

ABS East 2015 Conference

September 2015



1. OneMain Overview

2. Portfolio Overview

3. Appendix

OneMain Financial Holdings, Inc. (“OneMain”, “we”, or “us”) is pleased to provide an overview of our company and business model.

Company Overview

- A **leading consumer finance company in the United States**, providing responsible solutions to credit-worthy individuals through our nationwide branch network and online channels
- **100+ year history** and culture embodying dedication to **high-quality origination, underwriting and servicing of traditional, easily understood and transparent personal loans** to primarily middle-income households
- On March 2, 2015, Citi entered into a definitive agreement to sell OneMain Financial to Springleaf Holdings, Inc. The Springleaf Acquisition is subject to regulatory approvals and other customary closing conditions

Business Model

- We offer **personal loans that are fixed-rate, fixed-term and fixed-payment**, helping customers manage their household budgets
- We also offer optional products that protect customers in the event of unforeseen circumstances through our captive insurance business **Citi Assurance Services (“CAS”)**
- Our **branch employees typically live in the communities they serve**, and our customers value the face-to-face interaction and the long-term relationships they build with our branch employees

Customer Base

- Our customers are stable and credit-worthy and represent a unique segment of the middle-income market that is underserved by traditional banking institutions and can particularly benefit from our relationship-driven approach
- **Favorable credit supply / demand imbalance** drives **attractive risk adjusted returns**

OneMain: The U.S. Consumer Finance Leader

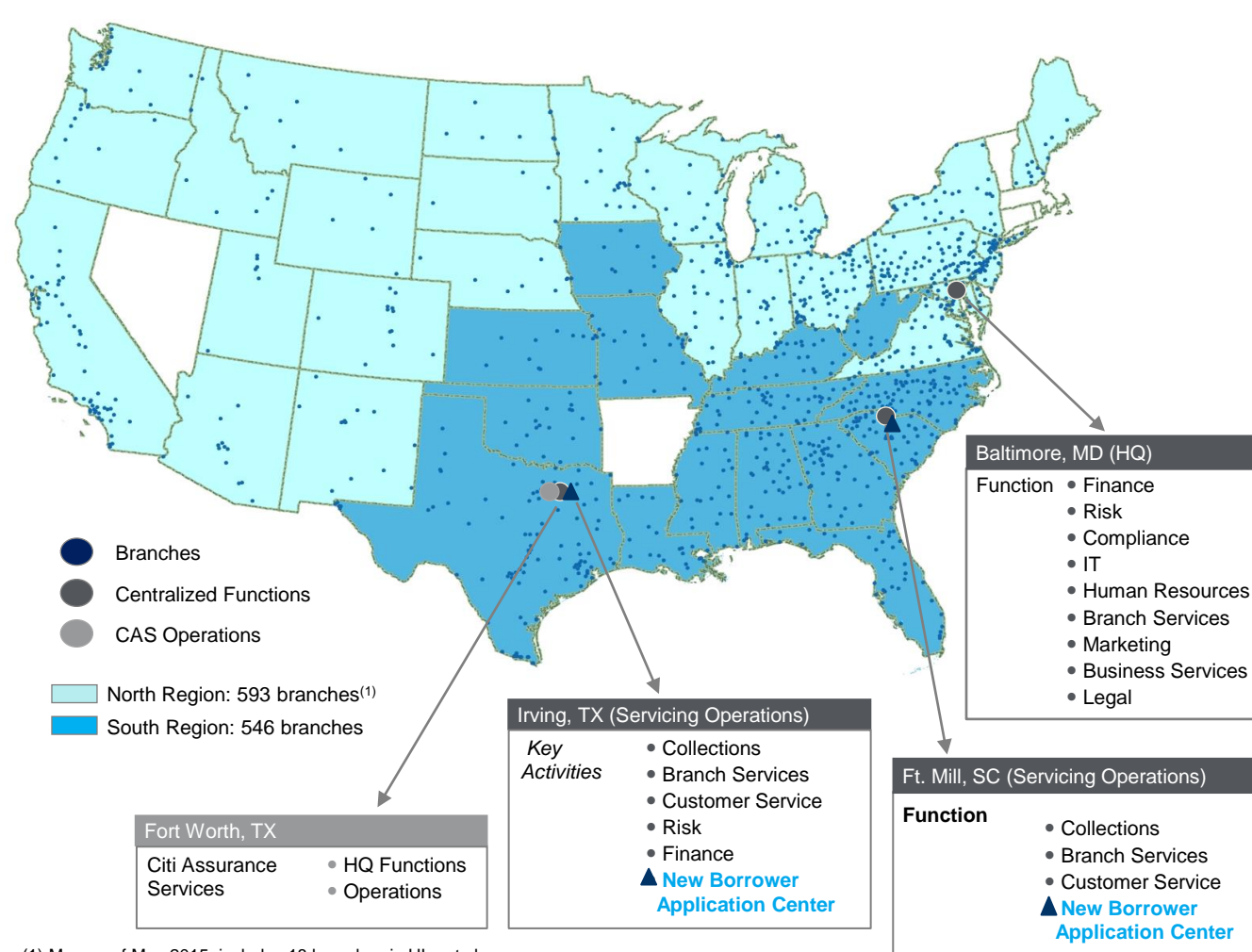


OneMain is a leading U.S. consumer finance company, providing responsible solutions to credit-worthy individuals through our nationwide branch network and online channels.

Company Overview

- The **largest consumer finance company in the United States**, providing responsible solutions to credit-worthy individuals through our nationwide branch network
- **100+ year history** and culture embodying dedication to high-quality origination, underwriting and servicing of traditional, easily understood and transparent personal loans to middle-income households
- Branch employees typically live in the communities they serve, and our customers value the **face-to-face interaction** and the relationships they build with our branch employees

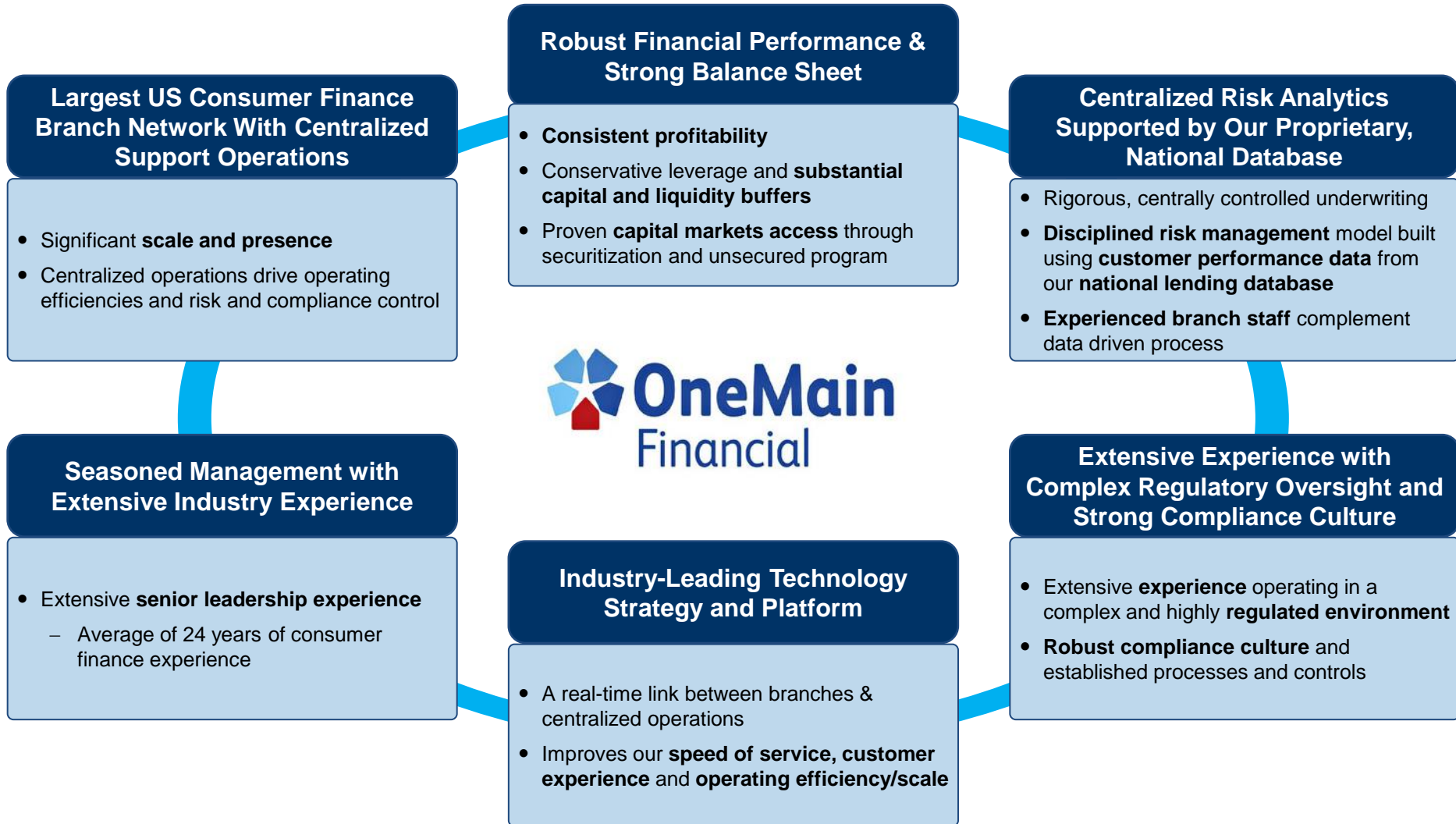
A National, Community-Based Branch Network¹



Key Statistics²

Geographic Footprint	<ul style="list-style-type: none"> • HQ in Baltimore, MD • 1,139 branches in 43 states • Not in AK, AR, NV, CT, MA, RI, VT • No state > 10% of portfolio • Top 3 states: TX, NC, PA
Customers	<ul style="list-style-type: none"> • 1.3 million

(1) Map as of May 2015, includes 18 branches in HI, not shown
 (2) Information provided as of June 30, 2015;



Stable, Underserved Customer Base

Our customers are credit worthy and are a segment of middle-income market underserved by traditional banking institutions.

OneMain Customer Profile

Employment	<ul style="list-style-type: none"> 67% have been in their current job for more than 5 years
Home Ownership	<ul style="list-style-type: none"> 60% own their home
Income	<ul style="list-style-type: none"> Average household income of approximately \$46,000
Representative Professions	<ul style="list-style-type: none"> Service/sales Teacher Firefighter/police Office worker
Weighted Average FICO ⁽¹⁾	<ul style="list-style-type: none"> Score of 629
Customer Payment Methods	<ul style="list-style-type: none"> ~75% electronic (primarily Automated Clearing House ("ACH")) ~20% in branch (including checks mailed to a branch and cash) ~5% made through lock box

Customer Needs:

Top reasons cited by borrowers include debt consolidation, auto repairs, home bills and repairs, and medical bills

Customers value convenience, customer service, and funds availability

We Provide:

High-touch, face-to-face servicing model

Responsible solutions with traditional products

Reduced monthly payments through debt consolidation

Help for customers to manage their future expenses

Approximately 97% of our customers report having a bank account at origination.⁽²⁾

Note: Numbers reflect customer metrics as of 6/30/2015

(1) Weighted average by unpaid principal

(2) Bank accounts reported on the application include either a checking account, saving account or both.

Strictly Private and Confidential

Origination Metrics ⁽¹⁾

- Closed-end, fixed rate, 5 year term (typically) with >80% of loans financed at or below \$10,000
- **Average loan sizes:**
 - New Borrower: \$6,100
 - Renewal (gross): \$8,500
 - Renewal Net New Cash: \$3,200
- **Origination Volume:**
 - ~\$476 million per month (gross)
 - ~\$266 million per month in new advances

Portfolio Metrics ⁽²⁾

- Weighted average FICO: 629
- Weighted average coupon: 25.60%

Security

- Person loan secured by auto collateral: 17%
- Unsecured personal loan: 83%

Optional Products

- Optional credit insurance products offered by Citi Assurance Services (CAS), a captive subsidiary of OneMain, that provide customers the ability to insure payments in the event of involuntary unemployment, disability or death
- 65% of loan customers purchased one or more optional products⁽³⁾
- 1.2 million certificates in force as of June 30, 2015

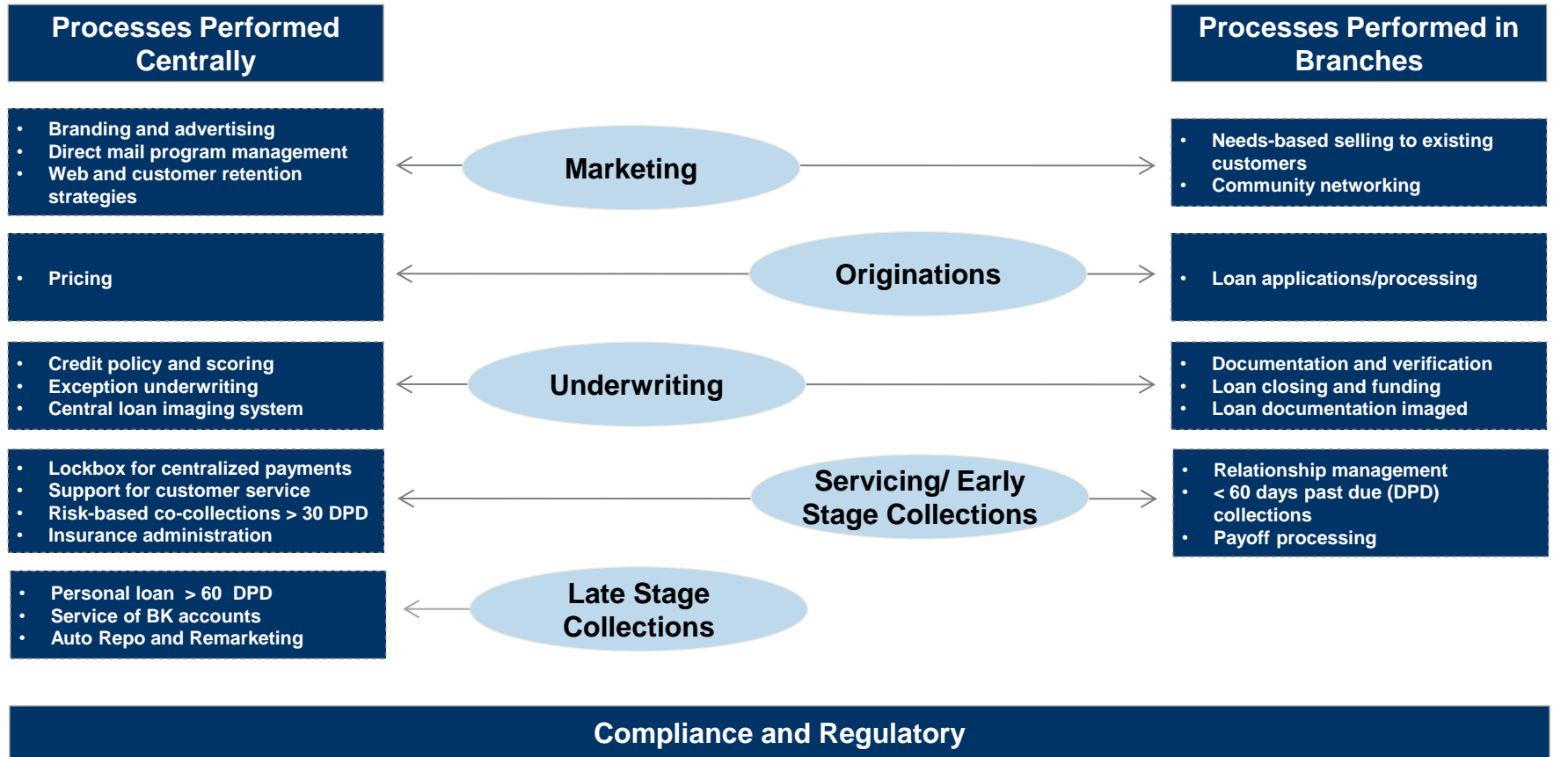
(1) Reflects rolling 12 month average balance from July 2014 – June 2015

(2) Reflects data as of June 30, 2015. FICO and coupons weighted by unpaid principal.

(3) For 3 months ended June 2015

Operating Model

Our hybrid business model is driven by customer service, efficiency, and control.



OneMain embeds compliance into every aspect of our business and makes compliance the responsibility of each employee.

Branch Originations and Underwriting

Branches execute originations leveraging customer's credit history and ability to pay with profitability targets in a consistent controlled process.

- 1 Application Sourcing:** Customer information is collected in person at the branch, over the phone, or through the internet (name, address, SSN, DOB); Between April 1,2015 and June 30,2015 over 950,000 applications were received from prospective borrowers, of which 41% were received via www.onemainfinancial.com **Branch**
- 2 Credit Scoring:** Credit bureau data and FICO score is obtained, applicants are screened for bankruptcy, eligible age, and other policy knock-outs, and their OneMain Custom Credit Score is generated by centrally controlled scorecards **Central**
- 3 Products and Pricing:** Using the customer's OneMain Custom Credit Score, FICO and Ability-to-Pay ("ATP"), a range of product offerings is systemically derived and presented to the branch for each applicant. Products, pricing, loan size limits, and term offers are systemically controlled. **Central**
- 4 Verification:** Key application information such as address, age, telephone, income, and employment is confirmed through a robust verification process; only verified sources of income are accepted **Branch**
- 5 Ability to Pay ("ATP"):** Assessment of repayment ability using the consumer's monthly payment obligations reported on the credit report or disclosed in the application process; calculated as the borrower's disposable income after obligations divided by total gross income; includes the expected payment on the OneMain loan being applied for **Central**

Key control elements of the underwriting process include:

- Separation of duties (different employees verify/approve loans)
- Systemic underwriting controls (credit bureau pulls, scoring, and product offerings)
- Comprehensive verification of all customer attributes (including income) on all loans
- Face to face loan closings with verification of customer identity and imaging of loan notes
- A thorough credit quality review serves as a feedback loop to drive policy and process enhancements

Key Account Servicing Tools

OneMain has developed a flexible toolkit used to both expand relationships with well-performing customers, and mitigate potential losses with delinquent accounts.

Loan Servicing Kit	Expanding Customer Relationship		Customer Service	Servicing Toolkit	
	Renewals/ Consolidation	Refinance Balance Only (RBO)	Deferments	Adjustment of Terms (AOT)	
Description	<ul style="list-style-type: none"> Not a loss mitigation tool Expands relationship with well-performing customers Refinancing of existing loan that results in incremental disbursement of funds 	<ul style="list-style-type: none"> Refinancing of existing loan similar to renewal, but without extending significant additional funds Used as a customer service tool upon customer inquiry/request Refinancing starts new loan term 	<ul style="list-style-type: none"> Delay of monthly payment due date or final payment due date by a month Provides relief to customer to address very short term/one-time issue 	<ul style="list-style-type: none"> Provides relief to customer to address ongoing/higher severity issues. Duration in increments of 5 months, 11 months or permanent Involves changed loan terms (rate and/or tenor) 	
Frequency	<ul style="list-style-type: none"> No limitation 	<ul style="list-style-type: none"> Maximum of one per year 	<ul style="list-style-type: none"> Maximum of three payment deferrals within 12-month period 	<ul style="list-style-type: none"> One permanent and short term can last up to 24 consecutive months under modified terms 	
Type of Issue	<ul style="list-style-type: none"> Request for additional funds/no hardship 	<ul style="list-style-type: none"> Immediate cash flow need 	<ul style="list-style-type: none"> Resolved/short term issue 	<ul style="list-style-type: none"> Ongoing or more severe hardship 	

75% of the portfolio has never been subject to an RBO, a deferment or an AOT and 94% have never been subject to an RBO or AOT⁽¹⁾

Note: Settlements are additional loss mitigation techniques but are currently used on a limited basis.

(1) As of June 30, 2015

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Portfolio Performance Summary



OneMain has experienced stable delinquency and loss performance since 2011, while the portfolio has benefited from rising weighted average coupons.

	Personal Loans Portfolio Overview (Unaudited)					
	Year Ended					First Half Ended
	2010 ⁽¹⁾	2011 ⁽²⁾	2012	2013	2014	June 2015
Number of Loans Outstanding <i>(millions)</i>	1,735	1,381	1,366	1,344	1,329	1,281
Unpaid Principal Balance (UPB) of Loans <i>(millions)</i>	10,292	8,048	7,914	8,139	8,380	8,250
Delinquency \$ <i>(millions)</i>						
30-59 days	153	64	75	78	89	78
60-89 days	115	51	54	58	72	59
90+ days	477	176	191	196	242	198
Delinquency % <i>(as a percentage of UPB)</i>						
30-59 Days	1.49%	0.79%	0.94%	0.96%	1.06%	0.94%
60-89 days	1.12%	0.63%	0.69%	0.71%	0.85%	0.72%
90+	4.64%	2.19%	2.42%	2.41%	2.88%	2.39%
Aggregate Net Losses <i>(millions)</i>	1,235	501	489	493	511	319
Net Losses <i>(as a % of Avg UPB)</i>	11.33%	6.26%	6.20%	6.24%	6.24%	7.88%
Weighted Average Coupon	22.00%	23.52%	24.11%	24.89%	25.52%	25.60%

Decline in loans outstanding and UPB were driven by:

- Targeted re-positioning of branch network
- Balance sheet managed to profitability targets not volumes

- Delinquencies and losses have been stable since reorganization in 2010
- OneMain has historically experienced the highest seasonal losses during the first two quarters

Increase in weighted average coupon were caused by:

- Favorable pricing increases
- Targeting originations to the next most profitable customer

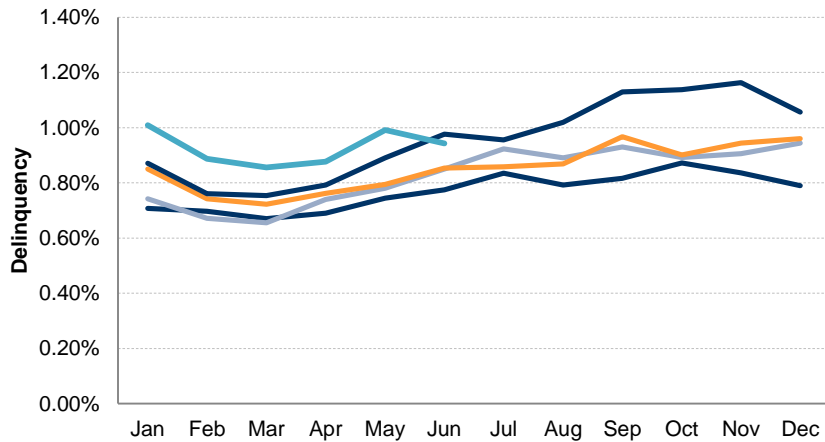
(1) On July 1, 2010, the personal loan portfolio operated by subsidiaries of Citigroup Inc. was organized into two segments: Full Service Network (FSN), which focused primarily on originating and servicing personal loans, and CitiFinancial Servicing (CFS), which only focused on providing servicing to customers, including loan modifications. Data above for 2010 includes information on personal loans in both FSN and CFS segments.

(2) On July 1, 2011, FSN was rebranded as OneMain Financial and the receivables were moved into one of four new licensed entities: OneMain Financial (DE), and its three subsidiaries, OneMain Financial, Inc., a Hawaii corporation; OneMain Financial Services, Inc., a Minnesota corporation; and OneMain Financial, Inc., a West Virginia corporation. Data above for 2011 through 2013 includes information on personal loans in these new OneMain Financial entities after this legal entity reorganization as well as the results for personal loans in OneMain Financial (HI), Inc., formerly known as CitiFinancial, Inc. a Hawaii corporation, a direct subsidiary of OneMain Financial Holdings, Inc. and sister company of OneMain Financial (DE) since July 1, 2014.

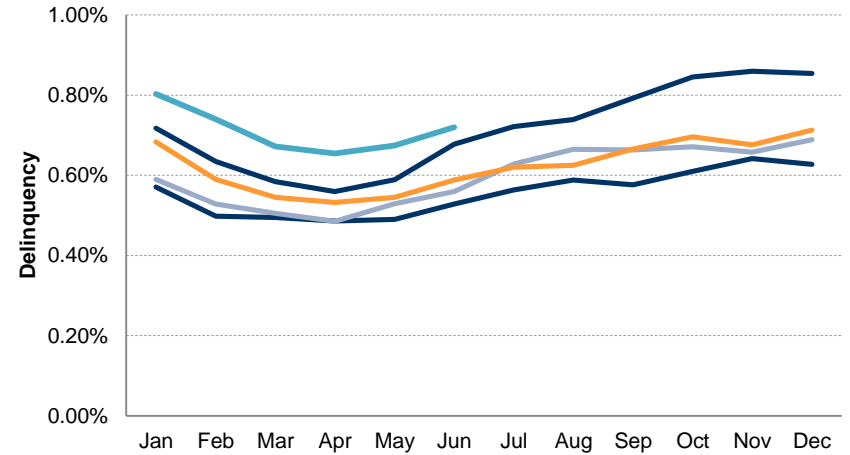
OneMain Personal Loan Portfolio Trends



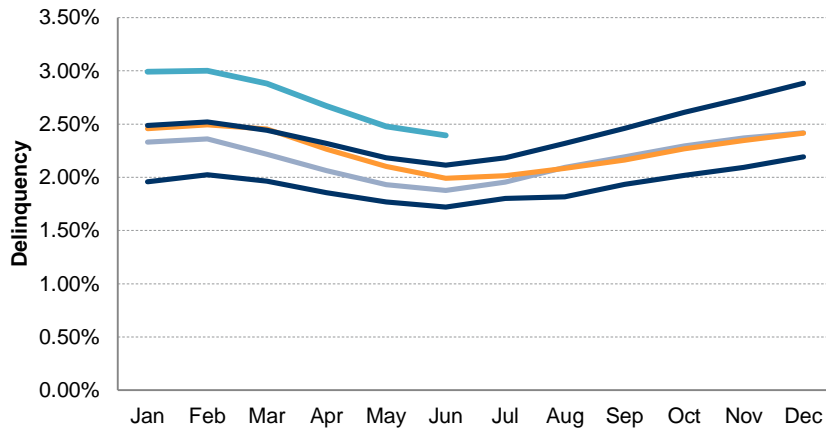
% 30-59 DPD



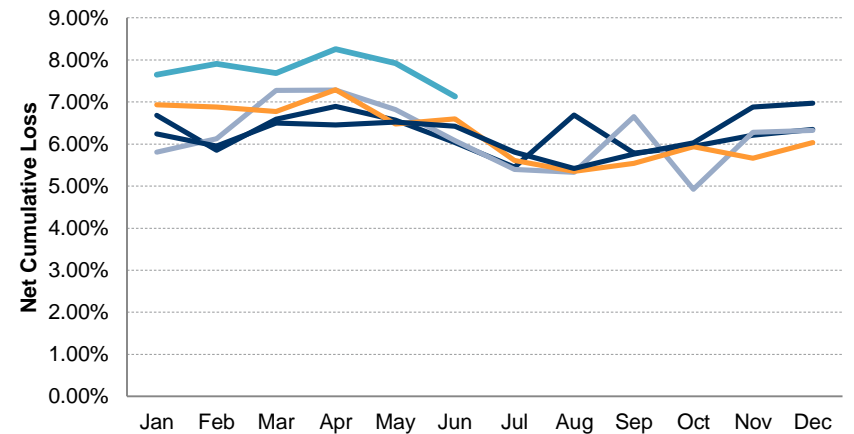
% 60-89 DPD



% 90+ DPD



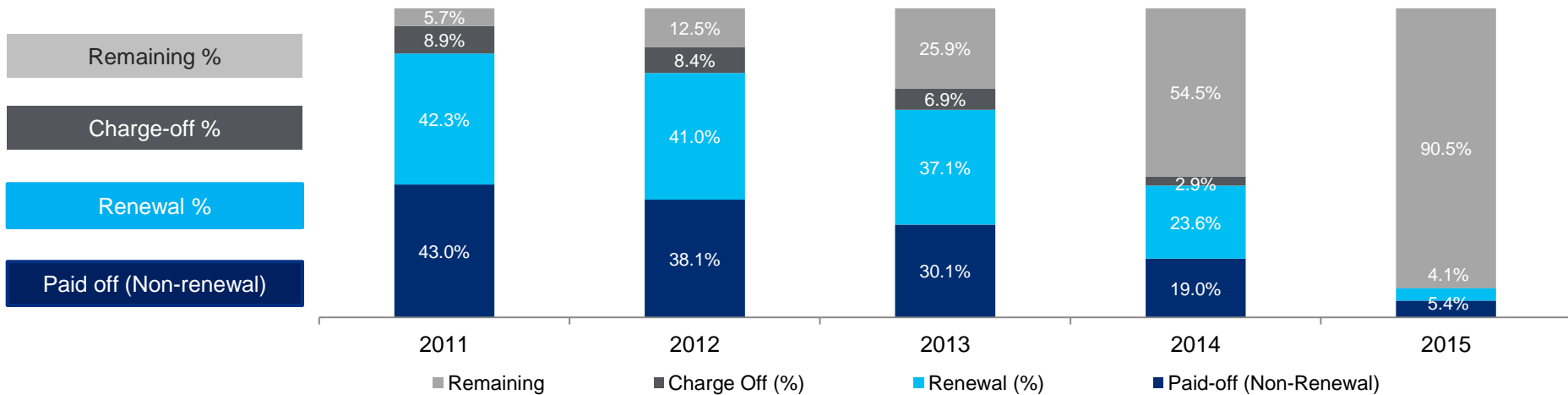
NCL % of ANR



— 2011 — 2012 — 2013 — 2014 — 2015

Vintage Performance Data (Account Level)

Vintage Performance Summary										
	2011		2012		2013		2014		2015	
	Origination	Current ⁽¹⁾	Origination	Current ⁽¹⁾	Origination	Current ⁽¹⁾	Origination	Current ⁽¹⁾	Origination	Current ⁽¹⁾
Loan Count	726,806	81,347	697,381	127,005	770,774	234,579	790,988	447,585	350,731	319,809
Loan Balance (\$mm)	5,019.47	286.08	4,800.49	600.27	5,522.44	1,429.31	5,866.01	3,195.65	2,760.75	2,497.11
WA Coupon (%)	24.70	24.32	25.26	25.01	26.19	25.91	26.68	26.41	26.72	26.65
WA Original FICO	645	639	640	640	639	640	639	639	639	639
WA Payment (\$)	212	232	215	234	226	244	235	249	249	253
WA Age (months)		46		35		23		11		2
WA Remaining Term (months)		27		31		39		48		55
	Performance Metrics		Performance Metrics		Performance Metrics		Performance Metrics		Performance Metrics	
30+ (%)	7.3		6.3		5.8		4.8		0.7	
BK (%)	1.4		1.2		0.7		0.5		0.1	
Charge Off (%)	8.9		8.4		6.9		2.9		0.1	
Renewal (%)	42.3		41.0		37.1		23.6		4.1	



(1) Reflects data as of June 30, 2015

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OMFIT 2015-2 Transaction Summary

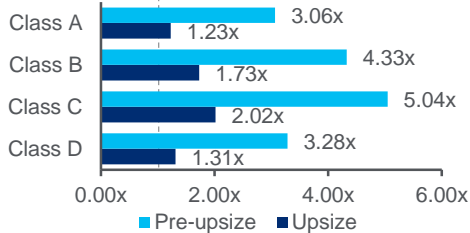
OneMain Financial Issuance Trust
OMFIT 2015-2
May 12th, 2015



\$1,250,000,000
Personal Loan Securitization

Class A	\$900,530,000	+150 bps
Class B	\$123,660,000	+175 bps
Class C	\$104,840,000	+290 bps
Class D	\$120,970,000	+415 bps

Subscription Levels



Sole Bookrunner & Structuring Agent



Transaction Overview

- Citi acted as the Structuring Lead and Sole Bookrunner for the OMFIT 2015-2 transaction, OneMain's fourth personal loan securitization
- The transaction saw significant interest during the premarketing phase with the subordinates reaching over 2x subscribed before formally announcing on Monday. As a result, the transaction was able to navigate a very busy week in the ABS market and price through guidance levels on three tranches as well as upsize to \$1,250mm from \$500mm

OneMain Financial

- Founded in 1912 as Commercial Credit Company, the Company was a pioneer in the consumer finance industry
- Today the business spans 43 states and 1,139 branches with over \$8.1 billion in personal loan receivables
- OneMain is the US personal loans business of CitiFinancial North America ("CFNA"), currently owned by Citigroup and residing in Citi Holdings
- On March 3, 2015, Citi entered into a definitive agreement to sell OneMain Financial to Springleaf Holdings, Inc. The Springleaf Acquisition is expected to close in the third quarter of 2015

Transaction Structure

- OMFIT 2015-2 features an increase of 1% in the minimum weighted average coupon and a 2.5% decrease in the maximum AOT concentration as compared to OMFIT 2015-1
- The transaction features a revolving period of 2 years and will be callable at 100% on payment dates on or after May 2017
- Credit enhancement for the notes will be provided by subordination for the Class A, B and C notes, overcollateralization, a reserve account and excess spread
- Overcollateralization is fixed both during the revolving period and in amortization, resulting in an increase in enhancement as a percentage of notes during amortization
- The transaction will feature Wells Fargo (A2 / A+) as back-up servicer

Collateral Summary

- The Loans are non-revolving, secured and unsecured fixed-rate personal loans
- The statistical loan pool information is as of March 31, 2015
- The collateral pool will be governed by concentration limits during the revolving period

Statistical Loan Pool

Current Principal Balance	\$1,344,086,112.48
# of Loans	206,012
Average Balance	\$6,524.31
Weighted Average Coupon	25.901%
Weighted Average Remaining Term	48 months
Weighted Average FICO	640
Weighted Average Custom Score	227

% of Statistical Pool Balance

OneMain Credit Score Range

AOT	4.59%
< 159	0.20%
160 - 179	1.29%
180 - 199	7.45%
200 - 219	25.40%
220 - 239	34.66%
240 - 259	19.89%
> 260	6.53%

Asset Type

Unsecured	83.17%
Auto Secured	16.83%

Branch State

TX	9.96%
NC	8.77%
PA	6.50%
CA	5.61%
OH	4.79%

	Class A	Class B	Class C	Class D
Subordination	26.00%	16.80%	9.00%	--
Overcollateralization ⁽¹⁾	7.00%	7.00%	7.00%	7.00%
Reserve Account ⁽¹⁾	1.00%	1.00%	1.00%	1.00%
Initial Aggregate Hard Credit Enhancement	34.00%	24.80%	17.00%	8.00%

Estimated Excess Spread (per annum) ~17.97%

(1) As a % of initial collateral pool

Class	Principal Balance	% of Pool Balance	Rating (S / D)	WAL to Maturity (yrs) ⁽¹⁾	WAL to Call (yrs)	Expected Final Maturity	Legal Final Maturity	Principal Window	Benchmark	Guidance (bps)	Test (bps)	PX Spread (bps)	Coupon	Yield
A	\$900,530,000	67.00%	A+ / AA	2.59	1.99	10/18/2018	7/18/2025	23-40	Int. Swaps	150-155	150	150	2.57%	2.584%
B	\$123,660,000	9.20%	BBB / A	3.54	1.99	1/18/2019	7/18/2025	40-43	Int. Swaps	165-175	160	175	3.10%	3.129%
C	\$104,840,000	7.80%	BB / BBB	3.85	1.99	5/18/2019	7/18/2025	43-47	Int. Swaps	300a	290	290	4.32%	4.364%
D	\$120,970,000	9.00%	B / BB	4.25	1.99	11/18/2019	7/18/2025	47-53	Int. Swaps	425-437.5	415-420	415	5.64%	5.709%
Total	\$1,250,000,000	93.00%												3.279%

(1) Assumes a 30% CPR and the optional call is not exercised on or after May 2017 or at 10% of initial note balance remaining

OMFIT 2015-1 Transaction Summary

OneMain Financial Issuance Trust
OMFIT 2015-1
 January 28th, 2015



\$1,229,160,000
Personal Loan Securitization

Class A	\$899,300,000	+ 210 bps
Class B	\$125,000,000	+ 260 bps
Class C	\$72,920,000	+ 385 bps
Class D	\$131,940,000	+ 535 bps

Sole Bookrunner & Structuring Agent



Transaction Overview

- Citi acted as the Structuring Lead and Sole Bookrunner for the OMFIT 2015-1 transaction, OneMain's third personal loan securitization
- With strong investor demand, the transaction was able to upsize from \$737.50mm to \$1,229.16mm
- The final order book for the trade tallied 31 unique investors across a number of investor types, with asset managers comprising the largest portion of the total at 74%

OneMain Financial

- OneMain is the US personal loans business of CitiFinancial North America ("CFNA"), currently owned by Citigroup and residing in Citi Holdings
- Founded in 1912 as Commercial Credit Company, the Company was a pioneer in the consumer finance industry
- Today the business spans 43 states and 1,140 branches with over \$8.3 billion in personal loan receivables

Transaction Structure

- The transaction features a revolving period of 3 years and will be callable at a premium of 101% on payment dates on or after January 2018
- Credit enhancement for the notes will be provided by subordination for the Class A, B and C notes, overcollateralization, a reserve account and excess spread
- Overcollateralization is fixed both during the revolving period and in amortization, resulting in an increase in enhancement as a percentage of notes during amortization
- The transaction will feature Wells Fargo (A2 / A+) as back-up servicer

Collateral Summary

- The Loans are non-revolving, secured and unsecured fixed-rate personal loans
- The statistical loan pool information is as of November 30, 2014
- The collateral pool will be governed by concentration limits during the revolving period

Statistical Loan Pool

Current Principal Balance	\$1,388,890,307
# of Loans	210,568
Average Balance	\$6,596
Weighted Average Coupon	26.13%
Weighted Average Remaining Term	48.81 months
Weighted Average FICO	640
Weighted Average Custom Score	227

% of Statistical Pool Balance

OneMain Credit Score Range		
AOT		2.17%
< 159		0.21%
160 - 179		1.36%
180 - 199		7.72%
200 - 219		26.19%
220 - 239		35.43%
240 - 259		20.38%
> 260		6.53%
Asset Type		
Unsecured		82.60%
Auto Secured		17.40%
Branch State		
TX		10.08%
NC		8.84%
PA		6.83%
CA		5.61%
OH		4.93%

	Class A	Class B	Class C	Class D
Subordination	23.75%	14.75%	9.50%	--
Overcollateralization ⁽¹⁾	11.50%	11.50%	11.50%	11.50%
Reserve Account ⁽¹⁾	1.00%	1.00%	1.00%	1.00%
Initial Aggregate Hard Credit Enhancement	36.25%	27.25%	22.00%	12.50%
Estimated Excess Spread (per annum)	~17.14%			

(1) As a % of initial collateral pool

Class	Principal Balance	% of Pool Balance	Rating (S / D)	WAL to Maturity (yrs) ⁽¹⁾	WAL to Call (yrs)	Expected Final Maturity	Legal Final Maturity	Principal Window	Benchmark	Guidance	PX Spread	Coupon	Yield
A	\$899,300,000	64.75%	A / AA	3.48	2.95	4/18/2019	3/18/2026	35-50	Int. Swaps	200–225 bps	210 bps	3.19%	3.221%
B	\$125,000,000	9.00%	BBB / A	4.32	2.95	7/18/2019	3/18/2026	50-53	Int. Swaps	255–265 bps	260 bps	3.85%	3.887%
C	\$72,920,000	5.25%	BB / BBB	4.55	2.95	9/18/2019	3/18/2026	53-55	Int. Swaps	380–390 bps	385 bps	5.12%	5.175%
D	\$131,940,000	9.50%	B / BB	4.86	2.95	3/18/2020	3/18/2026	55-61	Int. Swaps	530–550 bps	535 bps	6.63%	6.725%
Total	\$1,229,160,000	88.50%											3.922%

(1) Assumes a 30% CPR and the optional call is not exercised on or after January 2018 or at 10% of initial note balance remaining

OMFIT 2014-2 Transaction Summary

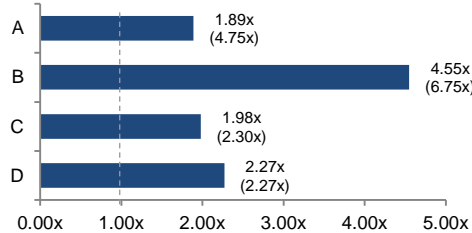
OneMain Financial Issuance Trust OMFIT 2014-2 July 23rd, 2014



\$1,184,220,000 Personal Loan Securitization

Class A	\$875,000,000	Int. S + 158 bps
Class B	\$118,430,000	Int. S + 175 bps
Class C	\$69,080,000	4.375% ⁽³⁾
Class D	\$121,710,000	5.375% ⁽³⁾

Subscription Levels



() As of available bonds

Sole Bookrunner & Structuring Agent



Transaction Overview

- Citi acted as the Structuring Lead and Sole Bookrunner for the OMFIT 2014-2 transaction
- OMFIT 2014-2 is OneMain's second personal loan securitization
- The trade was heavily oversubscribed with initial subscription levels of 1.89x, 4.55x, 1.98x and 2.27x for the Class A, B, C and D notes respectively
- The final order book for the trade tallied 30 unique investors with asset managers comprising 80% of the investor base

OneMain Financial

- OneMain is the largest US-based consumer finance distribution network with \$8+ billion in personal loan receivables and more than 100 years of consumer lending experience
- Headquartered in Baltimore, MD, OneMain originates and services personal loans in their branch network spanning 43 states and 1,141 branches

Transaction Structure

- The transaction features a revolving period of 2 years and will be callable at a premium of 101% on payment dates on or after July 2016
- Credit enhancement for the notes will be provided by subordination (for the Class A, B and C notes), overcollateralization, a reserve account and excess spread
- Overcollateralization is fixed both during the revolving period and in amortization, resulting in an increase in enhancement as a percentage of notes during amortization
- Wells Fargo will serve as custodian for the physical original loan notes and as warm back-up servicer

Collateral Summary

- The Loans are non-revolving, secured and unsecured fixed-rate personal loans
- The statistical loan pool information is as of May 31, 2014
- The collateral pool will be governed by concentration limits during the revolving period

Statistical Loan Pool

Current Principal Balance	\$1,315,801,350
# of Loans	209,419
Average Balance	\$6,283
Weighted Average Coupon	25.47%
Weighted Average Remaining Term	46 months
Weighted Average FICO	641
Weighted Average Custom Score	225

% of Statistical Pool Balance

OneMain Credit Score Range		
AOT		3.09%
< 159		0.20%
160 - 179		1.48%
180 - 199		9.04%
200 - 219		26.46%
220 - 239		34.34%
240 - 259		20.34%
> 260		5.06%
Asset Type		
Unsecured		77.95%
Auto Secured		22.05%
Branch State		
TX		10.06%
NC		8.84%
PA		6.93%
CA		5.80%
OH		5.10%

	Class A	Class B	Class C	Class D
Subordination ⁽¹⁾	23.50%	14.50%	9.25%	--
Overcollateralization ⁽¹⁾	10.00%	10.00%	10.00%	10.00%
Reserve Account ⁽¹⁾	1.00%	1.00%	1.00%	1.00%
Initial Aggregate Hard Credit Enhancement	34.50%	25.50%	20.25%	11.00%
Estimated Excess Spread (per annum)	17.70%			

(1) As a % of initial collateral pool

Class	Principal Balance	% of Pool Balance	Rating (S / D)	WAL to Maturity (yrs) ⁽²⁾	WAL to Call (yrs)	Expected Final Maturity	Legal Final Maturity	Principal Window	Benchmark	Guidance (bps)	PX Spread (bps)	Coupon	Yield
A	\$875,000,000	66.50%	A / AA	2.55	1.97	12/18/2017	9/18/2024	23 - 40	Int. Swaps	160 - 165	158 bps	2.47%	2.489%
B	\$118,430,000	9.00%	BBB / A	3.49	1.97	3/18/2018	9/18/2024	40 - 43	Int. Swaps	185 - 195	175 bps	3.02%	3.039%
C	\$69,080,000	5.25%	BB / BBB	3.73	1.97	5/18/2018	9/18/2024	43 - 45	--	4.25 - 4.50%	4.375% ⁽³⁾	4.33%	4.375%
D	\$121,710,000	9.25%	B / BB	4.06	1.97	11/18/2018	9/18/2024	45 - 51	--	5.25 - 5.50%	5.375% ⁽³⁾	5.31%	5.375%
Total	\$1,184,220,000	90.00%										3.09%	3.119%

(1) As a % of initial collateral pool

(2) Assumes a 30% CPR and the optional call is not exercised on or after July 2016 or at 10% of initial note balance remaining

(3) Priced to yield

OMFIT 2014-1 Transaction Summary

OneMain Financial Issuance Trust OMFIT 2014-1 April 9th, 2014

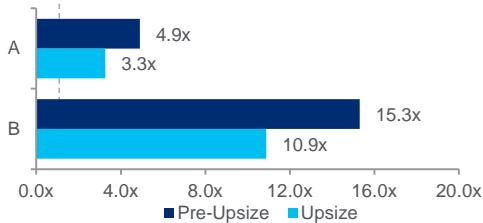


\$760,010,000 Personal Loan Securitization

Class A \$657,510,000 Int. S + 170 bps

Class B \$102,500,000 Int. S + 212.5 bps

Subscription Levels



Sole Bookrunner & Structuring Agent



Transaction Overview

- Citi acted as the Structuring Lead and Sole Bookrunner for the OMFIT 2014-1 transaction
- OMFIT 2014-1 is OneMain's inaugural personal loan securitization
- The transaction is the first of an ongoing issuance program
- The trade was heavily oversubscribed with initial subscription levels of 4.9x and 15.3x for the Class A and B notes respectively
- The final order book for the trade tallied 34 unique investors across a number of investor types, with asset managers comprising the largest portion of the total at 79%

OneMain Financial

- OneMain is the largest US-based consumer finance distribution network with \$8+ billion in personal loan receivables and more than 100 years of consumer lending experience
- Headquartered in Baltimore, MD, OneMain originates and services personal loans in their branch network spanning 43 states and 1,149 branches

Transaction Structure

- The transaction features a revolving period of 2 years and will be callable at a premium of 101% on payment dates on or after April 2016
- Credit enhancement for the notes will be provided by subordination for the Class A notes, overcollateralization, a reserve account and excess spread
- Overcollateralization is fixed both during the revolving period and in amortization, resulting in an increase in enhancement as a percentage of notes during amortization
- Wells Fargo will serve as custodian for the physical original loan notes and as warm back-up servicer

Collateral Summary

- The Loans are non-revolving, secured and unsecured fixed-rate personal loans
- The statistical loan pool information is as of March 31, 2014
- The collateral pool will be governed by concentration limits during the revolving period

Statistical Loan Pool

Current Principal Balance	\$1,000,004,988
# of Loans	163,449
Average Balance	\$6,118
Weighted Average Coupon	25.29%
Weighted Average Remaining Term	45 months
Weighted Average FICO	641
Weighted Average Custom Score	225
Unsecured	76.30%
Auto Secured	23.70%

% of Statistical Pool Balance

OneMain Credit Score Range

AOT	2.87%
< 159	0.15%
160 - 179	1.63%
180 - 199	9.53%
200 - 219	26.42%
220 - 239	34.13%
240 - 259	20.53%
> 260	4.75%

Asset Type

Unsecured	76.30%
Auto Secured	23.70%

Branch State

TX	9.87%
NC	8.81%
PA	6.95%
CA	5.80%
OH	5.04%

	Class A	Class B
Subordination	10.25%	0.00%
Overcollateralization ⁽¹⁾	24.00%	24.00%
Reserve Account ⁽¹⁾	1.00%	1.00%
Initial Aggregate Hard Credit Enhancement	35.25%	25.00%
Estimated Excess Spread (per annum)	18.07%	

(1) As a % of initial collateral pool

Class	Principal Balance	% of Pool Balance	Rating (S / D)	WAL to Maturity (yrs) ⁽¹⁾	WAL to Call (yrs)	Expected Final Maturity	Legal Final Maturity	Principal Window	Benchmark	Guidance (bps)	PX Spread (bps)	Coupon	Yield
A	\$657,510,000	65.75%	A / AA	2.57	2.00	8/18/2017	6/18/2024	23 – 39	Inter. Swaps	+ 175-185	+170	2.43%	2.443%
B	\$102,500,000	10.25%	BBB / A	3.50	2.00	12/18/2017	6/18/2024	39 – 43	Inter. Swaps	+250a	+212.5	3.24%	3.267%
Total	\$760,010,000	76.00%										2.57%	2.587%

(1) Assumes a 30% CPR and the optional call is not exercised on or after April 2016 or at 10% of initial note balance remaining

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Citi works with its clients in greenhouse gas intensive industries to evaluate emerging risks from climate change and, where appropriate, to mitigate those risks.

efficiency, renewable energy and mitigation