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OneMain Holdings, Inc.
(NYSE: OMF)

4Q 2016 Earnings Presentation

February 13, 2017

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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 (https://www.onemainfinancial.com) and the SEC's website (http://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 our relationships with employees and third parties; various risks relating to the Lendmark Sale, in connection with the previously disclosed Settlement Agreement with the U.S. Department of Justice; risks relating to continued compliance with the 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-attacks or other 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 or sale of assets or businesses or the formation, termination or operation of joint ventures or other strategic alliances or arrangements, including delinquencies, integration or migration 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, including insurance claims that exceed our expectations or insurance losses that exceed our reserves; 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; declines in collateral values or increases in actual or projected 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; any material impairment or write-down of the value of our assets; 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 standards, policies and practices; changes in accounting principles and policies or changes in accounting estimates; 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.

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Important Information

Use of Non-GAAP Financial Measures

We report the operating results of our Consumer and Insurance segment, Acquisitions and Servicing segment, Real Estate segment, and Other using the Segment Accounting Basis, which (i) reflects our allocation methodologies for certain costs, primarily interest expense, loan loss reserves and acquisition costs to reflect the manner in which we assess our business results and (ii) excludes the impact of applying purchase accounting (eliminates premiums/discounts on our finance receivables and long-term debt at acquisition, as well as the amortization/accretion in future periods). These allocations and adjustments currently have a material effect on our reported segment basis income as compared to GAAP. We believe the Segment Accounting Basis (a basis other than GAAP) provides investors a consistent basis on which management evaluates segment performance.

Consumer and Insurance adjusted pretax earnings, Consumer and Insurance adjusted net income, Consumer and Insurance adjusted earnings per diluted share, Acquisitions and Servicing adjusted pretax earnings, Real Estate adjusted pretax earnings and Other adjusted pretax earnings are key performance measures used by management in evaluating the performance of our business. Consumer and Insurance adjusted pretax earnings, Acquisitions and Servicing adjusted pretax earnings, Real Estate adjusted pretax earnings and Other adjusted pretax earnings represents our income (loss) before provision for (benefit from) income taxes on a Segment Accounting Basis and excludes acquisition-related transaction and integration expenses, net gain (loss) on sales of personal and real estate loans, net gain on sale of SpringCastle interests, SpringCastle transaction costs, losses resulting from repurchases and repayments of debt, debt refinance costs, and net loss on liquidation of our United Kingdom subsidiary. Management believes these non-GAAP financial measures are useful in assessing the profitability of our segments and uses these non-GAAP financial measures in evaluating our operating performance. These non-GAAP financial measures should be considered supplemental to, but not as a substitute for or superior to, income (loss) before provision for (benefit from) income taxes, net income, or other measures of financial performance prepared in accordance with GAAP. Please refer to the reconciliation in the appendix to this presentation for quantitative reconciliations of non-GAAP financial measures to their most directly comparable GAAP financial measures. Reconciliations of forward-looking non-GAAP financial measures to their most directly comparable GAAP financial measures are not included in this presentation because the most directly comparable GAAP financial measures are not available on a forward-looking basis without unreasonable effort.

4Q16 Executive Summary

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Financial Performance	▪ Net income of $27MM, diluted EPS of $0.20 ▪ Consumer and Insurance ("C&I") adjusted net income* of $108MM ▪ Consumer and Insurance ("C&I") adjusted diluted EPS* of $0.80
Credit	▪ C&I net charge-off ("NCO") ratio* of 7.5%, up seasonally from 6.2% in 3Q16 ▪ 30–89 delinquency ratio* of 2.3%, down from 2.6% in 3Q16 ▪ C&I non-TDR loan loss reserve* decreased $10MM or 8bps from 3Q16
Receivables	▪ C&I average net receivables* of $13.5B, up 5.5%(1) from 4Q15 ▪ Secured originations at former OneMain were 36%, up from 13% in 4Q15
Capital & Liquidity	▪ Tangible leverage ratio* of 10.4x, on track to reach ~7x by 4Q18 ▪ Issued ~$500MM of asset backed debt at 3.1% cost of funds ▪ ~$5B of available cash and undrawn conduits as of December 31, 2016

**See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures.*

(1) 4Q15 presented as if Springleaf and OneMain had been combined for the entire period, and excludes receivables included in the May sale of 127 branches. See slides 25-28 for more information.

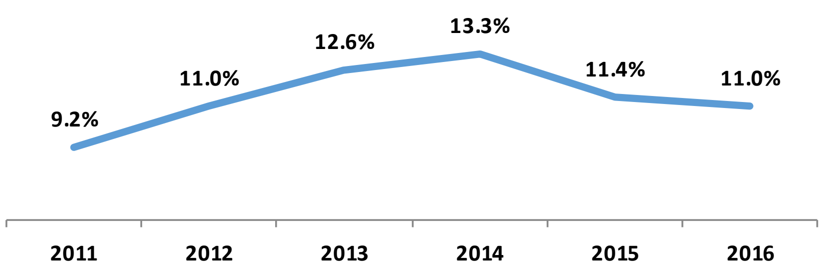
Our business model consistently generates 10% unlevered returns

Our Business Model

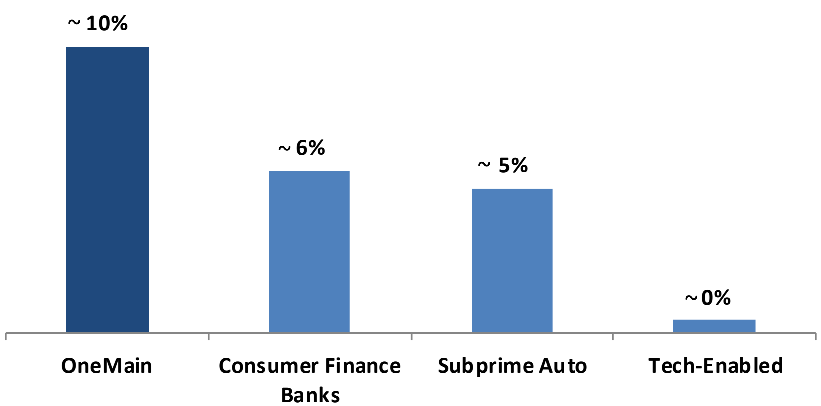
- Balanced receivables growth
- Disciplined underwriting
- Scale drives operating leverage
- Target 20%+ return on equity and modest tangible leverage (5 – 7x)

Consistent Unlevered Returns [1]

C&I unlevered return shown a pro forma basis*



Other Finance Company Unlevered Returns [2]



**See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures.*

(1) *Unlevered return equal to C&I adjusted pre-tax income before funding costs divided by C&I average net receivables, periods prior to 2016 presented as if Springleaf and OneMain had been combined for the entire period, see slide 29 for more information.*

(2) *Source: Company filings, SNL Financial. Financial data as of the last twelve months ended September 30, 2016 and December 31, 2016 depending on availability.*

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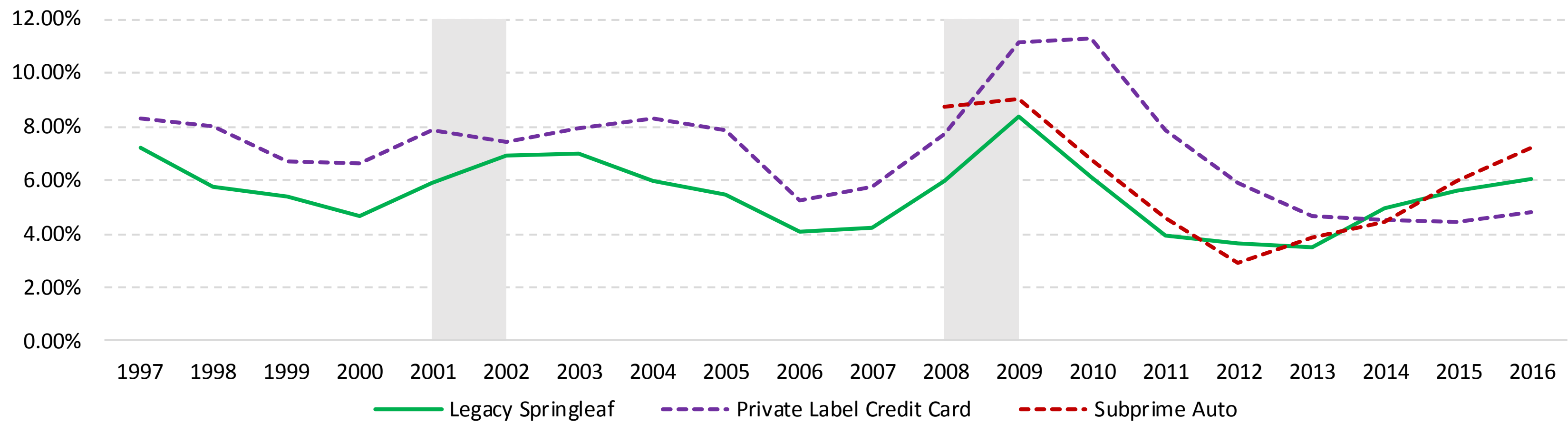
Disciplined Underwriting

Our underwriting has been tested through multiple credit cycles

- *We assess each borrower's income and only lend against a portion of income after expenses*
- *Decades of credit data spanning multiple economic cycles provides a proprietary edge*
- *Local community presence augments sophisticated central underwriting and analytics*

Net Charge-Off % [1,2]

Springleaf Net Charge-offs have averaged ~5.5% over the last 20 years



(1) *JP Morgan Retail Card ABS monthly data – January 2017, S&P Subprime Auto Loan Index monthly data – December 2016, gray bars indicate recessionary periods.*
(2) *Springleaf data sourced from Springleaf Finance Corporation and Springleaf Holdings, Inc. SEC Filings.*

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Integration Update

The integration of OneMain is now complete

Objectives	Preliminary Results
▪ Complete systems conversion with minimal disruption	☑ January conversion Wave 1 of ~500 branches completed ▪ Lessons learned from October pilot incorporated ▪ Early stage delinquency stable
▪ Maintain stable credit performance during conversion	
▪ Position branch network to drive receivables growth post-integration	☑ February conversion Wave 2 of ~500 branches completed

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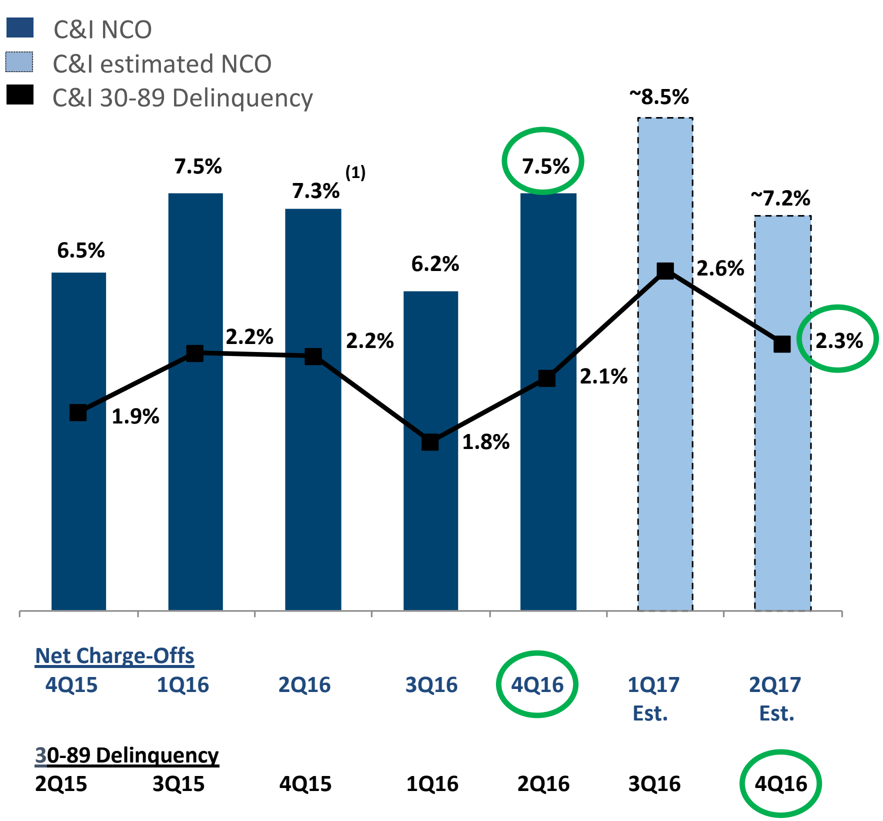
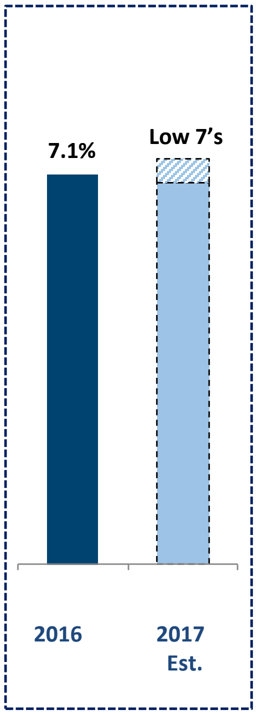
Disciplined Underwriting

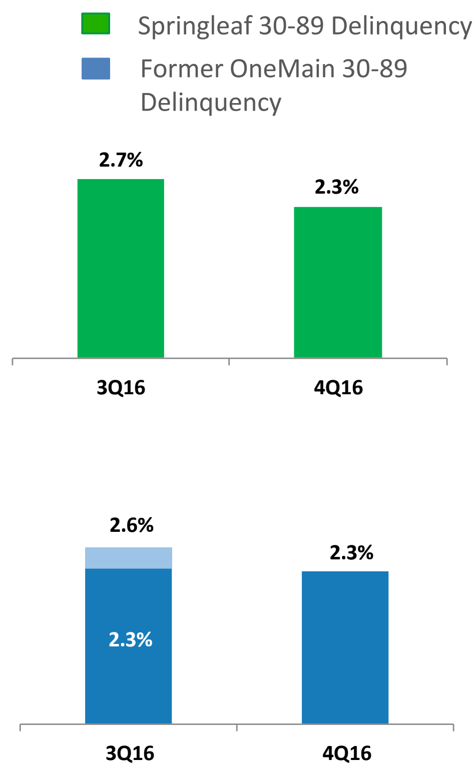
2017 C&I net charge-off ("NCO") ratio expected to be in the low 7's

C&I 30-89 Delinquency* and Net Charge-Off Ratios*

30-89 delinquency is an early indicator of net credit losses two quarters later







3Q16 includes integration impact of ~30bps

**See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures.*
Note: 2015 financial data presented as if Springleaf and OneMain had been combined for the full quarter (see slides 25-28 of 2Q16 Earnings Presentation for more details). Net charge-off ratio prior to 2Q16 is calculated using an average of the monthly beginning of period receivables, 2Q16 - 4Q16 based on current quarter average net receivables (day convention).
(1) Reported 2Q16 NCO rate of 6.95%, impact of policy alignment and May branch sale reduced 2Q16 35bps. See slide 7 of 2Q16 Earnings Presentation for more details.

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Receivables Growth

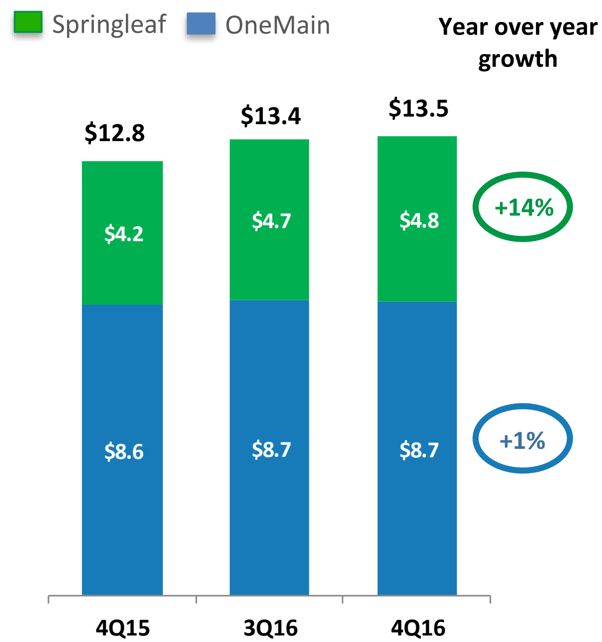
Continued growth at former Springleaf

Integration activities have delayed growth at former OneMain

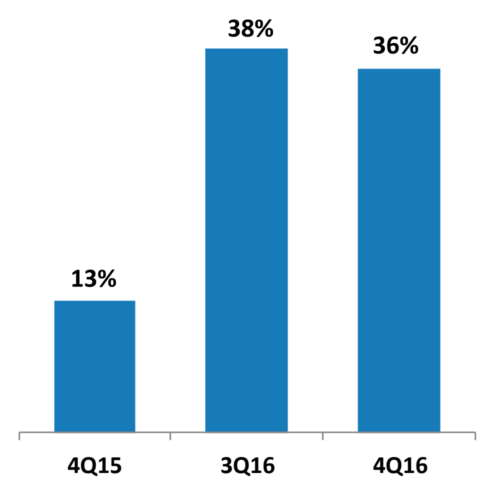
C&I Pre-Acquisition Profile [(1)]

OneMain Financial		Springleaf
<5%	*Receivables Growth*	>20%
17%	*Secured Lending*	55%

C&I Avg. Net Receivables * ($B)[(2)]



Former OneMain Secured Originations %



17%	21%	24%
% of Portfolio Secured		

**See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures.*
(1) Reflects data as of 12/31/15.
(2) 4Q15 presented as if Springleaf and OneMain had been combined for the entire period, and excludes receivables included in the May sale of 127 branches. See slides 25-28 for more information.

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4Q16 Financial Performance

($ in millions, except per share statistics)

Delivering strong unlevered returns of 10%+

Earnings Summary

	4Q16	3Q16	4Q15
Consumer & Insurance *	**$175**	**$196**	**$143**
Acquisitions & Servicing *	2	2	28
Real Estate / Other *	(7)	(8)	(39)
GAAP Adjustments	(141)	(157)	(463)
Pretax Income	29	33	(331)
Taxes	(2)	(8)	134
Net Income	**$27**	**$25**	**($197)**
Diluted EPS	$0.20	$0.19	($1.46)
C&I adjusted diluted EPS *	$0.80	$0.90	$0.66
Book value per basic share	$22.73	$22.60	$20.30

C&I Return on Receivables* (1)

	4Q16	3Q16	4Q15
Revenue	27.6%	28.1%	28.1%
Charge-Offs	(7.5%)	(6.2%)	(6.5%)
Risk Adjusted Margin	20.1%	21.9%	21.6%
Operating Expense	(9.6%)	(9.9%)	(10.8%)
Unlevered RoR	**10.5%**	**12.0%**	**10.8%**
Funding Costs	(5.6%)	(5.7%)	(4.8%)
Taxes	(1.8%)	(2.4%)	(2.2%)
Return on Receivables (2)	**3.2%**	**3.6%**	**3.6%**
Avg. Net Receivables ($B) (3)	$13.5	$13.4	$13.4

**See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures.*

1. *Amounts in table shown as a % of average net receivables. Revenue includes interest income plus other revenues less insurance policy benefits and claims expense. 4Q15 presented as if Springleaf and OneMain had been combined for the entire period. See slides 25-28 for more information.*
2. *Includes the following related to allowance for finance receivables loss: 4Q16: ~20bps, 3Q16: (~25bps), 4Q15: ~15bps.*
3. *Includes C&I finance receivables held for investment and held for sale.*

Full Year 2016 Financial Performance

OneMain Lending Made Personal

($ in millions, except per share statistics)

Delivering strong unlevered returns of 10%+

Earnings Summary

	2016	2015
Consumer & Insurance*	**$784**	**$361**
Acquisitions & Servicing*	32	128
Real Estate / Other*	(43)	(236)
GAAP Adjustments	(445)	(606)
Pretax Income	328	(353)
Taxes	(113)	133
Net Income	**$215**	**($220)**
Diluted EPS	$1.59	($1.72)
C&I adjusted diluted EPS*	$3.60	$1.77
Book value per basic share	$22.73	$20.30

C&I Return on Receivables* (1)

	2016	2015
Revenue	28.0%	28.5%
Charge-Offs	(7.1%)	(6.5%)
Risk Adjusted Margin	**20.9%**	**22.0%**
Operating Expense	(9.9%)	(10.6%)
Unlevered RoR	**11.0%**	**11.4%**
Funding Costs	(5.5%)	(5.0%)
Taxes	(2.1%)	(2.4%)
Return on Receivables (2)	**3.6%**	**4.1%**
Avg. Net Receivables ($B) (3)	$13.4	$12.7

**See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures.*

(1) Amounts in table shown as a % of average net receivables. Revenue includes interest income plus other revenues less insurance policy benefits and claims expense. 2015 presented as if Springleaf and OneMain had been combined for the entire period. See slides 25-28 for more information.

(2) Includes the following related to allowance for finance receivables loss: in 2016: ~20bps, in 2015 ~4bps.

(3) Includes C&I finance receivables held for investment and held for sale.

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Scale Drives Operating Leverage

($ in millions)

C&I Operating Expense ("OpEx") ratio* down 120bps from 4Q15

Pre-Acquisition Profile (1)

Springleaf | OneMain Financial

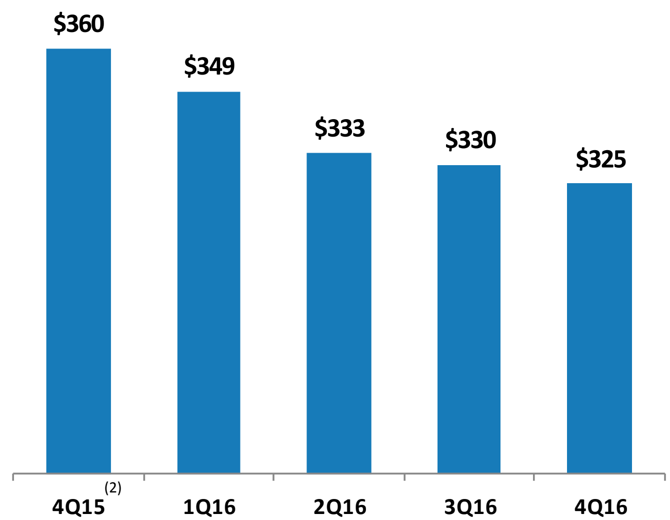
~13% — *OpEx Ratio** → ~9%

2017 Cost Actions

- Achieve $200MM run-rate cost savings by 4Q17, as compared to 4Q15
- Eliminate TSA costs following 1Q17 branch conversions
- Achieve additional savings from 1Q17 branch consolidations and other integration related synergies

C&I Operating Expense

Achieved $100MM+ run-rate cost savings in 2016



4Q15	1Q16	2Q16	3Q16	4Q16
10.8%	10.3%	10.0%	9.9%	9.6%

C&I OpEx Ratio*

**C&I OpEx ratio is calculated as follows: Annualized C&I operating expenses / C&I average net receivables. See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures.*
(1) Reflects data as of 12/31/15.
(2) 4Q15 presented as if Springleaf and OneMain had been combined for the entire period. See slides 26-28 for more information.

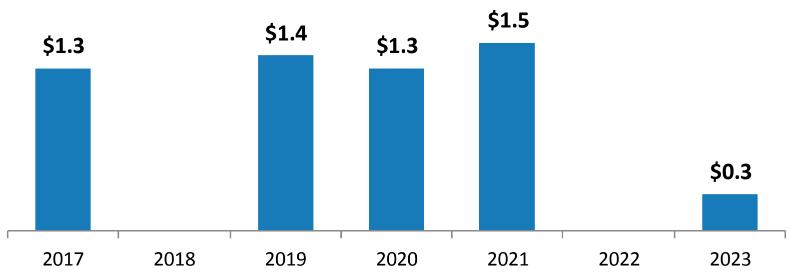
Strong liquidity profile with balanced unsecured debt maturities

Diverse Funding Sources [1]

- **$14.3B of debt, down $0.1B from 9/30/16**
  - Unsecured debt of $6.1B (42%)
  - ABS debt of $8.3B (58%), with multi-year revolving facilities

Balanced Unsecured Debt Maturities[1,2]

Target $1.0 -$1.5 per year



Funding & Liquidity Progress

- **12+ months of forward liquidity[1]**
  - $4.8B of undrawn conduits, no 2017 maturities
  - ~$4.0B of unencumbered consumer loans (excluding real estate)
- **Routine issuer of ABS and unsecured debt**
  - Issued $3.8B in ABS and unsecured debt during 2016
  - Completed $270MM Auto ABS transaction in 1Q17 with one-year revolving period and 2.6% cost of funds
- **Strong investor base**

(1) Data as of 12/31/16, reflects unpaid principal maturities, GAAP debt at December 31, 2016 was $14.0 billion.
(2) Excludes $350MM of junior subordinated debt due 2067.

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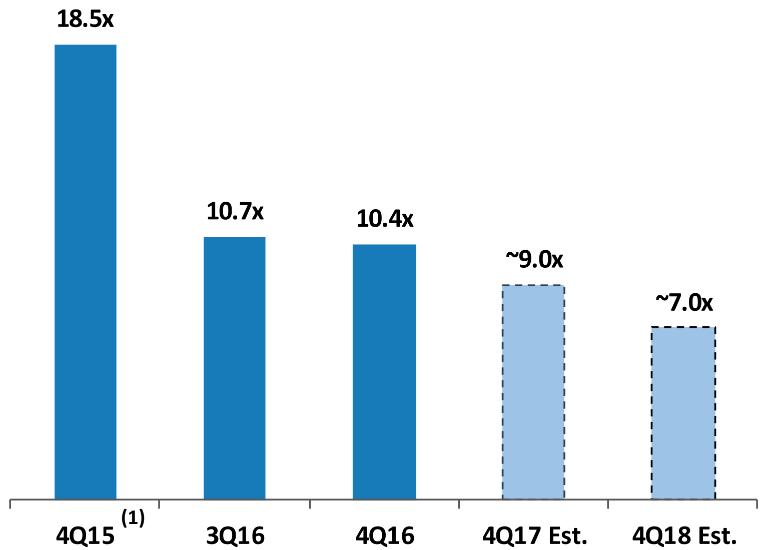
Capital Structure

Tangible leverage and tangible equity continue to improve*

Tangible Leverage* on track



TCE/ TMA*	**4.8%**	**7.8%**	**8.2%**	**~9%**	**~12%**

Estimated Tangible Equity* Improvement

	3Q16	4Q16	2017E[2]
C&I Adjusted Net Income*	$122	$108	$525
Other[3]	($97)	($81)	($225)
Net Income	$25	$27	$300
Adjusted Tangible Common Equity* ($B)	$1.3	$1.3	$1.6

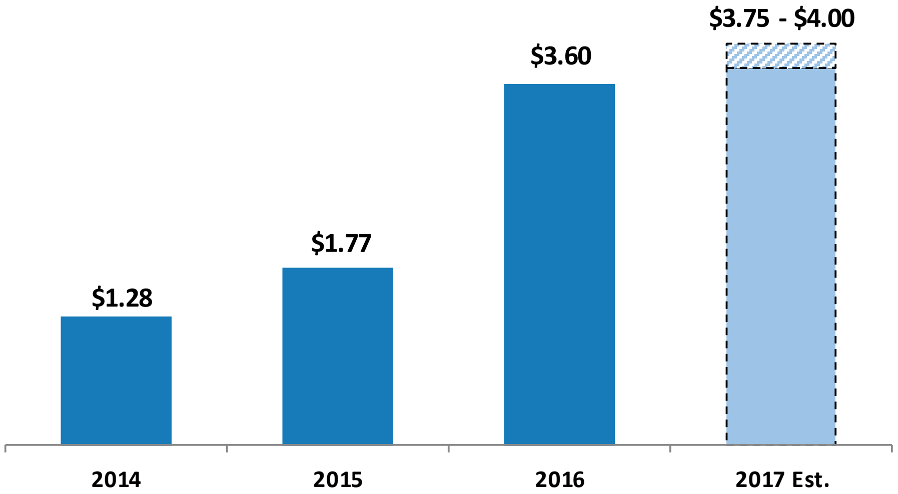
Expected to be less than $100MM in 2018

*See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures.
(1) Tangible Leverage and Adjusted Tangible Common Equity ("TCE") / Tangible Managed Assets ("TMA") for 4Q15 reflect figures prior to 310-30 accounting policy change, see slide 33 for more information.
(2) Reflects mid-point of C&I adjusted diluted earnings per share guidance for 2017.
(3) Includes all other segment income, acquisition and integration related costs (net of tax) and purchase accounting adjustments (net of tax).

Our Business Model

Our business model consistently generates 10% unlevered returns

C&I Adjusted Diluted EPS*



Our Business Model

- Balanced receivables growth
- Disciplined underwriting
- Scale drives operating leverage
- Target 20%+ return on equity and modest tangible leverage (5 – 7x)

**See appendix for 2015 and 2016 reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures; for 2014, see page 23 of 3Q16 Earnings Presentation.*

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Appendix

Disciplined Underwriting - Springleaf

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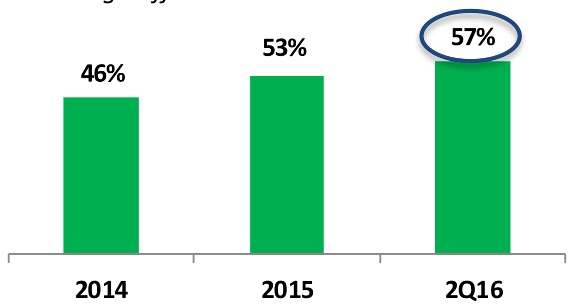
Secured lending continues to improve credit performance

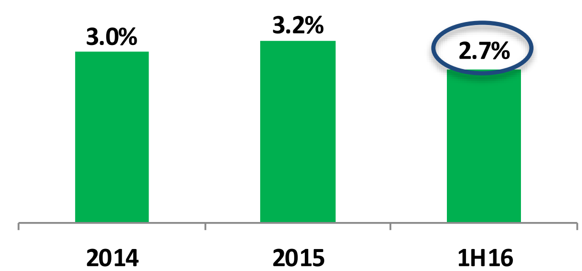
Portfolio Mix

Secured loans as a % of portfolio
Secured charge-offs more than 50% lower than unsecured



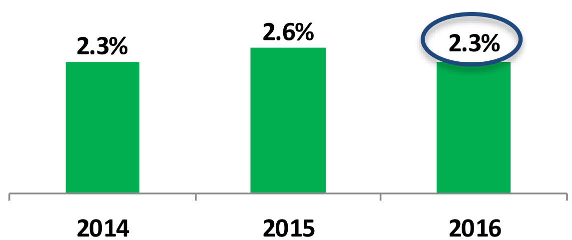
Portfolio Vintage Performance

60 days past due at 6 months on book

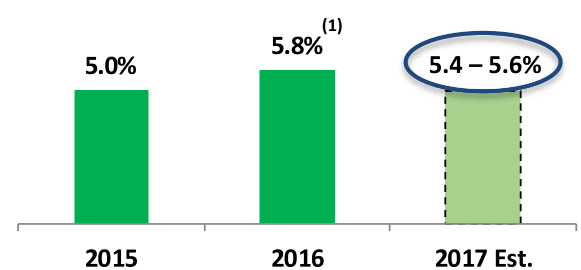


Portfolio 30 – 89 Delinquency

Annual weighted average



Portfolio Net Charge-Off Ratio



(1) Excludes the impact of May 2016 branch sale, net charge-off is 6.1% on a reported basis.

Disciplined Underwriting – Former OneMain

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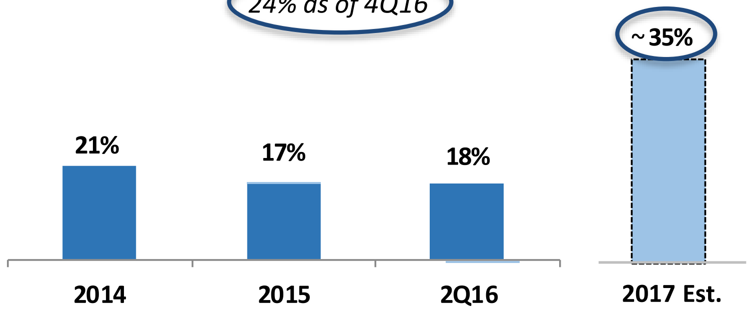
Secured lending strategies expected to drive 2018 loss improvements

Portfolio Mix

Secured loans as a % of portfolio

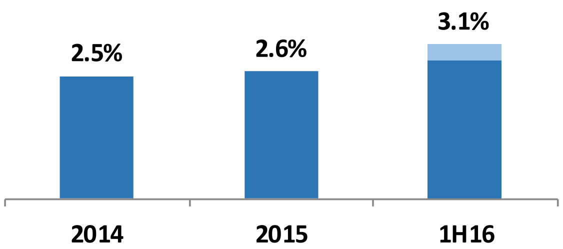
24% as of 4Q16



Portfolio Vintage Performance

60 days past due at 6 months on book

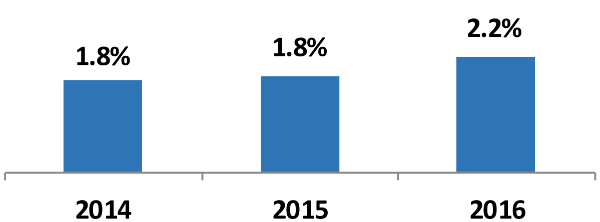
1H16 vintage partially impacted by integration related activities



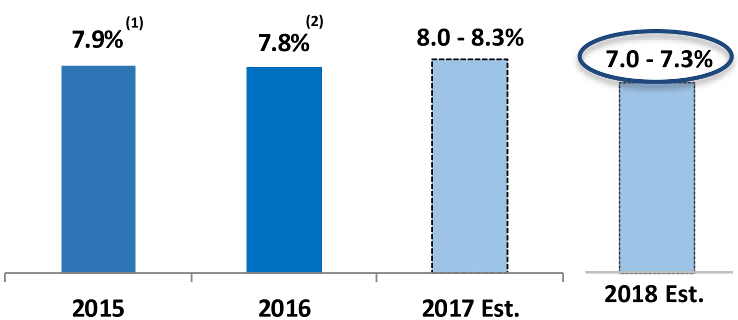
Portfolio 30 – 89 Delinquency

Annual weighted average

2016 partially impacted by integration related activities



Portfolio Net Charge-Off Ratio



(1) Includes $62mm one-time charge-off in December 2015 to align with loss recognition of future periods.
(2) Excludes the impact of 2Q accounting alignment policy, net charge-off is 7.6% on a reported basis.

OneMain
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Acquisition Related Accounting Impacts

Includes the impact of non-cash acquisition accounting, acquisition and integration related costs, and other operations

	2016 Actual	2016 Estimate [1]
SpringLeaf Debt Discount Accretion	($83)	($100)
OMFH LLR Provision Catch-up	(135)	(125)
OMFH Receivable Premium Amort	(381)	(350)
OMFH Receivable Discount [2]	144	50
Acquisition & Integration Costs [3]	(148)	(100)
Real Estate/Other [4]	(73)	(65)
Total Pre-tax impact	**($676)**	**($690)**

(1) *Reflects estimate published March 17, 2016 financial supplement.*
(2) *Full year includes impact of 310-30 accounting policy change.*
(3) *Acquisition & Integration related costs consists of Acquisition related transaction and integration expense, Net loss on repurchases and repayments of debt and refinance debt costs, see page 23 for reconciliation.*
(4) *Consists of Real Estate / Other / Non-GAAP to GAAP adjustments (excludes C&I, A&S , net gain of SpringCastle interests, net gain on sale of personal loans, sale of Real Estate and UK subsidiary).*

OneMain
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Consolidated Income Statement (GAAP)

(unaudited, in millions, except per share statistics)	4Q16	3Q16	2Q16	1Q16	4Q15	FY16	FY15
Finance Charges	$765	$763	$723	$785	$643	$3,036	$1,870
Finance Receivables Held for Sale Originated as Held for Investment	3	7	18	46	47	74	60
Total Interest Income	**768**	**770**	**741**	**831**	**690**	**3,110**	**1,930**
Interest Expense	(201)	(215)	(214)	(226)	(215)	(856)	(715)
Provision for Finance Receivable Losses	(258)	(263)	(214)	(197)	(483)	(932)	(716)
Net Interest Income (Loss) after Provision	**309**	**292**	**313**	**408**	**(8)**	**1,322**	**499**
Insurance	107	114	114	114	95	449	211
Investment	20	22	24	20	8	86	52
Portfolio Servicing Fees from SpringCastle	12	10	11	0	0	33	0
Net Loss on Repurchases and Repayments of Debt	(1)	0	(13)	(3)	0	(17)	0
Net Gain on Sale of SpringCastle Interests	0	0	0	167	0	167	0
Net Gain on Sale of Personal Loans	0	0	22	0	0	22	0
Other	9	12	7	5	5	33	(1)
Total Other Revenues	**147**	**158**	**165**	**303**	**108**	**773**	**262**
Operating Expenses	(355)	(359)	(369)	(381)	(326)	(1,464)	(829)
Acquisition-Related Transaction and Integration Expenses	(33)	(21)	(21)	(33)	(33)	(108)	(62)
Insurance Policy Benefits and Claims	(39)	(37)	(46)	(45)	(43)	(167)	(96)
Total Other Expenses	**(427)**	**(417)**	**(436)**	**(459)**	**(402)**	**(1,739)**	**(987)**
Pretax Income (Loss)	**29**	**33**	**42**	**252**	**(302)**	**356**	**(226)**
Income Taxes	(2)	(8)	(16)	(87)	134	(113)	133
Net Income (Loss)	**27**	**25**	**26**	**165**	**(168)**	**243**	**(93)**
Non-Controlling Interests	0	0	0	(28)	(29)	(28)	(127)
Net Income (Loss) Attributable to OneMain Holdings, Inc.	**$27**	**$25**	**$26**	**$137**	**($197)**	**$215**	**($220)**
Weighted Average Diluted Shares	135.6	135.0	135.0	134.9	134.5	135.1	127.9
GAAP Diluted EPS	$0.20	$0.19	$0.19	$1.01	($1.46)	$1.59	($1.72)

OneMain
Lending Made Personal

Consolidated Balance Sheet (GAAP)

(unaudited, in millions)	12/31/16	9/30/16	6/30/16	3/31/16	12/31/15	Prior to 310-30 Policy Change 12/31/15
Cash and Cash Equivalents	$579	$658	$742	$716	$939	$939
Investment Securities	1,764	1,788	1,744	1,872	1,867	1,867
Net Finance Receivables:						
Personal Loans & Retail Sales Finance	13,588	13,669	13,548	13,319	13,318	13,290
SpringCastle Portfolio	0	0	0	0	1,703	1,576
Real Estate Loans	144	201	209	517	538	524
Net Finance Receivables	**13,732**	**13,870**	**13,757**	**13,836**	**15,559**	**15,390**
Unearned Insurance Premium and Claim Reserves	(586)	(608)	(618)	(643)	(662)	(662)
Allowance for Finance Receivable Losses	(689)	(672)	(608)	(636)	(592)	(587)
Net Finance Receivables, Less Unearned Insurance and Allowance	**12,457**	**12,590**	**12,531**	**12,557**	**14,305**	**14,141**
Finance Receivables Held for Sale	153	166	420	776	793	796
Restricted Cash and Cash Equivalents	568	558	550	588	676	676
Goodwill	1,422	1,422	1,422	1,422	1,440	1,440
Intangible Assets	492	507	523	539	559	559
Other Assets	688	664	612	664	611	638
Total Assets	**$18,123**	**$18,353**	**$18,544**	**$19,134**	**$21,190**	**$21,056**
Long-Term Debt	$13,959	$13,994	$14,362	$14,870	$17,300	$17,300
Insurance Claims and Policyholder Liabilities	757	752	767	747	747	747
Deferred and Accrued Taxes	9	72	11	91	29	20
Other Liabilities	332	489	384	456	384	384
Total Liabilities	**15,057**	**15,307**	**15,524**	**16,164**	**18,460**	**18,451**
OneMain Holdings, Inc. Shareholders' Equity	3,066	3,046	3,020	2,970	2,809	2,751
Non-Controlling Interests	0	0	0	0	(79)	(146)
Total Shareholders' Equity	**3,066**	**3,046**	**3,020**	**2,970**	**2,730**	**2,605**
Total Liabilities and Shareholders' Equity	**$18,123**	**$18,353**	**$18,544**	**$19,134**	**$21,190**	**$21,056**

OneMain
Lending Made Personal

Reconciliation of Non-GAAP Measures

(unaudited, in millions)	4Q16	3Q16	2Q16	1Q16	4Q15	FY16	FY15
Pretax Income (Loss) Attributable to OMH - GAAP basis	**$29**	**$33**	**$42**	**$224**	**($331)**	**$328**	**($353)**
GAAP to Segment Accounting Basis Adjustments:							
Interest Income	61	68	106	136	100	371	91
Interest Expense	8	15	14	18	29	55	123
Provision for Finance Receivable Losses	15	38	(1)	(51)	284	1	298
Other Revenues	8	(12)	16	(6)	6	6	18
Other Expenses	2	9	7	16	8	34	11
Pretax Income Attributable to OMH - Segment Accounting Basis	**$123**	**$151**	**$184**	**$337**	**$96**	**$795**	**$188**
Consumer & Insurance	$136	$179	$206	$167	$127	$688	$345
Acquisitions & Servicing	2	2	1	192	27	197	127
Real Estate	(7)	(20)	(14)	(18)	(35)	(59)	(173)
Other	(8)	(10)	(9)	(4)	(23)	(31)	(111)
Pretax Income Attributable to OMH - Segment Accounting Basis	**$123**	**$151**	**$184**	**$337**	**$96**	**$795**	**$188**

OneMain
Lending Made Personal

Reconciliation of Non-GAAP Measures

(unaudited, in millions)	4Q16	3Q16	2Q16	1Q16	4Q15	FY16	FY15
Pretax Income (Loss) - Segment Accounting Basis	$136	$179	$206	$167	$127	$688	$345
Net Loss on Repurchases and Repayments of Debt	1	0	5	8	0	14	0
Net Gain on Sale of Personal Loans	0	0	(22)	0	0	(22)	0
Acquisition-Related Transaction and Integration Expenses	38	17	17	28	16	100	16
Debt Refinance Costs	0	0	4	0	0	4	0
Consumer & Insurance Adjusted Pretax Income (Loss) (non-GAAP)	**175**	**196**	**210**	**203**	**143**	**784**	**361**
Pretax Income (Loss) - Segment Accounting Basis	2	2	1	192	27	197	127
Net Gain on Sale of SpringCastle Interests	0	0	0	(167)	0	(167)	0
SpringCastle Transaction Costs	0	0	0	1	0	1	0
Acquisition-Related Transaction and Integration Expenses	0	0	1	0	1	1	1
Acquisitions & Servicing Adjusted Pretax Income (Loss) (non-GAAP)	**2**	**2**	**2**	**26**	**28**	**32**	**128**
Pretax Income (Loss) - Segment Accounting Basis	(7)	(20)	(14)	(18)	(35)	(59)	(173)
Net Loss on Repurchases and Repayments of Debt	0	0	1	0	0	1	0
Net Loss on Sale of Real Estate Loans	0	12	0	0	0	12	0
Acquisition-Related Transaction and Integration Expenses	0	1	0	0	1	1	1
Debt Refinance Costs	0	0	1	0	0	1	0
Real Estate Adjusted Pretax Income (Loss) (non-GAAP)	**(7)**	**(7)**	**(12)**	**(18)**	**(34)**	**(44)**	**(172)**
Pretax Income (Loss) - Segment Accounting Basis	(8)	(10)	(9)	(4)	(23)	(31)	(111)
Net Loss on Liquidation of United Kingdom Subsidiary	1	5	0	0	0	6	0
Acquisition-Related Transaction and Integration Expenses	7	4	6	9	18	26	47
Other Adjusted Pretax Income (Loss) (non-GAAP)	**0**	**(1)**	**(3)**	**5**	**(5)**	**1**	**(64)**

OneMain
Lending Made Personal

Reconciliation of Non-GAAP Measures

(unaudited, in millions)	12/31/16	9/30/16	6/30/16	3/31/16	12/31/15
Consumer & Insurance	$13,455	$13,485	$13,304	$12,984	$12,954
Acquisition & Servicing	0	0	0	0	1,703
Real Estate	153	210	219	542	565
Other	23	27	30	35	41
Segment to GAAP Adjustment	101	148	204	275	296
Net Finance Receivables - GAAP basis	**$13,732**	**$13,870**	**$13,757**	**$13,836**	**$15,559**
Consumer & Insurance	$732	$743	$730	$748	$769
Acquisition & Servicing	0	0	0	0	4
Real Estate	29	30	32	66	67
Other	2	2	2	2	3
Segment to GAAP Adjustment	(74)	(103)	(156)	(180)	(251)
Allowance for Finance Receivable Losses - GAAP basis	**$689**	**$672**	**$608**	**$636**	**$592**
Consumer & Insurance	$13,875	$13,846	$13,955	$14,418	$14,907
Acquisition & Servicing	0	0	0	0	1,917
Real Estate	308	378	647	712	748
Other	23	27	30	35	41
Segment to GAAP Adjustment	(247)	(257)	(270)	(295)	(313)
Long-Term Debt - GAAP basis	**$13,959**	**$13,994**	**$14,362**	**$14,870**	**$17,300**

Consumer and Insurance Segment (Non-GAAP)

OneMain Lending Made Personal

(unaudited, in millions, except per share statistics)	4Q16	3Q16	2Q16	1Q16	4Q15	FY16	FY15
Finance Charges	$821	$827	$817	$807	$621	$3,272	$1,439
Finance Receivables Held for Sale Originated as Held for Investment	0	0	14	42	43	56	43
Total Interest Income	**821**	**827**	**831**	**849**	**664**	**3,328**	**1,482**
Interest Expense	(187)	(191)	(185)	(175)	(123)	(738)	(242)
Provision for Finance Receivable Losses	(242)	(224)	(213)	(232)	(179)	(911)	(351)
Net Interest Income after Provision	**392**	**412**	**433**	**442**	**362**	**1,679**	**889**
Insurance	107	114	114	114	95	449	211
Investment	27	25	31	25	10	108	49
Other	12	12	13	10	9	47	16
Total Other Revenues	**146**	**151**	**158**	**149**	**114**	**604**	**276**
Operating Expenses	(325)	(330)	(333)	(349)	(294)	(1,337)	(712)
Insurance Policy Benefits and Claims	(38)	(37)	(48)	(39)	(39)	(162)	(92)
Total Other Expenses	**(363)**	**(367)**	**(381)**	**(388)**	**(333)**	**(1,499)**	**(804)**
Adjusted Pretax Earnings (non-GAAP)	**175**	**196**	**210**	**203**	**143**	**784**	**361**
Provision for Income Taxes (1)	(67)	(74)	(80)	(77)	(54)	(298)	(134)
Adjusted Net Income (non-GAAP)	**$108**	**$122**	**$130**	**$126**	**$89**	**$486**	**$227**
Weighted Average Diluted Shares	135.6	135.0	135.0	134.9	134.5	135.1	127.9
C&I Adjusted Diluted EPS (2)	$0.80	$0.90	$0.96	$0.94	$0.66	$3.60	$1.77
Net Finance Receivables	$13,455	$13,485	$13,304	$12,984	$12,954	$13,455	$12,954
Finance Receivables Held for Sale	$0	$0	$0	$606	$617	$0	$617
Average Net Receivables (3)	$13,470	$13,416	$13,348	$13,545	$10,546	$13,445	$5,734
Yield (3)	24.3%	24.5%	25.0%	25.2%	25.1%	24.8%	25.9%
Gross Charge-Off Ratio (3,4)	8.3%	7.0%	7.8%	8.1%	7.2%	7.8%	6.4%
Recovery Ratio (3)	(0.8%)	(0.8%)	(0.8%)	(0.6%)	(0.7%)	(0.7%)	(0.8%)
Net Charge-Off Ratio (3,4)	7.5%	6.2%	7.0%	7.5%	6.5%	7.1%	5.6%
30-89 Delinquency Ratio (3,5)	2.3%	2.6%	2.1%	1.8%	2.2%	2.3%	2.2%
Origination Volume (3)	$2,337	$2,219	$2,556	$2,343	$2,488	$9,455	$5,715

Note: Consumer & Insurance reported on an adjusted Segment Accounting Basis (a non-GAAP financial measure).

(1) Provision for income taxes assumes a 37% statutory tax rate prior to the OneMain Acquisition and 38% subsequent to the OneMain Acquisition.

(2) The adjusted diluted EPS is calculated as the adjusted net income (non-GAAP) divided by the weighted average diluted shares.

(3) Includes finance receivables held for investment and held for sale.

(4) The charge-off ratios in 4Q 2015 and FY 2015 exclude $62 million of additional charge-offs recorded in December 2015 related to our change in charge-off policy for personal loans in connection with the OneMain policy integration.

(5) Net finance receivables 30-89 days past due as a percentage of net finance receivables.

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Reconciliation of Consumer & Insurance Segment Pro Forma

(unaudited, in millions)	4Q16	3Q16	2Q16	1Q16	4Q15	FY16	FY15
Pretax Income (Loss) Attributable to OMH	**$29**	**$33**	**$42**	**$224**	**($331)**	**$328**	**($353)**
Acquisition & Servicing	(2)	(2)	(2)	(26)	(28)	(32)	(128)
Real Estate / Other	7	8	15	13	39	43	236
Net Loss on Repurchases and Repayments of Debt	1	0	6	8	0	15	0
Net Gain on Sale of SpringCastle Interests	0	0	0	(167)	0	(167)	0
Net Gain on Sale of Personal Loans	0	0	(22)	0	0	(22)	0
Net Loss on Sale of Real Estate Loans	0	12	0	0	0	12	0
Net Gain on Liquidation of United Kingdom Subsidiary	1	5	0	0	0	6	0
Acquisition-Related Transaction and Integration Expenses	45	22	24	37	36	128	65
SpringCastle Transaction Costs	0	0	0	1	0	1	0
Debt Refinance Costs	0	0	5	0	0	5	0
Segment to GAAP Adjustment	94	118	142	113	427	467	541
C&I Adjusted Pretax Income (Loss) (non-GAAP)	**175**	**196**	**210**	**203**	**143**	**784**	**361**
OMFH Standalone Earnings	0	0	0	0	60	0	573
Goodwill / Intangible Funding	0	0	0	0	(12)	0	(117)
C&I Pro forma Adjusted Pretax Income (Loss) (non-GAAP)	**$175**	**$196**	**$210**	**$203**	**$191**	**$784**	**$817**

Note: Pro forma assumes Springleaf and OneMain combined for all 3 months of 4Q15 and all 12 months of FY15.

OneMain
Lending Made Personal

Consumer & Insurance Segment Pro Forma (Non-GAAP)

(unaudited, in millions)	4Q16	3Q16	2Q16	1Q16	4Q15	FY16	FY15
Finance Charges	$821	$827	$817	$807	$799	$3,272	$3,159
Finance Receivables Held for Sale Originated as Held for Investment	0	0	14	42	43	56	43
Total Interest Income	**821**	**827**	**831**	**849**	**842**	**3,328**	**3,202**
Interest Expense	(187)	(191)	(185)	(175)	(160)	(738)	(628)
Gross Charge-Offs [1]	(281)	(236)	(259)	(274)	(242)	(1,050)	(911)
Recoveries	28	26	28	20	24	102	92
Net Charge Offs	(253)	(210)	(231)	(254)	(218)	(948)	(819)
Change in Allowance [1]	11	(14)	18	22	(9)	37	(1)
Provision for Finance Receivable Losses	(242)	(224)	(213)	(232)	(227)	(911)	(820)
Net Interest Income after Provision	**392**	**412**	**433**	**442**	**455**	**1,679**	**1,754**
Insurance	107	114	114	114	121	449	475
Investment	27	25	31	25	15	108	98
Other	12	12	13	10	11	47	49
Total Other Revenues	**146**	**151**	**158**	**149**	**147**	**604**	**622**
Operating Expenses	(325)	(330)	(333)	(349)	(360)	(1,337)	(1,348)
Insurance Policy Benefits and Claims	(38)	(37)	(48)	(39)	(51)	(162)	(211)
Total Other Expenses	**(363)**	**(367)**	**(381)**	**(388)**	**(411)**	**(1,499)**	**(1,559)**
C&I Pro forma Adjusted Pretax Earnings (non-GAAP)	**175**	**196**	**210**	**203**	**191**	**784**	**817**
Provision for Income Taxes [2]	(67)	(74)	(80)	(77)	(71)	(298)	(304)
C&I Pro forma Adjusted Net Income (non-GAAP)	**$108**	**$122**	**$130**	**$126**	**$120**	**$486**	**$513**

Note: Pro forma financials reported on an adjusted Segment Accounting Basis (a non-GAAP financial measure). Pro forma assumes Springleaf and OneMain combined for all 3 months of 4Q15 and all 12 months of FY15.

(1) The gross charge-offs in 4Q 2015 exclude $62 million of additional charge-offs recorded in December 2015 related to our change in charge-off policy for personal loans in connection with the OneMain policy integration. There was an equal and opposite offset in change in allowance.

(2) Provision for income taxes assumes combined U.S. federal and state of 37% statutory tax rate prior to the OneMain Acquisition and 38% subsequent to the OneMain Acquisition.

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Consumer & Insurance Segment Pro Forma Metrics (Non-GAAP)

(unaudited, in millions)	4Q16	3Q16	2Q16	1Q16	4Q15	FY16	FY15
Revenue [1]	27.6%	28.1%	28.2%	28.3%	28.1%	28.0%	28.5%
Net Charge-Offs [2]	(7.5%)	(6.2%)	(7.0%)	(7.5%)	(6.5%)	(7.1%)	(6.5%)
Risk Adjusted Margin	**20.1%**	**21.9%**	**21.2%**	**20.8%**	**21.6%**	**20.9%**	**22.0%**
Operating Expenses	(9.6%)	(9.9%)	(10.0%)	(10.3%)	(10.8%)	(9.9%)	(10.6%)
Unlevered RoR	**10.5%**	**12.0%**	**11.2%**	**10.5%**	**10.8%**	**11.0%**	**11.4%**
Interest Expense	(5.6%)	(5.7%)	(5.5%)	(5.2%)	(4.8%)	(5.5%)	(5.0%)
Provision for Income Taxes [3]	(1.8%)	(2.4%)	(2.2%)	(2.0%)	(2.2%)	(2.1%)	(2.4%)
Return on Receivables [4]	**3.2%**	**3.6%**	**3.9%**	**3.7%**	**3.6%**	**3.6%**	**4.1%**
Net Finance Receivables	$13,455	$13,485	$13,304	$12,984	$12,954	$13,455	$12,954
Finance Receivables Held for Sale (Branch Sale)	$0	$0	$0	$606	$617	$0	$617
Average Net Receivables [5]	$13,470	$13,416	$13,348	$13,545	$13,382	$13,445	$12,676
Average Net Receivables (Excl. Branch Sale)	$13,470	$13,416	$13,146	$12,935	$12,771	$13,242	$12,067
30-89 Delinquency Ratio [5,6]	2.3%	2.6%	2.1%	1.8%	2.2%	2.3%	2.2%
Non-TDR Allowance	$578	$588	$554	$538	$532	$578	$532
TDR Allowance	154	155	176	210	237	154	237
Total Allowance [7]	$732	$743	$730	$748	$769	$732	$769
Non-TDR Net Finance Receivables	$13,034	$13,064	$12,873	$12,509	$12,454	$13,034	$12,454
TDR Net Finance Receivables	421	421	431	475	500	421	500
Total Net Finance Receivables	$13,455	$13,485	$13,304	$12,984	$12,954	$13,455	$12,954
Non-TDR Allowance Ratio	4.4%	4.5%	4.3%	4.3%	4.3%	4.4%	4.3%
TDR Allowance Ratio	36.6%	36.9%	40.8%	44.3%	47.3%	36.6%	47.3%
Total Allowance Ratio	5.4%	5.5%	5.5%	5.8%	5.9%	5.4%	5.9%

Note: Pro forma financials reported on an adjusted Segment Accounting Basis (a non-GAAP financial measure). All income statement rates are shown as a percentage of average net receivables using a monthly annualized convention, except for net charge-offs which is using a day convention. Income statement rates may not sum to return on receivables due to rounding and the change in allowance impact, net of tax. Pro forma assumes Springleaf and OneMain combined for all 3 months of 4Q15 and all 12 months of FY15.

(1) Revenue includes interest income on finance receivables plus other revenues less insurance policy benefits and claims.
(2) The net charge-offs in 4Q 2015 exclude $62 million of additional charge-offs recorded in December 2015 related to our change in charge-off policy for personal loans in connection with the OneMain policy integration. There was an equal and opposite offset in change in allowance.
(3) Provision for income taxes assumes combined U.S. federal and state statutory income tax rate of 37% prior to the OneMain Acquisition and 38% subsequent to the OneMain Acquisition.
(4) Return on receivables includes the change in allowance impact, net of tax.
(5) Includes finance receivables held for investment and held for sale.
(6) Net finance receivables 30-89 past due as a percentage of net finance receivables.
(7) For allowance for finance receivables loss reconciliation to GAAP, see appendix slide 22.

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Lending Made Personal

Reconciliation of C&I Unlevered Returns

(unaudited, in millions)	2011	2012	2013	2014	2015	2016
Revenue [1]	$2,784	$2,867	$3,061	$3,385	$3,613	$3,770
Net Charge-Offs [2]	(598)	(571)	(591)	(677)	(819)	(948)
Risk Adjusted Margin	**2,186**	**2,296**	**2,470**	**2,708**	**2,794**	**2,822**
Operating Expense	(1,234)	(1,169)	(1,129)	(1,175)	(1,348)	(1,337)
Unlevered RoR	**$952**	**$1,127**	**$1,341**	**$1,533**	**$1,446**	**$1,485**
Revenue	27.1%	27.9%	28.8%	29.4%	28.5%	28.0%
Net Charge-Offs	(5.8%)	(5.6%)	(5.6%)	(5.9%)	(6.5%)	(7.1%)
Risk Adjusted Margin	**21.2%**	**22.4%**	**23.2%**	**23.5%**	**22.0%**	**20.9%**
Operating Expense	(12.0%)	(11.4%)	(10.6%)	(10.2%)	(10.6%)	(9.9%)
Unlevered ROR	**9.2%**	**11.0%**	**12.6%**	**13.3%**	**11.4%**	**11.0%**
Avg. Net Receivables($B) [3]	$10.3	$10.3	$10.6	$11.5	$12.7	$13.4

Note: Pro forma financials reported on an adjusted Segment Accounting Basis (a non-GAAP financial measure). All income statement rates are shown as a percentage of average net receivables. Income statement rates may not sum to return on receivables due to rounding. Pro forma assumes Springleaf and OneMain combined for all periods presented.

(1) Revenue includes interest income on finance receivables plus other revenues less insurance policy benefits and claims.

(2) The net charge-offs in 4Q 2015 exclude $62 million of additional charge-offs recorded in December 2015 related to our change in charge-off policy for personal loans in connection with the OneMain policy integration.

(3) Includes finance receivables held for investment and held for sale.

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Acquisitions and Servicing Segment (Non-GAAP)

(unaudited, in millions)	4Q16	3Q16	2Q16	1Q16	4Q15	FY16	FY15
Interest Income	$0	$0	$0	$102	$108	$102	$463
Interest Expense	0	0	0	(20)	(20)	(20)	(87)
Provision for Finance Receivable Losses	0	0	0	(14)	(15)	(14)	(68)
Net Interest Income after Provision	**0**	**0**	**0**	**68**	**73**	**68**	**308**
Investment	0	0	0	0	0	0	5
Portfolio Servicing Fees from SpringCastle	12	10	11	11	12	44	52
Other	1	2	2	0	1	5	1
Total Other Revenues	**13**	**12**	**13**	**11**	**13**	**49**	**58**
Operating Expenses	(11)	(10)	(11)	(14)	(17)	(46)	(59)
Portfolio Servicing Fees to OneMain Holdings, Inc. [1]	0	0	0	(11)	(12)	(11)	(52)
Total Other Expenses	**(11)**	**(10)**	**(11)**	**(25)**	**(29)**	**(57)**	**(111)**
Adjusted Pretax Earnings Including Non-Controlling Interests	**2**	**2**	**2**	**54**	**57**	**60**	**255**
Non-Controlling Interests [1]	0	0	0	(28)	(29)	(28)	(127)
Adjusted Pretax Earnings (non-GAAP)	**$2**	**$2**	**$2**	**$26**	**$28**	**$32**	**$128**
Net Finance Receivables	$0	$0	$0	$0	$1,703	$0	$1,703
Average Net Receivables	$0	$0	$0	$1,656	$1,743	$414	$1,887
Principal Balance [2]	$0	$0	$0	$0	$2,065	$0	$2,065
Yield	0.0%	0.0%	0.0%	24.7%	24.5%	24.6%	24.5%

Note: Acquisitions & Servicing are on an adjusted Segment Accounting Basis (which is a non-GAAP financial measure).
(1) Prior to the SpringCastle interests sale on 3/31/2016, OneMain Holdings, Inc. incurred 47% of servicing expenses. The remaining 53% was netted through non-controlling interests.
(2) Principal balance is a non-GAAP measure.

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Real Estate Segment (Non-GAAP)

(unaudited, in millions)	4Q16	3Q16	2Q16	1Q16	4Q15	FY16	FY15
Finance Charges	$4	$3	$12	$12	$12	$31	$55
Finance Receivables Held for Sale Originated as Held for Investment	3	7	3	3	4	16	13
Total Interest Income	**7**	**10**	**15**	**15**	**16**	**47**	**68**
Interest Expense	(8)	(8)	(14)	(13)	(35)	(43)	(212)
Provision for Finance Receivable Losses	(1)	(1)	(2)	(2)	(5)	(6)	2
Net Interest Income (Loss) after Provision	**(2)**	**1**	**(1)**	**0**	**(24)**	**(2)**	**(142)**
Investment	0	0	0	0	1	0	9
Other	1	0	(6)	(11)	(2)	(16)	(6)
Total Other Revenues	**1**	**0**	**(6)**	**(11)**	**(1)**	**(16)**	**3**
Operating Expenses	(6)	(8)	(5)	(7)	(9)	(26)	(33)
Total Other Expenses	**(6)**	**(8)**	**(5)**	**(7)**	**(9)**	**(26)**	**(33)**
Adjusted Pretax Loss (non-GAAP)	**($7)**	**($7)**	**($12)**	**($18)**	**($34)**	**($44)**	**($172)**
Net Finance Receivables	$153	$210	$219	$542	$565	$153	$565
Finance Receivables Held for Sale	$155	$168	$428	$170	$182	$155	$182
Average Net Receivables	$190	$215	$531	$554	$578	$373	$619
Loss Ratio	6.1%	7.8%	2.5%	3.0%	3.0%	3.9%	3.7%
30-89 Delinquency Ratio (1)	8.9%	10.6%	7.8%	4.6%	5.9%	8.9%	5.9%

Note: Real Estate is on an adjusted Segment Accounting Basis (which is a non-GAAP financial measure).

(1) Net finance receivables 30-89 days past due as a percentage of net finance receivables. Prior to December 31, 2016, delinquency ratio was calculated as UPB 60 days or more past due as a percentage of UPB. The prior periods have been revised to conform to the 2016 presentation.

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Other (Non-GAAP)

(unaudited, in millions)	4Q16	3Q16	2Q16	1Q16	4Q15	FY16	FY15
Interest Income	$1	$1	$1	$1	$2	$4	$8
Interest Expense	2	(1)	(1)	0	(8)	0	(56)
Provision for Finance Receivable Losses	0	0	0	0	0	0	(1)
Net Interest Income (Loss) after Provision	**3**	**0**	**0**	**1**	**(6)**	**4**	**(49)**
Other	(3)	0	0	0	0	(3)	0
Total Other Revenues	**(3)**	**0**	**0**	**0**	**0**	**(3)**	**0**
Operating Expenses	0	(1)	(3)	4	1	0	(15)
Total Other Expenses	**0**	**(1)**	**(3)**	**4**	**1**	**0**	**(15)**
Adjusted Pretax Earnings (Loss) (non-GAAP)	**$0**	**($1)**	**($3)**	**$5**	**($5)**	**$1**	**($64)**
Net Finance Receivables	$23	$27	$30	$35	$41	$23	$41

Note: Other is on an adjusted Segment Accounting Basis (which is a non-GAAP financial measure).

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Reconciliation of Balance Sheet Metrics

(unaudited, in millions)	12/31/16	9/30/16	6/30/16	3/31/16	12/31/15	Prior to 310-30 Policy Change 12/31/15
Total Assets	$18,123	$18,353	$18,544	$19,134	$21,190	$21,056
Less: Goodwill	(1,422)	(1,422)	(1,422)	(1,422)	(1,440)	(1,440)
Less: Other Intangible Assets	(492)	(507)	(523)	(539)	(559)	(559)
Tangible Managed Assets	**$16,209**	**$16,424**	**$16,599**	**$17,173**	**$19,191**	**$19,057**
Long-Term Debt	$13,959	$13,994	$14,362	$14,870	$17,300	$17,300
Less: Junior Subordinated Debt	(172)	(172)	(172)	(172)	(172)	(172)
Adjusted Debt	**$13,787**	**$13,822**	**$14,190**	**$14,698**	**$17,128**	**$17,128**
Common Stock	$1	$1	$1	$1	$1	$1
Additional Paid-In Capital	1,548	1,545	1,543	1,537	1,533	1,533
Accumulated Other Comprehensive Income (Loss)	(6)	4	5	(13)	(33)	(33)
Retained Earnings	1,523	1,496	1,471	1,445	1,308	1,250
OneMain Holdings, Inc. Shareholders' Equity	**3,066**	**3,046**	**3,020**	**2,970**	**2,809**	**2,751**
Non-Controlling Interests	0	0	0	0	(79)	(146)
Total Shareholders' Equity	**3,066**	**3,046**	**3,020**	**2,970**	**2,730**	**2,605**
Less: Non-Controlling Interests	0	0	0	0	79	146
Less: Goodwill	(1,422)	(1,422)	(1,422)	(1,422)	(1,440)	(1,440)
Less: Other Intangible Assets	(492)	(507)	(523)	(539)	(559)	(559)
Plus: Junior Subordinated Debt	172	172	172	172	172	172
Adjusted Tangible Common Equity	**$1,324**	**$1,289**	**$1,247**	**$1,181**	**$982**	**$924**
Adjusted Debt to Adjusted Tangible Common Equity	**10.4x**	**10.7x**	**11.4x**	**12.4x**	**17.4x**	**18.5x**
Adjusted Tangible Common Equity to Tangible Managed Assets	**8.2%**	**7.8%**	**7.5%**	**6.9%**	**5.1%**	**4.8%**