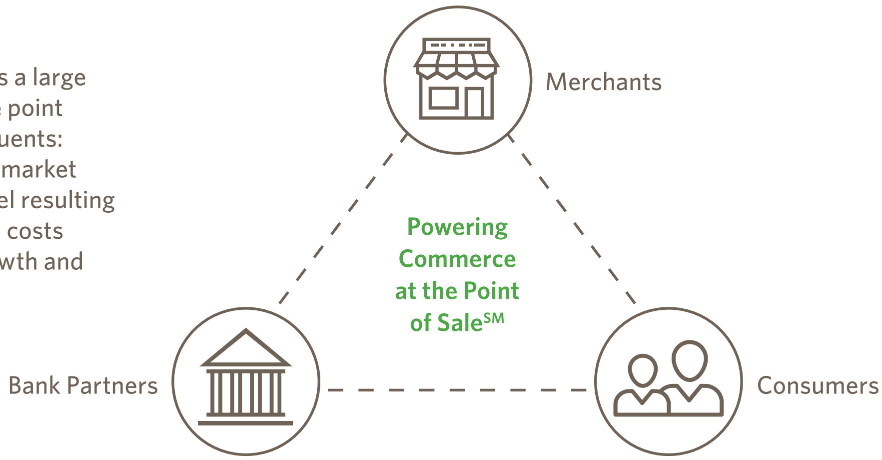
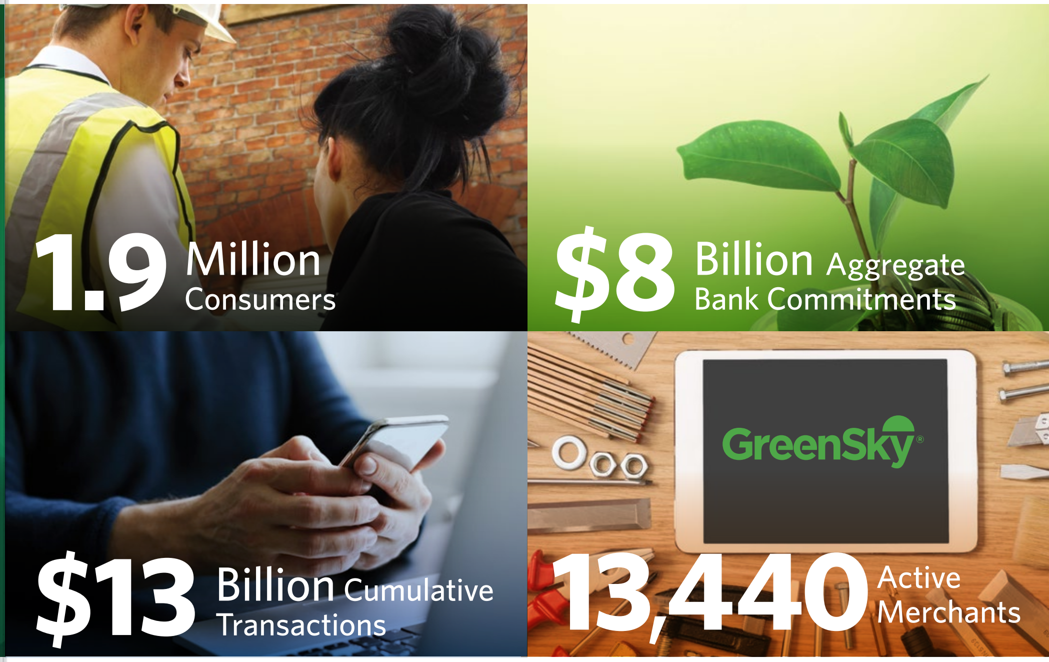
GreenSky, Inc. is a Growth Company

GreenSky's proprietary technology platform addresses a large and growing opportunity in mobile, online and in-store point of sale finance, driving significant value for our constituents: merchants, banks and consumers. Our efficient go-to-market strategy leverages a B2B2C customer acquisition model resulting in strong recurring revenues, low customer acquisition costs and high merchant retention rates, delivering both growth and profitability to our shareholders.



KEY METRICS Q2'18

$1.3 Billion Transactions	**36%** Transaction Volume Growth
$52 Million Adjusted EBITDA	**49%** Adjusted EBITDA Margin
$0.18 Pro forma Diluted EPS	**$6.3** Billion Servicing Portfolio



OUR SERVICE CATEGORIES

Business

- Home Improvement
- Healthcare
- Retail and e-commerce

Consumer

- Home Improvement

The GreenSky Values ADVOCACY | ENTHUSIASM | INTEGRITY | IMPACT | SERVICE

The GreenSky Idea

GreenSky® was founded on the idea that payment, credit and commerce could be enhanced using technology and elegant user experiences. We believed payment and credit could be an asset that empowers and enables commerce, not a distraction or impediment. Today, GreenSky delivers a service that helps businesses grow and delight their customers.

David Zalik, President and CEO of GreenSky, commented on second quarter fiscal 2018 results:

"GreenSky is off to a great start as a public company as we continue to expand our ecosystem of merchants, consumers and bank partners. Our singular focus on accelerating commerce was evidenced by a 36% increase in transaction volume from our growing network of home improvement merchants and elective healthcare providers. We also reached an important milestone with quarterly revenue and adjusted EBITDA of well over $100 million and $50 million, respectively, for the first time in GreenSky's history."

$ in millons	Q2'17	Q2'18	growth
Transaction volume	$ 970	$ 1,318	36%
Loan servicing portfolio[1]	$ 4,433	$ 6,253	41%
(Amounts in thousands, except per share data)			
Total Revenue	$ 82,420	$ 105,704	28%
Net Income	38,593	40,816	6%
Pro forma Net Income[2]	29,982	33,537	12%
Adjusted EBITDA[2]	40,790	52,108	28%
GAAP Diluted EPS	n/a	0.09	–
Pro forma Diluted EPS[2]	n/a	$ 0.18	–
Weighted average shares outstanding, diluted	n/a	188,890	–

1 Loan servicing portfolio reflects end of period balance.
2 Pro forma, Net Income, Adjusted EBITDA and Pro forma Diluted EPS are Non-GAAP measures. See reconciliation tables below for reconciliation to GAAP.

($ in thousands)	Q2'17	Q2'18
Net Income	$ 38,593	$ 40,816
Non-recurring transaction expenses[1]	–	759
Incremental pro forma tax expense[2]	(8,611)	(8,038)
Pro forma Net Income	**$ 29,982**	**$ 33,537**

1 Non-recurring transaction expenses include certain costs associated with our IPO, which were not deferrable against the proceeds of the IPO. Further, certain costs related to our March 2018 term loan upsizing were expensed as incurred, rather than deferred against the balance of the term loan, and therefore are being added back to Net income given the non-recurring nature of these expenses.
2 This adjustment represents the incremental tax effect on net income, adjusted for non-recurring transaction expenses, assuming that all consolidated net income was subject to corporate taxation for the periods presented. For the three months ended June 30, 2018 and 2017, we assumed effective tax rates of 22.3% and 22.3%, respectively.

($ in thousands)	Q2'17	Q2'18
Net Income	$ 38,593	$ 40,816
Interest expense	110	5,787
Tax expense[1]	100	1,740
Depreciation & amortization	909	1,067
Equity-related expense[2]	1,078	1,854
Fair value change in servicing liabilities[3]	–	85
Non-recurring transaction expenses[4]	–	759
Adjusted EBITDA	**$ 40,790**	**$ 52,108**
Total Revenue	82,420	105,704
Adjusted EBITDA margin	**49%**	**49%**

1 Includes non-corporate tax expense. Non-corporate tax expense is included within general and administrative expenses in our Unaudited Consolidated Statements of Operations. Prior to the IPO and Reorganization Transactions we did not have any corporate income tax expense.
2 Includes equity-based compensation to employees and directors, as well as equity-based payments to non-employees.
3 Includes the non-cash impact of the initial recognition of servicing liabilities and subsequent fair value changes in such servicing liabilities during the periods presented.
4 Non-recurring transaction expenses include costs associated with our IPO, which were not deferrable against the proceeds of the IPO. Further, certain costs related to our March 2018 term loan upsizing were expensed as incurred, rather than deferred against the balance of the term loan, and therefore are being added back to net income given the non-recurring nature of these expenses.

	Q2'18
GAAP Diluted EPS	**$ 0.09**
Net Income prior to IPO[1]	0.11
Tax effect of net income prior to IPO[2]	(0.02)
Pro forma Diluted EPS[3]	**$ 0.18**
Weighted average share outstanding, diluted *(in thousands)*	188,890

1 Represents net income earned during Q2 2018, prior to the IPO, of $19,609 divided by weighted average shares outstanding on a fully diluted basis.
2 We assumed a tax rate of 22.3%.
3 Pro forma Diluted EPS recalculates to $0.18. "Net income prior to IPO" was rounded up for footing purposes. Non-recurring transaction expenses were excluded from the reconciliation because the per share effect was less than $0.01.