OneMain: ABS East Conference

September 2016

OneMain
Lending Made Personal

Important Information

This document 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 document 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

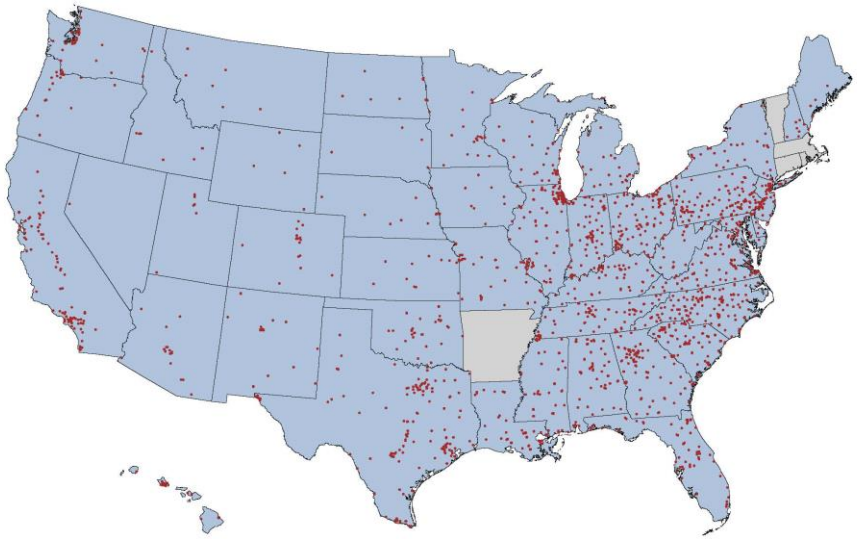
This document contains "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are not statements of historical fact but instead represent only management's current beliefs regarding future events. By their nature, forward-looking 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 document 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: the inability to obtain, or delays in obtaining, cost savings and synergies from the OneMain Acquisition and risks and other uncertainties associated with the integration of the companies; unanticipated expenditures relating to the OneMain Acquisition; any litigation, fines or penalties that could arise relating to the OneMain Acquisition; the impact of the OneMain Acquisition on each company's relationships with employees and third parties; risks relating to continued compliance with the previously disclosed Settlement Agreement; changes in general economic conditions, including the interest rate environment in which we conduct business and the financial markets through which we can access capital and also invest cash flows from our Consumer and Insurance segment; levels of unemployment and personal bankruptcies; natural or accidental events such as earthquakes, hurricanes, tornadoes, fires, or floods affecting our customers, collateral, or branches or other operating facilities; war, acts of terrorism, riots, civil disruption, pandemics, disruptions in the operation of our information systems, cyber security breaches, 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 businesses; changes in the competitive environment in which we operate, including the demand for our products, customer responsiveness to our distribution channels, our ability to make technological improvements, 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; risks related to the acquisition of loan portfolios, including delinquencies, integration issues, increased costs of servicing, incomplete records, and retention of customers; the inability to successfully and timely expand our centralized loan servicing capabilities through the integration of the Springleaf and OneMain servicing facilities; risks associated with our insurance operations; the inability to successfully implement our growth strategy for our consumer lending business as well as successfully acquiring portfolios of consumer loans, pursuing acquisitions, and/or establishing joint ventures; 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 us), 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, our use of third-party vendors and real estate loan servicing; 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 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 industry, 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; any failure or inability to achieve the SpringCastle Portfolio performance requirements set forth in the SpringCastle Interests Sale purchase agreement; the effect of future sales of our remaining portfolio of real estate loans and the transfer of servicing of these loans, including the environmental liability and costs for damage caused by hazardous waste if a real estate loan goes into default; 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.

Leading Consumer Finance Company

OneMain is America's premier consumer finance company

Leading National Footprint [1]

88% of Americans live within driving distance of us



Company Overview [1]

- **$13B+ net finance receivables**
- **1,800+ branches in 44 states**
- **Over 2 million customers**
- **We underwrite to each customer's ability-to-repay**
- **100+ year branch-based consumer lender**

(1) *Footprint as of June 30, 2016*

Differentiated Market Position

- **Community lending with sophisticated centralized analytics**
- **Large non-prime population with limited liquidity – 47% of Americans have little to no savings, and only 28% of Americans have 6 months of expenses saved[1]**
- **Large banks are primarily focused on prime and super-prime segment; over 100M Americans with FICO <700[2]**
- **Marketplace lenders focus primarily on prime / super prime and are untested through credit cycles**



Payday /Title[3]

- Low credit quality
- High scrutiny

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

OneMain Lending Made Personal[4]

- **Focus on broad range of borrowers**
- **Results consistent with higher credit score portfolios**
- **Thorough underwriting based on ability-to-repay**

Personal Loan	
Rate	18% to 36%
FICO	< 700
Size	Up to $15,000
Term	Up to 60 Months

Direct Auto	
Rate	12% to 30%
FICO	< 700
Size	Up to $50,000
Term	Up to 66 Months

National Banks[3]

- High credit quality
- High scrutiny

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

(1) Bankrate Financial Security Index; June 2016
(2) Data from FICO Analytics blog, entry from April 2015
(3) Typical terms in each category. Rate, FICO, Size and Term based on OneMain estimates
(4) Typical terms of a OneMain loan, exceptions apply

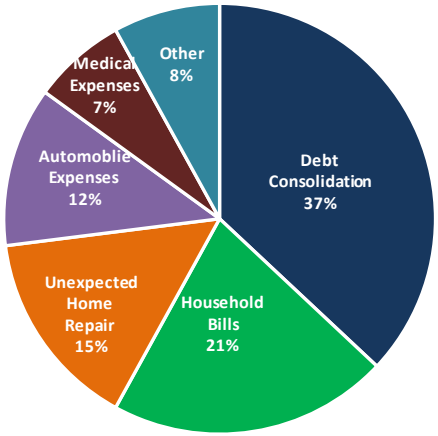
Customer Profile

- **Customer base representative of American population**
- **OneMain Financial and Springleaf have similar borrower profiles**
- **Borrowers typically have stable job, income, and residence history**

	OneMain Financial (1)	Springleaf Financial (1)
Age	52 yrs.	48 yrs.
Homeowners	61%	53%
Time in Residence	13 yrs.	11 yrs.
Gross Household Income	$55,500	$47,500
Current Job for >5 Years	70%	52%

Customer Survey Results(2)

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%

(1) *Active Portfolio as of July 2016*
(2) *Results from legacy Springleaf Customer Survey taken during Q2 2015*

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Simple Product Types

- OneMain has three primary products:
  - Unsecured Personal Loan
  - Secured Personal Loan (1st lien on titled vehicle)
  - Direct Auto Loan (1st lien on titled vehicle with incremental underwriting vs personal loans)
- Focus on increasing secured loans at legacy OneMain

	Springleaf Financial (1)			OneMain Financial (1)		
	Personal Loan		Auto Loan	Personal Loan		Auto Loan
	Unsecured (2)	*Hard Secured*		*Unsecured*	*Hard Secured*	
Avg. Loan Size	$4,570	$6,484	$14,777	$7,861	$8,552	$15,958
Avg. APR	29.2%	27.1%	17.8%	28.5%	27.3%	16.6%
Avg. Term	44	46	54	54	52	52
Avg. Borr. FICO	619	600	612	639	614	635
% Total 1H16 Originations	43%	38%	19%	73%	18%	9%

(1) 1H16 Originations
(2) Unsecured includes soft secured personal loans.

Commitment to Customer

- Our Borrower's Bill of Rights includes a commitment to "deliver an outstanding customer experience"
- OneMain's underwriting policy requires that each loan provide a tangible benefit to the borrower

Net Promoter Score/Customer Satisfaction

Net Promoter Score	Customer Satisfaction
72%	92%

Compliant Resolution(1)

Time Frame	% Resolved
3 Calendar Days	45%
15 Calendar Days	82%
30 Calendar Days	92%

Our Commitment to You

We commit that we will put your financial well-being first, making responsible loans and never compromising your trust.

We commit to:

- Treat you with dignity, honesty and integrity
- Deliver an outstanding customer experience
- Work with you in times of temporary hardship

We pledge to honor our "Borrower's Bill of Rights":

- Ensure you understand the terms and requirements of your loan before you sign (including interest rate, monthly payment and total cost of your loan)
- Offer loans that have the ability to repay, with predictable, affordable monthly payments
- Answer any questions you may have about our products or services
- Clearly disclose that all insurance or other products we offer are optional
- Never pressure you to buy or accept loans, terms, insurance or other products you don't understand or want
- Never impose undisclosed costs or fees
- We are committed to accurately reporting information to the credit reporting agencies

(1) 2016 YTD through August

CFPB Compliance and Regulation

1. **Licensed in every state we do business (no 'rent-a-charter')**
2. **Employ over 90 dedicated compliance professionals**
3. **Operates as if already under the purview of the CFPB**

CFPB Sensitivity	OneMain's Profile
Focused on ability-to-repay underwriting	Ability-to-repay already a cornerstone of underwriting
Sensitivity to rates >36%	Already cap APRs at 36%

CFPB

- **June 2016 – CFPB published proposed rule for small-dollar loans**
  - OneMain can minimize or eliminate coverage by either declining to sell ancillary insurance in cases where "all-in" APR would exceed 36%, or by declining to obtain ACH authorization for payments at closing
- **July 2016 – CFPB published outline of proposed rule on third party debt collection**
  - If adopted, such rules would apply to OneMain only when servicing debts owned by a third party or selling of accounts to debt buyers or placement with collection firms
- **CFPB "larger participant" rule for installment loans expected to be finalized in 1-2 years**

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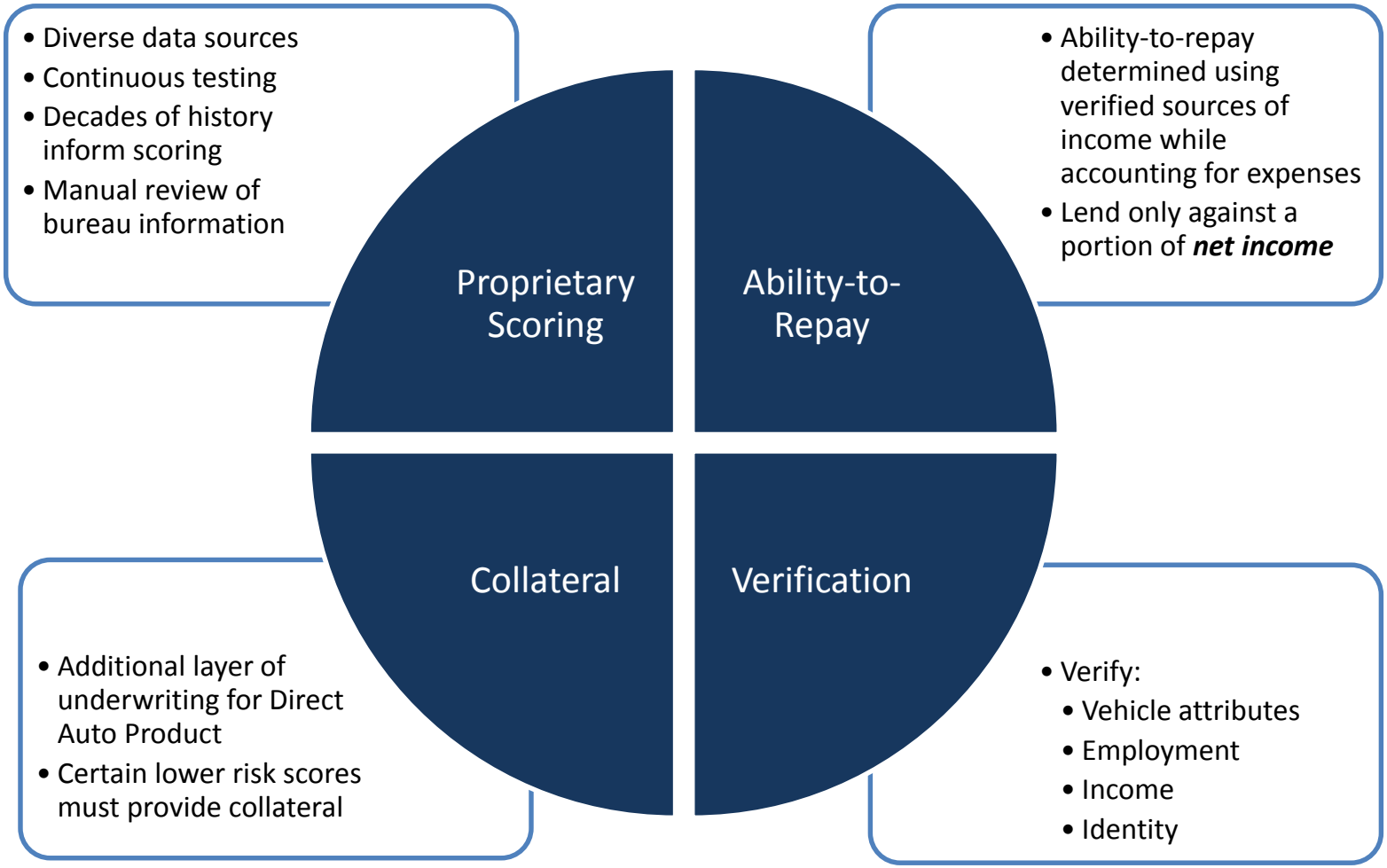
Underwriting and Servicing

Rigorous Borrower Underwriting

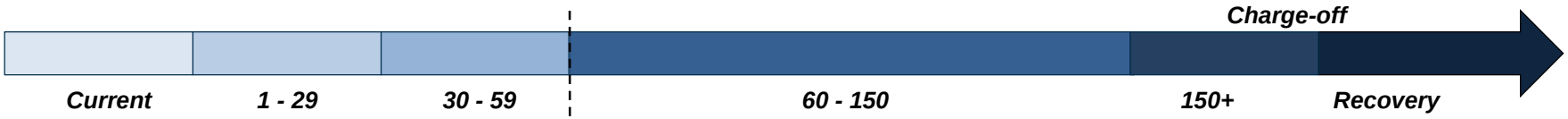
- **OneMain combines sophisticated analytics and verified ability-to-repay underwriting to produce cycle tested performance**



Hybrid Servicing Model

- **OneMain's hybrid servicing model utilizes our national branch network for early stage collections complemented by centralized operations during late stage collections.**
  - **Focuses branch capacity on early stage collections where the relationship has the biggest impact**
  - **Utilizes central capabilities / technology to increase efficiency and control on late stage collections**

Delinquency Timeline:



Branch Servicing with Support from Centralized Operations

- **Branch calling supplemented by targeted dialer support**
- **Central review and approval for use of any borrowers assistance tools**

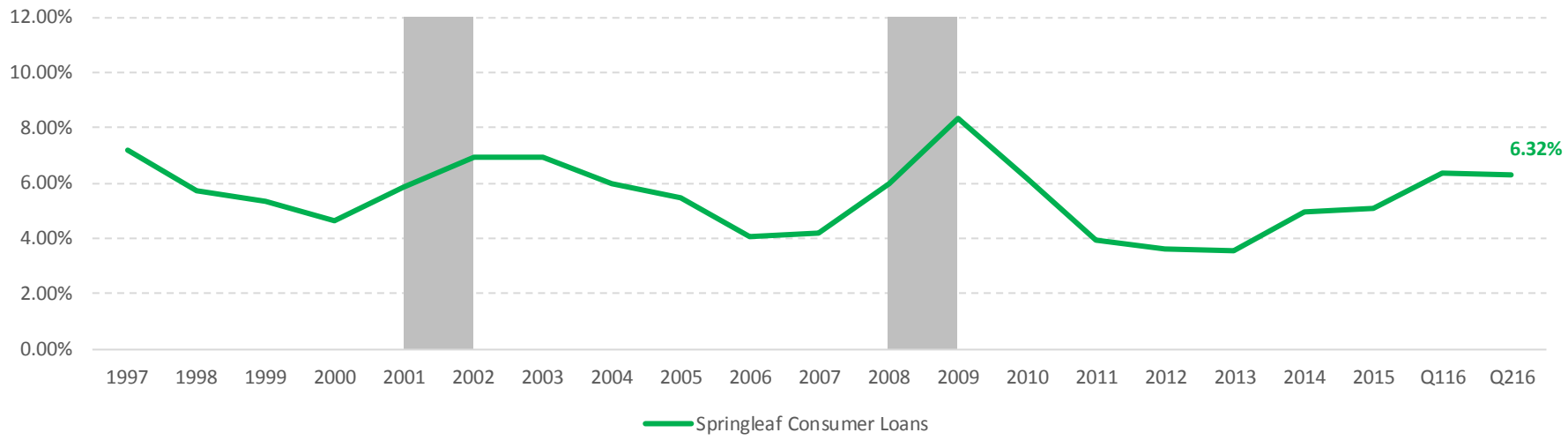
Centralized Servicing

- **Centralized analytics direct accounts for collections, repossession or litigation**
- **Collection professionals leverage call center technology to optimize calling strategies**
- **Specialized processes handled by dedicated teams with deep functional expertise**

Time Tested Credit Performance

- **Our underwriting has withstood the test of time**
  - We verify borrower income
  - We lend against a portion of borrower net income after estimated expenses
- **Decades of credit performance data spanning multiple economic cycles provides a proprietary edge**
- **Local community presence augments sophisticated central underwriting and analytics**

Net Charge-off %(1)



(1) *SFC Consumer Loan Net Charge-Off % from SEC Filings, includes Direct Auto; Grey bars represent economic recessions*

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Direct Auto

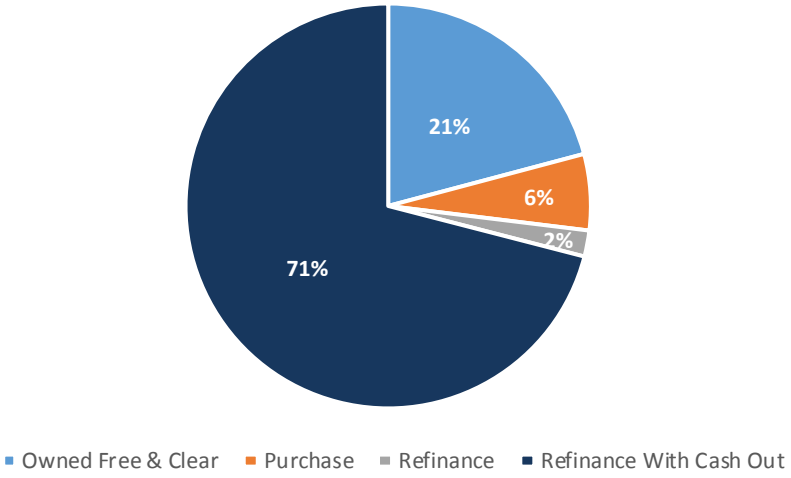
Direct Auto Lending

- **Direct Auto product was launched in 2014 as an extension of Springleaf's Secured Personal Loan Product; offering borrowers a larger, lower-rate product**
- **Business led by a team of seasoned leaders hired primarily from Wells Fargo Auto Finance**
- **Borrowers must pass our personal loan underwriting and our incremental centralized auto underwriting**
- **Direct origination model (not through dealership) and budget based ability-to-repay underwriting produces consistently low losses**

Direct vs. Indirect Auto

	OneMain Direct Auto	Indirect Auto
Purpose	Predominantly cash-out refi	Vehicle purchase
Interest Rate	Interest rate set centrally by risk grade (no branch input)	Dealer ability to markup interest rate
Underwriting	Budget based cash-flow lending	Score based lending, competing for auto dealers business
Closing	Loan made directly to borrower at local branch	Loan closes at dealer

Product Type(1)



(1) *1H 2016 Direct Auto Originations : Vehicles 0-8 years old only*

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Auto ABS Industry Comps

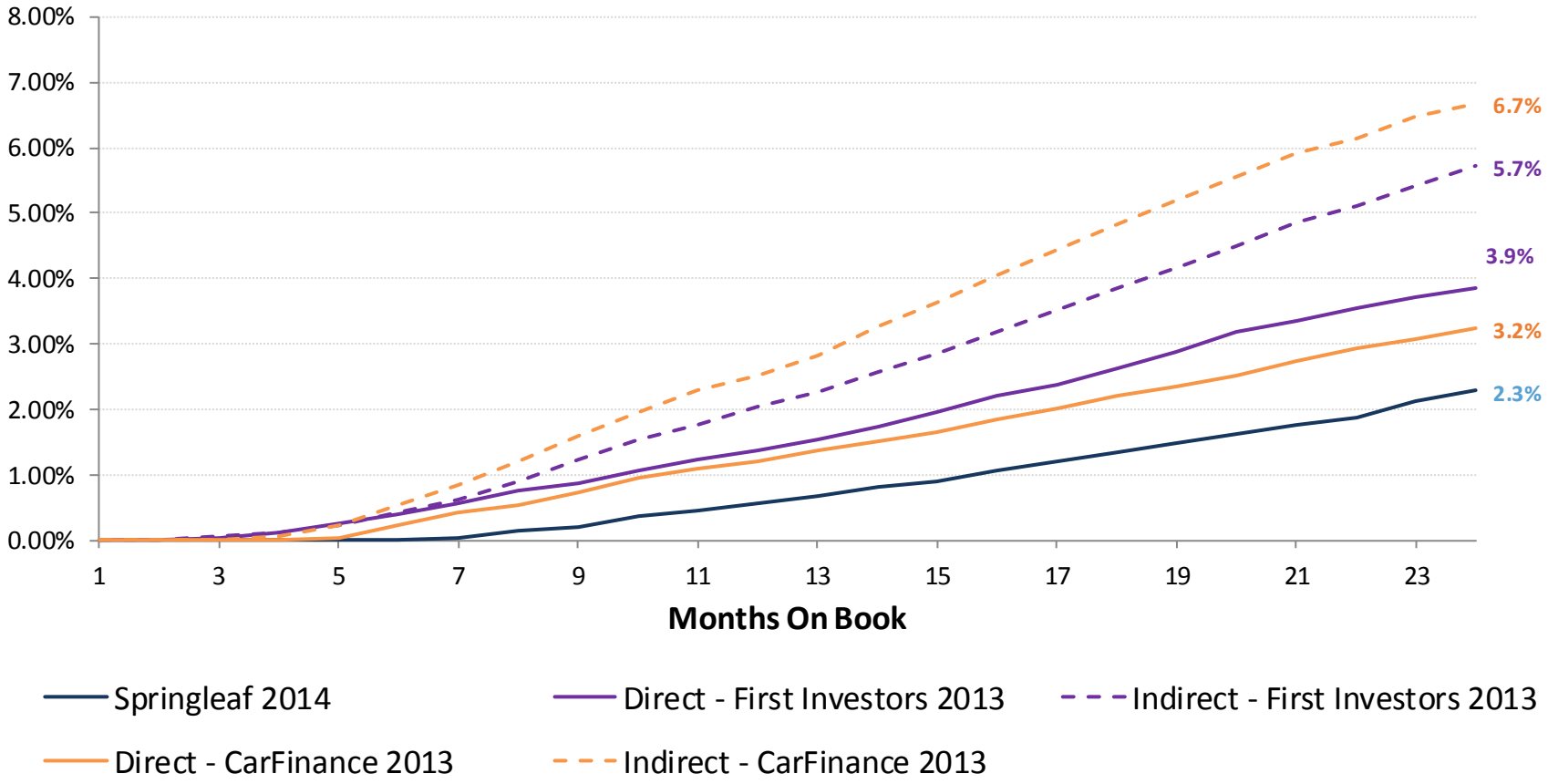
	ODART 2016-1	CPS 2016-B	WLAKE 2016-2	AMCAR 2016-2	FCAT 2016-3	FIOAT 2016-1
Origination Channel						
Direct	**100.0%**	0.5%	--	--	16.4%	25.6%
Indirect	**0.0%**	99.5%	100.0%	100.0%	83.6%	74.4%
Collateral Characteristics						
Loan Bal	**$12,096**	$15,879	$10,945	$18,712	$19,171	$21,654
WA APR/WAC	**17.4%**	19.7%	19.8%	12.2%	15.3%	13.2%
WA FICO	**609**	564	604	574	597	584
WA LTV[(1)]	**117.0%**	114.0%	111.7%	110.0%	119.2%	124.8%
WA Orig Term (months)	**53.0**	67.4	52.0	71.0	71.0	71.0
WA Rem Term (months)	**44.0**	66.8	48.0	62.0	69.0	69.0
WA Seasoning (months)	**9.0**	0.6	4.0	9.0	1.0	2.0
Original Term						
0 -36	**4.4%**	1.2%	--	0.2%	--	--
37 -48	**46.9%**	4.1%	--	0.7%	--	--
49 -60	**45.9%**	22.9%	--	5.9%	--	6.1%
60+	**2.8%**	71.8%	--	93.2%	--	93.9%
FICO Distribution						
500 & Lower	**6.1%**	--	23.4% (thin)	--	5.0%	0.0%
501-550	**12.1%**	--	16.0% (<540)	24% (<540)	12.4%	21.0%
551-600	**26.0%**	--	20.6% (540-599)	44% (540-599)	40.1%	45.4%
601-650	**33.2%**	--	25.4% (600-659)	31% (600-659)	31.7%	29.2%
651 & Higher	**22.6%**	--	14.6% (>660)	2% (>660)	11.0%	4.4%
Geographic Concentration						
Top 3 States	**TX (9.0%)**	TX (7.8%)	CA (26.4%)	TX (19.14%)	TX (16.09%)	TX (14.2%)
	CA (8.6%)	CA (7.4%)	FL (13.8%)	FL (7.62%)	CA (10.91%)	CA (9.6%)
	IL (7.5%)	OH (6.9%)	NY (4.14%)	CA (6.77%)	AZ (10.71%)	NC (7.7%)

(1) NADA Clean trade-in value no additions except 4x4

Direct vs. Indirect Performance

- Direct Auto loans across various originators have significantly outperformed Indirect Auto

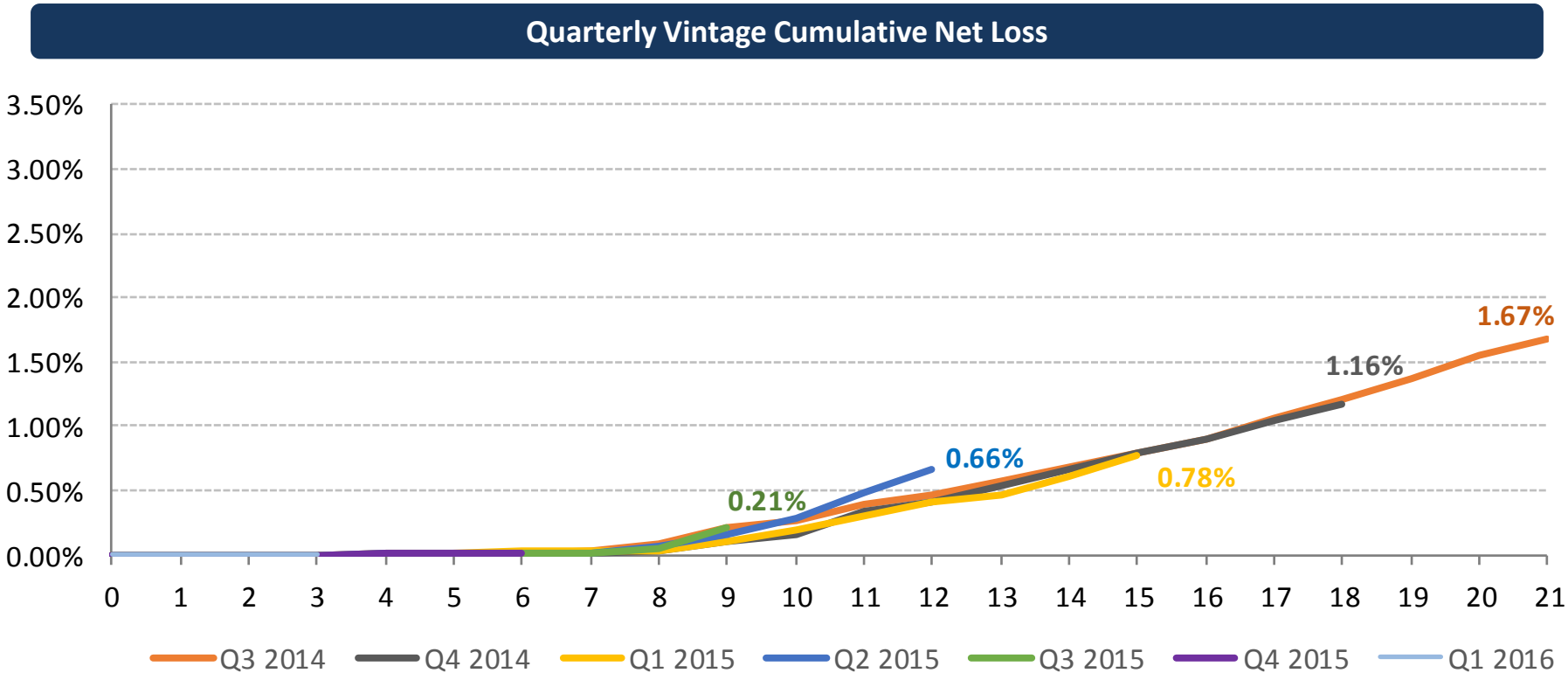
Cumulative Net Loss: Direct vs. Indirect (1)(2)(3)



(1) *First Investors loss data represents blended average of Q1 – Q2 2014 vintage losses; CarFinance loss data represents a blended average Q1-Q3 2014 vintage losses; Source: Offering Documents*
(2) *OneMain Direct Auto – blended average of Q2, Q3, and Q4 2014 vintage losses: Vehicles 0-8 years old only*
(3) *Losses are weighted averages of quarterly vintages/trusts and exclude months where loss data is not fully seasoned for a given quarter*

Direct Auto Performance

- OneMain Direct Auto program has performed consistently across quarterly vintages



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Securitization and Funding

Funding & Liquidity *(as of 6/30/16 Earnings Release)*

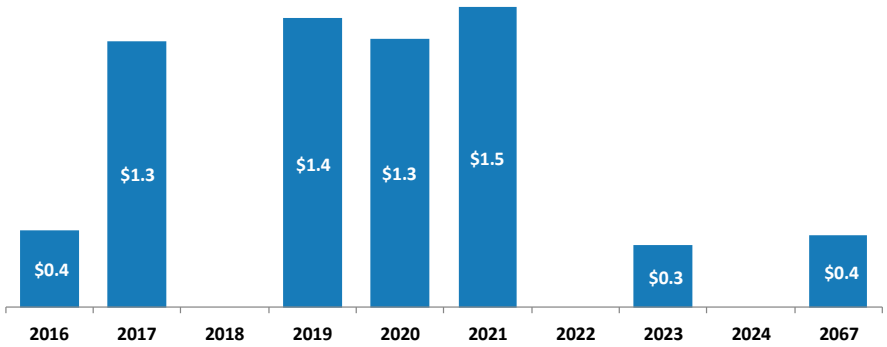
Balanced unsecured debt maturities and a strong liquidity profile

Diverse Funding Sources & Balanced Maturities [1]

- **$14.8B debt, down $0.5B from 3/31/16[2]**
- **Unsecured debt $6.5B (44%)**
- **ABS debt $8.3B (56%)**
  - 2, 3 & 5 year revolving personal loan

Unsecured Debt Maturities ($B)

Target $1.0 -$1.5 per year



Funding & Liquidity Progress

- **12+ months of forward liquidity [1]**
  - $0.4B of available cash
  - $4.4B of undrawn conduits
  - ~$3.7B of unencumbered consumer loans (excluding real estate receivables)[3]
- **Routine issuer of ABS and unsecured debt**
  - Issued $2.3B from 4 ABS transactions in 2016
  - Successful launch of new Auto ABS program
  - Issued $1.0B of 2020 unsecured bonds
- **Strong Investor Base**
- **Target maturities per year <20% of total debt**

(1) Data as of 6/30/16, reflects unpaid principal maturities
(2) Principal maturities
(3) Includes 330 million in receivables pledged to conduit faculties but not used to support borrowings.

Securitization Overview

Personal Loan ABS Programs ("OMFIT, SLFT")

- **13 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

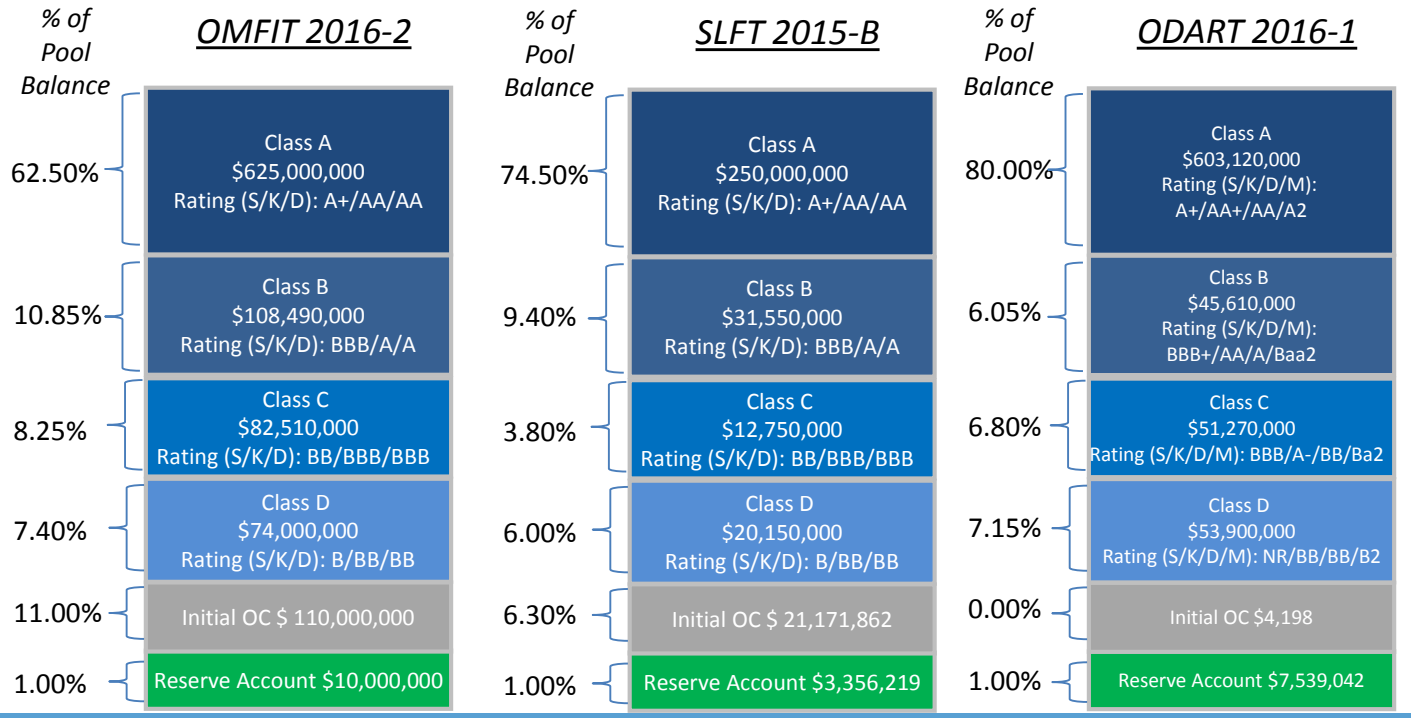
Direct Auto ABS Program ("ODART")

- **100% Direct Auto originated ABS program**
  - First transaction (ODART 2016-1) July 2016
  - Amortizing transaction
  - Direct Auto has higher yields and shorter terms vs. traditional subprime auto
  - Programmatic issuances planned

Conduit Facilities

- **$4.6 billion multi-year committed facilities from a geographically diverse group of global money center banks**
  - Primarily undrawn
  - No amortization until 2018

Deal Comparison



Deal Stats at Issuance

	OMFIT 2016-2	SLFT 2015-B	ODART 2016-1
Closing Date	4/7/2015	3/23/2016	7/19/2016
Pool Size	$1,000,002,661	$335,621,862	$753,904,198
Revolving Period Duration (Years)	2	5	Amortizing
Avg. Principal Balance	$6,714	$4,264	$12,096
Wtd. Avg Coupon	26.3%	27.9%	17.4%
Wtd. Avg Remaining Term Mos.	48	39	44
Wtd. Avg FICO	640	604	609

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FAQs

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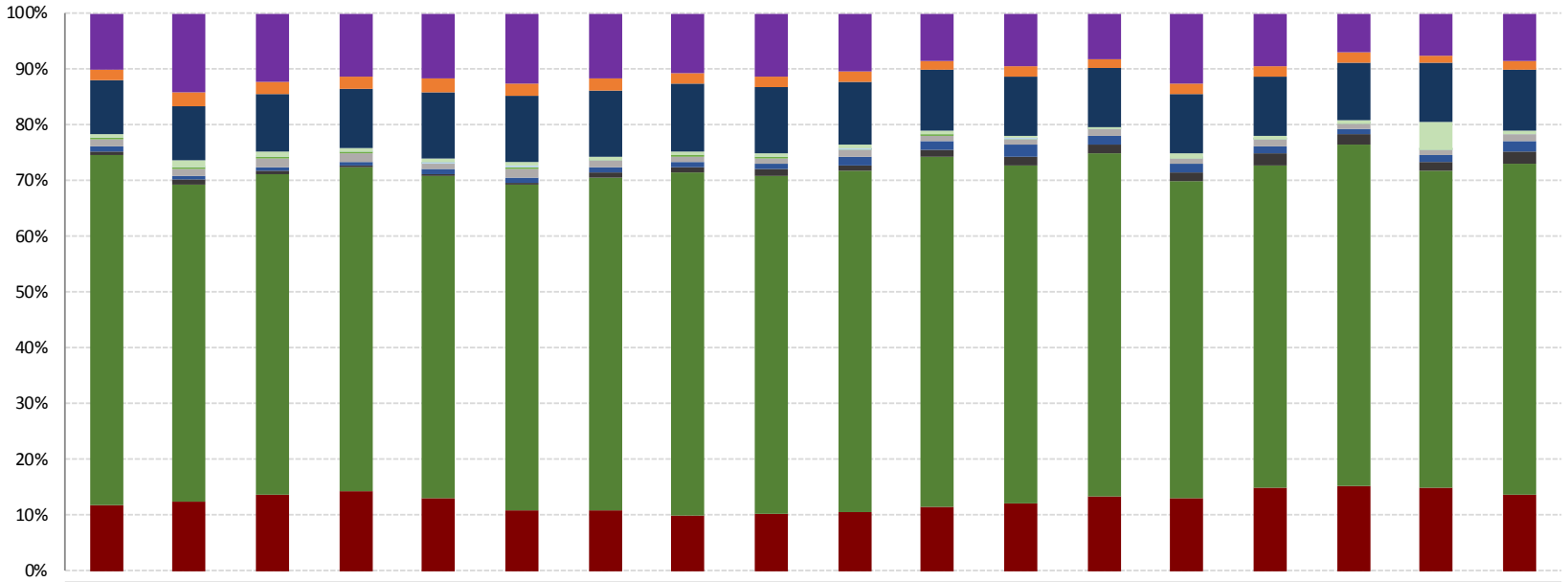
Borrower Assistance Tools

	Description	Criteria	% of UPB[1] OneMain Financial	% of UPB[1] Springleaf Financial
Renewal Balance Only	Refinancing of existing loan similar to renewal, but without extending significant additional funds; Existing 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%**	**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 30+ DPD pay loans cleared by centralized Risk team No more than 3 in a rolling 12 months	**2.5%**	**1.1%**
Cure	Loan brought current after customer demonstrates ability to resume consistent payments	2 or 3 full payments required (3 pay+ require 3) Centrally approved 1 in a rolling 12 months	**0.3%**	**0.3%**
AOT	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 (OM: 5 and 11 months, SL: 6 month Duration and end-state) **Permanent:** leverages term extension and rate reduction to meet borrower payment need (has not exisited at SL, but is in development)		

(1) Percentages above represent the average monthly utilization of the respective borrower assistance tools for personal loans from Aug15-Jul16

30+ Delinquency: Springleaf Personal Loans

- **Legacy Springleaf monthly delinquency outcomes for Personal loans 30+ days delinquent**

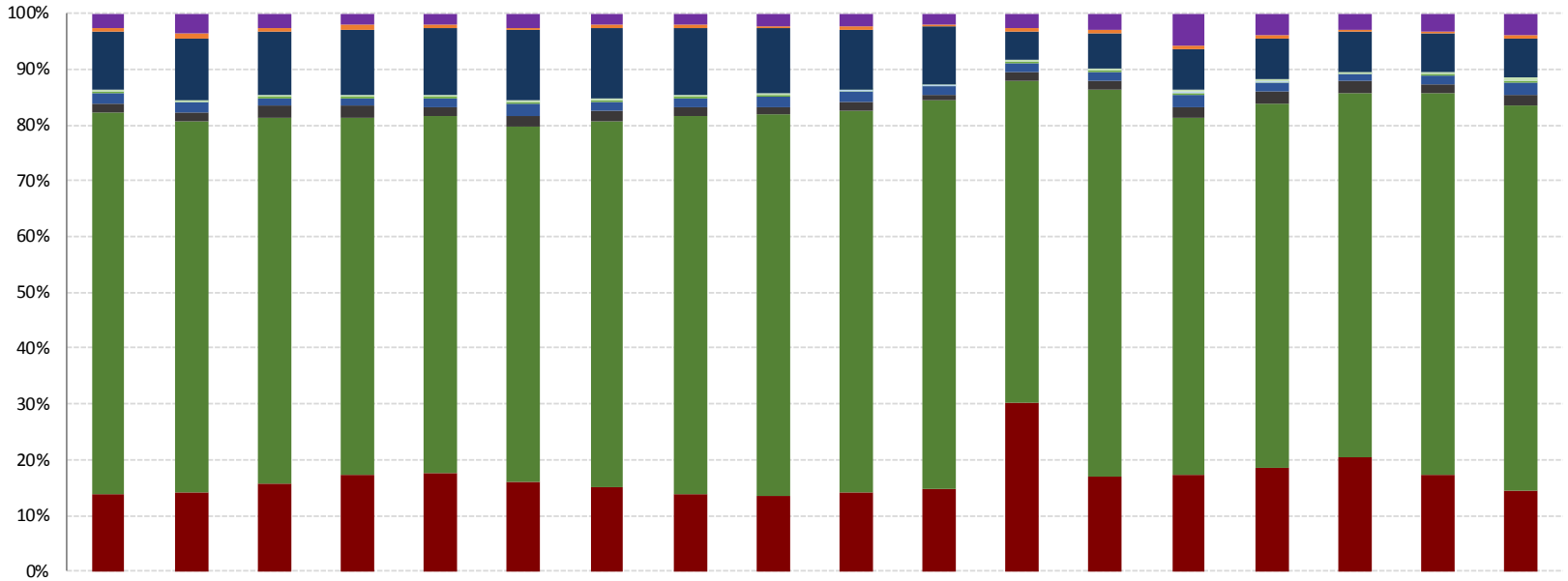


	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16
Return to Current	10.2%	14.3%	12.2%	11.3%	11.8%	12.7%	11.6%	10.7%	11.2%	10.4%	8.6%	9.6%	8.2%	12.4%	9.5%	7.1%	7.5%	8.6%
Roll Better	1.8%	2.2%	2.3%	2.3%	2.4%	2.2%	2.2%	2.0%	1.9%	1.9%	1.6%	1.7%	1.6%	2.1%	1.9%	1.7%	1.5%	1.6%
Roll Same	9.8%	9.9%	10.4%	10.6%	11.9%	11.8%	11.9%	12.1%	11.9%	11.3%	10.9%	10.6%	10.5%	10.5%	10.5%	10.4%	10.6%	10.9%
Payoffs	0.6%	1.1%	0.8%	0.7%	0.7%	0.8%	0.7%	0.7%	0.6%	0.7%	0.5%	0.5%	0.5%	0.8%	0.6%	0.5%	4.8%	0.5%
Renewals	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
RBO	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.1%	0.2%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Other[1]	1.3%	1.4%	1.5%	1.5%	1.0%	1.5%	1.1%	1.0%	1.0%	1.2%	1.1%	1.0%	1.0%	1.0%	1.3%	1.0%	1.0%	1.1%
Deferments	0.7%	0.7%	0.6%	0.5%	0.7%	1.0%	0.9%	0.9%	1.0%	1.5%	1.4%	2.1%	1.5%	1.6%	1.3%	1.0%	1.1%	2.0%
Cures	0.7%	0.7%	0.9%	0.5%	0.4%	0.4%	0.9%	1.0%	1.3%	1.1%	1.4%	1.5%	1.5%	1.6%	2.0%	1.8%	1.6%	2.0%
Roll Worse	63.1%	57.1%	57.5%	58.1%	57.9%	58.5%	59.7%	61.5%	60.6%	61.1%	62.9%	60.7%	61.9%	57.0%	58.0%	61.3%	56.9%	59.4%
Chargeoffs	11.6%	12.3%	13.5%	14.2%	12.9%	10.7%	10.9%	10.0%	10.2%	10.5%	11.3%	12.1%	13.2%	12.8%	14.8%	15.1%	14.8%	13.7%
30+ Delinquency	5.1%	4.8%	4.6%	4.6%	4.7%	4.9%	5.2%	5.7%	5.9%	6.1%	6.3%	6.2%	6.2%	5.8%	5.3%	5.2%	5.2%	5.0%

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

30+ Delinquency: OneMain Personal Loans

- **Legacy OneMain monthly delinquency outcomes for personal loans 30+ days delinquent**

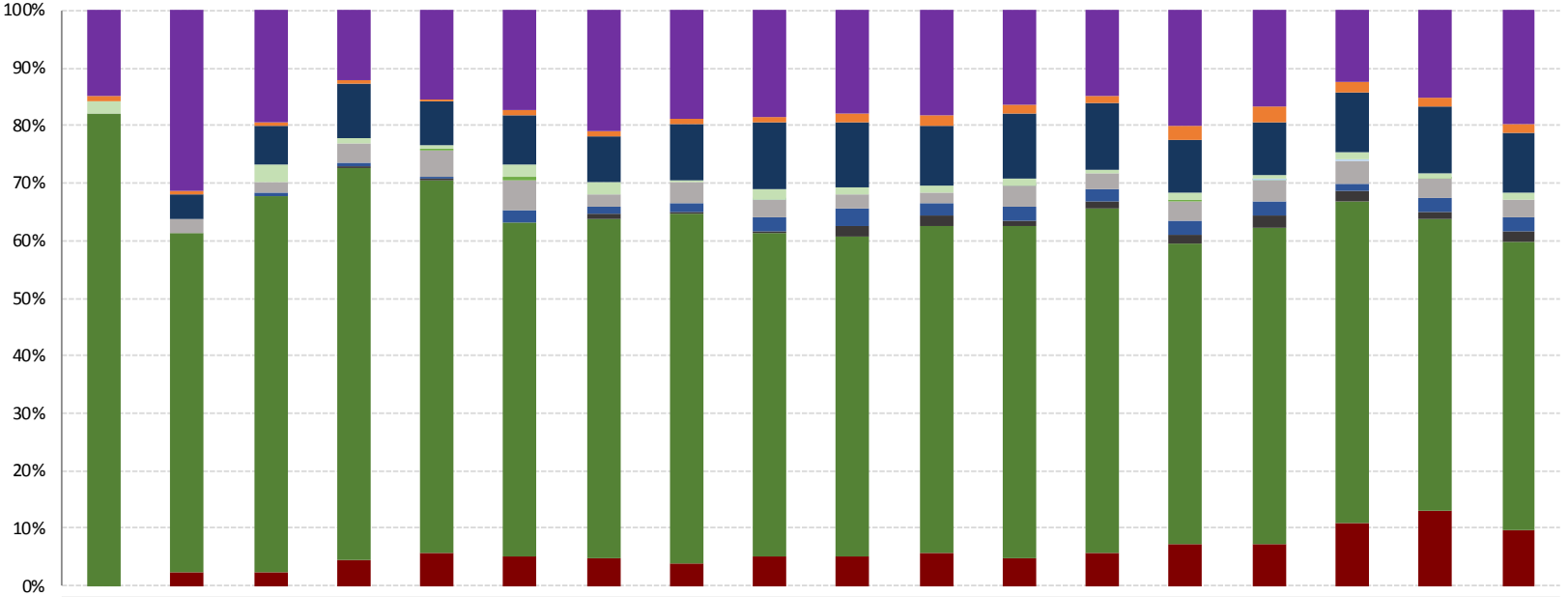


	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16
Return to Current	2.5%	3.7%	2.6%	2.1%	2.0%	2.5%	2.1%	2.0%	2.3%	2.4%	2.0%	2.7%	3.0%	5.8%	3.8%	2.8%	3.2%	3.9%
Roll Better	0.6%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%	0.4%	0.6%	0.7%	0.8%	0.6%	0.5%	0.7%
Roll Same	10.7%	11.0%	11.4%	11.9%	12.1%	12.5%	12.5%	12.2%	11.5%	10.7%	10.1%	5.1%	6.4%	7.1%	7.3%	7.1%	6.9%	7.0%
Payoffs	0.3%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%	0.5%	0.4%	0.3%	0.3%	0.4%
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%	0.1%	0.0%	0.0%	0.0%	0.0%
RBO	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%	0.1%	0.2%	0.3%
Deferments	1.8%	1.8%	1.5%	1.4%	1.5%	2.3%	1.8%	1.7%	1.9%	1.7%	1.4%	1.7%	1.6%	2.2%	1.6%	1.2%	1.5%	2.5%
AOT	1.5%	1.6%	2.0%	2.0%	1.8%	1.7%	1.7%	1.4%	1.3%	1.5%	1.0%	1.4%	1.5%	1.8%	2.0%	2.0%	1.8%	1.9%
Roll Worse	68.7%	66.5%	65.5%	64.2%	64.0%	63.9%	65.6%	67.9%	68.5%	68.7%	69.6%	57.7%	69.3%	64.0%	65.2%	65.4%	68.3%	68.8%
Chargeoffs	13.7%	14.1%	15.8%	17.2%	17.5%	16.0%	15.0%	13.8%	13.5%	14.0%	14.7%	30.3%	17.1%	17.4%	18.6%	20.5%	17.2%	14.5%
30+ Delinqeucny	4.1%	3.9%	3.8%	3.7%	3.7%	3.8%	3.9%	4.1%	4.4%	4.6%	4.8%	4.8%	4.8%	4.6%	4.4%	4.2%	4.1%	4.1%

OneMain Lending Made Personal

30+ Delinquency : Springleaf Auto

- **Legacy Springleaf monthly delinquency outcomes for Direct Auto loans 30+ days delinquent**



	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16
Return to Current	14.7%	31.5%	19.4%	12.0%	15.3%	17.2%	21.1%	18.9%	18.5%	17.9%	18.2%	16.4%	14.7%	20.1%	16.6%	12.4%	15.2%	19.6%
Roll Better Better	0.9%	0.5%	0.6%	0.8%	0.5%	1.1%	0.9%	0.9%	0.8%	1.6%	1.8%	1.5%	1.4%	2.5%	2.7%	1.9%	1.5%	1.6%
Roll Same	0.0%	4.1%	6.8%	9.3%	7.5%	8.4%	7.9%	9.7%	11.9%	11.4%	10.3%	11.3%	11.4%	9.0%	9.2%	10.4%	11.5%	10.4%
Payoffs	2.1%	0.0%	3.1%	1.1%	0.8%	2.1%	2.2%	0.3%	1.6%	1.3%	1.3%	1.2%	0.7%	1.4%	0.8%	1.2%	0.8%	1.3%
Renewals	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.3%	0.0%	0.0%
RBO	0.0%	0.0%	0.0%	0.0%	0.2%	0.9%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%
Other (1)	0.0%	2.6%	1.9%	3.2%	4.6%	5.2%	2.1%	3.6%	3.0%	2.3%	1.8%	3.5%	2.9%	3.6%	3.8%	3.8%	3.5%	2.9%
Deferments	0.0%	0.0%	0.6%	0.6%	0.4%	2.1%	1.3%	1.6%	2.4%	3.1%	2.3%	2.3%	2.0%	2.5%	2.4%	1.4%	2.2%	2.5%
Cures	0.0%	0.0%	0.0%	0.5%	0.3%	0.0%	0.7%	0.4%	0.5%	1.6%	1.9%	1.1%	1.2%	1.5%	2.1%	1.8%	1.4%	1.7%
Roll Worse	82.2%	58.9%	65.4%	68.0%	64.8%	57.8%	59.0%	60.8%	56.0%	55.7%	56.7%	57.7%	59.9%	52.2%	55.1%	56.0%	50.6%	50.2%
Chargeoffs	0.0%	2.3%	2.3%	4.5%	5.6%	5.3%	4.9%	3.8%	5.1%	5.2%	5.8%	4.8%	5.8%	7.2%	7.1%	10.8%	13.1%	9.7%
30+ Delinquency	0.4%	0.4%	0.5%	0.6%	0.7%	0.8%	0.9%	1.1%	1.2%	1.3%	1.5%	1.5%	1.7%	1.6%	1.4%	1.5%	1.6%	1.6%

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

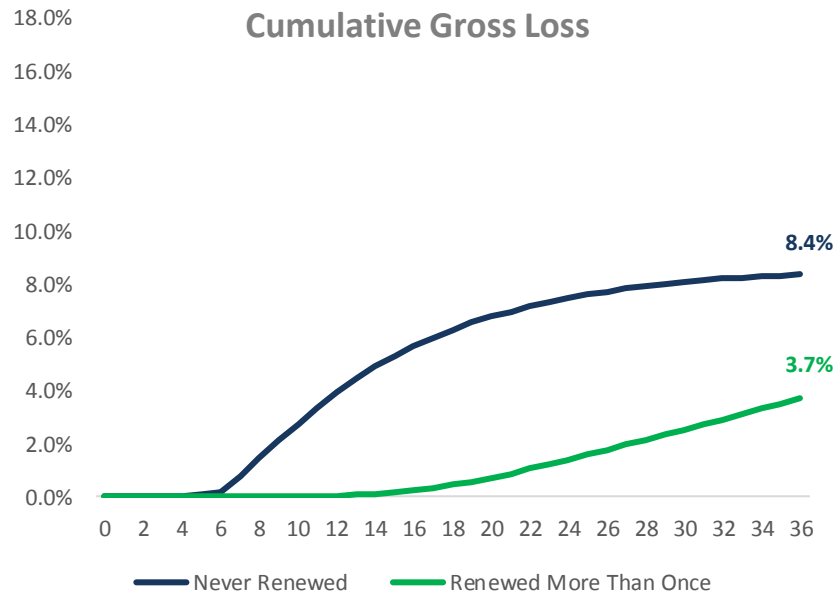
Renewal Performance

- **Historically about half of customers renew at least once during life of loan**
- **Every loan renewal is fully re-underwritten**
  - Income re-verified → Household budget refreshed → Ability-to-repay recalculated → Collateral re-inspected

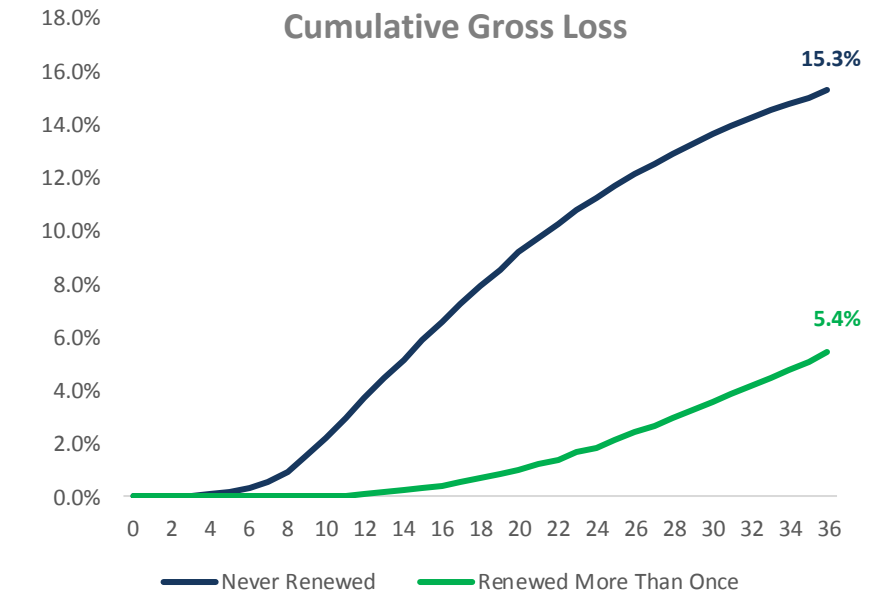
	Average Renewals Per Active Customer	Average Renewals Per Renewing Customer
Springleaf	1.25	2.67
OneMain	0.99	1.99

Performance by Renewal Status(1)

Legacy Springleaf



Legacy OneMain



(1) *Reflects 2012 Vintage Data up to 36 Months on Book*

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OneMain vs. MarketPlace

	OneMain	Typical MarketPlace Lender
Model	Balance Sheet	Sell to Originate
Funding	Mature ABS Bond Programs	Fewer Sources/History
Contingent Funding	~$5 Billion multi-year conduit lines (mainly undrawn)	Little to no conduit capacity
Underwriting	High touch & primarily in person, combining custom budget based ability-to-repay underwriting with centralized analytics	Online Algorithms
Servicing Capabilities	3 state of the art centralized servicing facilities, 1800+ branches	Light touch, unproven through credit cycles, primarily outsourced
History	100+ Years in Business	Most <5 Years in Business
Investor Risk Transfer	None Desired	Majority/Full
Licensing	Fully State Licensed	Mainly Leveraging Banking Partner
Alignment of Interests	Significant	Marginal

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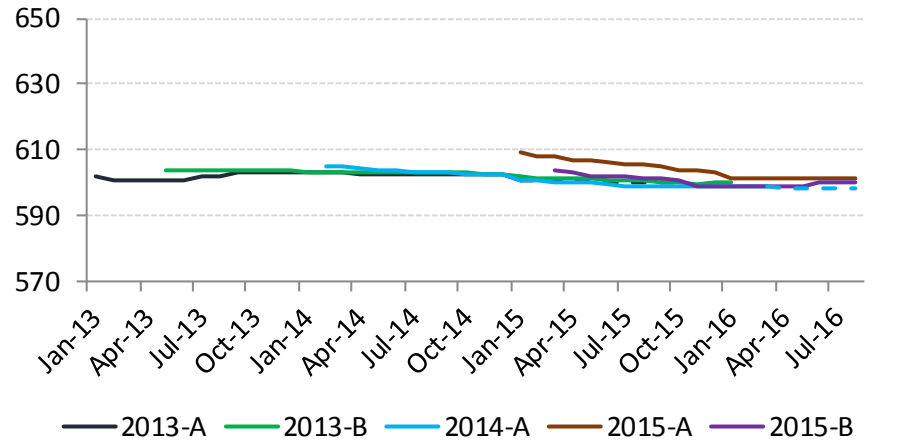
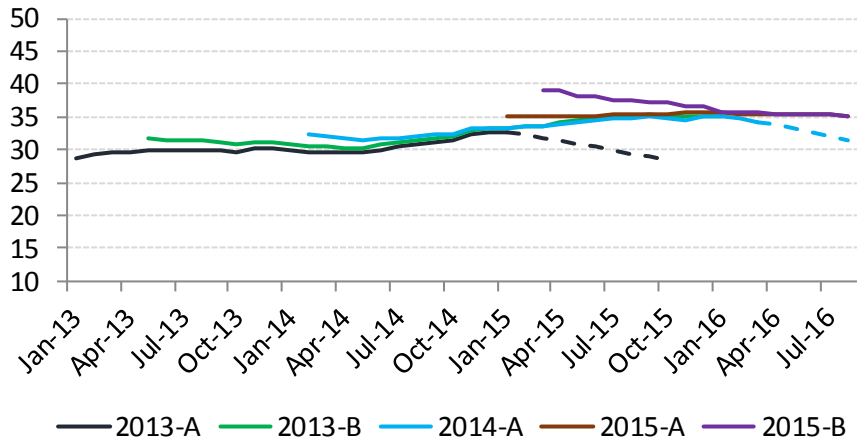
Data Supplement

SLFT Collateral Characteristics

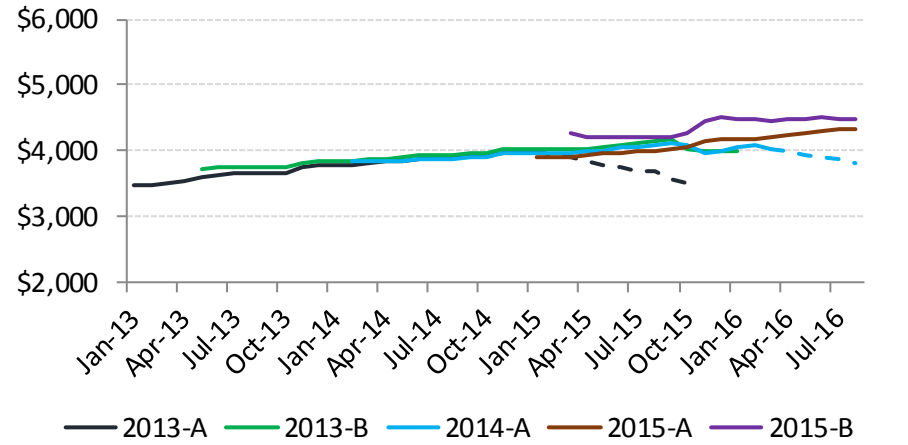
FICO(1)



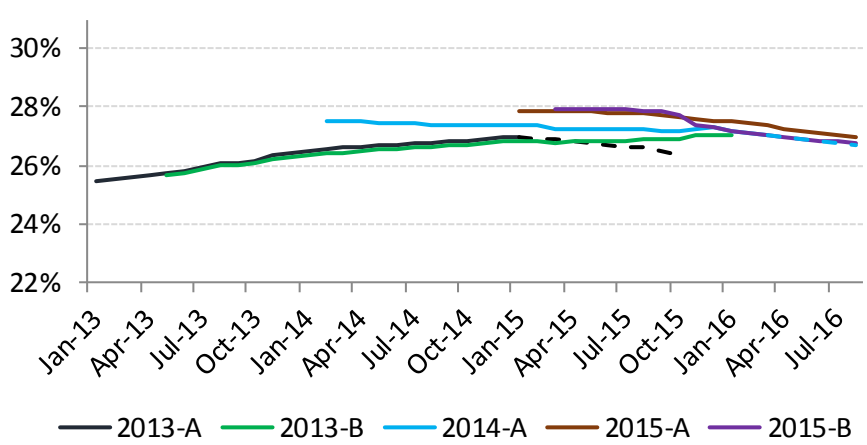
Remaining Term(1)



Avg. Balance(1)



WAC(1)

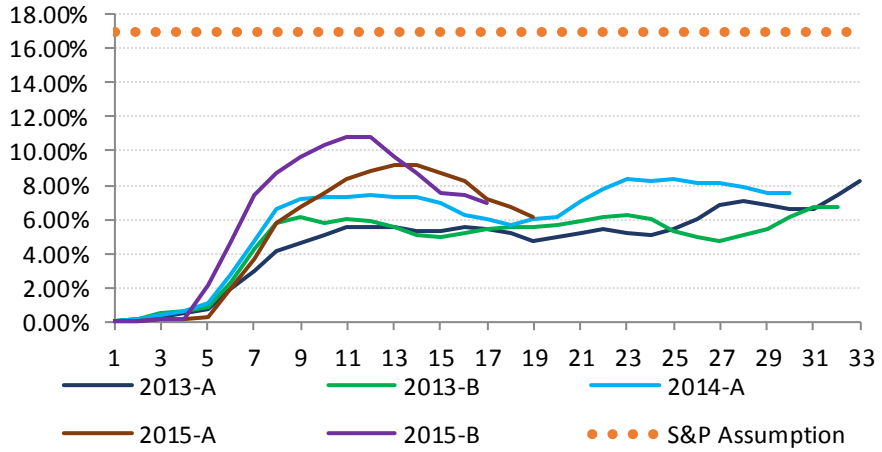


Solid Line: Revolving Period
Dotted Line: Amortization Period

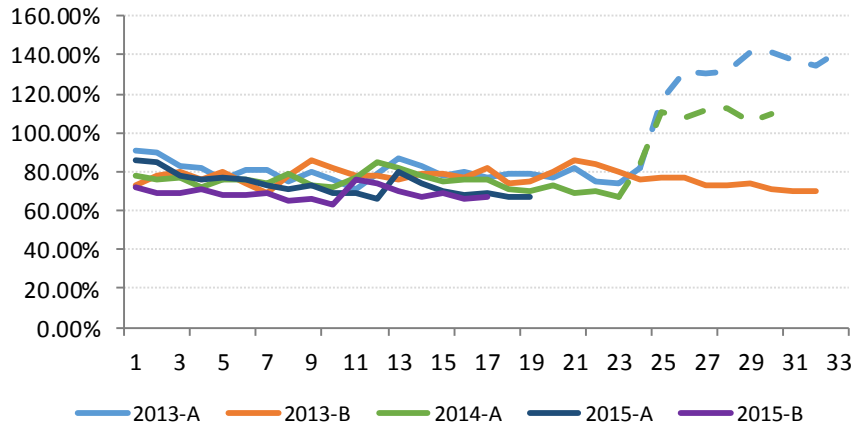
(1) *SLFT 2013-A was called in Dec-15; SLFT 2013-B was called in Feb-16*

SLFT Key Performance Metrics

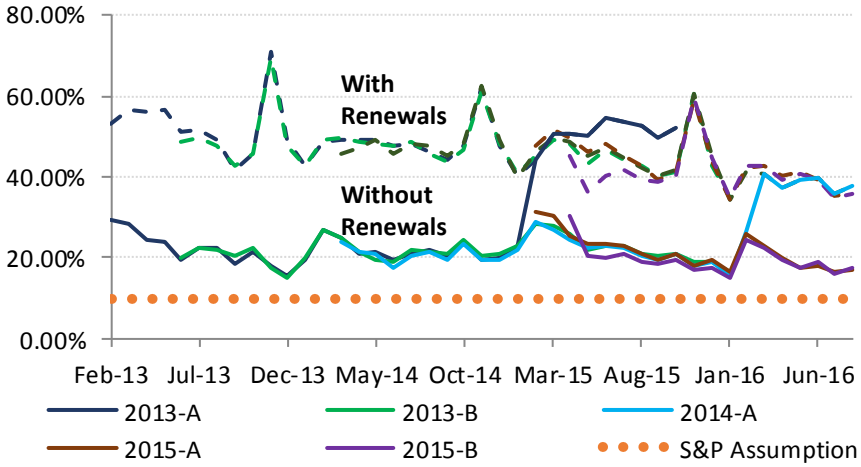
3 Month Net Annualized Loss



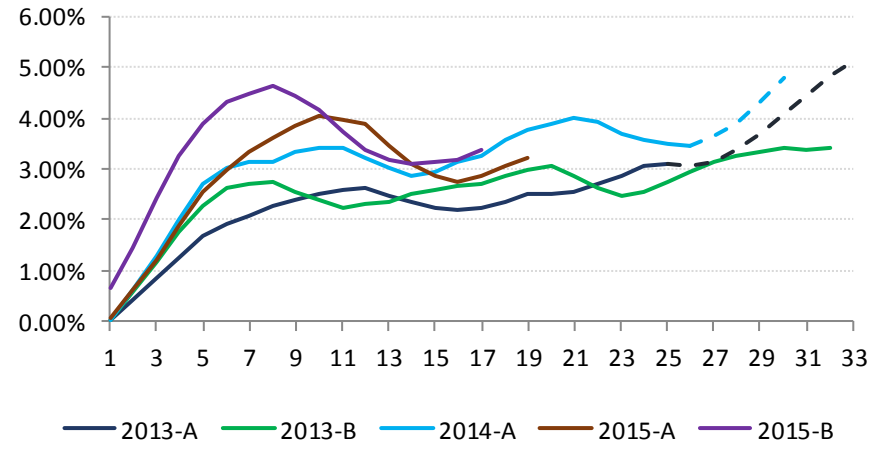
PMT Rate(1)



Prepays (2,3)



60+ Delinquency

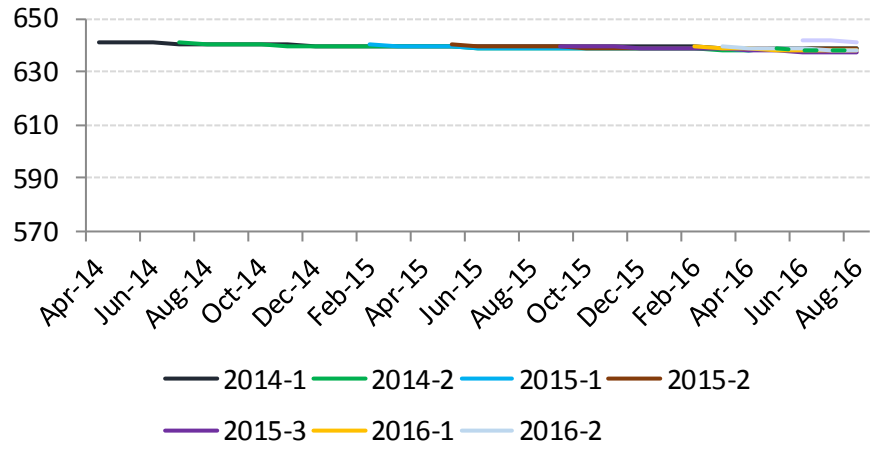


Solid Line: Revolving Period
Dotted Line: Amortization

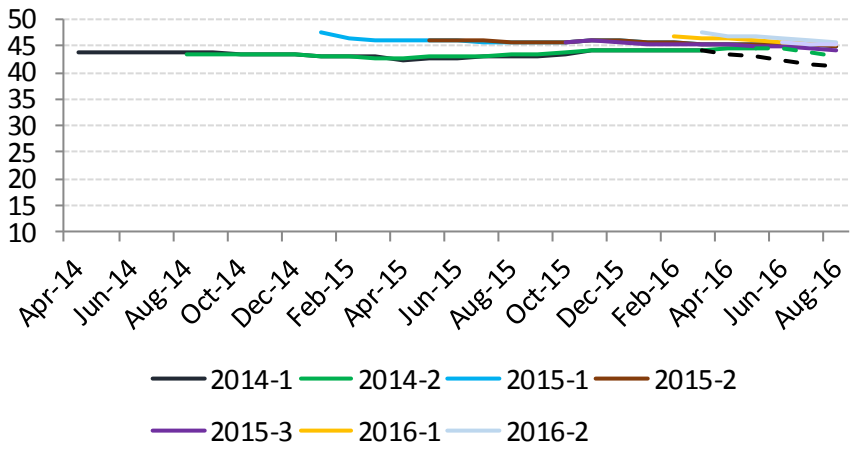
(1) *PMT Rate = Principal and Interest collections divided by Ending Balance (excluding renewals)*
(2) *Renewals remain in transaction during the revolving period and are treated as full payoff during the amortization period*
(3) *SLFT 2013-A called in Dec-15; SLFT 2013-B called in Feb-16*

OMFIT Collateral Characteristics

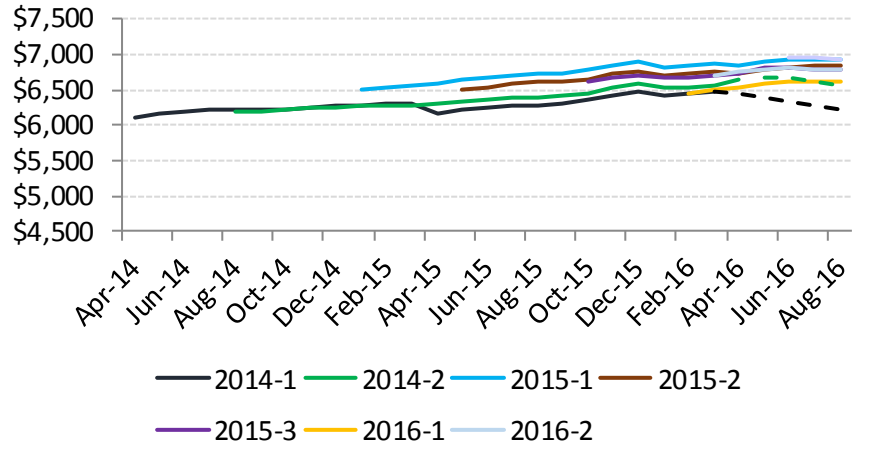
FICO



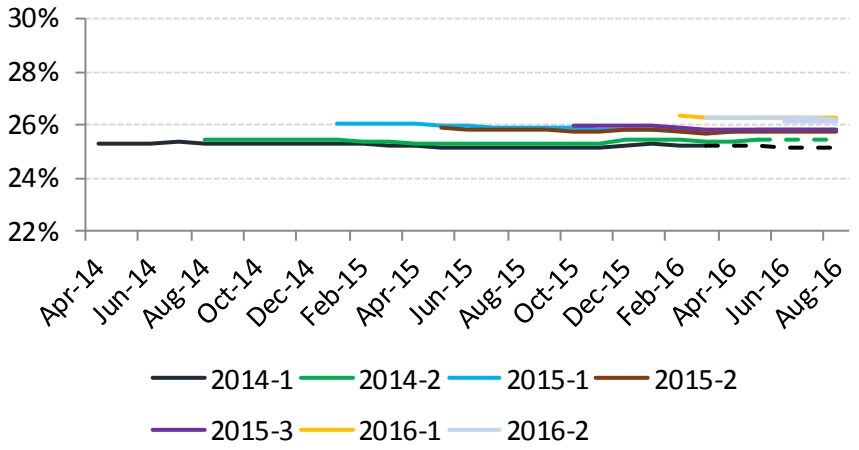
Remaining Term



Avg. Balance

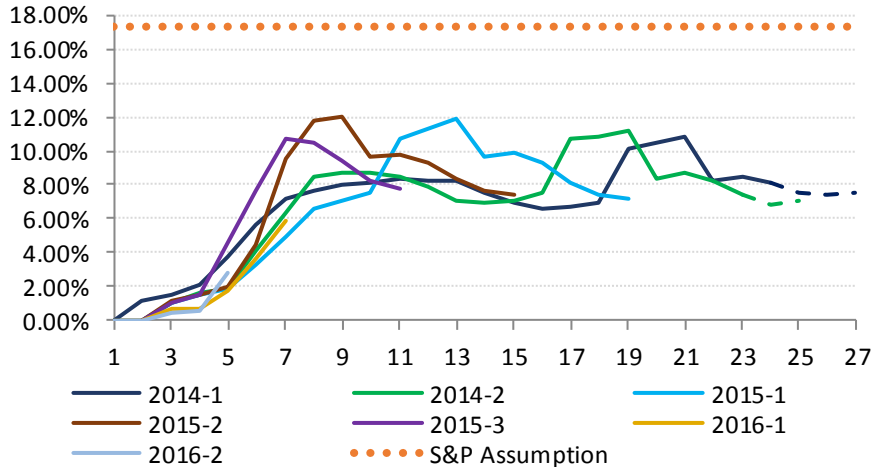


WAC

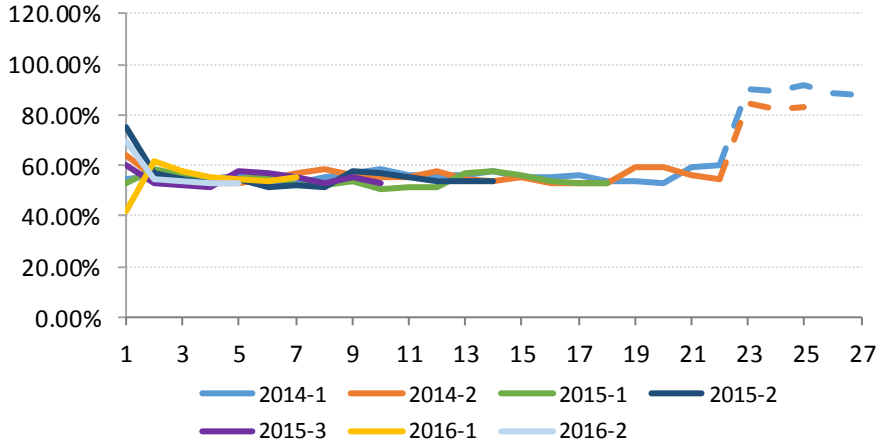


OMFIT Key Performance Metrics

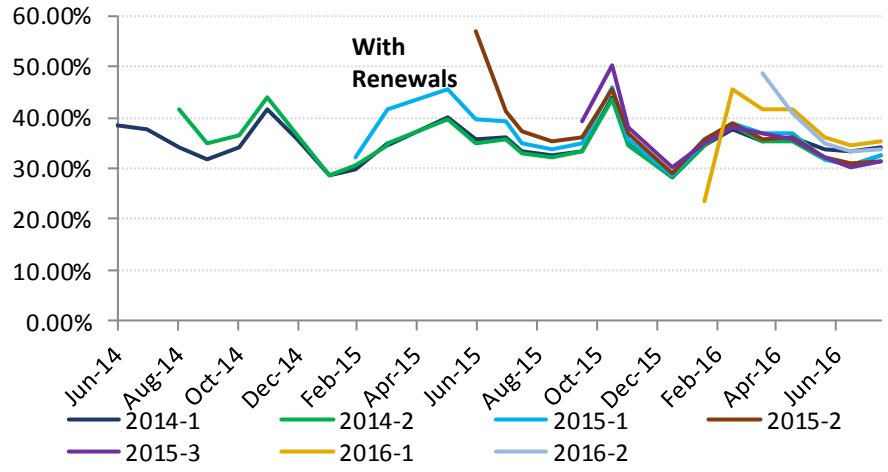
3 Month Net Annualized Loss



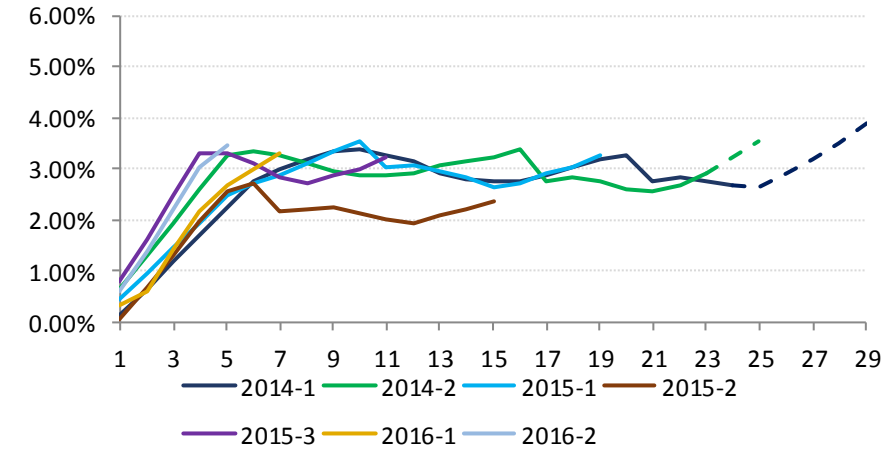
PMT Rate(1)



Prepays



60+ Delinquency



Solid Line: Revolving Period
Dotted Line: Amortization

(1) PMT Rate = Principal and Interest collections divided by Ending Balance (excluding renewals)

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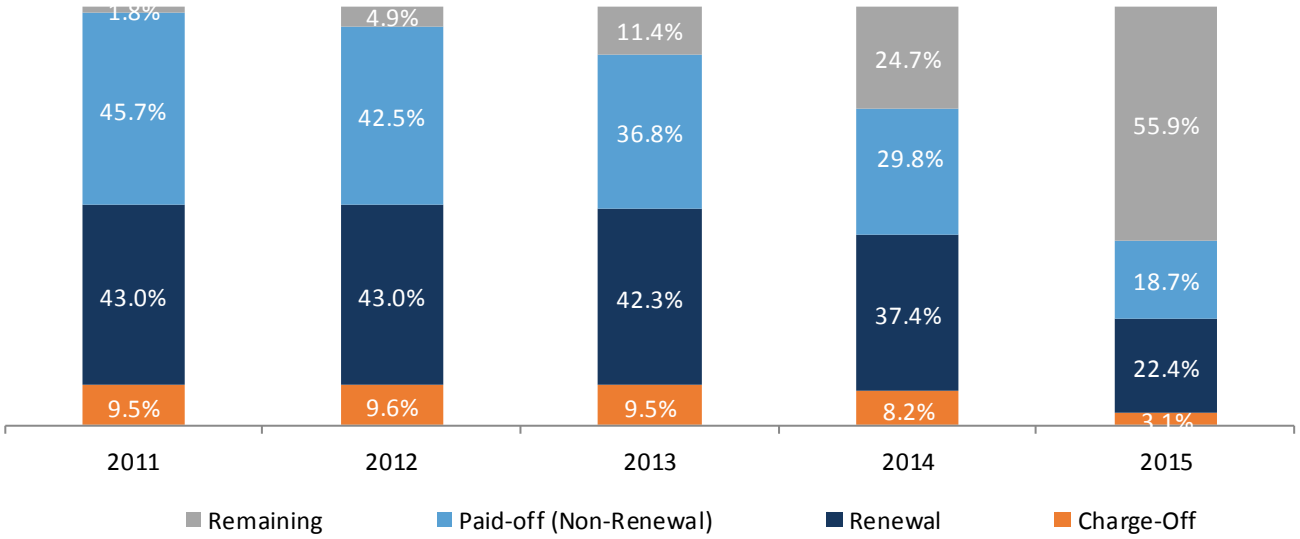
Term ABS Transactions

		Springleaf[1]						OneMain[1]							
		SLFT 2013-A	SLFT 2013-B	SLFT 2014-A	SLFT 2015-A	SLFT 2015-B	ODART 2016-1	OMFIT 2014-1	OMFIT 2014-2	OMFIT 2015-1	OMFIT 2015-2	OMFIT 2015-3	OMFIT 2016-1	OMFIT 2016-2	OMFIT 2016-3
	Revolving Period	2	3	2	3	5	N/A	2	2	3	2	5	3	2	5
	Earliest Call	2	2	2	3	4	N/A	2	2	3	2	4	3	2	5
	Bonds Sold	568	370	559	1162	314	700	760	1184	1229	1250	293	414	816	317
	End of Revolving Period	Called	Called	Feb-16	Jan-18	Mar-20	N/A	Mar-16	Jun-16	Dec-17	Apr-17	Aug-20	Dec-18	Mar-18	May-21
A	WAL	2.47	3.52	2.51	3.51	5.53	0.87	2.57	2.55	3.48	2.59	5.5	3.48	2.56	5.49
	Size	75.50%	77.50%	77.60%	74.50%	74.50%	80.00%	65.75%	66.50%	64.75%	67.00%	64.60%	63.55%	62.50%	63.60%
	Rating (S/D/K)	A/NA/NA	A/NA/NA	A/NA/AA	A+/AA/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	A+/AA/AA	A+/AA/AA
B	WAL	3.16	4.29	3.29	4.34	6.44	2.13	3.5	3.49	4.32	3.54	6.34	4.36	3.48	6.39
	Size	7.00%	6.25%	6.20%	9.05%	9.40%	6.05%	10.25%	9.00%	9.00%	9.20%	8.20%	10.95%	10.85%	9.90%
	Rating (S/D/K)	BBB/NA/NA	BBB/NA/NA	BBB/NA/A	BBB/A/A	BBB/A/A	BBB+/A/AA	BBB/BB/NA	BBB/A/NA	BBB/A/NA	BBB/A/NA	BBB+/A/NA	BBB/A/NA	BBB/A/A	BBB/A/A
C	WAL	3.31		3.44	4.58	6.7	2.16		3.73	4.55	3.85	6.63		3.82	6.72
	Size	3.00%		3.00%	4.20%	3.80%	6.80%		5.25%	5.25%	7.80%	8.20%		8.25%	7.55%
	Rating (S/D/K)	BB/NA/NA		BB/NA/BBB	BB/BBB/BBB	BB/BBB/BBB	BB/BBB/A-		BB/BBB/NA	BB/BBB/NA	BB/BBB/NA	BB/BBB/NA		BB/BBB/BBB	BB/BBB/BBB
D	WAL				4.81	6.96			4.06	4.86	4.25	7.02			
	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			

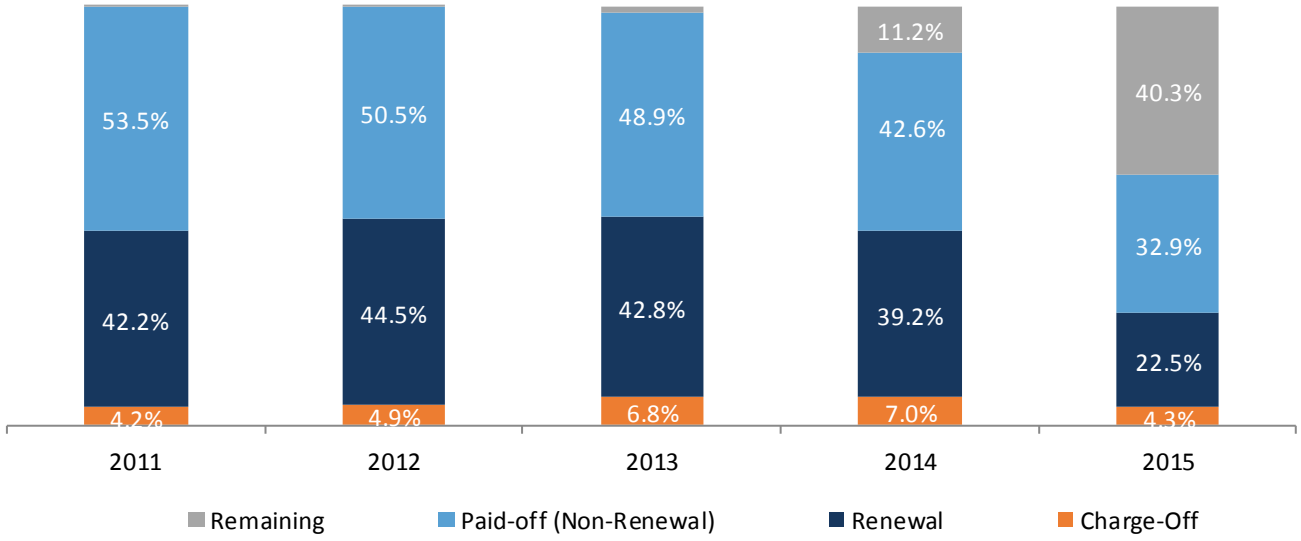
(1) *Represents bonds sold*

Vintage Balance Distribution

OneMain Financial



Springleaf Financial



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Lending Made Personal

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

- **For future presentations we will combine Soft Secured and Unsecured below, to align with changes to our ABS Program**

		Performance by Personal Loan Security Type																	
		Annual Data																	
	$ in millions	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Q12016	1H2016
Personal Secured	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	$373	$764
	Fico at Origination	590	587	587	590	589	590	590	587	578	578	582	586	587	591	592	591	592	592
	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%	26.28%	26.13%
	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%	2.22%	2.17%
	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%	5.64%	5.53%
	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%	4.88%	4.75%
	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%	21.41%	21.38%
Personal Unsecured	Origination Volume	$122	$153	$167	$162	$197	$217	$287	$364	$450	$204	$206	$243	$220	$473	$529	$1,361	$119	$225
	Fico at Origination	634	632	633	635	633	633	633	635	633	633	634	632	628	623	621	615	615	617
	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%	27.92%	27.51%
	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%	4.14%	5.48%
	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%	9.25%	10.77%
	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%	8.41%	9.81%
	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%	19.51%	17.71%
Personal 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	$293	$630
	Fico at Origination	603	600	601	605	606	609	611	611	605	603	605	606	605	608	609	608	608	609
	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%	28.18%	28.19%
	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%	4.06%	3.40%
	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%	14.03%	12.20%
	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%	12.01%	10.20%
	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%	16.17%	17.99%
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	$784	$1,619
	Fico at Origination	600	597	598	601	601	603	604	604	598	597	600	602	601	605	605	604	604	605
	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%	27.26%	27.07%
	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%	3.27%	3.41%
	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%	8.83%	8.80%
	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%	7.73%	7.66%
	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%	19.53%	19.42%
Auto	Origination Volume	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$253	$1,063	$175	$372
	Fico at Origination	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	606	605	605	606
	Yield	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	17.90%	18.41%	18.12%	17.87%
	60+ Delinquency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.09%	0.90%	0.96%	1.02%
	Gross Charge-off	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.02%	0.47%	1.24%	1.57%
	Net Charge-off	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.02%	0.45%	1.19%	1.50%
	Risk Adjusted Yield	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	17.88%	17.96%	16.93%	16.37%

OneMain
Lending Made Personal

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

		Performance by Personal Loan Security Type[1]												
		Annual Data												
	$ in millions	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Q12016	1H2016
Personal Secured	Origination Volume	$2,712	$2,885	$2,753	$2,507	$1,919	$1,669	$1,798	$1,248	$956	$816	$782	$205	$512
	Fico at Origination	620	617	615	613	617	641	637	629	625	623	622	618	621
	Yield	21.37%	21.42%	21.56%	21.50%	21.18%	21.59%	23.08%	23.51%	23.81%	24.14%	24.49%	24.53%	24.74%
	60+ Delinquency	4.46%	3.67%	4.40%	4.74%	4.68%	5.21%	2.67%	3.36%	3.67%	4.02%	2.72%	2.31%	2.22%
	Gross Charge-off	7.21%	6.53%	6.80%	8.15%	9.07%	8.92%	4.75%	5.35%	6.16%	6.24%	7.36%	6.67%	6.12%
	Net Charge-off	6.53%	6.01%	6.28%	7.85%	8.86%	8.52%	4.55%	5.07%	5.68%	5.60%	6.78%	6.29%	5.65%
	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%	18.23%	19.09%
Personal 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	$1,113	$2,128
	Fico at Origination	643	642	643	639	633	654	650	644	642	642	641	639	641
	Yield	21.85%	21.74%	21.95%	21.90%	21.42%	21.63%	23.24%	23.93%	24.75%	25.53%	25.86%	25.93%	25.96%
	60+ Delinquency	2.86%	3.23%	3.61%	5.10%	4.52%	6.01%	2.90%	2.99%	2.95%	3.67%	2.98%	2.94%	3.13%
	Gross Charge-off	10.52%	6.47%	7.67%	9.83%	14.18%	12.59%	7.38%	7.12%	7.03%	7.16%	8.94%	9.09%	8.85%
	Net Charge-off	9.53%	5.95%	6.86%	9.47%	13.85%	12.02%	7.07%	6.74%	6.48%	6.44%	8.24%	8.58%	8.17%
	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%	17.36%	17.79%
Total (Ex. Auto)	Origination Volume	$8,722	$10,207	$12,475	$11,257	$6,324	$4,558	$4,958	$4,742	$5,448	$5,787	$6,002	$1,318	$2,640
	Fico at Origination	636	635	637	633	628	650	645	640	639	639	639	636	637
	Yield	21.70%	21.64%	21.84%	21.80%	21.36%	21.62%	23.19%	23.79%	24.50%	25.24%	25.63%	25.74%	25.77%
	60+ Delinquency	3.38%	3.37%	3.82%	5.01%	4.57%	5.76%	2.82%	3.11%	3.13%	3.74%	2.94%	2.86%	2.98%
	Gross Charge-off	9.47%	6.49%	7.42%	9.41%	12.87%	11.53%	6.53%	6.53%	6.79%	6.96%	8.66%	8.72%	8.42%
	Net Charge-off	8.58%	5.97%	6.86%	9.07%	12.57%	11.02%	6.26%	6.18%	6.26%	6.25%	7.98%	8.23%	7.77%
	Risk Adjusted Yield	13.12%	15.67%	14.98%	12.74%	8.80%	10.60%	16.93%	17.61%	18.24%	18.98%	17.64%	17.52%	17.99%
Direct Auto	Origination Volume	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$1	$61	$265
	Fico at Origination	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	627	633	637
	Yield	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.48%	16.10%	15.63%
	60+ Delinquency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.01%
	Gross Charge-off	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%
	Net Charge-off	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%
	Risk Adjusted Yield	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.48%	16.10%	15.63%

(1) *Delinquency and Loss Metrics between 2005 – 2010 include US Personal loans, 2011 through present includes OneMain only*