OneMain Financial®

ABS East

September 2018

OneMain Financial®
LENDING DONE HUMAN
SINCE 1912

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.omf.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 report 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 acquisition of OneMain from CitiFinancial Credit Company (the "OneMain Acquisition") and risks and other uncertainties associated with the integration of the companies; any litigation, fines or penalties that could arise relating to the OneMain Acquisition or the purchase by the Apollo-Värde Group of OneMain stock from Fortress (the "Apollo-Värde Transaction"); effects, if any, of the Apollo-Värde Transaction, including effects on our business or operational strategies, goals or objectives or our relationships with our employees or third parties; various risks relating to continued compliance with the previously disclosed Settlement Agreement with the Department of Justice; 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, or other events disrupting business or commerce; effects on our business, reputation and our financial position, results of operations and cash flows of any cyberbreach or other cyber-related incident involving our information systems or the loss, theft or unauthorized disclosure of personally identifiable information of our present or former customers, including any costs, fines or penalties incurred in connection therewith not covered by insurance, whether as a result of litigation, governmental investigations, business interruption, remediation efforts or otherwise; 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 loan delinquencies or net charge-offs, integration or migration issues, increased costs of servicing, incomplete records, and retention of customers; 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 various risks associated with 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 net charge-offs; changes in federal, state or local laws, regulations, or regulatory policies and practices, including the Dodd-Frank Act (which, among other things, established the BCFP, 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, or changes in corporate or individual income tax laws or regulations, including effects of the enactment of the Tax Act; 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; and 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.

We also direct readers to the other risks and uncertainties discussed in other documents we filed with the SEC.

If one or more of these or other risks or uncertainties materialize, or if our underlying assumptions prove to be incorrect, our actual results may vary materially from what we may have expressed or implied by these forward-looking statements. We caution that you should not place undue reliance on any of our forward-looking statements. You should specifically consider the factors identified in this report that could cause actual results to differ before making an investment decision to purchase our common stock. Furthermore, new risks and uncertainties arise from time to time, and it is impossible for us to predict those events or how they may affect us.

Executive summary

Strong credit	▪ **Strong credit performance** – "Full-doc" rigorous underwriting coupled with ability-to-pay analysis – 2018 loss outlook improved (6.5 – 6.7%) while many U.S. consumer lenders' credit deteriorating
Capital structure	▪ **Continued progress in capital and liquidity has strengthened balance sheet** – $5.4B committed multi-year bank lines & $6B+ unencumbered assets – Tangible leverage continues to improve towards our 7x target (1)
Disciplined underwriting	▪ **Driving portfolio to higher secured mix** – 44% of portfolio secured 2Q18 vs 40% 2Q17; continued progress toward target of ~50% – Stronger operating leverage from secured products contributes greater unlevered returns
Corporate rating upgrades	▪ **Corporate rating upgrades from Moody's and S&P to B+ equivalent; Kroll initiated at BB+** – Management objective to achieve BB corporate rating category – Ongoing rebalancing secured/unsecured debt to ~50/50 from 60/40 at YE 2017 (2)
Debt issuance	▪ **Continued programmatic ABS and corporate bond issuance** – Consistent performance from Personal Loan and Direct Auto ABS – Building out longer tenor corporate bond curve to extend maturities

(1) See 2Q18 earnings for metrics
(2) Reflects principal maturities

Meet OneMain

About us [1]

~1,600
branches

$15.4B
net finance receivables

~2.4MM
accounts

3
products

85%
customer satisfaction [3]

Keys to our business

Our people:
- Rooted in local communities nationwide (44 states) [1]
- Highly experienced (branch managers average 13 years) [1]

Our national scale:
- Largest branch-based installment lender in the U.S.
- 88% of Americans within driving distance of a OneMain branch [1,2]

Our customers:
- Personalized loan solutions underpinned by ability-to-pay underwriting
- Customers regularly return for additional borrowing needs (full re-underwriting)

Our products:
- OneMain offers its customers 3 responsible product alternatives
- Secured loans broaden prospect base and provide customer size/rate choices
- Focus on titled collateral is a major credit differentiator

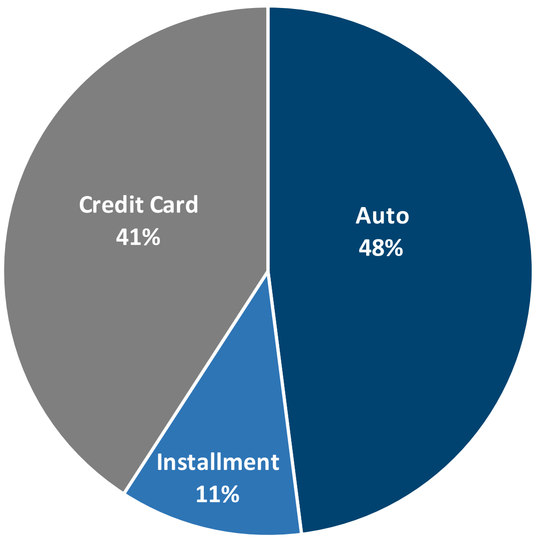
Our hybrid operating model:
- Unique blend of local branch knowledge with specialized central facilities
- Scalable and purpose-built for our segment, and handled in-house
- Ability to rebalance resources (lend vs. collect) critical during economic stress

(1) As of June 30, 2018
(2) U.S. Census, OneMain internal estimate
(3) Source: OneMain Financial New Customer Satisfaction Survey, Q2 2018

Target market is large and underserved

~250MM Americans have a credit score [1,2]

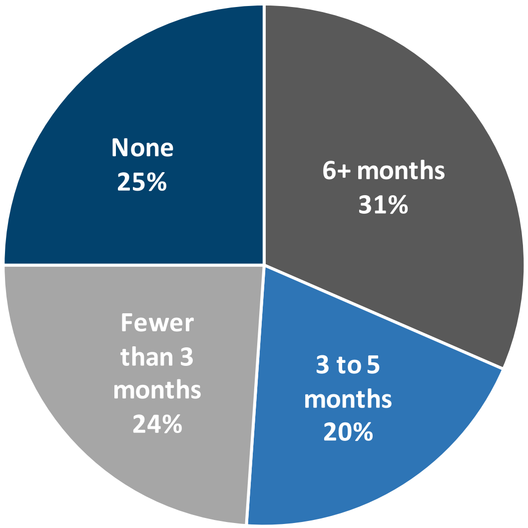
~50MM	~100MM	~100MM
Deep subprime	*Near prime*	*Prime & super prime*
Credit score: unscored - 550	*Credit score: 550 - 700*	*Credit score: 700 - 850*



Target market is ~100MM Americans, though not all have current needs or fit our credit box

Many Americans have little savings [3]

Americans' savings (months of living expenses)



Unexpected life events cause liquidity needs many Americans must borrow to satisfy

(1) Source: Experian; excludes borrowers who have opted out of allowing bureaus to share their information for marketing purposes
(2) Source: Experian; expected target market based on OneMain internal analysis
(3) Source: Bankrate: "Most Americans have inadequate savings, but they aren't sweating it"; June 2018

Differentiated market position

- Community lending coupled with sophisticated centralized analytics, risk scoring and pricing
- Responsible secured and unsecured solutions with a focus on verification and customer's ability-to-pay
- High quality underwriting and purpose-built, in-house servicing critical in our segment
- Prime lenders often struggle with credit in our space; Payday/Title lacks underwriting expertise

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

Payday/Title (1)

- Lower credit quality
- Limited underwriting

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

OneMain Financial®

- Focus on broad range of borrowers
- Results consistent with higher credit score portfolios

	Personal Loan (2)	Direct Auto (2)
Rate	13% to 36%	10% to 33%
Credit Score	< 700	< 700
Size	Up to $15,000	Up to $50,000
Term	Up to 60 Months	Up to 72 Months

National banks (1)

- High credit quality
- FICO based underwriting

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

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

Multiple products for tailored solutions

Customer needs, ability-to-pay, available collateral and risk grade determine the products offered

	Collateralizes OMFIT		Collateralizes ODART
	Unsecured Personal Loan [1]	**Secured Personal Loan** 10+ year auto age [1]	**Direct Auto Loan** 0–10 year auto age [1,2]
Loan type	Personal loan without collateral	Personal loan collateralized by first lien on a 10+ year old vehicle	Personal loan collateralized by first lien on ≤10 year old vehicle
Avg. loan size	$7k	$8k	$15k
Avg. APR	28 – 29%	27 – 28%	~20%
Avg. Term	52	53	55
Avg. Borr. Credit Score	631	609	630
Avg. Ann. Loss	9-10%	4-5%	2-3%
% of 1H18 originations	54%	24%	22%

Secured lending expands customer reach, improves credit and drives stronger returns

(1) *Represents 1H18 combined originations for OneMain Holdings, Inc.*
(2) *Only loans collateralized by 0-8 year old collateral are included in ODART securitizations*

Typical customer is the average American

Customer has stability in employment, residence and credit

Our customers…

OneMain borrower profile

12 years
In same residence (1)

53%
Homeowners (1)

33%
College degree (2)

88% have checking account (2)
77% have credit card (2)
53% have auto loan (2)

…have stable credit attributes…

$49,000 Annual income (1)
$1,820 Monthly net disposable income (4)

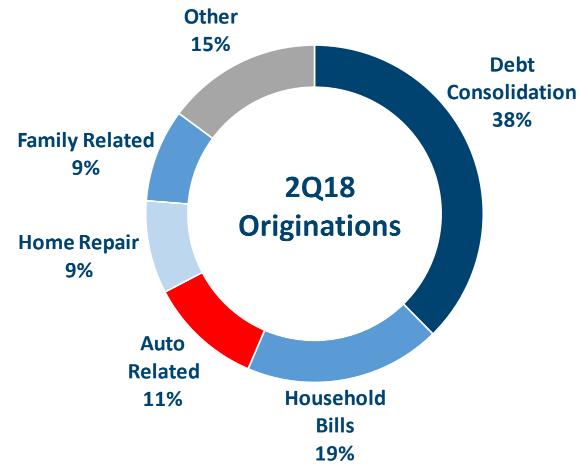
62%
Same job for 5+ years (1)

Employed in stable industries (2)

- Top 5 industries:
  - Healthcare
  - Manufacturing
  - Education
  - Financial services
  - Government

…and financial needs

Reasons new customers need a loan (2,3)

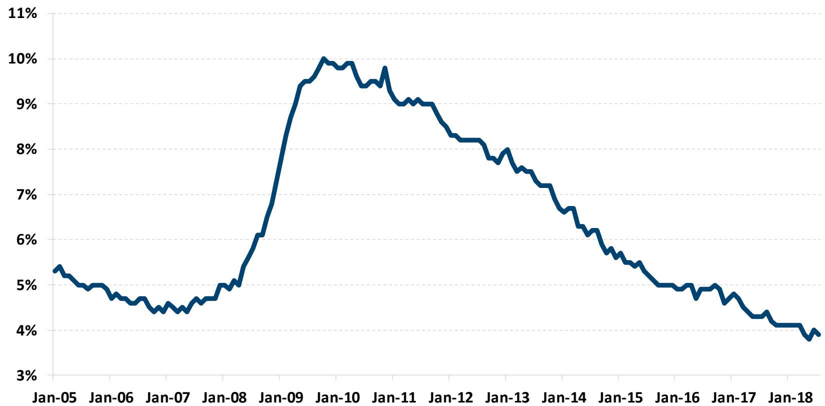


OneMain directly pays off 3rd party creditors for Debt Consolidation (5) (unlike many competitors)

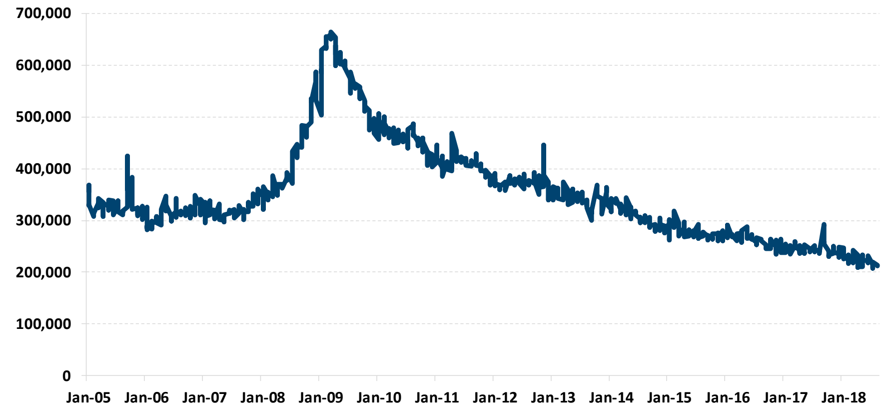
(1) Source: Internal Portfolio Data as of June 30, 2018
(2) Source: OneMain Financial New Customer Satisfaction Survey, Q2 2018
(3) May not sum due to rounding
(4) Net disposable income calculated post OneMain loan payments
(5) Exceptions apply

U.S. consumer financial health remains robust

Lowest unemployment rate since 2001 (1)

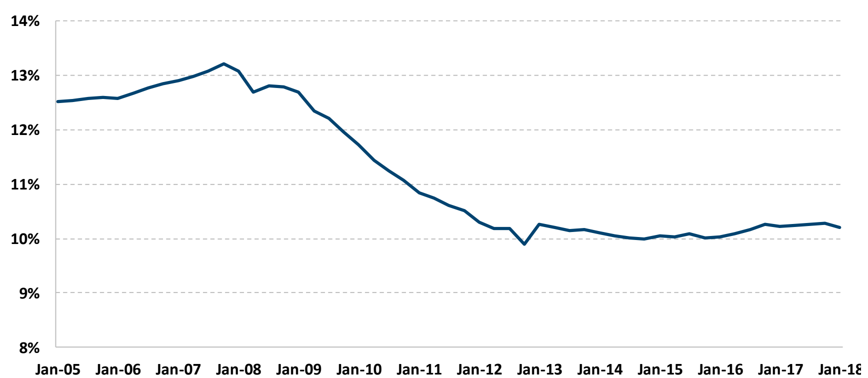


Initial jobless claims lowest since 1969 (1)

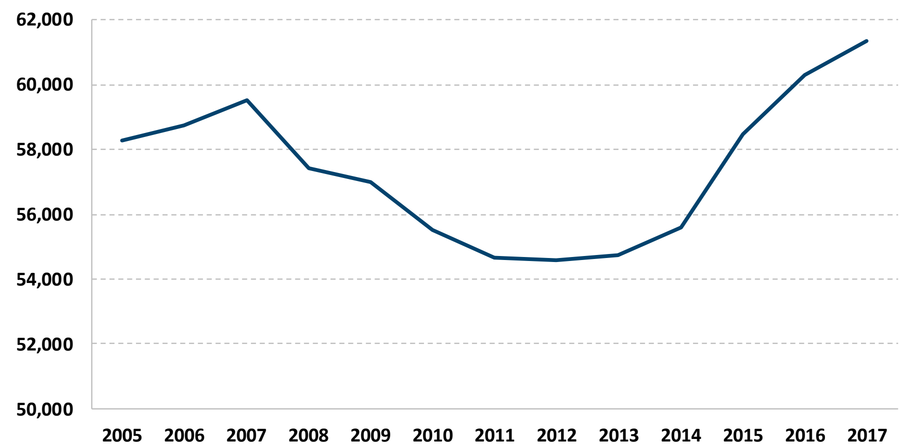


Stable household financial obligations (1)

Household Debt Service Payment as a % of Disposable Personal Income



Median household income increasing (2,3)

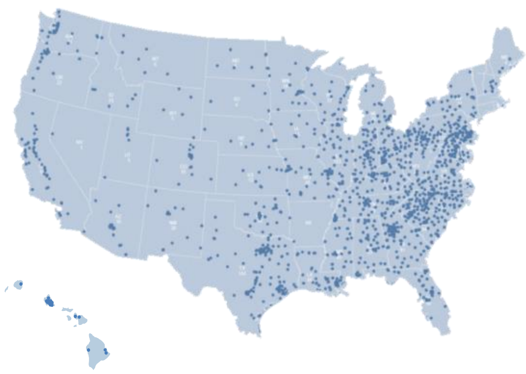


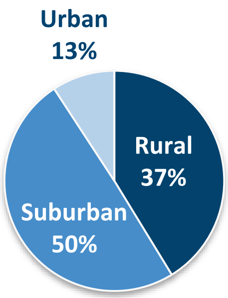
(1) Source: Federal Reserve Bank of St. Louis
(2) Source: WSJ: 'Median Household Income Rose 1.8% in 2017…"; September 2018
(3) Change in calculation methodology in 2013

Underwriting & Servicing

Our branches provide competitive advantage

Geographically diversified



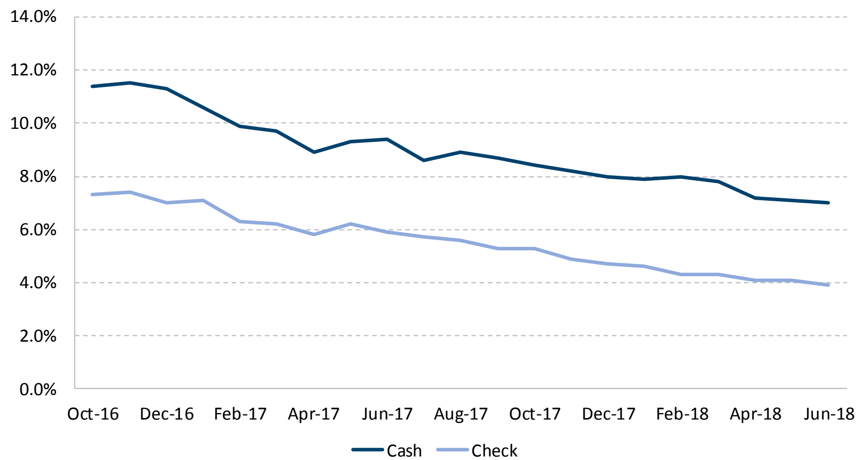


- Experience: Average branch manager has ~13 years of experience, maintaining relationships throughout their local community
- Reach: 88% of Americans live within driving distance of OneMain (1)
- Broadly disbursed risk: No individual state concentration exceeds 10%

Branch benefits

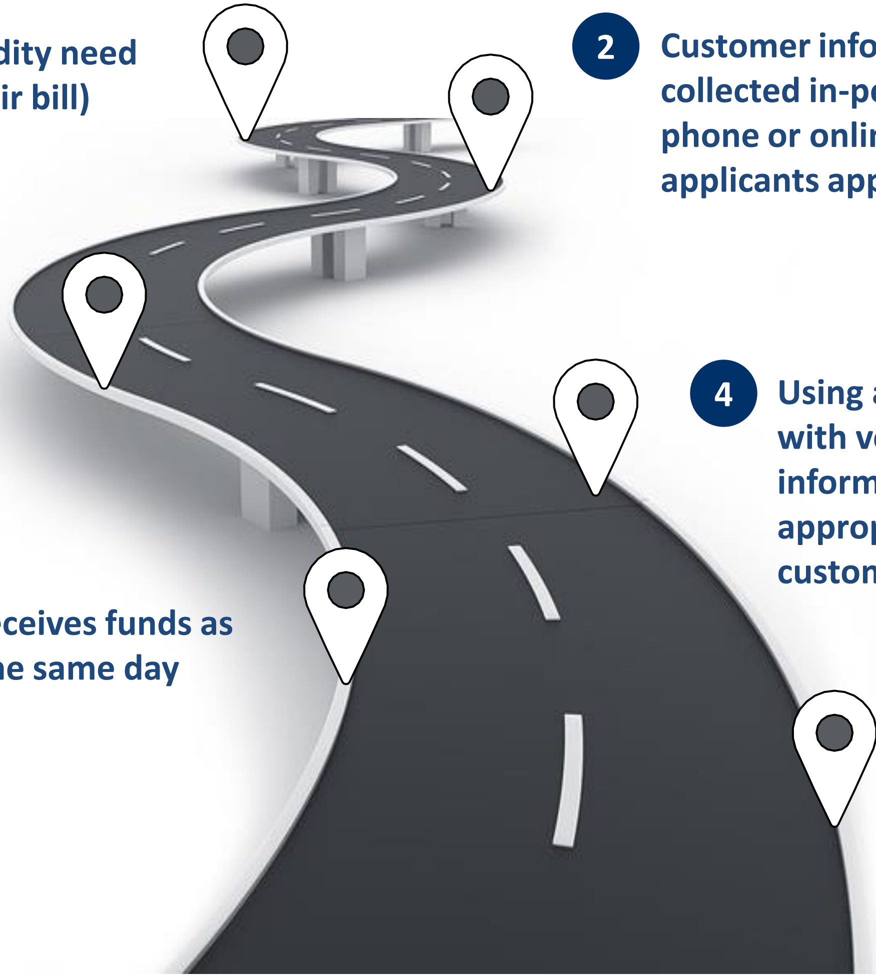
- In-person interaction builds rapport with customers
- In-person underwriting substantially limits fraud through verification of borrower information and collateral inspection (2)
- Branch team members eligible for incentive compensation based on delinquencies and losses

Branch payments continue downtrend



(1) U.S Census, OneMain internal estimate
(2) Exceptions may apply

Efficient process from application to fulfillment



1. Customer has debt consolidation or liquidity need (e.g. unexpected repair bill)
2. Customer information collected in-person, over the phone or online (~80% of applicants apply online)
3. Applicant provided list of necessary documentation and invited to branch (1)
4. Using ability-to-pay underwriting with verified borrower information, OneMain matches appropriate product for the customer
5. Customer receives funds as quickly as the same day
6. Loan is serviced in branch until 3 payments past due; then shifted to central servicing

(1) Exceptions may apply

Work closely with customer to develop best solution

Generic credit scores alone don't validate if applicant currently has a job or can afford more debt

Ability-to-pay evaluation may generate debt consolidation options that increase customer NDI

Ability-to-Pay Process

- ☑ Evaluate beneficial debt consolidation opportunities
- ☑ Detailed assessment of debt and other living expenses

- **A** Verify take-home pay
- **B** Assess existing liabilities
- **C** Review living expenses
- **D** Underwrite based on net disposable income

Purpose *Bill Consolidation*

Loan option 1

Type	Unsecured
Size	$5,250
APR	28.63%
Term	48 mo.
Monthly payment	$186

Loan option 2

Type	Direct Auto
Size	$13,000
APR	16.85%
Term	54 mo.
Monthly payment	$345

Monthly Budget Worksheet

Calculate Budget

		Before Loan	After Loan
Take-home pay (Net Income)	A	$3,250	**$3,250**
Less: Debt payments			
Mortgage/rent payment	B	$800	**$800**
Car loan payment		152	–
Credit card payment		374	–
Less: Living expenses			
Utilities	C	$150	**$150**
Auto (gas, insurance)		135	**135**
Less: OneMain payment			**$345**
Net disposable income	D	$1,639	**$1,820**

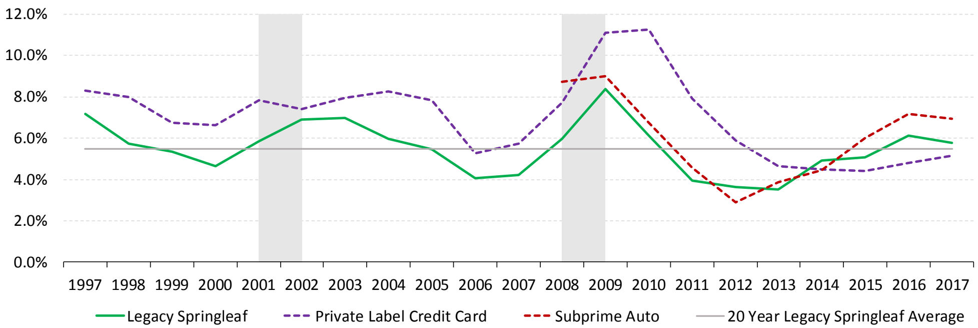
10% more disposable income after our loan

Note: Example & Technology tools are for illustrative purposes only

Underwriting tested through multiple credit cycles

- **Ability-to-pay underwriting combined with rigorous servicing enhances credit stability**
- **Secured lending increases priority of repayment and less volatile in economic stress**
- **Current portfolio continues to migrate toward legacy Springleaf's ~50%+ secured mix**

Industry charge-off (1)



Summary annual statistics	Avg.	Min	Max
Legacy Springleaf	5.5%	3.5%	8.4%
Private Label Credit Card	7.0%	4.4%	11.3%
Subprime Auto	6.0%	2.9%	9.0%

OneMain losses less volatile than other consumer asset classes in previous recessions

C&I portfolio stress scenario: illustrative

	2017 Adjusted (2)	2009 Stress	Break-even Stress
Revenue	26.6%	26.6%	26.6%
Net Charge-off	**(7.0%)**	**(10.5%)**	**(12.5%)**
Operating Expenses	(8.6%)	(8.6%)	(8.6%)
Interest Expense	(5.5%)	(5.5%)	(5.5%)
Pre-Tax Income	5.5%	2.0%	0.0%
Income Taxes	(1.3%)	(0.5%)	(0.0%)
Return on Receivables	**4.2%**	**1.5%**	**0.0%**
Effective Tax Rate	24%	24%	24%

Strong returns provide additional capital generation cushion above 2009 stress

(1) *JP Morgan Retail Card ABS monthly data – December 2017, S&P Subprime Auto Loan Index monthly data – through Dec. 2017, gray bars indicate recessionary periods. Springleaf C&I only*
(2) *Based on FY 2017 C&I actuals adjusted for new effective tax rate of 24% compared to actuals of 37%.*

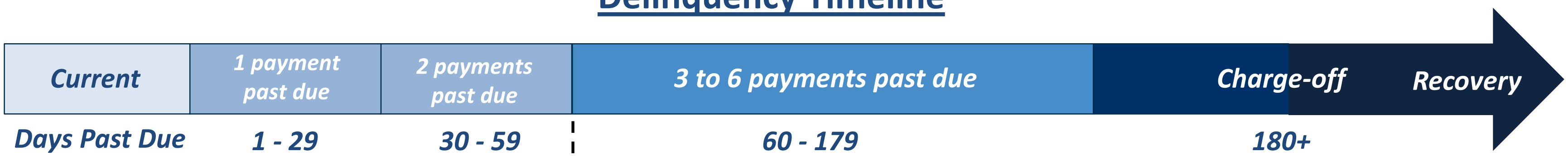
Hybrid servicing model outperforms branch/central alone

Flexible servicing resources can be rebalanced between branch/central and lending/collecting

Scalable in-house servicing critical during economic stress

Local presence with centralized support effective for regional issues (e.g. natural disasters)

Delinquency Timeline



Branch servicing

- ~7,000 staff in ~1,600 branches
- Target early stage delinquent borrowers
- Central approval of certain borrower assistance tools

Centralized servicing

- Servicing performed on-shore by ~1,500 OneMain employees
- Leverage call center technology for late stage delinquency
- Bankruptcy, default judgement and post charge-off recoveries
- Central servicing can augment branches (e.g. natural disaster)

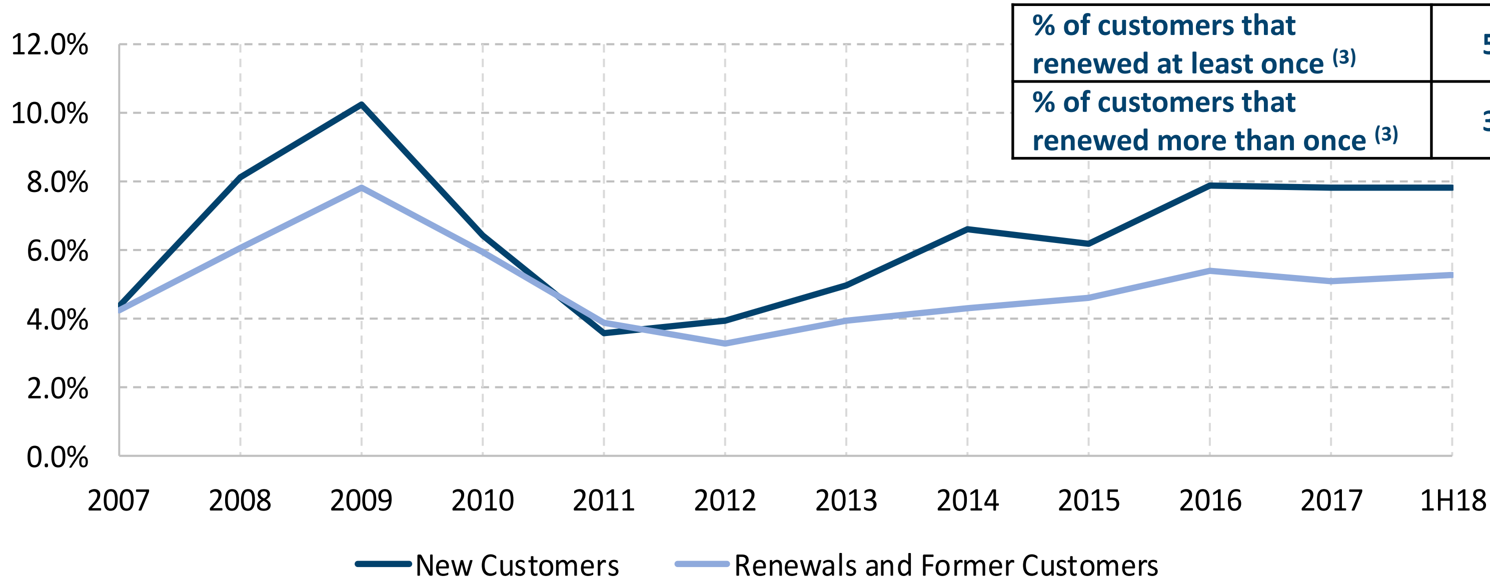
Repeat customers core part of business strategy

- **Only performing customers are eligible for loan renewals (1)**
- **Strong payment track record with OneMain may qualify customer for larger loan renewal**

☑ Income re-verified	☑ Ability-to-pay recalculated
☑ Household budget refreshed	☑ Collateral re-inspected

Repeat customers outperform new customers (2)

% of customers that renewed at least once (3)	51%
% of customers that renewed more than once (3)	30%



Note: Portfolio renewal data as of 1H18 end

(1) Exceptions can apply

(2) Represents legacy Springleaf Annualized Net Losses by Customer Type

(3) Represents legacy Springleaf only

Unwavering compliance focus

- **OneMain is subject to numerous federal, state and local laws and regulations**
  - Licensed and supervised in all 44 states in which we do business (**700+** state exams in 2017)
  - Legacy OneMain, while under Citigroup, has experience with federal regulatory exams from the Federal Reserve Bank of New York and Bureau of Consumer Financial Protection
  - BCFP has supervisory authority over OneMain's auto lending business and legacy mortgage servicing
- **Over 125 dedicated legal and compliance professionals**
  - Perform testing on both branch & centralized operations and servicing
  - Quickly identify and mitigate potential issues; perform root cause analysis
  - Compliance team augmented by Internal Audit, Legal, Risk and Branch Operations professionals

Regulatory sensitivity	OneMain's approach	Status
Transparent lending	Ability-to-pay underwriting with predictable, affordable monthly payments	✓
Rates not above 36%	APRs capped at 36%	✓
Ancillary product sales are optional	Clear disclosure verbally and in writing that insurance and other products are optional	✓
Fair pricing and servicing	Robust fair lending program addresses all aspects of our relationship with the customer	✓
Borrower not trapped in debt cycle	Each new & return loan goes through ability-to-pay underwriting; loan terms 3-6 years	✓

Securitization Programs

“OMFIT” & “ODART”

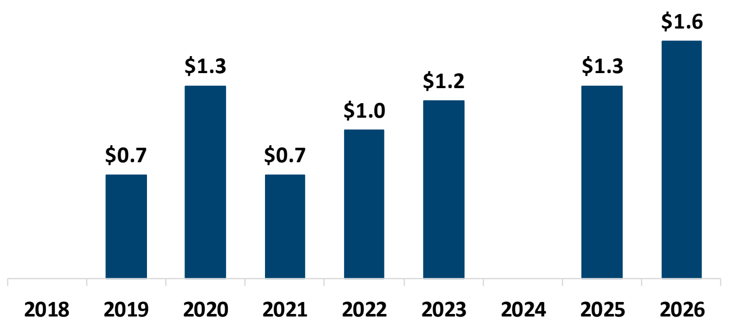
Funding, liquidity and capital principles

Conservative principles drive funding access, strong liquidity and leverage improvement

Funding	▪ Consistent returns and credit performance support funding stability ▪ 30 – 50% of new originations typically pre-funded by existing revolving ABS
Liquidity	▪ Minimum 12 months of forward liquidity covering all cash needs (including growth and upcoming maturities) ▪ Diverse conduit banks with multi-year commitments and no financial covenants or MACs
Capital	▪ Management objective to achieve BB corporate rating category ▪ Target 20%+ ROTCE and 4%+ Return on Receivables

Balanced unsecured debt maturities [(1)]

$ in billions



Funding & liquidity progress [(2)]

- **Recent Corporate and ABS rating upgrades**
- **Well-balanced maturities and primarily fixed-rate debt help mitigate interest rate risk**
- **Strong Corporate Bond & ABS capital markets programs, bolstered by $5.4B undrawn conduit capacity**

(1) Pro Forma as of August 14, 2018, reflects face value of debt, and excludes $350MM of junior subordinated debt due 2067
(2) As of June 30, 2018

Securitization & conduit overview

Personal Loan ABS Program (“OMFIT”)

- **18 Personal Loan securitizations since 2013**
  - Backed by a mix of both secured and unsecured loans
  - Transactions feature a revolving structure due to short duration assets
  - 2, 3 and 5 year revolving periods
  - Programmatic issuer; created Consumer Loan asset class
  - Legacy SLFT & OMFIT shelves integrated into OMFIT

Direct Auto ABS Program (“ODART”)

- **4 Direct Auto securitizations since 2016**
  - Direct Auto has higher loan yields, shorter terms and lower losses vs. typical Indirect (dealer-originated) non-prime auto
  - Amortizing, 1 and 2 year revolving periods
  - Programmatic issuer

Warehouse Facilities

- **Multi-year committed facilities from geographically diverse banks**
  - Significant undrawn committed capacity provides long liquidity runway in case of protracted capital market volatility
  - $5.4B undrawn as of June 30, 2018

ABS relative value

- 22 securitizations to date, currently the only AAA issuer in Consumer Loan asset class
- Revolving transactions structured to the "worst case" pool, providing extra credit enhancement vs. actual pool
- Rating Agency base case losses well above our financial crisis peak losses

Deeper underwriting

- Ability-to-pay underwriting ensures customers have current free cash flow to afford new debt
- Branches verify income, employment, identity
- Community lending fosters personal relationships and knowledge of local economic conditions
- 100+ years of experience

Rigorous hybrid servicing

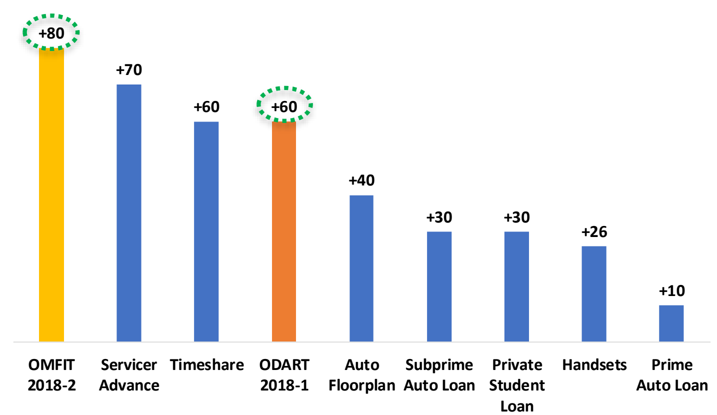
- Servicing refined through many credit cycles
- High-touch approach from early DQ stage
- Branch employees leverage customer relationships
- 4 centralized servicing facilities handle later stage DQ and special support (BK, Repo) to branches
- All servicing purpose-built, in-house and scalable

More AAA credit enhancement

- More hard credit enhancement and excess spread
- Rapid deleveraging during amortization period

Rating	OMFIT 2018-2 Initial Hard CE	SYNCT 2018-2 Initial Hard CE	Delta (OMFIT - SYNCT)
AAA	32.60%	27.00%	5.60%
AA	23.80%	20.00%	3.80%
A	18.15%	14.00%	4.15%

Attractive spreads [1]



(1) *Source: Finsight, OneMain Internal Analysis as of September 18, 2018*

Best in class investor transparency

Transaction Click to View	Current Pool Information				Monthly Servicer Reports	
	Notes Table	Loan Principal Balance	WAC	WART		
ODART 2017-2 PPM	Click to view	624,052,956	17.55%	45.98	-- Select PDF --	-- Select Excel --
ODART 2017-1 PPM	Click to view	237,393,632	17.87%	39.50	-- Select PDF --	-- Select Excel --
ODART 2016-1 PPM	Click to view	165,668,027	16.36%	26.92	-- Select PDF --	-- Select Excel --

Class of Notes	Initial Note Balance	Current Balance	Interest Rate	Maturity Date	CUSIP	Credit Enhancement	
						Initial	Current
A	374,390,000.00	374,390,000.00	2.31%	12/14/2021	68267CAA6	40.50%	41.01%
B	87,360,000.00	87,360,000.00	2.55%	11/14/2023	68267CAB4	26.50%	27.01%
C	62,400,000.00	62,400,000.00	2.82%	7/15/2024	68267CAC2	16.50%	17.01%
D	43,680,000.00	43,680,000.00	3.42%	10/15/2024	68267CAD0	9.50%	11.01%
E	37,440,000.00	37,440,000.00	4.74%	11/14/2025	68267CAE8	3.50%	4.01%

Date of Issue: 12/11/2017

Underwriters: Natixis, RBC Capital Markets, Citigroup

Co-Managers: Guggenheim Securities

End of Revolving Period: 12/31/2018

Servicer: OneMain Financial Holdings, LLC

Back-Up Servicer: Wells Fargo Bank, N.A.

Indenture Trustee: Wells Fargo Bank, N.A.

- Asset-backed securities web content upgraded in July 2018
- Quick references for current collateral balances, WAC, and WART added to landing page
- Introduced transaction level 'Notes Table' summarizing note balances, rates, maturity dates, CUSIPs, and initial / current credit enhancement
- Direct link to latest ABS investor deck
- Dedicated supplemental reporting page: additional reports including ABS CUSIP lookup, Capital Structures, and secured funding summary
- Provide monthly collateral performance summary to Intex

http://investor.onemainfinancial.com → Asset-Backed Securities

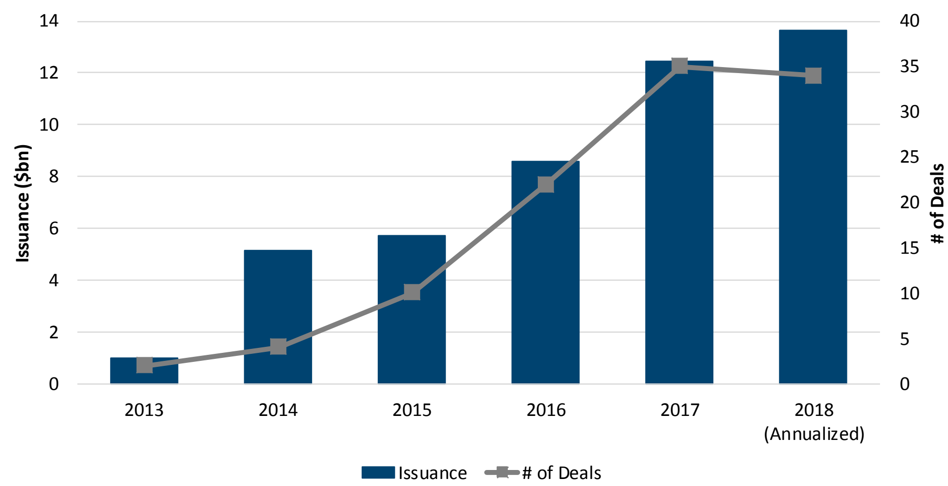
Personal Loans

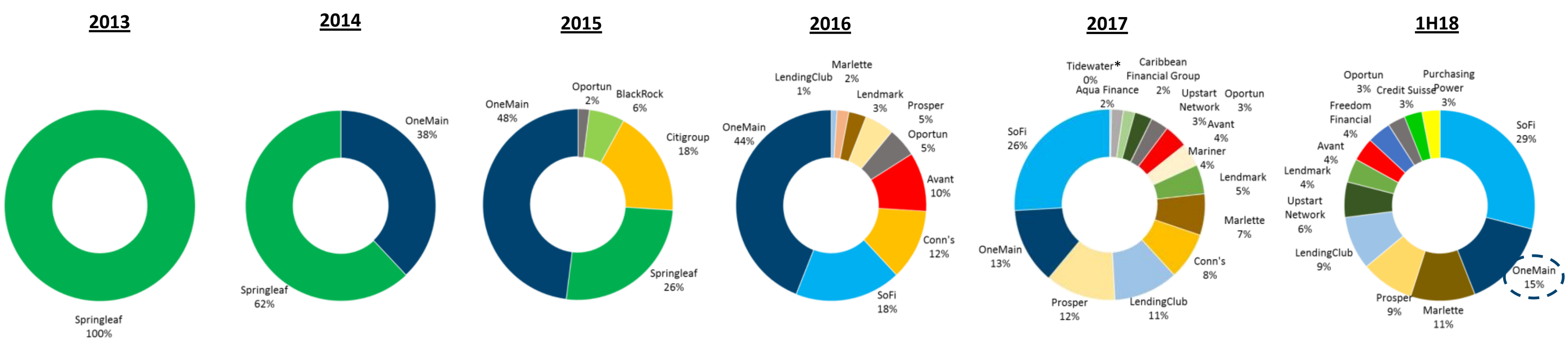
“OMFIT” Program

U.S. Consumer Loan ABS market

- **Springleaf/OneMain created Consumer Loan asset class in 2013/2014**
- **In last 1 – 2 years, Consumer Loan ABS expanded rapidly with programmatic issuance from mature players and a steady stream of new participants**
- **Unlike generic Indirect Auto/Card, material differences in underwriting/servicing standards, performance history and strategy (balance sheet vs. originate to sell)**

Consumer Loan ABS New Issue Supply (2013 – 2018) (1)





** Indicates a number greater than 0.00% and less than 0.50%*

(1) Source: RBC Capital Markets; Asset Backed Alert; Internal Estimate. As of August 1, 2018

Differentiated approach vs. Fintech model

Our personal customer relationships, cycle-tested underwriting and secured lending focus drive credit performance, consistent profitability and funding stability

	Process documentation	OneMain Financial	*Typical Fintech lender*
Product offerings	Secured product offering	☑	☒
	Multiple product choices	☑	☒
Ability-to- pay evaluation	Income	Net income	Gross income
	Outstanding debts	Auto + manual review	Auto pull
	Personal living expenses	Auto + manual review	Estimated
Income and employment verification	Income verification	100%	Stated income frequently accepted
	Employment type, dates, direct calls	100% (1)	☑ / ☒
Servicing	Optimized branch & centralized servicing	☑	☒
	In-house/on-shore servicing	☑	☒

Table refers to majority of OneMain originated loans; typical FinTech origination; characteristics may vary
OneMain pre-qualified applications and Guaranteed Loan Vouchers undergo a streamlined Ability to Pay analysis process
(1) If unable to verify directly with employer, two indirect verification sources required (e.g. recent paycheck stub, previous year W-2, signed 1040, credit bureau)

Consumer Loan ABS comps

OneMain's focus on secured lending, lower-risk return customers, ability-to-pay underwriting, thorough verification and high-impact servicing are key differentiators

	Branch based lender				Non-prime		Prime				
	OneMain Financial	OPORTUN	Lendmark Financial Services	MARINER FINANCE	AVANT	LendingClub	LendingClub	Upstart	SoFi	PROSPER	MARLETTE FUNDING
	OMFIT 2018-2	**OPTN 2018-B**	**LFT 2018-1**	**MFIT 2017-B**	**AVNT 2018-A**	**CLUB 2018-NP1**	**CLUB 2018-P1**	**UPST 2018-2**	**SCLP 2018-3**	**PMIT 2018-1**	**MFT 2018-3**
Collateral Characteristics											
Loan Bal	**$5,400**	$2,600	$4,800	$2,800	$5,500	$7,300	$16,400	$13,200	$32,400	$13,200	$12,400
WA WAC	**27.6%**	31.7%	27.0%	26.4%	30.0% [1]	27.0%	14.8%	15.2% [2]	10.0% [2]	14.3% [1]	13.2% [2]
WA FICO	**625**	645 [4]	626 [3]	632	646	639	701	689	749 [4]	717	709
WA Orig Term (months)	**48**	30	49	39	36	38	51	53	64	45	47
Secured %	**48.2%**	0.0%	43.6%	31.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Original Term											
0 - 36	**17.4%**	77.2%	23.8%	51.2%	90.1%	90.2%	39.6%	29.3%	15.8%	62.5%	55.3%
37 - 48	**49.2%**	22.5%	37.1%	39.6%	9.5%	0.0%	0.0%	0.0%	9.8%	0.0%	0.0%
49-60	**33.2%**	0.0%	39.0%	5.4%	0.4%	9.8%	60.4%	70.7%	35.7%	37.6%	44.8%
61+	**0.2%**	0.0%	0.0%	3.8%	0.0%	0.0%	0.0%	0.0%	38.7%	0.0%	0.0%
Senior Bond Statistics											
Total Bonds Sold ($mm)	**$350**	$213	$285	$261	$270	$287	$280	$178	$519	$615	$382
Senior Bond KBRA Rating	**AAA**	A+	AA [5]	AA	A-	A-	A-	A-	AA+	A+	AA
Hard Credit Enhancement	**33.4%**	30.0%	27.3%	22.9%	38.6%	49.5%	34.2%	61.2%	31.5%	45.1%	36.5%
Spread (bps) / Yield	**+80 / 3.6%**	110 / 3.9%	+95 / 3.8%	+90 / 2.9%	+70 / 3.1%	+72 / 3.1%	+80 / 3.4%	+77 / 3.4%	+55 / 3.2%	+70 / 3.1%	+60 / 3.2%
WAL	**5.56**	3.00	3.60	2.55	0.57	0.44	0.99	0.73	0.99	0.79	0.97
Rater Assumptions											
Kroll Base Case Loss	**8.6% - 10.6%**	6.3% - 8.3%	10.4% [5]	6.5% - 8.5%	15.5% - 17.5%	19.4% - 21.4%	12.5% - 14.5%	18.3% - 20.3%	6.0% - 8.0%	12.4% - 14.4%	7.8% - 9.8%
KBRA Loss Cum./Ann.	**Annualized**	Cumulative	Annualized [5]	Annualized	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative

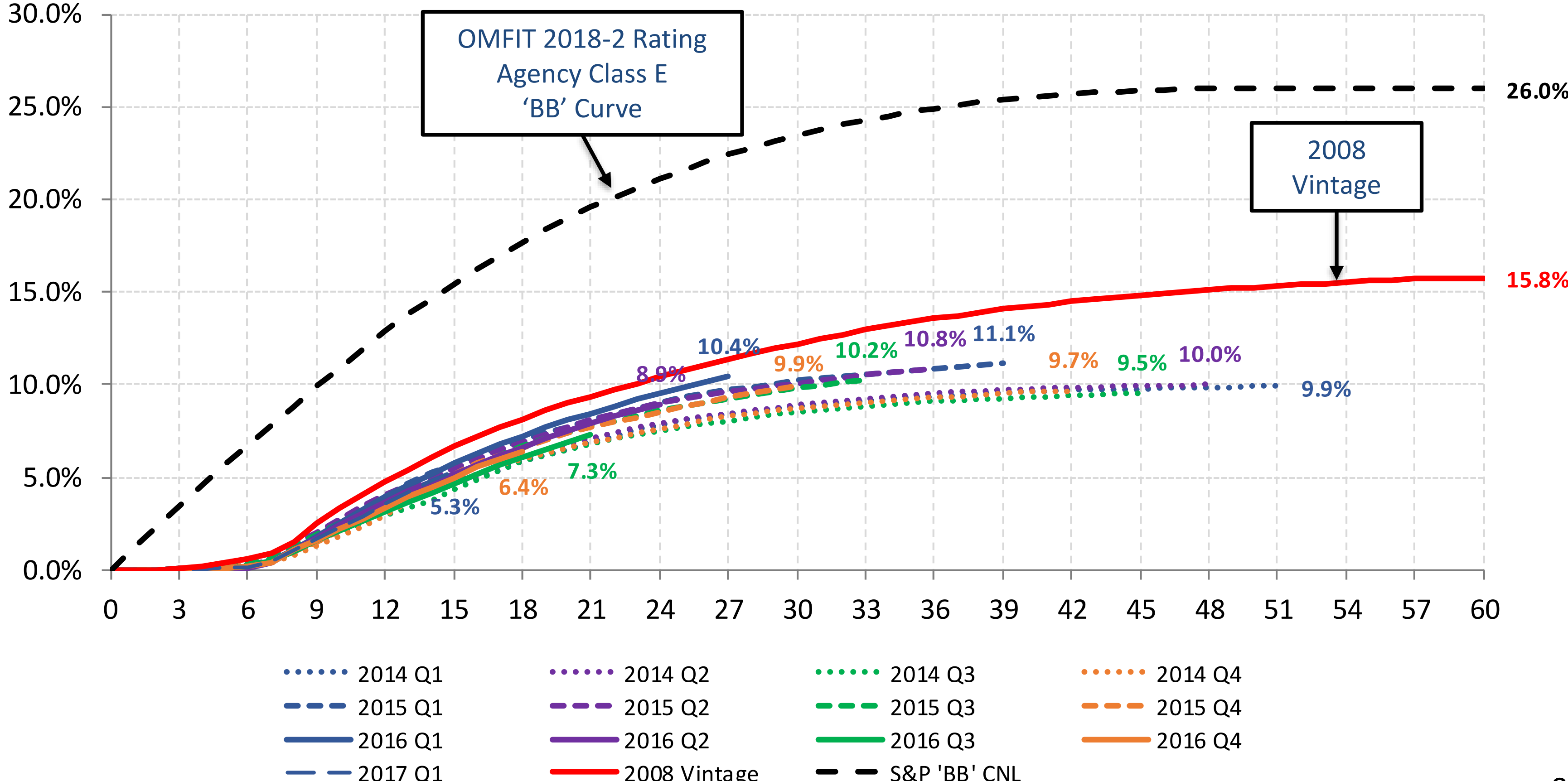
Currently only AAA issuer in asset class

(1) Represents APR
(2) PPM does not disclose if interest rate is WAC or APR
(3) Represents Beacon Scores
(4) Represents Vantage Scores
(5) DBRS Ratings

Personal Loan cumulative net loss

- **Recent OneMain vintage CNL performance well below worst Financial Crisis vintage (2008)**
- **All vintages substantially below Rating Agency Class E (BB) 26.0% stress first dollar loss scenario [(1)]**

OneMain combined all PL cumulative quarterly vintage net loss [(2)]

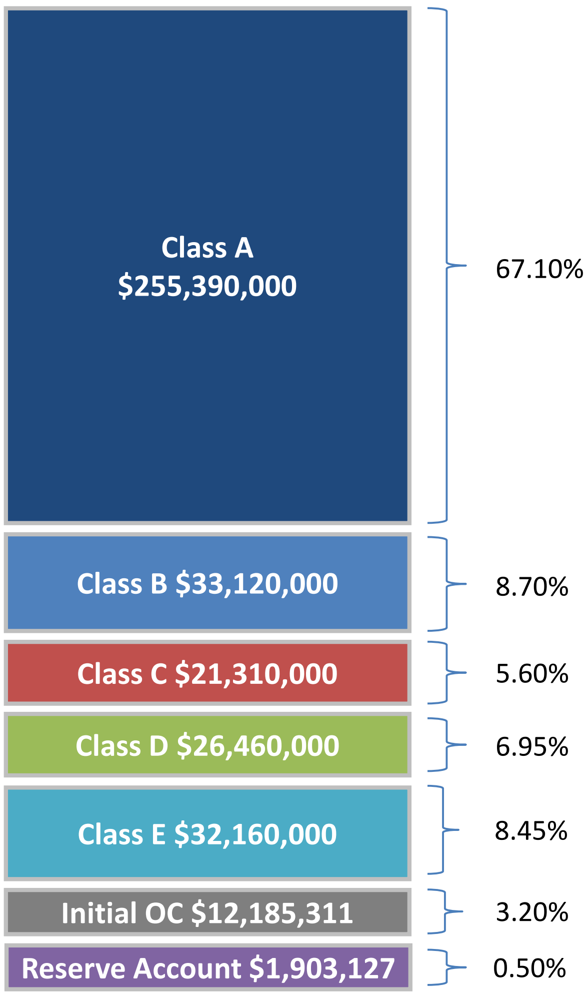


(1) Source: Internal Company Analysis

(2) Combined quarterly "OMH" Personal Loan (Unsecured, Secured Personal, and Direct Auto 9-10) Cumulative Net Loss; Legacy OneMain "OMFH" reflects Gross Loss until system conversion (Q1 2017)

OMFIT 2018-2 overview

Capital Structure



- **OMFIT 2018-2 represents the 11th transaction from the OMFIT shelf since the program's inception in 2014**
- **Notes issued from a discrete trust, with a 5-year revolving period**
  - Concentration limits govern loan eligibility
- **Notes subject to optional redemption on or after the Payment Date in April 2023, which coincides with the end of the revolving period**
  - If the optional redemption is not exercised at the end of the revolving period, the Notes will amortize sequentially
- **Credit enhancement consists of subordinated notes, overcollateralization, a cash reserve account and excess spread**
  - Total Hard Credit Enhancement (% of Assets):
    - Class A: 33.40%
    - Class B: 24.70%
    - Class C: 19.10%
    - Class D: 12.15%
    - Class E: 3.70%
  - Initial excess spread for the transaction is estimated to be 19.95% per annum

Direct Auto Loans

“ODART” Program

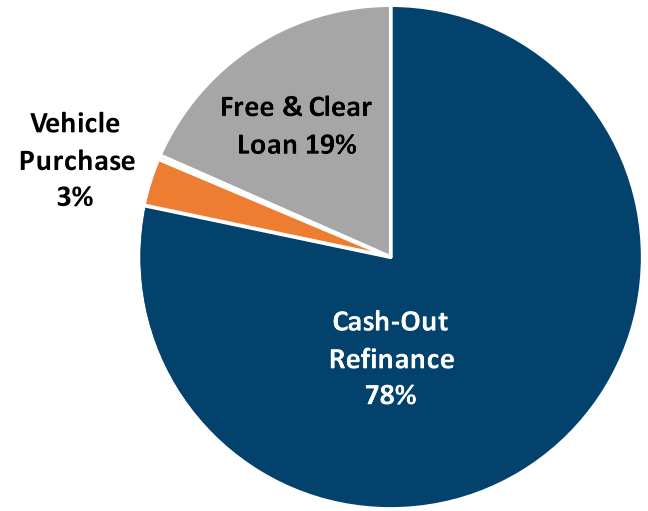
Unique direct-to-consumer auto lending product

- **Direct Auto product an extension of our successful secured Personal Loan product, offering borrowers a lower rate, larger loan option**
  - Over $6B+ in originations since 2014 [(1)]
- **Borrowers must pass our ability-to-pay underwriting and our incremental centralized auto underwriting**
- **Payment history with former lender is an important underwriting consideration**

Direct vs. Indirect Auto

	Direct Auto	Indirect Auto
Purpose	Predominantly cash-out refinance	Vehicle purchase
Interest Rate	Interest rate set centrally (no branch input)	Dealer may mark-up or choose highest fee
Underwriting	Custom budget based on free cash-flow lending	Score based lending, significant competition
Verification	100% income verification	Sporadic verification
Closing	Loan closes directly with borrower	Loan closes at dealer

Product type [(2)]

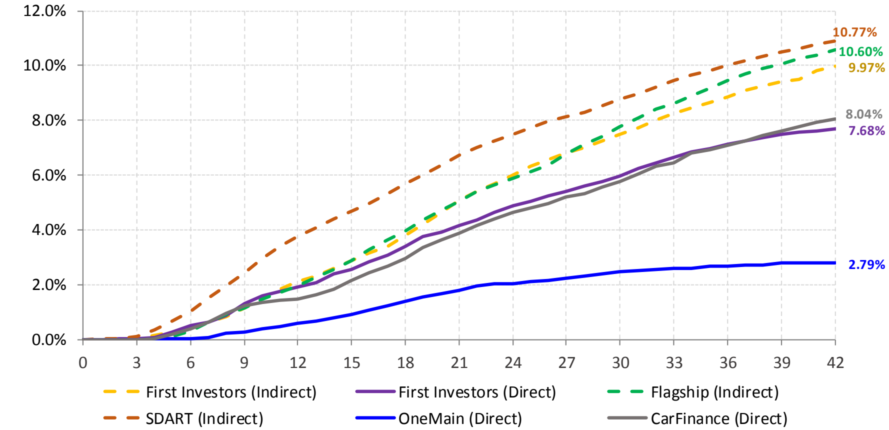


(1) *Represents total Direct Auto originations for OneMain Holdings, Inc. as of June 30, 2018*
(2) *Represents OneMain Holdings, Inc. 0-8 year old collateral Direct Auto Originations during 1H18*

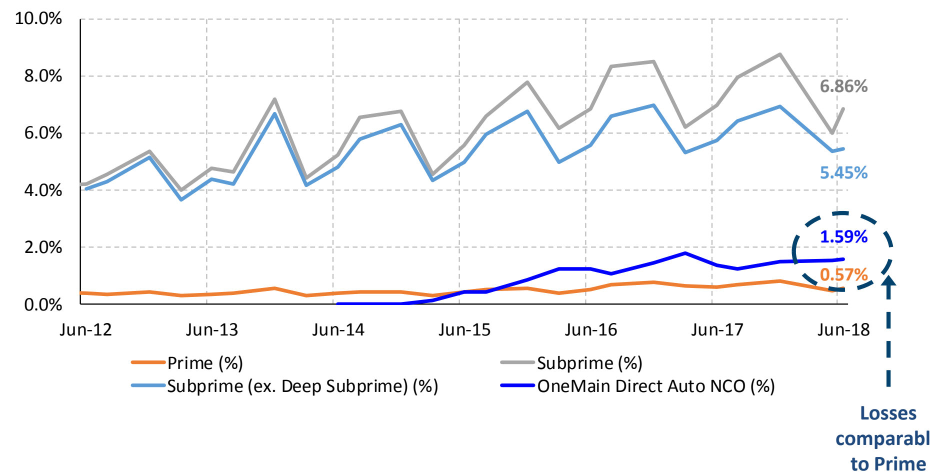
Direct Auto performs better than Indirect Auto

- OneMain has no dependencies on dealer data accuracy and a significant percent of return customers (lower risk)
- Deeper underwriting with thorough verification of income & employment combined with ability-to-pay analysis
- Strong customer relationships with servicing done in-house by our employees and team members
- DQ and loss incentives aligned with corporate goals
- ODART AAA bond would require cumulative gross loss to exceed ~54% for principal loss (5)

CNL: Direct Auto vs. Indirect Auto (1,2,3)



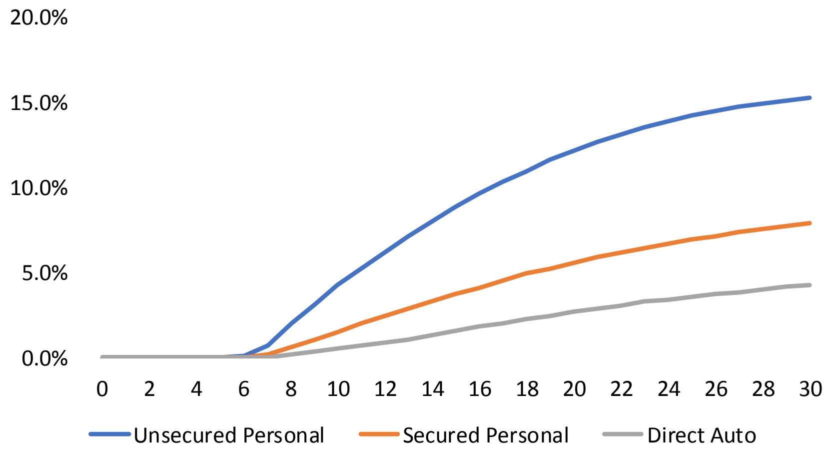
S&P index: auto net loss rate (4)



(1) First Investors and Flagship loss data represents blended average of Q1 – Q2 2014 vintage losses
(2) SDART loss data represents a weighed average cumulative loss of SDART 2014-1, 2014-2, and 2014-3
(3) OneMain Direct Auto – Q3 2014 vintage losses: Vehicles 0-8 years old only
(4) Source: S&P U.S Auto Loan ABS Tracker
(5) Source: Kroll Bond Rating Agency ODART 2018-1 New Issue Report

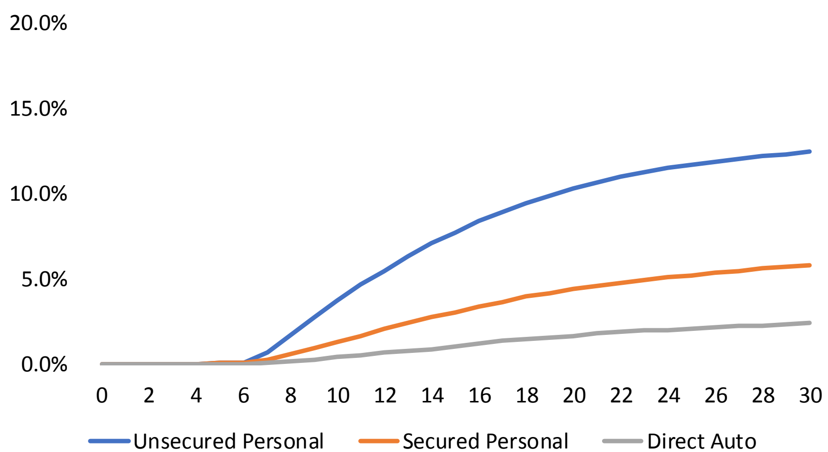
Lower unit default frequency drives secured losses

2015 Springleaf cumulative Unit Loss %



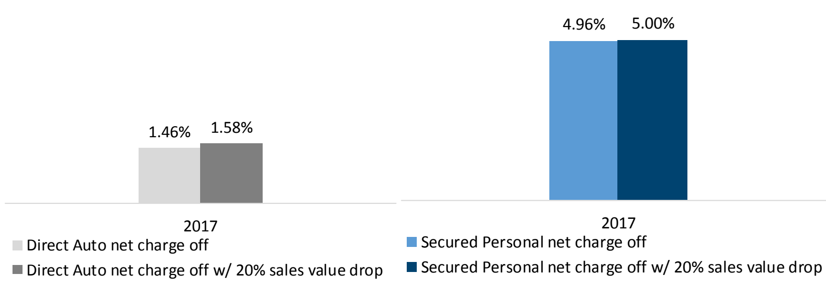
- **"Frequency" is the primary driver of materially stronger secured loan loss performance**
  - Lower unit default rates reflect borrowers' need of their vehicles to live/work, and corresponding prioritization of their car payments
- **Better recoveries for secured vs. unsecured ("severity") helpful, but not main loss driver**

2015 Springleaf cumulative NCO %



Direct Auto loss sensitivity to used car values

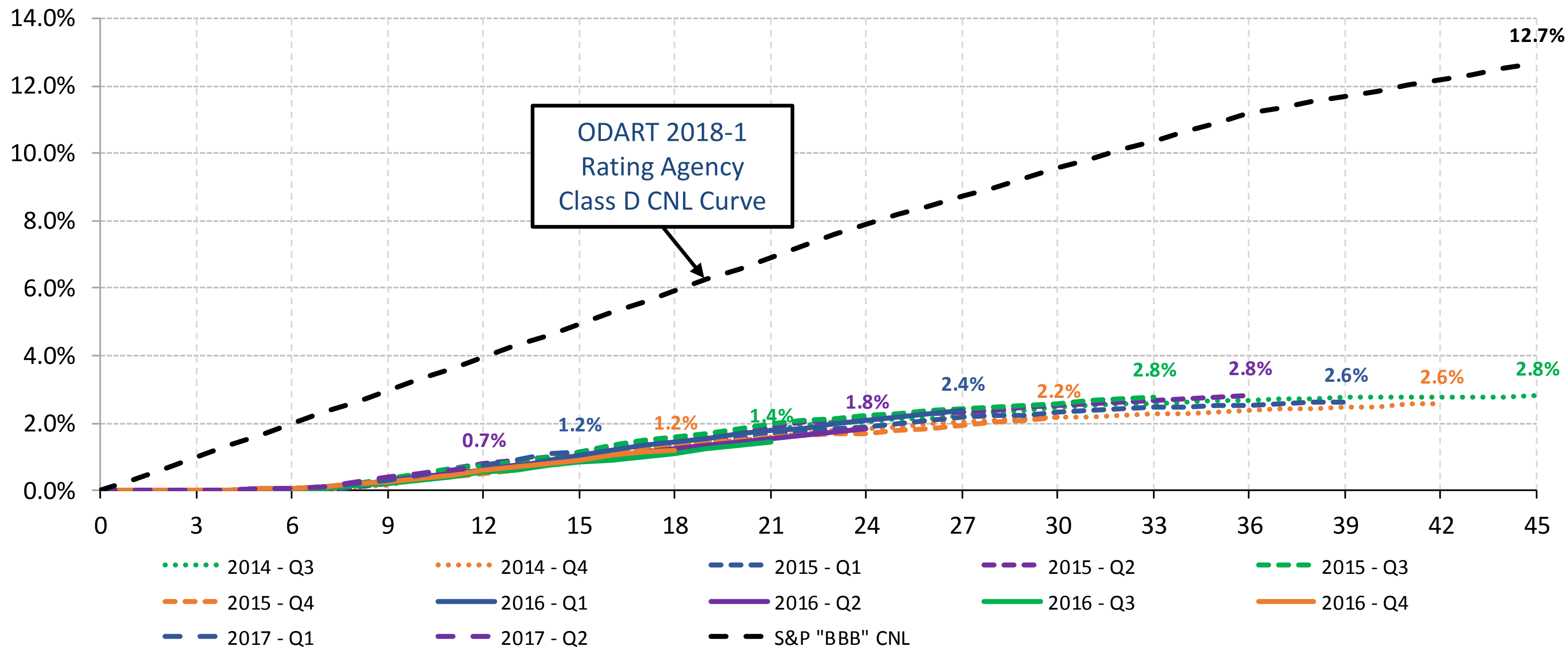
- **<15 bps higher Direct Auto and <5 bps higher Secured PL losses with 20% drop in car values**



Direct Auto cumulative loss performance

- **OneMain Direct Auto performance consistent across quarterly vintages**
- **All vintages substantially below Rating Agency Class D (BBB) 13.2% stress first dollar loss scenario [1]**

OneMain combined cumulative quarterly vintage net loss [2,3]



(1) Source: Internal Company Analysis; S&P ODART 2018-1 Presale
(2) Direct Auto vehicles aged 0-8 years only
(3) Combined quarterly "OMH" Direct Auto Cumulative Net Loss; Legacy OneMain "OMFH" reflects Gross Loss until system conversion (Q1 2017)

U.S. non-prime auto industry comps

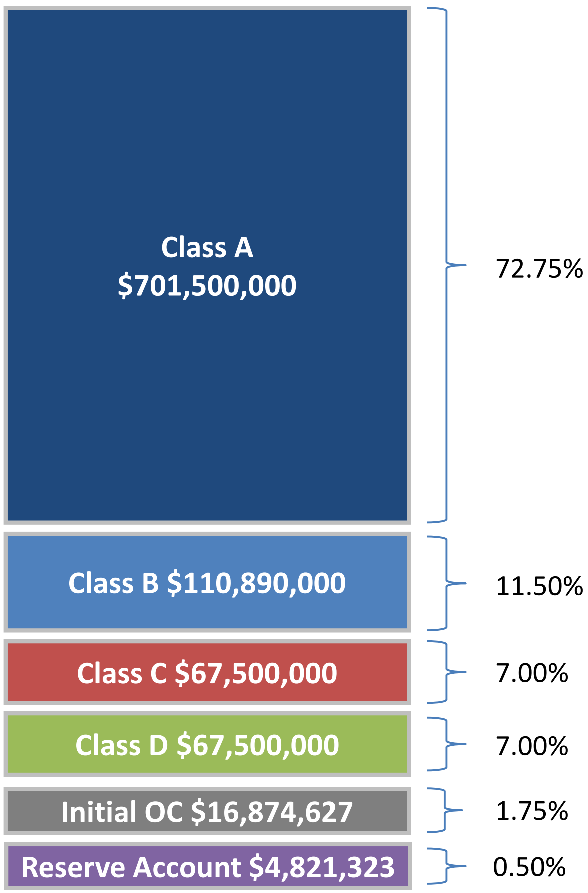
OneMain Direct Auto is unique in the predominantly indirect, non-prime auto industry

	ODART 2018-1 [(1)]	AFIN 2018-1	CPS 2018-C	WLAKE 2018-2	AMCAR 2018-2	FCAT 2018-3	FIAOT 2018-1	DRIVE 2018-3	SDART 2018-4	CARMX 2018-3
Origination Channel										
Direct	**100.0%**	0.0%	0.0%	0.0%	0.0%	17.3%	44.4%	0.0%	0.0%	100.0%
Indirect	**0.0%**	100.0%	100.0%	100.0%	100.0%	82.7%	55.6%	100.0%	100.0%	0.0%
Collateral Characteristics										
Loan Bal	**$15,000**	$16,100	$13,800	$12,500	$22,000	$21,400	$20,700	$20,400	$19,500	$16,600
WA APR/WAC	**18.7%**	10.1%	18.8%	19.3%	12.5%	16.1%	13.8%	19.1%	15.7%	8.0%
WA FICO	**635**	645	572	601	582	591	588	581	623	706
WA LTV [(2)]	**135.0%**	101.8%	112.6%	108.4%	106.0%	120.8%	125.3%	108.0%	106.7%	94.4%
WA Orig Term (months)	**57**	69	69	57	71	71	70	71	71	66
Original Term										
0 - 48	**22.2%**	0.0%	2.5%	38.9%	1.0%	0.5%	1.4%	2.0%	1.8%	2.7%
49 - 60	**62.0%**	19.2% (0-60)	18.4%	21.1%	6.1%	8.5%	8.7%	4.7%	4.8%	36.6%
61 - 72	**15.7%**	66.8%	79.1%	40.0%	86.5%	90.3%	90.0%	80.7%	78.3%	60.7%
72+	**0.0%**	14.0%	0.0%	0.0%	6.4%	0.7%	0.0%	12.7%	15.1%	0.0%
FICO Distribution										
500 & Lower [(3)]	**0.2%**	16.6% (<550)	13.7%	41.2% (<540)	18.8% (<540)	0.0%	0.0%	20.1%	13.8%	2.8% (<550)
501 - 600	**24.3%**	25.9% (550-599)	60.2%	19.7% (540-599)	42.3% (540-599)	59.4%	61.8%	51.7%	34.1%	7.9% (550-600)
601 - 650	**37.6%**	30.4%	20.7%	25.5% (600-659)	37.1% (600-659)	30.5%	34.2%	19.9%	25.4%	18.4%
651 & Higher	**37.9%**	27.1%	5.4%	13.5% (>660)	1.8% (>660)	10.1%	3.9%	8.3%	26.8%	69.4%
Rating Agencies										
Senior Bond Rating (S/M)	**AAA/NR**	AAA/NR	AAA/NR	AAA/NR	NR/Aaa	AAA/NR	AAA/NR	AAA/Aaa	AAA/Aaa	AAA/NR
Moodys	**--**	--	--	--	9.50%	--	--	26.00%	16.00%	--
S&P	**5.69%**	4.00% - 4.20%	17.00% - 18.00%	13.00% - 13.50%	--	12.75% - 13.25%	11.75% - 12.25%	26.50% - 27.50%	15.75% - 16.50%	2.20% - 2.30%
Fitch	**--**	--	--	--	10.50%	--	--	--	--	2.40%
DBRS	**5.80%**	--	15.65%	13.25%	--	12.00%	--	--	--	--
Kroll	**3.05% - 5.05%**	--	--	--	--	11.95% - 12.95%	10.40% - 10.90%	--	--	--

(1) Direct Auto vehicles aged 0-8 years only used in ODART
(2) OneMain uses more conservative wholesale NADA Clean trade in value (not retail value; does not include additions)
(3) Includes loans with no FICO score

ODART 2018-1 overview

Capital Structure



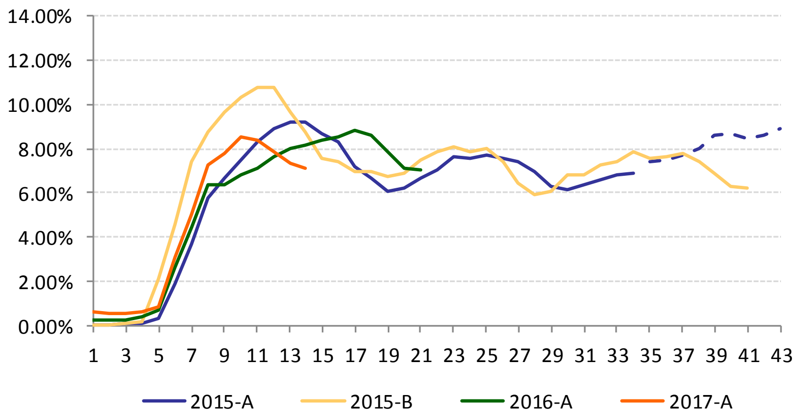
- **ODART 2018-1 represents the 4th transaction from the ODART shelf since the program's inception in 2016**
- **Notes issued from a discrete trust, with a 2-year revolving period**
  - Concentration limits govern loan eligibility
- **Notes subject to clean-up call at 20% of the initial note principal balance**
- **Credit enhancement consists of subordinated notes, overcollateralization, a cash reserve account and excess spread**
  - Total Hard Credit Enhancement (% of Assets):
    - Class A: 27.75%
    - Class B: 16.25%
    - Class C: 9.25%
    - Class D: 2.25%
  - Initial excess spread for the transaction is estimated to be 12.94% per annum

Data Supplement

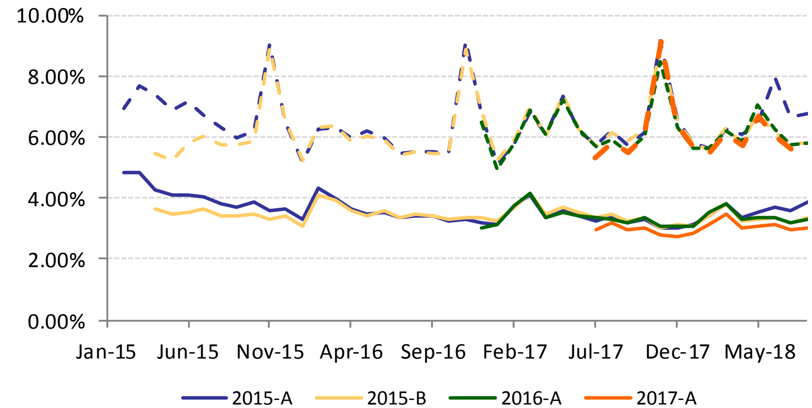
SLFT key performance metrics

as of September 2018 Payment Date

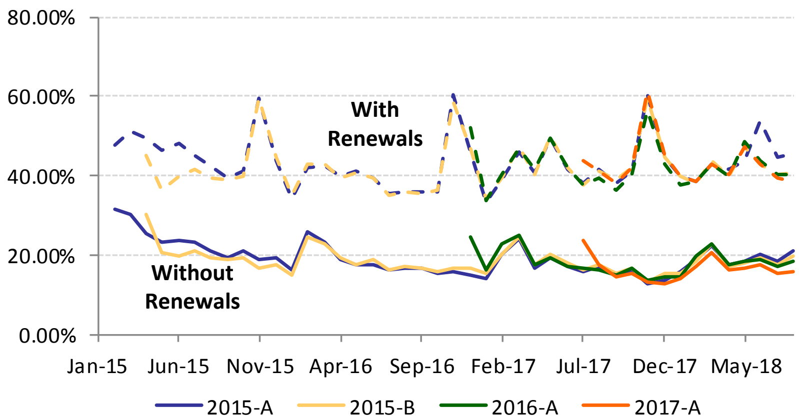
3 Month net annualized loss (1)



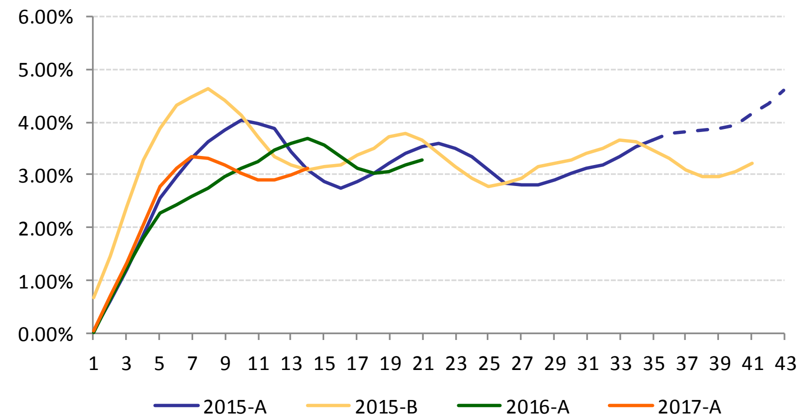
Monthly payment rate (2)



Prepays (CRR) (3,4)



60+ delinquency



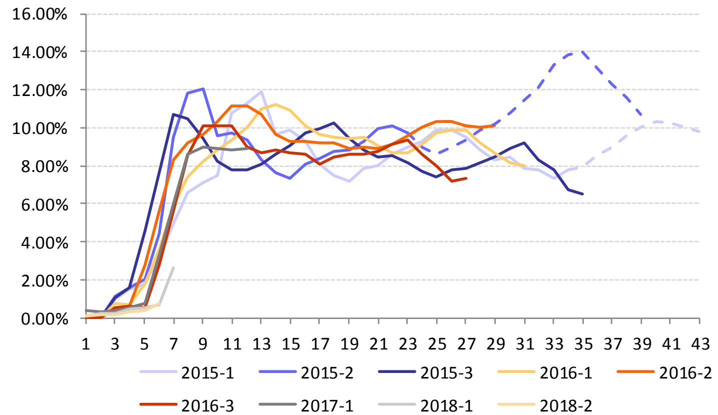
Solid Line: Revolving Period
Dotted Line: Amortization

(1) Elevated losses occur during amortization period because of declining denominator while losses in the numerator are on a 6 month lag
(2) Payment rate = Principal collections divided by beginning of period balance
(3) Renewals remain in transaction during the revolving period and are treated as full payoff during the amortization period
(4) Scheduled principal calculated based on trust weighted averages

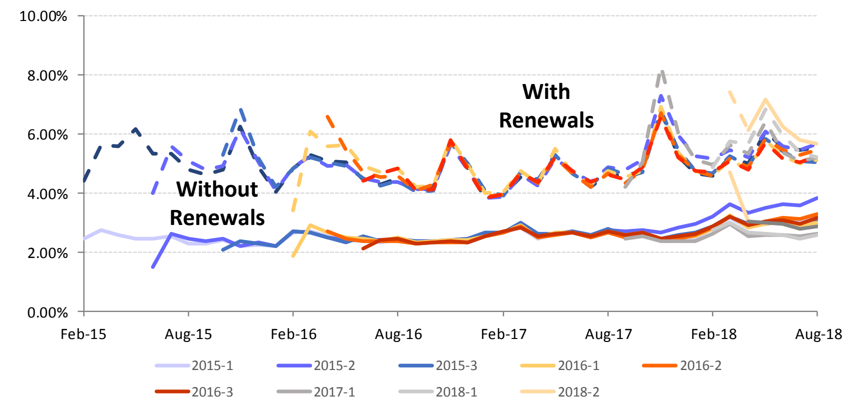
OMFIT key performance metrics

as of September 2018 Payment Date

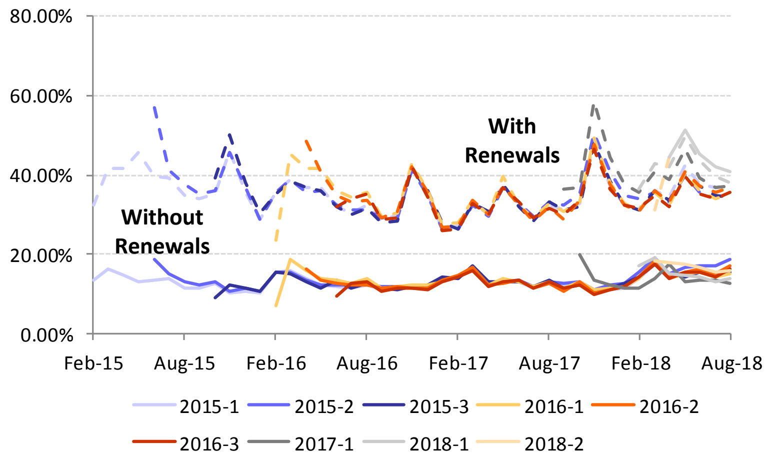
3 Month net annualized loss (1)



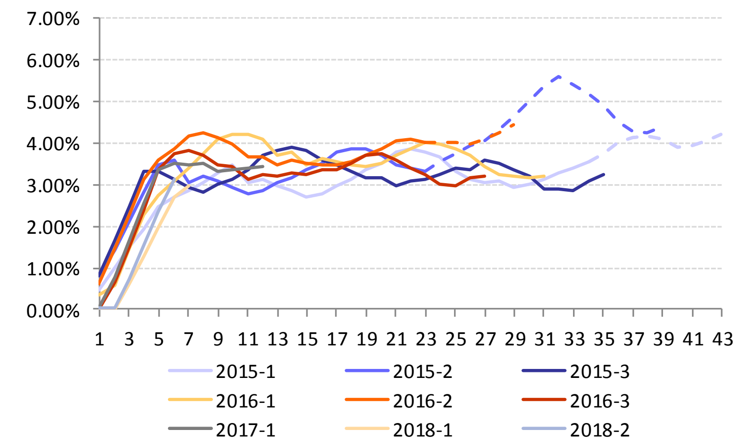
Monthly payment rate (2)



Prepays (CRR) (3,4)



60+ delinquency



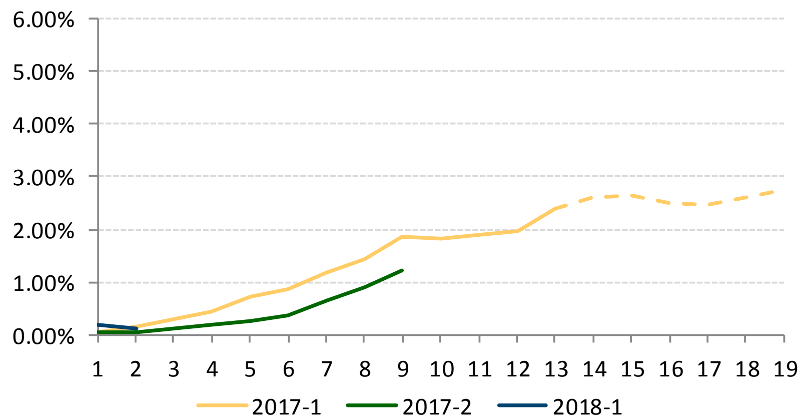
Solid Line: Revolving Period
Dotted Line: Amortization

(1) *Elevated losses occur during amortization period because of declining denominator while losses in the numerator are on a 6 month lag*
(2) *Payment rate = Principal collections divided by beginning of period balance*
(3) *Renewals remain in transaction during the revolving period and are treated as full payoff during the amortization period*
(4) *Scheduled principal calculated based on trust weighted averages*

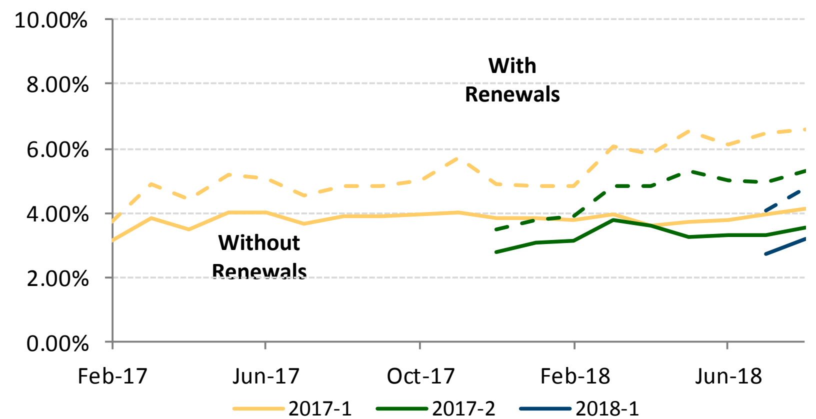
ODART key performance metrics

as of September 2018 Payment Date

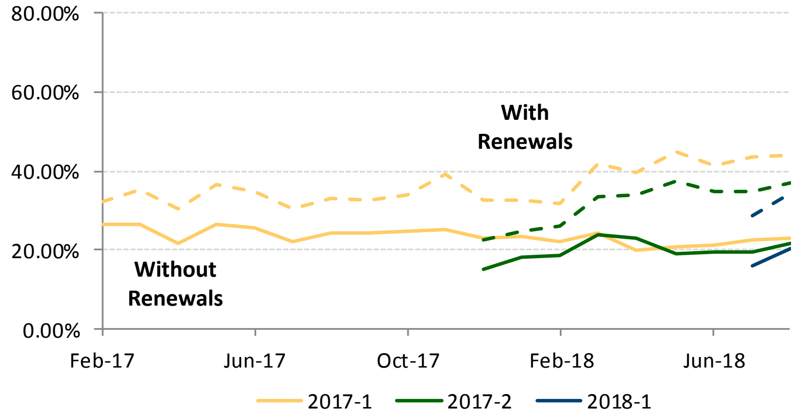
3 Month net annualized loss [1]



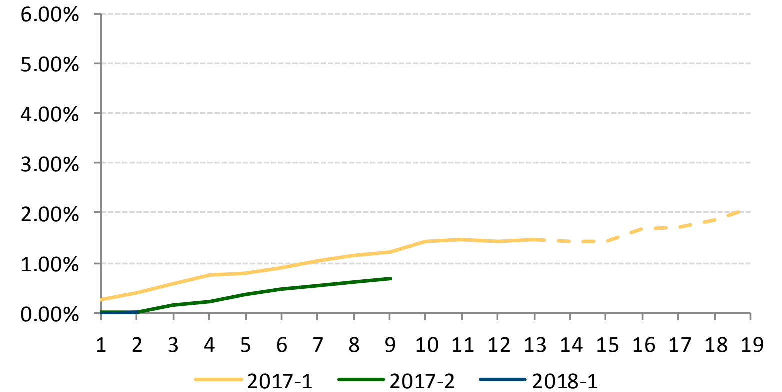
Monthly payment rate [2]



Prepays (CRR) [3,4]



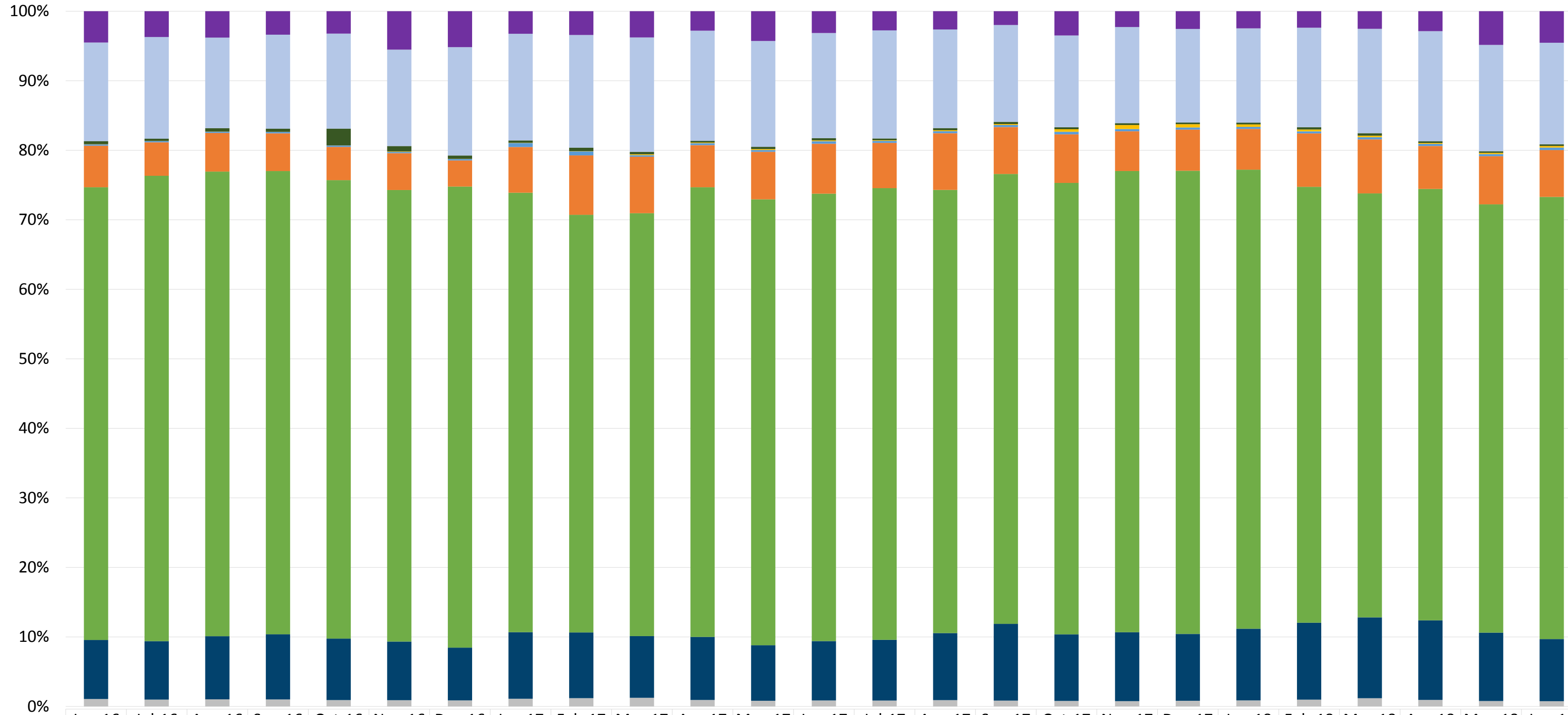
60+ delinquency



Solid Line: Revolving Period
Dotted Line: Amortization

(1) Elevated losses occur during amortization period because of declining denominator while losses in the numerator are on a 6 month lag
(2) Payment rate = Principal collections divided by beginning of period balance
(3) Renewals remain in transaction during the revolving period and are treated as full payoff during the amortization period
(4) Scheduled principal calculated based on trust weighted averages

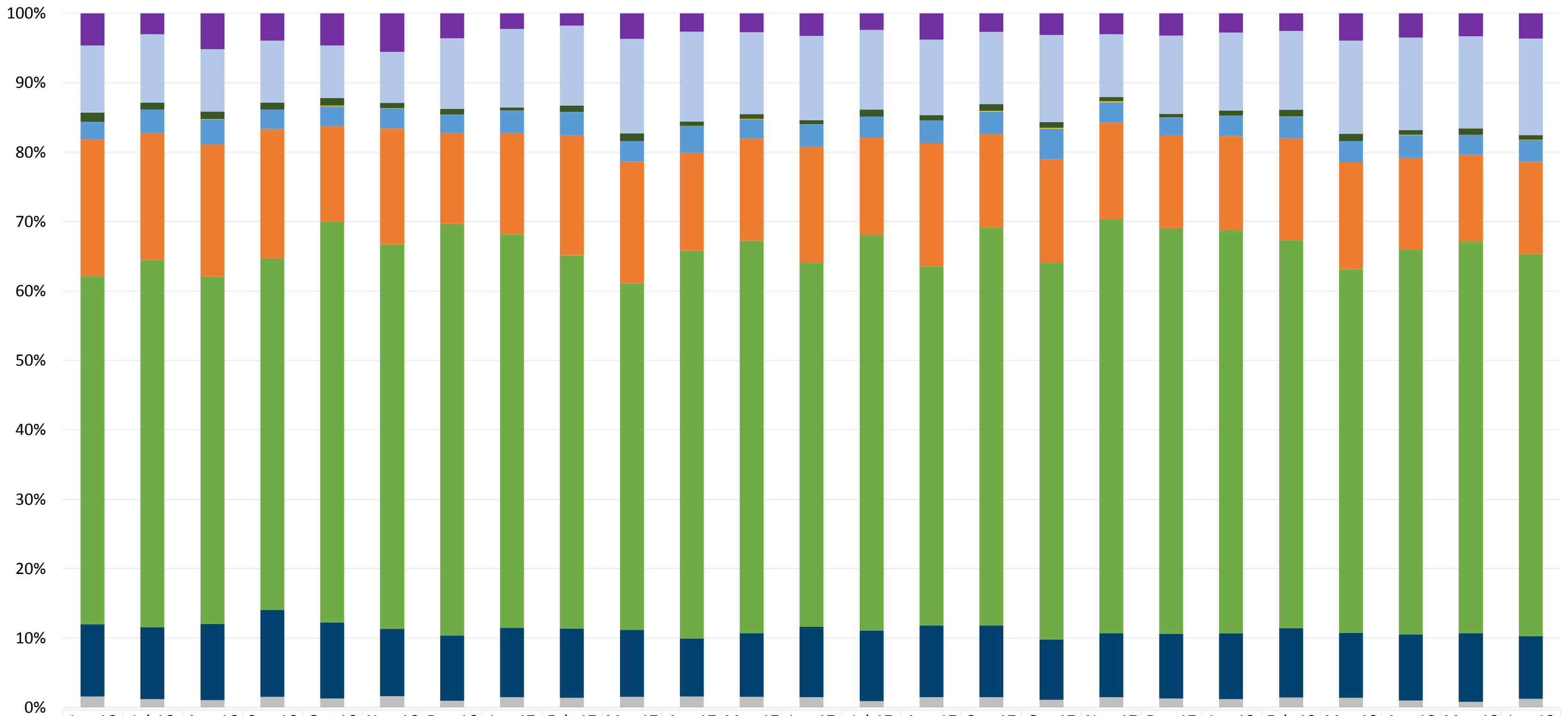
Personal Loan 30+ day delinquency outcomes



	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18
Borrower Assistance	4.5%	3.7%	3.8%	3.4%	3.2%	5.5%	5.2%	3.2%	3.4%	3.8%	2.8%	4.3%	3.1%	2.8%	2.6%	2.0%	3.5%	2.3%	2.6%	2.5%	2.4%	2.5%	2.9%	4.8%	4.5%
Chargeoffs	14.2%	14.6%	13.0%	13.5%	13.7%	13.9%	15.6%	15.3%	16.2%	16.5%	15.8%	15.2%	15.1%	15.5%	14.2%	13.9%	13.2%	13.8%	13.5%	13.6%	14.3%	15.0%	15.8%	15.3%	14.6%
Payoffs	0.4%	0.3%	0.5%	0.5%	2.4%	0.8%	0.5%	0.3%	0.5%	0.4%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%	0.4%	0.2%	0.2%	0.2%
Renewals + SDA	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%	0.6%	0.5%	0.4%	0.3%	0.2%	0.1%	0.2%	0.2%
Curr from BK	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.6%	0.6%	0.2%	0.3%	0.3%	0.4%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
Curr from Payment	6.0%	4.8%	5.6%	5.4%	4.8%	5.3%	3.8%	6.6%	8.5%	8.1%	6.1%	6.8%	7.2%	6.5%	8.2%	6.7%	7.0%	5.7%	5.9%	5.9%	7.7%	7.8%	6.2%	6.9%	6.7%
Worse	65.1%	66.9%	66.8%	66.6%	65.9%	64.9%	66.3%	63.2%	60.1%	60.8%	64.7%	64.1%	64.4%	65.0%	63.7%	64.7%	64.9%	66.3%	66.6%	66.0%	62.7%	61.0%	62.1%	61.6%	63.6%
Same	8.5%	8.4%	9.1%	9.4%	8.8%	8.4%	7.6%	9.6%	9.4%	8.9%	9.1%	8.0%	8.5%	8.7%	9.6%	11.0%	9.6%	9.9%	9.6%	10.3%	11.1%	11.6%	11.4%	9.8%	8.9%
Better	1.1%	1.0%	1.0%	1.0%	0.9%	0.9%	0.9%	1.1%	1.2%	1.2%	0.9%	0.8%	0.9%	0.8%	0.9%	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.2%	0.9%	0.8%	0.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Monthly Delq 30+ %	4.4%	4.7%	5.0%	5.3%	5.7%	5.4%	5.3%	5.3%	5.2%	4.8%	4.8%	4.6%	4.6%	4.7%	4.7%	4.9%	4.9%	5.1%	5.2%	5.3%	5.2%	4.9%	4.7%	4.6%	4.5%

Direct Auto 30+ day delinquency outcomes



	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18
Borrower Assistance	4.6%	3.0%	5.2%	3.9%	4.7%	5.5%	3.6%	2.2%	1.8%	3.7%	2.6%	2.7%	3.2%	2.4%	3.8%	2.7%	3.1%	3.0%	3.2%	2.8%	2.5%	3.9%	3.5%	3.3%	3.6%
Chargeoffs	9.7%	9.8%	9.0%	9.0%	7.5%	7.4%	10.2%	11.4%	11.5%	13.6%	13.0%	11.8%	12.1%	11.4%	10.9%	10.4%	12.6%	9.0%	11.3%	11.2%	11.4%	13.4%	13.3%	13.3%	13.9%
Payoffs	1.3%	1.0%	1.1%	1.0%	1.1%	0.8%	0.8%	0.4%	0.9%	1.1%	0.6%	0.6%	0.6%	1.0%	0.7%	0.9%	0.8%	0.7%	0.5%	0.7%	1.0%	1.1%	0.7%	0.9%	0.7%
Renewals	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Curr from BK	2.5%	3.4%	3.6%	2.8%	2.9%	2.9%	2.7%	3.3%	3.4%	3.0%	3.9%	2.8%	3.3%	3.1%	3.3%	3.3%	4.4%	2.9%	2.5%	3.0%	3.1%	3.0%	3.3%	2.9%	3.2%
Curr from Payment	19.7%	18.3%	19.1%	18.6%	13.7%	16.7%	13.1%	14.5%	17.3%	17.5%	14.1%	14.8%	16.7%	14.0%	17.7%	13.4%	14.9%	14.0%	13.4%	13.5%	14.7%	15.4%	13.2%	12.5%	13.3%
Worse	50.2%	52.9%	50.0%	50.6%	57.8%	55.3%	59.3%	56.7%	53.7%	49.9%	55.8%	56.6%	52.5%	57.0%	51.7%	57.4%	54.3%	59.6%	58.4%	58.1%	55.9%	52.4%	55.5%	56.4%	55.0%
Same	10.4%	10.4%	11.0%	12.5%	11.0%	9.7%	9.4%	10.0%	10.0%	9.7%	8.4%	9.2%	10.1%	10.1%	10.3%	10.3%	8.7%	9.2%	9.3%	9.5%	10.0%	9.4%	9.5%	9.9%	9.1%
Better	1.6%	1.2%	1.1%	1.5%	1.3%	1.6%	1.0%	1.5%	1.4%	1.5%	1.6%	1.5%	1.5%	0.9%	1.5%	1.5%	1.1%	1.5%	1.3%	1.2%	1.4%	1.4%	1.0%	0.8%	1.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Monthly Delq 30+ %	1.4%	1.5%	1.5%	1.5%	1.7%	1.6%	1.7%	1.7%	1.7%	1.5%	1.5%	1.4%	1.3%	1.4%	1.3%	1.4%	1.4%	1.6%	1.6%	1.7%	1.6%	1.5%	1.4%	1.4%	1.4%

Borrower assistance programs

	Description	Criteria	% of UPB[1]
Deferral	Delay of monthly payment due date or final payment due date by one month; Resolves a short term cash flow issue	All 30+ DPD pay loans approved by centralized Risk team No more than 3 in a rolling 12 months	**1.6%**
Modification	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 (3 or 6 month duration with ability to extend to 12 months) **Permanent:** Leverages Term extension and/or rate reduction to meet borrower payment need	**0.3%**
Re-Age	Loan brought current after customer demonstrates ability to resume consistent payments	2 or 3 full payments required (60+ DPD require 3 payments) Centrally approved 1 in a rolling 12 months	**0.1%**

(1) Average monthly utilization of borrower assistance over the last twelve months for all OneMain Holdings, Inc. as of June 2018

Portfolio performance history by product type

	$ in millions	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
		Combined OMH												
Total OMH	Origination Volume	$12,056	$13,767	$16,137	$14,395	$8,318	$6,688	$7,216	$7,206	$8,653	$9,430	$10,585	$9,455	$10,537
	FICO of Originations	630	630	631	627	622	635	631	625	626	626	625	629	630
	ENR	$12,518	$14,169	$17,360	$18,509	$15,125	$12,976	$10,462	$10,459	$11,342	$12,243	$13,572	$13,455	$14,820
	Portfolio APR	22.3%	22.6%	22.7%	22.8%	22.8%	23.2%	24.2%	24.9%	26.0%	26.9%	27.0%	26.4%	25.3%
	60+ Delinquency	3.6%	3.5%	3.9%	5.1%	4.7%	5.4%	2.9%	3.1%	3.0%	3.5%	3.0%	3.6%	3.4%
	Net Charge-off	7.8%	5.5%	6.2%	8.5%	11.8%	10.2%	5.8%	5.6%	5.6%	5.9%	7.0%	7.1%	7.0%
	Risk Adjusted APR	14.4%	17.1%	16.5%	14.3%	11.0%	13.0%	18.4%	19.4%	20.4%	21.0%	20.0%	19.4%	18.4%
Unsecured	Origination Volume	$7,456	$8,853	$11,275	$10,152	$5,436	$4,067	$4,385	$4,843	$6,302	$6,818	$7,331	$5,522	$5,658
	FICO of Originations	641	641	642	638	631	643	639	633	634	634	634	636	635
	ENR	$7,700	$8,909	$11,716	$12,848	$10,253	$8,506	$6,604	$6,863	$7,964	$8,748	$9,437	$8,562	$8,519
	Portfolio APR	22.9%	23.2%	23.2%	23.1%	23.1%	23.4%	24.4%	25.2%	26.4%	27.3%	27.7%	27.6%	27.0%
	60+ Delinquency	3.3%	3.5%	3.8%	5.3%	4.7%	5.7%	3.1%	3.1%	3.1%	3.8%	3.4%	4.5%	4.4%
	Net Charge-off	9.3%	5.9%	6.8%	9.3%	13.5%	11.5%	6.7%	6.4%	6.3%	6.6%	8.1%	8.7%	9.5%
	Risk Adjusted APR	13.6%	17.3%	16.4%	13.9%	9.5%	11.8%	17.7%	18.8%	20.1%	20.7%	19.6%	18.9%	17.5%
Hard Secured	Origination Volume	$4,601	$4,914	$4,862	$4,242	$2,881	$2,622	$2,831	$2,363	$2,351	$2,362	$2,181	$2,211	$2,520
	FICO of Originations	612	610	606	600	605	622	619	608	607	605	604	611	613
	ENR	$4,818	$5,260	$5,644	$5,661	$4,872	$4,470	$3,858	$3,596	$3,378	$3,258	$3,125	$2,926	$3,309
	Portfolio APR	21.2%	21.7%	21.8%	22.0%	22.2%	22.8%	23.7%	24.4%	25.3%	26.1%	26.7%	26.9%	26.9%
	60+ Delinquency	4.1%	3.5%	4.2%	4.8%	4.6%	4.7%	2.6%	3.0%	2.9%	3.0%	2.8%	2.7%	2.6%
	Net Charge-off	5.5%	4.9%	5.0%	6.8%	7.9%	7.4%	3.9%	4.1%	4.4%	4.3%	5.1%	5.1%	5.0%
	Risk Adjusted APR	15.7%	16.8%	16.8%	15.2%	14.3%	15.4%	19.8%	20.3%	21.0%	21.9%	21.6%	21.8%	21.9%
Direct Auto	Origination Volume										$249	$1,073	$1,721	$2,358
	FICO of Originations										608	608	628	636
	ENR										$237	$1,010	$1,966	$2,992
	Portfolio APR										18.3%	19.1%	18.6%	18.9%
	60+ Delinquency										0.1%	0.9%	1.0%	1.0%
	Net Charge-off										0.0%	0.5%	1.2%	1.5%
	Risk Adjusted APR										18.3%	18.7%	17.4%	17.5%

Note: Legacy OneMain "OMFH" reflects Gross Loss until system conversion (Q1 2017)