POLARIS®

POLARIS INDUSTRIES INC.



Fourth Quarter & Full Year 2017 Earnings Results

January 30, 2018



SAFE HARBOR & NON-GAAP MEASURES

Except for historical information contained herein, the matters set forth in this presentation, including management's expectations regarding 2018 future sales, shipments, net income, and net income per share, operational initiatives and impact of tax reform are forward-looking statements that involve certain risks and uncertainties that could cause actual results to differ materially from those forward-looking statements. Potential risks and uncertainties include such factors as the Company's ability to successfully implement its manufacturing operations expansion initiatives, product offerings, promotional activities and pricing strategies by competitors; economic conditions that impact consumer spending; acquisition integration costs; product recalls, warranty expenses; impact of changes in Polaris stock price on incentive compensation plan costs; foreign currency exchange rate fluctuations; environmental and product safety regulatory activity; effects of weather; commodity costs; uninsured product liability claims; uncertainty in the retail and wholesale credit markets; performance of affiliate partners; changes in tax policy and overall economic conditions, including inflation, consumer confidence and spending and relationships with dealers and suppliers. Investors are also directed to consider other risks and uncertainties discussed in documents filed by the Company with the Securities and Exchange Commission. The Company does not undertake any duty to any person to provide updates to its forward-looking statements. The data source for retail sales figures included in this presentation is registration information provided by Polaris dealers in North America and compiled by the Company or Company estimates. The Company must rely on information that its dealers supply concerning retail sales, and other retail sales data sources and this information is subject to revision.

This presentation contains certain non-GAAP financial measures, consisting of "Adjusted" sales (total and organic), gross profit, operating expenses, net income and net income per diluted share as measures of our operating performance. Management believes these measures may be useful in performing meaningful comparisons of past and present operating results, to understand the performance of its ongoing operations and how management views the business. Reconciliations of Adjusted non-GAAP measures to reported GAAP measures are included on slides 4 and 5 in this presentation. These measures, however, should not be construed as an alternative to any other measure of performance determined in accordance with GAAP.

2018 GUIDANCE ADJUSTMENTS

2018 guidance excludes the pre-tax effect of acquisition integration costs of approx. $10 million, supply chain transformation costs of approx. $10 million to $20 million and the remaining impacts associated with the Victory wind down which is estimated to be in the range of $5 million to $10 million. 2018 Adjusted sales guidance excludes any Victory wholegood, accessories and apparel sales and corresponding promotional costs as the Company is in the process of exiting the brand. The Company has not provided reconciliations of guidance for Adjusted diluted net income per share, in reliance on the unreasonable efforts exception provided under Item 10(e)(1)(i)(B) of Regulation S-K. The Company is unable, without unreasonable efforts, to forecast certain items required to develop meaningful comparable GAAP financial measures. These items include costs associated with the Victory wind down that are difficult to predict in advance in order to include in a GAAP estimate.

NON-GAAP RECONCILIATIONS

Reconciliation of GAAP "Reported" Results to Non-GAAP "Adjusted" Results

(In Thousands, except per share data; Unaudited)

	Three months ended December 31,		Years ended December 31,	
	2017	2016	2017	2016
Sales	**$ 1,431,049**	**$ 1,217,789**	**$ 5,428,477**	**$ 4,516,629**
Victory wind down [1]	(2,364)	—	(1,857)	—
Restructuring & realignment [3]	1,048	—	1,048	—
Adjusted sales	**1,429,733**	**1,217,789**	**5,427,668**	**4,516,629**
Gross profit	**367,812**	**312,772**	**1,324,651**	**1,105,623**
Victory wind down [1]	2,874	—	57,844	—
TAP [2]	—	8,803	12,950	8,803
Restructuring & realignment [3]	2,463	—	12,980	—
Adjusted gross profit	**373,149**	**321,575**	**1,408,425**	**1,114,426**
Income before taxes	**117,977**	**85,459**	**318,791**	**313,251**
Victory wind down [1]	164	—	77,398	—
TAP [2]	3,463	21,454	26,921	21,454
Restructuring & realignment [3]	11,598	—	22,116	—
Adjusted income before taxes	**133,202**	**106,913**	**445,226**	**334,705**
Net income	**31,475**	**62,581**	**$ 172,492**	**212,948**
Victory wind down [1]	(1,012)	—	52,366	—
TAP [2]	2,177	13,515	16,923	13,515
Restructuring & realignment [3]	7,291	—	13,902	—
Tax reform [4]	55,398	—	55,398	—
Adjusted net income [5]	**$ 95,329**	**$ 76,096**	**$ 311,081**	**$ 226,463**
Diluted EPS	**$ 0.49**	**$ 0.97**	**$ 2.69**	**$ 3.27**
Victory wind down [1]	(0.02)	—	0.82	—
TAP [2]	0.03	0.21	0.26	0.21
Restructuring & realignment [3]	0.11	—	0.22	—
Tax reform [4]	0.86	—	0.86	—
Adjusted EPS [5]	**$ 1.47**	**$ 1.18**	**$ 4.85**	**$ 3.48**

Key Definitions: Throughout this presentation, the word "Adjusted" is used to refer to GAAP results excluding: TAP inventory step-up purchase accounting, TAP integration expenses, impacts associated with the Victory Motorcycles® wind down, restructuring and realignment costs, and impacts of the tax reform.

Adjustments:

[1] Represents adjustments for the wind down of Victory Motorcycles, including wholegoods, accessories and apparel

[2] Represents adjustments for TAP integration expenses

[3] Represents adjustments for corporate restructuring and network realignment costs

[4] Represents an adjustment for impacts of a charge in its income tax provision due to the remeasurement of its deferred income tax positions at the new corporate income tax rate of 23.8 percent (from 37.1 percent)

[5] The Company used its estimated statutory tax rate of 37.1% for the non-GAAP adjustments, except for the non-deductible items and the tax reform related changes noted in Item 4

2016 Reclassified Results: 2016 sales and gross profit results for ORV/Snowmobiles, Motorcycles and Aftermarket are reclassified for the new Aftermarket reporting segment.

NON-GAAP RECONCILIATIONS - SEGMENTS

Non-GAAP Reconciliation of Segment Results (In Thousands; Unaudited)

	Three months ended December 31,		Years ended December 31,	
	2017	2016	2017	2016
SEGMENT SALES				
ORV/Snow segment sales	$ 993,750	$ 880,905	$ 3,570,753	$ 3,283,890
Restructuring & realignment [3]	1,048	—	1,048	—
Adjusted ORV/Snow segment sales	**994,798**	**880,905**	**3,571,801**	**3,283,890**
Motorcycles segment sales	**102,723**	**104,331**	**576,068**	**699,171**
Victory wind down [1]	(2,364)	—	(1,857)	—
Adjusted Motorcycles segment sales	**100,359**	**104,331**	**574,211**	**699,171**
Global Adjacent Markets (GAM) segment sales	**116,612**	**98,384**	**396,764**	**341,937**
No adjustment	—	—	—	—
Adjusted GAM segment sales	**116,612**	**98,384**	**396,764**	**341,937**
Aftermarket segment sales	**217,964**	**134,169**	**884,892**	**191,631**
No adjustment	—	—	—	—
Adjusted Aftermarket sales	**217,964**	**134,169**	**884,892**	**191,631**
Total sales	**1,431,049**	**1,217,789**	**5,428,477**	**4,516,629**
Total adjustments	**(1,316)**	**—**	**(809)**	**—**
Adjusted total sales	**$ 1,429,733**	**$ 1,217,789**	**$ 5,427,668**	**$ 4,516,629**

	Three months ended December 31,		Years ended December 31,	
	2017	2016	2017	2016
SEGMENT GROSS PROFIT				
ORV/Snow segment gross profit	**278,544**	**251,521**	**1,054,557**	**907,597**
Restructuring & realignment [3]	1,048	—	1,048	—
Adjusted ORV/Snow segment gross profit	**279,592**	**251,521**	**1,055,605**	**907,597**
Motorcycles segment gross profit	**5,108**	**1,063**	**16,697**	**87,538**
Victory wind down [1]	2,874	—	57,844	—
Adjusted Motorcycles segment gross profit	**7,982**	**1,063**	**74,541**	**87,538**
Global Adjacent Markets (GAM) segment gross profit	**29,623**	**28,986**	**94,920**	**95,149**
Restructuring & realignment [3]	415	—	10,932	—
Adjusted GAM segment gross profit	**30,038**	**28,986**	**105,852**	**95,149**
Aftermarket segment gross profit	**60,777**	**28,017**	**225,498**	**46,289**
TAP [2]	—	8,803	12,950	8,803
Adjusted Aftermarket segment gross profit	**60,777**	**36,820**	**238,448**	**55,092**
Corporate segment gross profit	**(6,240)**	**3,185**	**(67,021)**	**(30,950)**
Restructuring & realignment [4]	1,000	—	1,000	—
Adjusted Corporate segment gross profit	**(5,240)**	**3,185**	**(66,021)**	**(30,950)**
Total gross profit	**367,812**	**312,772**	**1,324,651**	**1,105,623**
Total adjustments	5,337	8,803	83,774	8,803
Adjusted total gross profit	**373,149**	**321,575**	**1,408,425**	**1,114,426**

Adjustments:

[1] Represents adjustments for the wind down of Victory Motorcycles, including wholegoods, accessories and apparel

[2] Represents adjustments for TAP integration expenses

[3] Represents adjustments for corporate restructuring and network realignment costs

[4] Represents adjustments for costs related to supply chain transformation.

2016 Reclassified Results: 2016 sales and gross profit results for ORV/Snowmobiles, Motorcycles and Aftermarket are reclassified for the new Aftermarket reporting segment.

POLARIS®

POLARIS INDUSTRIES INC.



Scott W. Wine, Chairman & CEO

Fourth Quarter & Full Year 2017 Earnings Results

January 30, 2018



FOURTH QUARTER AND FULL YEAR 2017 SUMMARY

Q4 and FY 2017 financials met expectations with strong topline growth

N.A. retail sales increased 1% for full year; +5% in 2nd Half

Indian Motorcycles out-performed industry and gained share again

All segments and regions reported positive sales in Q4 and Full Year

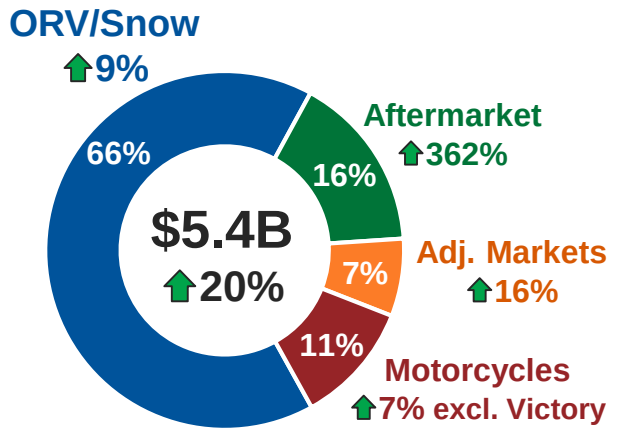
Increased R&D and Safety & Quality spend yielding results

Production flow improving; dealer inventories adequate in aggregate

Adjusted* Gross Margins improved; positive product mix, lower warranty

Manufacturing realignment, restructuring and TAP integration execution progressing

FY 2017 Sales* by Segment

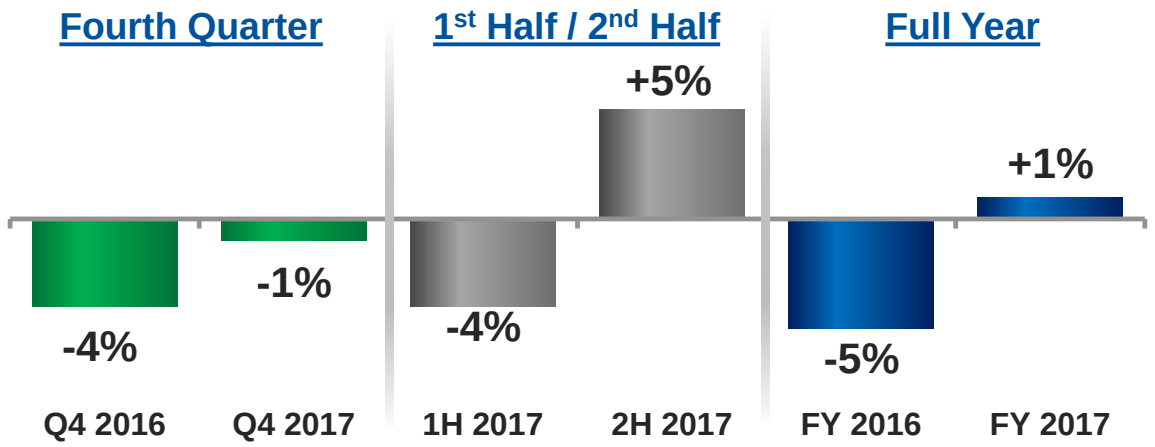


* See GAAP/Non-GAAP Reconciliation on Slides #4-5

Significant Investments and Improvements in People, Processes, Product Innovation and Quality

NORTH AMERICAN POWERSPORTS RETAIL SALES

Polaris Retail Sales



Polaris N.A. retail down 1% for Q4 2017 vs. Q4 2016

- Snow retail decline driven by lack of non-current inventory / poor snow
- Indian Motorcycle retail was up 17% - continued share gains
- ORV retail down low single digits %; RZR down; RGR up
- New products selling well, but availability limited initially
- Promotional spend down year-over-year and sequentially in Q4

North American Industry up low-single digits in Q4

- SxS growth continued strong; ATVs down low-single digits %

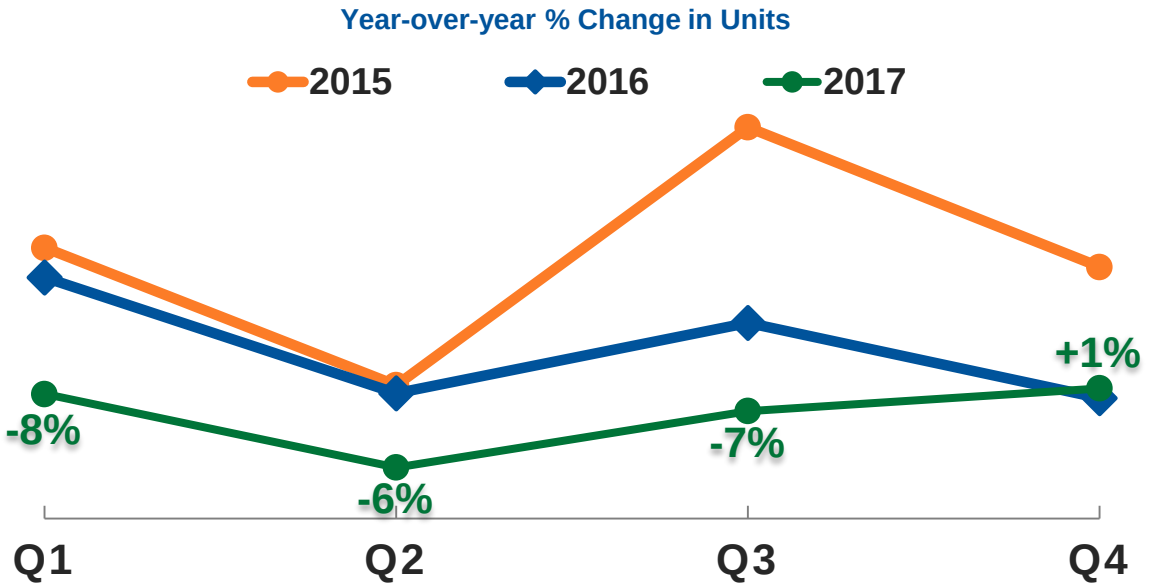
Q4'17 Retail Sales by Business (vs. Q4'16)

	POLARIS	INDUSTRY
Off-Road Vehicles	↓ low-single digits %	↑ low-single digits % (estimated)
 Side-by-Sides	↓ low-single digits %	
 ATVs	flattish	
Motorcycles	↑ ~30 %	↓ high-single digits % (900cc & above)
 Indian	↑ mid-teens %	
 Slingshot	↑ Almost double	
 **Snowmobiles** (season-end Mar'18)	↓ low-double digits %	↑ low-double digits %

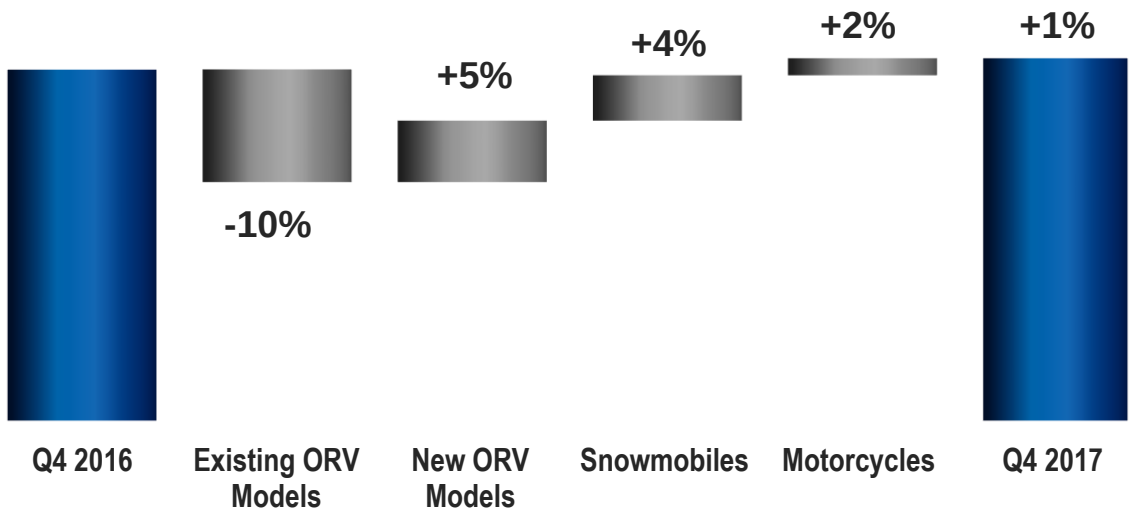
Indian Share Gains Continue; N.A. Retail Down 1% Driven by Snow

NORTH AMERICAN DEALER INVENTORY

Polaris N.A. Total Dealer Inventory



Q4 Total N.A. Dealer Inventory



Polaris Q4 2017 N.A. dealer inventory up 1% vs. Q4 2016

- Snow up 20%; weak snow, competitive promotions
- ORV down 6%
- Indian Motorcycles up as expected; Slingshot flattish

Deliveries of new products later than planned

Dealer Inventory Levels Adequate, in Aggregate; Targeted Refinement Anticipated

MANAGEMENT LEADERSHIP CHANGES



Lucy Clark Dougherty

SVP – General Counsel

Effective January 29, 2018



Michael F. Donoughe

Chief Technical Officer

Effective January 22, 2018

Eight year career with General Motors

Deputy GC for General Motors International, Autonomous Vehicles and Vehicles as a Service

Provided pivotal support for GM's global growth strategy

First Chief Legal Officer for Dept. of Homeland Security

Part of core team that defined and established DHS

Nearly 30 years of automotive technology experience

Engineering, R&D, and senior management for Chrysler and Mercedes-Benz; EVP of Engineering, Mfg, Quality for Tesla

CEO of SINOEV Technologies, COO of Bright Automotive

Founding partner and principal of Third Shore Group

Venture capital firm specializing in clean energy development

Two Strong Leaders: Executive Leadership Transition Complete

POLARIS®

Vision & Strategy

VISION

Fuel the passion of riders, workers and outdoor enthusiasts around the world by delivering innovative, high quality vehicles, products, services and experiences that enrich their lives.

STRATEGIC PURPOSE

Polaris is committed to being a customer centric, highly efficient growth company. We relentlessly pursue product superiority, safety and value improvement in all that we do. We enhance the lives of customers around the world by providing the best off-road and on-road vehicles and related offerings for recreation, transportation and work. Our winning advantages are our innovative culture and dedicated team, operational speed and flexibility, and passion to create quality products and experiences.

Guiding Principles

Best People, Best Team

Safety & Ethics Always

Customer Loyalty

Strategic Objectives

BEST IN POWERSPORTS PLUS

Industry leading organic growth

GROWTH THROUGH ADJACENCIES

Strategic acquisitions and new market expansion

ACCELERATING GLOBAL GROWTH

Profitably increase International revenue %

SAFETY & QUALITY AS A COMPETITIVE ADVANTAGE

Continuously drive customer and dealer satisfaction

PRODUCTIVITY POWERHOUSE

Consistently improve earnings leverage and asset utilization

Performance Priorities

Growth

Margin Expansion

Product & Quality Leadership

LEAN Enterprise

SALES CAGR >5% | NET INCOME CAGR >15% through 2022

2018 FOCUS AREAS

Safety and Quality

Culture of Zero Defects

Improved Supplier Quality

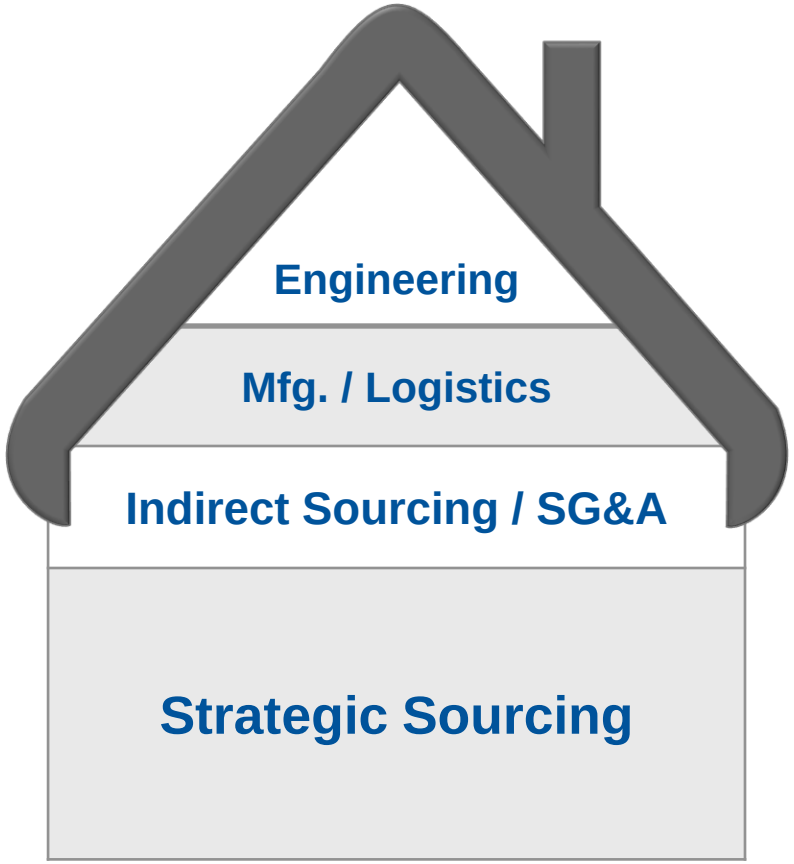
Product Development Process 2.0

Improved Customer Feedback

- Warranty Down
- Recalls Down
- Claims Down
- Rework Down

TOP PRIORITY

Productivity Powerhouse



MARGIN EXPANSION

Improve Customer & Dealer Relations

Know our Consumer Better

Sales Force Realignment – CRM

Improve Dealer Profitability

Store layout, dealer training, on-time delivery, better communication, RFM, smarter promotions



DELIVER ON OUR PROMISES

Driven to Become a Highly Efficient Growth Company

POLARIS®

POLARIS INDUSTRIES INC.



Mike Speetzen, EVP Finance & CFO

Fourth Quarter & Full Year 2017 Earnings Results

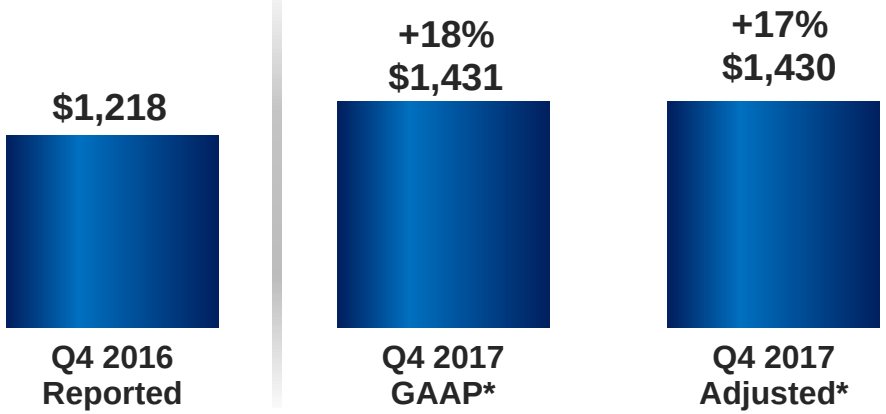
January 30, 2018



Q4 2017 GAAP AND ADJUSTED* SALES AND INCOME

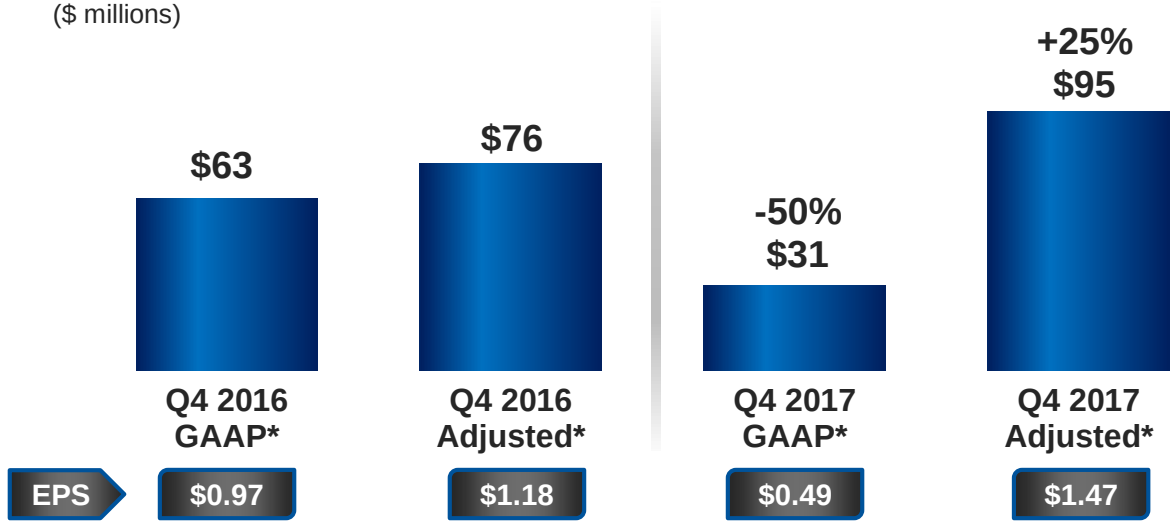
Q4 2017 GAAP and Adjusted* Sales

($ millions)



Q4 2017 GAAP and Adjusted* Net Income

($ millions)



Q4 reported sales were $1,431 million, up 18% from Q4 2016; Reported net income was $31 million, down 50% due to tax reform; Adjusted* sales were up 17% finishing ahead of expectations

- Acquisition of Transamerican Auto Parts (TAP) contributed $83 million of sales in Q4 2017
- Q4 2016 included Victory sales of $25 million
- ORV/Snowmobile sales up 13%; Motorcycles down 4% (up 26% excluding Victory); Global Adjacent Markets up 19%; Aftermarket up 62% (TAP)

GAAP earnings per share was $0.49, down 49% from prior year; Adjusted* earnings per share was $1.47, up 25% vs. Adjusted* Q4 2016

- GAAP gross profit margin flat vs PY at 25.7%; Adjusted* gross profit margin down 30 bps:
  - ↑ VIP, ↓ pricing/promo, ↓ product mix, ↑ incentive comp, ↑ commodities

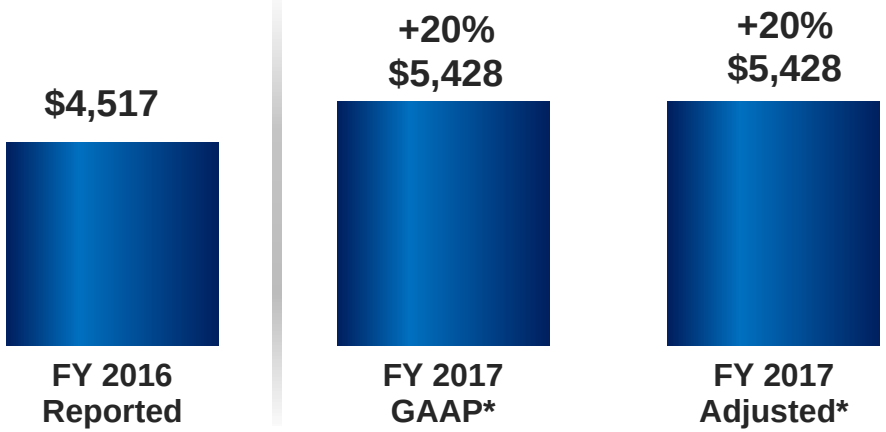
* See GAAP/Non-GAAP Reconciliation on Slides #4-5

Results Finished In-line with Expectations in Spite of Headwinds During the Quarter

FY 2017 GAAP AND ADJUSTED* SALES AND INCOME

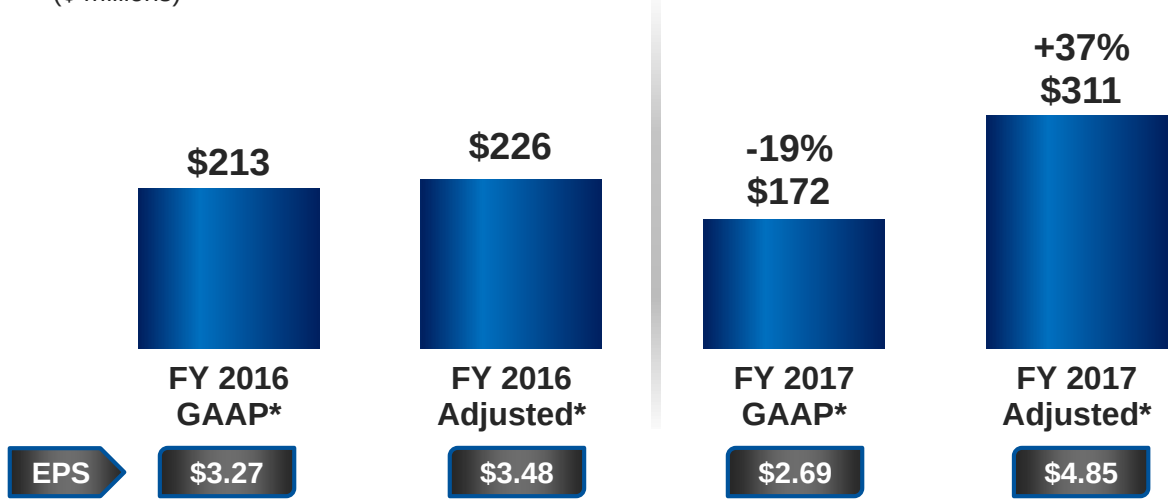
FY 2017 GAAP and Adjusted* Sales

($ millions)



FY 2017 GAAP and Adjusted* Net Income

($ millions)



Full year 2017 reported sales were $5,428 million, up 20% from 2016; reported net income was $172 million, down 19% from prior year as a result of tax reform adjustment for deferred taxes

- Acquisition of Transamerican Auto Parts (TAP) added $685 million of sales in 2017
- 2016 includes Victory sales of $164 million
- ORV/Snowmobile sales up 9%; Motorcycles down 18% (up 7% excl. Victory); Global Adjacent Markets up 16%; Aftermarket up significantly (TAP)

GAAP earnings per share was $2.69, down 18% from prior year; Adjusted* earnings per share was $4.85, up 39%

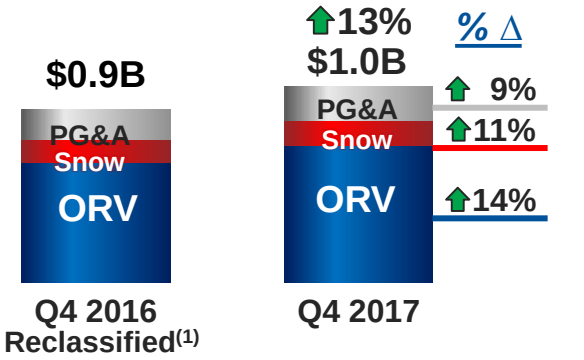
- GAAP gross profit margin down 10 bps; Adjusted* gross profit margin up 120 bps: ↑ VIP, ↑ product mix, ↓ one-time warranty, ↑ promotions/pricing

* See GAAP/Non-GAAP Reconciliation on Slides #4-5

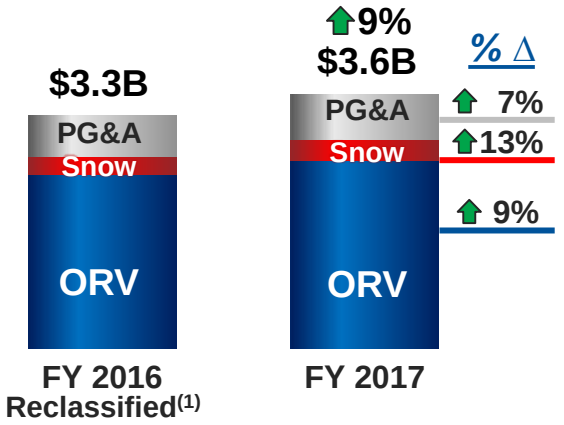
Full Year Results Finished as Expected

OFF-ROAD VEHICLES (ORV) / SNOWMOBILES

Q4 2017 ORV/Snow Segment Sales



FY 2017 ORV/Snow Segment Sales







ORV up 13% in Q4 2017 vs. Q4 2016

Side-by-side and snow up significantly

PG&A up 9%

Average selling price for ORV up 4% in Q4'17; Snowmobiles down 3% due to higher promotions

FY 2017 up 9% driven by all business categories

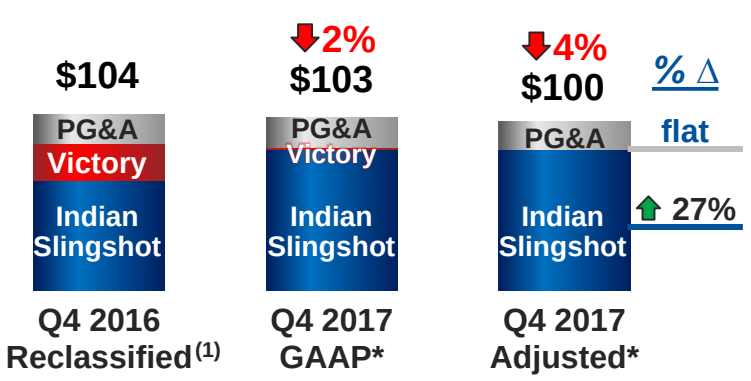
(1) 2016 sales, for comparison purposes, have been reclassified to account for the new Aftermarket segment which included aftermarket brands previously reported in their respective segments

Increased Shipments in Q4 to Replenish Dealers After Strong Q3 ORV Retail

MOTORCYCLES

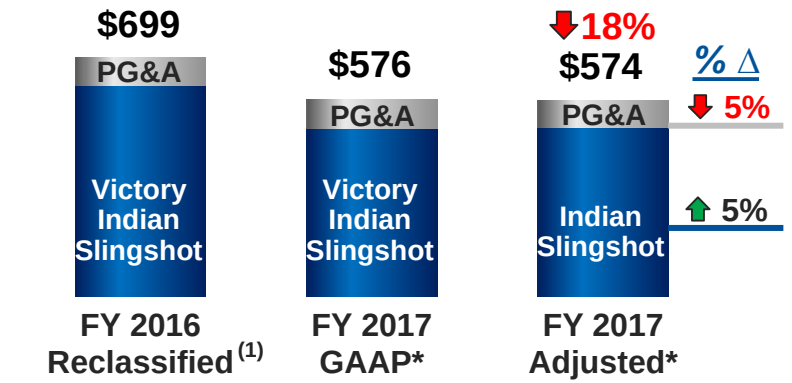
Q4 2017 Motorcycles Segment Sales

($ millions)



FY 2017 Motorcycles Segment Sales

($ millions)







Q4 2017 reported sales down 2%, Adjusted* sales down 4% vs. Q4 2016; Motorcycle sales up 26% excluding Victory sales in Q4 2017 vs. 2016

Indian shipments up mid-teens; Slingshot sales more than double in Q4

Average selling price up 1% in Q4, excluding Victory

FY 2017 reported sales down 18%; Adjusted* sales up 7% excluding Victory

* See GAAP/Non-GAAP Reconciliation on Slides #4-5

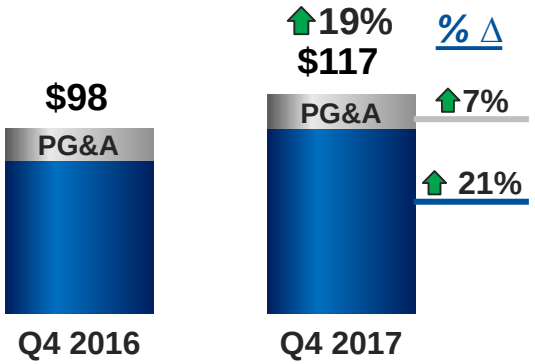
(1) 2016 sales, for comparison purposes, have been reclassified to account for the new Aftermarket segment which included aftermarket brands previously reported in their respective segments

Continued Market Share Gains for Indian Motorcycle; Momentum Continues

GLOBAL ADJACENT MARKETS (GAM)

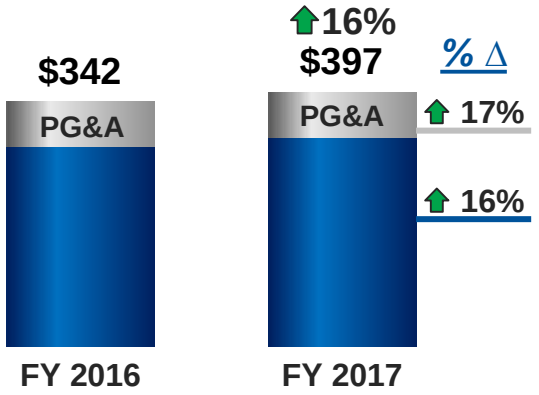
Q4 2017 GAM Segment Sales

($ millions)



FY 2017 GAM Segment Sales

($ millions)



Polaris Commercial, Gov't/Defense & Aixam

GAM ⬆ 19% due to Aixam and Goupil strong performance; increased Defense; FY up 16%

Average selling price for GAM was up 14% in Q4'17 due to Defense mix

POLARIS GOVERNMENT & DEFENSE

POLARIS COMMERCIAL

TAYLOR-DUNN Commercial and Industrial Vehicles Since 1949 · GOUPIL · GEM · BRUTUS · Bobcat · Ariens · GRAVELY

AIXAM



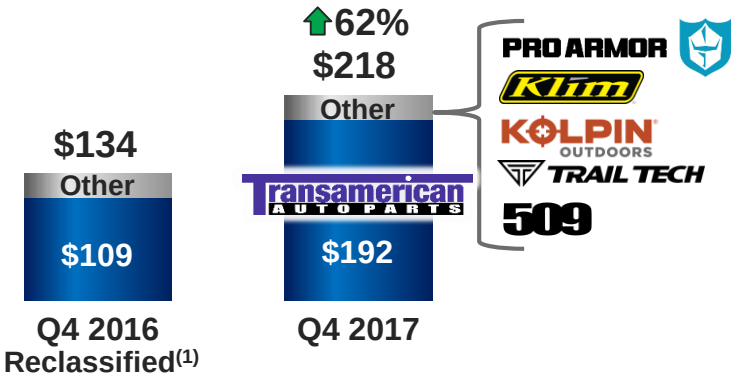


Aixam, Goupil and Defense Driving Increase in Q4

AFTERMARKET

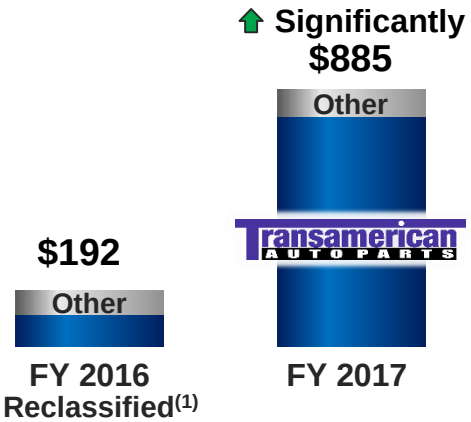
Q4 2017 Aftermarket Segment Sales

($ millions)



FY 2017 Aftermarket Segment Sales

($ millions)







TAP up $83 million in Q4; FY TAP contributed $685 million vs. prior year

Other Aftermarket brands up 1% in Q4

Total Aftermarket up 3% on a pro-forma basis quarter-over-quarter

FY 2017 sales up 6% on a proforma basis

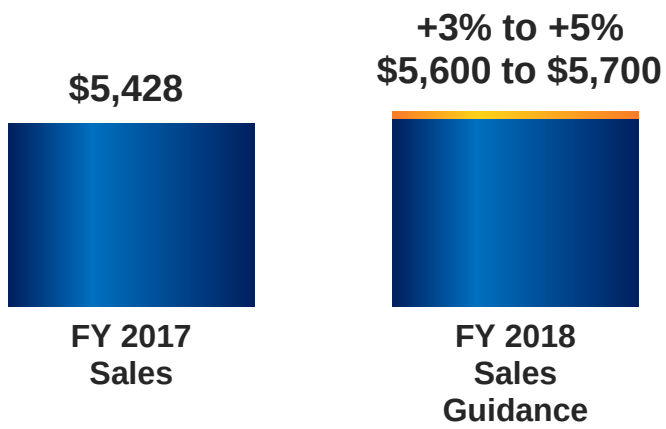
(1) 2016 sales, for comparison purposes, have been reclassified to account for the new Aftermarket segment which included aftermarket brands previously reported in their respective segments

TAP Performance & Integration Meeting Expectations

2018 FULL YEAR SALES & EPS GUIDANCE

Full Year Total Company Adjusted* Sales Guidance

($ millions)



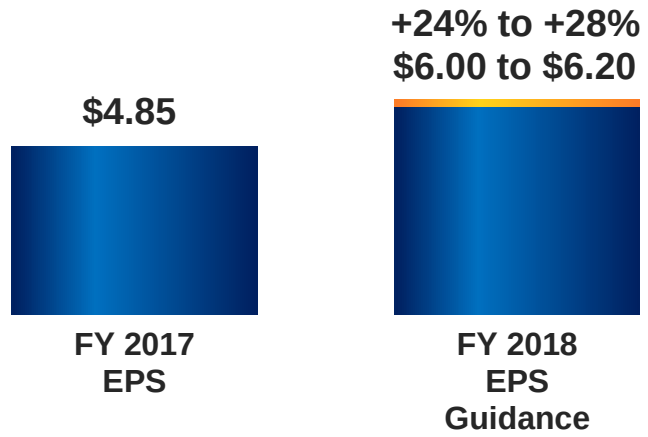
Powersports market expected flat to up slightly

Motorcycle share gains continue

ORV share stabilizing

Full Year Adjusted* EPS Guidance

($ millions)



Gross margin improves 40 to 60 bps

- VIP savings, warranty
- FX (assume 2017 avg. rates), Pricing/promotions
- Product mix, commodities/investments

Operating expense $ up slightly; down 40 to 60 bps as a % of sales

Financial services flat to down slightly

Interest expense up due to rising interest rates

Tax rate ~23% vs. 30% 2017, tax reform

Share count up ~2% ~dilution impacts

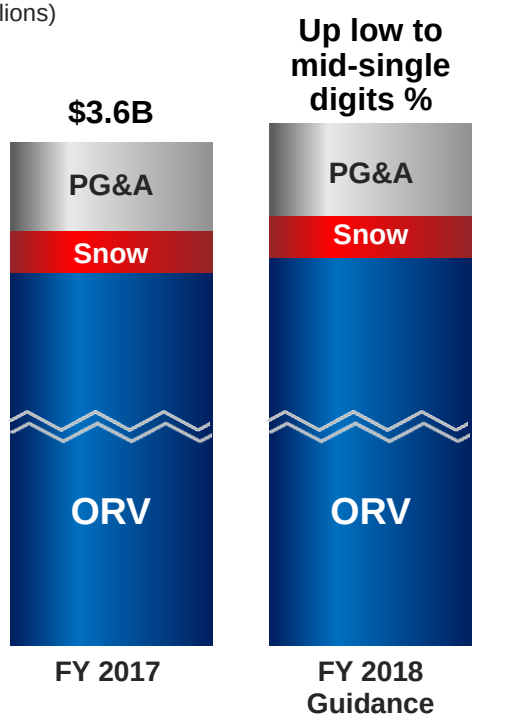
* See slide 3 for discussion regarding non-GAAP adjustments excluded from 2018 guidance

2018 Adjusted* Sales & Earnings Guidance Aligned with Long-Term Strategy

2018 FULL YEAR GUIDANCE BY SEGMENT

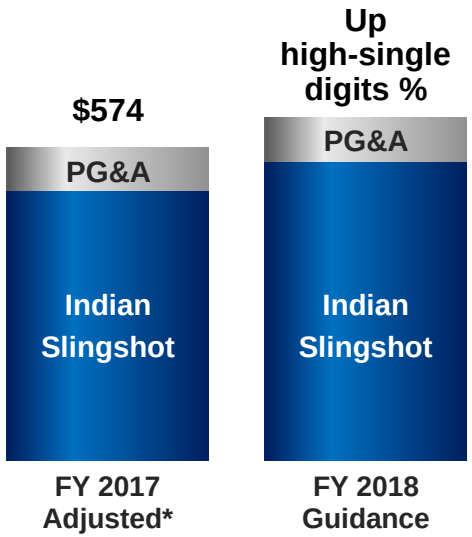
ORV/Snowmobiles

($ billions)



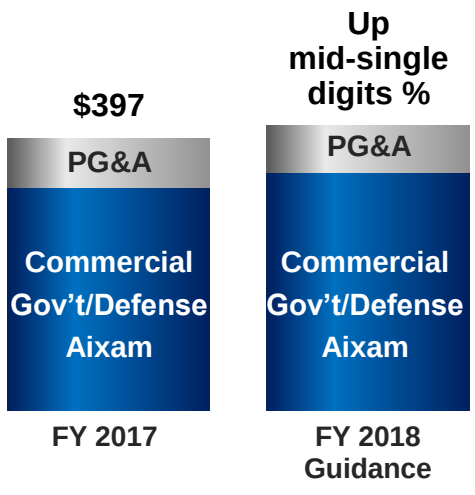
Motorcycles

($ millions)



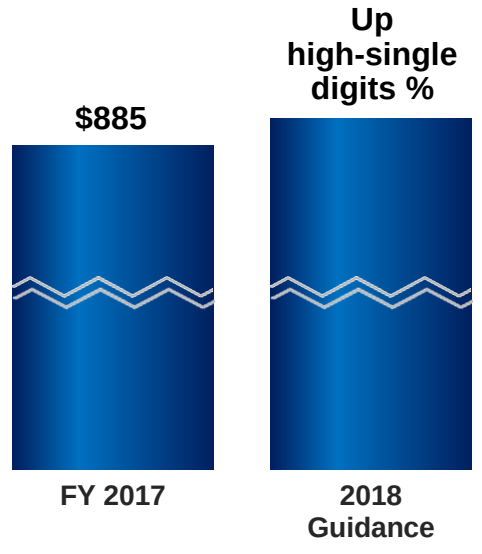
Global Adjacent Markets

($ millions)



Aftermarket

($ millions)

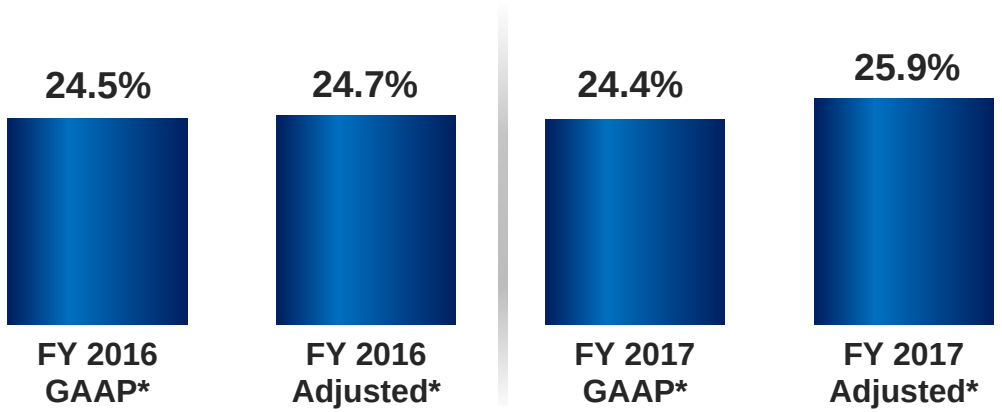


* See GAAP/Non-GAAP Reconciliation on Slide #5

Growth in All Segments in 2018

GROSS PROFIT MARGIN GUIDANCE

Gross Margin FY 2017



- VIP
- Product Mix
- One-time warranty
- Promos/Price

Gross Margin by Segment	FY 2016 GAAP*	FY 2016 Adjusted*	FY 2017 GAAP*	FY 2017 Adjusted*
ORV/Snow	27.6%	27.6%	29.5%	29.6%
Motorcycles	12.5%	12.5%	2.9%	13.0%
Adjacent Markets	27.8%	27.8%	23.9%	26.7%
Aftermarket	24.2%	28.7%	25.5%	26.9%

Adjusted* Gross Profit 2018 Guidance



- VIP
- Warranty
- FX
- Promos/Price
- Commodities/Investments
- Product Mix

Gross Margin by Segment	2018 Expectations
ORV/Snow	⇨
Motorcycles	⇧
Adjacent Markets	⇧
Aftermarket	⇧

KEY: ⇧ Improvement ⇩ Headwind ⇨ Neutral

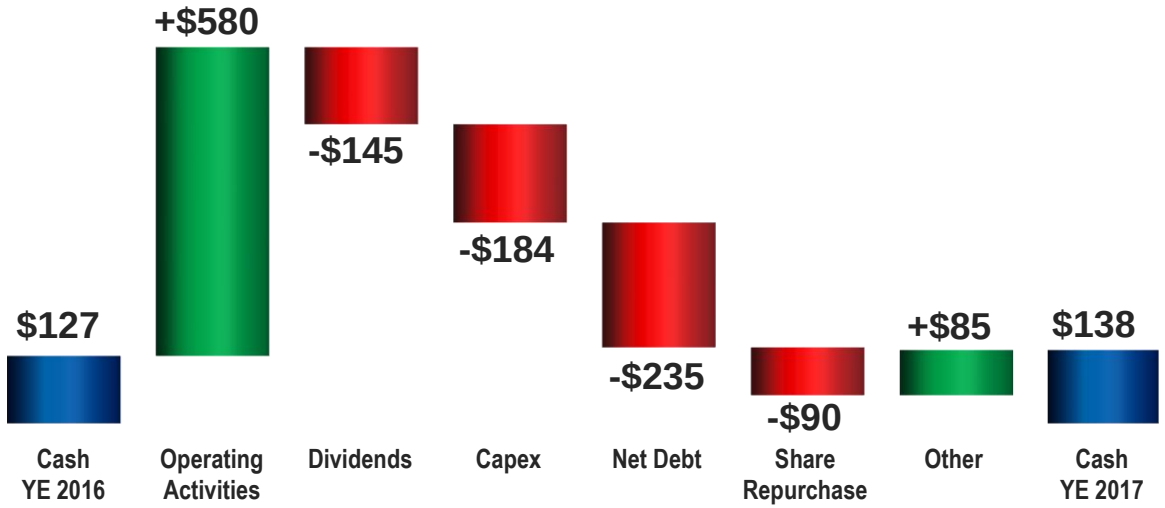
* See slide 3 for discussion regarding non-GAAP adjustments excluded from 2018 guidance

2018 Gross Margin Improvement Driven Primarily by Lower Warranty & VIP Savings

2017 ENDING & 2018 FINANCIAL POSITION EXPECTATIONS

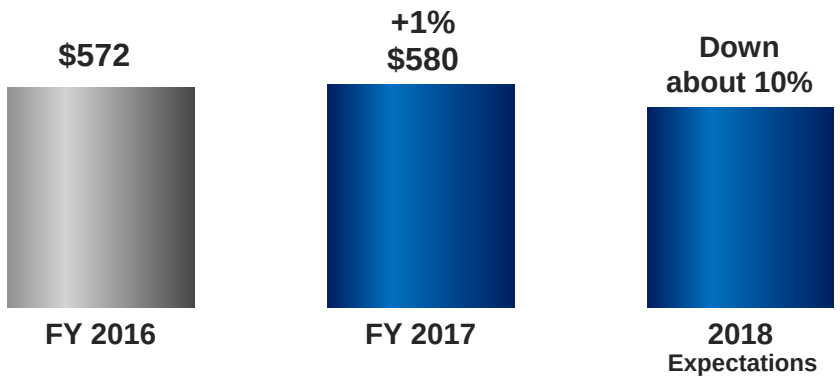
Cash Drivers

($ millions)



Operating Cash Flow

($ millions)



Capital Summary December 2017

($ millions)

		Variance to December 2016
Cash	$ 138	+9%
Debt /Capital Lease Obligations	$ 913	-20%
Shareholders' Equity	$ 932	+7%
Total Capital	$1,845	-8%
Debt to Total Capital	*49%*	*-8% points*

FY 2017 Summary

Operating cash flow up slightly

Factory inventory down sequentially from Q3; up 5% vs. 2016

FY 2018 Expectations

Cap Ex expected higher than 2017; distribution/tooling

Operating cash flow expected lower; timing of accrual payments and higher working capital requirements

Cash Flow and Net Debt Improving – Strong Financial Position Ongoing

POLARIS®

POLARIS INDUSTRIES INC.



Scott W. Wine, Chairman & CEO

Fourth Quarter & Full Year 2017 Earnings Results

January 30, 2018



2018 BUSINESS OUTLOOK

Economy improving, Powersports industry should benefit: ORV growing, motorcycles weak

- Oil and Gas improving; Ag mixed
- International continued improvement

Competitive landscape remains aggressive with product and promo spend

Tax Reform benefit expected

- Polaris direct benefit significant
- Consumer benefit anticipated, not forecasted

Safety and Quality organization maturing; driving results

Productivity initiative driving investments, long term profitable growth

- VIP drives short term improvements; Strategic sourcing significant long term benefit

Investments made in 2017 begin paying dividends in 2018

- RFM, R&D spend, manufacturing realignment, sales and service realignment

Building a Highly Efficient Growth Company

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POLARIS INDUSTRIES INC.



Thank You

Questions?



APPENDIX

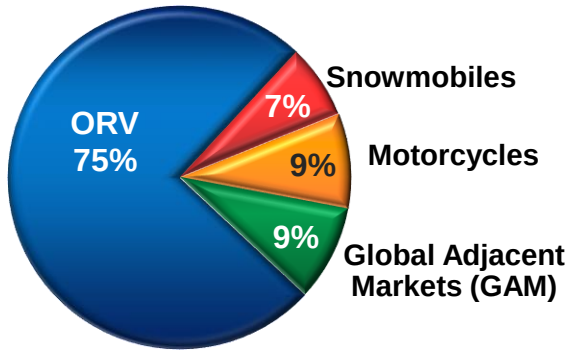
Q4 2017 SUPPLEMENTAL SALES PERFORMANCE (PG&A / INTERNATIONAL)

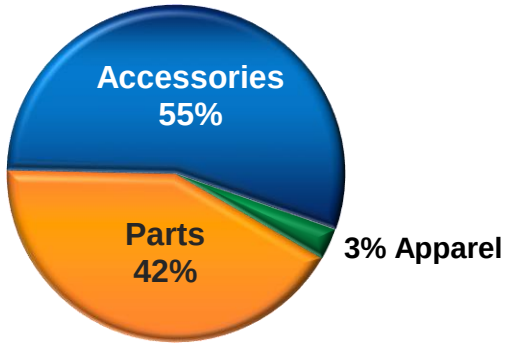
Q4 2016 & 2017 INCOME FROM FINANCIAL SERVICES

Q4 2017 SUPPLEMENTAL SALES PERFORMANCE

Core Parts, Garments & Accessories (PG&A)*

Q4 Sales ↑8% to 205 Million

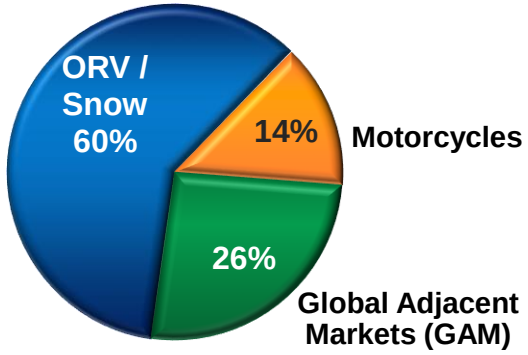


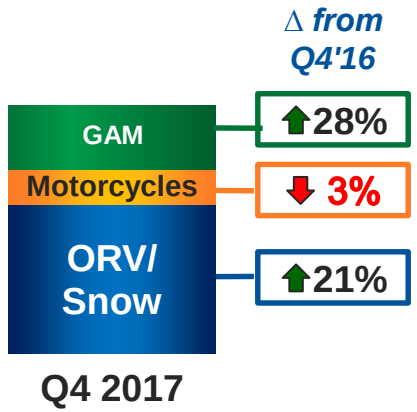


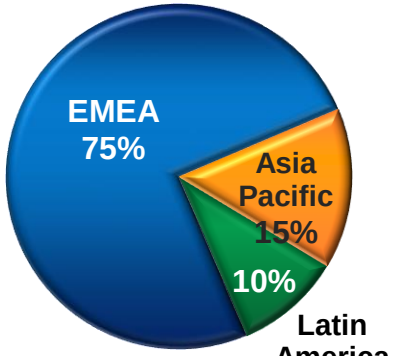
*Based on GAAP reporting; does not include Aftermarket

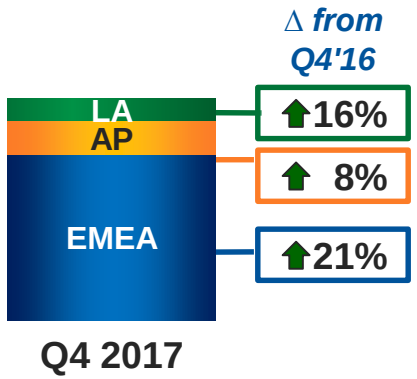
International**

Q4 Sales ↑18% to $211 Million







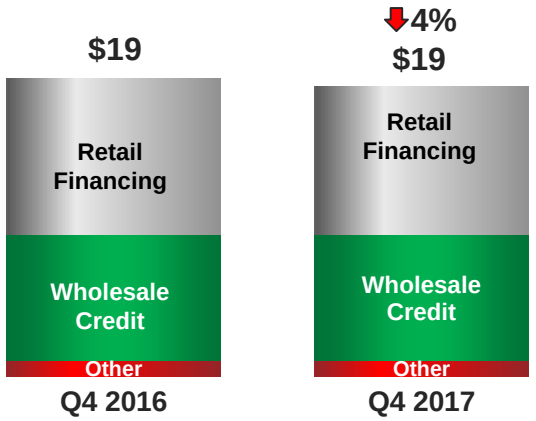


**Based on GAAP reporting

Q4 2016 & 2017 INCOME FROM FINANCIAL SERVICES

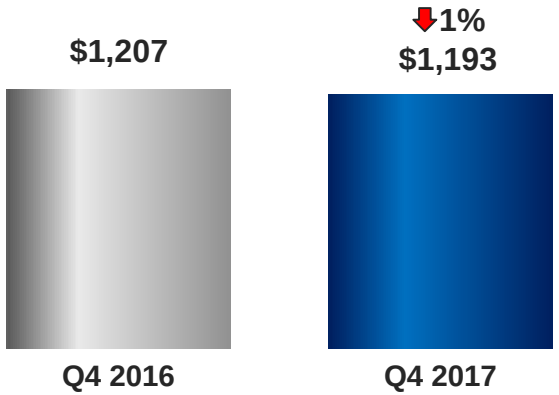
Income from Financial Services

($ millions)



Wholesale Credit PA Receivables

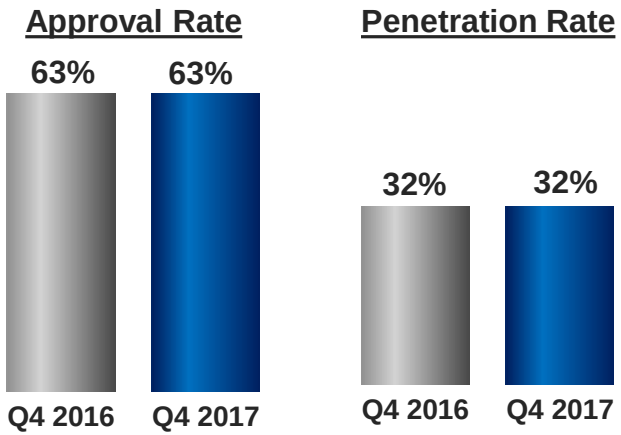
($ millions)



POLARIS ACCEPTANCE

WELLS FARGO Wells Fargo Commercial Distribution Finance.

Retail Credit



PERFORMANCE FINANCE™ POWERED BY POLARIS®

SHEFFIELD Financial A Division of BB&T

synchrony FINANCIAL

Polaris Acceptance (PA) receivables down, trending with dealer inventory

Q4 income from financial services down – lower wholesale credit offset slightly by higher retail income

FY 2018 Guidance: Income from Financial Services flat to down slightly

Portfolio Remains Healthy


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