



*OneMain Holdings, Inc.*  
*(NYSE: OMF)*

*3Q 2017 Earnings Presentation*  
*November 1, 2017*



*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 our continued compliance with the previously disclosed Settlement Agreement with the U.S. 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, 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 loan delinquencies or net charge-offs, 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 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 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, or changes in corporate or individual income tax laws or regulations; 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; effects of the contemplated acquisition of Fortress Investment Group LLC by an affiliate of SoftBank Group Corp.; 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.

### ***Use of Non-GAAP Financial Measures***

We report the operating results of Consumer and Insurance, Acquisitions and Servicing, 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). Consumer and Insurance adjusted pretax income (loss), Consumer and Insurance adjusted net income (loss), Consumer and Insurance adjusted earnings (loss) per diluted share, Acquisitions and Servicing adjusted pretax income (loss), and Other adjusted pretax income (loss) are key performance measures used by management in evaluating the performance of our business. Consumer and Insurance adjusted pretax income (loss), Acquisitions and Servicing adjusted pretax income (loss), and Other adjusted pretax income (loss) represents income (loss) before income taxes on a Segment Accounting Basis and excludes acquisition-related transaction and integration expenses, net gain (loss) on sale 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 and as a performance goal under the company's executive compensation programs. These non-GAAP financial measures should be considered supplemental to, but not as a substitute for or superior to, income (loss) before 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.

### Financial Performance

- Net income of \$69MM, diluted EPS of \$0.51
- C&I adjusted diluted EPS\* of \$0.91, unlevered return\* of 11.5%
- C&I adjusted diluted EPS\* includes estimated hurricane impacts of ~\$0.10

### Receivables

- C&I ending net receivables\* of \$14.3B, growth of \$0.5B from 2Q17
- Portfolio yield\* of 23.4%, includes estimated 20 bp impact from hurricanes
- C&I secured originations 47% of total; portfolio 41% secured at quarter end

### Credit

- C&I net charge-off (“NCO”) ratio\* of 6.4%, up from 6.2% in 3Q16
- C&I 30–89 delinquency ratio\* of 2.4%, down from 2.6% in 3Q16
- C&I 90+ delinquency ratio\* of 2.1%, down from 2.3% in 3Q16

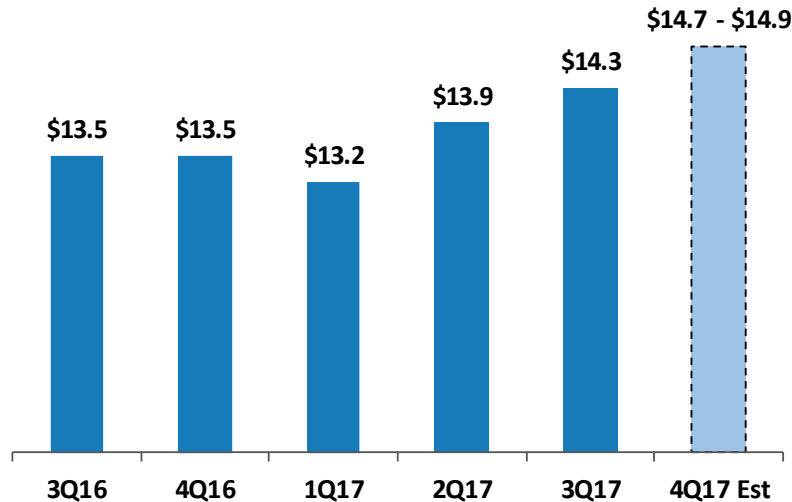
### Capital & Liquidity

- Tangible leverage ratio\* of 9.5x
- Tangible leverage ratio\* on track to reach ~9x by 4Q17 and ~7x by 4Q18
- Issued \$900MM of 2-year revolving ABS at 2.6% cost of funds

(\$ in billions)

## C&I originations of \$2.6B in 3Q17, up 19% from 3Q16

### Ending Net Receivables (“ENR”)\*



	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17 Est
ANR <sup>(1)</sup>	\$13.4	\$13.5	\$13.3	\$13.5	\$14.1	~\$14.6
Secured % (ENR)	34%	36%	37%	40%	41%	~42%

### 3Q17 Key Highlights

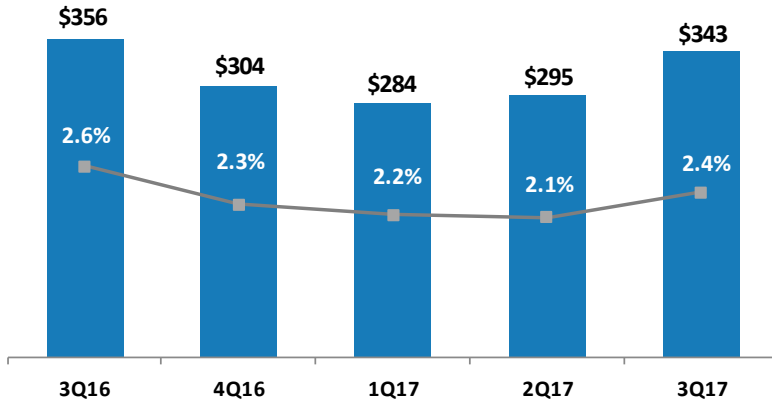
- **Secured originations 47% of total**
  - Direct Auto (ENR) 19% vs. 13% in 3Q16
- **Yield of 23.4% vs. 24.5% in 3Q16**
  - Estimated hurricane impact of ~20bps
  - Increasing mix of lower-priced Direct Auto driving reduction in yield
  - Direct Auto unlevered returns on average 30% higher than personal loans
- Yield expected to stabilize in 4Q17

*\*See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures.  
 (1) Average Net Receivables (ANR) includes C&I finance receivables held for investment. See slide 20 for more information.*

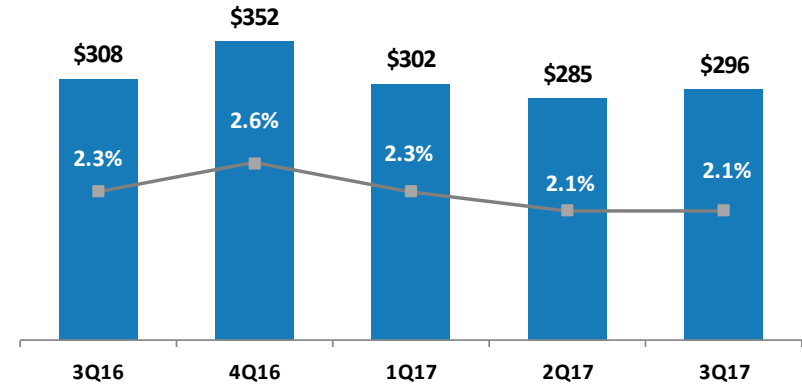
(\$ in millions)

## Credit trends and outlook remain positive

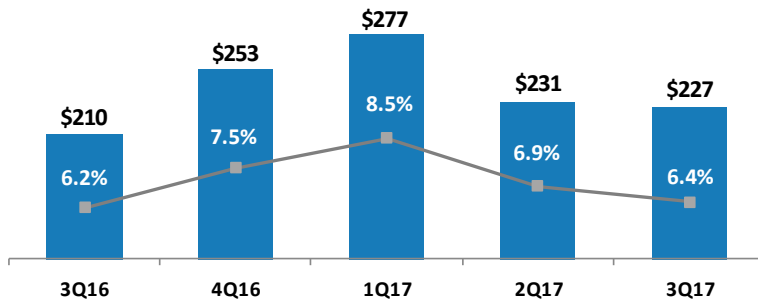
### 30-89 Days Delinquent\*



### 90+ Days Delinquent\*



### Net Charge-offs\*



GCO %	7.0%	8.3%	9.6%	7.9%	7.2%
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### Key Highlights

- Continued strength in back-end roll rates and post charge-off recoveries
- 4Q17 net charge-offs expected to be 6.5%
- 2017 net charge-offs expected to be 7.0%
- 2018 net charge-offs expected to be below 7.0%

\*See appendix for reconciliations and disclosures required by Regulation G for Non-GAAP Financial Measures, see slide 22 for more information.

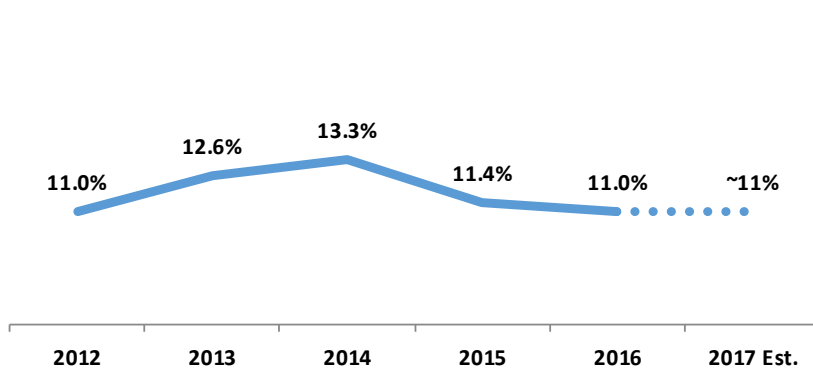
## Consistently generating 10%+ unlevered returns

### Our Business Model

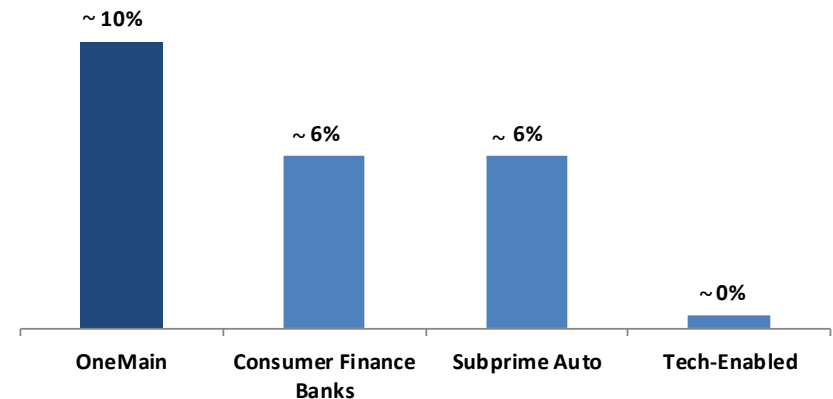
- Balanced receivables growth
- Disciplined underwriting
- Scale drives operating leverage
- Target 20%+ return on equity and modest tangible leverage (5 – 7x)

### Consistent Unlevered Returns <sup>(1)</sup>

C&I unlevered return\* shown on a pro forma basis



### Other Finance Company Unlevered Returns <sup>(2)</sup>



\*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 and changes in loan loss reserves 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 27 for more information.

(2) Source: Company filings, SNL Financial. Financial data for full year 2016.

(\$ in millions, except per share statistics)

## Consistently generating 10%+ unlevered returns

### Earnings Summary

	3Q17	2Q17	3Q16
Consumer & Insurance *	\$194	\$174	\$196
Acquisitions & Servicing *	0	0	2
Other *	(13)	(8)	(8)
Reconciling items <sup>(1)</sup>	(60)	(100)	(157)
Pretax Income	121	66	33
Taxes	(52)	(24)	(8)
<b>Net Income</b>	<b>\$69</b>	<b>\$42</b>	<b>\$25</b>
Diluted EPS	\$0.51	\$0.30	\$0.19
Book value per basic share	\$23.88	\$23.32	\$22.60

### C&I Adjusted Earnings Summary \*

	3Q17	2Q17	3Q16
Interest Income	\$831	\$801	\$827
Other Net Revenue <sup>(2)</sup>	98	96	114
Provision for Loan Losses	(245)	(234)	(224)
Operating Expense	(295)	(300)	(330)
Interest Expense	(195)	(189)	(191)
<b>Adjusted Pretax Income</b>	<b>\$194</b>	<b>\$174</b>	<b>\$196</b>
Adjusted Net Income	\$123	\$110	\$122
<b>Adjusted Diluted EPS</b>	<b>\$0.91</b>	<b>\$0.81</b>	<b>\$0.90</b>
Avg. Net Receivables (\$B)	\$14.1	\$13.5	\$13.4
Yield	23.4%	23.9%	24.5%
Unlevered RoR <sup>(3)</sup>	11.5%	10.9%	12.0%

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

(1) Reconciling items primarily relate to purchase accounting, acquisition-related and integration costs, net loss on sale of real estate loans, net repurchase and repayments of debt and net loss on liquidation of United Kingdom subsidiary. See slide 25 for more information.

(2) Includes other revenues less insurance policy benefits and claims expense. See slide 20 for more information.

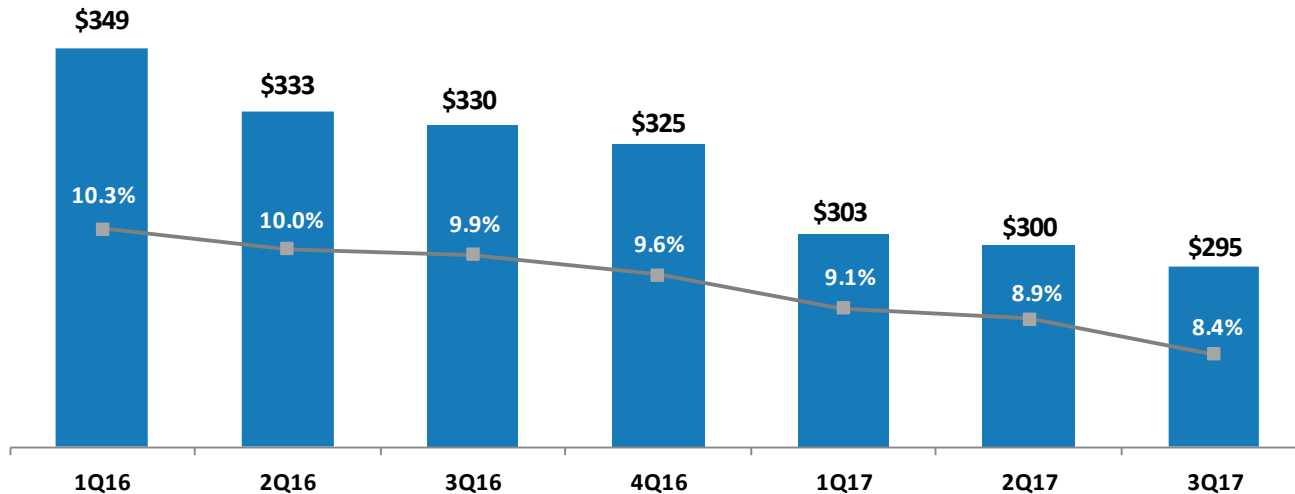
(3) Unlevered Return on Receivables equal to C&I adjusted pre-tax income before funding costs and changes in loan loss reserves divided by C&I average net receivables. See slide 21 for more information.



(\$ in millions)

**Continued to drive lower operating expense (“OpEx”) ratio\* in 3Q17**

### Operating Expense & OpEx Ratio\*



<b>ANR</b>	<b>\$13.5</b>	<b>\$13.3</b>	<b>\$13.4</b>	<b>\$13.5</b>	<b>\$13.3</b>	<b>\$13.5</b>	<b>\$14.1</b>
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\*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. For 1Q16 and 2Q16, ANR includes C&I finance receivables held for investment and held for sale, see slides 9 and 20 of 1Q17 Earnings Presentation. ANR in other periods include finance receivables held for investment. See slides 20-21 for more information.

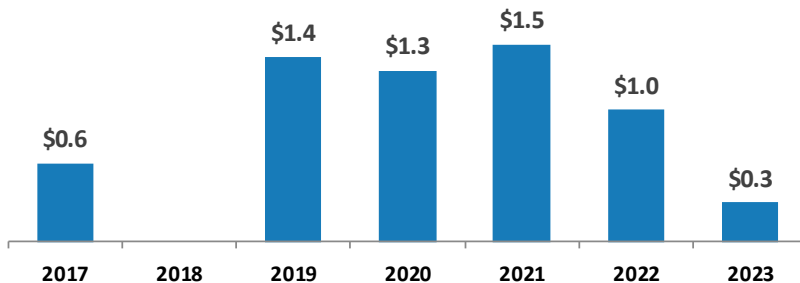
## Diverse funding and liquidity profile

### 3Q17 Funding Activities

- Issued \$900MM of 2-yr revolving ABS at 2.6% COF
- Retired \$250MM of 2017 bond maturities
- Added 8<sup>th</sup> bank partner for conduit facilities

### Balanced Unsecured Debt Maturities<sup>(1,2)</sup>

Target \$1.0 - \$1.5B per year



### 3Q17 Funding & Liquidity Profile<sup>(1)</sup>

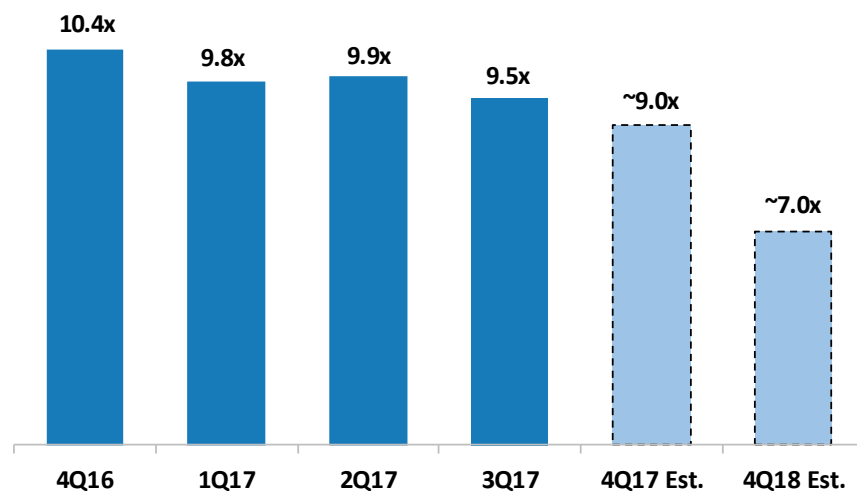
- \$14.9B of debt, up \$0.2 from 6/30/17
  - Unsecured debt of \$6.3B (42%)
  - ABS debt of \$8.6B (58%)
- 12+ months of forward liquidity
  - \$0.6B of available cash
  - \$5.1B of undrawn conduit facilities
- \$4.5B of unencumbered consumer loans

(1) Data as of 9/30/17, reflects face value of debt.

(2) Excludes \$350MM of junior subordinated debt due 2067.

## Continued progress toward achieving target leverage and capital levels

### Tangible Leverage\*



TCE/TMA*	4Q16	1Q17	2Q17	3Q17	4Q17 Est.	4Q18 Est.
	8.2%	8.6%	8.6%	8.9%	~9.0%	~12%

### Tangible Equity\*

(\$ in millions, unless otherwise noted)

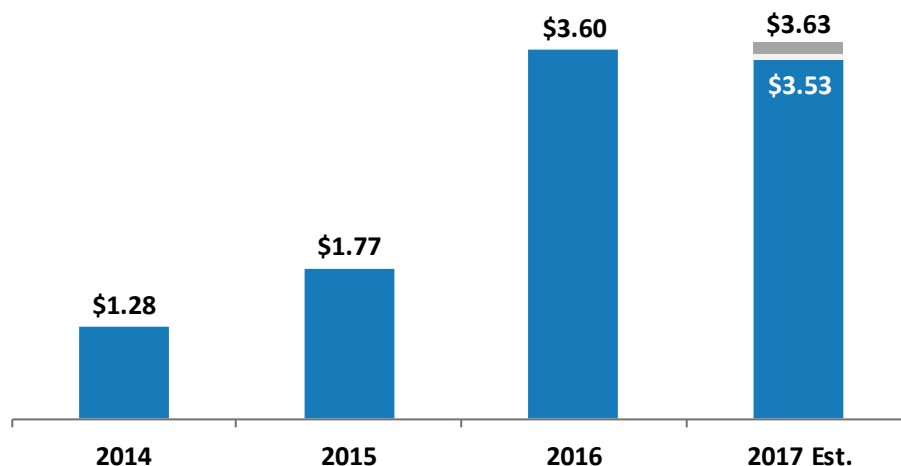
	3Q17	4Q17E
Long Term Debt	\$14.6	\$14.8
Hybrid Debt	(0.2)	(0.2)
<b>Adjusted Debt*</b>	<b>\$14.4</b>	<b>\$14.6</b>
Tangible Equity <sup>(1)</sup>	\$1.4	\$1.5
Hybrid Debt	0.2	0.2
<b>Adjusted Tangible Equity*</b>	<b>\$1.5</b>	<b>\$1.6</b>
<b>Tangible Leverage*</b>	<b>9.5x</b>	<b>~9.0x</b>

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

Note: Totals may not foot due to rounding.

(1) Based on 4Q17 estimated C&I adjusted diluted earnings per share and all results other than C&I (net of tax), see slide 12 and 16 for more information.

### C&I Adjusted Diluted EPS\*



Reflects estimated hurricane impacts of \$0.10

### C&I Estimates

- 4Q17 adjusted diluted EPS **\$1.05**

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- Full year ENR (\$B): **\$14.7 - \$14.9**
  - 4Q17 ANR (\$B): **~\$14.6**

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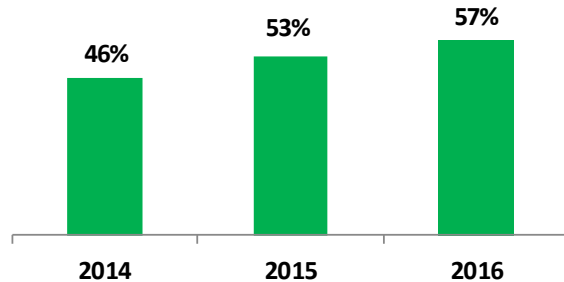
- Full year net charge-offs: **7.0%**
  - 4Q17 net charge-offs: **6.5%**

# Appendix

## Secured lending continues to drive improved credit performance

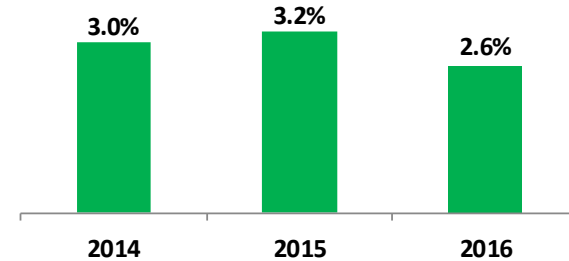
### Portfolio Mix <sup>(1)</sup>

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



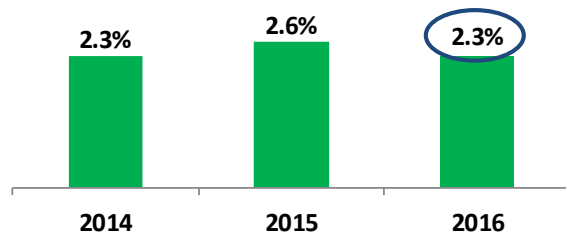
### Portfolio Vintage Performance

60 days past due at 6 months on book

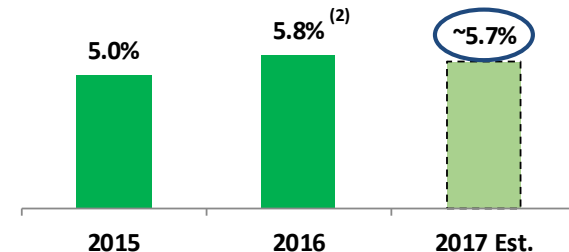


### Portfolio 30 – 89 Delinquency

Annual weighted average



### Portfolio Net Charge-Off Ratio

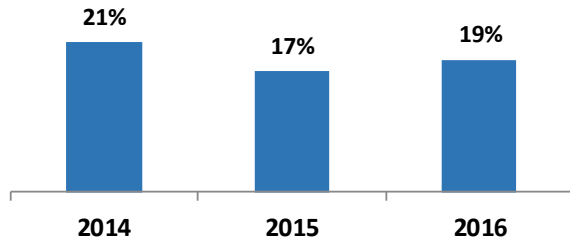


(1) Portfolio secured mix is a monthly average for the periods represented.  
(2) Excludes the impact of May 2016 branch sale, net charge-off is 6.1% on a reported basis.

## Secured lending expected to drive loss improvements

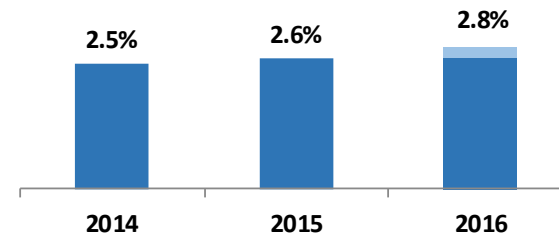
### Portfolio Mix <sup>(1)</sup>

Secured loans as a % of portfolio  
**32% in 3Q17**



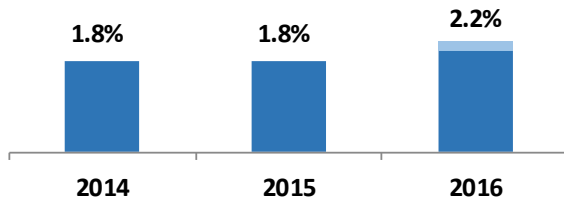
### Portfolio Vintage Performance

60 days past due at 6 months on book  
2016 vintage impacted by integration related activities

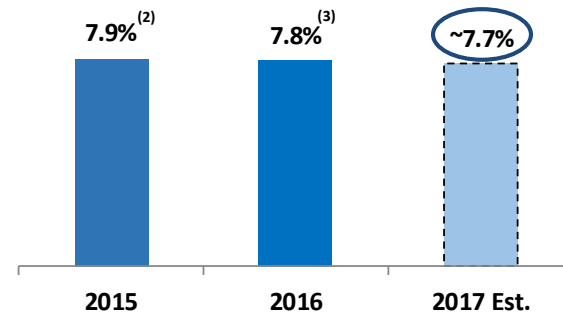


### Portfolio 30 – 89 Delinquency

Annual weighted average  
2016 impacted by integration related activities



### Portfolio Net Charge-Off Ratio



(1) Portfolio secured mix is a monthly average for the periods represented.

(2) Includes \$62MM one-time charge-off in December 2015 to align with loss recognition of future periods.

(3) Excludes the impact of 2Q16 accounting policy alignment, net charge-off is 7.6% on a reported basis.

(\$ in millions)

	3Q17 YTD Actual	4Q17 Estimate	2017 FY Estimate
SpringLeaf Debt Discount Accretion	(\$58)	(\$12)	(\$70)
OMFH LLR Provision Catch-up	(32)	(8)	(40)
OMFH Receivable Premium Amort	(118)	(22)	(140)
OMFH Receivable Discount	40	5	45
Acquisition & Integration Costs <sup>(1)</sup>	(62)	(8)	(70)
Other <sup>(2)</sup>	(57)	(8)	(65)
<b>Pre-tax impact</b>	<b>(\$287)</b>	<b>(\$53)</b>	<b>(\$340)</b>
<b>Net Income impact</b>	<b>(\$192)</b>	<b>(\$33)</b>	<b>(\$225)</b>

Expected to be less than \$100 in 2018 and ~\$50 in 2019

(1) See slide 25 for more detail.

(2) Consists of other non-C&I segment results and other purchase accounting adjustments.



## Consolidated Income Statement (GAAP)

(unaudited, in millions, except per share statistics)

	3Q17	2Q17	1Q17	4Q16	3Q16	FY16	FY15
Finance Charges	\$805	\$768	\$756	\$765	\$763	\$3,036	\$1,870
Finance Receivables Held for Sale Originated as Held for Investment	3	4	3	3	7	74	60
<b>Total Interest Income</b>	<b>808</b>	<b>772</b>	<b>759</b>	<b>768</b>	<b>770</b>	<b>3,110</b>	<b>1,930</b>
Interest Expense	(207)	(203)	(202)	(201)	(215)	(856)	(715)
Provision for Finance Receivable Losses	(243)	(236)	(245)	(258)	(263)	(932)	(716)
<b>Net Interest Income after Provision</b>	<b>358</b>	<b>333</b>	<b>312</b>	<b>309</b>	<b>292</b>	<b>1,322</b>	<b>499</b>
Insurance	107	104	103	107	114	449	211
Investment	19	20	19	20	22	86	52
Portfolio Servicing Fees from SpringCastle	10	10	10	12	10	33	0
Net Loss on Repurchases and Repayments of Debt	(1)	(27)	(1)	(1)	0	(17)	0
Net Gain on Sale of SpringCastle Interests	0	0	0	0	0	167	0
Net Gain on Sale of Personal Loans	0	0	0	0	0	22	0
Other	17	14	10	9	12	33	(1)
<b>Total Other Revenues</b>	<b>152</b>	<b>121</b>	<b>141</b>	<b>147</b>	<b>158</b>	<b>773</b>	<b>262</b>
Operating Expenses	(319)	(328)	(328)	(355)	(359)	(1,464)	(829)
Acquisition-Related Transaction and Integration Expenses	(22)	(14)	(23)	(33)	(21)	(108)	(62)
Insurance Policy Benefits and Claims	(48)	(46)	(45)	(39)	(37)	(167)	(96)
<b>Total Other Expenses</b>	<b>(389)</b>	<b>(388)</b>	<b>(396)</b>	<b>(427)</b>	<b>(417)</b>	<b>(1,739)</b>	<b>(987)</b>
<b>Pretax Income (Loss)</b>	<b>121</b>	<b>66</b>	<b>57</b>	<b>29</b>	<b>33</b>	<b>356</b>	<b>(226)</b>
Income Taxes	(52)	(24)	(24)	(2)	(8)	(113)	133
<b>Income (Loss) Attributable to OneMain Holdings, Inc.</b>	<b>69</b>	<b>42</b>	<b>33</b>	<b>27</b>	<b>25</b>	<b>243</b>	<b>(93)</b>
Non-Controlling Interests	0	0	0	0	0	(28)	(127)
<b>Net Income (Loss) Attributable to OneMain Holdings, Inc.</b>	<b>\$69</b>	<b>\$42</b>	<b>\$33</b>	<b>\$27</b>	<b>\$25</b>	<b>\$215</b>	<b>(\$220)</b>
Weighted Average Diluted Shares	135.7	135.5	135.6	135.6	135.0	135.1	127.9
GAAP Diluted EPS	\$0.51	\$0.30	\$0.25	\$0.20	\$0.19	\$1.59	(\$1.72)

## Consolidated Balance Sheet (GAAP)

(unaudited, in millions)

	9/30/17	6/30/17	3/31/17	12/31/16	9/30/16
Cash and Cash Equivalents	\$916	\$862	\$787	\$579	\$658
Investment Securities	1,668	1,750	1,755	1,764	1,788
Net Finance Receivables:					
Personal Loans and Retail Sales Finance	14,363	13,916	13,249	13,588	13,669
Real Estate Loans	133	134	139	144	201
<b>Net Finance Receivables</b>	<b>14,496</b>	<b>14,050</b>	<b>13,388</b>	<b>13,732</b>	<b>13,870</b>
Unearned Insurance Premium and Claim Reserves	(574)	(572)	(558)	(586)	(608)
Allowance for Finance Receivable Losses	(698)	(676)	(666)	(689)	(672)
<b>Net Finance Receivables, Less Unearned Insurance and Allowance</b>	<b>13,224</b>	<b>12,802</b>	<b>12,164</b>	<b>12,457</b>	<b>12,590</b>
Finance Receivables Held for Sale	137	141	148	153	166
Restricted Cash and Restricted Cash Equivalents	571	545	558	568	558
Goodwill	1,422	1,422	1,422	1,422	1,422
Intangible Assets	452	464	477	492	507
Other Assets	660	712	662	688	664
<b>Total Assets</b>	<b>\$19,050</b>	<b>\$18,698</b>	<b>\$17,973</b>	<b>\$18,123</b>	<b>\$18,353</b>
Long-Term Debt	\$14,619	\$14,409	\$13,679	\$13,959	\$13,994
Insurance Claims and Policyholder Liabilities	744	745	749	757	752
Deferred and Accrued Taxes	16	5	8	9	72
Other Liabilities	441	385	432	332	489
<b>Total Liabilities</b>	<b>15,820</b>	<b>15,544</b>	<b>14,868</b>	<b>15,057</b>	<b>15,307</b>
Common Stock	1	1	1	1	1
Additional Paid-In Capital	1,557	1,552	1,550	1,548	1,545
Accumulated Other Comprehensive Income (Loss)	5	3	(2)	(6)	4
Retained Earnings	1,667	1,598	1,556	1,523	1,496
<b>Total Shareholders' Equity</b>	<b>3,230</b>	<b>3,154</b>	<b>3,105</b>	<b>3,066</b>	<b>3,046</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>\$19,050</b>	<b>\$18,698</b>	<b>\$17,973</b>	<b>\$18,123</b>	<b>\$18,353</b>

(unaudited, in millions)	9/30/17	6/30/17	3/31/17	12/31/16	9/30/16
Consumer & Insurance	\$14,334	\$13,856	\$13,157	\$13,455	\$13,485
Acquisition & Servicing	0	0	0	0	0
Other	148	156	164	176	237
Segment to GAAP Adjustment	14	38	67	101	148
<b>Net Finance Receivables Held for Investment - GAAP basis</b>	<b>\$14,496</b>	<b>\$14,050</b>	<b>\$13,388</b>	<b>\$13,732</b>	<b>\$13,870</b>
Consumer & Insurance	\$715	\$697	\$694	\$732	\$743
Acquisition & Servicing	0	0	0	0	0
Other	33	27	30	31	32
Segment to GAAP Adjustment	(50)	(48)	(58)	(74)	(103)
<b>Allowance for Finance Receivable Losses - GAAP basis</b>	<b>\$698</b>	<b>\$676</b>	<b>\$666</b>	<b>\$689</b>	<b>\$672</b>
Consumer & Insurance	\$14,537	\$14,323	\$13,601	\$13,875	\$13,846
Acquisition & Servicing	0	0	0	0	0
Other	290	301	314	331	405
Segment to GAAP Adjustment	(208)	(215)	(236)	(247)	(257)
<b>Long-Term Debt - GAAP basis</b>	<b>\$14,619</b>	<b>\$14,409</b>	<b>\$13,679</b>	<b>\$13,959</b>	<b>\$13,994</b>

(unaudited, in millions, except per share statistics)	3Q17	2Q17	1Q17	4Q16	3Q16	FY16	FY15
Finance Charges	\$831	\$801	\$798	\$821	\$827	\$3,272	\$1,439
Finance Receivables Held for Sale Originated as Held for Investment	0	0	0	0	0	56	43
<b>Total Interest Income</b>	<b>831</b>	<b>801</b>	<b>798</b>	<b>821</b>	<b>827</b>	<b>3,328</b>	<b>1,482</b>
Interest Expense	(195)	(189)	(186)	(187)	(191)	(738)	(242)
Provision for Finance Receivable Losses	(245)	(234)	(239)	(242)	(224)	(911)	(351)
<b>Net Interest Income after Provision</b>	<b>391</b>	<b>378</b>	<b>373</b>	<b>392</b>	<b>412</b>	<b>1,679</b>	<b>889</b>
Insurance	107	104	103	107	114	449	211
Investment	21	24	25	27	25	108	49
Other	18	15	10	12	12	47	16
<b>Total Other Revenues</b>	<b>146</b>	<b>143</b>	<b>138</b>	<b>146</b>	<b>151</b>	<b>604</b>	<b>276</b>
Operating Expenses	(295)	(300)	(303)	(325)	(330)	(1,337)	(712)
Insurance Policy Benefits and Claims	(48)	(47)	(45)	(38)	(37)	(162)	(92)
<b>Total Other Expenses</b>	<b>(343)</b>	<b>(347)</b>	<b>(348)</b>	<b>(363)</b>	<b>(367)</b>	<b>(1,499)</b>	<b>(804)</b>
<b>Adjusted Pretax Income (non-GAAP)</b>	<b>194</b>	<b>174</b>	<b>163</b>	<b>175</b>	<b>196</b>	<b>784</b>	<b>361</b>
Income Taxes <sup>(1)</sup>	(71)	(64)	(60)	(67)	(74)	(298)	(134)
<b>Adjusted Net Income (non-GAAP)</b>	<b>\$123</b>	<b>\$110</b>	<b>\$103</b>	<b>\$108</b>	<b>\$122</b>	<b>\$486</b>	<b>\$227</b>
Weighted Average Diluted Shares	135.7	135.5	135.6	135.6	135.0	135.1	127.9
C&I Adjusted Diluted EPS <sup>(2)</sup>	\$0.91	\$0.81	\$0.76	\$0.80	\$0.90	\$3.60	\$1.77
Net Finance Receivables	\$14,334	\$13,856	\$13,157	\$13,455	\$13,485	\$13,455	\$12,954
Finance Receivables Held for Sale	\$0	\$0	\$0	\$0	\$0	\$0	\$617
Average Net Receivables <sup>(3)</sup>	\$14,119	\$13,469	\$13,261	\$13,470	\$13,416	\$13,445	\$5,734
Yield <sup>(3)</sup>	23.4%	23.9%	24.4%	24.3%	24.5%	24.8%	25.9%
Origination Volume <sup>(3)</sup>	\$2,639	\$2,953	\$1,812	\$2,337	\$2,219	\$9,455	\$5,715

Note: Consumer & Insurance are presented on an adjusted Segment Accounting Basis. Income statement ratios may not sum to return on receivables due to rounding.

(1) Income taxes assume a 37% statutory tax rate prior to the OneMain Acquisition, 38% subsequent to the OneMain Acquisition through 2016 and 37% for the year 2017.

(2) 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.

(unaudited, in millions)	3Q17	2Q17	1Q17	4Q16	3Q16	FY16	FY15
Revenue <sup>(1)</sup>	26.3%	26.6%	26.8%	27.6%	28.1%	28.0%	29.1%
Net Charge-Off <sup>(2)</sup>	(6.4%)	(6.9%)	(8.5%)	(7.5%)	(6.2%)	(7.1%)	(5.6%)
<b>Risk Adjusted Margin</b>	<b>19.9%</b>	<b>19.8%</b>	<b>18.3%</b>	<b>20.1%</b>	<b>21.9%</b>	<b>20.9%</b>	<b>23.5%</b>
Operating Expenses	(8.4%)	(8.9%)	(9.1%)	(9.6%)	(9.9%)	(9.9%)	(12.4%)
<b>Unlevered RoR</b>	<b>11.5%</b>	<b>10.9%</b>	<b>9.2%</b>	<b>10.5%</b>	<b>12.0%</b>	<b>11.0%</b>	<b>11.1%</b>
Interest Expense	(5.5%)	(5.6%)	(5.6%)	(5.6%)	(5.7%)	(5.5%)	(4.2%)
Provision for Income Taxes <sup>(3)</sup>	(2.0%)	(1.9%)	(1.4%)	(1.8%)	(2.4%)	(2.1%)	(2.5%)
<b>Return on Receivables <sup>(4)</sup></b>	<b>3.5%</b>	<b>3.3%</b>	<b>3.1%</b>	<b>3.2%</b>	<b>3.6%</b>	<b>3.6%</b>	<b>4.0%</b>

Note: Consumer & Insurance financials are presented on an adjusted Segment Accounting Basis. All income statement ratios are shown as a percentage of C&I average net finance receivables held for investment and held for sale. Income statement ratios may not sum to return on receivables due to rounding.

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

(2) The charge-off ratios in FY2015 exclude \$62MM of additional charge-off recorded in December 2015 related to one change in charge-off policy for personal loans in connection with the OneMain policy integration.

(3) Income taxes assume a 37% statutory tax rate prior to the OneMain Acquisition, 38% subsequent to the OneMain Acquisition through 2016 and 37% for the year 2017.

(4) Return on receivables includes the change in allowance impact, net of tax.

(unaudited, in millions)	3Q17	2Q17	1Q17	4Q16	3Q16	FY16	FY15
Gross Charge-Off	\$257	\$266	\$313	\$281	\$236	\$1,050	\$365
Gross Charge-Off Ratio <sup>(1)</sup>	7.2%	7.9%	9.6%	8.3%	7.0%	7.8%	6.4%
Recovery	\$30	\$35	\$36	\$28	\$26	\$102	\$46
Recovery Ratio	0.8%	1.0%	1.1%	0.8%	0.8%	0.7%	0.8%
Net Charge-Off	\$227	\$231	\$277	\$253	\$210	\$948	\$319
Net Charge-Off Ratio <sup>(1)</sup>	6.4%	6.9%	8.5%	7.5%	6.2%	7.1%	5.6%
30-89 Delinquency	\$343	\$295	\$284	\$304	\$356	\$304	\$298
30-89 Delinquency Ratio	2.4%	2.1%	2.2%	2.3%	2.6%	2.3%	2.2%
30+ Delinquency	\$639	\$580	\$586	\$656	\$664	\$656	\$582
30+ Delinquency Ratio	4.5%	4.2%	4.5%	4.9%	4.9%	4.9%	4.5%
60+ Delinquency	\$430	\$403	\$422	\$482	\$454	\$482	\$413
60+ Delinquency Ratio	3.0%	2.9%	3.2%	3.6%	3.3%	3.6%	3.0%
90+ Delinquency	\$296	\$285	\$302	\$352	\$308	\$352	\$284
90+ Delinquency Ratio	2.1%	2.1%	2.3%	2.6%	2.3%	2.6%	2.2%
Non-TDR Allowance	\$527	\$511	\$548	\$578	\$588	\$578	\$532
TDR Allowance	188	186	146	154	155	154	237
<b>Total Allowance <sup>(2)</sup></b>	<b>\$715</b>	<b>\$697</b>	<b>\$694</b>	<b>\$732</b>	<b>\$743</b>	<b>\$732</b>	<b>\$769</b>
Non-TDR Net Finance Receivables	\$13,867	\$13,396	\$12,758	\$13,034	\$13,064	\$13,034	\$12,454
TDR Net Finance Receivables	467	460	399	421	421	421	500
<b>Total Net Finance Receivables</b>	<b>\$14,334</b>	<b>\$13,856</b>	<b>\$13,157</b>	<b>\$13,455</b>	<b>\$13,485</b>	<b>\$13,455</b>	<b>\$12,954</b>
Non-TDR Allowance Ratio	3.8%	3.8%	4.3%	4.4%	4.5%	4.4%	4.3%
TDR Allowance Ratio	40.3%	40.4%	36.6%	36.6%	36.9%	36.6%	47.3%
<b>Total Allowance Ratio</b>	<b>5.0%</b>	<b>5.0%</b>	<b>5.3%</b>	<b>5.4%</b>	<b>5.5%</b>	<b>5.4%</b>	<b>5.9%</b>

Note: Consumer & Insurance financials are presented on an adjusted Segment Accounting Basis. Delinquency ratios is calculated as a percentage of net finance receivables. All income statement ratios are shown as a percentage of C&I average net finance receivables held for investment and held for sale. Income statement ratios may not sum to return on receivables due to rounding.

(1) FY2015 charge-off ratio excludes \$62MM recorded in December 2015 related to a change in charge-off policy for personal loans in connection with the OneMain acquisition.

(2) See slide 19 for more information.

(unaudited, in millions)	3Q17	2Q17	1Q17	4Q16	3Q16	FY16	FY15
Interest Income	\$0	\$0	\$0	\$0	\$0	\$102	\$463
Interest Expense	0	0	0	0	0	(20)	(87)
Provision for Finance Receivable Losses	0	0	0	0	0	(14)	(68)
<b>Net Interest Income after Provision</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>68</b>	<b>308</b>
Investment	0	0	0	0	0	0	5
Portfolio Servicing Fees from SpringCastle	10	10	10	12	10	44	52
Other	0	0	2	1	2	5	1
<b>Total Other Revenues</b>	<b>10</b>	<b>10</b>	<b>12</b>	<b>13</b>	<b>12</b>	<b>49</b>	<b>58</b>
Operating Expenses	(10)	(10)	(11)	(11)	(10)	(46)	(59)
Portfolio Servicing Fees to OneMain Holdings, Inc. <sup>(1)</sup>	0	0	0	0	0	(11)	(52)
<b>Total Other Expenses</b>	<b>(10)</b>	<b>(10)</b>	<b>(11)</b>	<b>(11)</b>	<b>(10)</b>	<b>(57)</b>	<b>(111)</b>
<b>Adjusted Pretax Income Including Non-Controlling Interests</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>60</b>	<b>255</b>
Non-Controlling Interests <sup>(1)</sup>	0	0	0	0	0	(28)	(127)
<b>Adjusted Pretax Income (non-GAAP)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1</b>	<b>\$2</b>	<b>\$2</b>	<b>\$32</b>	<b>\$128</b>
Net Finance Receivables	\$0	\$0	\$0	\$0	\$0	\$0	\$1,703
Average Net Receivables	\$0	\$0	\$0	\$0	\$0	\$414	\$1,887
Principal Balance <sup>(2)</sup>	\$0	\$0	\$0	\$0	\$0	\$0	\$2,065
Yield	0.0%	0.0%	0.0%	0.0%	0.0%	24.6%	24.5%

Note: Acquisitions & Servicing are presented on an adjusted Segment Accounting Basis. Income statement ratios may not sum to return on receivables due to rounding.

(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.

(unaudited, in millions)	3Q17	2Q17	1Q17	4Q16	3Q16	FY16	FY15
Finance Charges	\$3	\$2	\$4	\$5	\$4	\$35	\$63
Finance Receivables Held for Sale Originated as Held for Investment	3	4	2	3	7	16	13
<b>Total Interest Income</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>8</b>	<b>11</b>	<b>51</b>	<b>76</b>
Interest Expense	(5)	(5)	(6)	(6)	(9)	(43)	(268)
Provision for Finance Receivable Losses	(6)	0	(1)	(1)	(1)	(6)	1
<b>Net Interest Income (Loss) after Provision</b>	<b>(5)</b>	<b>1</b>	<b>(1)</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>(191)</b>
Investment	0	0	0	0	0	0	9
Other	(1)	1	0	(2)	0	(19)	(6)
<b>Total Other Revenues</b>	<b>(1)</b>	<b>1</b>	<b>0</b>	<b>(2)</b>	<b>0</b>	<b>(19)</b>	<b>3</b>
Operating Expenses	(7)	(10)	(6)	(6)	(9)	(26)	(48)
<b>Total Other Expenses</b>	<b>(7)</b>	<b>(10)</b>	<b>(6)</b>	<b>(6)</b>	<b>(9)</b>	<b>(26)</b>	<b>(48)</b>
<b>Adjusted Pretax Loss (non-GAAP)</b>	<b>(\$13)</b>	<b>(\$8)</b>	<b>(\$7)</b>	<b>(\$7)</b>	<b>(\$8)</b>	<b>(\$43)</b>	<b>(\$236)</b>
Net Finance Receivables:							
Personal Loans & Retail Sales Finance	\$7	\$14	\$16	\$23	\$27	\$23	\$41
Real Estate	141	142	148	153	210	153	565
<b>Total Net Finance Receivables</b>	<b>\$148</b>	<b>\$156</b>	<b>\$164</b>	<b>\$176</b>	<b>\$237</b>	<b>\$176</b>	<b>\$606</b>

Note: Other is presented on an adjusted Segment Accounting Basis. Income statement ratios may not sum to return on receivables due to rounding. Effective 1Q 2017, the Real Estate segment was combined with "Other." Prior periods have been revised to conform to the new segment alignment.



## Reconciliation of Non-GAAP Measures

(unaudited, in millions)

	3Q17	2Q17	1Q17	4Q16	3Q16	FY16	FY15
Consumer & Insurance	\$171	\$144	\$142	\$136	\$179	\$688	\$345
Acquisition & Servicing	0	0	1	2	2	225	254
Other	(13)	(8)	(13)	(15)	(30)	(90)	(284)
Segment to GAAP Adjustment	(37)	(70)	(73)	(94)	(118)	(467)	(541)
<b>Income Before Income Taxes - GAAP basis</b>	<b>\$121</b>	<b>\$66</b>	<b>\$57</b>	<b>\$29</b>	<b>\$33</b>	<b>\$356</b>	<b>(\$226)</b>
Pretax Income (Loss) - Segment Accounting Basis	\$171	\$144	\$142	\$136	\$179	\$688	\$345
Net Loss on Repurchases and Repayments of Debt	1	16	1	1	0	14	0
Net Gain on Sale of Personal Loans	0	0	0	0	0	(22)	0
Acquisition-Related Transaction and Integration Expenses	22	14	20	38	17	100	16
Debt Refinance Costs	0	0	0	0	0	4	0
<b>Consumer &amp; Insurance Adjusted Pretax Income (non-GAAP)</b>	<b>\$194</b>	<b>\$174</b>	<b>\$163</b>	<b>\$175</b>	<b>\$196</b>	<b>\$784</b>	<b>\$361</b>
Pretax Income (Loss) - Segment Accounting Basis	\$0	\$0	\$1	\$2	\$2	\$197	\$127
Net Gain on Sale of SpringCastle Interests	0	0	0	0	0	(167)	0
SpringCastle Transaction Costs	0	0	0	0	0	1	0
Acquisition-Related Transaction and Integration Expenses	0	0	0	0	0	1	1
<b>Acquisitions &amp; Servicing Adjusted Pretax Income (non-GAAP)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1</b>	<b>\$2</b>	<b>\$2</b>	<b>\$32</b>	<b>\$128</b>
Pretax Income (Loss) - Segment Accounting Basis	(\$13)	(\$8)	(\$13)	(\$15)	(\$30)	(\$90)	(\$284)
Net Loss on Repurchases and Repayments of Debt	0	0	0	0	0	1	0
Net Loss on Sale of Real Estate Loans	0	0	0	0	12	12	0
Acquisition-Related Transaction and Integration Expenses	0	0	6	7	5	27	48
Debt Refinance Costs	0	0	0	0	0	1	0
Net Loss on Liquidation of United Kingdom Subsidiary	0	0	0	1	5	6	0
<b>Other Adjusted Pretax Income (Loss) (non-GAAP)</b>	<b>(\$13)</b>	<b>(\$8)</b>	<b>(\$7)</b>	<b>(\$7)</b>	<b>(\$8)</b>	<b>(\$43)</b>	<b>(\$236)</b>

## Reconciliation of Balance Sheet Metrics

(unaudited, in millions)						Prior to 310-30 Policy Change
	9/30/17	6/30/17	3/31/17	12/31/16	9/30/16	12/31/15
Total Assets	\$19,050	\$18,698	\$17,973	\$18,123	\$18,353	\$21,056
Less: Goodwill	(1,422)	(1,422)	(1,422)	(1,422)	(1,422)	(1,440)
Less: Other Intangible Assets	(452)	(464)	(477)	(492)	(507)	(559)
<b>Tangible Managed Assets</b>	<b>\$17,176</b>	<b>\$16,812</b>	<b>\$16,074</b>	<b>\$16,209</b>	<b>\$16,424</b>	<b>\$19,057</b>
Long-Term Debt	\$14,619	\$14,409	\$13,679	\$13,959	\$13,994	\$17,300
Less: Junior Subordinated Debt	(172)	(172)	(172)	(172)	(172)	(172)
<b>Adjusted Debt</b>	<b>\$14,447</b>	<b>\$14,237</b>	<b>\$13,507</b>	<b>\$13,787</b>	<b>\$13,822</b>	<b>\$17,128</b>
Total Shareholders' Equity	\$3,230	\$3,154	\$3,105	\$3,066	\$3,046	\$2,751
Less: Goodwill	(1,422)	(1,422)	(1,422)	(1,422)	(1,422)	(1,440)
Less: Other Intangible Assets	(452)	(464)	(477)	(492)	(507)	(559)
Plus: Junior Subordinated Debt	172	172	172	172	172	172
<b>Adjusted Tangible Common Equity</b>	<b>\$1,528</b>	<b>\$1,440</b>	<b>\$1,378</b>	<b>\$1,324</b>	<b>\$1,289</b>	<b>\$924</b>
<b>Adjusted Debt to Adjusted Tangible Common Equity</b>	<b>9.5x</b>	<b>9.9x</b>	<b>9.8x</b>	<b>10.4x</b>	<b>10.7x</b>	<b>18.5x</b>
<b>Adjusted Tangible Common Equity to Tangible Managed Assets</b>	<b>8.9%</b>	<b>8.6%</b>	<b>8.6%</b>	<b>8.2%</b>	<b>7.8%</b>	<b>4.8%</b>

## Reconciliation of C&I Unlevered Returns

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

Note: Consumer & Insurance Pro forma financials are presented on an adjusted Segment Accounting Basis. All income statement ratios are shown as a percentage of C&I average net finance receivables held for investment and held for sale. Income statement ratios may not sum to return on receivables due to rounding. Pro forma assumes Springleaf and OneMain combined for all periods presented prior to 2016.

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

(2) FY2015 charge-off ratio excludes \$62MM recorded in December 2015 related to a change in charge-off policy for personal loans in connection with the OneMain acquisition.