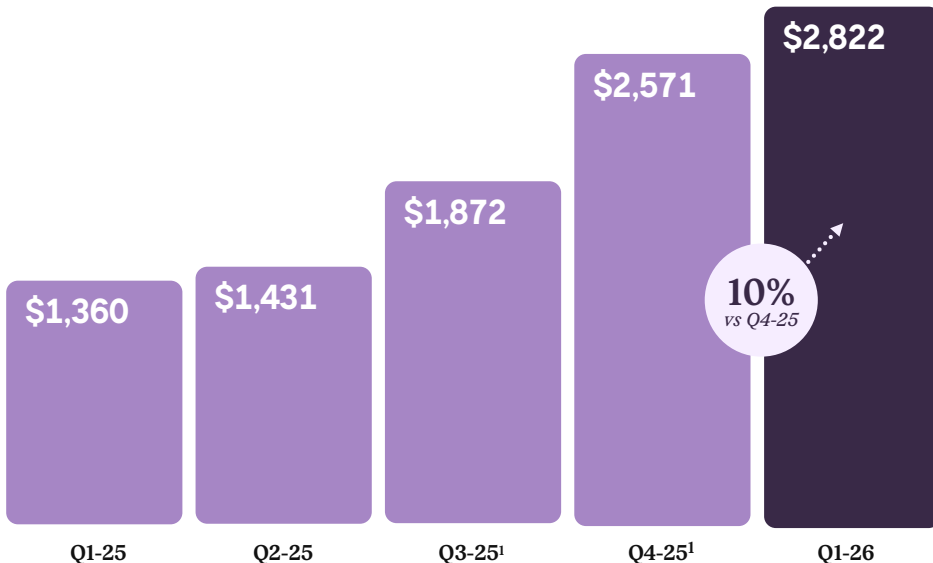
Integration progress pacing ahead of plan

Note: GAAP Revenue \$2.9B, GAAP net income \$297M, and GAAP diluted earnings per share \$0.10.

Q1-26 financial highlights

(\$ in M)

Adjusted Revenue

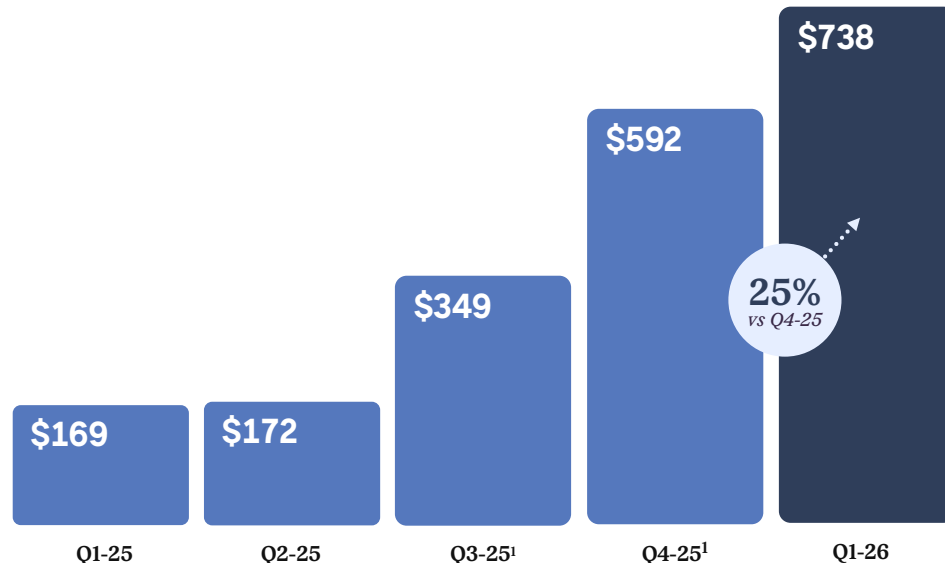


Gain on sale margin %, excluding correspondent:

2.89%	2.80%	2.80%	3.20%	3.22%
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(\$ in M)

Adjusted EBITDA



EBITDA margin %

12%	12%	19%	23%	26%
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See endnote (1) for non-GAAP reconciliation; endnote (2) for Adjusted Revenue, Adjusted and Adjusted EBITDA Margin definitions; endnote (4) for interest-related activity reclassifications impacting adjusted revenue. Certain figures in this document may not foot due to rounding.

1) Financial results beginning in Q3-25 include the consolidation of Redfin, and financial results beginning in Q4-25 include the consolidation of Mr. Cooper.

02



Company overview



**Rocket is
on a mission
to Help
Everyone
Home.**

Pioneering the future of homeownership

Since 1985, we've been committed to innovating on and improving the buying experience for everyone.



40 years
of operating history



#1
mortgage lender¹



#1
mortgage servicer²



\$2T
cumulative origination volume



9.4M
servicing clients²

1) 2025 HMDA data based on closed loan units, including second liens and excluding correspondent lending.

2) As of March 31, 2026.

Driving our unmatched client service

Rocket Mortgage has earned 23 J.D. Power awards across mortgage origination and servicing, with 11 years as the top-ranked mortgage servicer.

We've built our reputation for exceptional service by delighting millions — every client, every time.

70+
net
promoter
score



**Most awarded
mortgage brand**

#1 in customer satisfaction

Client Net Promoter Score and Net Client Retention Rate as of March 31, 2026.

Trusted partner for major moments

By integrating search, financing, closing and servicing, Rocket creates lifelong client relationships that compound in value.

An end-to-end ecosystem for every step of the client journey.



Year 1: *Purchase first home*



Year 3: *Refinance into lower rate*



Year 5: *Purchase bigger home*



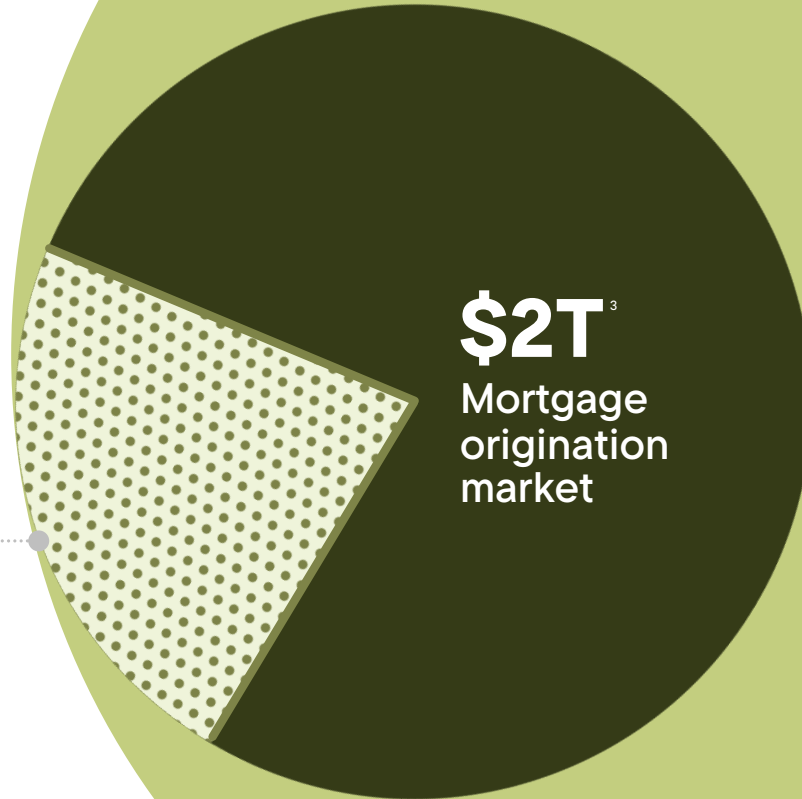
Year 10: *Cash out equity for kitchen remodel*



A large and fragmented market

The homeownership market represents a significant opportunity that Rocket is uniquely equipped to capture.

The opportunity
top 10 players hold only 23% of mortgage originations.⁴



\$5T²

Total addressable homeownership market

\$31T¹ Gross Domestic Product

1) Bureau of Economic Analysis - 2025, US gross domestic product.

2) Homebuying market includes mortgage, real estate, title and homeowner's insurance market, company estimates based on industry research including FRED, MBA, and Fannie Mae.

3) Mortgage origination market size, based on historical market size aggregated from industry sources including HMDA, IMF, MBA and Fannie Mae.

4) IMF 12M 2025 data. Excludes correspondent lending.

03



Category of one

Rocket: category of one



*Expansive
distribution engine*



*Integrated
ecosystem*



*AI-powered data and
technology platform*



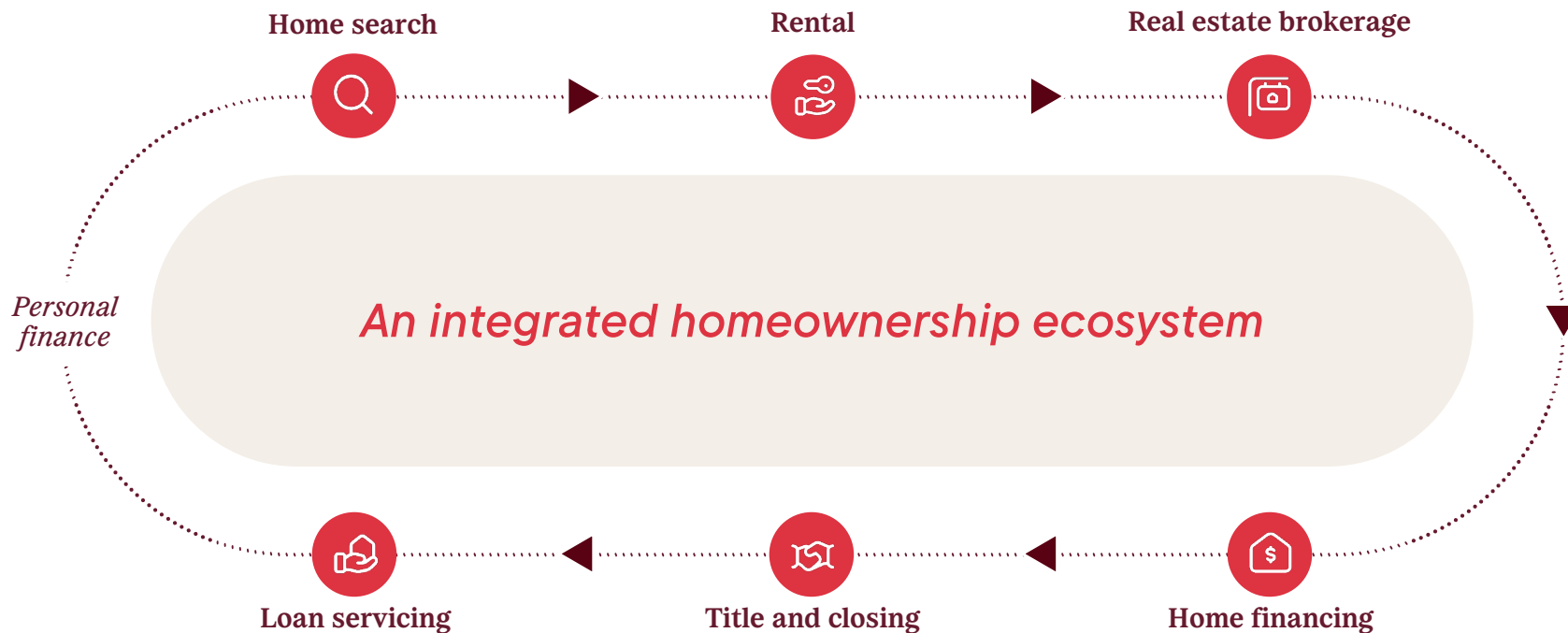
End-to-end homeownership journey





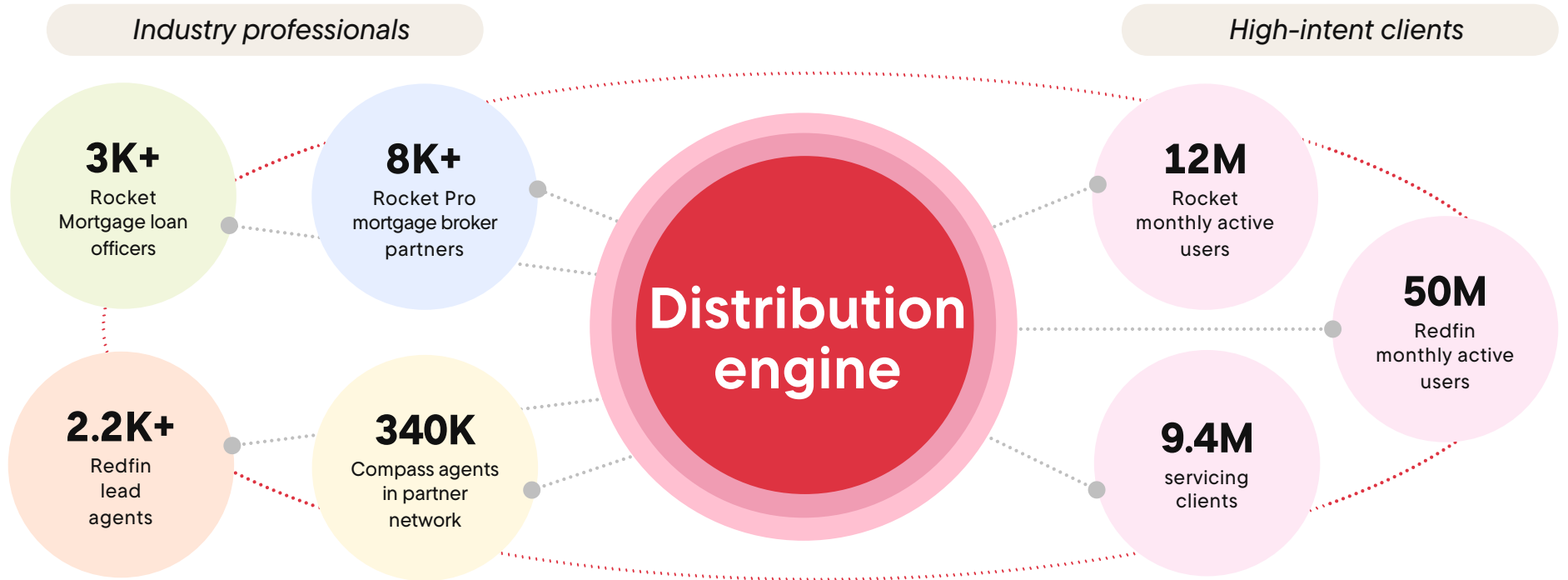
Homeownership lifecycle in one ecosystem

The only scaled, end-to-end ecosystem delivering a seamless, vertically integrated experience reducing friction and deepening lifelong customer relationships.



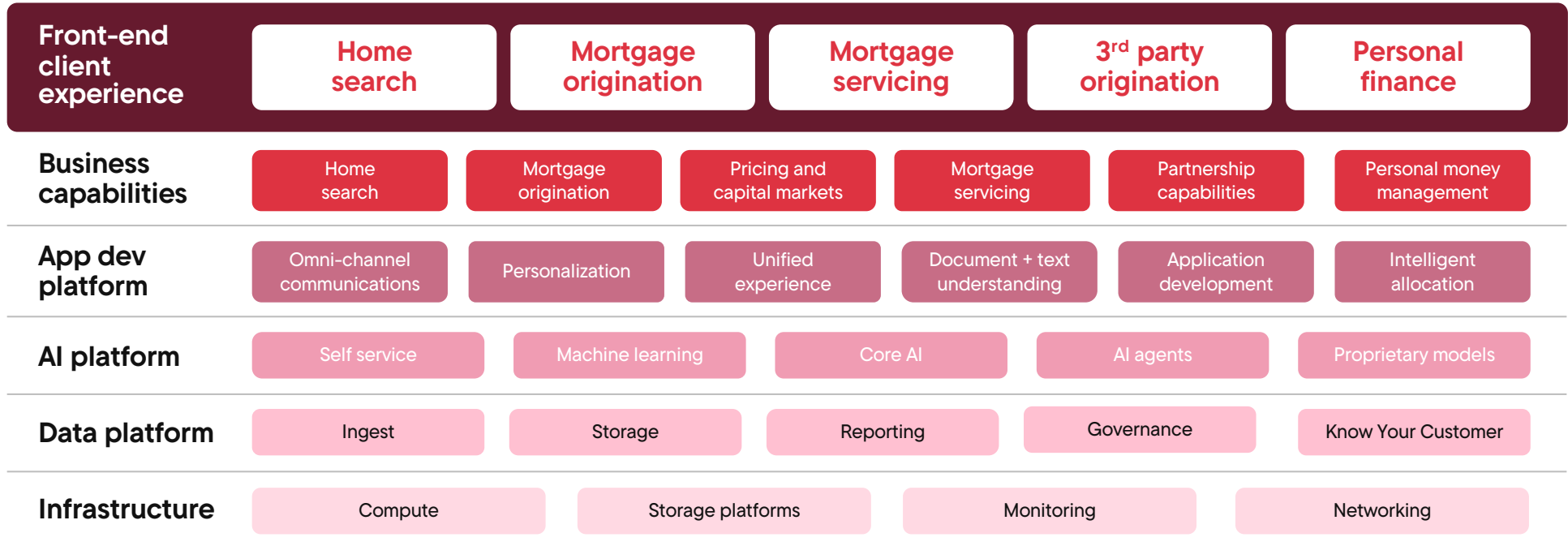
Expansive distribution engine

Rocket's expansive distribution network connects high intent clients with hundreds of thousands of real estate agents and over ten thousand loan officers and mortgage broker partners.



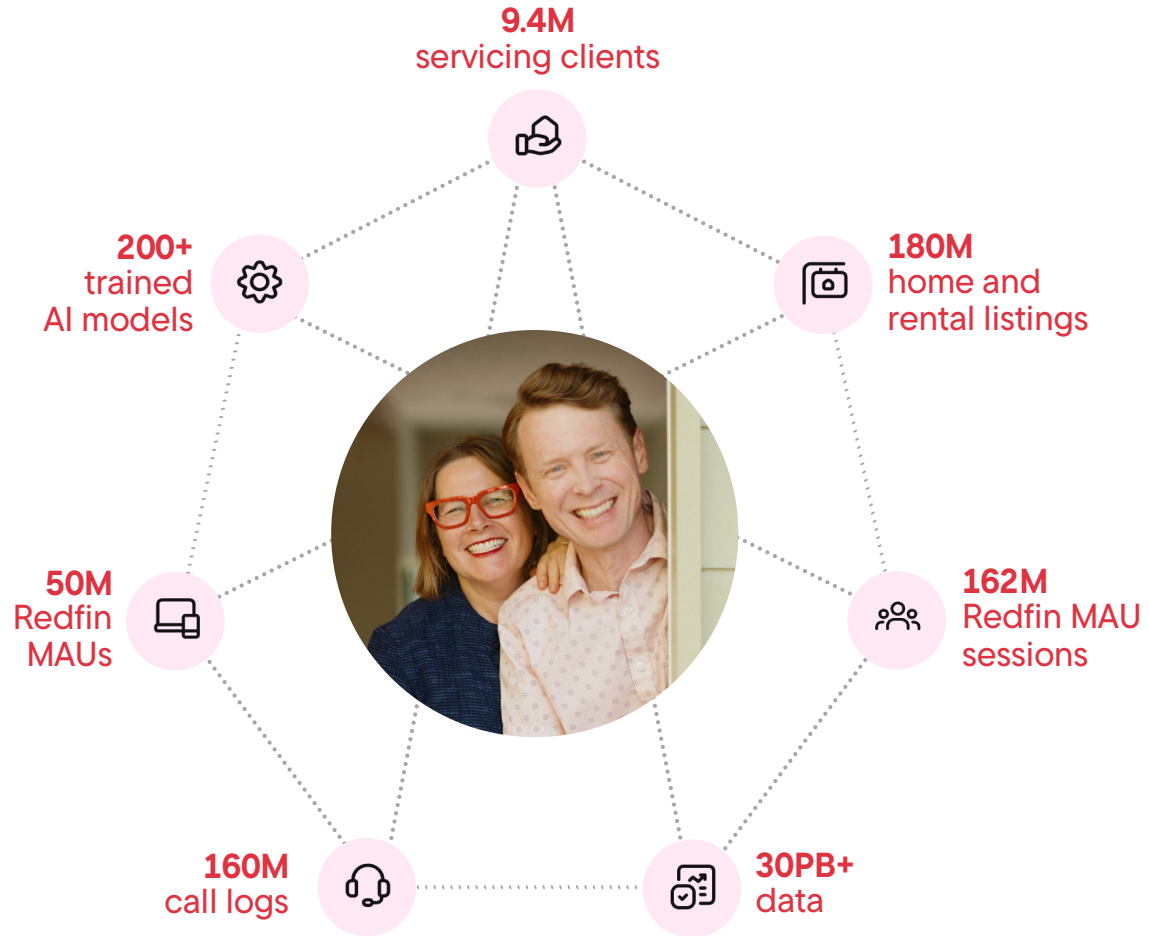
Technology platform built for homeownership

Built for the AI era, Rocket's proprietary platform leverages 30+ petabytes of data to drive conversion and scalable capacity.



Proprietary dataset across homeownership lifecycle

Our proprietary data gets smarter with every client transaction. Data turns intent into execution, and execution into an ongoing relationship.



MAU: Monthly Active Users

AI drives real business value

Rapid AI deployment drives faster scale, higher conversion, more capacity and better unit economics – all while delivering great client experiences.

Digital purchase pre-approval

AI-powered approvals available 24/7 without loan officer intervention.

AI prospecting

Agentic AI automates top-of-funnel outreach and client engagement.

Digital refinance

Clients can go from application to rate lock, fully online, in under 30 minutes.

Automated communications

Leads to higher conversion rates and fuels incremental refi and purchase volume.

Underwriting agents

Automated broker underwriting leads to faster, more certain approvals.

Pipeline manager

Feature ranks banker leads and prioritizes who to call next.

\$2B

incremental monthly origination volume from recent AI launches

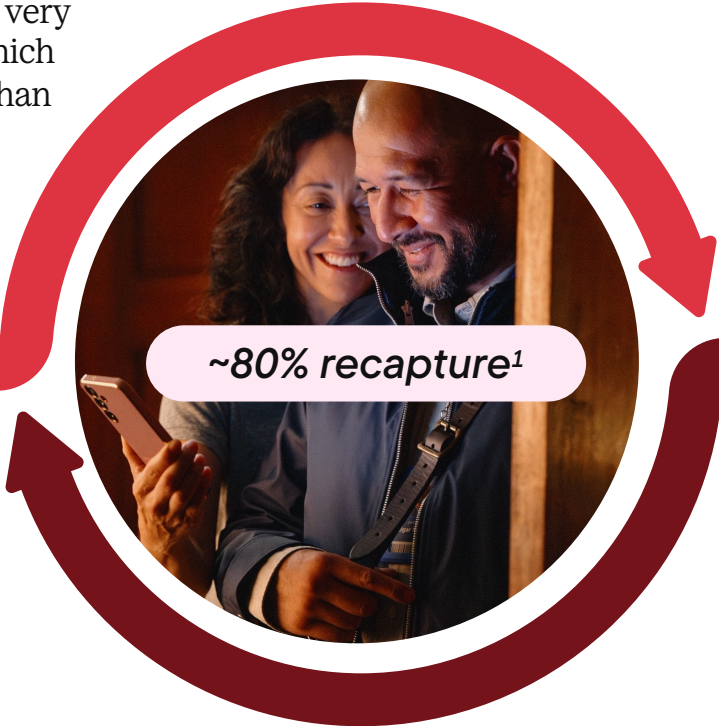
Driven by a seamless origination and servicing experience

We aim to delight every client, from the very first interaction and every time after, which is why our **recapture rate~3X higher** than the industry average.²

#1 Originator

62M+ monthly visitors

High recapture drives repeat origination



~80% recapture¹

#1 Servicer

9.4M servicing clients

Recapture enables \$0 client acquisition cost



1) FY 2025 refinance net recapture rate.
2) Industry rate and term refinance recapture rate of 27%, based on the FY 2025 average from ICE's Mortgage Monitor report.

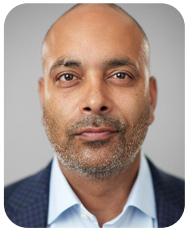
04



Proven leadership and culture

Our unrivaled leadership team

Rocket Companies is driven by experienced leaders – this collective strength enables Rocket to navigate change with confidence, foster innovation and execute on our mission to Help Everyone Home.



Varun Krishna

Chief Executive Officer, Rocket Companies; Interim CEO, Redfin



Brian Brown

President, Chief Financial Officer and Treasurer, Rocket Companies



Jay Bray

President, Chief Executive Officer, Rocket Mortgage



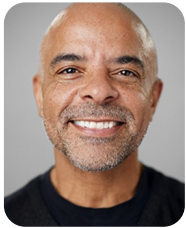
Shawn Malhotra

Chief Technology Officer, Rocket Companies



Kelly Ann Doherty

Chief People, Places and Culture Officer, Rocket Companies



Jonathan Mildenhall

Chief Marketing Officer, Rocket Companies



Heather Lovier

Chief Operating Officer, Rocket Companies



Bill Banfield

Chief Business Officer, Rocket Companies



Jamie Belsky

Chief Product and Design Officer, Rocket Companies

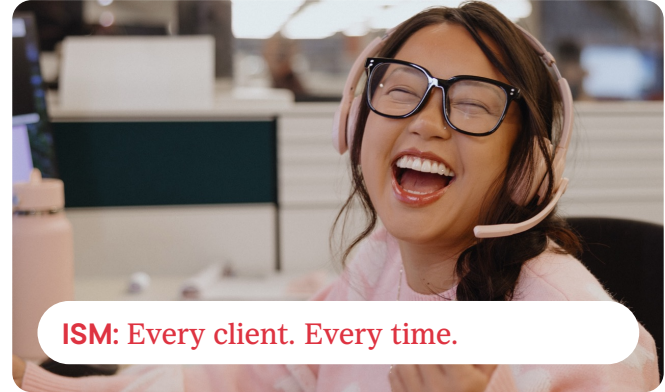


KimArie Yowell

Chief Diversity Officer, Rocket Companies

Culture is our foundation

We are grounded in 16 philosophies, known as “ISMs,” which serve as our guiding principles for success and reflect our core values.

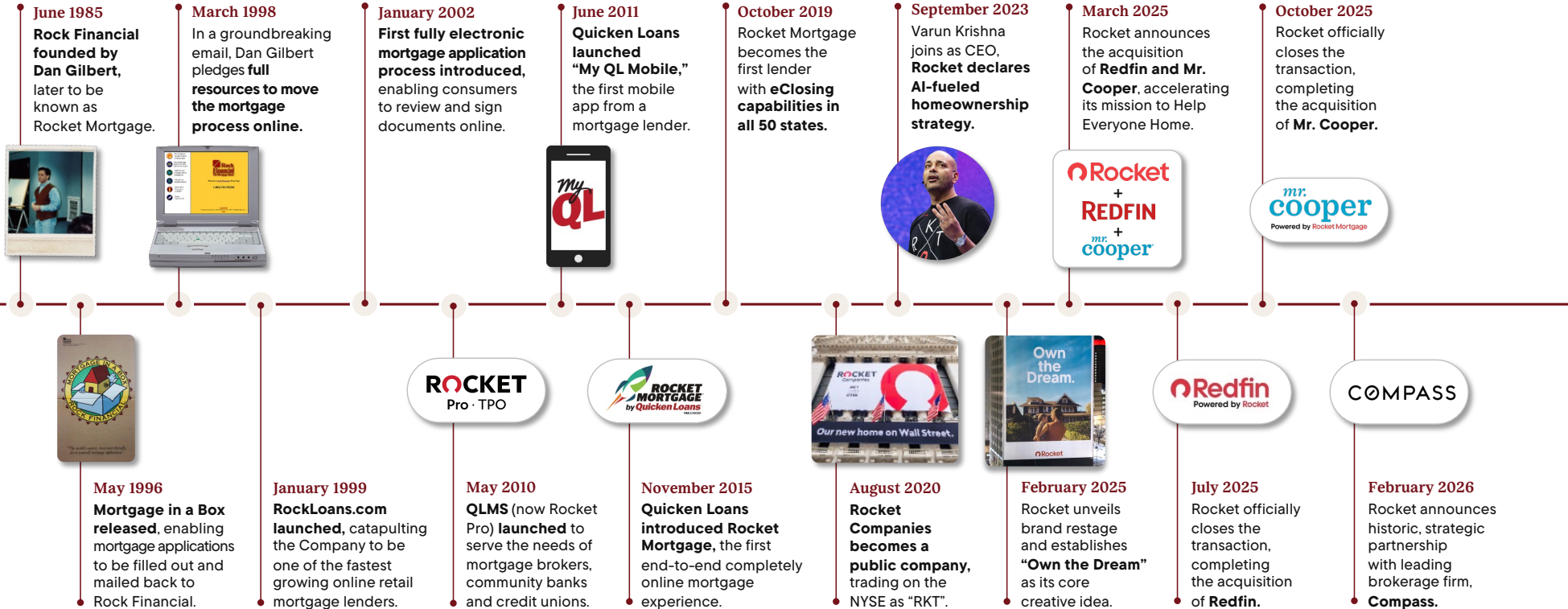


FORTUNE

100 Best Companies To Work For®

2003 – 2025

Driving transformation of homeownership



 Rocket +  Redfin

Own the Dream.

America could use a
neighbor just like you.



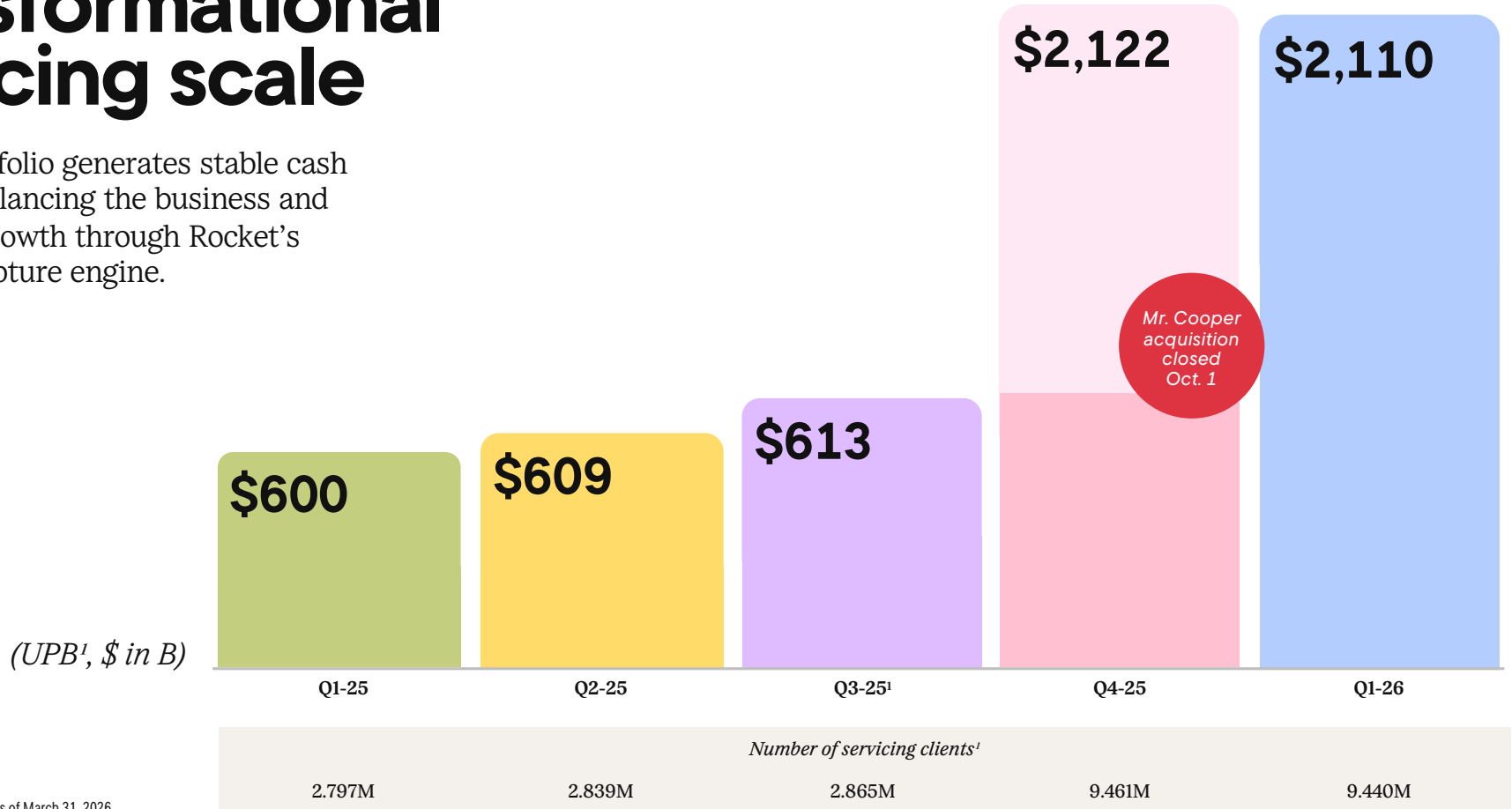
05



Financials

Transformational servicing scale

Servicing portfolio generates stable cash flows while balancing the business and fueling new growth through Rocket's powerful recapture engine.



Note: Unpaid principal balance as of March 31, 2026.

1) Total serviced including subservicing

Strong liquidity position

FitchRatings

RKT rated
investment grade

Cash and cash
equivalents

\$2.7B

Undrawn available mortgage
servicing rights and advance facilities

\$4.4B

Undrawn lines
of credit

\$2.3B

\$9.4B total

\$6.7B

available on lines of credit

Financial highlights

(\$ in M, except per share amounts)	2025				2026	
	Q1	Q2	Q3 ²	Q4 ³	Q1	Q2E ¹
Adjusted revenue	\$1,360	\$1,431	\$1,872	\$2,571	\$2,822	\$2,700-\$2,900
YoY %	12%	9%	31%	103%	108%	
QoQ %	7%	5%	31%	37%	10%	
Adjusted EBITDA	\$169	\$172	\$349	\$592	\$738	
% margin	12%	12%	19%	23%	26%	
Adjusted net income	\$80	\$75	\$158	\$316	\$422	
% margin	6%	5%	8%	12%	15%	
Adjusted diluted earnings per share	\$0.04	\$0.04	\$0.07	\$0.11	\$0.15	

Note: See endnote (1) for non-GAAP reconciliation; see endnote (2) for Adjusted revenue, Adjusted EBITDA, Adjusted net income, and Adjusted EPS definitions.; see endnote (4) for interest-related activity reclassifications impacting adjusted revenue. Certain figures throughout this document may not foot due to rounding

1) For financial outlook information, the Company is not providing a quantitative reconciliation of the non-GAAP measures in this table to the most directly comparable GAAP measure because the GAAP measure cannot be reliably estimated and the reconciliation cannot be performed without unreasonable effort due to their dependence on future uncertainties and adjusting items that the Company cannot reasonably predict at this time but which may be material.

2) Beginning in the third quarter 2025 financial results include the consolidation of Redfin.

3) Beginning in the fourth quarter 2025 financial results include the consolidation of Mr. Cooper

Operational highlights

(\$ in M)	2025				2026
	Q1	Q2	Q3	Q4	Q1
Servicing portfolio (UPB)	\$600,387	\$609,204	\$613,146	\$2,121,883	\$2,109,774
YoY %	18%	14%	12%	258%	251%
QoQ %	1%	1%	1%	246%	(1%)
Closed loan volume	\$21,584	\$29,056	\$32,413	\$47,299	\$44,653
YoY %	7%	18%	14%	70%	107%
QoQ %	(22%)	35%	12%	46%	(6%)
Net rate lock volume	\$26,117	\$28,429	\$35,829	\$41,631	\$49,388
YoY %	17%	13%	20%	77%	89%
QoQ %	11%	9%	26%	16%	19%
Gain on sale margin	2.89%	2.80%	2.80%	2.82%	2.74%
Gain on sale margin, excluding correspondent	2.89%	2.80%	2.80%	3.20%	3.22%

Endnotes¹

	2025				2026
	Q1	Q2	Q3 ⁹	Q4 ¹⁰	Q1
(\$ in M)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
Net income (loss)	(\$212)	\$34	(\$124)	\$68	\$297
Bond interest expense ¹	38	45	111	140	139
Provision for (benefit from) income taxes	(11)	(10)	(60)	101	103
Depreciation and amortization ²	27	28	30	32	33
Share-based compensation expense ³	40	52	69	181	88
Change in fair value of MSRs and related liabilities due to valuation assumptions (net of hedges) ⁴	259	(20)	177	(252)	(119)
Acquisition-related expenses ⁵	28	35	96	175	79
Amortization of acquired intangible assets ⁶	-	-	49	125	113
Restructuring costs ⁷	-	-	-	18	-
Other adjustments ⁸	-	8	2	4	5
Adjusted EBITDA	\$169	\$172	\$349	\$592	\$738

1) Bond interest expense reflects interest incurred on the Company's Senior Notes, recognized within Interest expense on the Condensed Consolidated Statements of Income (Loss) and Comprehensive Income (Loss). Debt financing fees related to the Bridge Facility are a nonrecurring acquisition-related expense impacting the 2025 periods and therefore excluded from Bond interest expense and included as Acquisition-related expenses.

2) The periods exclude the impact of amortization of acquired intangible assets.

3) The periods exclude the acquisition related expenses of Redfin and Mr. Cooper ("the Acquisitions").

4) Reflects changes in market interest rates and assumptions, including option adjusted spread ("OAS") and prepayment speeds, gains or losses on sales of MSRs during the period and the effects of contractual prepayment protection associated with sales or purchases of MSRs.

5) Primarily consists of transaction costs associated with the Acquisitions and Up-C Collapse, such as professional service fees (including integration costs), debt financing fees related to the Bridge Facility, and severance expense (including accelerated share-based compensation).

6) Reflects amortization of intangible assets related to the Acquisitions.

7) Consists of one-time restructuring costs associated with exiting non-core operations.

8) Primarily consists of equity investments and changes in estimates of tax rates and other variables of the Tax receivable agreement liability.

9) Beginning in the third quarter 2025 financial results include the consolidation of Redfin.

10) Beginning in the fourth quarter 2025 financial results include the consolidation of Mr. Cooper.

Endnotes¹

	2025				2026
	Q1	Q2	Q3 ²	Q4 ³	Q1
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
(\$ in M)					
Total revenue, net	\$1,101	\$1,451	\$1,695	\$2,823	\$2,941
Change in fair value of MSR ² s and related liabilities due to valuation assumptions (net of hedges) ¹	259	(20)	177	(252)	(119)
Adjusted revenue	\$1,360	\$1,431	\$1,872	\$2,571	\$2,822

Note: See endnote (4) for interest-related activity reclassifications impacting adjusted revenue.

1) Reflects changes in market interest rates and assumptions, including OAS and prepayment speeds, gains or losses on sales of MSR²s during the period and the effects of contractual prepayment protection associated with sales or purchases of MSR²s.

2) Beginning in the third quarter 2025 financial results include the consolidation of Redfin.

3) Beginning in the fourth quarter 2025 financial results include the consolidation of Mr. Cooper.

Endnotes¹

(\$ in M, except per share amounts)

	2025				2026
	Q1	Q2	Q3 ¹¹	Q4 ¹²	Q1
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
Net income (loss) attributable to Rocket Companies	(\$10)	(\$2)	(\$124)	\$68	\$297
Net income (loss) impact from pro forma conversion of class D common shares to class A common shares ¹	(202)	36	-	-	-
Adjustment to the (provision for) benefit from income tax ²	43	(15)	(15)	59	1
Tax-effected net income (loss)²	(\$169)	\$19	(\$139)	\$127	\$298
Share-based compensation expense ³	40	52	69	181	88
Change in fair value of MSRs and related liabilities due to valuation assumptions (net of hedges) ⁴	259	(20)	177	(252)	(119)
Acquisition-related expenses ⁵	28	35	96	175	79
Amortization of acquired intangible assets ⁶	-	-	49	125	113
Restructuring costs ⁷	-	-	-	18	-
Other adjustments ⁸	1	9	3	5	5
Tax impact of adjustments ⁹	(79)	(20)	(97)	(63)	(42)
Adjusted net income	\$80	\$75	\$158	\$316	\$422
Diluted weighted average Participating Common Stock outstanding	2,001,936,379	171,438,105	2,106,227,188	2,842,725,779	2,846,974,742
Assumed pro forma conversion of Class D shares ¹⁰	-	1,828,562,126	-	-	-
Adjusted diluted weighted average shares outstanding	2,001,936,379	2,000,000,231	2,106,227,188	2,842,725,779	2,846,974,742
Adjusted diluted earnings per share	\$0.04	\$0.04	\$0.07	\$0.11	\$0.15

- Reflects net income (loss) to Class A common shares from pro forma exchange and conversion of corresponding shares of our Class D common shares held by non-controlling interest holders during the periods ended. Class D common shares were exchanged and retired on June 30, 2025, the date the Up-C Collapse was effectuated.
- Rocket Companies is subject to U.S. Federal income taxes, in addition to state, local and foreign taxes with respect to its allocable share of any net taxable income or loss of Holdings LP. The Adjustment to the (Provision for) benefit from income taxes reflects the difference between (a) the income tax computed using the effective tax rates below applied to the Adjusted income (loss) before income taxes based upon Rocket Companies, Inc. owning 100% of the non-voting common interest units of Holdings LP for all three months presented and (b) the (Provision for) benefit from income taxes for the periods presented.
- The three and twelve months ended December 31, 2025 exclude the impact of Acquisition related expenses.
- Reflects changes in market interest rates and assumptions, including OAS and prepayment speeds, gains or losses on sales of MSRs during the period and the effects of contractual prepayment protection associated with sales or purchases of MSRs.
- Primarily consists of transaction costs associated with the Acquisitions and Up-C Collapse, such as professional service fees (including integration costs), debt financing fees related to the Bridge Facility, and severance expense (including accelerated share-based compensation).
- Reflects amortization of intangible assets related to the Acquisitions.
- Consists of one-time restructuring costs associated with exiting non-core operations.
- Represents tax benefits due to the amortization of intangible assets and other tax attributes resulting from the historical purchases of Holdings Units, net of payment obligations under Tax Receivable Agreement and a change in the equity investments.
- Tax impact of adjustments gives effect to the income tax related to Share-based compensation expense, value of MSRs and related liabilities due to valuation assumptions (net of hedges), Acquisition related expenses, Amortization of acquired intangible assets, Restructuring costs and Other adjustments at the effective tax rates for each period.
- Reflects the pro forma exchange and conversion of non-dilutive Class D common stock to Class A common stock. For the quarter ended June 30, 2025, Class D common shares were antidilutive and are excluded in the dilutive weighted average Participating Common Stock outstanding in the table.
- Beginning in the third quarter 2025 financial results include the consolidation of Redfin.
- Beginning in the fourth quarter 2025 financial results include the consolidation of Mr. Cooper.

Servicing Portfolio

(\$ in M, UPB)	2026		
	Q1		
	MSR	Subservicing and Other	Total
Balance at beginning of period	\$1,290,325	\$831,558	\$2,121,883
Originations	40,160	29	40,189
Acquisitions / increase in subservicing ¹	11,873	55,760	67,633
Dispositions / decrease in subservicing ²	(39,812)	(12,202)	(52,014)
Runoff ³	(44,570)	(23,347)	(67,917)
Balance at end of period	\$1,257,976	\$851,798	\$2,109,774

1) Amount for Subservicing and Other UPB includes transfers from MSR for MSRs sold with subservicing rights retained

2) Amount for MSR UPB includes transfers to Subservicing and Other for MSRs sold with subservicing rights retained

3) Amount includes principal reductions, voluntary reductions related to customer loan payoffs, involuntary reductions related to loan defaults, liquidations and charge-offs, and net changes in loans serviced by others.

Endnotes¹

- 2) "Adjusted EBITDA Margin" calculated as Adjusted EBITDA divided by Adjusted Revenue. "Adjusted Net Income Margin" calculated as Adjusted Net Income divided by Adjusted Revenue. We define "Adjusted revenue" as total revenues net of the value of MSR and related liabilities due to valuation assumptions (net of hedges). We define "Adjusted revenue" as Total revenue, net of the value of MSR and related liabilities due to valuation assumptions (net of hedges). We define "Adjusted net income" as Tax-effected Net income (loss) before Share-based compensation expense, the value of MSR and related liabilities due to valuation assumptions (net of hedges), Acquisition-related expenses, Amortization of acquired intangible assets, Other adjustments and Tax impact of adjustments as applicable. We define "Adjusted EBITDA" as Net income (loss) before Bond interest expense, (Provision for) benefit from income taxes, Depreciation and amortization, Share-based compensation expense, value of MSR and related liabilities due to valuation assumptions (net of hedges), Acquisition-related expenses, Amortization of acquired intangible assets and other adjustments. These non-GAAP financial measures are in addition to, not a substitute for or superior to, measures of financial performance prepared in accordance with accounting principles generally accepted in the United States.
- 3) We define "net client retention rate" as the number of clients that were active at the beginning of a period and which remain active at the end of the period, divided by the number of clients that were active at the beginning of the period. This metric excludes clients whose loans were sold during the period as well as clients to whom we did not actively market to due to contractual prohibitions or other business reasons. We define "active" as those clients who do not pay-off their mortgage with us and originate a new mortgage with another lender during the period.
- 4) Beginning first quarter of 2026, we reclassified certain interest-related activity within the Condensed Consolidated Statements of Income (Loss) and Comprehensive Income (Loss). These reclassifications have no impact on previously reported consolidated net income, financial position, or cash flows. Prior period amounts that are impacted have been reclassified to conform to the current presentation. Specifically, Interest income, net was retitled to Interest income and Interest and amortization expense on non-funding debt was retitled to Interest expense. Consistent with this revised presentation, Interest expense on funding facilities, which had historically been presented as a contra-revenue component of Interest income, net, was reclassified to Interest expense. Additionally, deposit income primarily related to custodial deposits was reclassified from Other income to Interest income, and certain other interest expense was reclassified from Other expenses to Interest expense.

Thank you.