OneMain: SFIG ABS Vegas Conference

February 2016

OneMain
Lending Made Personal

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, as well as information regarding business and segment trends, 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.springleaf.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 involve inherent risks, uncertainties 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 they were made. We do not undertake any obligation to publicly release any revisions to 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.

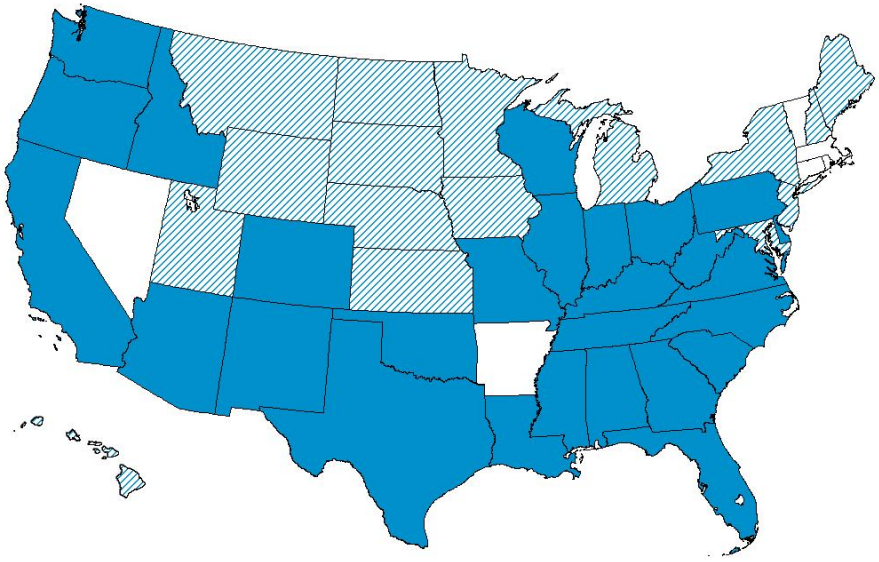
Forward-looking statements include, without limitation, statements concerning future plans, objectives, goals, projections, strategies, events or performance, and underlying assumptions and other statements related thereto. Statements preceded by, followed by or that otherwise include the words "anticipates," "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: various risks relating to the successful integration and operation of OneMain Financial Holdings, LLC (formerly known as OneMain Financial Holdings, Inc.) and its direct and indirect subsidiaries (collectively, "OneMain"), including unanticipated difficulties financing the ongoing operations of OneMain; unanticipated expenditures relating to the integration and operation of OneMain; any litigation, fines or penalties that could arise relating to the acquisition or operation of OneMain; the impact of the acquisition of OneMain on the Company's relationships with employees and third parties; the inability to obtain, or delays in obtaining, anticipated cost savings, revenue growth or other synergies associated with the acquisition of OneMain; various risks relating to the proposed sale of branches to Lendmark Financial Services, LLC (the "Lendmark Sale") in connection with the previously disclosed settlement with the U.S. Department of Justice, including the costs and effects of any failure or inability to consummate the Lendmark Sale timely or at all, which could potentially result in a sale of such branches to another buyer on terms less favorable than the proposed Lendmark Sale; changes in general economic conditions, including the interest rate environment and the financial markets; levels of unemployment and personal bankruptcies; natural or accidental events such as earthquakes, hurricanes, tornadoes, fires, or floods affecting our customers, collateral, branches or other operating facilities; war, acts of terrorism, riots, civil disruption, pandemics, or other events disrupting business or commerce; changes in the rate at which we can collect or potentially sell our finance receivables portfolio; the effectiveness of our credit risk scoring models in assessing the risk of customer unwillingness or lack of capacity to repay; changes in our ability to attract and retain employees or key executives to support our business; changes in the competitive environment in which we operate, including the demand for our products, customer responsiveness to our distribution channels, and the strength and ability of our competitors to operate independently or to enter into business combinations that result in a more attractive range of customer products or provide greater financial resources; shifts in collateral values, delinquencies, or credit losses; changes in federal, state or local laws, regulations, or regulatory policies and practices, including the Dodd-Frank Wall Street Reform and Consumer Protection Act (which, among other things, established the Consumer Financial Protection Bureau, which has broad authority to regulate and examine financial institutions, including the Company), that affect our ability to conduct business or the manner in which we 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; potential liability relating to real estate and personal loans which we have sold or may sell in the future, or relating to securitized loans, if it is determined that there was a non-curable breach of a representation or warranty made in connection with such transactions; the effect of future sales of our remaining portfolio of real estate loans and the transfer of servicing of these loans; the costs and effects of any actual or alleged violations of any federal, state or local laws, rules or regulations, including any litigation associated therewith, any impact to our business operations, reputation, financial position, results of operations or cash flows arising therefrom, any impact to our relationships with lenders, investors or other third parties attributable thereto, and the costs and effects of any breach of any representation, warranty or covenant under any of our contractual arrangements, including indentures or other financing arrangements or contracts, as a result of any such violation; 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 litigation associated therewith; our continued ability to access the capital markets or the sufficiency of our 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; 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 ability to incur additional borrowings; the impacts of our securitizations and 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 policies and practices to the manner in which we conduct business; 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. The foregoing list of factors that could cause actual results, performance or achievements to differ materially from those expressed in or implied by forward-looking statements does not purport to be complete and new factors, risks and uncertainties may arise in the future that are impossible for us to currently predict.

OneMain Overview

- **OneMain brings together two leading branch-based personal finance companies**
- **With 1,800+ locations & 10,000+ team members, OneMain serves the financial needs of millions of Americans**
- **Current market cap of over $3bn**(1)

Leading National Footprint

87% of Americans live within 25 miles of a OneMain branch



Pre-Acq. Footprint
27 states

Expanded Footprint
16 states

Overview

More than $15 billion of finance receivables + 2.4 million customers

Springleaf Financial

- *$6.4 billion of finance receivables*(2)
- *696 branches in 27 states* (2) *+ digital platform*
- *In business for nearly 100 years*

+

OneMain Financial

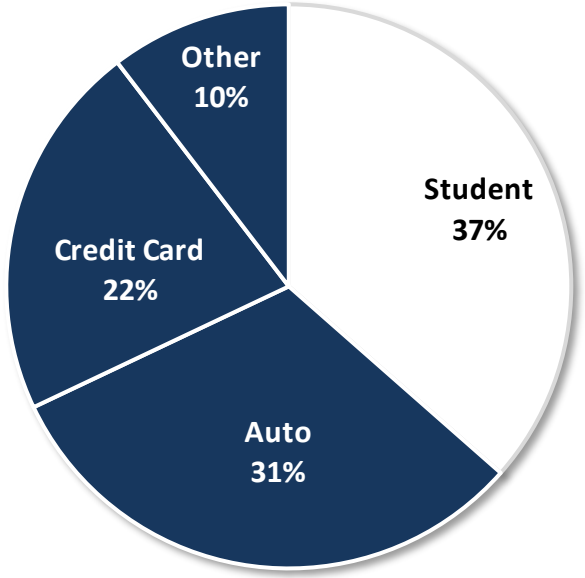
- *$8.8 billion of finance receivables*
- *1,139 branches in 43 states*
- *In business for over 100 years*

(1) *As of February 26, 2016*
(2) *Data as of December 31, 2015 and includes pro forma branch sale to Lendmark and Acquisitions & Servicing segment with $2.1B unpaid principal balance.*

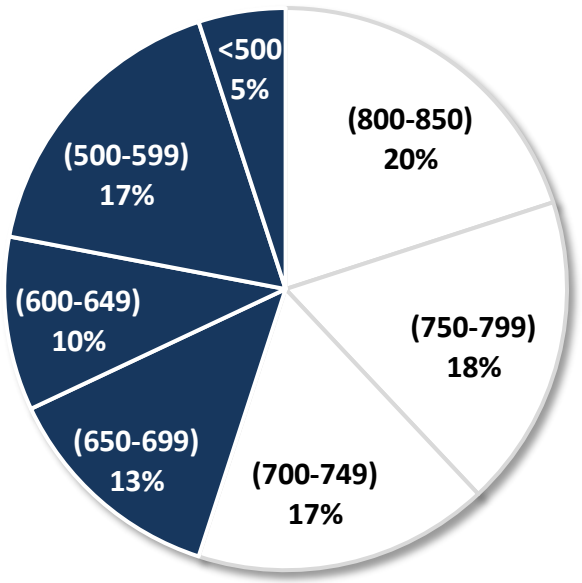
Market Opportunity

- Americans have over $3.3T in consumer debt[1]
- Large non-prime population with limited liquidity – 63% of U.S. households do not have at least $1,000 in savings[2], more than 40% of households have no emergency savings[3]
- OneMain provides crucial access to credit for this segment of the American population

Target Consumer Market [1]



100M Americans with FICO <700[4]



OneMain Target Market

(1) Federal Reserve Board of New York, Household Debt and Consumer Credit Report, Q42015
(2) Bankrate.com – Money Pulse Poll – December 2015
(3) Federal Reserve Bank of New York; Federal Student Aid/U.S. Department of Education, Q12015
(4) Data from FICO Analytics blog, entry from April 2015

Market Position

Of those lending today…

- Large banks are primarily focused on prime and super-prime segment
- Many non-prime lenders offer less favorable terms / rates than OneMain
- Credit unions and small/regional banks compete in non-prime space but are often in and out of the market
- Marketplace lenders focus primarily on prime / super prime; untested through credit cycles

Deep Sub-Prime — ***Non-Prime/Near-Prime*** — ***Prime/Super-Prime***

Payday /Title[1]

- Low credit quality
- High scrutiny
- High credit risk

Rate	100% to 500%+
FICO	< 600
Size	< $500
Term	Very short

OneMain Lending Made Personal[2]

- **Focus on broad range of borrowers**
- **Results in-line with higher credit score portfolios**
- **Underwriting based on ability to repay**

Personal Loan		Direct Auto	
Rate	18% to 36%	**Rate**	12% to 30%
FICO	< 700	**FICO**	< 700
Size	Up to $15,000	**Size**	Up to $50,000
Term	Up to 60 Months	**Term**	Up to 66 Months

National Banks[1]

- High credit quality
- High scrutiny
- Low credit risk

Rate	10% to 20%
FICO	>660
Size	Up to $80,000
Term	Up to 10 years

(1) *Typical terms in each category. Rate, FICO, Size and Term based on OneMain estimates*
(2) *Typical terms for a OneMain loan*

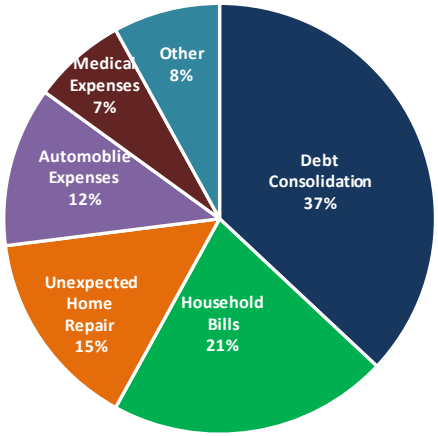
Customer Demographics

- Customer base representative of American population
- Both Springleaf and OneMain have similar borrower profiles
- Borrowers typically have established job and residence history and consistent income

	OneMain Financial	Springleaf Financial
Age	51 yr	49 yr
Homeowners	59%	50%
Time in Residence	12 yrs	11 yrs
Gross Household Income (est.)	$46,000	$46,000
Current Job for >5 years	62%	56%

Customer Survey Results[(1)]

Loan Purpose



Employment

High Concentration of Stable Industries

Healthcare	15%
Manufacturing	9%
Education	7%
Government	7%
Accounting, Finance or Insurance	6%
Construction or Transportation	6%

Financial Product Usage

Have a Checking Account

95%

Have Credit Cards

62%

Avg. Credit Card Utilization

50%

(1) *Results from Springleaf Customer Survey taken during Q2 2015*

Q4 2015 Originations

Springleaf Financial

	Personal Loan		Auto Loan
	Unsecured [1]	*Hard Secured*	
Avg. Loan Size	$4.2K	$5.6K	$12.7K
Avg. APR	29.6%	28.6%	19.3%
Avg. Vehicle Age	NA	~12 yrs	~6 yrs
Avg. Term	43 mos.	45 mos.	51 mos.
Avg. Borr. FICO	614	594	609
% Total 4Q15 Origination	47%	29%	23%

OneMain Financial

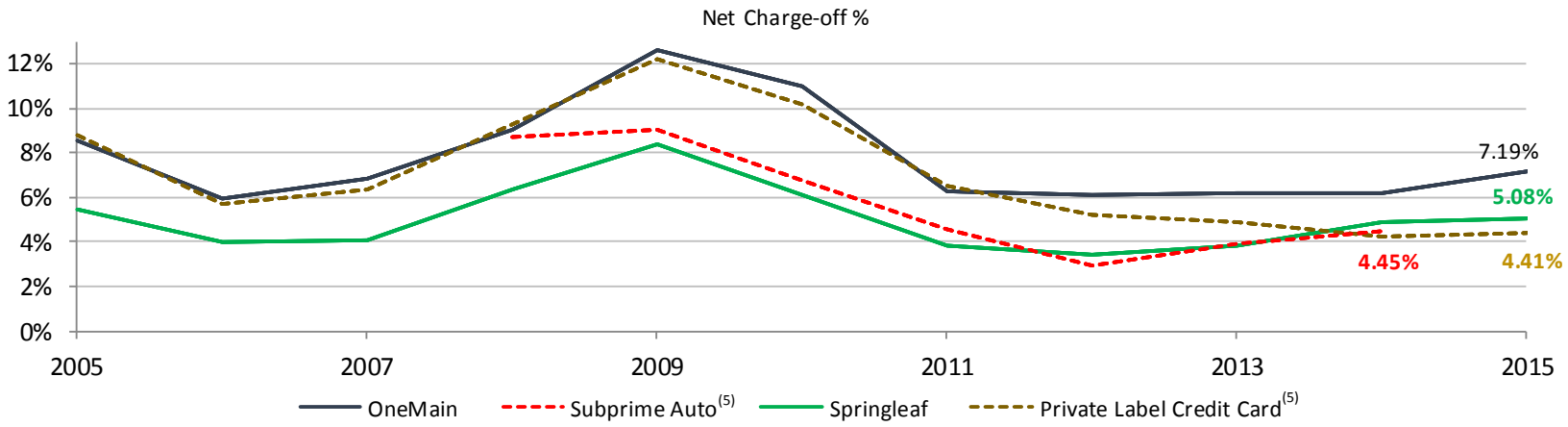
	Personal Loan	
	Unsecured	*Hard Secured*
Avg. Loan Size	$7.7K	$8.2K
Avg. APR	27.5%	26.4%
Avg. Vehicle Age	NA	~10 yrs
Avg. Term	53 mos.	54 mos.
Avg. Borr. FICO	640	619
% Total 4Q15 Origination	87%	13%

(1) *Unsecured includes soft secured personal loans.*

Time Tested Underwriting

- **Our underwriting has withstood the test of time**
  - We verify borrower income
  - We only lend against a portion of borrower income after expenses
- **Decades of credit performance data spanning multiple economic cycles provides a proprietary edge**
- **These factors combine to generate outstanding credit performance over the long-term**
  - Springleaf credit losses outperformed private label card and subprime auto in the last cycle

Strong Long-Term Credit Risk Management[(1)(2)(3)(4)]



(1) *Legacy spring leaf includes Direct Auto*

(2) *OneMain: Delinquency and loss metrics from 2005 – 2010 include US Personal loan losses; 2011 - Present includes OneMain only.*

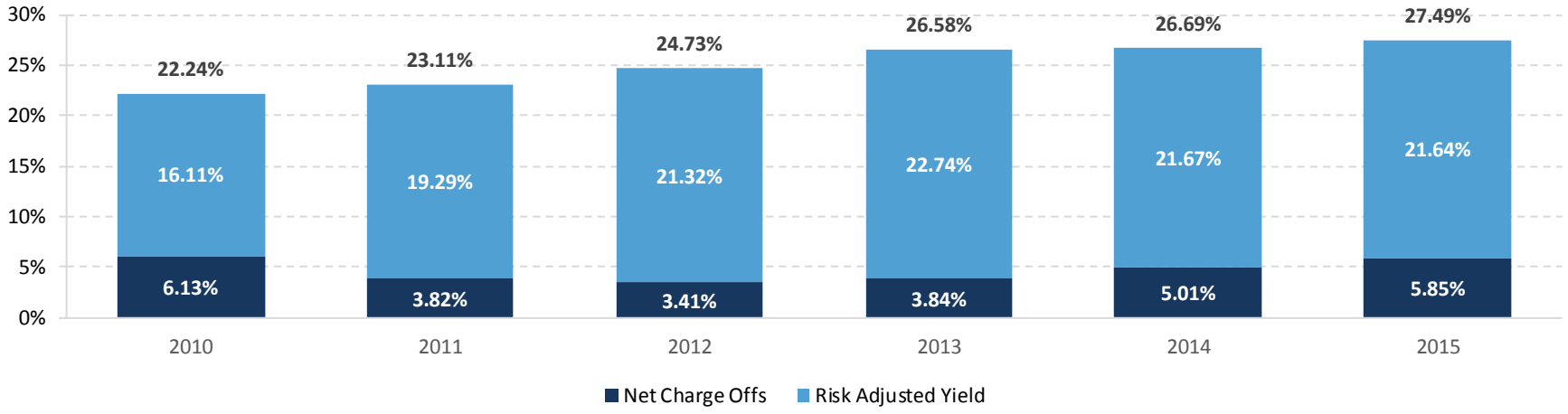
(3) *Springleaf losses exclude the impact of $14.5 million of additional charge-offs recorded in March 2013 related to our change in charge-off policy, $25.4 million of recoveries on charged-off personal loans resulting from a sale of our previously charged-off finance receivables in June 2013, and $2.7 million of recovery sale buybacks during the last half of 2013.*

(4) *OneMain losses exclude the impact of $62 million in additional charge-offs recorded in December 2015 as a result of a change in policy from recency of payment to a 180-day charge off policy to conform with Springleaf.*

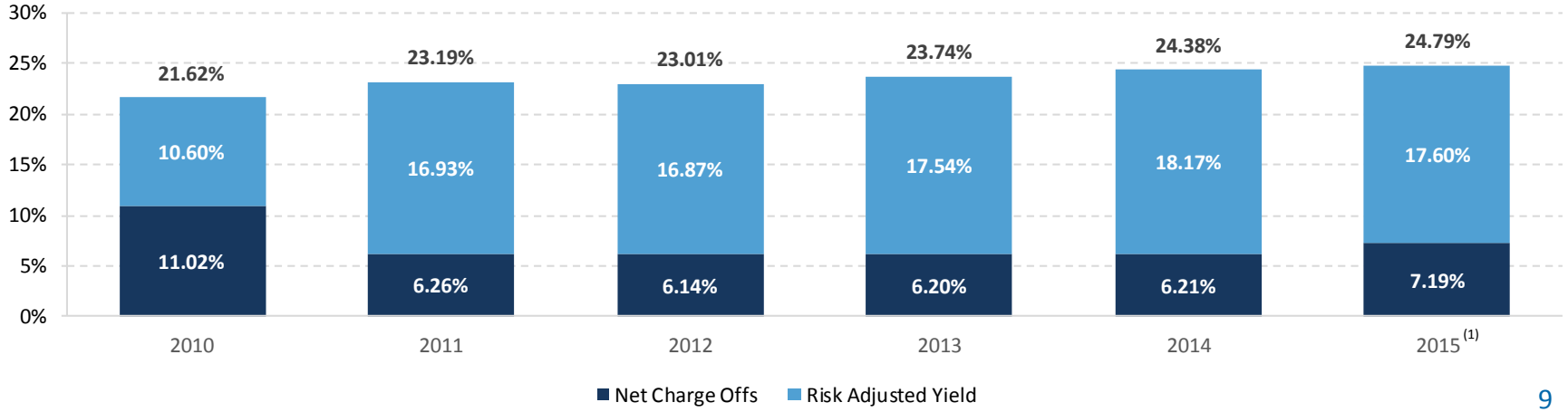
(5) *JP Morgan Retail Card monthly data – December 2015, S&P Subprime Auto Loan Index monthly data – January 2016*

Consistent Performance *(Personal Loans)*

Legacy Springleaf Personal Loans Portfolio



Legacy OneMain Personal Loans Portfolio



(1) *OneMain losses exclude the impact of $62 million in additional charge-offs recorded in December 2015 as a result of a change in policy from recency of payment to a 180-day charge off policy to conform with Springleaf.*

Liquidity and Funding

Liquidity

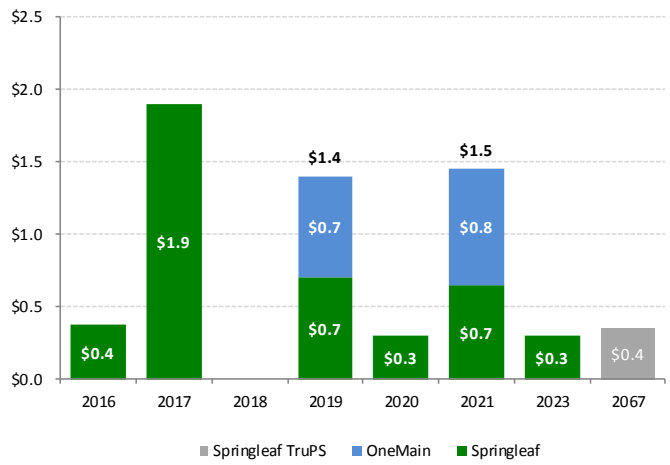
- **$0.6B available cash and highly liquid securities at YE2015**
  - Addt'l $0.6B cash from Lendmark sale in 2Q16
- **Forward funding from existing revolving term ABS (currently $150M/mo)**
- **Recently extended $3.0B of conduit facilities**

Funding Sources

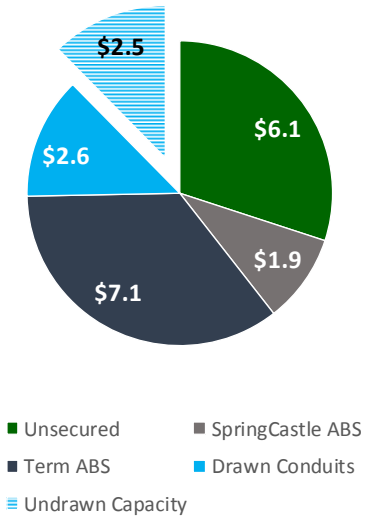
- **$2.5B undrawn committed conduits**
  - No corporate covenants, MACs or cross-defaults
- **Over $2 bn in unencumbered assets**
- **Programmatic issuance from SLFT and OMFIT personal loan ABS programs**
  - New Direct Auto ABS program planned in 2016

Debt Maturities

- **~$400M Unsecured bond maturities in 2016**



Funding Diversity



Merger Timeline

2015

March

Springleaf

Acquisition announced

Nov

Acquisition of OneMain Complete; Begins Trading as OMF

Dec

Introduce Direct Auto product to OneMain

2016

1H 2016

HQ Consolidation & Efficiencies

2H 2016

Sale of 127 Branches

2017

1H 2017

System Conversion of OneMain Branches & Rebranding of Springleaf Branches

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Direct Auto Product

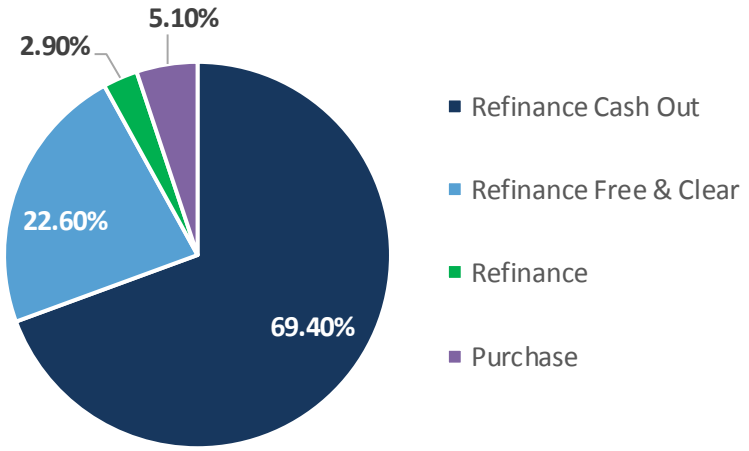
Direct Auto Lending Opportunity

- **OneMain Direct Auto program offers larger, lower rate, auto secured loans**
- **Program launched in 2014 as an extension of secured personal loan business**
  - Over 50% of legacy Springleaf portfolio is auto secured
- **Business led by a team of seasoned managers hired from Wells Fargo Auto Finance**
- **Customers must pass both standard personal loan underwriting and incremental auto underwriting**
- **All Direct Auto loans are centrally underwritten**

Direct vs. Indirect Auto

	Direct Auto	Indirect Auto
Purpose	Predominantly Refinance	Vehicle purchase
Interest Rate	Set centrally (no branch input)	Dealer sets interest rate and their mark-up
Underwriting	Responsible cash-flow based lending at a personal level	Score based lending
Closing	Makes loan directly to borrower	Loan closes at dealer

Product Type(1)



(1) *Legacy Springleaf Direct Auto 2015 Originations*

OneMain Lending Made Personal

Subprime Auto Comps

	OneMain[1]	CFCAT 2015-1	FIOAT 2016-1	WLAKE 2016-1	FCAT 2016-1	AMCAR 2016-1
Origination Channel						
Direct	**100.0%**	28.1%	25.6%	--	15.5%	--
Indirect	**0.0%**	71.9%	74.4%	100.0%	84.5%	100.0%
Collateral Characteristics						
WA Loan Bal	**$11,760**	$19,831	$21,654	$10,252	$19,163	$20,638
WA APR	**19.33%**	14.98%	13.15%	19.96%	14.60%	12.21%
WA FICO	**607**	603	584	601	589	575
WA LTV	**116.4%**	118.4%	124.8%	113.8%	119.8%	110.0%
WA Orig Term (months)	**50.7**	70.7	71.0	51.0	71.0	71.0
WA Rem Term (months)	**45.5**	68.5	69.0	47.0	69.0	65.0
WA Seasoning (months)	**5.2**	2.3	2.0	4.0	2.0	6.0
Original Term[2]						
0 -36	**8.0%**	0.2%	--	--	0.1%	0.1%
37 -48	**54.9%**	0.7%	--	--	1.5%	0.7%
49 -60	**35.9%**	9.8%	6.1%	--	10.3%	5.9%
60+	**1.2%**	89.3%	93.9%	--	88.0%	93.3%
FICO Distribution						
500 & Lower	**3.5%**	0.2%	0.0%	23.44% (no score)	3.8%	--
501-550	**14.8%**	6.4%	21.0%	16.0% (<540)	19.9%	23.0% (<540)
551-600	**26.3%**	40.2%	45.4%	20.6% (540-599)	38.8%	45.0% (540-599)
601-650	**33.6%**	41.8%	29.2%	25.4% (600-659)	28.9%	30.4% (600-659)
651 & Higher	**21.9%**	11.4%	4.4%	14.6% (>660)	8.7%	1.7% (>660)
Geographic Concentration						
Top 3 States	**CA (9.6%)**	TX (31.4%)	TX (14.2%)	CA (25.3%)	TX (15.6%)	TX (19.4%)
	TX (8.4%)	CA (17.7%)	CA (9.6%)	FL (14.2%)	FL (10.4%)	FL (7.4%)
	IL (7.8%)	FL (6.8%)	NC (7.7%)	NY (5.1%)	CA (10.0%)	CA (6.5%)

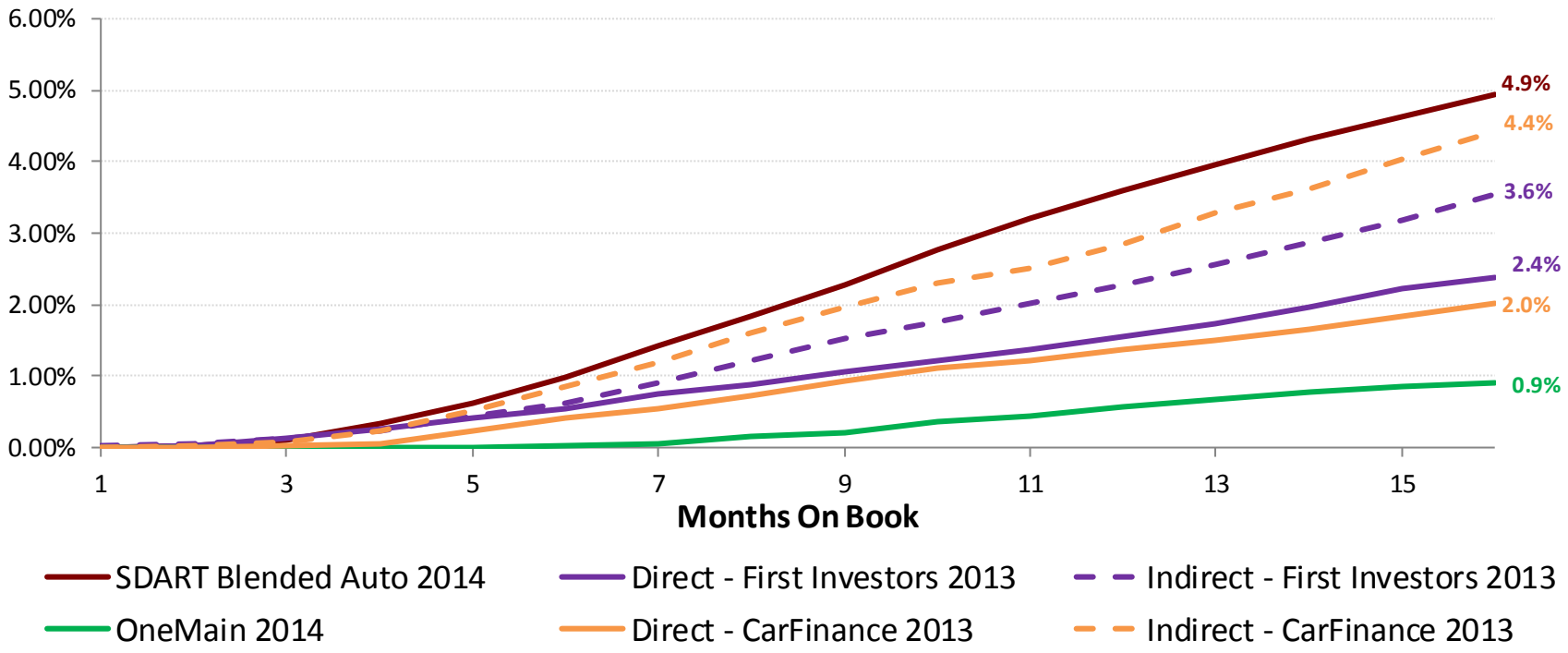
(1) Legacy Springleaf Direct Auto; Legacy OneMain commenced Direct Auto originations in Q4 2015

(2) Original term buckets for FCAT 2016-1 represent the FCAT 2015-3

Direct vs. Indirect Performance

- Direct Auto collateral has historically outperformed Indirect
- OneMain Direct Auto continues to outperform peer Direct Auto programs

Cumulative Net Loss: Direct vs. Indirect



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Underwriting and Servicing

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Underwriting

Capacity
Income/ability to repay

Character
Willingness to repay

Collateral
Additional loan support

Application Sourcing

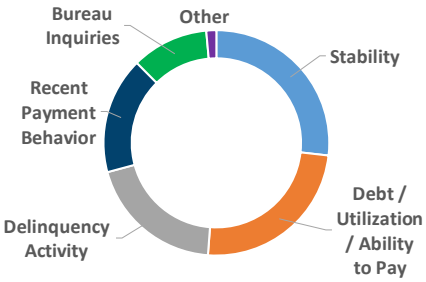
- **Customer information is collected in person, over the phone or online**

Ability to Repay ("ATR")

- **Ability to Repay is determined using verified sources of income to calculate a consumer's monthly payment obligations**

Credit Scoring

- **Traditional and non-traditional data used to build the strongest risk management tools**
- **Custom models include standard application characteristics as well as:**
  - Most predictive set of several hundred credit bureau attributes



Verification

- **Verified application information (includes income, employment, identity, address, and telephone)**
- **Confirm collateral (when applicable)**

Highly Effective Servicing Model

Effective Hybrid Operating Model

Branch Processes	Function	Centralized Processes
▪ Local presence and personal relationships ▪ Merchant referrals	Marketing	▪ Branding and advertising ▪ Direct mail ▪ Online marketing ▪ Customer retention strategies
▪ Loan applications/processing ▪ Documentation and verification ▪ Personal loan underwriting ▪ Loan closing and funding	Originations/ Underwriting	▪ Pricing ▪ Credit policy and scoring ▪ Underwriting policy ▪ Auto underwriting
▪ Relationship management ▪ <60+ days past due collections ▪ Payoff processing	Servicing/Early Stage Collections	▪ Lockbox for centralized payments ▪ Insurance administration
	Late Stage Collections	▪ >60+ days past due collections ▪ Default management services
	Post Charge-Off	▪ Charge-off collections

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Borrower Assistance and Renewals

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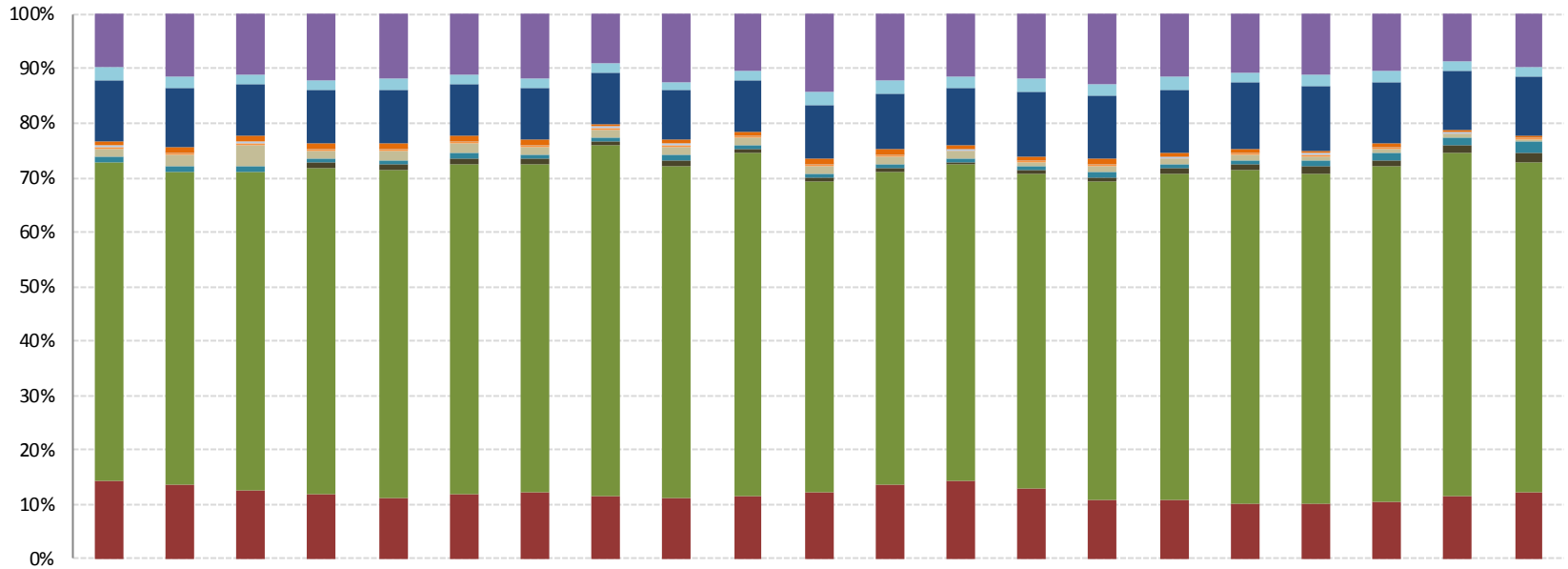
Borrower Assistance Tools

	Description	OneMain Financial Max Frequency	OneMain Financial % of UPB[1]	Springleaf Financial Max Frequency	Springleaf Financial % of UPB[1]
RBO	Refinance, similar to renewal but without extending significant additional funds; loan Paid-In-Full Offered to customers with immediate cash flow issues	All 2+ pay loans cleared by centralized Risk team Maximum of 1 per 12 months	**0.2%**	All 2+ pay loans cleared by centralized Risk team Maximum of 1 per 6 months	**0.3%**
Deferral	Delay of monthly payment due date or final payment due date by a month; Resolves a short term cash flow issue	All 2+ pay loans cleared by centralized Risk team No more than 3 in a rolling 12 months	**2.5%**	All 2+ pay loans cleared by centralized Risk team No more than 2 in a rolling 12 months	**0.9%**
Cure/AOT	Loan brought current after customer demonstrates ability to resume consistent payments	3 full payments required; available on 3 pay+ loans Centrally approved 1 in life of the loan	**0.3%**	2 full payments required Centrally approved 1 in a rolling 12 months	**0.2%**
	Provides relief to customer to address ongoing/higher severity issues. Involves changed loan terms (rate and/or tenor) Modifies loan to meet new financial situation of the borrower	**Short term:** rate and payment reductions (5 and 11 months) **Long term:** leverages term extension and rate reduction to meet borrower payment need		**Short term only:** 6 month interest and payment reduction	

(1) *Percentages above represent the 2015 average monthly utilization of the respective borrower assistance tools*

30+ Delinquency Outcome: Springleaf

- **Legacy Springleaf monthly delinquency outcomes for personal loans 30+ days delinquent as of 12/31/15**

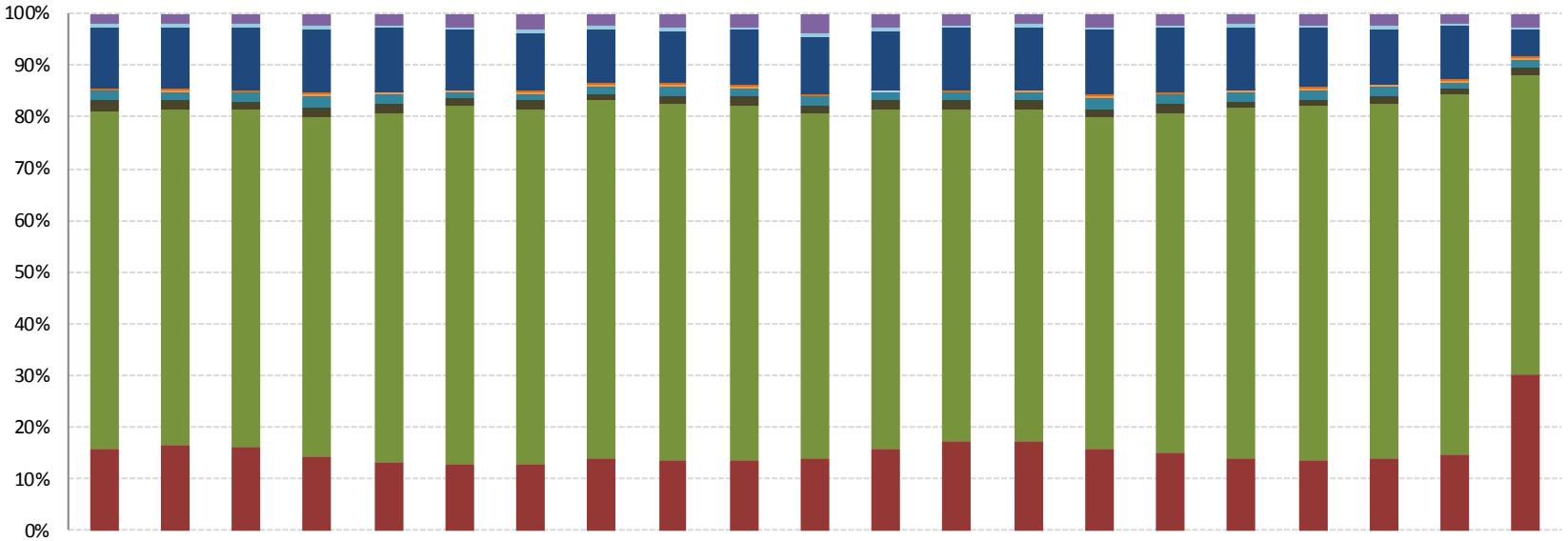


	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
Return to Current	9.8%	11.4%	11.0%	12.1%	11.8%	11.2%	11.7%	9.1%	12.4%	10.2%	14.3%	12.2%	11.3%	11.8%	12.7%	11.6%	10.7%	11.2%	10.4%	8.6%	9.6%
Roll Better	2.3%	2.2%	1.8%	1.7%	1.9%	1.7%	1.9%	1.5%	1.5%	1.8%	2.2%	2.3%	2.3%	2.4%	2.2%	2.2%	2.0%	1.9%	1.9%	1.6%	1.7%
Roll Same	11.1%	10.8%	9.7%	10.1%	10.1%	9.5%	9.6%	9.5%	9.2%	9.8%	9.9%	10.4%	10.6%	11.9%	11.8%	11.9%	12.1%	11.9%	11.3%	10.9%	10.6%
Payoffs	0.8%	0.9%	1.0%	0.8%	0.9%	0.9%	0.8%	0.6%	0.7%	0.6%	1.1%	0.8%	0.7%	0.7%	0.8%	0.7%	0.7%	0.6%	0.7%	0.5%	0.5%
Renewals	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
RBO	0.3%	0.2%	0.3%	0.3%	0.3%	0.3%	0.2%	0.4%	0.4%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.1%	0.2%	0.3%	0.2%	0.2%	0.1%
Other [1]	1.4%	2.1%	4.0%	1.6%	1.6%	1.6%	1.4%	1.3%	1.3%	1.3%	1.4%	1.5%	1.5%	0.8%	1.1%	1.0%	1.0%	1.0%	0.6%	0.5%	0.5%
Deferment	1.1%	1.0%	0.9%	0.8%	1.0%	1.0%	0.9%	0.6%	1.2%	0.7%	0.7%	0.6%	0.5%	0.7%	1.0%	0.9%	0.9%	1.1%	1.5%	1.4%	2.1%
Cures	0.0%	0.0%	0.0%	1.0%	1.0%	1.2%	0.9%	0.7%	0.9%	0.7%	0.7%	0.9%	0.5%	0.6%	0.9%	1.1%	1.0%	1.3%	1.1%	1.4%	1.5%
Roll Worse	58.7%	57.7%	58.6%	59.8%	60.2%	60.5%	60.4%	64.6%	61.2%	63.1%	57.1%	57.5%	58.1%	57.9%	58.5%	59.7%	61.5%	60.6%	61.1%	62.9%	59.7%
Chargeoffs	14.2%	13.5%	12.6%	11.9%	11.1%	12.0%	12.2%	11.6%	11.0%	11.6%	12.3%	13.5%	14.2%	12.9%	10.7%	10.9%	10.0%	10.2%	10.5%	11.3%	12.1%

(1) *Other includes loans whose delinquency was affected by some other means than borrower assistance including bankruptcy, judgment, insurance claim, etc.*

30+ Delinquency Outcome: OneMain

- **Legacy OneMain monthly delinquency outcomes for personal loans 30+ days delinquent as of 12/31/15**



	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
Return to Current	2.0%	1.9%	1.9%	2.3%	2.2%	2.5%	3.1%	2.4%	2.8%	2.5%	3.7%	2.6%	2.1%	2.0%	2.5%	2.1%	2.0%	2.3%	2.4%	2.0%	2.7%
Roll Better	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.6%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%	0.4%
Roll Same	11.8%	12.0%	12.3%	12.4%	12.3%	11.6%	11.1%	10.4%	10.1%	10.7%	11.0%	11.4%	11.9%	12.1%	12.5%	12.5%	12.2%	11.5%	10.7%	10.1%	5.1%
Payoffs	0.3%	0.4%	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%
Renewals	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
RBO	0.1%	0.1%	0.2%	0.2%	0.1%	0.2%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
Deferment	1.7%	1.7%	1.8%	2.4%	2.1%	1.3%	1.3%	1.5%	2.0%	1.8%	1.8%	1.5%	1.4%	1.5%	2.3%	1.8%	1.7%	1.9%	1.7%	1.4%	1.7%
AOT	2.2%	1.8%	1.6%	1.6%	1.5%	1.4%	1.6%	1.3%	1.5%	1.5%	1.6%	2.0%	2.0%	1.8%	1.7%	1.7%	1.4%	1.3%	1.5%	1.0%	1.4%
Roll Worse	65.2%	64.9%	65.1%	65.9%	67.8%	69.1%	68.9%	69.3%	69.1%	68.7%	66.5%	65.5%	64.2%	64.0%	63.9%	65.6%	67.9%	68.5%	68.7%	69.6%	57.7%
Chargeoffs	15.9%	16.6%	16.3%	14.3%	13.1%	13.0%	12.7%	13.9%	13.4%	13.7%	14.1%	15.8%	17.2%	17.5%	16.0%	15.0%	13.8%	13.5%	14.0%	14.7%	30.3%

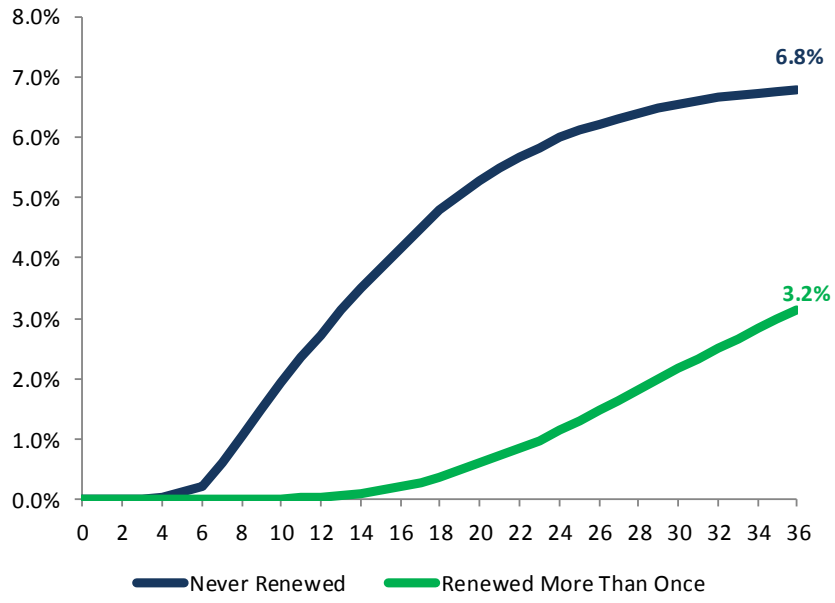
Reflects a one time change in charge-off policy

Renewal Performance *(Legacy Springleaf Only)*

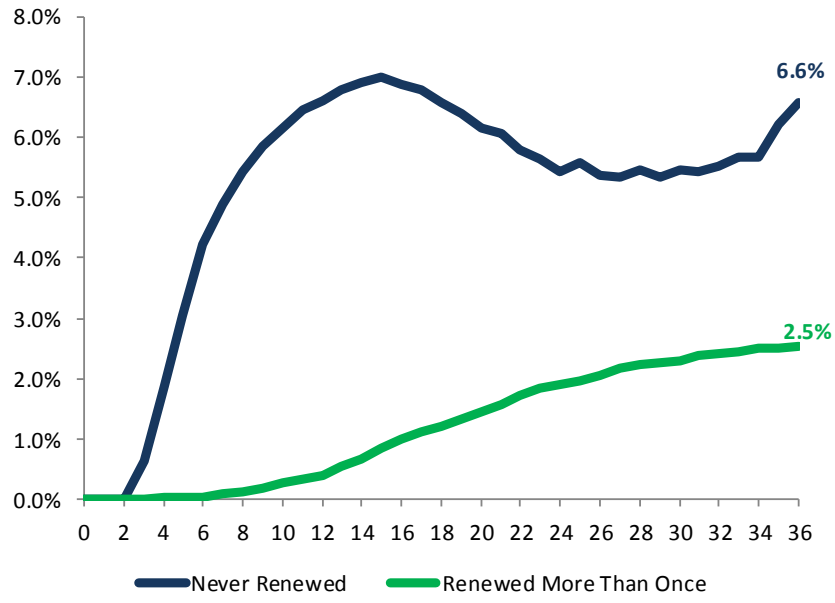
- **Historically about half of customers renew at least once during life of loan**
- **Every loan renewal is fully re-underwritten**
  - Income is re-verified → Household budget is refreshed → Ability to repay is recalculated
- **Average renewals: Per active customer: 1.36 | Per renewing customer: 2.73**

Performance by Renewal Status(1)

Cumulative Gross Loss



60+ Delinquency



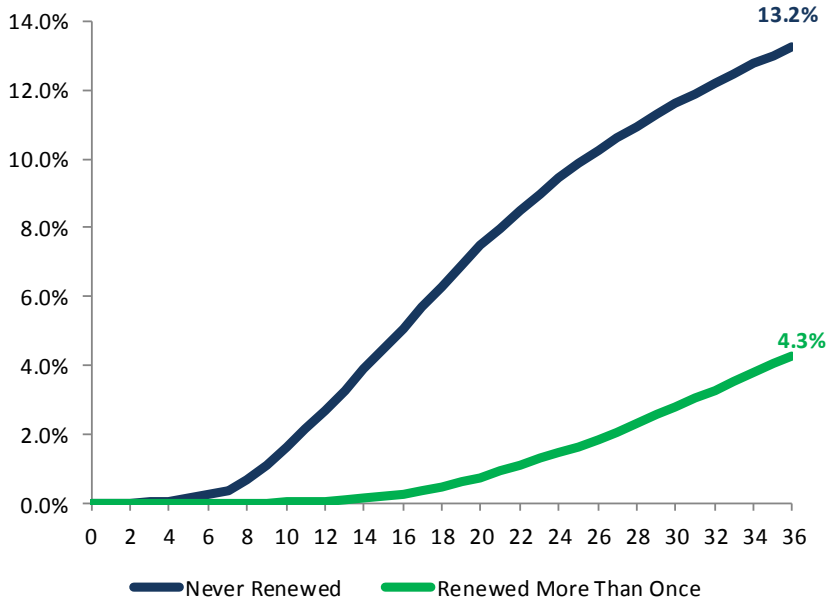
(1) *Reflects 2011 Vintage Data at 36 Months on Book*

Renewal Performance *(Legacy OneMain Only)*

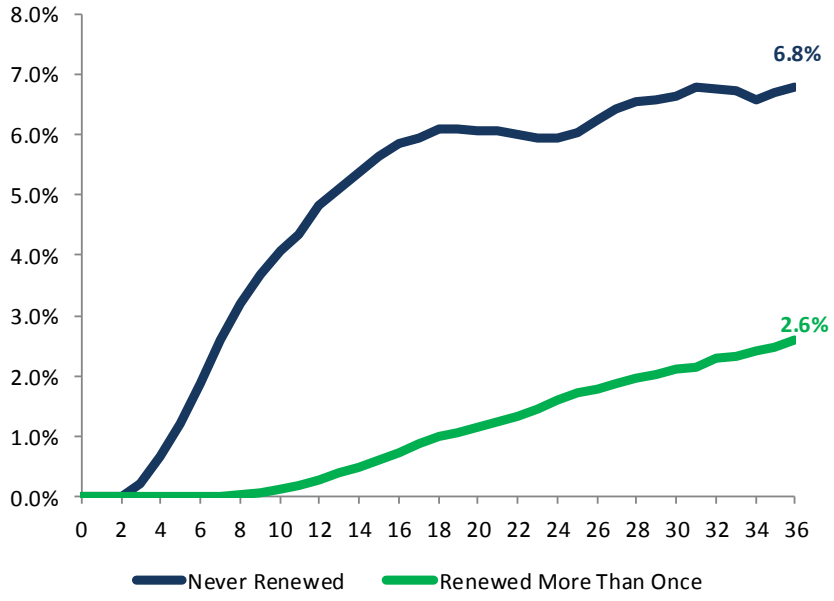
- **Historically about half of customers renew at least once during life of loan**
- **Every loan renewal is fully re-underwritten**
  - Income is re-verified → Household budget is refreshed → Ability to repay is recalculated
- **Average renewals: Per active customer: .99 | Per renewing customer: 1.99**

Performance by Renewal Status(1)

Cumulative Gross Loss



60+ Delinquency

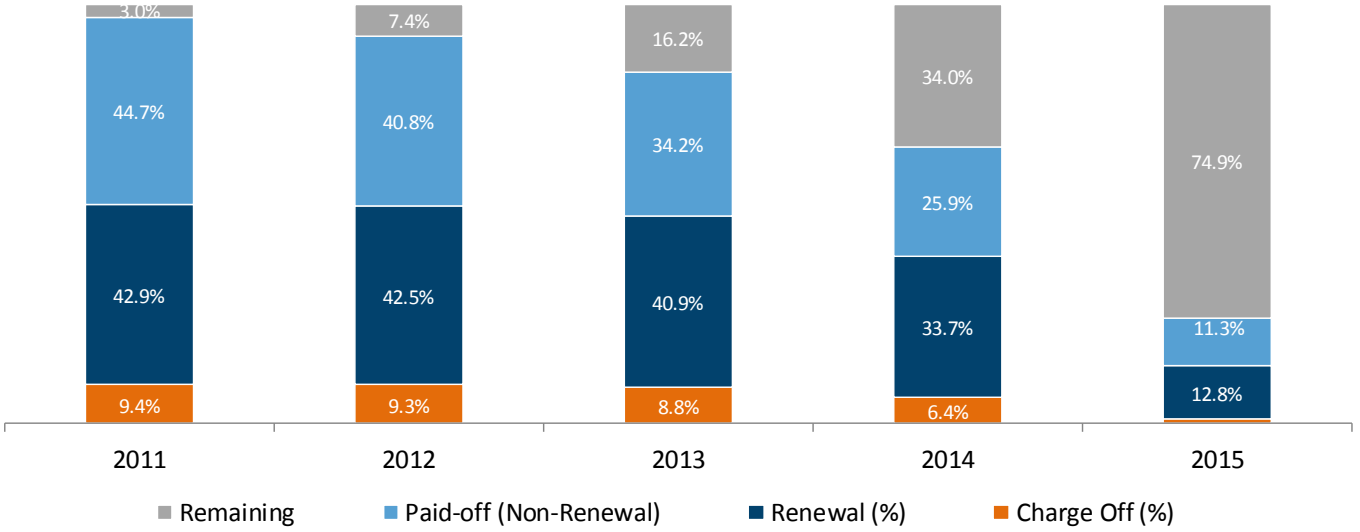


(1) *Reflects 2011 Vintage Data at 36 Months on Book*

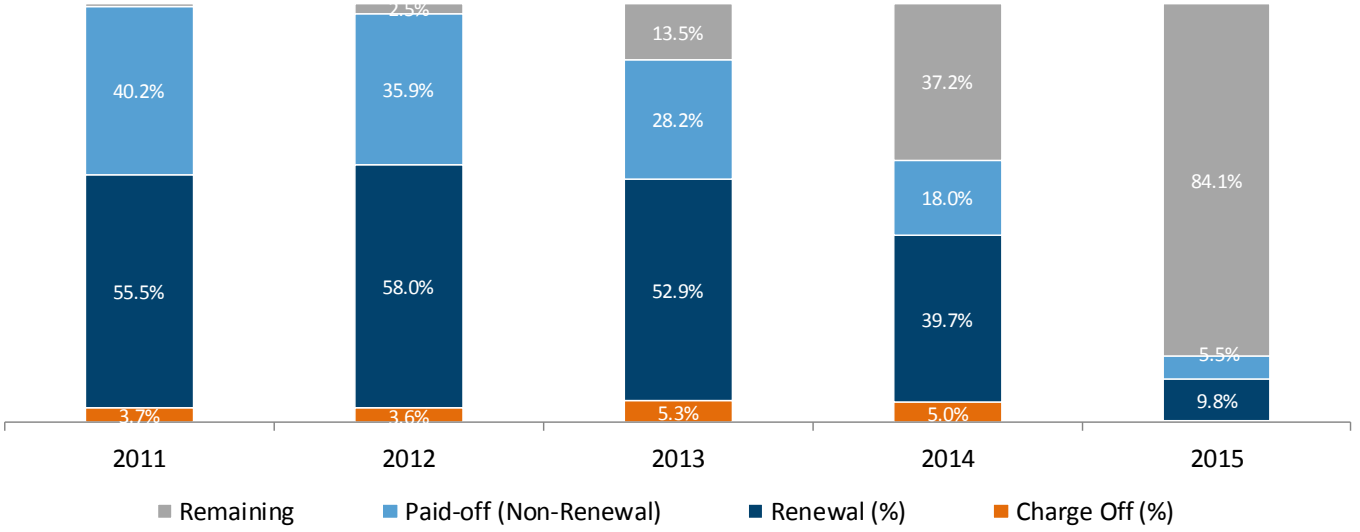
OneMain Lending Made Personal

Vintage Balance Distribution

OneMain Financial



Springleaf Financial



OneMain
Lending Made Personal

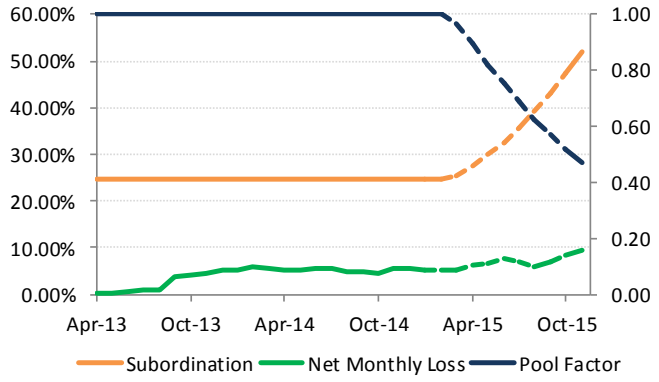
Securitization Programs

Securitization Overview *(As of December 31, 2015)*

Personal Loan ABS Programs ("OMFIT, SLFT, SCFT")

- **12 personal loan ABS transactions since 2013**
  - Backed by a mix of both secured and unsecured loans
  - Transactions feature a revolving structure due to short duration assets
  - Consistent collateral performance
  - Programmatic issuer

2013-A Class A Credit Enhancement



Deals rapidly de-lever during amortization period

Solid Line: Revolving Period
Dotted Line: Amortization Period

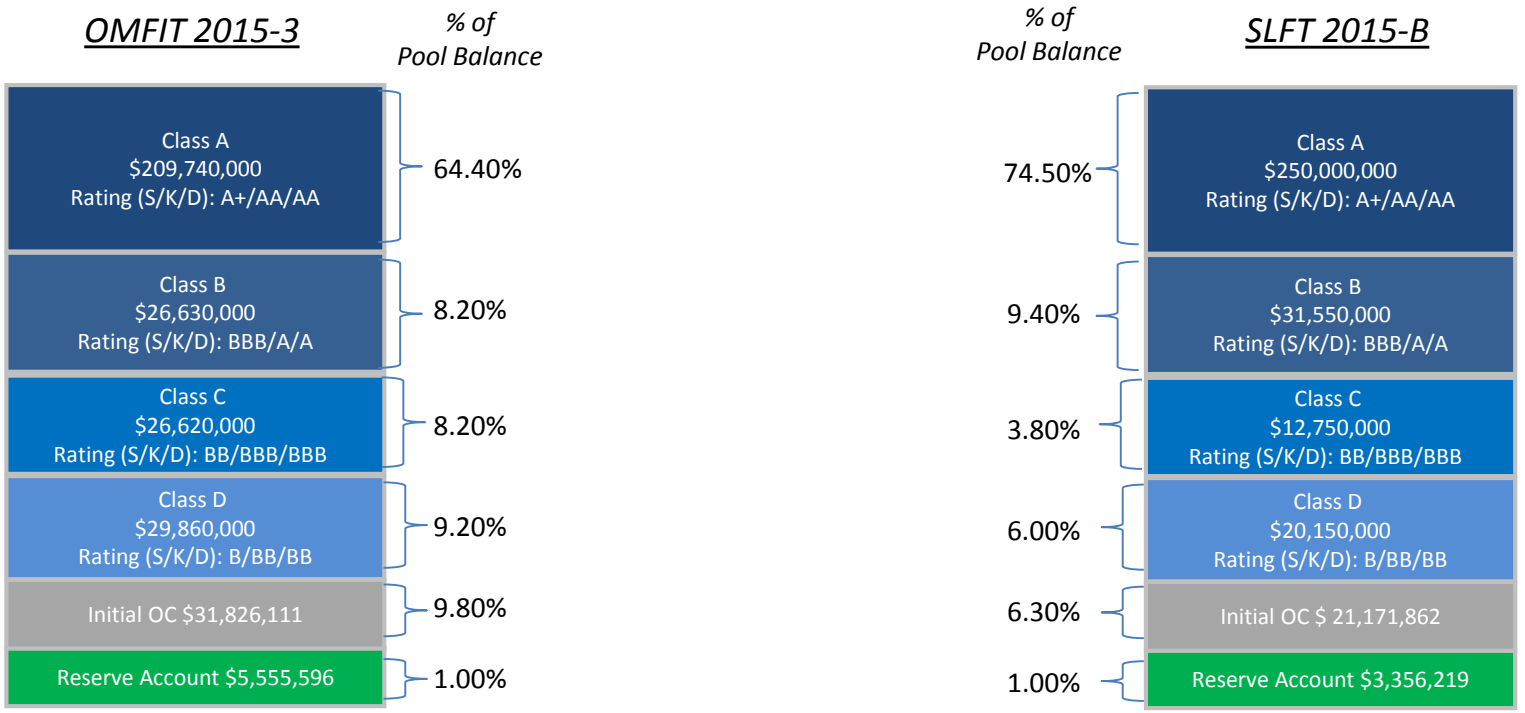
Direct Auto ABS Program

- **New program planned in 2016; first 100% Direct Auto originated ABS program**
  - Direct Auto has higher yields and lower terms vs. traditional subprime auto
  - Programmatic issuances planned

Conduit Facilities

- **$5.15 billion multi-year committed facilities from a geographically diverse group of 6 global money center banks**
  - $2.5 billion available capacity
  - No amortization until 2018

Deal Comparison (OMFIT vs. SLFT)



	Deal Stats at Issuance	
$324,686,111	**Pool Size**	$335,621,862
5	**Revolving Period Duration (Years)**	5
$6,630	**Avg. Principal Balance**	$4,264
26.02%	**Wtd. Avg Coupon**	27.94%
48	**Wtd. Avg Remaining Term Mos.**	39
640	**Wtd. Avg FICO**	604

Transition Plan For Securitization Programs

Transition from Proprietary Scores to FICO Bands

- **FICO bucketing will allow for easier comparisons of legacy OneMain and Springleaf platforms**
  - Implemented in OMFIT 2016-1; will be implemented in next SLFT transaction



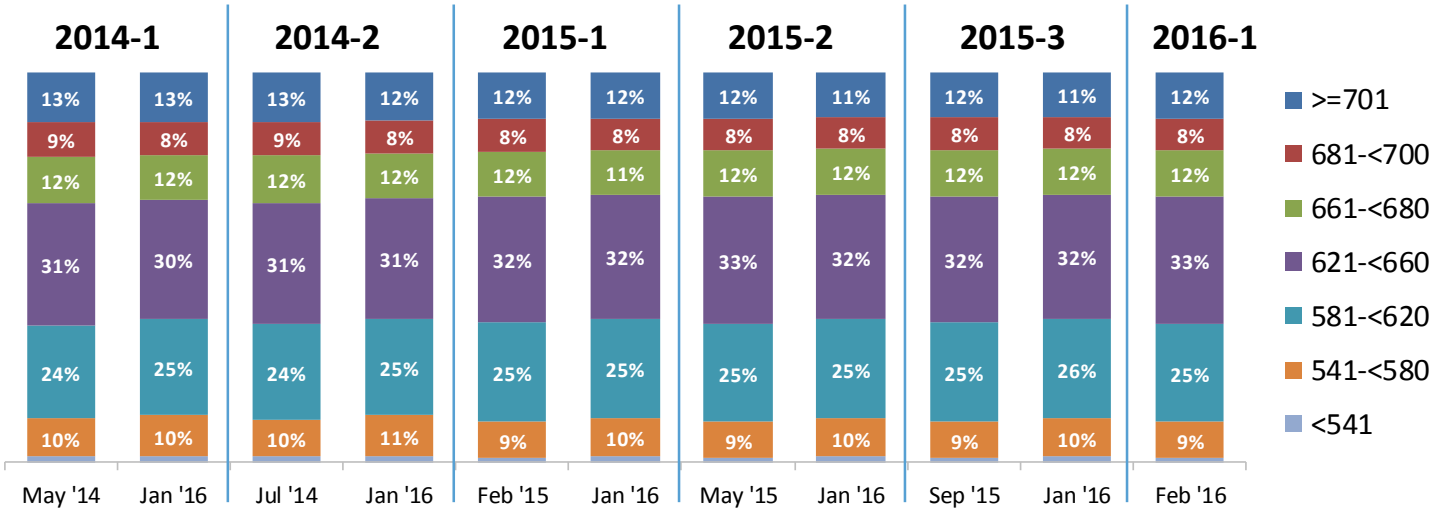
Combined Collateral For ABS Deals Post Systems / Policy Integration

- **Credit & Collection Policy largely similar across both operating companies**
  - Legacy OneMain charge off policy materially conformed in Q415 to legacy Springleaf 180 day policy
    - Caused one month blip in OMFIT losses Jan-2015 reports (since returned to normal)

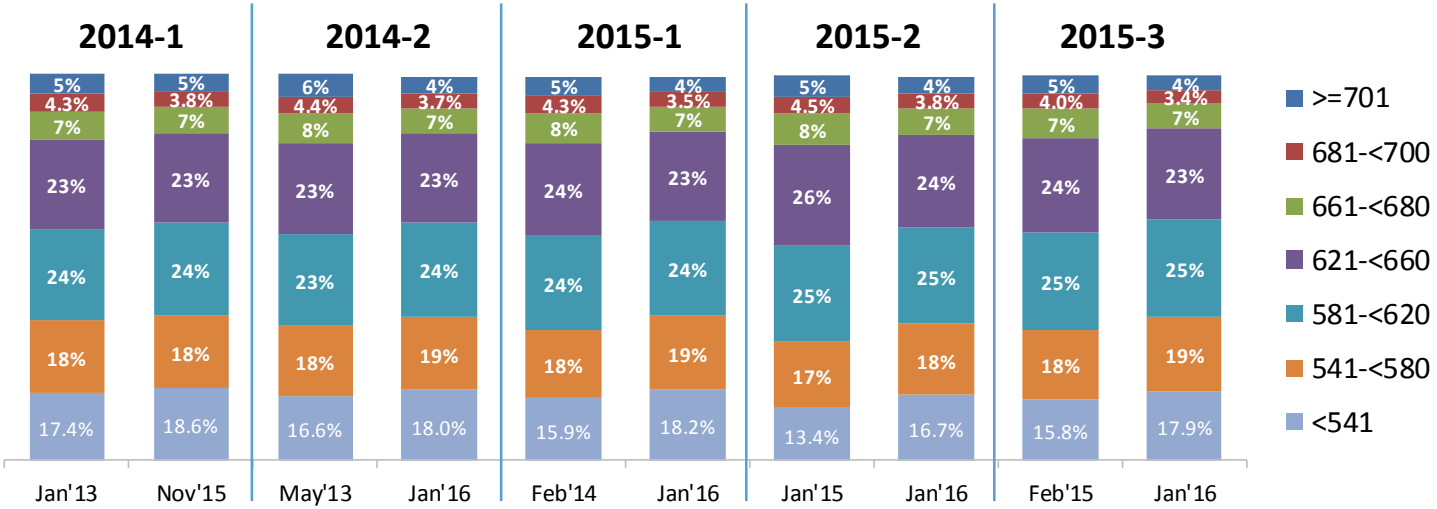
FICO Bucket Stability

- **OMFIT and SLFT transactions maintain stability in FICO bucket distribution over time**

OneMain Financial[1]



Springleaf Financial[2]



(1) *Represents the legacy OneMain securitizations in the first and most recent reporting periods*
(2) *Represents the legacy Springleaf securitizations in the first and most recent reporting periods, does not account for loans that have no score*

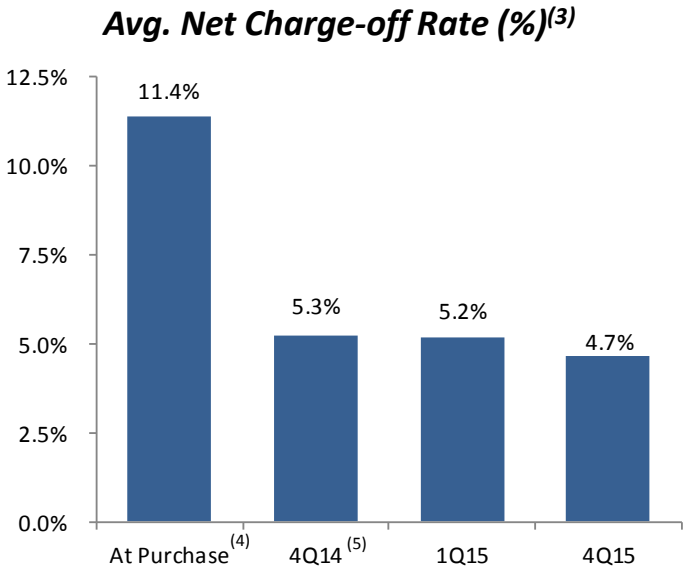
SpringCastle Portfolio

- Pretax income for 4Q15 of $24 million versus $39 million in the prior year quarter[1]
- Solid credit performance with stable charge-off rate

Collateral & Funding Structure

	12/31/14	3/31/15	12/31/15
Principal Balance	$3.0bn	$2.4bn	$2.1bn
Wtd. Avg. Coupon	18.1%	18.2%	18.2%
Accounts	324,000	265,000	232,000
Avg. Balance[2]	$9,300	$9,000	$8,900
Avg. Net Charge-off Rate[3]	9.2%[5]	5.2%	4.7%
Outstanding Debt	$1.8bn	$2.3bn	$1.9bn

SpringCastle Credit Performance



(1) Excludes impact of charges related to fair value adjustments on debt and earnings attributable to non-controlling interests.
(2) Average balances based on Principal Balance.
(3) Average Net Charge-off Rate calculated as a percentage of Principal Balance.
(4) At purchase represents data at time of settlement on April 1, 2013.
(5) Excludes one-time charge-off of $17 million of aged bankruptcy inventory in November 2014.

OneMain
Lending Made Personal

Data Supplement

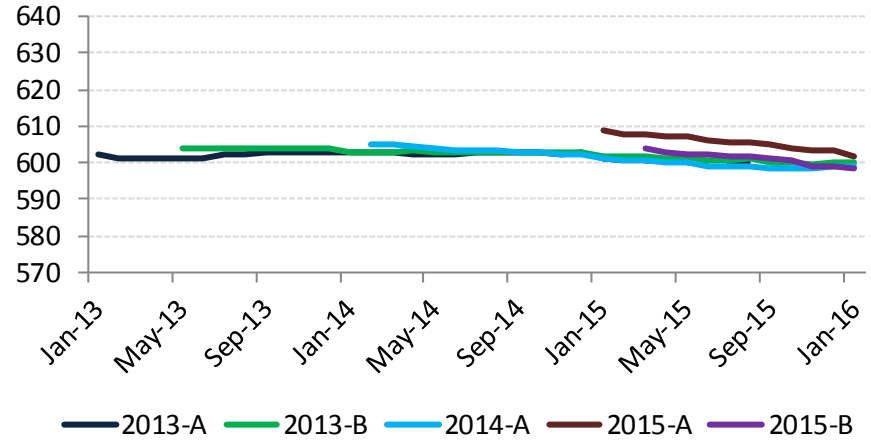
OneMain
Lending Made Personal

Term ABS Transactions

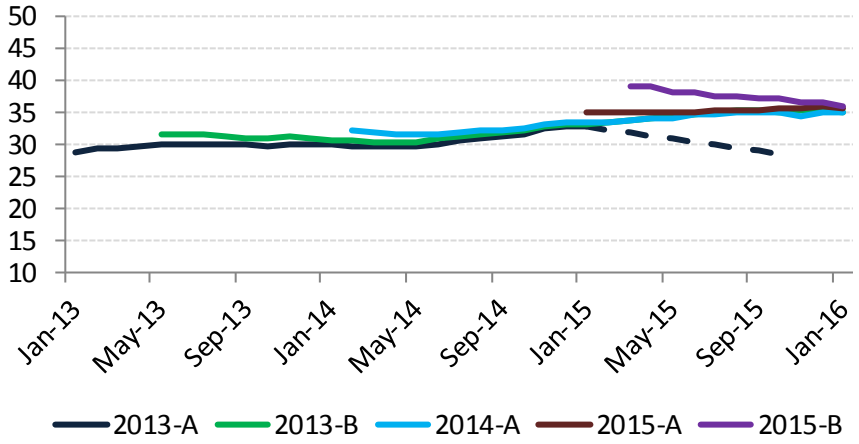
		SLFT 2013-A	SLFT 2013-B	SLFT 2014-A	SLFT 2015-A	SLFT 2015-B	OMFIT 2014-1	OMFIT 2014-2	OMFIT 2015-1	OMFIT 2015-2	OMFIT 2015-3	OMFIT 2016-1
Capital Structure	Revolving Period	2 Yr.	3 Yr.	2 Yr.	3 Yr.	5 Yr.	2 Yr.	2 Yr.	3 Yr.	2 Yr.	5 Yr.	3 Yr.
	Earliest Call	2 Yr.	2 Yr.	2 Yr.	3 Yr.	4 Yr.	2 Yr.	2 Yr.	3 Yr.	2 Yr.	4 Yr.	3 Yr.
	Bond Solds *(millions)*	$568	$370	$559	$1,162	$314	$760	$1,184	$1,229	$1,250	$293	$414
	End of Revolving Period	Called	Called	Feb-16	Jan-18	Mar-20	Mar-16	Jun-16	Dec-17	Apr-17	Aug-20	Dec-18
	WAL	2.47	3.52	2.51	3.51	5.53	2.57	2.55	3.48	2.59	5.5	3.48
A	Size	75.50%	77.50%	77.60%	74.50%	74.50%	65.75%	66.50%	64.75%	67.00%	64.60%	63.55%
	Rating (S/D/K)	A/NA/NA	A/NA	A/NA/AA	A+/AA/AA	A+/AA/AA	A/AA/NA	A/AA/NA	A/AA/NA	A+/AA/NA	A+/AA/NA	A+/AA/AA
	WAL	3.16	4.29	3.29	4.34	6.44	3.5	3.49	4.32	3.54	6.34	4.36
B	Size	7.00%	6.25%	6.20%	9.05%	9.40%	10.25%	9.00%	9.00%	9.20%	8.20%	10.95%
	Rating (S/D/K)	BBB/NA/NA	BBB/NA	BBB/NA/A	BBB/A/A	BBB/A/A	BBB/BB/NA	BBB/A/NA	BBB/A/NA	BBB/A/NA	BBB+/A/NA	BBB/A/NA
	WAL	3.31		3.44	4.58	6.7		3.73	4.55	3.85	6.63	
C	Size	3.00%		3.00%	4.20%	3.80%		5.25%	5.25%	7.80%	8.20%	
	Rating (S/D/K)	BB/NA/NA		BB/NA/BBB	BB/BBB/BBB	BB/BBB/BBB		BB/BBB/NA	BB/BBB/NA	BB/BBB/NA	BB/BBB/NA	
	WAL				4.81	6.96		4.06	4.86	4.25	7.02	
D	Size				5.25%	6.00%		9.25%	9.50%	9.00%	9.20%	
	Rating (S/D/K)				B/BB/BB	B/BB/BB		B/BB/NA	B/BB/NA	B/BB/NA	B/BB/NA	

SLFT Collateral Characteristics

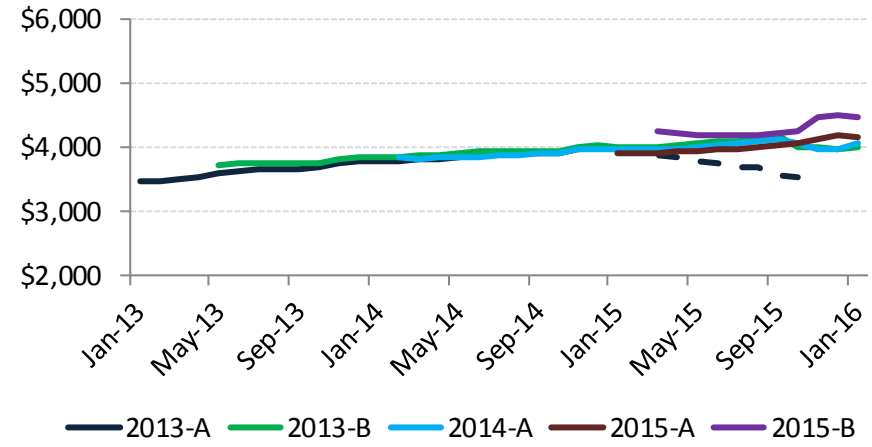
FICO(1)



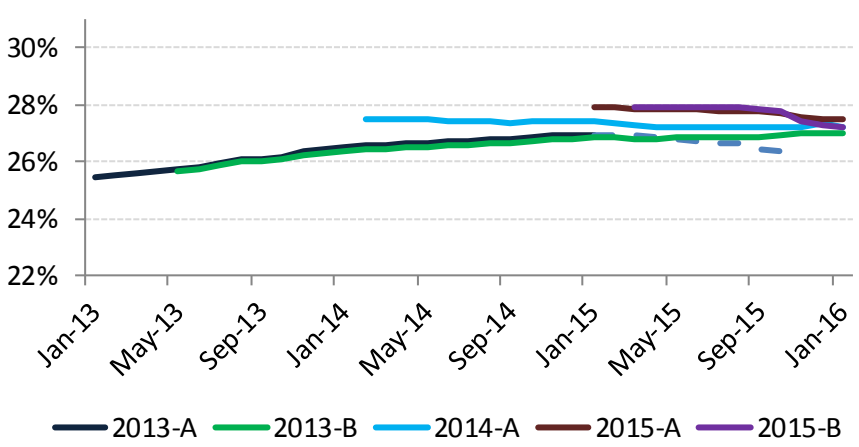
Remaining Term(1)



Avg. Balance(1)



WAC(1)

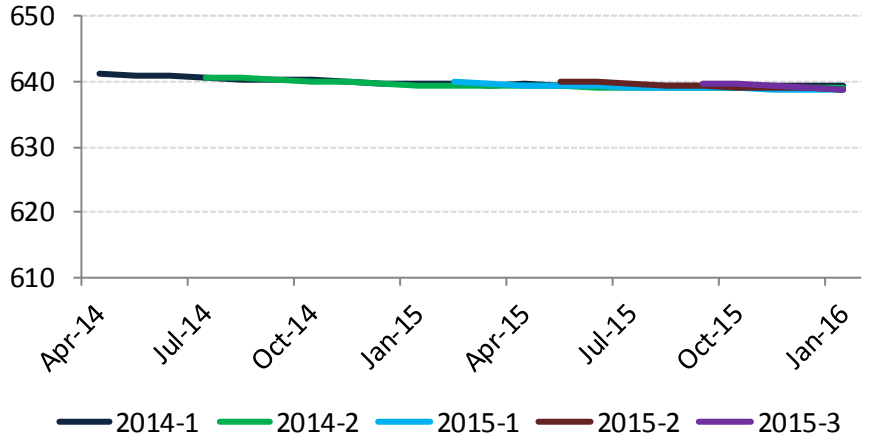


Solid Line: Revolving Period
Dotted Line: Amortization Period

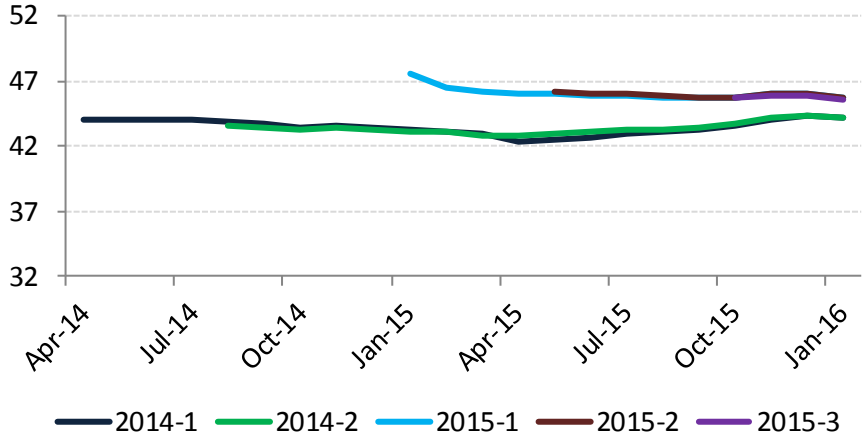
(1) *SLFT 2013-A was called in Dec-15*

OMFIT Collateral Characteristics

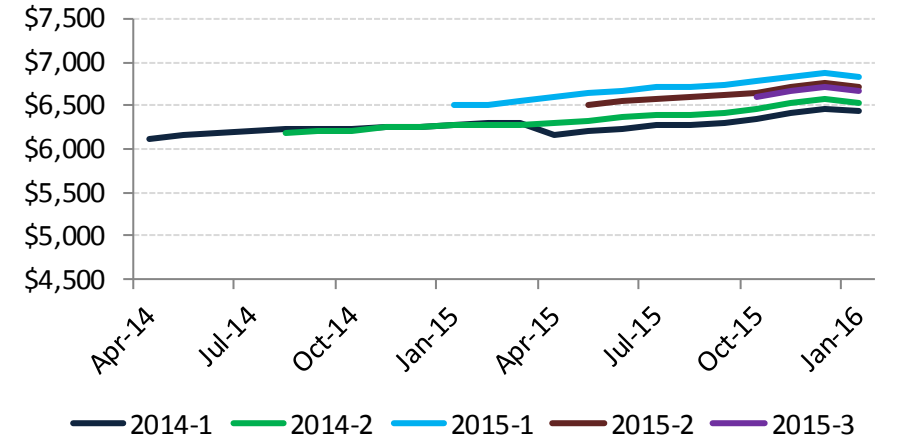
FICO



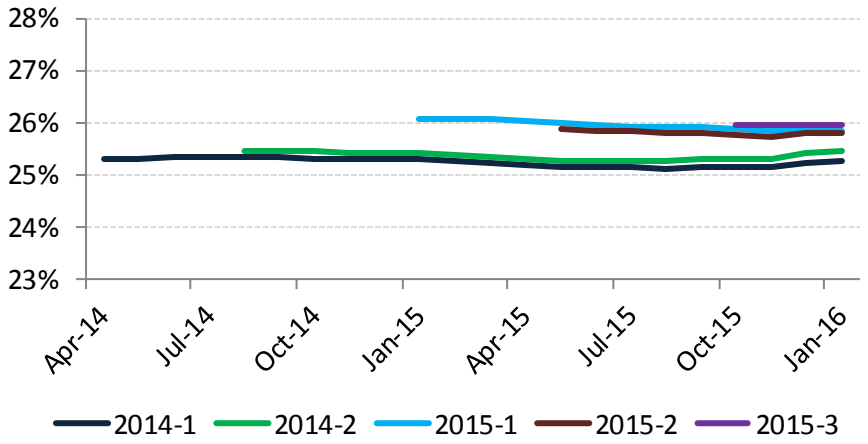
Remaining Term



Avg. Balance

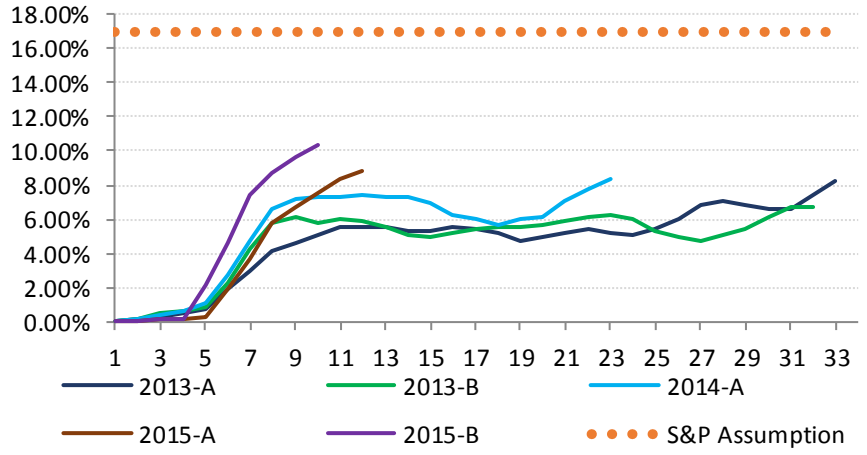


WAC

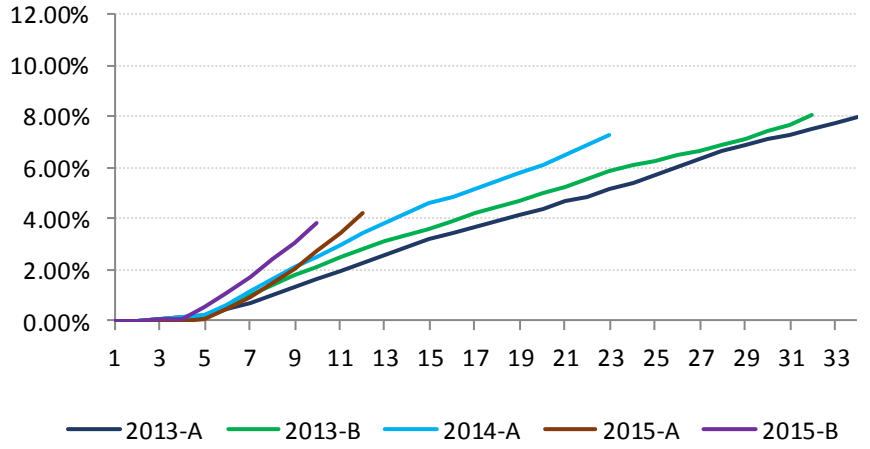


SLFT Key Performance Metrics

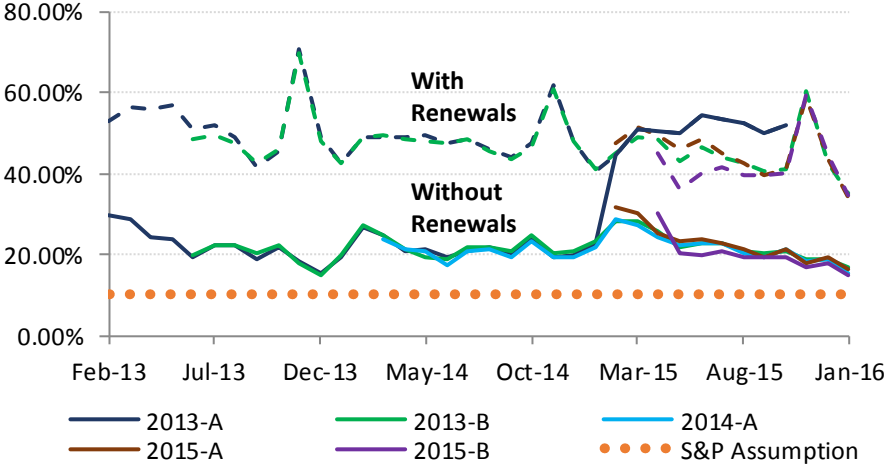
3 Month Net Annualized Loss



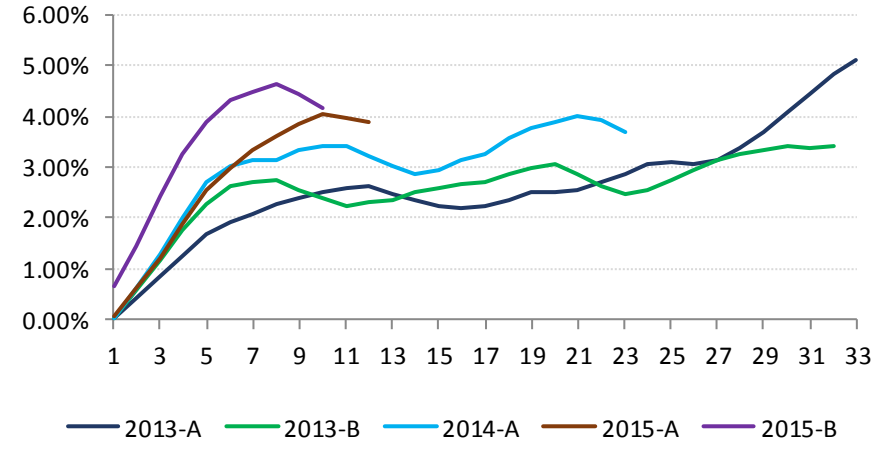
Cumulative Net Losses(1)



Prepays (2,3)



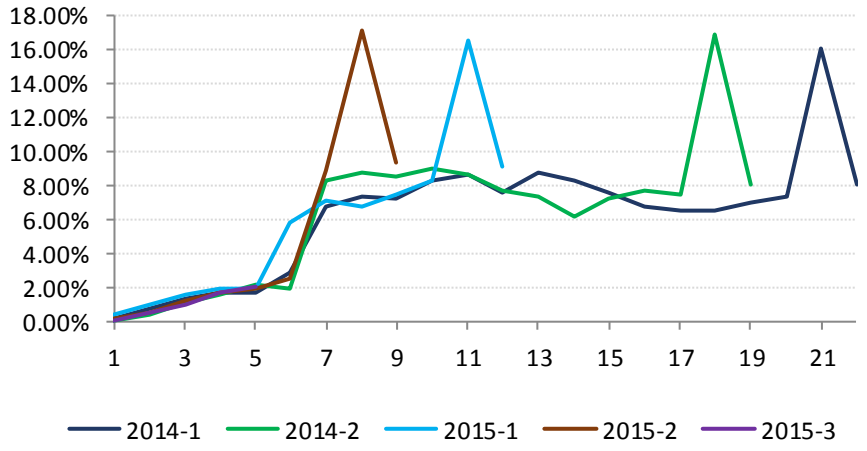
60+ Delinquency



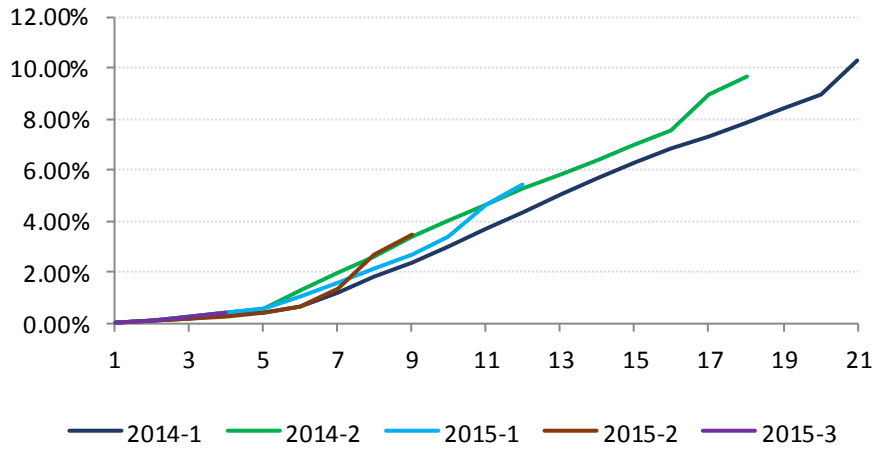
(1) *Denominator for cumulative net losses is dynamic with new money from renewals added into the denominator*
(2) *Renewals remain in transaction during the revolving period and are treated as full payoff during the amortization period*
(3) *SLFT 2013-A called in Dec-15*

OMFIT Key Performance Metrics

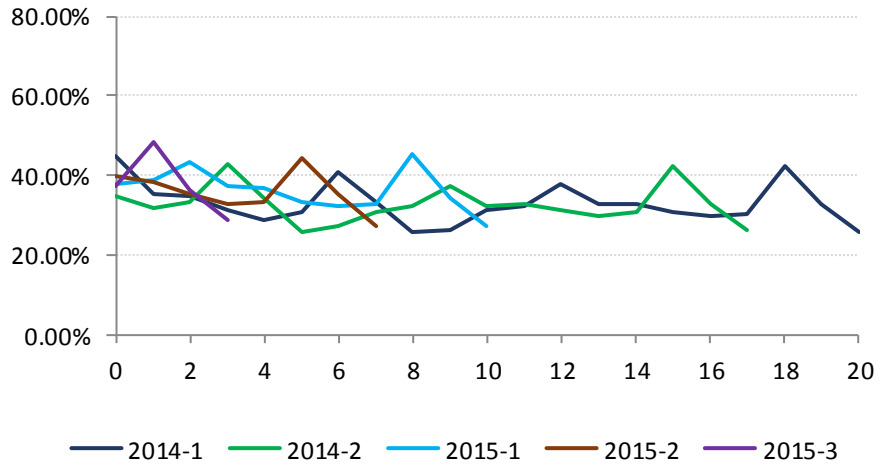
Net Annualized Loss



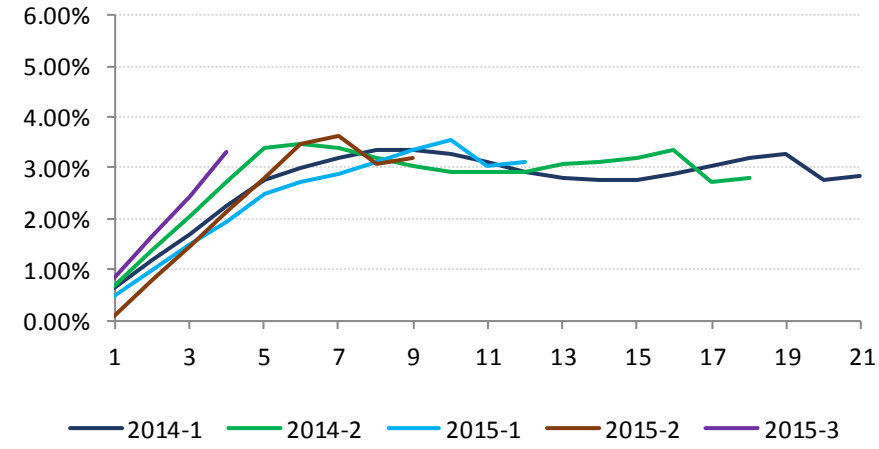
Cumulative Net Losses(1)



Prepays



60+ Delinquency



(1) *Denominator for cumulative net losses is dynamic with new money from renewals added into the denominator*

FICO Scores By Transaction

Weighted Average FICO by Deal *(as of January 2016)*

OneMain Financial

Internal Score	OMFIT 2014-1		OMFIT 2014-2		OMFIT 2015-1		OMFIT 2015-2		OMFIT 2015-3		OMFIT 2016-1	
	FICO	% of Deal	FICO	% of Deal	FICO	% of Deal	FICO	% of Deal	FICO	% of Deal	FICO	% of Deal
260 or Greater	678	6.2%	674	6.1%	673	6.2%	673	6.5%	675	6.6%	674	7.2%
240 - 259	661	22.2%	660	22.1%	660	20.7%	659	20.6%	660	20.4%	659	20.6%
220 - 239	643	36.4%	643	36.6%	643	36.8%	643	36.3%	642	36.2%	643	36.6%
200 - 219	624	24.8%	625	25.1%	625	26.3%	625	26.5%	625	26.7%	626	26.4%
180 - 199	602	7.9%	601	7.8%	601	7.7%	603	7.9%	603	8.1%	604	7.7%
160 - 179	577	1.9%	577	1.7%	576	1.7%	577	1.7%	579	1.5%	581	1.4%
Less Than 160	546	0.6%	543	0.6%	541	0.6%	544	0.5%	544	0.4%	551	0.2%
WTD Avg.	**639**	**100.0%**	**639**	**100.0%**	**639**	**100.0%**	**639**	**100.0%**	**639**	**100.0%**	**640**	**100.0%**

Springleaf Financial

Internal Score	SLFT 2013-A [1]		SLFT 2013-B		SLFT 2014-A		SLFT 2015-A		SLFT 2015-B	
	FICO	% of Deal	FICO	% of Deal	FICO	% of Deal	FICO	% of Deal	FICO	% of Deal
S	641	8.2%	642	7.2%	643	6.9%	644	7.3%	640	6.9%
P	623	8.8%	625	7.5%	626	7.3%	628	7.6%	623	7.2%
A	618	19.7%	619	17.8%	619	17.4%	622	18.0%	618	17.0%
B	606	27.2%	607	26.9%	607	26.5%	610	26.4%	607	26.6%
C	581	26.4%	584	28.5%	585	28.9%	588	28.3%	586	28.9%
D	543	7.6%	552	9.1%	554	9.6%	558	9.3%	556	9.9%
E	510	1.9%	522	2.5%	520	2.7%	524	2.5%	524	3.0%
WTD Avg. [2]	**600**	**100.0%**	**600**	**100.0%**	**599**	**100.0%**	**605**	**100.0%**	**601**	**100.0%**

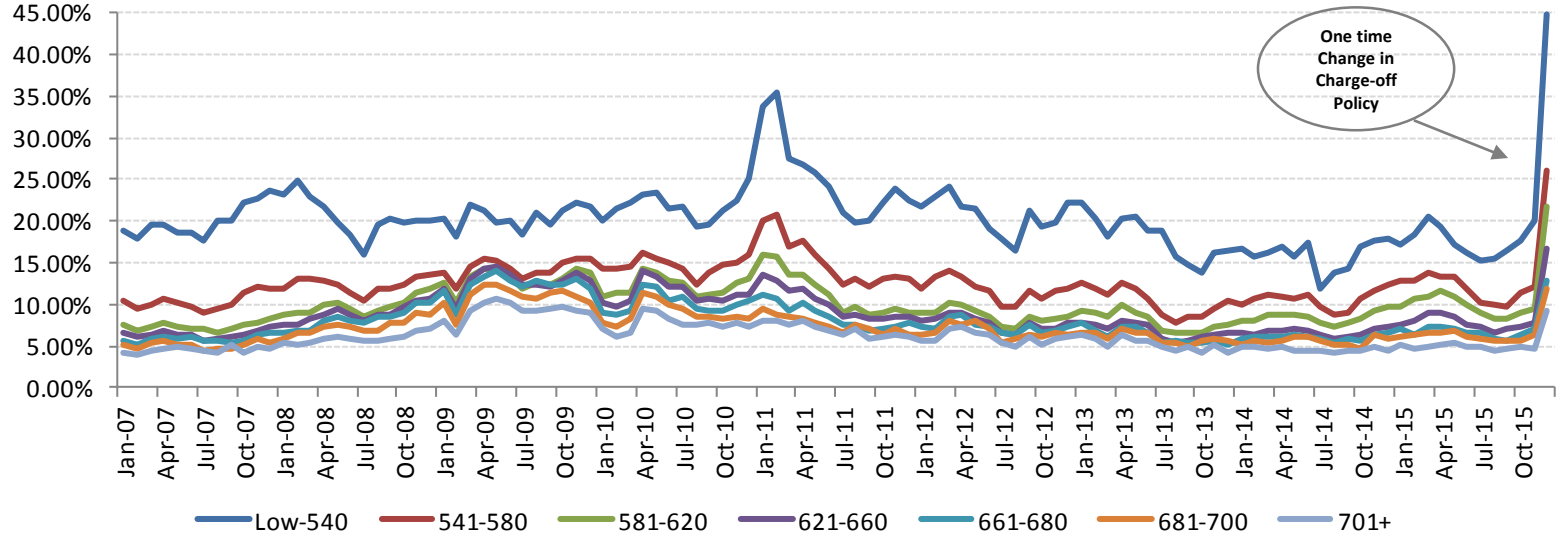
(1) *SLFT 2013-A Transaction was called December 15th, 2015*

(2) *Includes <1% of loans that do not have a Risk Score*

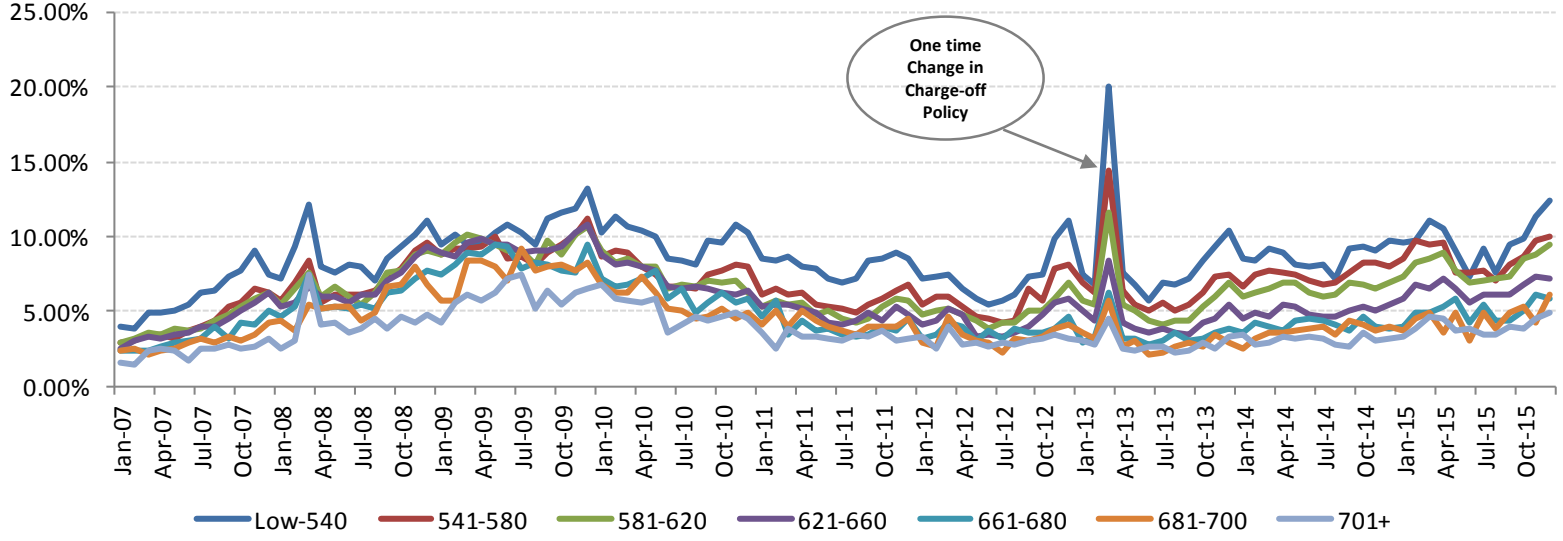
OneMain
Lending Made Personal

Annualized Gross Loss by FICO

OneMain Financial



Springleaf Financial



OneMain
Lending Made Personal

Credit Performance by Product

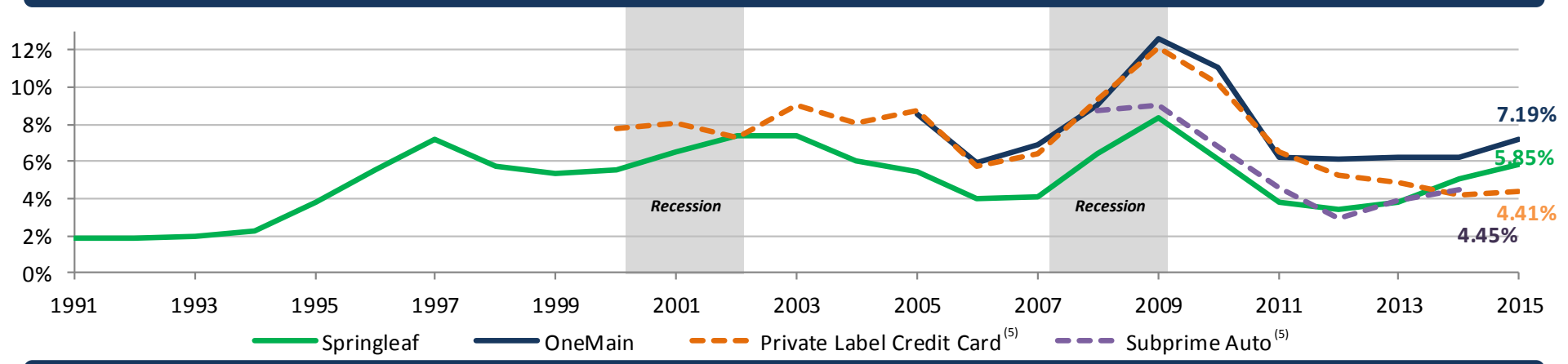
Security Type	Springleaf				OneMain			
	Gross Charge Off %		% of Portfolio		Gross Charge Off %		% of Portfolio	
	2014	2015	2014	2015	2014	2015	2014	2015
Direct Auto Refi	**0.0%**	**0.5%**	**1%**	**14%**	**N/A**	**N/A**	**N/A**	**N/A**
Hard Secured	**3.0%**	**4.1%**	**45%**	**38%**	**6.3%**	**6.6%**	**22%**	**17%**
Unsecured	**8.0%**	**9.0%**	**54%**	**47%**	**7.2%**	**8.2%**	**78%**	**83%**
Total	**5.6%**	**5.9%**	**100%**	**100%**	**6.9%**	**7.9%**	**100%**	**100%**
New Customer	*7.0%*	*6.7%*	*33%*	*36%*	*8.1%*	*10.1%*	*21%*	*21%*
Present/Former Customer	*5.0%*	*5.4%*	*67%*	*64%*	*6.7%*	*7.4%*	*79%*	*79%*
Total NCO %	**4.9%**	**5.1%**			**6.2%**	**7.2%**		

OneMain
Lending Made Personal

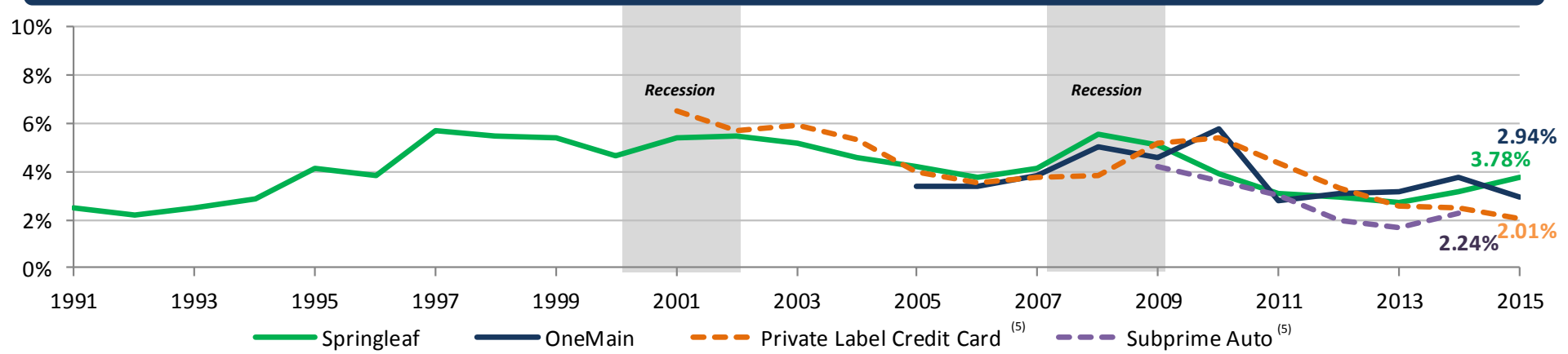
Personal Loan Portfolio Performance *(Excludes Direct Auto)*

- **Low delinquency and charge-offs result from robust underwriting of customer's ability-to-repay**

Annualized Loss Rates(1,2,3,4)



Delinquency(1,2,3,4)



(1) *Springleaf: Personal loan losses prior to 2000 were calculated as a percent of net receivables; after 2000 UPB is used.*

(2) *OneMain: Delinquency and loss metrics from 2005 – 2010 include US Personal loan losses; 2011 - Present includes OneMain only.*

(3) *Springleaf losses exclude the impact of $14.5 million of additional charge-offs recorded in March 2013 related to our change in charge-off policy, $25.4 million of recoveries on charged-off personal loans resulting from a sale of our previously charged-off finance receivables in June 2013, and $2.7 million of recovery sale buybacks during the last half of 2013.*

(4) *OneMain losses exclude the impact of $62 million in additional charge-offs recorded in December 2015 as a result of a change in policy from recency of payment to a 180-day charge off policy to conform with Springleaf.*

(5) *JP Morgan Retail Card monthly data – December 2015, S&P Subprime Auto Loan Index monthly data – January 2016*

OneMain
Lending Made Personal

Portfolio Performance by Product Type *(Legacy Springleaf Only)*

Springleaf Hard Secured (Excludes Direct Auto Product)																
$ in millions	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Origination Volume	$1,177	$1,231	$1,323	$1,414	$1,622	$1,908	$2,044	$2,123	$1,743	$965	$949	$1,157	$1,140	$1,422	$1,568	$1,388
FICO at Origination	590	587	587	590	589	590	590	587	578	578	582	586	587	591	592	591
Period End UPB	$1,162	$1,255	$1,388	$1,466	$1,583	$1,792	$1,979	$2,140	$2,048	$1,563	$1,265	$1,228	$1,185	$1,381	$1,632	$1,677
Yield	22.30%	22.14%	21.34%	20.93%	20.09%	19.56%	19.56%	19.51%	19.72%	20.24%	21.22%	22.18%	23.93%	25.50%	26.13%	26.54%
60+ Delinquency	4.08%	4.71%	4.75%	4.52%	3.88%	3.59%	3.14%	3.75%	4.92%	4.59%	3.47%	2.46%	2.13%	1.80%	2.06%	2.78%
Gross Charge-off	4.46%	4.78%	5.53%	5.44%	4.70%	4.17%	3.66%	3.57%	5.40%	6.84%	5.63%	3.60%	2.90%	2.64%	3.05%	4.15%
Net Charge-off	3.80%	4.19%	4.95%	4.86%	4.12%	3.58%	3.02%	2.99%	4.88%	6.16%	4.64%	2.59%	1.97%	2.00%	2.57%	3.48%
Risk Adjusted Yield	18.50%	17.94%	16.39%	16.07%	15.97%	15.98%	16.53%	16.52%	14.84%	14.08%	16.58%	19.59%	21.96%	23.50%	23.56%	23.06%

Springleaf Soft Secured																
Origination Volume	$1,326	$1,278	$1,228	$1,175	$1,223	$1,135	$1,148	$1,107	$993	$787	$920	$1,087	$1,148	$1,395	$1,332	$699
FICO at Origination	603	600	601	605	606	609	611	611	605	603	605	606	605	608	609	608
Period End UPB	$1,152	$1,156	$1,141	$1,101	$1,097	$1,038	$1,031	$1,032	$1,016	$899	$889	$981	$1,048	$1,235	$1,317	$899
Yield	24.43%	24.52%	24.20%	23.69%	23.44%	23.60%	23.80%	23.71%	23.67%	24.03%	24.64%	25.00%	26.11%	27.73%	28.67%	28.22%
60+ Delinquency	5.44%	6.30%	6.59%	6.28%	5.73%	5.43%	5.02%	5.40%	6.23%	5.40%	4.14%	3.70%	3.72%	3.59%	4.15%	5.98%
Gross Charge-off	9.23%	10.44%	11.64%	12.03%	10.32%	10.15%	7.73%	7.90%	9.18%	10.97%	8.09%	6.19%	6.20%	6.70%	8.25%	11.10%
Net Charge-off	7.62%	9.07%	10.23%	10.58%	8.75%	8.43%	5.80%	6.10%	7.60%	9.38%	6.40%	4.66%	4.80%	5.71%	7.19%	9.48%
Risk Adjusted Yield	16.81%	15.45%	13.97%	13.12%	14.69%	15.17%	18.01%	17.61%	16.07%	14.64%	18.24%	20.34%	21.31%	22.02%	21.48%	18.74%

Springleaf Unsecured																
Origination Volume	$122	$153	$167	$162	$197	$217	$287	$364	$450	$204	$206	$243	$220	$473	$529	$1,361
FICO at Origination	634	632	633	635	633	633	633	635	633	633	634	632	628	623	621	615
Period End UPB	$124	$141	$151	$150	$169	$189	$281	$480	$722	$540	$428	$381	$336	$484	$560	$1,287
Yield	21.46%	21.61%	21.76%	21.32%	21.57%	22.14%	21.42%	19.83%	19.93%	19.70%	20.23%	21.24%	23.23%	26.75%	27.36%	28.21%
60+ Delinquency	2.70%	3.56%	3.97%	3.96%	3.69%	3.61%	3.12%	3.13%	6.36%	6.20%	4.64%	3.62%	3.27%	2.86%	3.84%	3.55%
Gross Charge-off	6.15%	6.81%	8.39%	9.27%	7.53%	7.75%	5.51%	5.16%	9.66%	14.22%	11.64%	7.73%	6.51%	5.62%	7.68%	6.57%
Net Charge-off	3.77%	5.12%	6.82%	7.65%	6.11%	6.30%	4.38%	4.42%	9.18%	13.26%	9.98%	5.64%	4.37%	4.43%	6.81%	5.67%
Risk Adjusted Yield	17.69%	16.49%	14.94%	13.67%	15.45%	15.84%	17.05%	15.41%	10.75%	6.45%	10.25%	15.59%	18.86%	22.33%	20.55%	22.54%

Springleaf Total (Ex. Auto)																
Origination Volume	$2,625	$2,661	$2,719	$2,750	$3,042	$3,260	$3,479	$3,594	$3,185	$1,956	$2,075	$2,486	$2,509	$3,290	$3,428	$3,448
FICO at Origination	600	597	598	601	601	603	604	604	598	597	600	602	601	605	605	604
Period End UPB	$2,438	$2,551	$2,680	$2,716	$2,849	$3,019	$3,291	$3,652	$3,785	$3,001	$2,581	$2,591	$2,569	$3,101	$3,509	$3,864
Yield	23.29%	23.20%	22.59%	22.08%	21.47%	21.11%	21.05%	20.74%	20.82%	21.28%	22.24%	23.11%	24.73%	26.58%	26.69%	27.49%
60+ Delinquency	4.65%	5.37%	5.49%	5.21%	4.58%	4.22%	3.73%	4.14%	5.54%	5.12%	3.89%	3.10%	2.93%	2.68%	3.13%	3.78%
Gross Charge-off	6.77%	7.49%	8.36%	8.34%	7.06%	6.53%	5.11%	5.00%	7.18%	9.37%	7.46%	5.18%	4.69%	4.71%	5.78%	6.87%
Net Charge-off	5.57%	6.49%	7.36%	7.35%	6.04%	5.48%	4.01%	4.05%	6.39%	8.38%	6.13%	3.82%	3.41%	3.84%	5.01%	5.85%
Risk Adjusted Yield	17.72%	16.72%	15.22%	14.73%	15.42%	15.63%	17.03%	16.69%	14.43%	12.89%	16.11%	19.29%	21.32%	22.74%	21.67%	21.64%

OneMain
Lending Made Personal

Portfolio Performance by Product Type *(Legacy OneMain Only)*

OneMain Secured											
$ in millions	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015[2]
Origination Volume	$2,712	$2,885	$2,753	$2,507	$1,919	$1,669	$1,798	$1,248	$956	$816	$782
FICO at Origination	620	617	615	613	617	641	637	629	625	623	622
Period End UPB	$3,023	$3,279	$3,502	$3,593	$3,295	$3,193	$2,745	$2,443	$1,977	$1,598	$1,343
Yield	21.37%	21.42%	21.56%	21.50%	21.18%	21.59%	23.08%	23.51%	23.81%	24.14%	24.49%
60+ Delinquency	4.46%	3.67%	4.40%	4.74%	4.68%	5.21%	2.67%	3.36%	3.67%	4.02%	2.72%
Gross Charge-off	7.21%	6.53%	6.80%	8.15%	9.07%	8.92%	4.75%	5.35%	6.16%	6.24%	6.68%
Net Charge-off	6.53%	6.01%	6.28%	7.85%	8.86%	8.52%	4.55%	5.07%	5.68%	5.60%	6.11%
Risk Adjusted Yield	14.84%	15.41%	15.27%	13.65%	12.32%	13.08%	18.53%	18.44%	18.14%	18.54%	17.71%

OneMain Unsecured											
Origination Volume	$6,010	$7,322	$9,722	$8,749	$4,405	$2,889	$3,160	$3,494	$4,493	$4,971	$5,220
FICO at Origination	643	642	643	639	633	654	650	644	642	642	641
Period End UPB	$6,358	$7,476	$10,089	$10,968	$8,702	$7,098	$5,304	$5,471	$6,162	$6,782	$7,177
Yield	21.85%	21.74%	21.95%	21.90%	21.42%	21.63%	23.24%	23.93%	24.75%	25.53%	25.86%
60+ Delinquency[1]	2.86%	3.23%	3.61%	5.10%	4.52%	6.01%	2.90%	2.99%	2.95%	3.67%	2.98%
Gross Charge-off[1]	10.52%	6.47%	7.67%	9.83%	14.18%	12.59%	7.38%	7.12%	7.03%	7.16%	8.11%
Net Charge-off[1]	9.53%	5.95%	6.86%	9.47%	13.85%	12.02%	7.07%	6.74%	6.48%	6.44%	7.42%
Risk Adjusted Yield	12.32%	15.79%	15.09%	12.44%	7.57%	9.61%	16.17%	17.20%	18.27%	19.10%	17.63%

Total											
Origination Volume	$8,722	$10,207	$12,475	$11,257	$6,324	$4,558	$4,958	$4,742	$5,448	$5,787	$6,002
FICO at Origination	636	635	637	633	628	650	645	640	639	639	639
Period End UPB	$9,381	$10,755	$13,591	$14,561	$11,997	$10,292	$8,048	$7,914	$8,139	$8,380	$8,520
Yield	21.70%	21.64%	21.84%	21.80%	21.36%	21.62%	23.19%	23.01%	23.74%	24.38%	24.79%
60+ Delinquency[1]	3.38%	3.37%	3.82%	5.01%	4.57%	5.76%	2.82%	3.11%	3.13%	3.74%	2.94%
Gross Charge-off[1]	9.47%	6.49%	7.42%	9.41%	12.87%	11.53%	6.53%	6.48%	6.72%	6.92%	7.86%
Net Charge-off[1]	8.58%	5.97%	6.86%	9.07%	12.57%	11.02%	6.26%	6.14%	6.20%	6.21%	7.19%
Risk Adjusted Yield	13.12%	15.67%	14.98%	12.74%	8.80%	10.60%	16.93%	16.87%	17.54%	18.17%	17.60%

(1) Delinquency and Loss Metrics between 2005 – 2010 include US Personal loans, 2011 through present includes OneMain only
(2) OneMain losses exclude the impact of $62 million in additional charge-offs recorded in December 2015 as a result of a change in policy from recency of payment to a 180-day charge off policy to conform with Springleaf