

Springleaf Holdings, Inc.  
Form 10-Q  
November 12, 2013  
[Table of Contents](#)

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

**FORM 10-Q**

(Mark One)

QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the quarterly period ended **September 30, 2013**

OR

TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the transition period from \_\_\_\_\_ to \_\_\_\_\_

Commission file number 001-36129

**SPRINGLEAF HOLDINGS, INC.**  
(Exact name of registrant as specified in its charter)

Delaware  
(State of Incorporation)

601 N.W. Second Street, Evansville, IN  
(Address of principal executive offices)

27-3379612  
(I.R.S. Employer Identification No.)

47708  
(Zip Code)

(812) 424-8031

Edgar Filing: Springleaf Holdings, Inc. - Form 10-Q

(Registrant's telephone number, including area code)

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days.

Yes  No

Indicate by check mark whether the registrant has submitted electronically and posted on its corporate Web site, if any, every Interactive Data File required to be submitted and posted pursuant to Rule 405 of Regulation S-T (§232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit and post such files).

Yes  No

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, or a smaller reporting company. See the definitions of "large accelerated filer," "accelerated filer" and "smaller reporting company" in Rule 12b-2 of the Exchange Act.

Large accelerated filer  Accelerated filer  Non-accelerated filer  Smaller reporting company   
(Do not check if a smaller reporting company)

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act).

Yes  No

At November 12, 2013, there were 114,823,734 shares of the registrant's common stock, \$.01 par value, outstanding.

---

Table of Contents

**TABLE OF CONTENTS**

**PART I FINANCIAL INFORMATION**

<b><u>Item 1.</u></b>	<u>Financial Statements (Unaudited)</u>	
	<u>Condensed Consolidated Balance Sheets</u>	3
	<u>Condensed Consolidated Statements of Operations</u>	4
	<u>Condensed Consolidated Statements of Comprehensive Income (Loss)</u>	5
	<u>Condensed Consolidated Statements of Shareholders' Equity</u>	6
	<u>Condensed Consolidated Statements of Cash Flows</u>	7
	<u>Notes to Condensed Consolidated Financial Statements</u>	9
<b><u>Item 2.</u></b>	<u>Management's Discussion and Analysis of Financial Condition and Results of Operations</u>	60
<b><u>Item 3.</u></b>	<u>Quantitative and Qualitative Disclosures About Market Risk</u>	96
<b><u>Item 4.</u></b>	<u>Controls and Procedures</u>	96

**PART II OTHER INFORMATION**

<b><u>Item 1.</u></b>	<u>Legal Proceedings</u>	96
<b><u>Item 1A.</u></b>	<u>Risk Factors</u>	96
<b><u>Item 2.</u></b>	<u>Unregistered Sales of Equity Securities and Use of Proceeds</u>	97
<b><u>Item 3.</u></b>	<u>Defaults Upon Senior Securities</u>	97
<b><u>Item 4.</u></b>	<u>Mine Safety Disclosures</u>	97
<b><u>Item 5.</u></b>	<u>Other Information</u>	97
<b><u>Item 6.</u></b>	<u>Exhibits</u>	97

Table of Contents

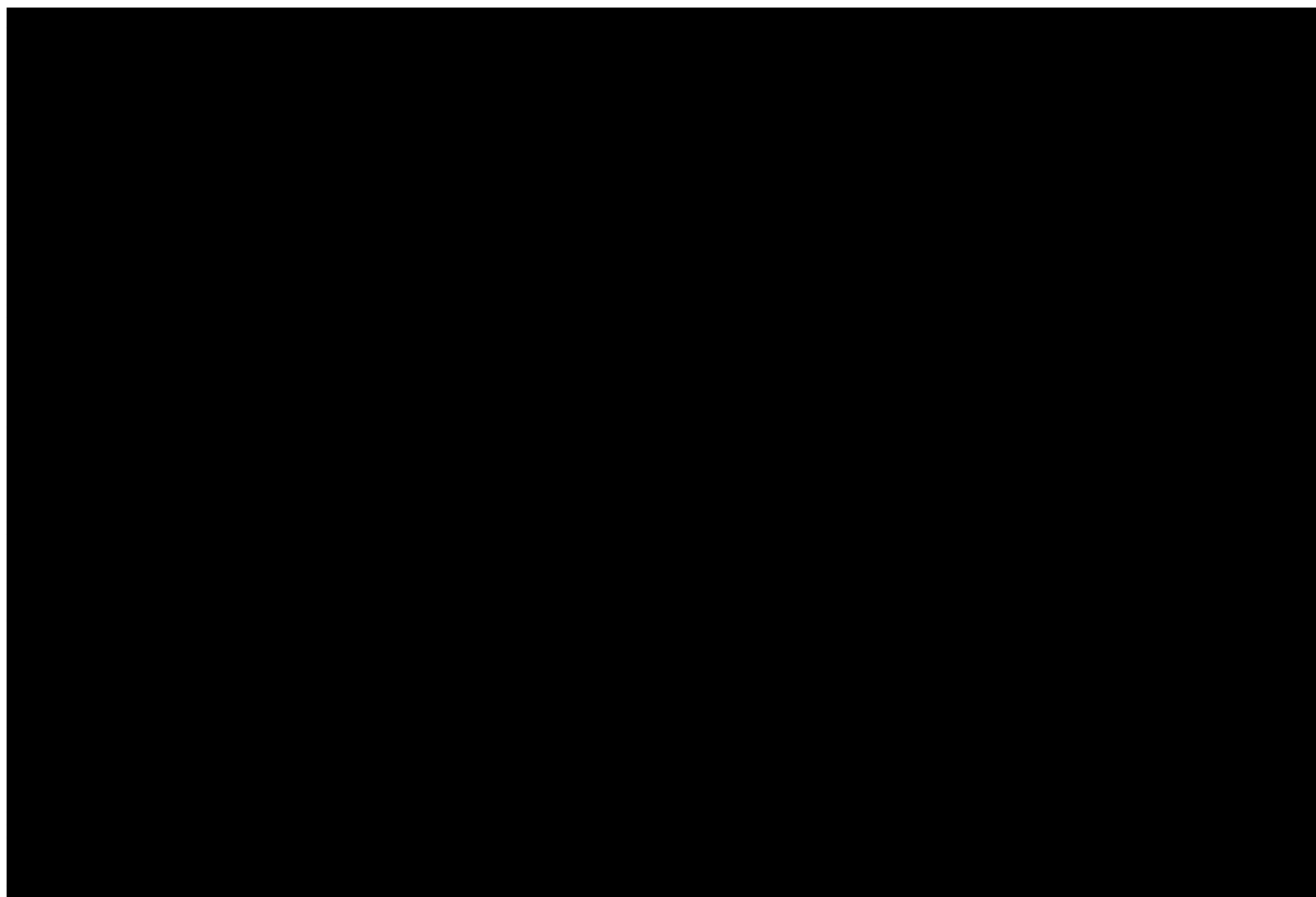
<b>PART I FINANCIAL INFORMATION</b>
<i>Item 1. Financial Statements.</i>

**SPRINGLEAF HOLDINGS, INC. AND SUBSIDIARIES**

**Condensed Consolidated Balance Sheets (Unaudited)**

(dollars in thousands)

	September 30, 2013	December 31, 2012
--	-----------------------	----------------------



See Notes to Condensed Consolidated Financial Statements.



Table of Contents

**SPRINGLEAF HOLDINGS, INC. AND SUBSIDIARIES**

**Condensed Consolidated Statements of Operations (Unaudited)**

(dollars in thousands except earnings (loss) per share)	<b>Three Months Ended September 30, 2013</b>	<b>Three Months Ended September 30, 2012</b>	<b>Nine Months Ended September 30, 2013</b>	<b>Nine Months Ended September 30, 2012</b>
---	--	--	---	---