## OneMain Holdings, Inc.

*Capital Structures*

| **OMFIT 2019-2** | | | Leads: Barclays, Natixis, BNP \| Co-Mgrs: NatWest, Oak Ridge | | | | | | | | | | **Deal Type: New Issue 7yr Revolver** | | | | | | | Sep 20, 2019 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Clean-Up | Cum. WAL To Clean-Up | Prin Window | Spread | Cum. WAL. Wtd. Sprd.[1] | Interp Bench[1] | Cum. WAL Wtd. Bench[1] | Incremental Yield | Cum. WAL Wtd Yield[1] | Coup | Cum. WAL Wtd Coup[1] | Cum. Simple Wtd Coup | Original Ratings |
| A | $651,320,000 | 651,320,000 | 72.37% | 68.75% | 68.75% | 31.75% | 68.75% | 7.62 | 7.62 | 85 - 101 | +150 | +150 | 1.667% | 1.667% | 3.167% | 3.167% | 3.14% | 3.14% | 3.14% | AAA/AAA/AAA |
| B | $91,420,000 | 91,420,000 | 10.16% | 9.65% | 78.40% | 22.10% | 78.40% | 8.57 | 7.74 | 101 - 104 | +175 | +153 | 1.689% | 1.670% | 3.439% | 3.204% | 3.41% | 3.18% | 3.17% | AA/AA/AAA |
| C | $59,210,000 | 59,210,000 | 6.58% | 6.25% | 84.65% | 15.85% | 84.65% | 8.65 | 7.80 | 104 - 104 | +200 | +157 | 1.691% | 1.672% | 3.691% | 3.244% | 3.66% | 3.22% | 3.21% | A/A/AA |
| D | $98,050,000 | 98,050,000 | 10.89% | 10.35% | 95.00% | 5.50% | 95.00% | 8.65 | 7.90 | 104 - 104 | +240 | +167 | 1.691% | 1.674% | 4.091% | 3.345% | 4.05% | 3.32% | 3.30% | BBB-/BBB/BBB(H) |
| **Total Sold** | **900,000,000** | **900,000,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 47,374,174 | | | 5.00% | | | | | | | | | Loan Ct: 127,037 | | WAOT: 56 | | HS%: 40.08% | | | |
| Collat | 947,374,174 | | | 100.00% | | | | | | | | | Avg. Bal: $7,457 | | WART: 48 | | US%: 59.92% | | | |
| Reserve | 4,736,871 | | | 0.50% | | | | | | | | | WAC: 26.912% | | WA FICO: 629 | | | | | |

(1) Calculated based on WAL to Clean-up Call

| **ODART 2019-1** | | | Leads: Barclays, DB, Natixis \| Co-Mgrs: Mizuho, Castle Oak | | | | | | | | | | **Deal Type: New Issue 5yr Revolver** | | | | | | | Mar 12, 2019 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Spread | Cum. WAL Wtd. Sprd.[1] | Interp Bench[2] | Cum. WAL Wtd. Bench[1] | Incremental Yield | Cum. WAL Wtd Yield[1] | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original S/K/D |
| A | $533,250,000 | 506,580,000 | 72.37% | 71.10% | 71.10% | 29.40% | 67.54% | 5.60 | 5.60 | 61-77 | +115 | +115 | 2.511% | 2.511% | 3.661% | 3.661% | 3.63% | 3.63% | 3.63% | AAA/AAA/AAA |
| B | $89,630,000 | 85,140,000 | 12.16% | 11.95% | 83.05% | 17.45% | 78.90% | 6.63 | 5.75 | 77-80 | +145 | +120 | 2.534% | 2.515% | 3.984% | 3.714% | 3.95% | 3.68% | 3.68% | AA/AA+/AAA |
| C | $59,620,000 | 56,630,000 | 8.09% | 7.95% | 91.00% | 9.50% | 86.45% | 7.06 | 5.86 | 80-80 | +170 | +125 | 2.536% | 2.517% | 4.236% | 3.766% | 4.19% | 3.73% | 3.72% | A/AA/AA |
| D | $54,380,000 | 51,650,000 | 7.38% | 7.25% | 98.25% | 2.25% | 93.33% | 7.58 | 5.99 | 80-80 | +220 | +133 | 2.536% | 2.518% | 4.736% | 3.847% | 4.68% | 3.81% | 3.79% | BBB/AA-/BBB(h) |
| **Total Sold** | **736,880,000** | **700,000,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 13,128,297 | | | 1.75% | | | OC Build: | 1.75% of Original + 6.50% of Current | | | | Initial: | Loan Ct: 53,390 | | WAOT: 57 | | PTI: 12.14% | | | |
| Collat | 750,008,297 | | | 100.00% | | | | | | | | | Avg. Bal: 14,048 | | WART: 51 | | LTV: 136.11% | | | |
| Reserve | 3,750,041 | | | 0.50% | | | | | | | | | WAC: 19.68% | | WA FICO: 631 | | | | | |

(1) Calculated based on WAL to Call

(2) Benchmarks calculated based on pricing WAL to Call

| **OMFIT 2019-1** | | | Leads: Citi, GS, SG \| Co-Mgrs: Guggenheim, Citizens | | | | | | | | | | **Deal Type: New Issue 2yr Revolver** | | | | | | | Jan 15, 2019 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
| A | $430,120,000 | 408,610,000 | 68.10% | 65.75% | 65.75% | 34.75% | 62.46% | 2.59 | 2.59 | 25 - 40 | +85 | +85 | 2.661% | 2.661% | 3.511% | 3.511% | 3.48% | 3.48% | 3.48% | AAA/AAA/AAA |
| B | $58,550,000 | 55,620,000 | 9.27% | 8.95% | 74.70% | 25.80% | 70.96% | 3.45 | 2.69 | 40 - 43 | +120 | +90 | 2.628% | 2.656% | 3.828% | 3.560% | 3.79% | 3.53% | 3.52% | AA/AA/AA |
| C | $37,620,000 | 35,730,000 | 5.96% | 5.75% | 80.45% | 20.05% | 76.43% | 3.70 | 2.77 | 43 - 46 | +130 | +94 | 2.622% | 2.653% | 3.922% | 3.595% | 3.89% | 3.56% | 3.54% | A/A/A |
| D | $47,430,000 | 45,050,000 | 7.51% | 7.25% | 87.70% | 12.80% | 83.31% | 3.97 | 2.86 | 46 - 50 | +165 | +102 | 2.616% | 2.649% | 4.266% | 3.671% | 4.22% | 3.64% | 3.60% | BBB/BBB/BBB |
| E | $57,890,000 | 54,990,000 | 9.17% | 8.85% | 96.55% | 3.95% | 91.72% | 4.45 | 3.01 | 50 - 59 | +315 | +131 | 2.616% | 2.644% | 5.766% | 3.955% | 5.69% | 3.92% | 3.79% | BB/BB/BB |
| **Total Sold** | **631,610,000** | **600,000,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 22,566,288 | | | 3.45% | | | | | | | | Initial: | Loan Ct: 99,795 | | WAOT: 53 | | HS%: 37.61% | | | |
| Collat | 654,176,288 | | | 100.00% | | | | | | | | | Avg. Bal: 6,555 | | WART: 46 | | US%: 62.39% | | | |
| Reserve | 3,270,881 | | | 0.50% | | | | | | | | | WAC: 26.86% | | WA FICO: 630 | | | | | |

| **ODART 2018-1** | | | Leads: RBC, Natixis, DB \| Co-Mgrs: Loop, Mischler | | | | | | | | | | **Deal Type: New Issue 2yr Revolver** | | | | | | | Jul 17, 2018 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Call. | Cum. WAL To Call. | Prin Window | Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
| A | 701,500,000 | 666,409,000 | 74.05% | 72.75% | 72.75% | 27.75% | 69.11% | 2.60 | 2.60 | 25 - 41 | +60 | +60 | 2.864% | 2.864% | 3.464% | 3.464% | 3.43% | 3.43% | 3.43% | AAA/AAA/AAA |
| B | 110,890,000 | 105,343,000 | 11.70% | 11.50% | 84.25% | 16.25% | 80.04% | 3.51 | 2.72 | 41 - 43 | +85 | +64 | 2.890% | 2.869% | 3.740% | 3.513% | 3.71% | 3.48% | 3.47% | AA/AA+/AAA |
| C | 67,500,000 | 64,124,000 | 7.12% | 7.00% | 91.25% | 9.25% | 86.69% | 3.56 | 2.79 | 43 - 43 | +100 | +68 | 2.891% | 2.871% | 3.891% | 3.550% | 3.85% | 3.52% | 3.50% | A/AA/AA |
| D | 67,500,000 | 64,124,000 | 7.12% | 7.00% | 98.25% | 2.25% | 93.34% | 3.56 | 2.84 | 43 - 43 | +155 | +76 | 2.891% | 2.873% | 4.441% | 3.629% | 4.40% | 3.60% | 3.56% | BBB/AA-/BBB(h) |
| **Total Sold** | **947,390,000** | **900,000,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 16,864,627 | | | 1.75% | | | | | | | | Initial: | Loan Ct: 63,805 | | WA Orig.Term: 57 | | PTI: 12.39% | | | |
| Collat | 964,264,627 | | | 100.00% | | | | | | | | | Avg. Bal: 15,113 | | WA Rem.Term: 51 | | LTV: 134.97% | | | |
| Reserve | 4,821,323 | | | 0.50% | | | | | | | | | WAC: 18.70% | | WA FICO: 635 | | | | | |

| **OMFIT 2018-2** | | | Leads: Citi, GS \| Co-Mgrs: CastleOak, Guggenheim | | | | | | | | | | **Deal Type: New Issue 5yr Revolver** | | | | | | | Mar 12, 2018 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
| A | 255,390,000 | 242,620,000 | 69.32% | 67.10% | 67.10% | 33.40% | 63.74% | 5.56 | 5.56 | 61 - 75 | +80 | +80 | 2.801% | 2.801% | 3.601% | 3.601% | 3.57% | 3.57% | 3.57% | AAA/AAA/AAA |
| B | 33,120,000 | 31,460,000 | 8.99% | 8.70% | 75.80% | 24.70% | 72.01% | 6.38 | 5.65 | 75 - 78 | +110 | +84 | 2.822% | 2.803% | 3.922% | 3.642% | 3.89% | 3.61% | 3.61% | AA/AA/AA |
| C | 21,310,000 | 20,240,000 | 5.78% | 5.60% | 81.40% | 19.10% | 77.33% | 6.62 | 5.72 | 78 - 81 | +125 | +87 | 2.828% | 2.805% | 4.078% | 3.677% | 4.04% | 3.65% | 3.64% | A/A/A |
| D | 26,460,000 | 25,130,000 | 7.18% | 6.95% | 88.35% | 12.15% | 83.93% | 6.89 | 5.81 | 81 - 85 | +150 | +93 | 2.834% | 2.808% | 4.334% | 3.738% | 4.29% | 3.71% | 3.69% | BBB/BBB/BBB |
| E | 32,160,000 | 30,550,000 | 8.73% | 8.45% | 96.80% | 3.70% | 91.95% | 7.35 | 5.95 | 85 - 93 | +300 | +115 | 2.845% | 2.812% | 5.845% | 3.966% | 5.77% | 3.93% | 3.87% | BB/BB/BB |
| **Total Sold** | **368,440,000** | **350,000,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 12,185,311 | | | 3.20% | | | | | | | | Initial: | Loan Ct: 70,072 | | WA Orig.Term: 48 | | HS%: 48.18% | | | |
| Collat | 380,625,311 | | | 100.00% | | | | | | | | | Avg. Bal: 5,432 | | WA Rem.Term: 42 | | US%: 51.82% | | | |
| Reserve | 1,903,127 | | | 0.50% | | | | | | | | | WAC: 27.61% | | WA FICO: 625 | | | | | |

**OMFIT 2018-1** | Leads: SocGen, Barclays, CS | Co-Mgrs: Drexel Hamilton, CastleOak | **Deal Type: New Issue 3yr Revolver** | Feb 21, 2018

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $441,660,000 | 419,577,000 | 69.93% | 67.90% | 67.90% | 32.60% | 64.51% | 3.57 | 3.57 | 37 - 52 | +60 | +60 | 2.731% | 2.731% | 3.331% | 3.331% | 3.30% | 3.30% | 3.30% | AAA/AAA/AAA |
| B | $57,240,000 | 54,378,000 | 9.06% | 8.80% | 76.70% | 23.80% | 72.87% | 4.46 | 3.67 | 52 - 56 | +85 | +63 | 2.789% | 2.739% | 3.639% | 3.374% | 3.61% | 3.34% | 3.34% | AA/AA/AA |
| C | $36,750,000 | 34,912,000 | 5.82% | 5.65% | 82.35% | 18.15% | 78.23% | 4.74 | 3.75 | 56 - 59 | +100 | +67 | 2.803% | 2.744% | 3.803% | 3.411% | 3.77% | 3.38% | 3.37% | A/A/A |
| D | $38,700,000 | 36,765,000 | 6.13% | 5.95% | 88.30% | 12.20% | 83.88% | 5.02 | 3.83 | 59 - 63 | +130 | +72 | 2.818% | 2.751% | 4.118% | 3.473% | 4.08% | 3.44% | 3.41% | BBB/BBB/BBB |
| E | $57,230,000 | 54,368,000 | 9.06% | 8.80% | 97.10% | 3.40% | 92.24% | 5.55 | 3.99 | 63 - 73 | +275 | +98 | 2.840% | 2.762% | 5.590% | 3.740% | 5.52% | 3.70% | 3.60% | BB/BB/BB |
| **Total Sold** | **631,580,000** | **600,000,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 18,875,348 | | | 2.90% | | | | | | | | Initial: | Loan Ct: 109,292 | | WA Orig.Term: 51 | | HS%: 35.56% | | | |
| Collat | 650,455,348 | | | 100.00% | | | | | | | | | Avg. Bal: 5,952 | | WA Rem.Term: 47 | | US%: 64.44% | | | |
| Reserve | 3,252,277 | | | 0.50% | | | | | | | | | WAC: 26.34% | | WA FICO: 632 | | | | | |

**ODART 2017-2** | Leads: Natixis, RBC, Citi | Co-Mgr: Guggenheim | **Deal Type: New Issue 1yr Revolver** | Dec 06, 2017

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Call | Cum. WAL To Call | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $374,390,000 | 355,670,000 | 61.86% | 60.00% | 60.00% | 41.00% | 57.00% | 1.55 | 1.55 | 13 - 26 | +40 | +40 | 1.929% | 1.929% | 2.329% | 2.329% | 2.31% | 2.31% | 2.31% | Aaa/AAA/AAA |
| B | $87,360,000 | 82,992,000 | 14.43% | 14.00% | 74.00% | 27.00% | 70.30% | 2.38 | 1.71 | 26 - 31 | +55 | +44 | 2.018% | 1.953% | 2.568% | 2.392% | 2.55% | 2.37% | 2.36% | Aa2/AA+/AAA |
| C | $62,400,000 | 59,280,000 | 10.31% | 10.00% | 84.00% | 17.00% | 79.80% | 2.66 | 1.82 | 31 - 32 | +80 | +50 | 2.045% | 1.969% | 2.845% | 2.471% | 2.82% | 2.45% | 2.41% | A2/AA/AA(h) |
| D | $43,680,000 | 41,496,000 | 7.22% | 7.00% | 91.00% | 10.00% | 86.45% | 2.68 | 1.89 | 32 - 32 | +140 | +60 | 2.047% | 1.977% | 3.447% | 2.578% | 3.42% | 2.56% | 2.49% | Baa2/AA-/A(h) |
| E | $37,440,000 | 35,568,000 | 6.19% | 6.00% | 97.00% | 4.00% | 92.15% | 2.68 | 1.94 | 32 - 32 | +275 | +78 | 2.047% | 1.983% | 4.797% | 2.768% | 4.74% | 2.74% | 2.63% | Ba2/A/BBB(h) |
| **Total Sold** | **605,270,000** | **575,006,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 18,712,381 | | | 3.00% | | | | | | | | Initial: | Loan Ct: 42,744 | | WA Orig.Term: 55 | | PTI: 11.93% | | | |
| Collat | 623,982,381 | | | 100.00% | | | | | | | | | Avg. Bal: 14,598 | | WA Rem.Term: 50 | | LTV: 126.49% | | | |
| Reserve | 6,239,826 | | | 1.00% | | | | | | | | | WAC: 17.40% | | WA FICO: 643 | | | | | |

**OMFIT 2017-1** | Leads: CS, Barclays, GS | Co-Mgrs: Williams Capital, Drexel Hamilton, Sandler O'Neill | **Deal Type: New Issue 2yr Revolver** | Aug 29, 2017

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A1 | 607,680,000 | 577,296,000 | 64.14% | 61.51% | 61.51% | 38.99% | 70.58% | 2.73 | 2.73 | 24 - 41 | +80 | +80 | 1.586% | 1.586% | 2.386% | 2.386% | 2.37% | 2.37% | 2.37% | AA/AA/AA |
| A2 | 126,320,000 | 120,004,000 | 13.33% | 12.79% | 74.30% | 26.20% | 70.58% | 2.73 | 2.73 | 24 - 41 | +80 | +80 | 1.240% | 1.526% | 2.040% | 2.326% | 2.04% | 2.31% | 2.36% | AA/AA/AA |
| B | 58,280,000 | 55,366,000 | 6.15% | 5.90% | 80.20% | 20.30% | 76.19% | 3.69 | 2.80 | 41 - 44 | +115 | +83 | 1.977% | 1.570% | 2.811% | 2.373% | 2.79% | 2.36% | 2.35% | A/A/A |
| C | 63,720,000 | 60,534,000 | 6.73% | 6.45% | 86.65% | 13.85% | 82.32% | 3.94 | 2.89 | 44 - 48 | +170 | +92 | 2.458% | 1.660% | 3.380% | 2.476% | 3.35% | 2.46% | 2.42% | BBB/BBB/BBB |
| D | 91,370,000 | 86,800,000 | 9.64% | 9.25% | 95.90% | 4.60% | 91.10% | 4.45 | 3.04 | 48 - 58 | +285 | +119 | 3.376% | 1.903% | 4.570% | 2.772% | 4.52% | 2.75% | 2.63% | BB/BB/BB |
| **Total Sold** | **947,370,000** | **900,000,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 40,524,484 | | | 4.10% | | | | | | | | Initial: | Loan Ct: 165,529 | | WA Orig.Term: 50 | | HS%: 36.25% | | | |
| Collat | 987,894,484 | | | 100.00% | | | | | | | | | Avg. Bal: 5,968 | | WA Rem.Term: 47 | | US%: 63.75% | | | |
| Reserve | 4,939,472 | | | 0.50% | | | | | | | | | WAC: 25.75% | | WA FICO: 615 | | | | | |

**SLFT 2017-A** | Leads: Citi, RBC, SocGen | Co-Mgrs: CastleOak, Deutsche Bank, Mischler | **Deal Type: New Issue 3yr Revolver** | Jun 21, 2017

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | 516,820,000 | 490,979,000 | 79.29% | 75.45% | 75.45% | 25.05% | 71.68% | 3.56 | 3.56 | 36 - 52 | +100 | +100 | 1.704% | 1.704% | 2.704% | 2.704% | 2.68% | 2.68% | 2.68% | AA/AA/AA |
| B | 35,960,000 | 34,162,000 | 5.52% | 5.25% | 80.70% | 19.80% | 76.66% | 4.44 | 3.62 | 52 - 54 | +135 | +103 | 1.780% | 1.710% | 3.130% | 2.738% | 3.10% | 2.71% | 2.71% | A/A/A |
| C | 41,450,000 | 39,377,000 | 6.36% | 6.05% | 86.75% | 13.75% | 82.41% | 4.65 | 3.69 | 54 - 57 | +210 | +112 | 1.797% | 1.718% | 3.897% | 2.840% | 3.86% | 2.81% | 2.79% | BBB/BBB/BBB |
| D | 57,540,000 | 54,663,000 | 8.83% | 8.40% | 95.15% | 5.35% | 90.39% | 5.04 | 3.81 | 57 - 64 | +325 | +137 | 1.829% | 1.731% | 5.079% | 3.102% | 5.02% | 3.07% | 2.98% | BB/BB/BB |
| **Total Sold** | **651,770,000** | **619,181,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 33,222,871 | | | 4.85% | | | | | | | | Initial: | Loan Ct: 130,006 | | WA Orig.Term: 47 | | HS%: 53.00% | | | |
| Collat | 684,992,871 | | | 100.00% | | | | | | | | | Avg. Bal: 5,269 | | WA Rem.Term: 40 | | US%: 47.00% | | | |
| Reserve | 3,424,964 | | | 0.50% | | | | | | | | | WAC: 26.34% | | WA FICO: 606 | | | | | |

**ODART 2017-1** | Leads: Natixis | Co-Mgrs: CS | **Deal Type: New Issue 1yr Revolver** | Jan 26, 2017

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $209,950,000 | 199,452,500 | 70.00% | 70.00% | 70.00% | 31.00% | 66.50% | 1.72 | 1.72 | 13 - 30 | +70 | +70 | 1.471% | 1.471% | 2.171% | 2.171% | 2.16% | 2.16% | 2.16% | Aa3/AA(H)/AAA |
| B | $26,990,000 | 25,640,500 | 9.00% | 9.00% | 79.00% | 22.00% | 75.05% | 2.73 | 1.84 | 30 - 34 | +120 | +78 | 1.700% | 1.510% | 2.900% | 2.295% | 2.88% | 2.28% | 2.24% | A2/AA/AA+ |
| C | $18,000,000 | 17,100,000 | 6.00% | 6.00% | 85.00% | 16.00% | 80.75% | 2.95 | 1.91 | 34 - 37 | +220 | +94 | 1.749% | 1.536% | 3.949% | 2.475% | 3.91% | 2.46% | 2.36% | Baa2/A/AA |
| D | $26,990,000 | 25,640,500 | 9.00% | 9.00% | 94.00% | 7.00% | 89.30% | 2.96 | 2.01 | 37 - 37 | +325 | +126 | 1.751% | 1.566% | 5.001% | 2.830% | 4.94% | 2.81% | 2.61% | Ba2/A/AA |
| E *Ret* | $18,000,000 | 0 | 6.00% | 6.00% | 100.00% | 1.00% | 89.30% | 2.96 | 2.07 | 37 - 37 | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | 6.90% | 3.16% | 2.86% | B2/BB/BB |
| **Total Sold** | **299,930,000** | **267,833,500** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 5,159 | | | 0.00% | | | | | | | | Initial: | Loan Ct: 21,964 | | WA Orig.Term: 54 | | PTI: 11.70% | | | |
| Collat | 299,935,159 | | | 100.00% | | | | | | | | | Avg. Bal: 13,656 | | WA Rem.Term: 49 | | LTV: 116.28% | | | |
| Reserve | 2,999,352 | | | 1.00% | | | | | | | | | WAC: 18.09% | | WA FICO: 610 | | | | | |

**SLFT 2016-A** | Leads: Citi, GS, Barclays | Co-Mgrs: Morgan Stanley, Performance Trust, SocGen | **Deal Type: New Issue 2yr Revolver** | Dec 07, 2016

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $422,810,000 | 422,810,000 | 79.41% | 75.60% | 75.60% | 25.40% | 75.60% | 2.52 | 2.52 | 24 - 39 | +150 | +150 | 1.424% | 1.424% | 2.924% | 2.924% | 2.90% | 2.90% | 2.90% | A1/A+/AA/AA |
| B | $45,590,000 | 45,590,000 | 8.56% | 8.15% | 83.75% | 17.25% | 83.75% | 3.43 | 2.61 | 39 - 43 | +225 | +160 | 1.582% | 1.444% | 3.832% | 3.040% | 3.80% | 3.02% | 2.99% | Baa2/BBB/A/A |
| C | $31,600,000 | 31,600,000 | 5.94% | 5.65% | 89.40% | 11.60% | 89.40% | 3.69 | 2.68 | 43 - 46 | +315 | +173 | 1.624% | 1.460% | 4.774% | 3.191% | 4.72% | 3.16% | 3.10% | Ba2/BB/BBB/BBB |
| D *Ret* | $32,430,000 | 0 | 6.09% | 5.80% | 95.20% | 5.80% | 89.40% | 4.02 | 2.76 | 46 - 51 | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | 5.85% | 3.40% | 3.26% | NR/B/BB/BB |
| **Total Sold** | **532,430,000** | **500,000,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 26,855,277 | | | 4.80% | | | | | | | | Initial: | Loan Ct: 117,793 | | WA Orig.Term: 46 | | HS%: 48.95% | | | |
| Collat | 559,285,277 | | | 100.00% | | | | | | | | | Avg. Bal: 4,748 | | WA Rem.Term: 39 | | US%: 51.05% | | | |
| Reserve | 5,592,853 | | | 1.00% | | | | | | | | | WAC: 26.49% | | WA FICO: 618 | | | | | |

**ODART 2016-1** | Leads: CS, Natixis, Barclays | Co-Mgrs: Citi, RBC, Drexel Hamilton | **Deal Type: New Issue** | Jul 12, 2016

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $603,120,000 | 603,120,000 | 80.00% | 80.00% | 80.00% | 21.00% | 80.00% | 0.87 | 0.87 | 1 - 25 | +130 | +130 | 0.755% | 0.755% | 2.055% | 2.055% | 2.04% | 2.04% | 2.04% | A2/A+/AA/AA+ |
| B | $45,610,000 | 45,610,000 | 6.05% | 6.05% | 86.05% | 14.95% | 86.05% | 2.13 | 0.96 | 25 - 28 | +190 | +139 | 0.877% | 0.774% | 2.777% | 2.168% | 2.76% | 2.15% | 2.09% | Baa2/BBB+/A/AA |
| C | $51,270,000 | 51,270,000 | 6.80% | 6.80% | 92.85% | 8.15% | 92.85% | 2.16 | 1.05 | 28 - 28 | +375 | +175 | 0.880% | 0.790% | 4.630% | 2.540% | 4.58% | 2.52% | 2.27% | Ba2/BB/BBB/A- |
| D *Ret* | $53,900,000 | 0 | 7.15% | 7.15% | 100.00% | 1.00% | 92.85% | 2.16 | 1.13 | 28 - 28 | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | 7.00% | 3.13% | 2.61% | B2/NR/BB/BB |
| **Total Sold** | **753,900,000** | **700,000,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 4,198 | | | 0.00% | | | | | | | | Initial: | Loan Ct: 62,261 | | WA Orig.Term: 53 | | PTI: 11.19% | | | |
| Collat | 753,904,198 | | | 100.00% | | | | | | | | | Avg. Bal: 12,109 | | WA Rem.Term: 44 | | LTV: 116.85% | | | |
| Reserve | 7,539,042 | | | 1.00% | | | | | | | | | WAC: 17.38% | | WA FICO: 609 | | | | | |

**OMFIT 2016-3** | Leads: RBC | **Deal Type: New Issue 5yr Revolver** | Jun 02, 2016

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $248,700,000 | 248,700,000 | 71.06% | 63.60% | 63.60% | 37.40% | 63.60% | 5.49 | 5.49 | 59 - 74 | +260 | +260 | 1.363% | 1.363% | 3.963% | 3.963% | 3.83% | 3.83% | 3.83% | A+ / AA / AA |
| B | $38,710,000 | 38,710,000 | 11.06% | 9.90% | 73.50% | 27.50% | 73.50% | 6.39 | 5.61 | 74 - 78 | +435 | +287 | 1.433% | 1.374% | 5.783% | 4.242% | 5.61% | 4.10% | 4.07% | BBB / A / A |
| C | $29,530,000 | 29,530,000 | 8.44% | 7.55% | 81.05% | 19.95% | 81.05% | 6.72 | 5.71 | 78 - 82 | +550 | +316 | 1.461% | 1.383% | 6.961% | 4.540% | 6.86% | 4.41% | 4.33% | BB / BBB / BBB |
| D *Ret* | $33,060,000 | 0 | 9.45% | 8.45% | 89.51% | 11.49% | 81.05% | 7.10 | 5.85 | 82 - 88 | +650 | +354 | 1.491% | 1.396% | 7.991% | 4.936% | 7.50% | 4.76% | 4.63% | B+ / BB / BB |
| **Total Sold** | **350,000,000** | **316,940,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 41,027,078 | | | 10.49% | | | | | | | | Initial: | Loan Ct: 55,784 | | WA Orig.Term: ND | | HS%: 14.49% | | | |
| Collat | 391,027,078 | | | 100.00% | | | | | | | | | Avg. Bal: 7,010 | | WA Rem.Term: 48 | | US%: 85.51% | | | |
| Reserve | 3,910,271 | | | 1.00% | | | | | | | | | WAC: 26.13% | | WA FICO: 642 | | | | | |

**OMFIT 2016-2** | Leads: Citi, GS, RBC | Co-Mgrs: Barclays, CastleOak, CS, Natixis | **Deal Type: New Issue 2yr Revolver** | Mar 16, 2016

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $625,000,000 | 625,000,000 | 70.22% | 62.50% | 62.50% | 38.50% | 62.50% | 2.56 | 2.56 | 23 - 39 | +300 | +300 | 1.142% | 1.142% | 4.142% | 4.142% | 4.10% | 4.10% | 4.10% | A+ / AA / AA |
| B | $108,490,000 | 108,490,000 | 12.19% | 10.85% | 73.35% | 27.65% | 73.35% | 3.48 | 2.70 | 39 - 43 | +475 | +333 | 1.270% | 1.166% | 6.020% | 4.501% | 5.94% | 4.45% | 4.37% | BBB / A / A |
| C [1] | $82,510,000 | 82,510,000 | 9.27% | 8.25% | 81.60% | 19.40% | 81.60% | 3.82 | 2.81 | 43 - 47 | N/A | +288 | N/A | N/A | 5.746% | 4.672% | 5.67% | 4.62% | 4.50% | BB / BBB / BBB |
| D *Ret* | $74,000,000 | 0 | 8.31% | 7.40% | 89.00% | 12.00% | 81.60% | 4.17 | 2.92 | 47 - 52 | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | 7.50% | 4.96% | 4.75% | B+ / BB / BB |
| **Total Sold** | **890,000,000** | **816,000,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 110,002,661 | | | 11.00% | | | | | | | | Initial: | Loan Ct: 148,938 | | WA Orig.Term: ND | | HS%: 14.47% | | | |
| Collat | 1,000,002,661 | | | 100.00% | | | | | | | | | Avg. Bal: 6,714 | | WA Rem.Term: 48 | | US%: 85.53% | | | |
| Reserve | 10,000,027 | | | 1.00% | | | | | | | | | WAC: 26.31% | | WA FICO: 640 | | | | | |

[1] Sold subsequent to initial transaction closing

**OMFIT 2016-1** | Leads: Barclays, Citi | Co-Mgrs: CS, GS, Natixis, RBC | **Deal Type: New Issue 3yr Revolver** | Feb 03, 2016

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $353,050,000 | 353,050,000 | 70.61% | 63.55% | 63.55% | 37.45% | 63.55% | 3.48 | 3.48 | 35 - 50 | +270 | +270 | 0.996% | 0.996% | 3.696% | 3.696% | 3.66% | 3.66% | 3.66% | A+/AA/AA |
| B | $60,840,000 | 60,840,000 | 12.17% | 10.95% | 74.50% | 26.50% | 74.50% | 4.36 | 3.61 | 50 - 54 | +350 | +284 | 1.118% | 1.018% | 4.618% | 3.860% | 4.57% | 3.82% | 3.79% | BBB/A/A |
| C [1] | $45,000,000 | 45,000,000 | 9.00% | 8.10% | 82.60% | 18.40% | 82.60% | 4.70 | 3.72 | 54 - 58 | N/A | +249 | N/A | N/A | 6.490% | 4.186% | 6.00% | 4.09% | 4.01% | BB/BBB/BBB |
| D *Ret* | $41,110,000 | 0 | 8.22% | 7.40% | 90.00% | 11.00% | 82.60% | 5.10 | 3.83 | 58 - 64 | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | 7.50% | 4.46% | 4.30% | B+/BB/BB |
| **Total Sold** | **500,000,000** | **458,890,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 55,559,563 | | | 10.00% | | | | | | | | Initial: | Loan Ct: 79,766 | | WA Orig.Term: ND | | HS%: 14.95% | | | |
| Collat | 555,559,563 | | | 100.00% | | | | | | | | | Avg. Bal: 6,965 | | WA Rem.Term: 48 | | US%: 85.05% | | | |
| Reserve | 5,555,596 | | | 1.00% | | | | | | | | | WAC: 26.04% | | WA FICO: 640 | | | | | |

[1] Sold subsequent to initial transaction closing

**OMFIT 2015-3** Leads: Citi | Co-Mgrs: Barclays, GS, RBC, Wells Fargo **Deal Type: New Issue 5yr Revolver** Sep 24, 2015

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $209,740,000 | 209,740,000 | 71.62% | 64.60% | 64.60% | 36.40% | 64.60% | 5.50 | 5.50 | 58 - 74 | +210 | +210 | 1.561% | 1.561% | 3.661% | 3.661% | 3.63% | 3.63% | 3.63% | A+ / AA |
| B[1] | $26,630,000 | 26,630,000 | 9.09% | 8.20% | 72.80% | 28.20% | 72.80% | 6.34 | 5.59 | 74 - 77 | +250 | +215 | 1.700% | 1.579% | 4.200% | 3.730% | 4.16% | 3.70% | 3.69% | BBB+ / A |
| C[1] | $26,620,000 | 26,620,000 | 9.09% | 8.20% | 81.00% | 20.00% | 81.00% | 6.63 | 5.70 | 77 - 81 | +415 | +239 | 1.743% | 1.598% | 5.893% | 3.985% | 5.82% | 3.95% | 3.91% | BB / BBB |
| D[1] | $29,870,000 | 29,870,000 | 10.20% | 9.20% | 90.20% | 10.80% | 90.20% | 7.02 | 5.83 | 81 - 87 | +525 | +274 | 1.800% | 1.623% | 7.050% | 4.361% | 6.94% | 4.31% | 4.21% | B / BB |
| **Total Sold** | **292,860,000** | **292,860,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 31,826,111 | | | 9.80% | | | | | | | | Initial: | Loan Ct: 48,971 | | WA Orig.Term: ND | | HS%: 15.83% | | | |
| Collat | 324,686,111 | | | 100.00% | | | | | | | | | Avg. Bal: 6,630 | | WA Rem.Term: 48 | | US%: 84.17% | | | |
| Reserve | 3,246,861 | | | 1.00% | | | | | | | | | WAC: 26.02% | | WA FICO: 640 | | | | | |

[1] Bonds priced to yield. Spreads are implied based on swaps at the time.

**OMFIT 2015-2** Leads: Citi | Co-Mgrs: Barclays, GS, RBC, Wells Fargo **Deal Type: New Issue 2yr Revolver** May 06, 2015

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $900,530,000 | 900,530,000 | 72.04% | 67.00% | 67.00% | 34.00% | 67.00% | 2.59 | 2.59 | 23 - 40 | +150 | +150 | 1.084% | 1.084% | 2.584% | 2.584% | 2.57% | 2.57% | 2.57% | A+ / AA |
| B | $123,660,000 | 123,660,000 | 9.89% | 9.20% | 76.20% | 24.80% | 76.20% | 3.54 | 2.70 | 40 - 43 | +175 | +154 | 1.379% | 1.131% | 3.129% | 2.670% | 3.10% | 2.65% | 2.63% | BBB / AA |
| C | $104,840,000 | 104,840,000 | 8.39% | 7.80% | 84.00% | 17.00% | 84.00% | 3.85 | 2.81 | 43 - 47 | +290 | +171 | 1.464% | 1.173% | 4.364% | 2.886% | 4.32% | 2.87% | 2.79% | BB / BBB |
| D | $120,970,000 | 120,970,000 | 9.68% | 9.00% | 93.00% | 8.00% | 93.00% | 4.25 | 2.95 | 47 - 53 | +415 | +205 | 1.559% | 1.227% | 5.709% | 3.279% | 5.64% | 3.25% | 3.07% | B / BB |
| **Total Sold** | **1,250,000,000** | **1,250,000,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 94,086,112 | | | 7.00% | | | | | | | | Initial: | Loan Ct: 206,012 | | WA Orig.Term: ND | | HS%: 16.83% | | | |
| Collat | 1,344,086,112 | | | 100.00% | | | | | | | | | Avg. Bal: 6,524 | | WA Rem.Term: 48 | | US%: 83.17% | | | |
| Reserve | 13,440,861 | | | 1.00% | | | | | | | | | WAC: 25.90% | | WA FICO: 640 | | | | | |

**SLFT 2015-B** Leads: Citi **Deal Type: New Issue 5yr Revolver** Mar 25, 2015

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $250,000,000 | 250,000,000 | 79.50% | 74.49% | 74.49% | 26.51% | 74.49% | 5.53 | 5.53 | 60 - 75 | +190 | +190 | 1.613% | 1.613% | 3.513% | 3.513% | 3.48% | 3.48% | 3.48% | A+ / AA / AA |
| B | $31,550,000 | 31,550,000 | 10.03% | 9.40% | 83.89% | 17.11% | 83.89% | 6.44 | 5.63 | 75 - 79 | +210 | +193 | 1.732% | 1.628% | 3.832% | 3.554% | 3.80% | 3.52% | 3.52% | BBB / A / A |
| C | $12,750,000 | 12,750,000 | 4.05% | 3.80% | 87.69% | 13.31% | 87.69% | 6.70 | 5.68 | 79 - 81 | +355 | +201 | 1.762% | 1.635% | 5.312% | 3.644% | 5.25% | 3.61% | 3.59% | BB / BBB / BBB |
| D | $20,150,000 | 20,150,000 | 6.41% | 6.00% | 93.69% | 7.31% | 93.69% | 6.96 | 5.76 | 81 - 86 | +480 | +222 | 1.791% | 1.647% | 6.591% | 3.872% | 6.50% | 3.83% | 3.78% | B / BB / BB |
| **Total Sold** | **314,450,000** | **314,450,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 21,171,862 | | | 6.31% | | | | | | | | Initial: | Loan Ct: 78,706 | | WA Orig.Term: 43 | | HS%: 46.70% | | | |
| Collat | 335,621,862 | | | 100.00% | | | | | | | | | Avg. Bal: 4,264 | | WA Rem.Term: 39 | | US%: 53.30% | | | |
| Reserve | 3,356,219 | | | 1.00% | | | | | | | | | WAC: 27.94% | | WA FICO: 604 | | | | | |

**SLFT 2015-A** Leads: Barclays, Citi, Natixis | Co-Mgrs: CS, RBC **Deal Type: New Issue 3yr Revolver** Feb 06, 2015

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $931,250,000 | 931,250,000 | 80.11% | 74.50% | 74.50% | 26.50% | 74.50% | 3.51 | 3.51 | 37 - 51 | +183 | +183 | 1.362% | 1.362% | 3.187% | 3.187% | 3.16% | 3.16% | 3.16% | A+/AA/AA |
| B | $113,120,000 | 113,120,000 | 9.73% | 9.05% | 83.55% | 17.45% | 83.55% | 4.34 | 3.60 | 51 - 54 | +210 | +186 | 1.556% | 1.387% | 3.656% | 3.248% | 3.62% | 3.22% | 3.21% | BBB/A/A |
| C | $52,500,000 | 52,500,000 | 4.52% | 4.20% | 87.75% | 13.25% | 87.75% | 4.58 | 3.65 | 54 - 56 | +350 | +196 | 1.603% | 1.400% | 5.103% | 3.360% | 5.04% | 3.33% | 3.30% | BB/BBB/BBB |
| D | $65,620,000 | 65,620,000 | 5.64% | 5.25% | 93.00% | 8.00% | 93.00% | 4.81 | 3.71 | 56 - 60 | +475 | +216 | 1.648% | 1.418% | 6.398% | 3.582% | 6.31% | 3.55% | 3.47% | B/BB/BB |
| **Total Sold** | **1,162,490,000** | **1,162,490,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 87,504,337 | | | 7.00% | | | | | | | | Initial: | Loan Ct: 319,247 | | WA Orig.Term: 42 | | HS%: 47.44% | | | |
| Collat | 1,249,994,337 | | | 100.00% | | | | | | | | | Avg. Bal: 3,915 | | WA Rem.Term: 35 | | US%: 52.55% | | | |
| Reserve | 12,499,943 | | | 1.00% | | | | | | | | | WAC: 27.88% | | WA FICO: 609 | | | | | |

**OMFIT 2015-1** Leads: Citi | Co-Mgrs: Deutsche Bank, RBC, Wells Fargo **Deal Type: New Issue 3yr Revolver** Jan 28, 2015

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $899,300,000 | 899,300,000 | 73.16% | 64.75% | 64.75% | 36.25% | 64.75% | 3.48 | 3.48 | 35 - 50 | +210 | +210 | 1.121% | 1.121% | 3.221% | 3.221% | 3.19% | 3.19% | 3.19% | A/AA |
| B | $125,000,000 | 125,000,000 | 10.17% | 9.00% | 73.75% | 27.25% | 73.75% | 4.32 | 3.58 | 50 - 53 | +260 | +217 | 1.287% | 1.145% | 3.887% | 3.319% | 3.85% | 3.29% | 3.27% | BBB/A |
| C | $72,920,000 | 72,920,000 | 5.93% | 5.25% | 79.00% | 22.00% | 79.00% | 4.55 | 3.65 | 53 - 55 | +385 | +231 | 1.325% | 1.160% | 5.175% | 3.473% | 5.12% | 3.44% | 3.39% | BB/BBB |
| D | $131,940,000 | 131,940,000 | 10.73% | 9.50% | 88.50% | 12.50% | 88.50% | 4.86 | 3.78 | 55 - 61 | +535 | +273 | 1.375% | 1.190% | 6.725% | 3.922% | 6.63% | 3.88% | 3.74% | B/B |
| **Total Sold** | **1,229,160,000** | **1,229,160,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 159,730,307 | | | 11.50% | | | | | | | | Initial: | Loan Ct: 210,568 | | WA Orig.Term: ND | | HS%: 17.40% | | | |
| Collat | 1,388,890,307 | | | 100.00% | | | | | | | | | Avg. Bal: 6,596 | | WA Rem.Term: 49 | | US%: 82.60% | | | |
| Reserve | 13,888,903 | | | 1.00% | | | | | | | | | WAC: 26.13% | | WA FICO: 640 | | | | | |

**OMFIT 2014-2** | Leads: Citi | Co-Mgrs: CS, RBC, RBS | **Deal Type: New Issue 2yr Revolver** | Jul 23, 2014

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $875,000,000 | 875,000,000 | 73.89% | 66.50% | 66.50% | 34.50% | 66.50% | 2.55 | 2.55 | 23 - 40 | +158 | +158 | 0.909% | 0.909% | 2.489% | 2.489% | 2.47% | 2.47% | 2.47% | A/AA |
| B | $118,430,000 | 118,430,000 | 10.00% | 9.00% | 75.50% | 25.50% | 75.50% | 3.49 | 2.66 | 40 - 43 | +175 | +161 | 1.289% | 0.968% | 3.039% | 2.575% | 3.02% | 2.56% | 2.54% | BBB/A |
| C | $69,080,000 | 69,080,000 | 5.83% | 5.25% | 80.75% | 20.25% | 80.75% | 3.73 | 2.73 | 43 - 45 | +438 | +185 | -0.005% | 0.882% | 4.375% | 2.735% | 4.33% | 2.71% | 2.65% | BB/BBB |
| D | $121,710,000 | 121,710,000 | 10.28% | 9.25% | 90.00% | 11.00% | 90.00% | 4.06 | 2.87 | 45 - 51 | +538 | +237 | -0.005% | 0.753% | 5.375% | 3.119% | 5.31% | 3.09% | 2.93% | B/BB |
| **Total Sold** | **1,184,220,000** | **1,184,220,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 131,581,350 | | | 10.00% | | | | | | | | Initial: | Loan Ct: 209,419 | | WA Orig.Term: ND | | HS%: 22.05% | | | |
| Collat | 1,315,801,350 | | | 100.00% | | | | | | | | | Avg. Bal: 6,283 | | WA Rem.Term: 46 | | US%: 77.95% | | | |
| Reserve | 13,158,013 | | | 1.00% | | | | | | | | | WAC: 25.47% | | WA FICO: 641 | | | | | |

**OMFIT 2014-1** | Leads: Citi | **Deal Type: New Issue 2yr Revolver** | Apr 09, 2014

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $657,510,000 | 657,510,000 | 86.51% | 65.75% | 65.75% | 35.25% | 65.75% | 2.57 | 2.57 | 23 - 39 | +170 | +170 | 0.743% | 0.743% | 2.443% | 2.443% | 2.43% | 2.43% | 2.43% | A/AA |
| B | $102,500,000 | 102,500,000 | 13.49% | 10.25% | 76.00% | 25.00% | 76.00% | 3.50 | 2.70 | 39 - 43 | +213 | +177 | 1.142% | 0.813% | 3.267% | 2.587% | 3.24% | 2.57% | 2.54% | BBB/A |
| **Total Sold** | **760,010,000** | **760,010,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 239,994,988 | | | 24.00% | | | | | | | | Initial: | Loan Ct: 163,449 | | WA Orig.Term: ND | | HS%: 23.70% | | | |
| Collat | 1,000,004,988 | | | 100.00% | | | | | | | | | Avg. Bal: 6,118 | | WA Rem.Term: 45 | | US%: 76.30% | | | |
| Reserve | 10,000,050 | | | 1.00% | | | | | | | | | WAC: 25.29% | | WA FICO: 641 | | | | | |

**SLFT 2014-A** | Leads: Bank of America, CS, Barclays, Citi | **Deal Type: New Issue 2yr Revolver** | Mar 19, 2014

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $500,000,000 | 500,000,000 | 84.44% | 77.60% | 77.60% | 23.40% | 77.60% | 2.51 | 2.51 | 25 - 39 | +175 | +175 | 0.679% | 0.679% | 2.429% | 2.429% | 2.41% | 2.41% | 2.41% | A/AA |
| B | $39,940,000 | 39,940,000 | 6.75% | 6.20% | 83.80% | 17.20% | 83.80% | 3.29 | 2.57 | 39 - 41 | +250 | +182 | 0.985% | 0.708% | 3.485% | 2.529% | 3.45% | 2.51% | 2.49% | BBB/A |
| C | $19,320,000 | 19,320,000 | 3.26% | 3.00% | 86.80% | 14.20% | 86.80% | 3.44 | 2.60 | 41 - 42 | +345 | +190 | 1.047% | 0.724% | 4.500% | 2.619% | 4.45% | 2.60% | 2.55% | BB/BBB |
| D *Ret* | $32,860,000 | 0 | 5.55% | 5.10% | 91.90% | 9.10% | 86.80% | 3.62 | 2.65 | 42 - 45 | +438 | +208 | 1.122% | 0.754% | 5.500% | 2.837% | 5.00% | 2.78% | 2.69% | B/BB |
| **Total Sold** | **592,120,000** | **559,260,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 52,210,690 | | | 8.10% | | | | | | | | Initial: | Loan Ct: 167,615 | | WA Orig.Term: 37 | | HS%: 44.84% | | | |
| Collat | 644,330,690 | | | 100.00% | | | | | | | | | Avg. Bal: 3,844 | | WA Rem.Term: 32 | | US%: 55.16% | | | |
| Reserve | 6,443,307 | | | 1.00% | | | | | | | | | WAC: 27.50% | | WA FICO: 605 | | | | | |

**SLFT 2013-B** | Leads: Citi, Bank of America, CS, GS, RBS | **Deal Type: New Issue 3yr Revolver** | Jun 14, 2013

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A (1) | $342,550,000 | 342,550,000 | 85.64% | 77.50% | 77.50% | 23.50% | 77.50% | 3.52 | 3.52 | 37 - 51 | +321 | +321 | 0.793% | 0.793% | 4.000% | 4.000% | 3.92% | 3.92% | 3.92% | A |
| B (1) | $27,620,000 | 27,620,000 | 6.91% | 6.25% | 83.75% | 17.25% | 83.75% | 4.29 | 3.58 | 51 - 53 | +424 | +330 | 1.012% | 0.812% | 5.250% | 4.112% | 4.82% | 4.00% | 3.99% | BBB |
| C | $13,260,000 | 13,260,000 | 3.32% | 3.00% | 86.75% | 14.25% | 86.75% | 4.44 | 3.61 | 53 - 54 | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | 5.00% | 4.04% | 4.02% | BB |
| D | $16,570,000 | 16,570,000 | 4.14% | 3.75% | 90.50% | 10.50% | 90.50% | 4.57 | 3.65 | 54 - 56 | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | 5.00% | 4.09% | 4.06% | B |
| **Total Sold** | **400,000,000** | **400,000,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 41,989,252 | | | 9.50% | | | | | | | | Initial: | Loan Ct: 120,605 | | WA Orig.Term: 39 | | HS%: 46.28% | | | |
| Collat | 441,989,252 | | | 100.00% | | | | | | | | | Avg. Bal: 3,665 | | WA Rem.Term: 31 | | US%: 53.72% | | | |
| Reserve | 4,419,893 | | | 1.00% | | | | | | | | | WAC: 25.48% | | WA FICO: 603 | | | | | |

(1) Bonds priced to yield. Spreads are implied based on swaps at the time.

**SLFT 2013-A** | Leads: Citi, Bank of America, CS, Deutsche Bank, GS, RBS | **Deal Type: New Issue 2yr Revolver** | Feb 13, 2013

| Tranche | Orig Tranche Size | Tranche Net Risk Ret. | % All Bonds | % Collat | Cum. Adv Rate | % Hard CE | Adv. Rt. Net Risk Ret. | Incremental WAL To Mat. | Cum. WAL To Mat. | Prin Window | Final Spread | Cum. WAL. Wtd. Sprd. | Interp Bench | Cum. WAL Wtd. Bench | Incremental Yield | Cum. WAL Wtd Yield | Coup | Cum. WAL Wtd Coup | Cum. Simple Wtd Coup | Original Ratings |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | $500,000,000 | 500,000,000 | 82.77% | 75.50% | 75.50% | 25.50% | 75.50% | 2.47 | 2.47 | 25 - 37 | +210 | +210 | 0.497% | 0.497% | 2.597% | 2.597% | 2.58% | 2.58% | 2.58% | A |
| B | $46,350,000 | 46,350,000 | 7.67% | 7.00% | 82.50% | 18.50% | 82.50% | 3.16 | 2.53 | 37 - 39 | +300 | +220 | 0.609% | 0.509% | 3.609% | 2.704% | 3.57% | 2.68% | 2.66% | BBB |
| C (1) | $21,350,000 | 21,350,000 | 3.53% | 3.22% | 85.72% | 15.28% | 85.72% | 3.31 | 2.56 | 39 - 41 | +498 | +233 | 0.646% | 0.516% | 5.500% | 2.840% | 5.00% | 2.80% | 2.75% | BB |
| D | $36,420,000 | 36,420,000 | 6.03% | 5.50% | 91.22% | 9.78% | 91.22% | 3.47 | 2.61 | 41 - 43 | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | *Ret* | 5.00% | 2.97% | 2.89% | B |
| **Total Sold** | **604,120,000** | **604,120,000** | **100.00%** | | | | | | | | | | | | | | | | | |
| OC | 58,127,049 | | | 8.78% | | | | | | | | Initial: | Loan Ct: 190,627 | | WA Orig.Term: 38 | | HS%: 48.32% | | | |
| Collat | 662,247,049 | | | 100.00% | | | | | | | | | Avg. Bal: 3,474 | | WA Rem.Term: 29 | | US%: 51.68% | | | |
| Reserve | 6,622,470 | | | 1.00% | | | | | | | | | WAC: 25.26% | | WA FICO: 602 | | | | | |

(1) Bonds priced to yield. Spreads are implied based on swaps at the time.