OneMain Financial

OneMain Financial 2Q21 Earnings Presentation

(NYSE: OMF)

July 21, 2021

Important Information

This presentation contains summarized information concerning OneMain Holdings, Inc. (the “Company”) and the Company’s business, operations, financial performance and trends. No representation is made that the information in this presentation is complete. For additional financial, statistical and business related information see the Company's most recent Annual Report on Form 10-K (“Form 10-K”) and Quarterly Reports on Form 10-Q (“Form 10-Qs”) 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. Such reports are or will be available in the Investor Relations section of the Company's website (www.omf.com) and the SEC's website (www.sec.gov).

Cautionary Note Regarding Forward-Looking Statements

This presentation contains “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are not statements of historical fact but instead represent only management’s current beliefs regarding future events. 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. We caution you not to place undue reliance on these forward-looking statements that speak only as of the date on which they were made. We do not undertake any obligation to update or revise these forward-looking statements to reflect events or circumstances after the date of this presentation 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. Forward-looking statements include, without limitation, statements concerning future plans (including statements regarding the timing, declaration, amount and payment of any future dividends), objectives, goals, projections, strategies, events or performance, and underlying assumptions and other statements related thereto.

The liquidity runway and future goal 2025 scenarios disclosed on slides 4 and 8 are based on management’s estimates and assumptions for internal strategic planning purposes and do not constitute guidance or financial projections and should not be regarded or relied on as such.

While we intend to pay regular quarterly dividends for the foreseeable future and anticipate paying enhanced dividends from excess capital from time to time, and we may consider share repurchases from excess capital in the future, all subsequent dividends and consideration of share repurchases will be reviewed periodically and declared at the discretion of our board of directors and will depend on many factors, including our financial condition, earnings, cash flows, capital requirements, level of indebtedness, statutory and contractual restrictions applicable to the payment of dividends, and other considerations that our board of directors deems relevant. Our dividend payments may change from time to time, and we may not continue to declare dividends in the future. Also, because we are a holding company and have no direct operations, we will only be able to pay dividends from our available cash on hand and any funds we receive from our subsidiaries. Our insurance subsidiaries are subject to regulations that limit their ability to pay dividends or make loans or advances to us, principally to protect policyholders. See Note 11 of the Notes to the Consolidated Financial Statements in our Form 10-K for the year ended December 31, 2020, for further information on insurance subsidiary dividends.

Past performance is not necessarily indicative, or a guarantee, of future results, and there can be no assurance that our strategies will be successful or that we will realize any of our projected financial results or other business goals. Statements preceded by, followed by or that otherwise include the words “anticipates,” “appears,” “are likely,” “believes,” “estimates,” “expects,” “foresees,” “intends,” “plans,” “projects” and similar expressions or future or conditional verbs such as “would,” “should,” “could,” “may,” or “will,” are intended to identify 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 in general economic conditions, including the interest rate environment and the financial markets; risks associated with the global outbreak of a novel strain of coronavirus (“COVID-19”), including additional strains of COVID-19 that continue to emerge, and the mitigation efforts by governments and related effects on us, our customers, and our employees; our estimates of the allowance for finance receivable losses may not be adequate to absorb actual losses, causing our provision for finance receivable losses to increase, which would adversely affect our results of operations; increased levels of unemployment and personal bankruptcies; adverse changes in the rate at which we can collect or potentially sell our finance receivables portfolio; natural or accidental events such as earthquakes, hurricanes, tornadoes, fires, or floods affecting our customers, collateral, or our branches or other operating facilities; war, acts of terrorism, riots, civil disruption, pandemics, disruptions in the operation of our information systems, or other events disrupting business or commerce; risks related to the acquisition or sale of assets or businesses or the formation, termination, or operation of joint ventures or other strategic alliances, including increased loan delinquencies or net charge-offs, integration or migration issues, increased costs of servicing, incomplete records, and retention of customers; a failure in or breach of our operational or security systems or infrastructure or those of third parties, including as a result of cyber-attacks, or other cyber-related incidents involving the loss, theft or unauthorized disclosure of personally identifiable information (“PII”) of our present or former customers; our credit risk scoring models may be inadequate to properly assess the risk of customer unwillingness or lack of capacity to repay; adverse changes in our ability to attract and retain employees or key executives to support our businesses; increased competition, or changes in customer responsiveness to our distribution channels, an inability to make technological improvements, and the ability of our competitors to offer a more attractive range of personal loan products than we offer; changes in federal, state, or local laws, regulations, or regulatory policies and practices that adversely affect our ability to conduct business or the manner in which we currently are permitted to conduct business, such as licensing requirements, pricing limitations or restrictions on the method of offering products, as well as changes that may result from increased regulatory scrutiny of the sub-prime lending industry, our use of third-party vendors and real estate loan servicing, or changes in corporate or individual income tax laws or regulations, including effects of the Tax Cuts and Jobs Act, the Coronavirus Aid, Relief, and Economic

Important Information

Security Act, the Consolidated Appropriations Act of 2021, and the American Rescue Plan Act of 2021; risks associated with our insurance operations, including insurance claims that exceed our expectations or insurance losses that exceed our reserves; our inability to successfully implement our growth strategy for our consumer lending business or successfully acquire portfolios of finance receivables; a change in the proportion of secured loans may affect our finance receivables and portfolio yield; declines in collateral values or increases in actual or projected delinquencies or net charge-offs; potential liability relating to finance receivables which we have sold or securitized or may sell or securitize in the future if it is determined that there was a non-curable breach of a representation or warranty made in connection with such transactions; the costs and effects of any actual or alleged violations of any federal, state, or local laws, rules or regulations, including any associated litigation and damage to our reputation; 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 and any associated litigation and damage to our reputation; 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 our debt covenants; our ability to generate sufficient cash to service all of our indebtedness; any material impairment or write-down of the value of our assets; the ownership of OMH's common stock continues to be highly concentrated, which may prevent other minority stockholders from influencing significant corporate decisions and may result in conflicts of interest; the effects of any downgrade of our debt ratings by credit rating agencies, which could have a negative impact on our cost of and/or access to capital; our substantial indebtedness, which could prevent us from meeting our obligations under our debt instruments and limit our ability to react to changes in the economy or our industry or our ability to incur additional borrowings; our ability to maintain sufficient capital levels in our regulated and unregulated subsidiaries; changes in accounting standards or tax policies and practices and the application of such new standards, policies and practices; management estimates and assumptions, including estimates and assumptions about future events, may prove to be incorrect; 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 and Form 10-Qs 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 presentation that could cause actual results to differ before making an investment decision to purchase our securities and should not place undue reliance on any of our forward-looking statements. 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.

Use of Non-GAAP Financial Measures

We report the operating results of Consumer and Insurance and Other 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), Consumer and Insurance adjusted earnings (loss) per diluted share and Other adjusted pretax income (loss) are key performance measures used by management in evaluating the performance of our business. Consumer and Insurance adjusted pretax income (loss) and Other adjusted pretax income (loss) represent income (loss) before income taxes on a Segment Accounting Basis and excludes direct costs associated with COVID-19, net losses resulting from repurchases and repayments of debt, acquisition-related transaction and integration expenses, net gain on sale of cost method investment, restructuring charges, additional net gain on sale of SpringCastle interests, lower of cost and fair value adjustment on loans held for sale and net loss on sale of real estate loans. Management believes these non-GAAP financial measures are useful in assessing the profitability of our segment.

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

Management utilizes 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.

Business Highlights

Customer-Focused Vision	• Our vision is to be the lender of choice for the near-prime consumer, solving their current needs while enabling progress toward a better future • Continuing to broaden our products and services to expand and deepen our customer relationships
Cycle Tested Hybrid Operating Model	• Managed Receivables* grew $705MM in the quarter, up 4% QoQ and 3% YoY • Strong originations trends as the economy re-opens and consumer demand returns • Credit card launch in 2H21 on track; building foundation to support multi-billion-dollar product line
Sophisticated and Conservative Underwriting	• 2Q21 C&I net charge-offs* of 4.4%, down 192 bps YoY • Reducing FY21 C&I credit loss expectation to ~4.2%, driven by strong delinquency trends following company's decisive credit actions in 2020 and recent fiscal stimulus
Significant Liquidity and Capital Markets Access	• Liquidity runway in excess of 24 months[1†], no bond maturities until May 2022 • Completed $850MM 5-year revolving ABS at 1.56% • Completed $750MM Social Bond due 2027 at 3.50%
Strong Capital Generation*	• Continued strong capital generation of $310MM in the quarter, up 46% YoY • Board declared dividend of $4.20 per share, comprising a minimum dividend of $0.70 and an enhanced dividend of $3.50; LTM dividend yield of 16.2%[2] • Enhancing capital returns with programmatic share buyback; repurchased 612K shares for $35MM in 2Q21; $120MM authorization remains at June 30, 2021

** See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures along with glossary of select calculations.*
1. As of June 30, 2021, under numerous stress and assuming no capital markets access. Assumes maintaining operations and covering all upcoming maturities.
2. Dividend yield assumes $9.30 of LTM dividends over closing share price of $57.55 as of July 19, 2021.
† See Cautionary Note Regarding Forward-looking Statements at the beginning of this presentation.

2Q21 Financial Performance Highlights

($ in millions, except per share statistics or unless noted)

Earnings

	2Q21	2Q20	YoY Chg.
Net Income	$350	$89	293%
C&I Adj. Net Income*1	$358	$107	235%
C&I Change in LLR (net of tax)*1	($48)	$105	NM

- Management runs the business based on C&I Adj. Net Income* excl. C&I change in LLR (net of tax)*, which was $310 for 2Q21; this includes C&I Net Charge-offs* for the quarter of $194
- Management believes this reflects the capital generation of the business

Credit (C&I)*

	2Q21	2Q20	YoY Chg.
Change in LLR	($64)	$140	NM
Net Charge-offs	$194	$282	(31%)
Provision For Loan Losses	$130	$422	(69%)

- 30-89 delinquency ratio of 1.8%, up 13 bps YoY
- 90+ delinquency ratio of 1.4%, down 53 bps YoY
- Net charge-offs of 4.4% in 2Q21, down 192 bps YoY

Capital

- Board declared dividend of $4.20 per share, comprising a minimum dividend of $0.70 and an enhanced dividend of $3.50; LTM dividend yield of 16.2%[2]
- Board will continue to evaluate dividends above the quarterly minimum every Q1 and Q3
- Repurchased 612K shares for $35MM in 2Q21; $120MM authorization remains at June 30, 2021
- Net Leverage* of 4.5x, in the low end of 4 – 6x target range

Receivables (C&I)*

- Managed Receivables of $18.3B, up $705MM in the quarter and up 3% YoY
- Ending net receivables of $18.2B, up 2% YoY
- Portfolio secured mix of 52%, down 1% YoY
- Yield of 24.2%, up 9 bps YoY driven by historic low 90+ delinquency

** See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures along with glossary of select calculations.*

1. Assumes a tax rate of 25% for 2021 and 2020.

2. Dividend yield assumes $9.30 of LTM dividends over closing share price of $57.55 as of July 19, 2021.

2Q21 Financial Results

($ in millions, except Average Assets and Average Net Receivables in billions, and per share statistics)

Earnings Summary

	2Q21	1Q21	2Q20
Consumer & Insurance*	$477	$607	$143
Other*	(2)	(2)	(1)
Reconciling Items*	(12)	(59)	(24)
Pretax Income	$463	$546	$118
Taxes	(113)	(133)	(29)
Net Income	**$350**	**$413**	**$89**
Effective Tax Rate	24.4%	24.4%	24.7%
Diluted EPS	$2.60	$3.06	$0.66
Average Assets*	$21.6	$21.7	$24.2
Return on Assets*	**6.5%**	**7.7%**	**1.5%**

C&I* Adjusted Earnings Summary

	2Q21	1Q21	2Q20
Interest Income	$1,069	$1,057	$1,074
Other Net Revenue	100	103	54
Provision for Loan Losses	(130)	3	(422)
Operating Expenses	(332)	(323)	(297)
Interest Expense	(230)	(233)	(266)
Adjusted Pretax Income	$477	$607	$143
Adjusted Net Income[1]	**$358**	**$455**	**$107**
Capital Generation[1]	$310	$299	$212
Adjusted Diluted EPS	$2.66	$3.37	$0.80
Avg. Net Receivables (ANR)	$17.7	$17.8	$17.9
Return on Receivables	**8.1%**	**10.3%**	**2.4%**

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Note: Figures may not sum due to rounding.

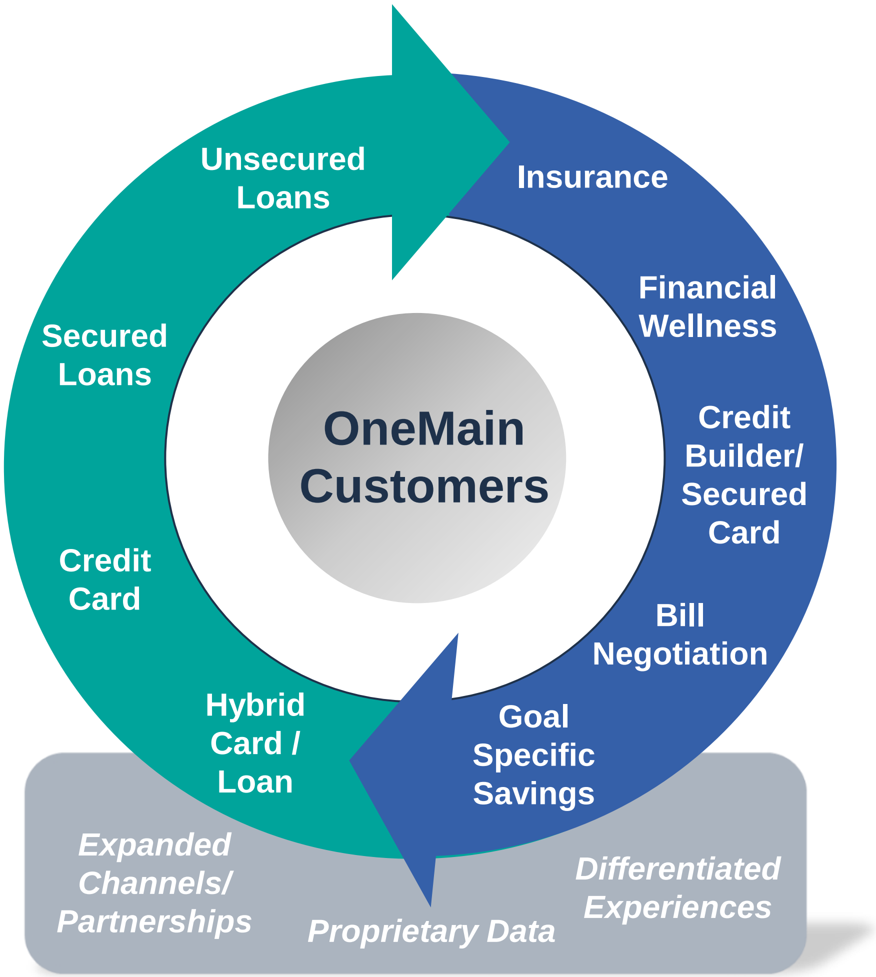
** See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures along with glossary of select calculations.*

1. Assumes a tax rate of 25% for 2021 and 2020.

Future Vision Deepens & Broadens Customer Relationships

Meet the needs of today

Lending products



Progress to a better future

Products & Services that increase engagement, build loyalty & provide access to proprietary data

~$500B combined total addressable market[1]

1. Source: Internal analysis of third-party credit data. Reflects near-prime credit card and personal loans, with a Vantage score of 550-700. Personal loans reflects original loan balance $1-30k.

Strategy Drives Customer Engagement and Growth

($ in millions)

	2020	Future Goal 2025†	
Customers	2.3MM	2x+	*Expanded product set opens avenues to more customers*
Customers with 2 or more products[1]	~20%	50%+	*Expanded product set broadens customer relationships*
Average Length of Relationship	~3 years	4+ years	*Diversified offerings leading to longer-term relationships*
Capital Generation*	$1,056	$1,500+[2]	*Initiatives expected to result in meaningful capital generation growth*

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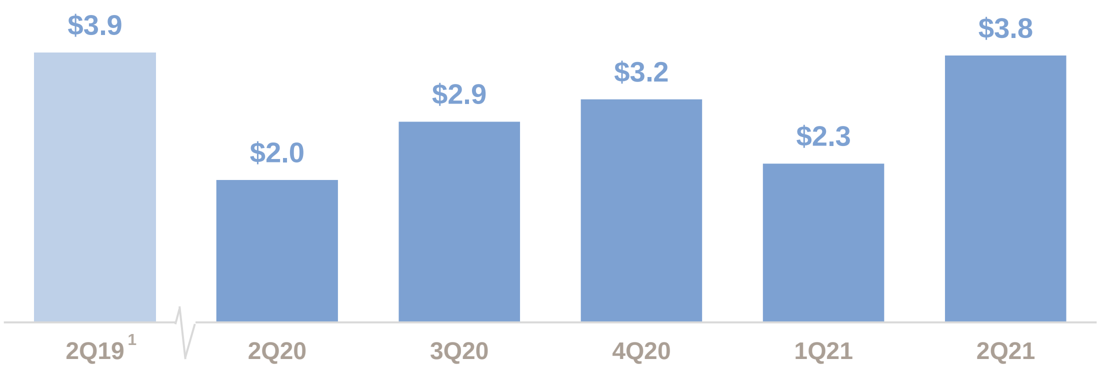
** See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures along with glossary of select calculations.*
1. Includes loans & non-credit optional product.
2. Assumes stable economic growth and market conditions post-Covid and no economic recessions through 2025.
† See Cautionary Note Regarding Forward-looking Statements at the beginning of this presentation.

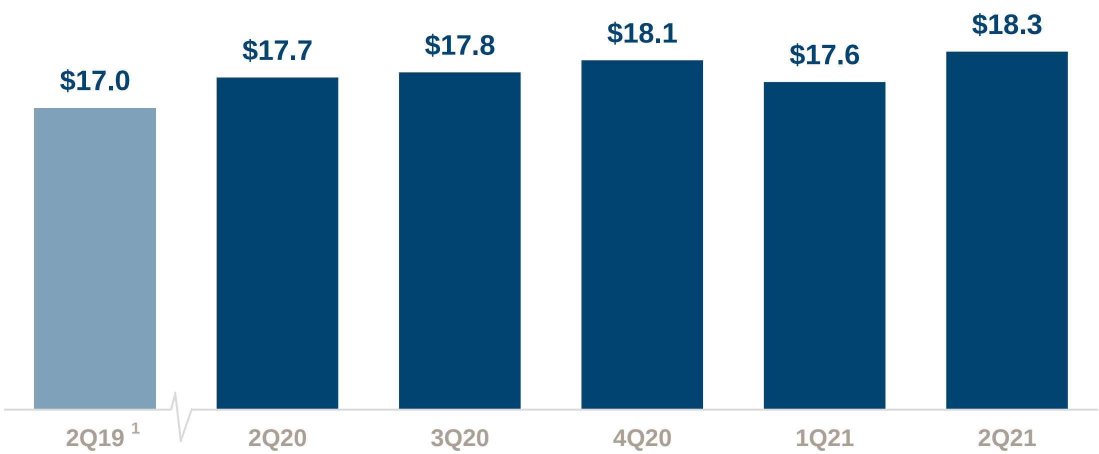
Originations & Receivables (C&I)*

($ in billions unless noted)

Originations



Managed Receivables



Highlights

- Originations grew 87% year-over-year and 68% sequentially
- Strong originations driven by economic reopening and return of consumer demand, as well as targeted management initiatives
- June originations were 10% above 2019 levels[2]

- Managed Receivables grew 3% year-over-year and 4% sequentially
- Managed Receivables represent Net Finance Receivables on balance sheet plus receivables serviced for whole loan sale partners

** See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures along with glossary of select calculations.*
1. Refer to the Company's second quarter 2019 earnings presentation on our IR website for Originations and Receivables figures.
2. Origination growth adjusted for business day count, see Slide 10.

Originations (C&I)* Versus 2019 By Month

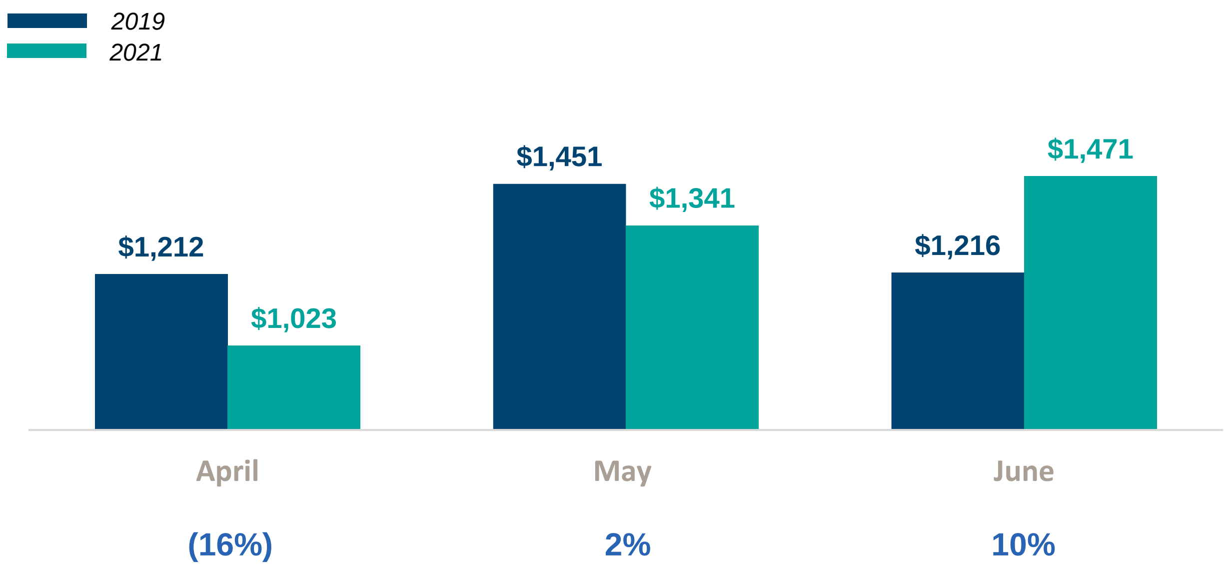
($ in millions unless noted)

Highlights

- Strong originations trend as the economy reopens and consumer demand returns
- Origination growth also driven by product innovation and new channels as well as advanced analytics implemented across operations, marketing and credit

2Q21 Versus 2Q19 Originations By Month

(% reflects year-over-year growth adjusted for business day count)



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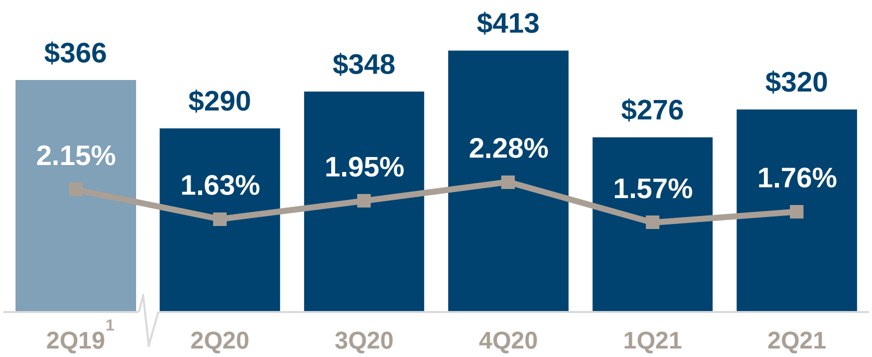
Note: Originations include receivables originated in the period that were sold to loan sale partners.

** See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures along with glossary of select calculations.*

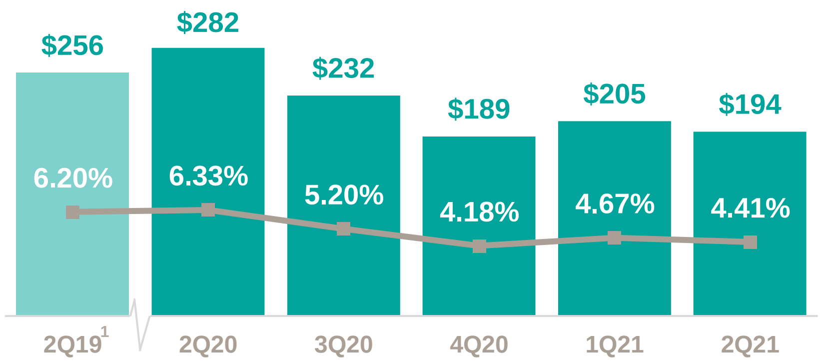
Delinquency & Net Charge-off Trends (C&I)*

($ in millions)

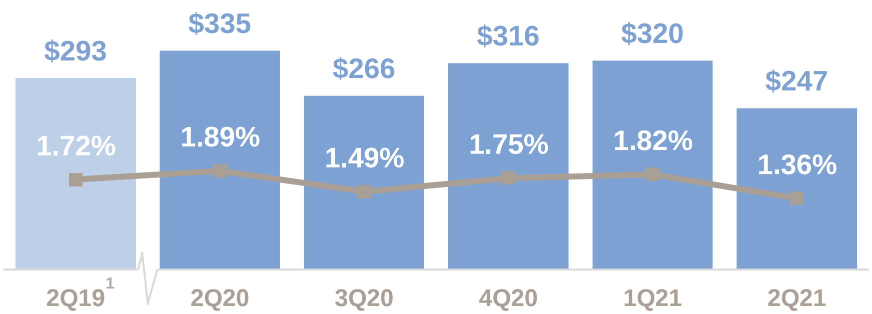
30-89 Days Delinquent



Net Charge-offs



90+ Days Delinquent



Highlights

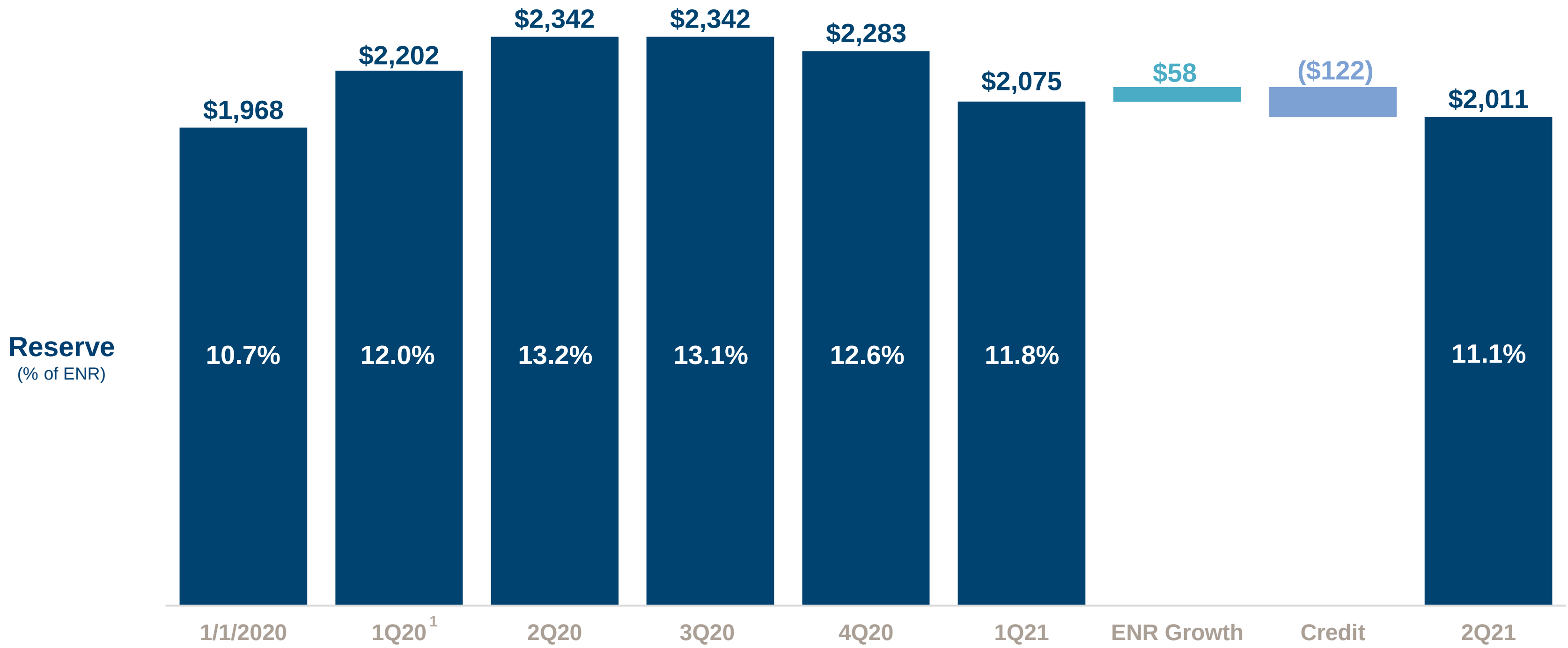
- Updated full year 2021 NCO outlook of ~4.2%, versus 5.5% in 2020 and 6.0% in 2019
- 30-89 delinquency of 1.76%, up 13 bps YoY, down 39 bps from 2Q19[1]
- 90+ delinquency at historic low of 1.36%, down 53 bps YoY, down 36 bps from 2Q19[1]

See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures along with glossary of select calculations.

1. Refer to the Company's second quarter 2019 earnings presentation on our IR website for delinquency and loss figures.

Loan Loss Reserve Trends (C&I)*

($ in millions)



2Q21 reserve reduction driven by improving credit outlook and sustained portfolio performance

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** See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures along with glossary of select calculations.*

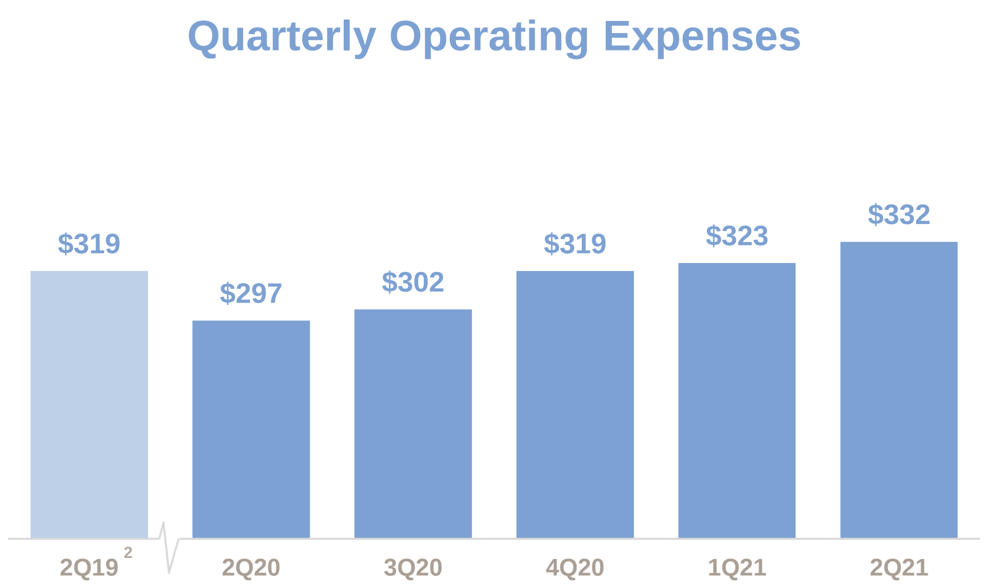
1. Refer to the Company's first quarter 2020 earnings presentation on our IR website for Loan Loss Reserve balance and Reserve Ratio.

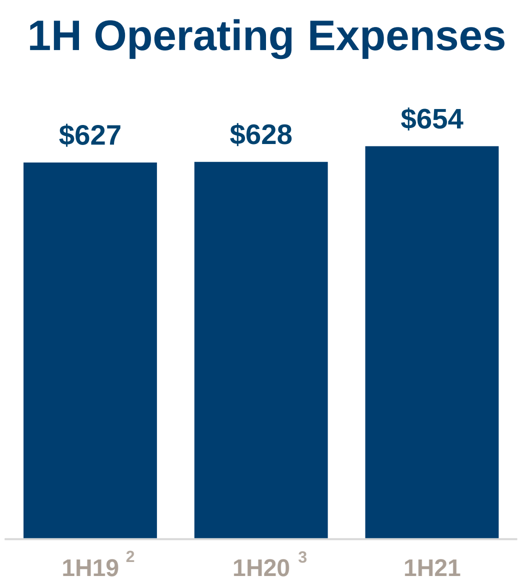
Operating Expense Trends (C&I)*

($ in millions)

Highlights

- 2Q20 and 3Q20 expenses reflect cost actions taken in association with the onset of COVID-19
- 2Q21 Opex Ratio of 7.5% remains below 2019 level despite accelerating investment in the business and recent receivables growth
- Expect full year 2021 operating expense growth of 5-7%





Opex Ratio[1]	2Q19	2Q20	3Q20	4Q20	1Q21	2Q21	1H19	1H20	1H21
	7.7%	6.7%	6.8%	7.1%	7.3%	7.5%	7.7%	7.0%	7.4%

Note: 1H figures may not sum due to rounding.

** See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures along with glossary of select calculations.*

1.Opex Ratio reflects operating expenses divided by average managed receivables. Refer to appendix for reconciliation.

2. Refer to the Company's second quarter 2019 earnings presentation on our IR website.

3. Refer to the Company's second quarter 2020 earnings presentation on our IR website.

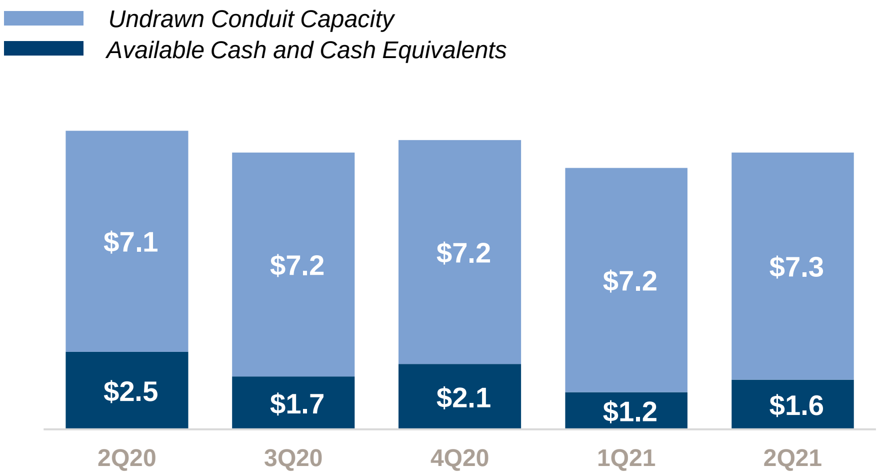
Balance Sheet & Liquidity

($ in billions unless noted)

Highlights

- Issued $850MM 5-year revolving ABS at 1.56%
- Issued $750MM high-yield Social Bond due 2027 at 3.50%
- Completed $120MM of whole loan sales in 2Q21
- Net Leverage* of 4.5x in the lower end of 4 – 6x target range

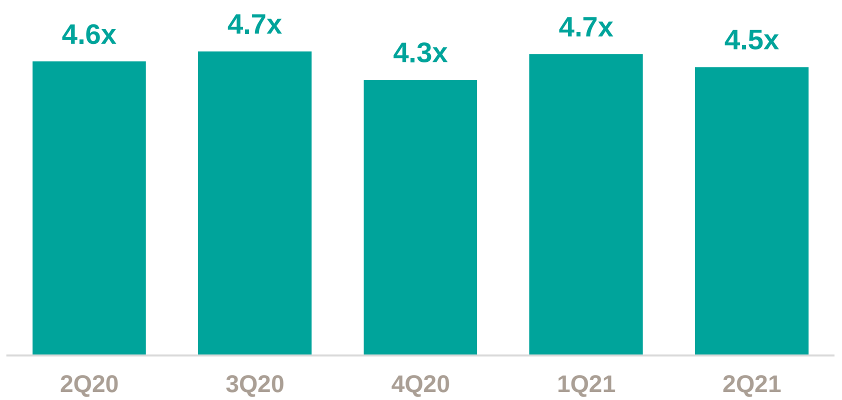
Liquidity



	2Q20	3Q20	4Q20	1Q21	2Q21
Unencumbered Loans*	$8.7	$8.3	$9.2	$9.2	$9.7

Net Leverage*

(Net Adjusted Debt to Adjusted Capital)

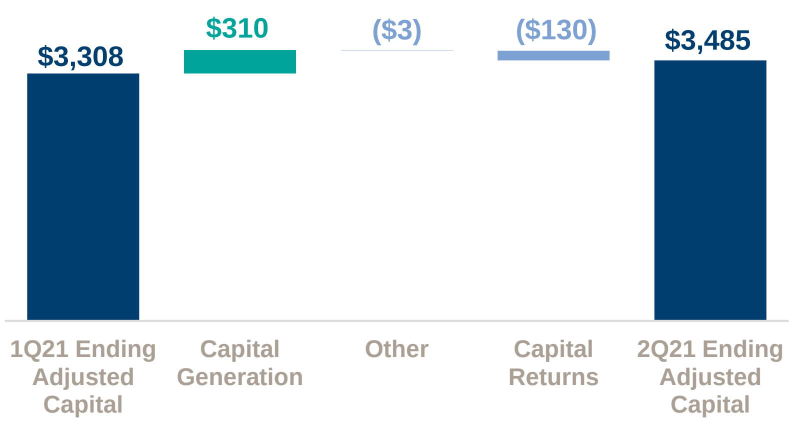


* See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures along with glossary of select calculations.

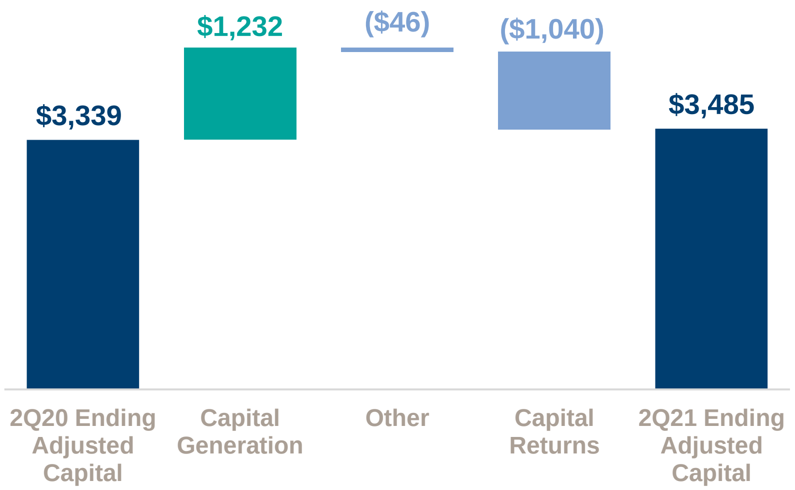
Adjusted Capital* Roll-Forward

($ in millions)

Last Three Months



Last Twelve Months



Adjusted capital equal to 4.5x FY19 net charge-offs[1]

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** See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures along with glossary of select calculations.*

1. Capital cushion scenario calculates net charge-offs on an after-tax basis assuming a 25% tax rate.

We have a disciplined capital allocation framework

1 Fund portfolio growth with loans that meet our risk / return criteria

- Originations of $3.8B in 2Q21 through best in class underwriting decisioning engine and >20% ROTCE* at the loan level
- June originations 10% above 2019 levels[1]

2 Invest in our platform and consider inorganic opportunities if they arise

- Investing $100MM in 2021 in growth initiatives and technology
- Closed Trim acquisition in May

3 Return excess capital to shareholders

- $9.30[2] per share in dividends over last 12 months for a yield of 16.2%[3]
- Repurchased 612K shares at an average price of $56.41 for total of $35MM in 2Q21

Our business generates considerable excess capital for reinvestment and capital returns

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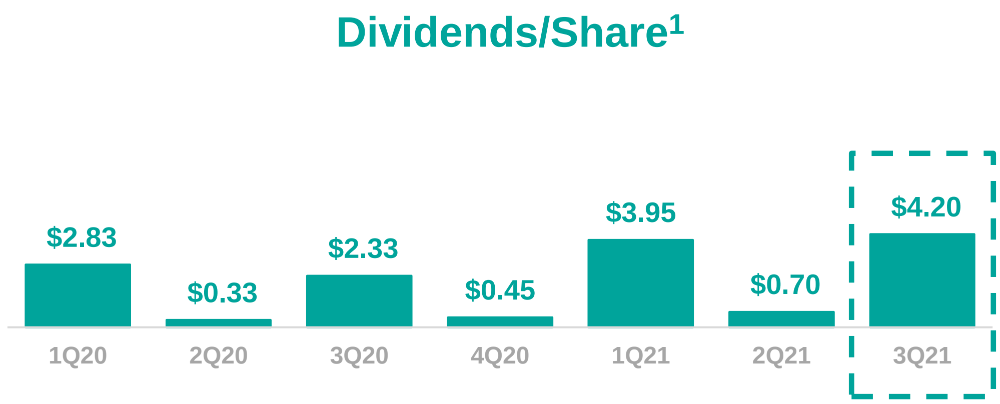
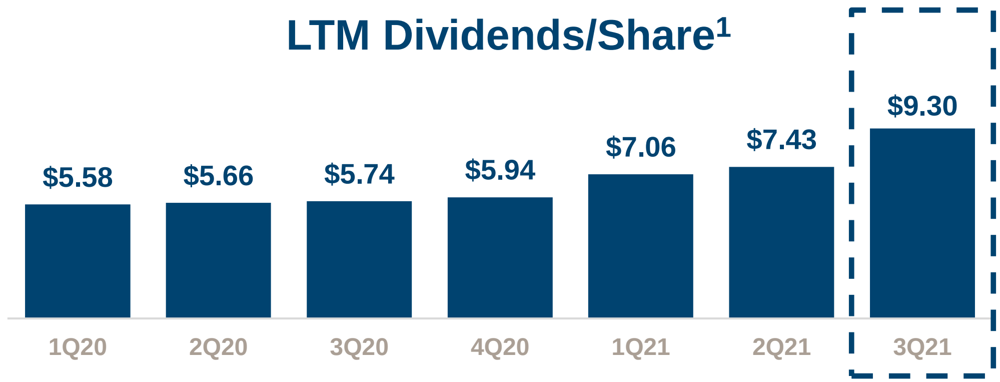
** See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures along with glossary of select calculations.*
1. Origination growth as adjusted for business day count.
2. Per share through declared 3Q21 dividend.
3. Dividend yield assumes $9.30 of LTM dividends over closing share price of $57.55 as of July 19, 2021.

Consistently Strong Dividend History



Board will evaluate dividends above the quarterly minimum (currently $0.70 per quarter) every Q1 and Q3 consistent with prior quarters and our capital allocation strategy



3Q21 LTM dividend yield of 16.2%[2]; dividend yield is being supplemented by programmatic share repurchases

Significant capital generation enables simultaneous reinvestment in the business, strong capital adequacy, and capital returns to shareholders

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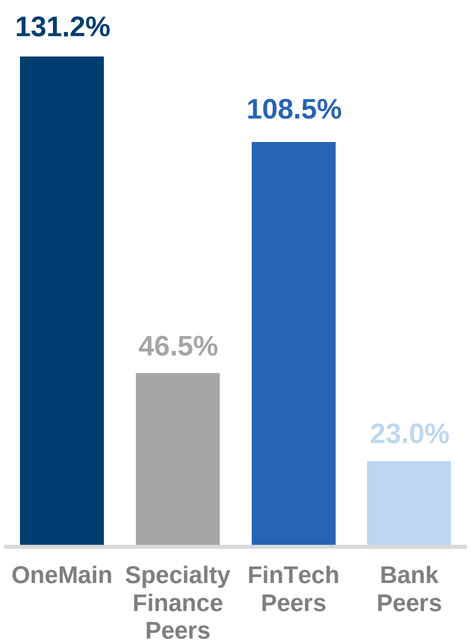
1. Dividends/share refers to dividends per share paid or plan to be paid in the represented quarter.

2. Dividend yield assumes $9.30 of LTM dividends over closing share price of $57.55 as of July 19, 2021.

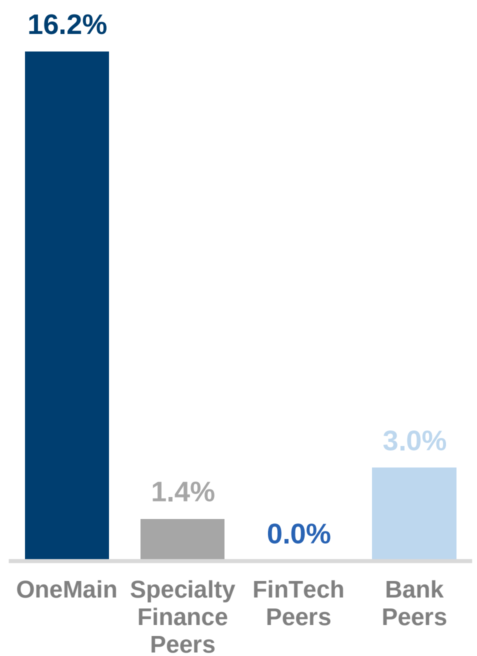
Attractive Valuation & Strong Return Profile

Total Shareholder Return (2Y)[1]



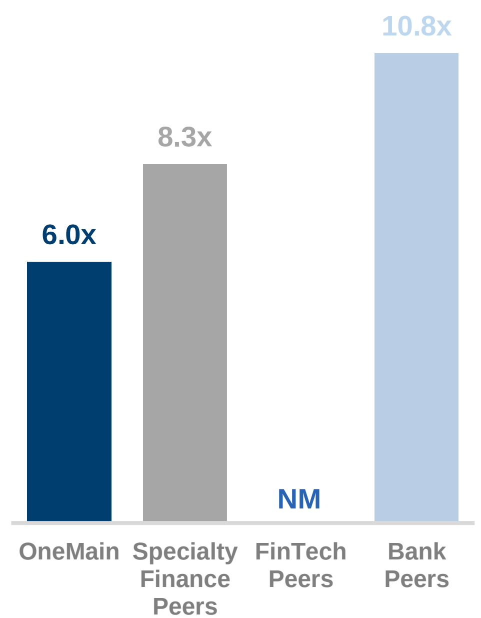
We have generated the highest total shareholder returns

LTM Dividend Yield[2]



Our strong capital generation supports attractive dividends

2021 P/E Multiple[3]



Our stock continues to trade at attractive valuation levels

OneMain Financial.

Note: Specialty Finance Peers include ALLY, CACC, COF, DFS, SC, and SYF. FinTech Peers include AFRM, UPST, GSKY, and LC. Bank Peers represent the S&P 500 Banks Industry Group GICS Level 2 Index (S5BANKX). All data as of 7/19/21.

1. Source: Bloomberg and S&P Market Intelligence. Total equity return represents dividend reinvested returns since 7/19/19.

2. Source: Bloomberg and S&P Market Intelligence. Represents the quotient of (i) LTM Dividends Paid and (ii) Closing Share Price on 7/19/21. Bank Peers dividend yield represents average dividend yield from 3Q20 to 2Q21.

3. Source: Bloomberg and S&P Market Intelligence. P/E multiple represents operating or adjusted EPS estimates.

Updated 2021 Strategic Priorities

		2019[1]	2020	Previous 2021E	Current 2021E
C&I* Segment Metrics	Yield	24.1%	24.2%	Stable	Stable
	Interest Expense	5.5%	5.6%	5.0 – 5.2%	5.0 – 5.2%
	Net Charge-offs	6.0%	5.5%	~5%	~4.2%
	Operating Expense Growth	3%	(3%)	5 – 7%	5 – 7%
	Managed Receivables Growth	14%	(2%)	N/A	8 – 10%

** See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures along with glossary of select calculations.*

1. Refer to the Company's fourth quarter 2019 earnings presentation in our IR website for respective actual metrics.

N/A - we did not provide guidance previously.

Appendix

OneMain Financial

Consolidated Income Statements

(unaudited, $ in millions, except per share statistics)	2Q21	1Q21	4Q20	3Q20	2Q20	FY20	FY19
Interest Income	$1,071	$1,060	$1,096	$1,089	$1,077	$4,368	$4,127
Interest Expense	(231)	(235)	(246)	(255)	(271)	(1,027)	(970)
Provision for Finance Receivable Losses	(132)	2	(134)	(231)	(423)	(1,319)	(1,129)
Net Interest Income after Provision for Finance Receivable Losses	**708**	**827**	**716**	**603**	**383**	**2,022**	**2,028**
Insurance	107	107	109	109	109	443	460
Investment	17	17	19	17	29	75	95
Gain on Sales of Finance Receivables	11	4	0	0	0	0	0
Net Loss on Repurchases and Repayments of Debt	(1)	(47)	(1)	(38)	0	(39)	(35)
Other [(1), (2)]	16	10	10	13	10	47	102
Total Other Revenues	**150**	**91**	**137**	**101**	**148**	**526**	**622**
Operating Expenses	(347)	(339)	(336)	(320)	(323)	(1,329)	(1,367)
Insurance Policy Benefits and Claims	(48)	(33)	(41)	(43)	(90)	(242)	(185)
Total Other Expenses	**(395)**	**(372)**	**(377)**	**(363)**	**(413)**	**(1,571)**	**(1,552)**
Income before Income Taxes	**463**	**546**	**476**	**341**	**118**	**977**	**1,098**
Income Taxes [(3)]	(113)	(133)	(117)	(91)	(29)	(247)	(243)
Net Income	**$350**	**$413**	**$359**	**$250**	**$89**	**$730**	**$855**
Weighted Average Number of Diluted Shares	134.6	134.8	134.7	134.5	134.4	134.9	136.3
Diluted EPS	$2.60	$3.06	$2.67	$1.86	$0.66	$5.41	$6.27
Book Value per Basic Share	$26.42	$24.59	$25.61	$23.25	$23.61	$25.61	$31.82
Return on Assets	6.5%	7.7%	6.5%	4.5%	1.5%	3.2%	3.9%
Provision for Finance Receivable Losses	$132	($2)	$134	$231	$423	$1,319	$1,129
Less: Net Charge-offs	(194)	(205)	(189)	(231)	(281)	(997)	(1,031)
Change in Allowance for Finance Receivable Losses	**($62)**	**($207)**	**($55)**	**$0**	**$142**	**$322**	**$98**

Note: YTD figures may not sum due to rounding.
(1) Effective 1Q21, the Portfolio Servicing Fees from SpringCastle and Net Gain on Sale of Real Estate Loans are included within 'Other' on our Consolidated Income Statement. Prior periods' income statement presentations have been revised to conform with this new alignment.
(2) 2Q21, 1Q21, 4Q20, 3Q20, FY20, and FY19 include fair value impairment of the remaining loans in finance receivables held for sale. FY19 also includes a gain on sale related to an investment held at cost.
(3) FY19 includes $22 of discrete tax benefits.

Consolidated Balance Sheets

(unaudited, $ in millions)	6/30/2021	3/31/2021	12/31/2020	9/30/2020	6/30/2020
Cash and Cash Equivalents	$1,787	$1,301	$2,272	$1,944	$2,740
Investment Securities	1,969	1,951	1,922	1,882	1,862
Net Finance Receivables	18,163	17,564	18,084	17,817	17,721
Unearned Insurance Premium and Claim Reserves	(728)	(719)	(771)	(778)	(791)
Allowance for Finance Receivable Losses	(2,000)	(2,062)	(2,269)	(2,324)	(2,324)
Net Finance Receivables, Less Unearned Insurance Premium and Claim Reserves and Allowance for Finance Receivable Losses	**15,435**	**14,783**	**15,044**	**14,715**	**14,606**
Restricted Cash and Cash Equivalents	507	571	451	497	487
Goodwill	1,437	1,422	1,422	1,422	1,422
Other Intangible Assets	287	296	306	315	324
Other Assets	955	961	1,054	1,082	1,067
Total Assets	**$22,377**	**$21,285**	**$22,471**	**$21,857**	**$22,508**
Long-Term Debt	$17,605	$16,789	$17,800	$17,531	$18,010
Insurance Claims and Policyholder Liabilities	617	614	621	620	630
Deferred and Accrued Taxes	10	90	45	55	124
Other Liabilities	608	484	564	528	573
Total Liabilities	**18,840**	**17,977**	**19,030**	**18,734**	**19,337**
Common Stock	1	1	1	1	1
Additional Paid-In Capital	1,661	1,657	1,655	1,651	1,648
Accumulated Other Comprehensive Income (Loss)	85	80	94	79	65
Retained Earnings	1,825	1,570	1,691	1,392	1,457
Treasury Stock	(35)	0	0	0	0
Total Shareholders' Equity	**3,537**	**3,308**	**3,441**	**3,123**	**3,171**
Total Liabilities and Shareholders' Equity	**$22,377**	**$21,285**	**$22,471**	**$21,857**	**$22,508**

Balance Sheet Metrics

(unaudited, $ in millions)	6/30/2021	3/31/2021	12/31/2020	9/30/2020	6/30/2020
Long-Term Debt	$17,605	$16,789	$17,800	$17,531	$18,010
Less: Junior Subordinated Debt	(172)	(172)	(172)	(172)	(172)
Adjusted Debt	**$17,433**	**$16,617**	**$17,628**	**$17,359**	**$17,838**
Less: Available Cash and Cash Equivalents	(1,629)	(1,182)	(2,061)	(1,711)	(2,500)
Net Adjusted Debt	**$15,804**	**$15,435**	**$15,567**	**$15,648**	**$15,338**
Total Shareholders' Equity	$3,537	$3,308	$3,441	$3,123	$3,171
Less: Goodwill	(1,437)	(1,422)	(1,422)	(1,422)	(1,422)
Less: Other Intangible Assets	(287)	(296)	(306)	(315)	(324)
Plus: Junior Subordinated Debt	172	172	172	172	172
Adjusted Tangible Common Equity	**$1,985**	**$1,762**	**$1,885**	**$1,558**	**$1,597**
Plus: Allowance for Finance Receivable Losses, net of tax (1)	1,500	1,546	1,702	1,742	1,742
Adjusted Capital	**$3,485**	**$3,308**	**$3,587**	**$3,300**	**$3,339**
Net Leverage (Net Adjusted Debt to Adjusted Capital)	**4.5x**	**4.7x**	**4.3x**	**4.7x**	**4.6x**

Note: See "Important Information" slide regarding Use of Non-GAAP Financial Measures.
(1) Income taxes assume a 25% tax rate for both 2021 and 2020.

Reconciliation of Non-GAAP Measures

(unaudited, $ in millions)	2Q21	1Q21	4Q20	3Q20	2Q20	FY20	FY19
Consumer & Insurance	$474	$567	$491	$351	$128	$1,021	$1,168
Other	(2)	(3)	(4)	(2)	(1)	(9)	(3)
Segment to GAAP Adjustment	(9)	(18)	(11)	(8)	(9)	(35)	(67)
Income Before Income Taxes - GAAP basis	**$463**	**$546**	**$476**	**$341**	**$118**	**$977**	**$1,098**
Pretax Income - Segment Accounting Basis	$474	$567	$491	$351	$128	$1,021	$1,168
Direct Costs Associated with COVID-19	2	2	5	4	6	17	0
Acquisition-Related Transaction and Integration Expenses	0	0	1	2	2	11	14
Net Loss on Repurchases and Repayments of Debt (1)	1	38	1	35	0	36	30
Net Gain on Sale of Cost Method Investment	0	0	0	0	0	0	(11)
Restructuring Charges	0	0	0	1	7	7	5
Consumer & Insurance Adjusted Pretax Income (non-GAAP)	**$477**	**$607**	**$498**	**$393**	**$143**	**$1,092**	**$1,206**
Pretax Loss - Segment Accounting Basis	($2)	($3)	($4)	($2)	($1)	($9)	($3)
Additional Net Gain on Sale of SpringCastle Interests	(1)	0	0	(4)	0	(4)	(7)
Lower of Cost or Fair Value Adjustment (2)	1	1	2	4	0	7	0
Net Loss on Sale of Real Estate Loans (3)	0	0	0	0	0	0	1
Other Adjusted Pretax Loss (non-GAAP)	**($2)**	**($2)**	**($2)**	**($2)**	**($1)**	**($6)**	**($9)**
Springleaf Debt Discount Accretion	($1)	($1)	($3)	($4)	($5)	($18)	($21)
OMFH LLR Provision Catch-up	(2)	(2)	(4)	0	(2)	(8)	(22)
OMFH Receivable Premium Amortization	0	0	0	0	(1)	(2)	(13)
OMFH Receivable Discount Accretion	1	2	2	2	4	13	12
Other	(7)	(17)	(6)	(6)	(5)	(20)	(23)
Total Segment to GAAP Adjustment	**($9)**	**($18)**	**($11)**	**($8)**	**($9)**	**($35)**	**($67)**
Reconciling Items (4)	**($12)**	**($59)**	**($20)**	**($50)**	**($24)**	**($109)**	**($99)**

Note: YTD figures may not sum due to rounding.
(1) Amounts differ from those presented on "Consolidated Income Statements" slide as a result of purchase accounting adjustments that are not applicable on a Segment Accounting Basis.
(2) In 2Q21, 1Q21, 4Q20, 3Q20, and FY20 the carrying value of our remaining real estate loans classified in finance receivables held for sale exceeded their fair value and accordingly, the loans have been marked to fair value with an impairment being recorded in other revenue.
(3) In FY19, any gain on the sale associated with real estate loans sold has been combined with the resulting fair value impairment of remaining loans in held for sale.
(4) Reconciling Items consist of Total Segment to GAAP Adjustment less the adjustments to Pretax Income (Loss) – Segment Accounting Basis as detailed above.

Reconciliation of Non-GAAP Measures (cont'd)

(unaudited, $ in millions)	6/30/2021	3/31/2021	12/31/2020	9/30/2020	6/30/2020
Consumer & Insurance	$18,168	$17,569	$18,091	$17,826	$17,732
Other	0	0	0	0	0
Segment to GAAP Adjustment	(5)	(5)	(7)	(9)	(11)
Net Finance Receivables - GAAP basis	**$18,163**	**$17,564**	**$18,084**	**$17,817**	**$17,721**
Consumer & Insurance	$2,011	$2,075	$2,283	$2,342	$2,342
Other	0	0	0	0	0
Segment to GAAP Adjustment	(11)	(13)	(14)	(18)	(18)
Allowance for Finance Receivable Losses - GAAP basis	**$2,000**	**$2,062**	**$2,269**	**$2,324**	**$2,324**

Consumer & Insurance Segment (Non-GAAP)

(unaudited, $ in millions, except per share statistics)	2Q21	1Q21	4Q20	3Q20	2Q20	FY20	FY19
Interest Income	$1,069	$1,057	$1,093	$1,086	$1,074	$4,353	$4,114
Interest Expense	(230)	(233)	(242)	(250)	(266)	(1,007)	(947)
Provision for Finance Receivable Losses	(130)	3	(130)	(232)	(422)	(1,313)	(1,105)
Net Interest Income after Provision for Finance Receivable Losses	**709**	**827**	**721**	**604**	**386**	**2,033**	**2,062**
Insurance	107	107	109	109	109	443	460
Investment	17	17	19	17	29	75	96
Gain on Sales of Finance Receivables	11	4	0	0	0	0	0
Other	13	8	9	8	6	33	63
Total Other Revenues	**148**	**136**	**137**	**134**	**144**	**551**	**619**
Operating Expenses	(332)	(323)	(319)	(302)	(297)	(1,250)	(1,290)
Insurance Policy Benefits and Claims	(48)	(33)	(41)	(43)	(90)	(242)	(185)
Total Other Expenses	**(380)**	**(356)**	**(360)**	**(345)**	**(387)**	**(1,492)**	**(1,475)**
Adjusted Pretax Income (non-GAAP)	**477**	**607**	**498**	**393**	**143**	**1,092**	**1,206**
Income Taxes [1]	(119)	(152)	(125)	(99)	(36)	(273)	(290)
Adjusted Net Income (non-GAAP)	**$358**	**$455**	**$373**	**$294**	**$107**	**$819**	**$916**
Weighted Average Number of Diluted Shares	134.6	134.8	134.7	134.5	134.4	134.9	136.3
C&I Adjusted Diluted EPS	$2.66	$3.37	$2.77	$2.19	$0.80	$6.07	$6.72
Net Finance Receivables	$18,168	$17,569	$18,091	$17,826	$17,732	$18,091	$18,421
Average Net Receivables	$17,722	$17,830	$17,966	$17,750	$17,921	$18,009	$17,089
Yield	24.18%	24.04%	24.20%	24.34%	24.09%	24.17%	24.07%
Origination Volume	$3,835	$2,284	$3,206	$2,887	$2,047	$10,729	$13,803
Net Finance Receivables	$18,168	$17,569	$18,091	$17,826	$17,732	$18,091	$18,421
Finance Receivables Serviced for our Whole Loan Sale Partners	149	43	0	0	0	0	0
Managed Receivables	**$18,317**	**$17,612**	**$18,091**	**$17,826**	**$17,732**	**$18,091**	**$18,421**
Average Net Receivables	$17,722	$17,830	$17,966	$17,750	$17,921	$18,009	$17,089
Average Receivables Serviced for our Whole Loan Sale Partners	114	22	0	0	0	0	0
Average Managed Receivables	**$17,836**	**$17,852**	**$17,966**	**$17,750**	**$17,921**	**$18,009**	**$17,089**

Note: Consumer & Insurance is presented on an adjusted Segment Accounting Basis. See "Important Information" slide regarding Use of Non-GAAP Financial Measures. YTD figures may not sum due to rounding.
(1) Income taxes assume a 25% tax rate for both 2021 and 2020 and a 24% tax rate for 2019.

Consumer & Insurance Segment Metrics (Non-GAAP)

(unaudited, $ in millions, except per share statistics)	2Q21	1Q21	4Q20	3Q20	2Q20	FY20	FY19
Revenue [1]	26.4%	26.4%	26.3%	26.4%	25.3%	25.9%	26.6%
Net Charge-off	(4.4%)	(4.7%)	(4.2%)	(5.2%)	(6.3%)	(5.5%)	(6.0%)
Risk Adjusted Margin	**22.0%**	**21.7%**	**22.1%**	**21.2%**	**19.0%**	**20.3%**	**20.6%**
Operating Expenses	(7.5%)	(7.3%)	(7.1%)	(6.8%)	(6.7%)	(6.9%)	(7.5%)
Unlevered Return on Receivables	**14.5%**	**14.4%**	**15.1%**	**14.4%**	**12.3%**	**13.4%**	**13.0%**
Interest Expense	(5.2%)	(5.3%)	(5.4%)	(5.6%)	(6.0%)	(5.6%)	(5.5%)
Change in Allowance	1.5%	4.7%	1.3%	0.0%	(3.2%)	(1.8%)	(0.4%)
Income Tax Expense [2]	(2.7%)	(3.4%)	(2.8%)	(2.2%)	(0.8%)	(1.5%)	(1.7%)
Return on Receivables	**8.1%**	**10.3%**	**8.3%**	**6.6%**	**2.4%**	**4.5%**	**5.4%**
Operating Expense	($332)	($323)	($319)	($302)	($297)	($1,250)	($1,290)
Average Managed Receivables	17,836	17,852	17,966	17,750	17,921	18,009	17,089
Operating Expense % of Average Managed Receivables	**(7.5%)**	**(7.3%)**	**(7.1%)**	**(6.8%)**	**(6.7%)**	**(6.9%)**	**(7.5%)**

Note: Consumer & Insurance financial information is presented on an adjusted Segment Accounting Basis. All ratios are shown as a percentage of C&I average net finance receivables. See "Important Information" slide regarding Use of Non-GAAP Financial Measures. Ratios may not sum due to rounding.
(1) Revenue includes interest income on finance receivables plus other revenues less insurance policy benefits and claims.
(2) Income taxes assume a 25% tax rate for both 2021 and 2020 and a 24% tax rate for 2019.

Consumer & Insurance Capital Metrics (Non-GAAP)

(unaudited, $ in millions)	2Q21	1Q21	4Q20	3Q20	2Q20	FY20	FY19
Provision for Finance Receivable Losses	$130	($3)	$130	$232	$422	$1,313	$1,105
Net Charge-offs	(194)	(205)	(189)	(232)	(282)	(998)	(1,028)
Change in C&I Allowance for Finance Receivable Losses (non-GAAP)	**(64)**	**(208)**	**(59)**	**0**	**140**	**315**	**77**
Adjusted Pretax Income (non-GAAP)	477	607	498	393	143	1,092	1,206
Pretax Capital Generation (non-GAAP)	**413**	**399**	**439**	**393**	**283**	**1,407**	**1,283**
Capital Generation, net of tax (1) (non-GAAP)	**$310**	**$299**	**$329**	**$294**	**$212**	**$1,056**	**$975**
Beginning Adjusted Capital	**$3,308**	**$3,587**	**$3,300**	**$3,339**	**$3,105**	**$3,367**	**$2,733**
Capital Generation, net of tax (1) (non-GAAP)	**$310**	**$299**	**$329**	**$294**	**$212**	**$1,056**	**$975**
Common Stock Repurchased and Retired	(35)	0	0	0	0	(45)	0
Cash Dividends	(95)	(534)	(61)	(315)	(44)	(807)	(410)
Capital Returns	**($130)**	**($534)**	**($61)**	**($315)**	**($44)**	**($852)**	**($410)**
Adjustments to C&I, net of tax (1), (2)	(5)	(40)	(8)	(43)	(17)	(81)	(55)
Change in the Assumed Tax Rate (1)	0	0	0	0	0	(8)	0
Withholding Tax on Share-based Compensation	0	(5)	0	0	0	(6)	(5)
Adjusted Other Net Loss, net of tax (1) (non-GAAP)	(1)	(2)	(1)	(1)	(1)	(4)	(7)
Other Comprehensive Income (Loss)	5	(14)	15	14	71	50	78
Purchased Credit Deteriorated Finance Receivables Gross-up, net of tax (1), (3)	0	0	0	0	0	11	0
Other Intangibles Amortization	9	10	9	9	10	37	45
Trim Acquisition	(15)	0	0	0	0	0	0
Share-based Compensation Expense, net of forfeitures	4	7	4	3	3	17	13
Other	**($3)**	**($44)**	**$19**	**($18)**	**$66**	**$16**	**$69**
Ending Adjusted Capital	**$3,485**	**$3,308**	**$3,587**	**$3,300**	**$3,339**	**$3,587**	**$3,367**

Note: Consumer & Insurance is presented on an adjusted Segment Accounting Basis. See "Important Information" slide regarding Use of Non-GAAP Financial Measures. YTD figures may not sum due to rounding.
(1) Income taxes assume a 25% tax rate for both 2021 and 2020 and a 24% tax rate for 2019.
(2) Includes the effects of purchase accounting adjustments excluding loan loss reserves.
(3) As a result of the adoption of ASU 2016-13, all purchased credit impaired finance receivables were converted to purchased credit deteriorated finance receivables in accordance with ASC Topic 326, which resulted in the gross-up of net finance receivables and allowance for finance receivable losses of $15 on January 1, 2020.

Consumer & Insurance Credit Metrics (Non-GAAP)

(unaudited, $ in millions)	2Q21	1Q21	4Q20	3Q20	2Q20	FY20	FY19
Gross Charge-offs	$252	$255	$231	$274	$322	$1,163	$1,172
Gross Charge-off Ratio	5.70%	5.81%	5.12%	6.15%	7.22%	6.46%	6.86%
Recoveries	$58	$50	$42	$42	$40	$165	$143
Recovery Ratio	1.29%	1.14%	0.94%	0.95%	0.89%	0.92%	0.84%
Net Charge-offs	$194	$205	$189	$232	$282	$998	$1,028
Net Charge-off Ratio	4.41%	4.67%	4.18%	5.20%	6.33%	5.54%	6.02%
30-89 Delinquency	$320	$276	$413	$348	$290	$413	$455
30-89 Delinquency Ratio	1.76%	1.57%	2.28%	1.95%	1.63%	2.28%	2.47%
30+ Delinquency	$567	$596	$729	$614	$625	$729	$843
30+ Delinquency Ratio	3.12%	3.39%	4.03%	3.44%	3.52%	4.03%	4.58%
60+ Delinquency	$365	$439	$478	$398	$456	$478	$570
60+ Delinquency Ratio	2.01%	2.50%	2.64%	2.23%	2.57%	2.64%	3.09%
90+ Delinquency	$247	$320	$316	$266	$335	$316	$388
90+ Delinquency Ratio	1.36%	1.82%	1.75%	1.49%	1.89%	1.75%	2.11%
Non-TDR Allowance	$1,693	$1,748	$1,951	$1,998	$1,998	$1,951	$557
TDR Allowance	318	327	332	344	344	332	292
Allowance (1)	**$2,011**	**$2,075**	**$2,283**	**$2,342**	**$2,342**	**$2,283**	**$849**
Non-TDR Net Finance Receivables	$17,460	$16,846	$17,363	$17,083	$16,982	$17,363	$17,700
TDR Net Finance Receivables	708	723	728	743	750	728	721
Net Finance Receivables (1)	**$18,168**	**$17,569**	**$18,091**	**$17,826**	**$17,732**	**$18,091**	**$18,421**
Non-TDR Allowance Ratio	9.69%	10.38%	11.24%	11.70%	11.77%	11.24%	3.15%
TDR Allowance Ratio	44.93%	45.23%	45.55%	46.33%	45.92%	45.55%	40.46%
Allowance Ratio	**11.07%**	**11.81%**	**12.62%**	**13.14%**	**13.21%**	**12.62%**	**4.61%**

Note: Delinquency ratios are calculated as a percentage of C&I ending net finance receivables. Charge-off and recovery ratios are calculated as a percentage of C&I average net finance receivables. See "Important Information" slide regarding Use of Non-GAAP Financial Measures. Numbers may not sum due to rounding.
(1) For reconciliation to GAAP, see "Reconciliation of Non-GAAP Measures (continued)" slide.

Other (Non-GAAP)

(unaudited, $ in millions)	2Q21	1Q21	4Q20	3Q20	2Q20	FY20	FY19
Interest Income	$1	$1	$2	$1	$1	$6	$9
Interest Expense	(1)	(1)	(1)	(1)	(1)	(4)	(5)
Net Interest Income after Provision for Finance Receivable Losses	**0**	**0**	**1**	**0**	**0**	**2**	**4**
Other Revenues	4	4	3	4	4	16	26
Other Expenses	(6)	(6)	(6)	(6)	(5)	(24)	(39)
Adjusted Pretax Loss (non-GAAP)	**($2)**	**($2)**	**($2)**	**($2)**	**($1)**	**($6)**	**($9)**
Net Finance Receivables Held for Sale [(1)]	**$43**	**$46**	**$49**	**$54**	**$61**	**$49**	**$66**

Note: Other is presented on an adjusted Segment Accounting Basis. See "Important Information" slide regarding Use of Non-GAAP Financial Measures. YTD figures may not sum due to rounding.
(1) Effective 1Q20, the Net Finance Receivable Held for Sale are included within 'Other Assets' on our Consolidated Balance Sheet. Prior periods' balance sheet presentations have been revised to conform with this new alignment.

Glossary

Select Calculations:

- **Adjusted Capital** = Adjusted Tangible Common Equity + Allowance for Finance Receivable Losses (ALLL) + Deferred Tax Asset on Allowance
- **Adjusted Debt** = Long-Term Debt – Junior Subordinated Debt
- **Adjusted Tangible Common Equity (TCE)** = Total Shareholders' Equity – Goodwill – Other Intangible Assets + Junior Subordinated Debt
- **Available Cash and Cash Equivalents** = Cash and Cash Equivalents – Cash and Cash Equivalents held at our regulated insurance subsidiaries or is unavailable for general corporate purposes
- **Average Assets** = Average of monthly average assets (assets at the beginning and end of each month divided by two) in the period
- **Average Managed Receivables** = Average Net Receivables + Average Receivables Serviced for our Whole Loan Sale Partners
- **C&I Adjusted Diluted EPS** = C&I Adjusted Net Income (Non-GAAP) / Weighted Average Diluted Shares
- **C&I Operating Expense % of Average Managed Receivables** = Annualized C&I Operating Expenses / C&I Average Managed Receivables
- **Capital Generation** = C&I Adjusted Net Income – Change in C&I Allowance for Finance Receivable Losses, net of tax
- **Finance Receivables Serviced for our Whole Loan Sale Partners** = Unpaid principal balance plus accrued interest of loans sold as part of our Whole Loan Sale program
- **Managed Receivables** = Net Finance Receivables + Finance Receivables Serviced for our Whole Loan Sale Partners
- **Net Adjusted Debt** = Adjusted Debt – Available Cash and Cash Equivalents
- **Net Leverage** = Net Adjusted Debt / Adjusted Capital
- **Other Net Revenue** = Other Revenues - Insurance Policy Benefits and Claims Expense
- **Pretax Capital Generation** = C&I Pretax Adjusted Net Income – Change in C&I Allowance for Finance Receivable Losses
- **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
- **Return on Tangible Common Equity (ROTCE)** = Annualized Net Income / Average Adjusted Tangible Common Equity
- **Unencumbered Loans** = Unencumbered Gross Finance Receivables