ONEMAIN HOLDINGS, INC. REPORTS THIRD QUARTER 2026 RESULTS

- **3Q 2026 Diluted EPS of $1.60**
- **3Q 2026 C&I adjusted diluted EPS of $1.51**
- **3Q 2026 Managed receivables of $28.1 billion**
- **Declared quarterly dividend of $1.05 per share**

New York, NY, October 30, 2026 - OneMain Holdings, Inc. (NYSE: OMF), the leader in offering nonprime consumers responsible access to credit, today reported pretax income of $233 million and net income of $185 million for the third quarter of 2026, compared to $263 million and $199 million, respectively, in the prior year quarter. Earnings per diluted share were $1.60 in the third quarter of 2026, compared to $1.67 in the prior year quarter.

On October 30, 2026, OneMain declared a quarterly dividend of $1.05 per share, payable on November 13, 2026, to record holders of the Company's common stock as of the close of business on November 9, 2026.

During the quarter, the Company repurchased approximately 538 thousand shares of common stock for $34 million.

“We delivered another strong quarter, building on the positive momentum across our business and demonstrating our ability to drive growth while maintaining rigorous credit discipline,” said Doug Shulman, Chairman and CEO of OneMain. “We are confident in our ability to deliver attractive returns for shareholders well into the future.”

The following segment results are reported on a non-GAAP basis. Refer to the required reconciliations of non-GAAP to comparable GAAP measures at the end of this press release.

Consumer and Insurance Segment (“C&I”)

C&I adjusted pretax income was $232 million and adjusted net income was $174 million for the third quarter of 2026, compared to $303 million and $227 million, respectively, in the prior year quarter. Adjusted earnings per diluted share were $1.51 for the third quarter of 2026, compared to $1.90 in the prior year quarter.

Management runs the business based on capital generation, which it defines as C&I adjusted net income excluding the after-tax change in C&I allowance for finance receivable losses while still considering the current period C&I net charge-offs. Capital generation was $284 million for the third quarter of 2026, compared to $272 million the prior year quarter. The increase was driven by receivables growth, partially offset by higher net charge-offs in the current quarter compared to the prior year period.

Managed receivables, which includes loans serviced for our whole loan sale partners and auto finance loans originated by third parties, were $28.1 billion at September 30, 2026, up 9% from $25.9 billion at September 30, 2025.

Consumer loan originations totaled $4.5 billion in the third quarter of 2026, up 17% from $3.9 billion in the prior year quarter.

Total revenue, comprising interest income and total other revenue, was $1.7 billion in the third quarter of 2026, up 7% from $1.6 billion in the prior year quarter. Interest income in the third quarter of 2026 was $1.5 billion, up 7% from $1.4 billion in the prior year quarter. The increase was driven by receivables growth.

Interest expense was $345 million in the third quarter of 2026, up 8% from $320 million in the prior year quarter, due to an increase in average debt to support our receivables growth and a higher average cost of funds.

The provision for finance receivable losses was $615 million in the third quarter of 2026, up from $488 million compared to the prior year period. During the third quarter of 2026, the allowance for finance receivable losses increased $146 million driven by receivables growth.

C&I Select Delinquency and Loss Ratios	September 30, 2026	June 30, 2026	September 30, 2025
Consumer loans:			
30+ delinquency ratio	5.34 %	5.17 %	5.55 %
90+ delinquency ratio	2.26 %	2.15 %	2.35 %
30-89 delinquency ratio	3.08 %	3.02 %	3.20 %
Net charge-offs	6.89 %	7.77 %	6.67 %

Operating expense for the third quarter of 2026 was $453 million, up 6% from $427 million in the prior year quarter reflecting receivable growth and strategic investments in the business.

Funding and Liquidity

As of September 30, 2026, the Company had principal debt balances outstanding of $24.4 billion, 52% of which was secured. The Company had $936 million of cash and cash equivalents, which included $268 million of cash and cash equivalents held at regulated insurance subsidiaries or for other operating activities that are unavailable for general corporate purposes.

Cash and cash equivalents, together with the Company's $1.0 billion of undrawn committed capacity from an unsecured corporate revolver, $6.5 billion of undrawn committed capacity under revolving conduit facilities and credit card variable funding note facilities, and $12.3 billion of unencumbered receivables, provides significant liquidity resources.

Conference Call & Webcast Information

OneMain management will host a conference call and webcast to discuss the Company's results, outlook, and related matters at 9:00 am Eastern Time on Friday, October 30, 2026. Both the call and webcast are open to the general public. The general public is invited to listen to the call by dialing 877-407-0792 (U.S. domestic) or 201-689-8263 (international), and using conference ID 13762672, or via a live audio webcast through OneMain's investor relations website at http://investor.onemainfinancial.com. For those unable to listen to the live broadcast, a replay will be available on the website after the event. An investor presentation will be available on OneMain's investor relations website prior to the start of the conference call.

About OneMain Holdings, Inc.

OneMain Financial (NYSE: OMF) is the leader in offering nonprime consumers responsible access to credit and is dedicated to improving the financial well-being of hardworking Americans. We empower our customers to solve today's problems and reach a better financial future through personalized solutions across 48 states, available online and in more than 1,300 locations. OneMain is committed to making a positive impact on the people and the communities we serve. For additional information, please visit www.OneMainFinancial.com.

Use of Non-GAAP Financial Measures

We report the operating results of Consumer and Insurance using the Segment Accounting Basis, which (i) reflects our allocation methodologies for interest expense and operating costs, to reflect the manner in which we assess our business results and (ii) excludes the impact of applying purchase accounting (eliminates premiums/discounts on our finance receivables and long-term debt at acquisition, as well as the amortization/accretion in future periods). Consumer and Insurance adjusted pretax income (loss), Consumer and Insurance adjusted net income (loss), and Consumer and Insurance adjusted earnings (loss) per diluted share are key performance measures used to evaluate the performance of our business. Consumer and Insurance adjusted pretax income (loss) represents income (loss) before income taxes on a Segment Accounting Basis and excludes net loss resulting from repurchases and repayments of debt, restructuring charges, and other items and strategic activities. We believe these non-GAAP financial measures are useful in assessing the profitability of our segment.

We also use pretax capital generation and capital generation, non-GAAP financial measures, as a key performance measure of our segment. Pretax capital generation represents Consumer and Insurance adjusted pretax income, as discussed above, and excludes the change in our Consumer and Insurance allowance for finance receivable losses in the period while still considering the Consumer and Insurance net charge-offs incurred during the period. Capital generation represents the after-tax effect of pretax capital generation. We believe that these non-GAAP measures are useful in assessing the capital created in the period impacting the overall capital adequacy of the Company. We believe that the Company’s reserves, combined with its equity, represent the Company's loss absorption capacity.

We utilize these non-GAAP measures in evaluating our performance. Additionally, these non-GAAP measures are consistent with the performance goals established in OMH’s executive compensation program. These non-GAAP financial measures should be considered supplemental to, but not as a substitute for or superior to, income (loss) before income taxes, net income, or other measures of financial performance prepared in accordance with GAAP.

This document contains summarized information concerning the Company and its business, operations, financial performance and trends. No representation is made that the information in this document is complete. For additional financial, statistical and business related information see the Company's most recent Annual Report on Form 10-K and Quarterly Report on Form 10-Q filed with the U.S. Securities and Exchange Commission (the "SEC"), as well as the Company's other reports filed with the SEC from time to time, which are or will be available in the Investor Relations section of the OneMain Financial website (www.omf.com) and the SEC's website (www.sec.gov).

Cautionary Note Regarding Forward-Looking Statements

This document contains "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Statements preceded by, followed by or that otherwise include the words "anticipates," "appears," "assumes," "believes," "can," "continues," "could," "estimates," "expects," "forecasts," "foresees," "goal," "intends," "likely," "objective," "plans," "projects," "target," "trend," "remains," and similar expressions or future or conditional verbs such as "could," "may," "might," "should," "will" or "would" are intended to identify forward-looking statements, but these words are not the exclusive means of identifying forward-looking statements.

Forward-looking statements are not statements of historical fact but instead represent only management's current beliefs regarding future events, objectives, goals, projections, strategies, performance, and future plans, and underlying assumptions and other statements related thereto. You should not place undue reliance on these forward-looking statements. By their nature, forward-looking statements are subject to risks, uncertainties, assumptions and other important factors that may cause actual results, performance or achievements to differ materially from those expressed in or implied by such forward-looking statements. Important factors that could cause actual results, performance, or achievements to differ materially from those expressed in or implied by forward-looking statements include, without limitation, the following: adverse changes and volatility in general economic conditions, including the interest rate environment and the financial markets; the sufficiency of our allowance for finance receivable losses; increased levels of unemployment and personal bankruptcies; the current inflationary environment and related trends affecting our customers; natural or accidental events such as earthquakes, hurricanes, pandemics, floods or wildfires affecting our customers, collateral, or our facilities; a failure in or breach of our information, operational or security systems or infrastructure or those of third parties, including as a result of cyber incidents, war or other disruptions; the adequacy of our credit risk scoring models; geopolitical risks, including recent geopolitical actions; adverse changes in our ability to attract and retain employees or key executives; increased competition or adverse changes in customer responsiveness to our distribution channels or products; changes in federal, state, or local laws, regulations, or regulatory policies and practices or increased regulatory scrutiny of our business or industry; risks associated with our insurance operations; the costs and effects of any actual or alleged violations of any federal, state, or local laws, rules or regulations; the costs and effects of any fines, penalties, judgments, decrees, orders, inquiries, investigations, subpoenas, or enforcement or other proceedings of any governmental or quasi-governmental agency or authority; our substantial indebtedness and our continued ability to access the capital markets and maintain adequate current sources of funds to satisfy our cash flow requirements; our ability to comply with all of our covenants; the effects of any downgrade of our debt ratings by credit rating agencies; and other risks and uncertainties described in the "Risk Factors" and "Management's Discussion and Analysis" sections of the Company's most recent Form 10-K filed with the SEC and in the Company's other filings with the SEC from time to time.

If one or more of these or other risks or uncertainties materialize, or if our underlying assumptions prove to be incorrect, our actual results may vary materially from what we may have expressed or implied by these forward-looking statements. You should specifically consider the factors identified in this document that could cause actual results to differ before making an investment decision to purchase our securities. Furthermore, new risks and uncertainties arise from time to time, and it is impossible for us to predict those events or how they may affect us.

Forward looking statements included in this document speak only as of the date on which they were made. We undertake no obligation to update or revise any forward-looking statements, whether written or oral, to reflect events or circumstances after the date of this document or to reflect the occurrence of unanticipated events or the non-occurrence of anticipated events, whether as a result of new information, future developments or otherwise, except as required by law.

OneMain Holdings, Inc.

CONSOLIDATED STATEMENTS OF OPERATIONS (UNAUDITED)

(unaudited, $ in millions, except per share amounts)	Quarter Ended					Fiscal Year	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	2025	2024
Interest income	$ 1,491	$ 1,417	$ 1,387	$ 1,416	$ 1,392	$ 5,455	$ 4,993
Interest expense	(345)	(326)	(322)	(323)	(320)	(1,272)	(1,185)
Net interest income	**1,146**	**1,091**	**1,065**	**1,093**	**1,072**	**4,183**	**3,808**
Provision for finance receivable losses	(615)	(610)	(465)	(542)	(488)	(1,997)	(2,040)
Net interest income after provision for finance receivable losses	**531**	**481**	**600**	**551**	**584**	**2,186**	**1,768**
Insurance	113	112	112	113	112	445	445
Investment	24	25	23	22	26	98	108
Gain on sales of finance receivables	16	16	16	14	17	64	23
Net loss on repurchases and repayments of debt	—	(1)	(3)	(1)	(39)	(67)	(34)
Other	59	55	49	45	47	180	153
Total other revenues	**212**	**207**	**197**	**193**	**163**	**720**	**695**
Operating expenses	(457)	(448)	(449)	(447)	(436)	(1,707)	(1,607)
Insurance policy benefits and claims	(53)	(44)	(52)	(48)	(48)	(198)	(189)
Total other expenses	**(510)**	**(492)**	**(501)**	**(495)**	**(484)**	**(1,905)**	**(1,796)**
Income before income taxes	**233**	**196**	**296**	**249**	**263**	**1,001**	**667**
Income taxes	(48)	(44)	(70)	(45)	(64)	(218)	(158)
Net income	**$ 185**	**$ 152**	**$ 226**	**$ 204**	**$ 199**	**$ 783**	**$ 509**
Weighted average number of diluted shares	115.5	115.8	117.3	118.3	119.4	119.3	120.1
Diluted EPS	$ 1.60	$ 1.32	$ 1.93	$ 1.72	$ 1.67	$ 6.56	$ 4.24
Book value per basic share	$ 29.59	$ 29.40	$ 29.21	$ 29.01	$ 28.53	$ 29.01	$ 26.74
Return on assets	2.6%	2.3%	3.4%	3.0%	3.0%	2.9%	2.0%
Change in allowance for finance receivable losses	$ (146)	$ (104)	$ 46	$ (50)	$ (61)	$ (160)	$ (194)
Net charge-offs	(469)	(506)	(511)	(492)	(427)	(1,837)	(1,846)
Provision for finance receivable losses	**$ (615)**	**$ (610)**	**$ (465)**	**$ (542)**	**$ (488)**	**$ (1,997)**	**$ (2,040)**

Note: Quarters may not sum to fiscal year due to rounding.

OneMain Holdings, Inc.
CONSOLIDATED BALANCE SHEETS (UNAUDITED)

(unaudited, $ in millions)	As of Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Assets					
Cash and cash equivalents	$ 936	$ 567	$ 834	$ 914	$ 658
Investment securities	1,550	1,649	1,614	1,590	1,657
Net finance receivables	26,273	25,145	24,447	24,833	24,465
Unearned insurance premium and claim reserves	(825)	(792)	(771)	(791)	(783)
Allowance for finance receivable losses	(3,069)	(2,923)	(2,819)	(2,865)	(2,815)
Net finance receivables, less unearned insurance premium and claim reserves and allowance for finance receivable losses	**22,379**	**21,430**	**20,857**	**21,177**	**20,867**
Restricted cash and restricted cash equivalents	751	738	728	699	748
Goodwill	1,474	1,474	1,474	1,474	1,474
Other intangible assets	278	279	281	282	284
Other assets	1,349	1,287	1,230	1,252	1,297
Total assets	**$ 28,717**	**$ 27,424**	**$ 27,018**	**$ 27,388**	**$ 26,985**
Liabilities and Shareholders' Equity					
Long-term debt	$ 24,074	$ 22,769	$ 22,396	$ 22,694	$ 22,338
Insurance claims and policyholder liabilities	530	552	566	576	578
Deferred and accrued taxes	18	16	55	35	42
Other liabilities	704	704	624	682	649
Total liabilities	**25,326**	**24,041**	**23,641**	**23,987**	**23,607**
Common stock	1	1	1	1	1
Additional paid-in capital	1,768	1,758	1,750	1,757	1,750
Accumulated other comprehensive loss	(86)	(54)	(53)	(41)	(47)
Retained earnings	2,773	2,710	2,680	2,579	2,500
Treasury stock	(1,065)	(1,032)	(1,001)	(895)	(826)
Total shareholders' equity	**3,391**	**3,383**	**3,377**	**3,401**	**3,378**
Total liabilities and shareholders' equity	**$ 28,717**	**$ 27,424**	**$ 27,018**	**$ 27,388**	**$ 26,985**

OneMain Holdings, Inc.
CONSOLIDATED KEY FINANCIAL METRICS (UNAUDITED)

(unaudited, $ in millions)	As of Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Liquidity					
Cash and cash equivalents	$ 936	$ 567	$ 834	$ 914	$ 658
Cash and cash equivalents unavailable for general corporate purposes	268	171	155	176	251
Unencumbered receivables	12,269	11,625	11,409	11,837	10,867
Undrawn conduit facilities	5,799	5,799	5,874	5,999	5,999
Undrawn corporate revolver	1,025	1,025	1,100	1,075	1,075
Undrawn credit card revolving variable funding note facilities	700	700	500	400	400
Drawn conduit facilities	1	1	1	1	1
Net adjusted debt	**$ 23,234**	**$ 22,200**	**$ 21,545**	**$ 21,783**	**$ 21,758**
Total Shareholders' equity	**$ 3,391**	**$ 3,383**	**$ 3,377**	**$ 3,401**	**$ 3,378**
Accumulated other comprehensive loss	86	54	53	41	47
Goodwill	(1,474)	(1,474)	(1,474)	(1,474)	(1,474)
Other intangible assets	(278)	(279)	(281)	(282)	(284)
Junior subordinated debt	173	173	173	173	172
Adjusted tangible common equity	**1,898**	**1,857**	**1,848**	**1,859**	**1,839**
Allowance for finance receivable losses, net of tax *	2,302	2,192	2,114	2,149	2,111
Adjusted capital	**$ 4,200**	**$ 4,049**	**$ 3,962**	**$ 4,008**	**$ 3,950**
Net leverage (net adjusted debt to adjusted capital)	**5.5x**	**5.5x**	**5.4x**	**5.4x**	**5.5x**

* Income taxes assume a 25% tax rate.

OneMain Holdings, Inc.

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES (UNAUDITED)

(unaudited, $ in millions)	Quarter Ended					Fiscal Year	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	2025	2024
Consumer & Insurance	$ 231	$ 194	$ 293	$ 247	$ 261	$ 988	$ 707
Other	—	(1)	—	—	(2)	(4)	(1)
Segment to GAAP adjustment	2	3	3	2	4	17	(39)
Income before income taxes - GAAP basis	**$ 233**	**$ 196**	**$ 296**	**$ 249**	**$ 263**	**$ 1,001**	**$ 667**
Consumer & Insurance pretax income	$ 231	$ 194	$ 293	$ 247	$ 261	$ 988	$ 707
Net loss on repurchases and repayments of debt	—	1	3	—	39	65	33
Restructuring charges	—	5	7	1	2	4	29
Other [1]	1	1	2	2	1	3	13
Consumer & Insurance adjusted pretax income (non-GAAP)	**$ 232**	**$ 201**	**$ 305**	**$ 250**	**$ 303**	**$ 1,060**	**$ 782**
Reconciling items [2]	**$ 1**	**$ (4)**	**$ (9)**	**$ (1)**	**$ (38)**	**$ (55)**	**$ (114)**
Consumer & Insurance	$ 26,283	$ 25,157	$ 24,463	$ 24,853	$ 24,490	$ 24,853	$ 23,598
Segment to GAAP adjustment	(10)	(12)	(16)	(20)	(25)	(20)	(44)
Net finance receivables - GAAP basis	**$ 26,273**	**$ 25,145**	**$ 24,447**	**$ 24,833**	**$ 24,465**	**$ 24,833**	**$ 23,554**
Consumer & Insurance	$ 3,071	$ 2,925	$ 2,821	$ 2,868	$ 2,818	$ 2,868	$ 2,710
Segment to GAAP adjustment	(2)	(2)	(2)	(3)	(3)	(3)	(5)
Allowance for finance receivable losses - GAAP basis	**$ 3,069**	**$ 2,923**	**$ 2,819**	**$ 2,865**	**$ 2,815**	**$ 2,865**	**$ 2,705**

Note: Quarters may not sum to fiscal year due to rounding.

(1) Includes strategic activities and other items.

(2) Reconciling items consist of Segment to GAAP adjustment and the adjustments to Pretax income – segment accounting basis for C&I and Other. The adjustments to Other adjusted pretax income (loss) are not disclosed in the table above due to immateriality.

OneMain Holdings, Inc.

CONSUMER & INSURANCE SEGMENT (UNAUDITED) (Non-GAAP)

(unaudited, in millions, except per share amounts)	Quarter Ended					Fiscal Year	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	2025	2024
Interest income	$ 1,487	$ 1,413	$ 1,383	$ 1,411	$ 1,386	$ 5,432	$ 4,965
Interest expense	(345)	(326)	(322)	(323)	(320)	(1,270)	(1,181)
Net interest income	**1,142**	**1,087**	**1,061**	**1,088**	**1,066**	**4,162**	**3,784**
Provision for finance receivable losses	(615)	(610)	(465)	(542)	(488)	(1,999)	(1,981)
Net interest income after provision for finance receivable losses	**527**	**477**	**596**	**546**	**578**	**2,163**	**1,803**
Insurance	113	112	112	113	112	445	445
Investment	24	25	23	22	26	98	108
Gain on sales of finance receivables	16	16	16	14	17	64	23
Other	58	54	47	46	45	175	146
Total other revenues	**211**	**207**	**198**	**195**	**200**	**782**	**722**
Operating expenses	(453)	(439)	(437)	(443)	(427)	(1,687)	(1,554)
Insurance policy benefits and claims	(53)	(44)	(52)	(48)	(48)	(198)	(189)
Total other expenses	**(506)**	**(483)**	**(489)**	**(491)**	**(475)**	**(1,885)**	**(1,743)**
Adjusted pretax income (non-GAAP)	**232**	**201**	**305**	**250**	**303**	**1,060**	**782**
Income taxes *	(58)	(50)	(76)	(62)	(76)	(265)	(195)
Adjusted net income (non-GAAP)	**$ 174**	**$ 151**	**$ 229**	**$ 188**	**$ 227**	**$ 795**	**$ 587**
Weighted average number of diluted shares	115.5	115.8	117.3	118.3	119.4	119.3	120.1
C&I adjusted diluted EPS	$ 1.51	$ 1.31	$ 1.95	$ 1.59	$ 1.90	$ 6.66	$ 4.89

Note: Quarters may not sum to fiscal year due to rounding.

* Income taxes assume a 25% tax rate.

OneMain Holdings, Inc.

CONSUMER & INSURANCE SEGMENT METRICS (UNAUDITED)

(unaudited, $ in millions)	Quarter Ended					Fiscal Year	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	2025	2024
Net finance receivables - personal loans	$ 22,079	$ 21,329	$ 20,918	$ 21,430	$ 21,225	$ 21,430	$ 20,833
Net finance receivables - auto finance	2,821	2,684	2,562	2,487	2,431	2,487	2,122
Net finance receivables - consumer loans	24,900	24,013	23,480	23,917	23,656	23,917	22,955
Net finance receivables - credit cards	1,383	1,144	983	936	834	936	643
Net finance receivables	**$ 26,283**	**$ 25,157**	**$ 24,463**	**$ 24,853**	**$ 24,490**	**$ 24,853**	**$ 23,598**
Allowance for finance receivable losses	**$ 3,071**	**$ 2,925**	**$ 2,821**	**$ 2,868**	**$ 2,818**	**$ 2,868**	**$ 2,710**
Allowance ratio	**11.68%**	**11.63%**	**11.53%**	**11.54%**	**11.51%**	**11.54%**	**11.48%**
Net finance receivables	26,283	25,157	24,463	24,853	24,490	24,853	23,598
Finance receivables serviced for others	1,817	1,702	1,588	1,458	1,395	1,458	1,141
Managed receivables	**$ 28,100**	**$ 26,859**	**$ 26,051**	**$ 26,311**	**$ 25,885**	**$ 26,311**	**$ 24,739**
Average net finance receivables - personal loans	$ 21,721	$ 21,063	$ 21,168	$ 21,404	$ 21,045	$ 20,937	$ 20,301
Average net finance receivables - auto finance	2,755	2,621	2,515	2,462	2,390	2,324	1,662
Average net finance receivables - consumer loans	24,476	23,684	23,683	23,866	23,435	23,261	21,963
Average net finance receivables - credit cards	1,269	1,065	962	879	803	767	477
Average net receivables	**25,745**	**24,749**	**24,645**	**24,745**	**24,238**	**24,028**	**22,440**
Average receivables serviced for others	1,771	1,657	1,540	1,434	1,366	1,320	1,113
Average managed receivables	**$ 27,516**	**$ 26,406**	**$ 26,185**	**$ 26,179**	**$ 25,604**	**$ 25,348**	**$ 23,553**

Note: Consumer & Insurance financial information is presented on an adjusted Segment Accounting Basis. Amounts may not sum due to rounding.

OneMain Holdings, Inc.

CONSUMER & INSURANCE KEY METRICS (UNAUDITED) (Non-GAAP)

(unaudited, in millions)	Quarter Ended					Fiscal Year	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	2025	2024
Adjusted pretax income (non-GAAP)	**$ 232**	**$ 201**	**$ 305**	**$ 250**	**$ 303**	**$ 1,060**	**$ 782**
Provision for finance receivable losses	615	610	465	542	488	1,999	1,981
Net charge-offs	(469)	(506)	(512)	(492)	(428)	(1,841)	(1,849)
Change in C&I allowance for finance receivable losses (non-GAAP)	**146**	**104**	**(47)**	**50**	**60**	**158**	**132**
Pretax capital generation (non-GAAP)	**378**	**305**	**258**	**300**	**363**	**1,218**	**914**
Capital generation, net of tax* (non-GAAP)	**$ 284**	**$ 229**	**$ 194**	**$ 225**	**$ 272**	**$ 913**	**$ 685**
C&I average net receivables	**$ 25,745**	**$ 24,749**	**$ 24,645**	**$ 24,745**	**$ 24,238**	**$ 24,028**	**$ 22,440**
Capital generation return on receivables (non-GAAP)	**4.4%**	**3.7%**	**3.2%**	**3.6%**	**4.5%**	**3.8%**	**3.1%**

Note: Consumer & Insurance financial information is presented on an adjusted Segment Accounting Basis. Amounts may not sum to fiscal year due to rounding.

* Income taxes assume a 25% rate.

OneMain Holdings, Inc.

CONSUMER & INSURANCE CONSUMER LOANS METRICS (UNAUDITED)

(unaudited, $ in millions)	Quarter Ended					Fiscal Year	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	2025	2024
Gross charge-offs	$ 522	$ 572	$ 567	$ 540	$ 480	$ 2,043	$ 2,080
Recoveries	(98)	(113)	(98)	(86)	(86)	(342)	(307)
Net charge-offs	**$ 424**	**$ 459**	**$ 469**	**$ 454**	**$ 394**	**$ 1,701**	**$ 1,773**
Gross charge-off ratio	8.48%	9.70%	9.70%	8.98%	8.13%	8.78%	9.34%
Recovery ratio	(1.59%)	(1.92%)	(1.68%)	(1.42%)	(1.45%)	(1.47%)	(1.39%)
Net charge-off ratio	**6.89%**	**7.77%**	**8.02%**	**7.56%**	**6.67%**	**7.31%**	**7.94%**
Average net receivables	$ 24,476	$ 23,684	$ 23,683	$ 23,866	$ 23,435	$ 23,261	$ 21,963
Yield	22.6%	22.7%	22.5%	22.5%	22.6%	22.5%	22.1%
Origination volume	$ 4,542	$ 4,316	$ 3,104	$ 3,609	$ 3,889	$ 14,427	$ 13,321
30+ delinquency	$ 1,331	$ 1,241	$ 1,260	$ 1,399	$ 1,312	$ 1,399	$ 1,322
90+ delinquency	$ 563	$ 516	$ 594	$ 596	$ 556	$ 596	$ 579
30-89 delinquency	$ 768	$ 725	$ 666	$ 803	$ 756	$ 803	$ 743
30+ delinquency ratio	5.34%	5.17%	5.37%	5.85%	5.55%	5.85%	5.76%
90+ delinquency ratio	2.26%	2.15%	2.53%	2.49%	2.35%	2.49%	2.52%
30-89 delinquency ratio	3.08%	3.02%	2.84%	3.36%	3.20%	3.36%	3.24%

Note: Consumer & Insurance financial information is presented on a Segment Accounting Basis. Delinquency ratios are calculated as a percentage of C&I consumer loan net finance receivables. Amounts may not sum due to rounding.

Defined Terms

- **Adjusted capital:** adjusted tangible common equity plus allowance for finance receivable losses (ALLL), net of tax
- **Adjusted tangible common equity (TCE):** total shareholders' equity less accumulated other comprehensive loss less goodwill less other intangible assets plus junior subordinated debt
- **Auto finance:** financing at the point of purchase through a network of auto dealerships
- **Available cash and cash equivalents:** cash and cash equivalents less cash and cash equivalents held at our regulated insurance subsidiaries or is unavailable for general corporate purposes
- **Average total assets:** average of monthly average total assets (total assets at the beginning and end of each month divided by two) in the period
- **C&I adjusted diluted EPS:** C&I adjusted net income (non-GAAP) / weighted average diluted shares
- **Capital generation:** C&I adjusted net income less change in C&I allowance for finance receivable losses, net of tax
- **Capital generation return on receivables*:** annualized capital generation / C&I average net receivables
- **Consumer loans:** personal loans and auto finance
- **Finance receivables serviced for others:** unpaid principal balance plus accrued interest of loans sold as part of our whole loan sale program plus auto finance loans originated by third parties.
- **Gross charge-off ratio*:** annualized gross charge-offs / average net receivables
- **Managed receivables:** C&I net finance receivables plus finance receivables serviced for our whole loan sale partners plus auto finance loans originated by third parties
- **Net adjusted debt:** long-term debt less junior subordinated debt less available cash and cash equivalents
- **Net charge-off ratio*:** annualized net charge-offs / average net receivables
- **Net leverage:** net adjusted debt / adjusted capital
- **Opex ratio:** annualized C&I operating expenses / average managed receivables
- **Origination volume:** loans originated during the period, including those originated and sold to our whole loan sale partners that we continue to service
- **Other net revenue:** other revenues less insurance policy benefits and claims expense
- **Personal loans:** loans secured by automobiles, other collateral or are unsecured and offered through our branch network, central operations, or digital platform
- **Pretax capital generation:** C&I pretax adjusted net income less change in C&I allowance for finance receivable losses
- **Purchase volume:** credit card purchase transactions plus cash advances less returns
- **Return on assets (ROA):** annualized net income / average total assets
- **Return on receivables (C&I ROR):** annualized C&I adjusted net income / C&I average net receivables
- **Total revenue:** C&I interest income plus C&I total other revenue
- **Unencumbered receivables:** unencumbered unpaid principal balance of consumer loans and credit cards. For precompute personal loans, unpaid principal balance is the gross contractual payments less the unaccreted balance of unearned finance charges. Credit card receivables include those in the trust that exceed the minimum for securing advances under credit card variable funding note facilities, which the Company can remove from the trust under the terms of such facilities, and exclude interest, fees, and closed accounts with balances

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* Fiscal year 2024 adjusted for policy alignment associated with the Foursight acquisition.

OneMain Holdings, Inc.

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