OneMain Lending Made Personal

OneMain Holdings, Inc.

(NYSE: OMF)

SFIG ABS Vegas

February 2017

OneMain Lending Made Personal

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Important Information

This document contains summarized information concerning OneMain Holdings, Inc. (the "Company") and the Company's business, operations, financial performance and trends. No representation is made that the information in this document is complete. For additional financial, statistical and business related information, as well as information regarding business and segment trends, see the Company's most recent Annual Report on Form 10-K ("Form 10-K") and Quarterly Reports on Form 10-Q ("Form 10-Qs") filed with the U.S. Securities and Exchange Commission (the "SEC"), as well as the Company's other reports filed with the SEC from time to time. Such reports are or will be available in the Investor Relations section of the Company's website (https://www.onemainfinancial.com) and the SEC's website (http://www.sec.gov).

Cautionary Note Regarding Forward-Looking Statements

This document contains "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are not statements of historical fact but instead represent only management's current beliefs regarding future events. By their nature, forward-looking statements involve inherent risks, uncertainties and other important factors that may cause actual results, performance or achievements to differ materially from those expressed in or implied by such forward-looking statements. We caution you not to place undue reliance on these forward-looking statements that speak only as of the date they were made. We do not undertake any obligation to publicly release any revisions to these forward-looking statements to reflect events or circumstances after the date of this document or to reflect the occurrence of unanticipated events or the non-occurrence of anticipated events. Forward-looking statements include, without limitation, statements concerning future plans, objectives, goals, projections, strategies, events or performance, and underlying assumptions and other statements related thereto. Statements preceded by, followed by or that otherwise include the words "anticipates," "appears," "are likely," "believes," "estimates," "expects," "foresees," "intends," "plans," "projects" and similar expressions or future or conditional verbs such as "would," "should," "could," "may," or "will," are intended to identify forward-looking statements. Important factors that could cause actual results, performance or achievements to differ materially from those expressed in or implied by forward-looking statements include, without limitation, the following: the inability to obtain, or delays in obtaining, cost savings and synergies from the OneMain Acquisition and risks and other uncertainties associated with the integration of the companies; unanticipated expenditures relating to the OneMain Acquisition; any litigation, fines or penalties that could arise relating to the OneMain Acquisition; the impact of the OneMain Acquisition on our relationships with employees and third parties; various risks relating to the Lendmark Sale, in connection with the previously disclosed Settlement Agreement with the U.S. Department of Justice; risks relating to continued compliance with the Settlement Agreement; changes in general economic conditions, including the interest rate environment in which we conduct business and the financial markets through which we can access capital and also invest cash flows from our Consumer and Insurance segment; levels of unemployment and personal bankruptcies; natural or accidental events such as earthquakes, hurricanes, tornadoes, fires, or floods affecting our customers, collateral, or branches or other operating facilities; war, acts of terrorism, riots, civil disruption, pandemics, disruptions in the operation of our information systems, cyber-attacks or other security breaches, or other events disrupting business or commerce; changes in the rate at which we can collect or potentially sell our finance receivables portfolio; the effectiveness of our credit risk scoring models in assessing the risk of customer unwillingness or lack of capacity to repay; changes in our ability to attract and retain employees or key executives to support our businesses; changes in the competitive environment in which we operate, including the demand for our products, customer responsiveness to our distribution channels, our ability to make technological improvements, and the strength and ability of our competitors to operate independently or to enter into business combinations that result in a more attractive range of customer products or provide greater financial resources; risks related to the acquisition or sale of assets or businesses or the formation, termination or operation of joint ventures or other strategic alliances or arrangements, including delinquencies, integration or migration issues, increased costs of servicing, incomplete records, and retention of customers; the inability to successfully and timely expand our centralized loan servicing capabilities through the integration of the Springleaf and OneMain servicing facilities; risks associated with our insurance operations, including insurance claims that exceed our expectations or insurance losses that exceed our reserves; the inability to successfully implement our growth strategy for our consumer lending business as well as successfully acquiring portfolios of consumer loans, pursuing acquisitions, and/or establishing joint ventures; declines in collateral values or increases in actual or projected delinquencies or credit losses; changes in federal, state or local laws, regulations, or regulatory policies and practices, including the Dodd-Frank Wall Street Reform and Consumer Protection Act (which, among other things, established the Consumer Financial Protection Bureau, which has broad authority to regulate and examine financial institutions, including us), that affect our ability to conduct business or the manner in which we conduct business, such as licensing requirements, pricing limitations or restrictions on the method of offering products, as well as changes that may result from increased regulatory scrutiny of the sub-prime lending industry, our use of third-party vendors and real estate loan servicing, or changes in corporate or individual 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 pending merger of Fortress Investment Group LLC to 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.

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OneMain Highlights

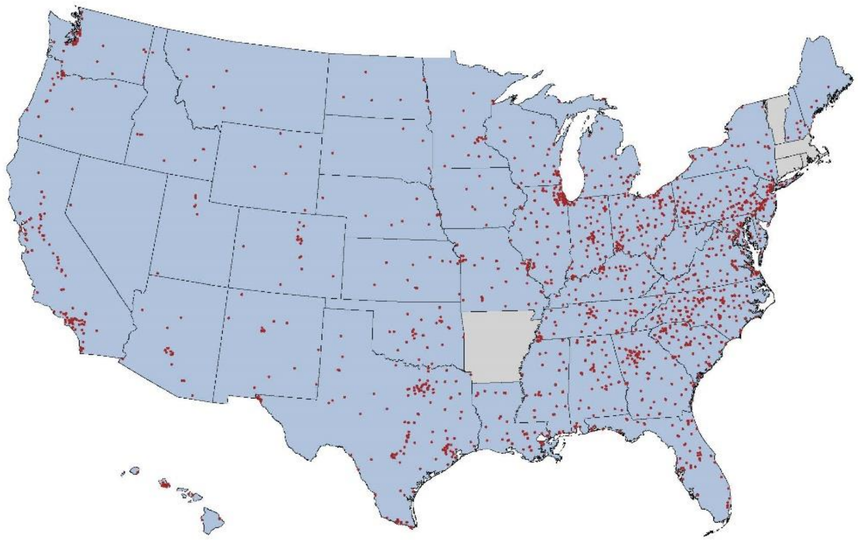
Financial Update	▪ Net income of $215MM for FY 2016 ▪ 44% reduction in tangible leverage since YE 2015
Integration	▪ Completed OneMain integration in 1Q17 ▪ All consumer receivables on common IT systems
Credit Trends	▪ Maintained strong credit performance ▪ Significant growth in secured lending at legacy OneMain
Operating Expenses	▪ Achieved ~$100MM year over year run-rate cost savings in 2016; additional ~$100MM planned in 2017 ▪ Consolidated ~100 overlapping branches in 1Q17
Funding/ABS	▪ Strong liquidity runway; $4.8B undrawn conduit capacity as of 12/31/2016 ▪ Closed ODART 2017-1 with a revolving period & first 'AAA' rating ▪ Programmatic personal loan and direct auto ABS issuance planned

Leading Consumer Finance Company

OneMain is America's premier consumer finance company

Leading National Footprint

88% of Americans live within driving distance of us



Company Overview

- **1,700+ branches in 44 states, supported by 5 central servicing facilities (1)**
- **$13.7B net finance receivables (2)**
- **Approximately 2.2 million customers**
- **100+ years in business**
- **Underwrite to each customer's ability-to-pay**
- **Strong return on receivables**

(1) Reflects the consolidation of ~100 branches in Q1 2017
(2) As of December 31, 2016

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Differentiated Market Position

- **Community lending paired with sophisticated centralized analytics & scoring**
- **Offering liquidity options to working Americans – 46% of Americans do not have $400 of savings(1)**
- **Customized secured and unsecured solutions with a focus on each customer's ability-to-repay**
- **Large target market: over 100MM Americans with FICO <700 (2)**

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

Payday /Title (3)

- Lower credit quality
- Limited Underwriting

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

OneMain (4)

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

	Personal Loan		Direct Auto
Rate	13% to 36%	Rate	10% to 33%
FICO	< 700	FICO	< 700
Size	Up to $15,000	Size	Up to $50,000
Term	Up to 60 Months	Term	Up to 66 Months

National Banks (3)

- High credit quality
- FICO based underwriting

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

(1) "Report on Economic Well-Being of US Households in 2015" - Federal Reserve Board
(2) Data from FICO Analytics blog, entry from April 2016
(3) Typical terms in each category. Rate, FICO, Size and Term based on OneMain estimates
(4) Typical terms of a OneMain loan, exceptions apply

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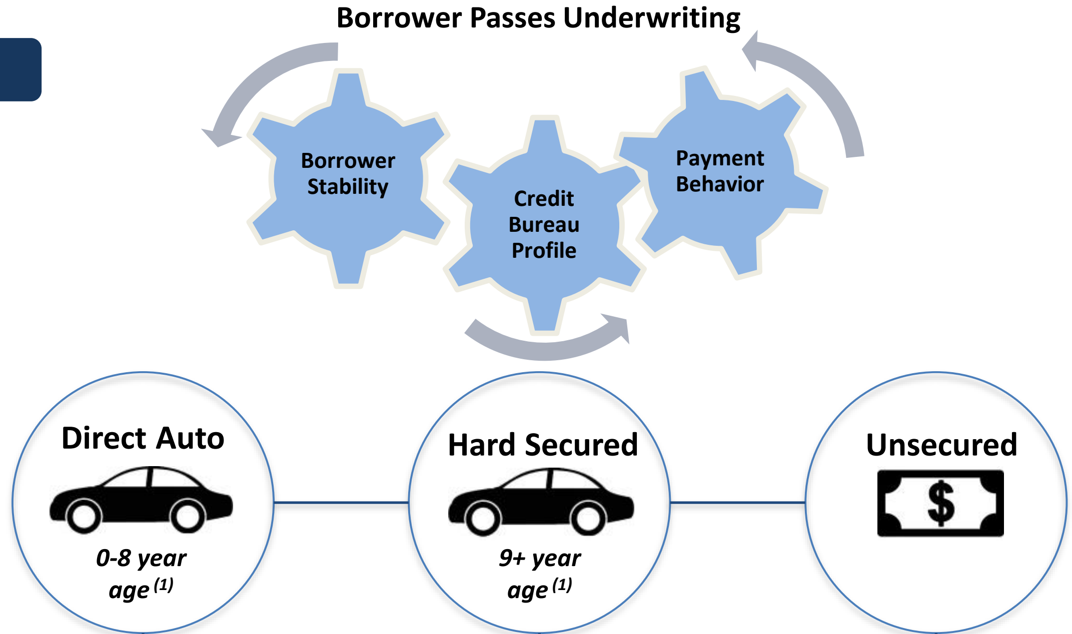
Offering Simple Loan Products

Application Process

1. Borrower comes to OneMain with a liquidity need
2. Passes ability-to-pay underwriting
3. Assess potential for collateral (auto)
4. Product qualification, pricing and selection
5. Loan can be funded within an hour



	Direct Auto Loan [2]	Hard Secured Personal Loan [2]	Unsecured Personal Loan [2]
Avg. Loan Size	$14,800	$7,100	$6,400
Avg. APR	16.9%	25.7%[3]	26.9%[3]
Avg. Term	52	47	49
Avg. Borr. FICO	624	603	630

(1) Exceptions may apply
(2) Represents FY 2016 Originations for OneMain Holdings, Inc. (combined Springleaf Finance Corporation and OneMain Financial Holdings, LLC)
(3) Variance between Unsecured & Hard Secured is minimal due to credit mix and state regulatory impacts

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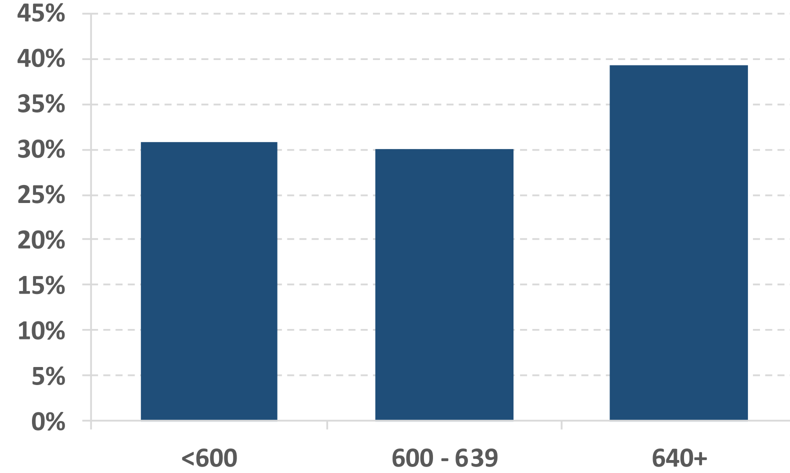
Stable Customer Profile

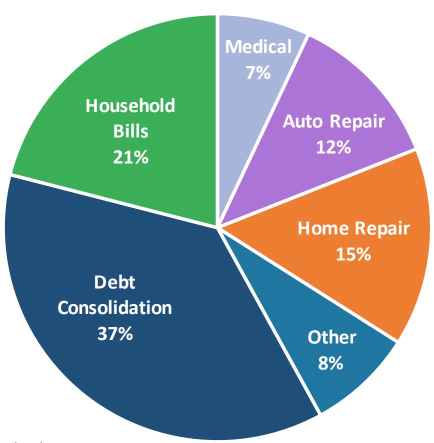
Customer Profile

Age [1]	49 years
Homeowner [1]	58%
Time in Residence [1]	12 years
Current Job for >5 Years [1]	65%
Have a Checking Account [2]	95%
Have a Credit Card [2]	62%
Borrower Income [1]	$47,700
Average FICO [1]	622

FICO Distribution [3]



Loan Purpose [2]



Employment [2]

High Concentration of Stable Industries

Healthcare	15%
Manufacturing	9%
Education	7%
Government	7%
Accounting, Finance or Insurance	6%
Construction or Transportation	6%

(1) Combined portfolio as of 9/30/2016
(2) Results from legacy Springleaf Customer Survey taken during Q2 2015
(3) Represents FY 2016 Originations for OneMain Holdings, Inc. (combined Springleaf Finance Corporation and OneMain Financial Holdings, LLC)

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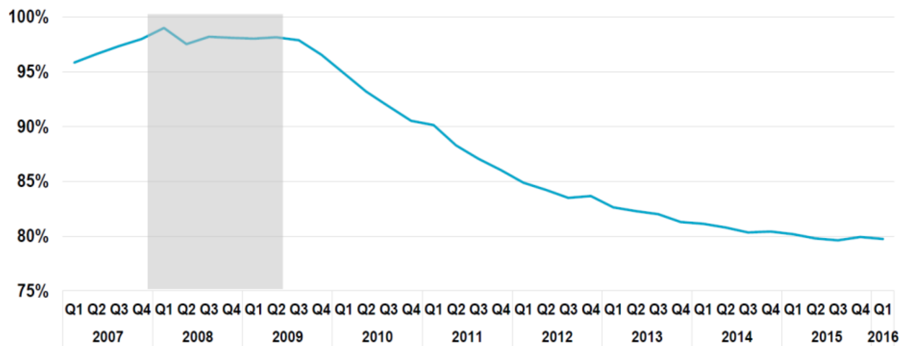
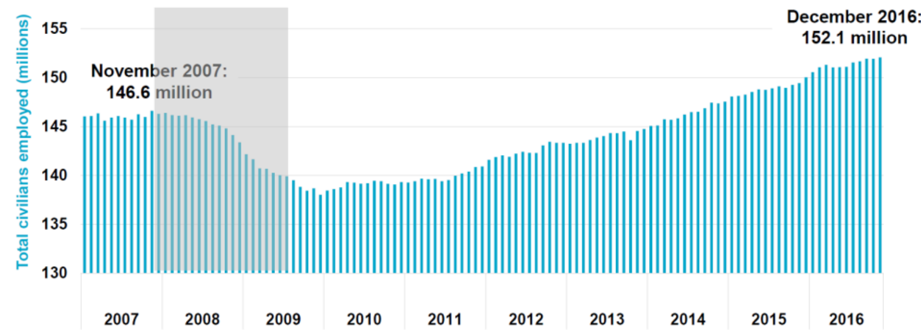
U.S. Consumer Financial Health

U.S. Consumer health continues to improve

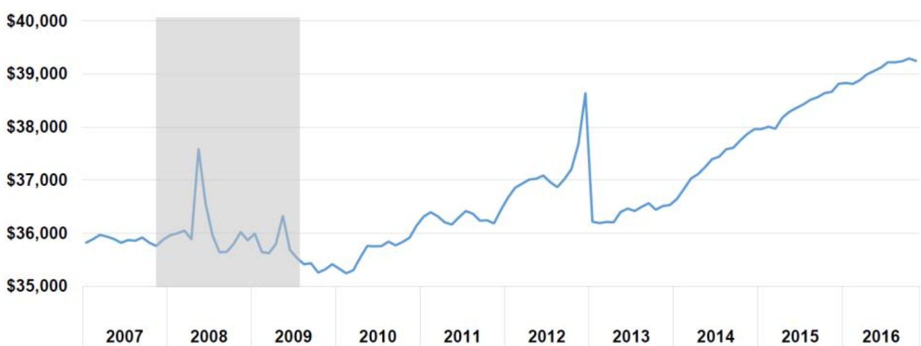
Significant Deleveraging (Household Debt to GDP) (1)(2)



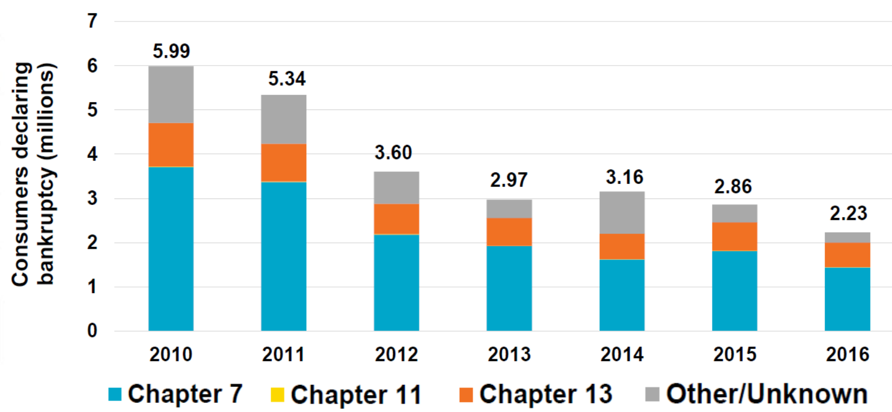
Record Number of Jobs (Civilian Employment) (1)(3)



Per Capita Disposable Income Increasing (1)(4)



Improved Consumer Bankruptcy Filings (1)



(1) Source: Transunion
(2) Source: International Monetary Fund
(3) Source: Bureau of Labor Statistics
(4) Source: Bureau of Economic Analysis

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Outstanding Customer Experience

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

Net Promoter Score/Customer Satisfaction

Net Promoter Score	Customer Satisfaction
72%	92%

Better Business Bureau Rated A+ since 1985

Our Commitment to Customers

Provided to all customers at closing:

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

We commit to:

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

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

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

(1) Does not reflect the consolidation of ~100 branches in Q1 2017

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Integration Update

The integration of OneMain is now complete

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

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Regulatory Compliance

- **OneMain is subject to numerous federal, state and local laws and regulations**
  - Licensed in every state we do business
  - Federal agencies and states regulate, supervise and regularly examine the business. We are subject to hundreds of state exams each year
  - CFPB currently has supervisory authority over OneMain's mortgage servicing and auto lending businesses
  - Legacy OneMain, while under Citigroup, has experience with federal regulatory exams from the Federal Reserve Bank of New York and Consumer Financial Protection Bureau
- **Employ over 80 dedicated compliance professionals**
  - Focus on compliance with regulations and company policies & procedures
  - Perform testing on both branch & centralized operations and servicing
  - Identify and mitigate any potential issues

Regulatory Sensitivity	OneMain's Response	Status
Customers have ability-to-repay	Ability-to-repay underwriting with predictable, affordable monthly payments	✓
Rates are not above 36%	Cap all APRs at 36%	✓
Ancillary product sales are optional	Clear disclosure at closing verbally and in writing that all insurance or other products offered are optional	✓

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Underwriting and Servicing

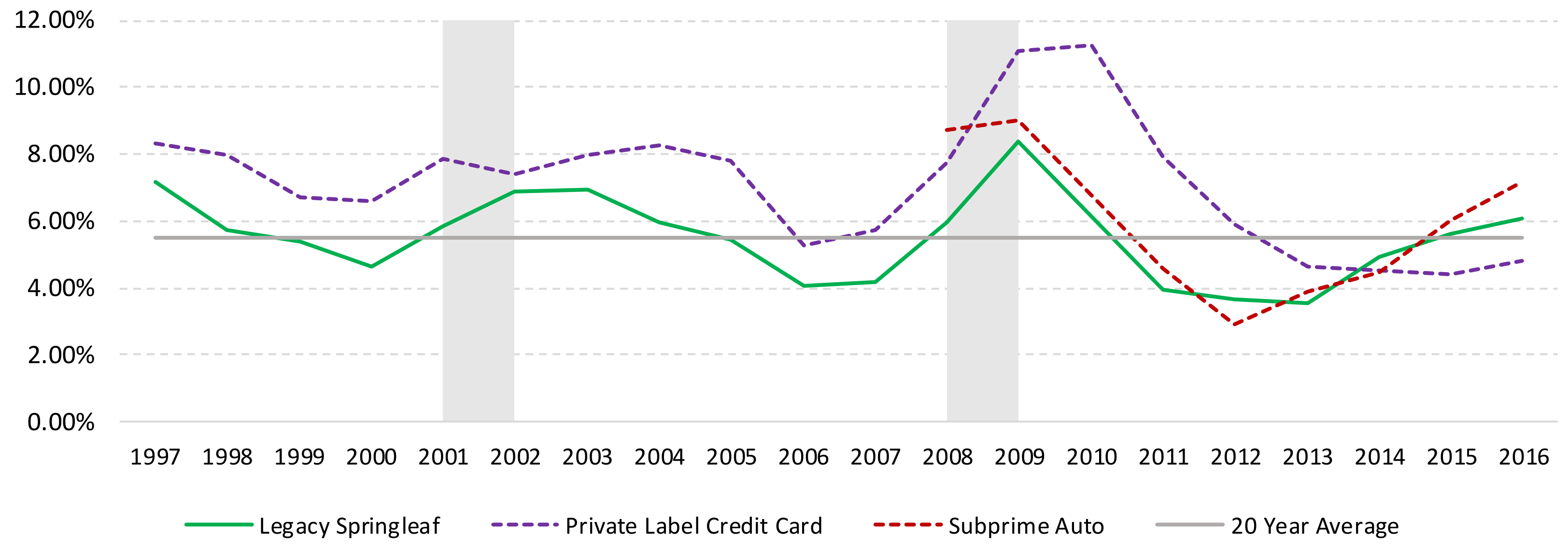
Disciplined Underwriting

Our underwriting has been tested through multiple credit cycles

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

Net Charge-Off % (1)(2)

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



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

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Rigorous Underwriting Process

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

Verification
- Identity
- Employment
- Income
- Vehicle attributes

Ability-to-Repay
- Determined using verified sources of income while accounting for expenses
- Lend only against a portion of net disposable income

Proprietary Scoring
- Diverse data sources
- Continuous testing
- Decades of history leveraged to improve scoring
- Systemic/manual review of bureau information

Collateral
- Certain higher risk borrowers must provide collateral
- Additional collateral criteria for Direct Auto Product

Experienced Lending Coupled With Advanced Analytics

OneMain leverages 100+ years of lending experience, expansive data, advanced modeling techniques and adaptive learning to understand a Customer's risk

Utilizing Customer & External Data

Application Data
- 2,000+ application variables
- Applicant and channel data
- Customer collateral availability

Internal/External Data
- Proprietary bureau attributes
- 10+ data sources
- Historical performance from 10+ million present and past customers

Scoring

Models & Scoring
Custom models and advanced scoring techniques (i.e., Machine Learning)

Approval

Approved
Branch verifies income/identity

Review
Branch creates custom budget and decisions

Decline
System declines and notifies

Adaptive Learning

- ✓ Income and Identity Verification
- ✓ Branch feedback
- ✓ Consistent back testing & validation
- ✓ Performance Monitoring
- ✓ Detailed vintage and segment review
- ✓ Track versus expectations
- ✓ Secured vs. Unsecured product utilization

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Customer Driven Servicing Model

Delinquency Timeline

Charge-off | Recovery

Current | 1 - 29 | 30 - 59 | 60 - 150 | 150 - 180 | 180+

Branch Servicing

- Over 7,000 branch staff in 1,700+ branches (1)
- Calls target higher-risk borrowers
- Central approval of certain borrowers assistance tools

Centralized Servicing

- All servicing performed in-house by on-shore professionals
- ~1,400 centralized specialists
- Leverage call center technology to optimize efficiency
- Collections, repossession and litigation
- Large 3rd party available for overflow/disaster recovery (separate from internal resources and Back-Up Servicer)

Central Support Center

Tempe, AZ
- >60 Day Collections
- Spanish Speaking Servicing
- Sales
- Underwriting

London, KY
- >60 Day Collections
- SpringCastle Servicing
- Out of Footprint Servicing

Fort Mill, SC
- >60 Day Collections
- Bankruptcy and Litigation
- Operations Support

Evansville, IN
- Bankruptcy and Litigation
- Central Sales
- Verifications
- Non-Core Servicing

Minneapolis, MN
- Sales
- Underwriting and Verification
- Auto Business Headquarters

(1) Reflects the consolidation of ~100 branches in Q1 2017

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Direct Auto

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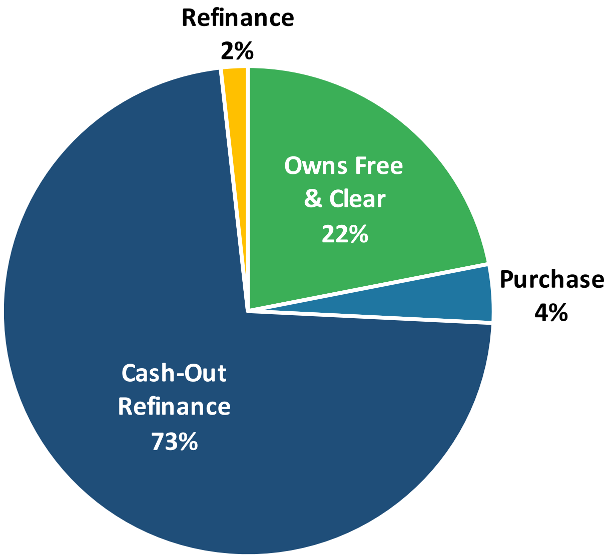
Unique Auto Lending Product

- **Direct Auto launched in mid 2014 as an extension of our Hard Secured Personal Loan product; offering borrowers a lower rate, larger loan product**
  - $2.6B in combined legacy OneMain and legacy Springleaf originations since inception (1)
- **Auto business led by a team of seasoned leaders hired primarily from Wells Fargo Auto Finance**
- **Borrowers must pass our ability-to-repay underwriting and our incremental centralized auto underwriting**
- **Direct origination model (not at dealership) has produced consistently low losses vs. indirect auto loans**

Direct vs. Indirect Auto

	Direct Auto	Indirect Auto
Purpose	Predominantly cash-out refinance	Vehicle purchase
Interest Rate	Interest rate set centrally by risk grade (no branch input)	Dealer may mark-up rate
Underwriting	Custom budget based on free cash-flow lending	Score based lending, significant competition
Closing	Loan closes directly with borrower at branch	Loan closes at dealer

Product Type (2)(3)



(1) *Represents FY 2016 Originations for OneMain Holdings, Inc. (combined Springleaf Finance Corporation and OneMain Financial Holdings, LLC)*
(2) *Represents OneMain Holdings, Inc. (combined Springleaf Finance Corporation and OneMain Financial Holdings, LLC) Direct Auto portfolio as of December 2016*
(3) *Totals may not sum due to rounding*

Subprime Auto Industry Comps

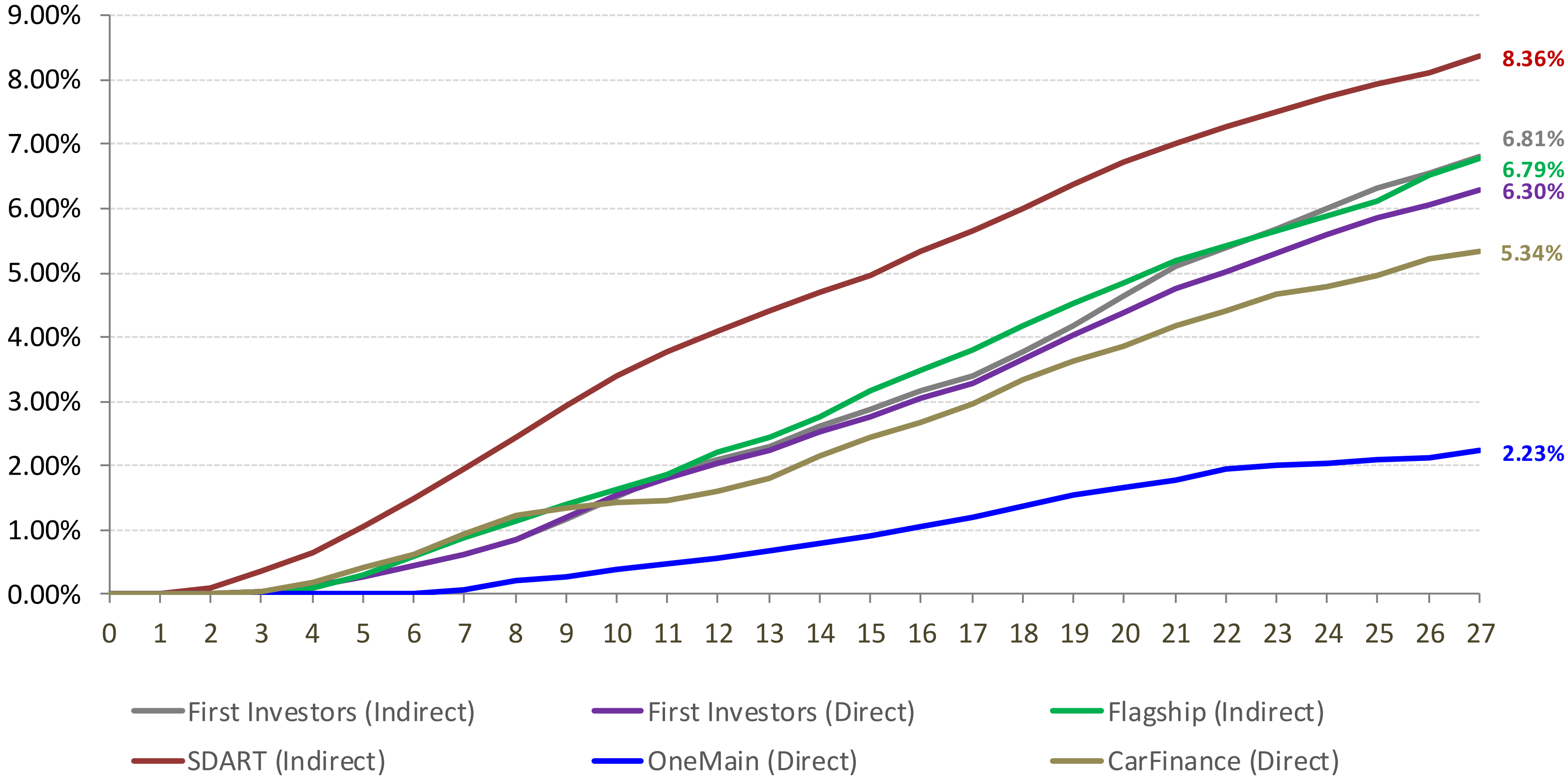
	ODART 2017-1	ODART 2016-1	CPS 2017-A	WLAKE 2016-3	AMCAR 2017-1	FCAT 2017-1	FIOAT 2017-1
Origination Channel							
Direct	**100.0%**	100.0%	0.0%	0.0%	0.0%	13.5%	21.5%
Indirect	**0.0%**	0.0%	100.0%	100.0%	100.0%	86.5%	78.5%
Collateral Characteristics							
Loan Bal	**$13,656**	$12,096	$16,175	$11,527	$19,971	$19,668	$20,058
WA APR/WAC	**18.1%**	17.4%	19.5%	19.8%	12.7%	15.6%	13.6%
WA FICO	**610**	609	567	595	575	594	587
WA LTV (1)	**116.3%**	117.0%	114.8%	111.7%	108.0%	119.0%	122.8%
WA Orig Term (months)	**54**	53	68	53	71	71	70
WA Rem Term (months)	**49**	44	67	50	66	70	68
Original Term							
0 - 48	**44.8%**	51.3%	4.0%	--	0.9%	1.0%	7.6%
49 -60	**49.2%**	45.9%	21.6%	--	6.4%	6.2%	
60+	**6.0%**	2.8%	74.4%	--	92.7%	92.8%	92.5%
FICO Distribution							
500 & Lower	**4.2%**	6.1%	9.7%	24.7% (No FICO)	22.4% (<540)	2.66%	0.0%
501 - 600	**37.0%**	38.1%	34.4%	36.2% (540-599)	45.4% (540-599)	55.9%	63.9%
601 - 650	**34.3%**	33.2%	51.1%	23.9% (600-659)	30.6% (600-659)	31.5%	30.8%
651 & Higher	**24.5%**	22.6%	4.8%	15.2% (>660)	1.6% (>660)	10.0%	5.3%
Rating Agency Base Case							
Moodys	**7.00%**	7.00%	--	--	--	--	--
S&P	**--**	8.50%	17.50%	13.00%	10.25%	13.25%	10.00%
DBRS	**8.25%**	8.25%	17.60%	--	--	11.40%	--
Kroll	**6.00%**	6.00%	16.00%	12.75%	--	12.00%	9.50%

(1) *OneMain uses more conservative NADA Clean trade value (not retail value)*

OneMain Direct vs. Indirect Competitors

- **Across the industry Direct Auto materially outperforms Indirect Auto (dealer-originated)**
- **Our Direct Auto outperforms competitor Direct Auto programs**

Cumulative Net Loss: Direct vs. Indirect (1)(2)(3)(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) *Losses are weighted averages of quarterly vintages/trusts and exclude months where loss data is not fully seasoned for a given quarter*

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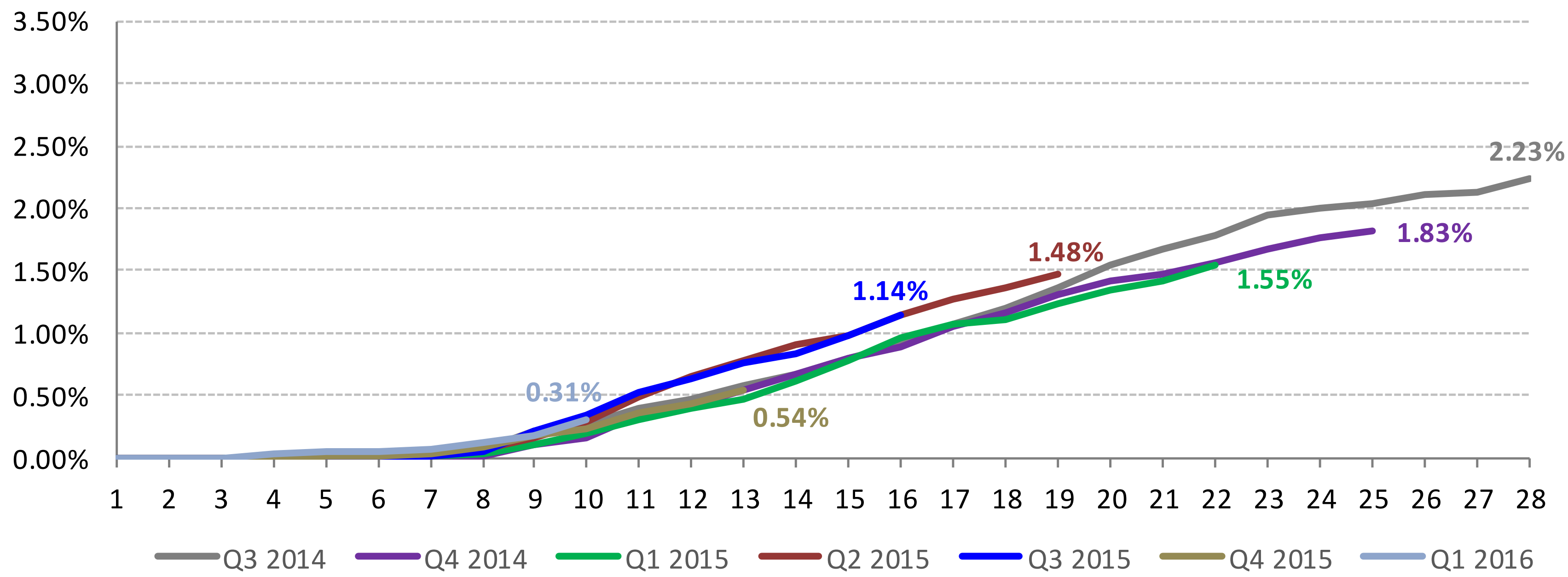
Direct Auto Performance

- **OneMain Direct Auto program has performed consistently across quarterly vintages**
- **Cumulative losses well below Rating Agencies' 6.00-8.50% base case loss assumptions**

Cumulative Quarterly Vintage Net Loss (1)



(1) *Springleaf Finance Corporation originations only; Legacy OneMain commenced Direct Auto originations in 2016*

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Securitization and Funding

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Funding & Liquidity

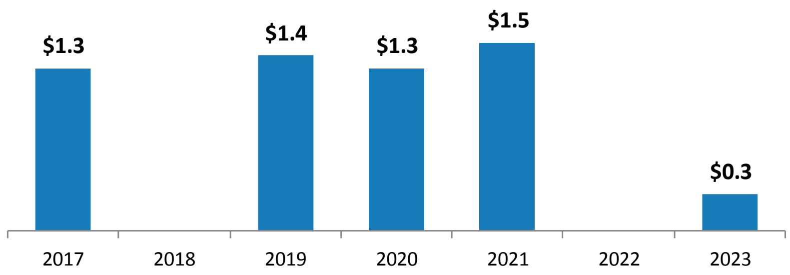
Strong liquidity profile with balanced unsecured debt maturities

Diverse Funding Sources (1)

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

Balanced Unsecured Debt Maturities (1)(2)

Target $1.0 -$1.5 per year



Funding & Liquidity Progress

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

(1) *Data as of 12/31/16, reflects unpaid principal maturities, GAAP debt at December 31, 2016 was $14.0 billion. Totals may not sum due to rounding.*
(2) *Excludes $350MM of junior subordinated debt due 2067.*

Securitization Overview

Personal Loan ABS Programs (“OMFIT, SLFT”)

- **14 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
  - Programmatic issuer
  - Expect to prospectively combine programs in next 12-18 months

Direct Auto ABS Program (“ODART”)

- **2 Direct Auto securitizations since 2016**
  - Direct Auto has higher loan yields and shorter terms vs. typical subprime auto
  - ODART 2017-1 added 1 year revolving feature
  - Programmatic issuer

Warehouse Facilities

- **Multi-year committed facilities from a geographically diverse group of global money center banks**
  - Significant undrawn capacity provides liquidity runway in case of capital market volatility
  - $4.8B undrawn as of 12/31/2016
  - No amortization required until at least 2018

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Deal Comparison

OMFIT 2016-3

% of Pool Balance	OMFIT 2016-3
63.60%	Class A $248,700,000 Rating (S/K/D): A+/AA/AA
9.90%	Class B $38,710,000 Rating (S/K/D): BBB/A/A
7.55%	Class C $29,530,000 Rating (S/K/D): BB/BBB/BBB
8.45%	Class D $33,060,000 Rating (S/K/D): B/BB/BB
10.49%	Initial OC $41,027,077
1.00%	Reserve Account $3,910,270

SLFT 2016-A

% of Pool Balance	SLFT 2016-A
75.60%	Class A $442,810,000 Rating (D/K/S/M): AA/AA/A+/A1
8.15%	Class B $45,590,000 Rating (D/K/S/M): A/A/BBB/Baa2
5.65%	Class C $31,600,000 Rating (D/K/S/M): BBB/BBB/BB/Ba2
5.80%	Class D $32,430,000 Rating (D/K/S/M): BB/BB/B/NR
4.80%	Initial OC $ 26,855,276
1.00%	Reserve Account $5,592,852

ODART 2017-1

% of Pool Balance	ODART 2017-1
70.00%	Class A $209,950,000 Rating (K/D/M): AAA/AA+/Aa3
9.00%	Class B $26,990,000 Rating (K/D/M): AA+/AA/A2
6.00%	Class C 18,000,000 Rating (K/D/M): AA/A/Baa2
9.00%	Class D $26,990,000 Rating (K/D/M): A-/BBB-/Ba2
6.00%	**Class E** **$18,000,000** **Rating: (K/D/M): BB/BB/B2**
1.00%	Reserve Account $2,999,351

Deal Stats at Issuance

	OMFIT 2016-3	SLFT 2016-A	ODART 2017-1
Pricing Date	6/2/2016	12/9/2016	1/27/2017
Pool Size	$391,027,078	$559,285,277	$299,935,159
Revolving Period Duration (Years)	5	2	1
Avg. Principal Balance	$7,010	$4,748	$13,656
Wtd. Avg Coupon	26.1%	26.5%	18.1%
Wtd. Avg Remaining Term Mos.	48	39	49
Wtd. Avg FICO	642	618	610

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FAQs

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Borrower Assistance Tools

	Description	Criteria	OneMain Financial % of UPB(1)	Springleaf Financial % of UPB(1)
Renewal Balance Only	Refinancing of existing loan similar to renewal, but without extending significant additional funds; Existing loan Paid-In-Full Offered to customers with immediate cash flow issues	All 2+ pay loans approved by centralized Risk team Maximum of 1 per 12 months	**0.2%**	**0.3%**
Deferral	Delay of monthly payment due date or final payment due date by one month; Resolves a short term cash flow issue	All 30+ DPD pay loans cleared by centralized Risk team No more than 3 in a rolling 12 months	**2.5%**	**1.1%**
Cure	Loan brought current after customer demonstrates ability to resume consistent payments	2 or 3 full payments required (3 pay+ require 3 payments) Centrally approved 1 in a rolling 12 months	**0.3%**	**0.3%**
AOT (Adjustment of Terms)	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 (6 month duration with ability to extend to 12 months) **Permanent:** leverages term extension and rate reduction to meet borrower payment need (has not exisited at SL, but is in development)		

(1) *Percentages above represent the average monthly utilization of the respective borrower assistance tools for personal loans from Jan16-Dec16*

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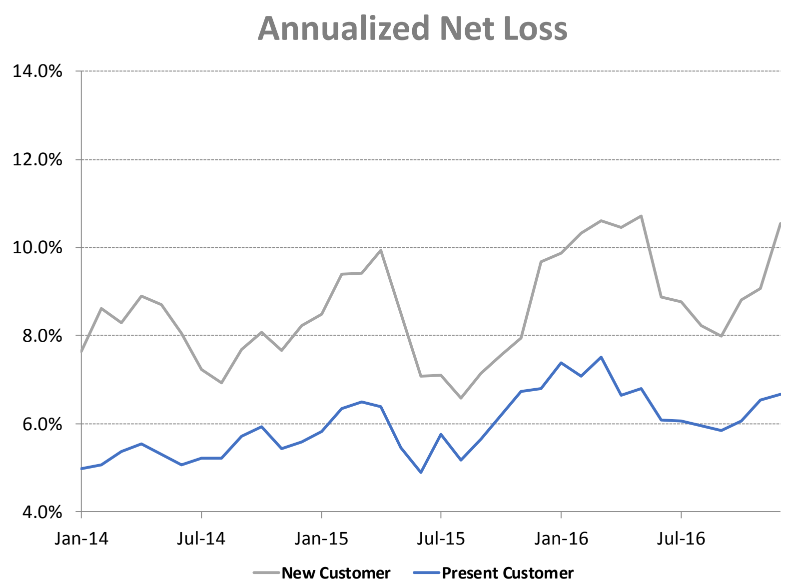
Renewal Performance

- **Historically, about half of customers renew their loan at least once during life of loan**
- **Renewed Customers (Present Customers) perform better than Non-Renewed (New Customers)**
  - Income re-verified → Household budget refreshed → Ability-to-repay recalculated → Collateral re-inspected

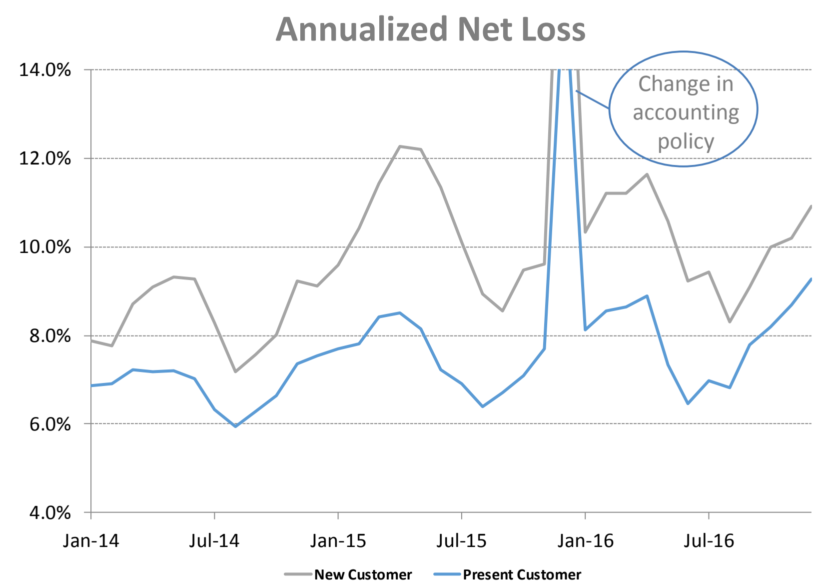
	Average Renewals Per Customer (1)	Average Renewals Per Renewing Customer (1)
Springleaf	1.21	1.72
One Main	1.77	1.89

Performance by Customer Type (2)

Legacy Springleaf



Legacy OneMain



(1) *As of December 2016*
(2) *Annualized Net Charge-offs through December 2016*

OneMain vs. Marketplace Models

	OneMain	Marketplace
Model	▪ Balance Sheet	▪ Primarily Sell to Originate
Funding	▪ Mature ABS & Bond Programs	▪ Developing Programs (some 3rd party)
Contingent Funding	▪ ~$5 Billion multi-year conduit lines	▪ Little to None
Underwriting	▪ Custom budget based ability-to-repay underwriting with centralized analytics scoring/pricing	▪ Online Algorithms, untested through credit cycles
Servicing Capabilities	▪ 5 centralized servicing facilities ▪ 1,700+ branches (1) ▪ 100% in-house servicing	▪ Light touch, primarily outsourced servicing
History	▪ 100+ years in business	▪ Most <5 years in business
Investor Risk Transfer	▪ None Desired	▪ Majority/Full (sale of whole loans)
Licensing	▪ Fully State Licensed	▪ Mainly Leveraging Banking Partner
Alignment of Interests	▪ Significant	▪ Marginal

(1) *Reflects the consolidation of ~100 branches in Q1 2017*

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Evolution of OneMain

from 2012 to 2017

	"Then" Springleaf	"Now" OneMain
Company Profile	▪ Privately Held ▪ $1.3B Book Equity [(1)] ▪ 800+ Branches in 26 States ▪ #2 Personal Loan provider ▪ $10.4B Real Estate Receivables	▪ Publicly Traded (NYSE: OMF) ▪ ~$3B Book Equity; ~$4B [(2)] Market Cap ▪ 1,700+ branches [(3)] in 44 States ▪ #1 nationally (by far) in Personal Loans ▪ $0.4B remaining Real Estate Receivables
Financial Success	▪ 2012 GAAP Net Loss ($219mm) ▪ Operating Expense Ratio – 38%	▪ 2016 GAAP Net Income $215mm ▪ Operating Expense Ratio – 33%
Compliance	▪ Strong Regulatory & Compliance Culture	▪ Augmented by OneMain/Citi "bank-caliber" experience
Origination	▪ $2.5bn annual originations ▪ Personal Loans only	▪ $9-10bn annual originations ▪ Personal Loans and Direct Auto
Servicing	▪ Branch Payments 35-40% ▪ No Centralized Servicing ▪ Paper Docs & Records	▪ Branch payments 10-20% (by product) ▪ 5 Centralized Servicing facilities ▪ All Loans/files digitally scanned and accessible by all Branch, Central and Corporate sites
Funding	▪ No Consumer securitizations ▪ No Conduit Facilities ▪ Highly Concentrated debt maturities ▪ Dormant HY Bond program	▪ 16 term ABS transactions since 2013 ▪ $4.8B conduit capacity from 7 banks ▪ Well balanced debt maturities ▪ Issued $4.5B in HY bonds since 2013

(1) As of December 31, 2012
(2) As of February 15, 2017
(3) Reflects the consolidation of ~100 branches in Q1 2017

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Data Supplement

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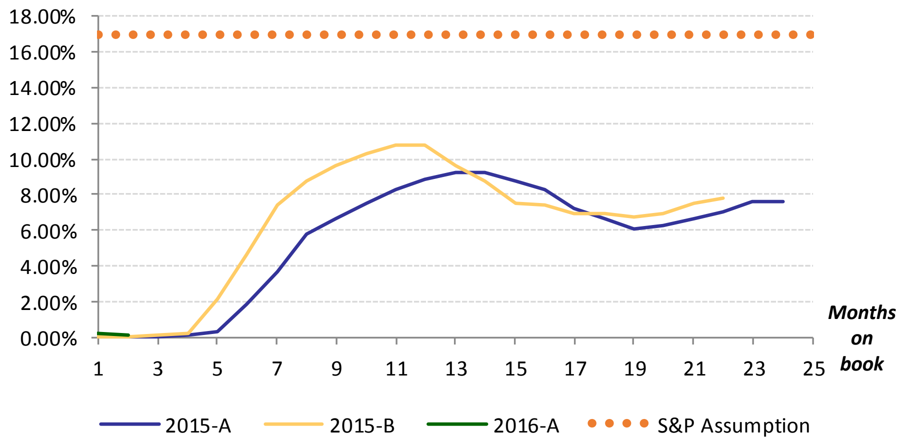
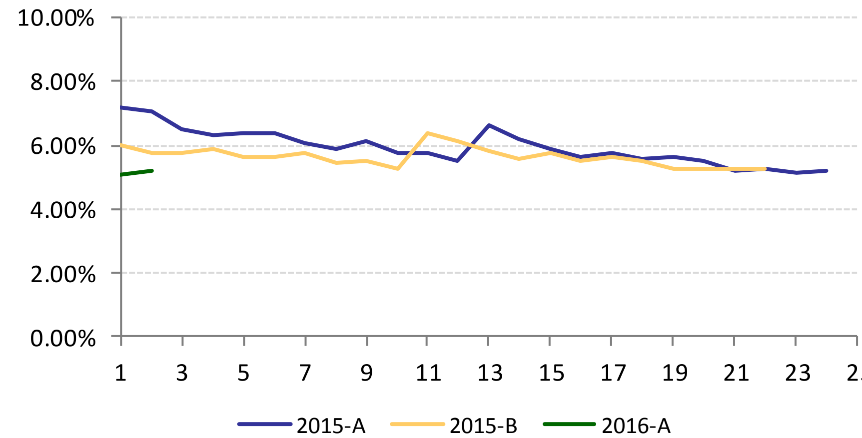
SLFT Key Performance Metrics
as of February 2017 Payment Date

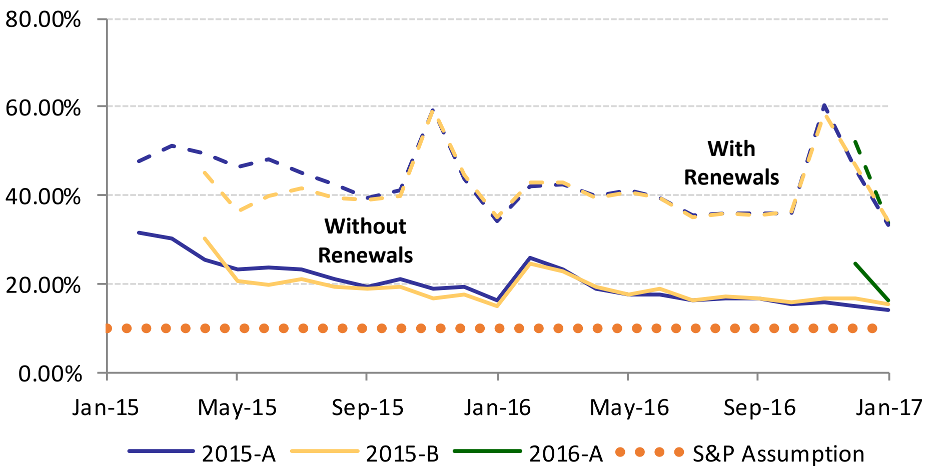
3 Month Net Annualized Loss



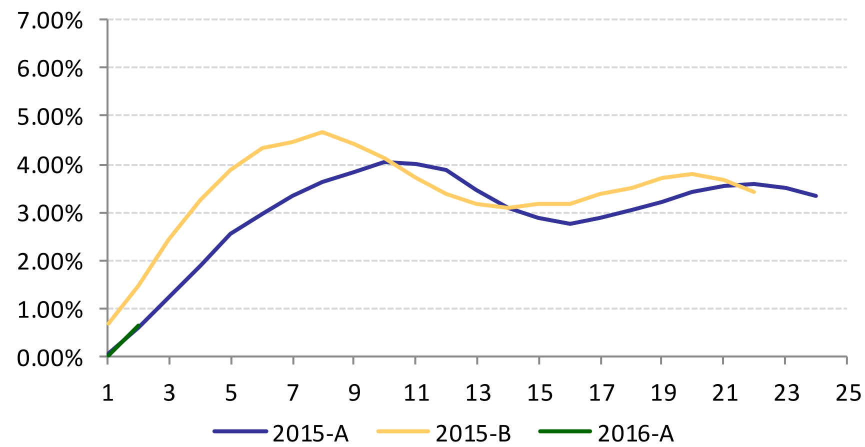
Monthly Payment Rate (1)



Prepays (CRR) (2)



60+ Delinquency (2)



(1) Payment Rate = Principal and Interest collections divided by beginning of period Balance (excluding renewals during the revolving period)
(2) Renewals remain in transaction during the revolving period and are treated as full payoff during the amortization period

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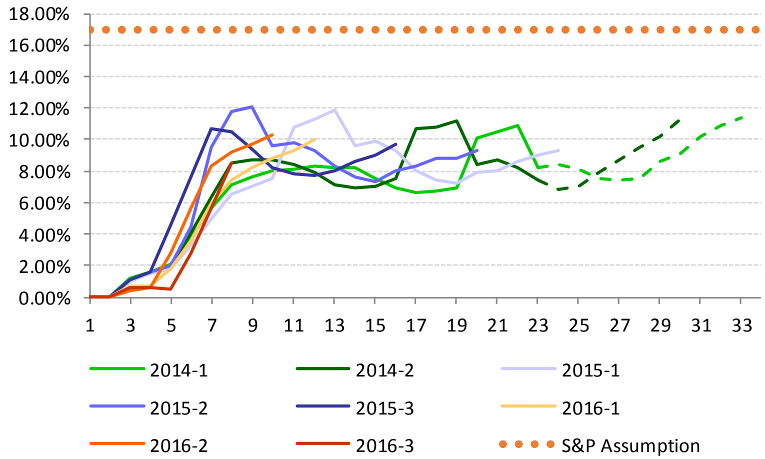
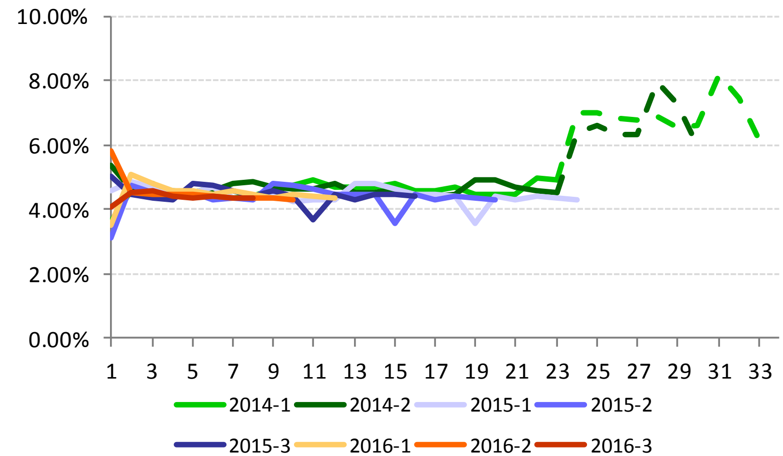
OMFIT Key Performance Metrics

as of February 2017 Payment Date

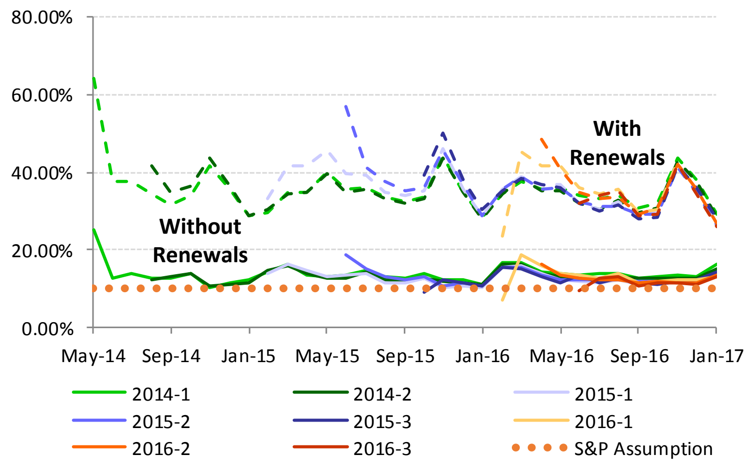
3 Month Net Annualized Loss (1)



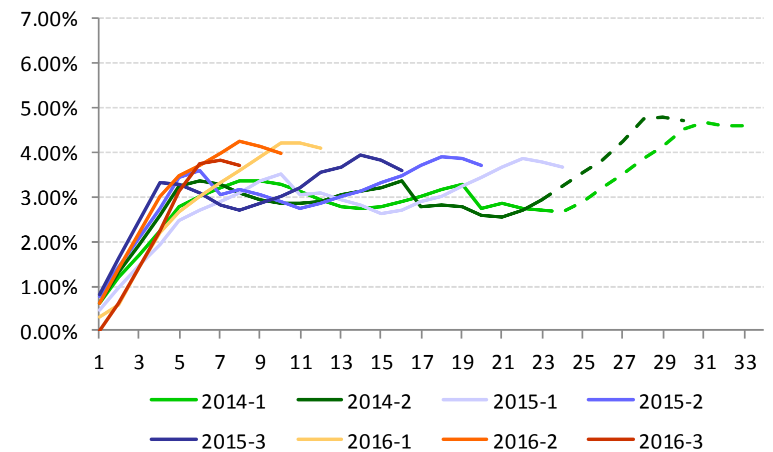
Monthly Payment Rate (2)



Prepays (CRR) (3)



60+ Delinquency (1)(3)



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 and Interest collections divided by beginning of period Balance (excluding renewals during the revolving period)*
(3) *Renewals remain in transaction during the revolving period and are treated as full payoff during the amortization period*

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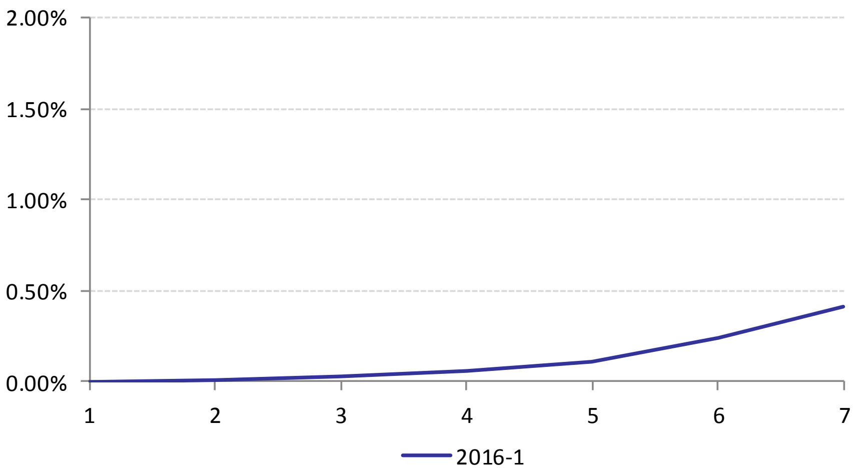
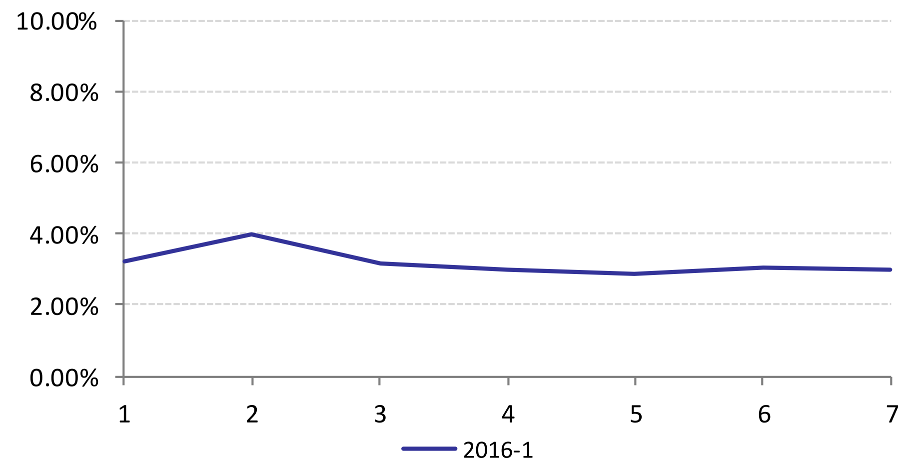
ODART Key Performance Metrics

as of February 2017 Payment Date

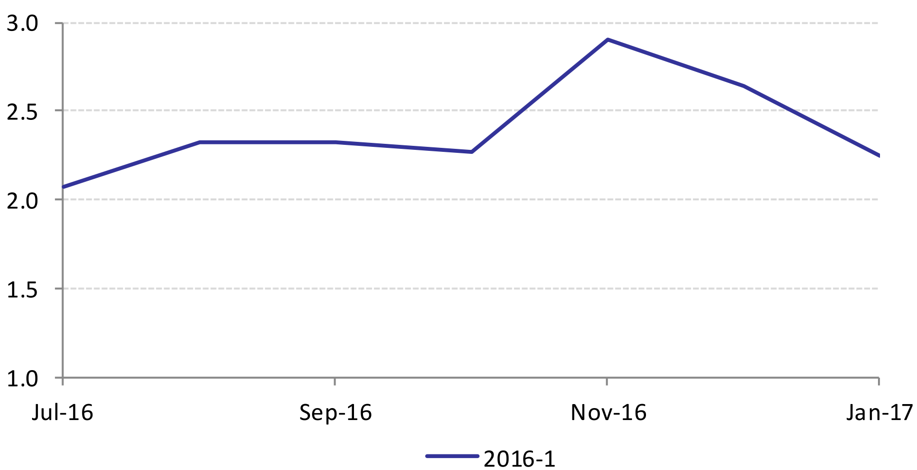
Cumulative Net Loss



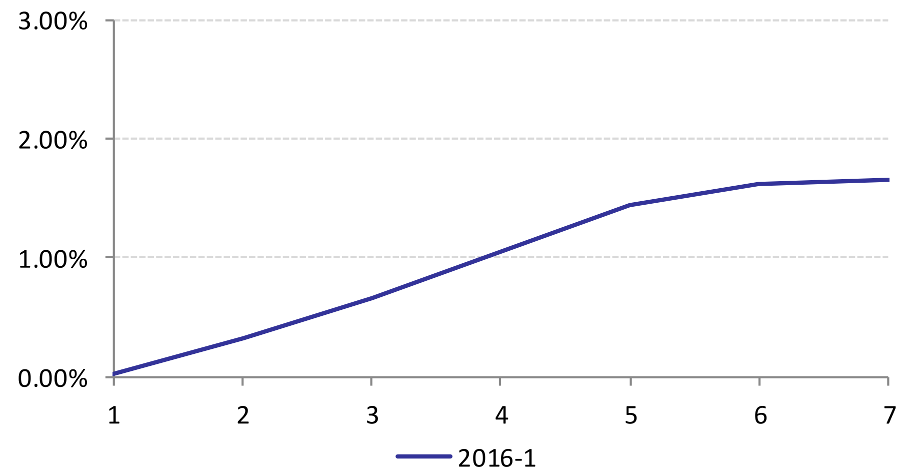
Monthly Payment Rate (1)



Prepays (ABS)



60+ Delinquency

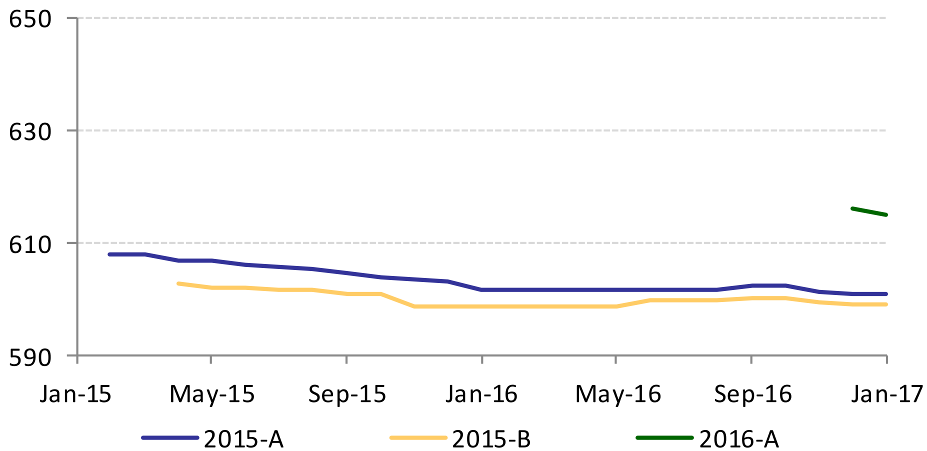


(1) Payment Rate = Principal and Interest collections divided by beginning of period Balance (excluding renewals)

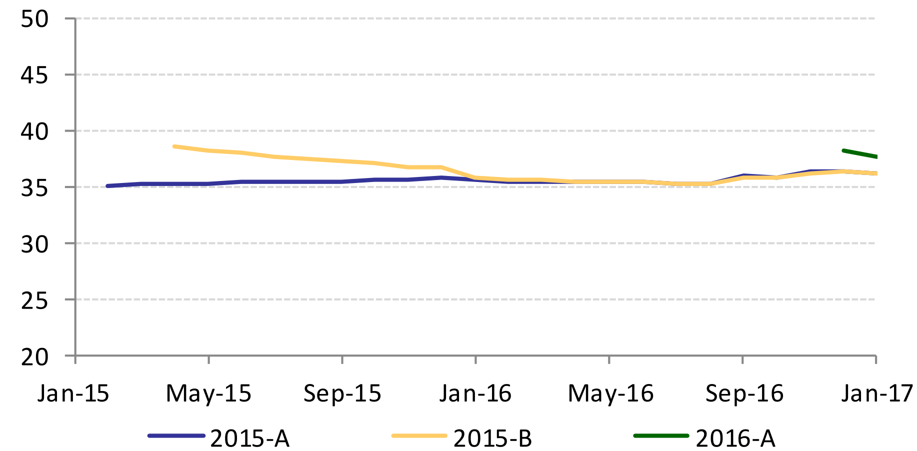
SLFT Collateral Characteristics

as of February 2017 Payment Date

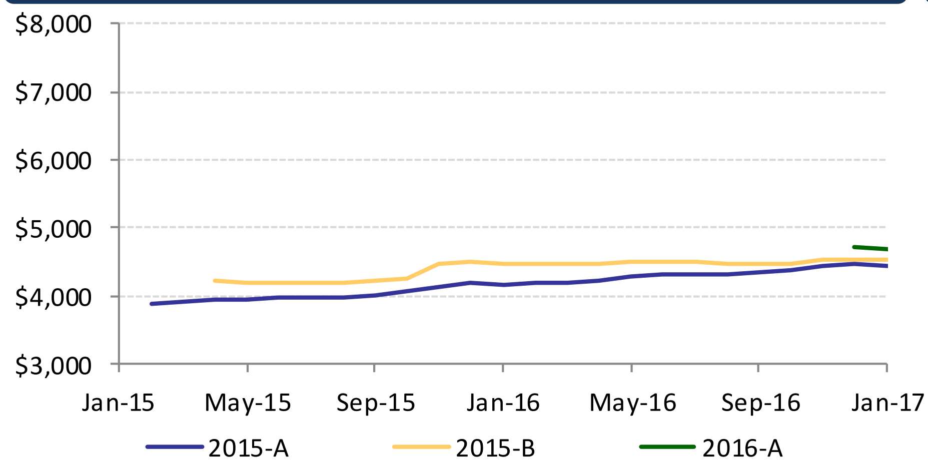
FICO



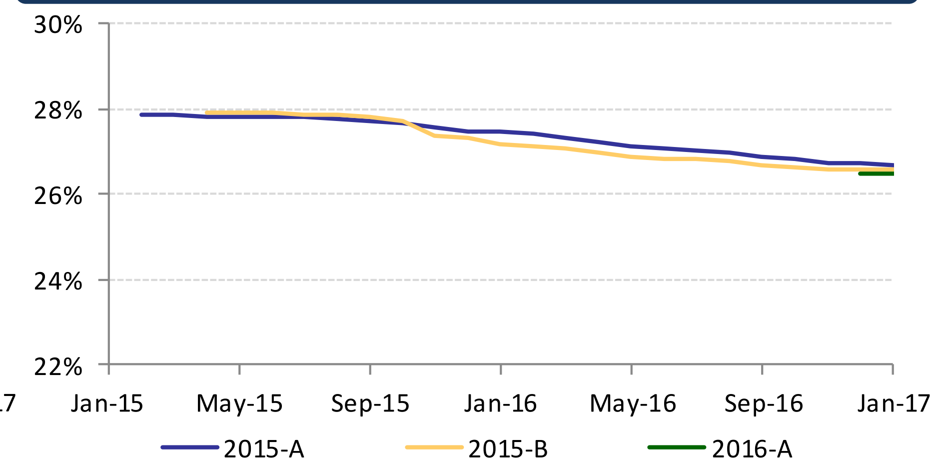
Remaining Term



Avg. Balance



WAC



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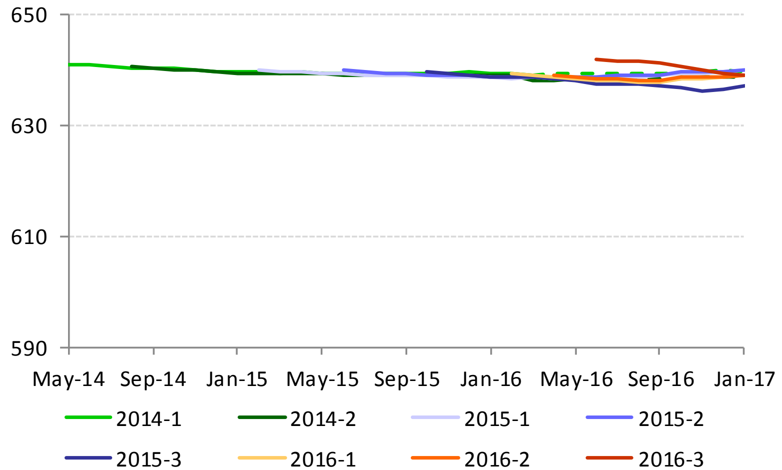
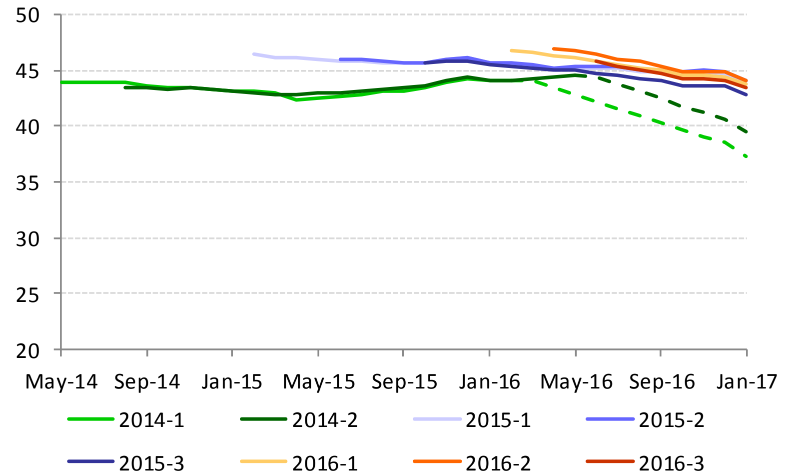
OMFIT Collateral Characteristics

as of February 2017 Payment Date

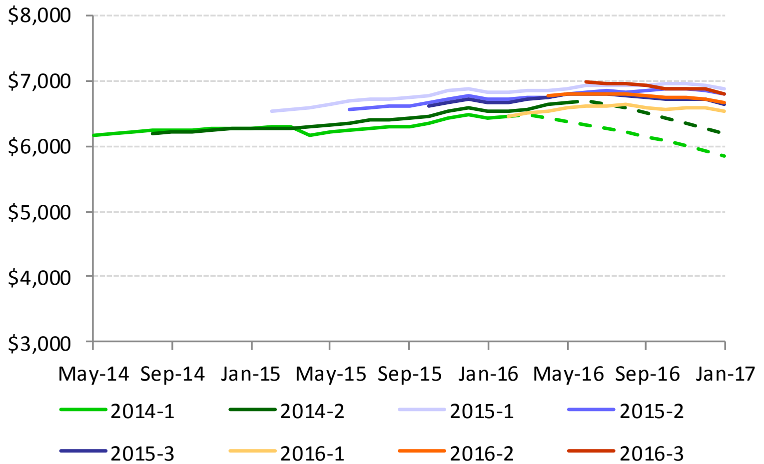
FICO



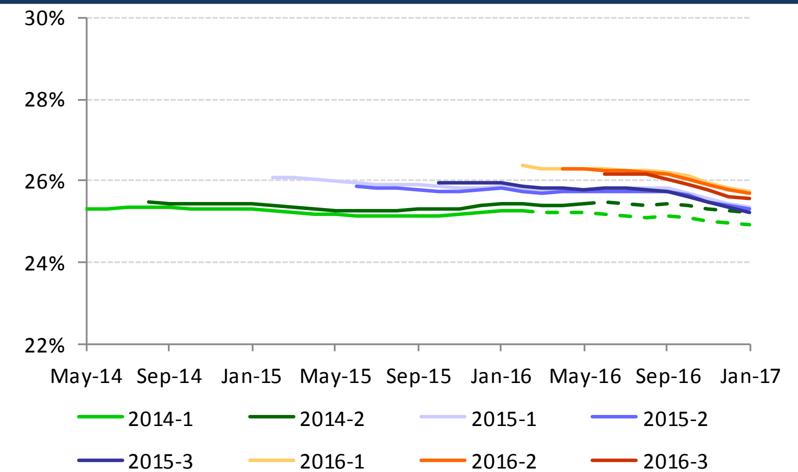
Remaining Term



Avg. Balance



WAC



Solid Line: Revolving Period
Dotted Line: Amortization

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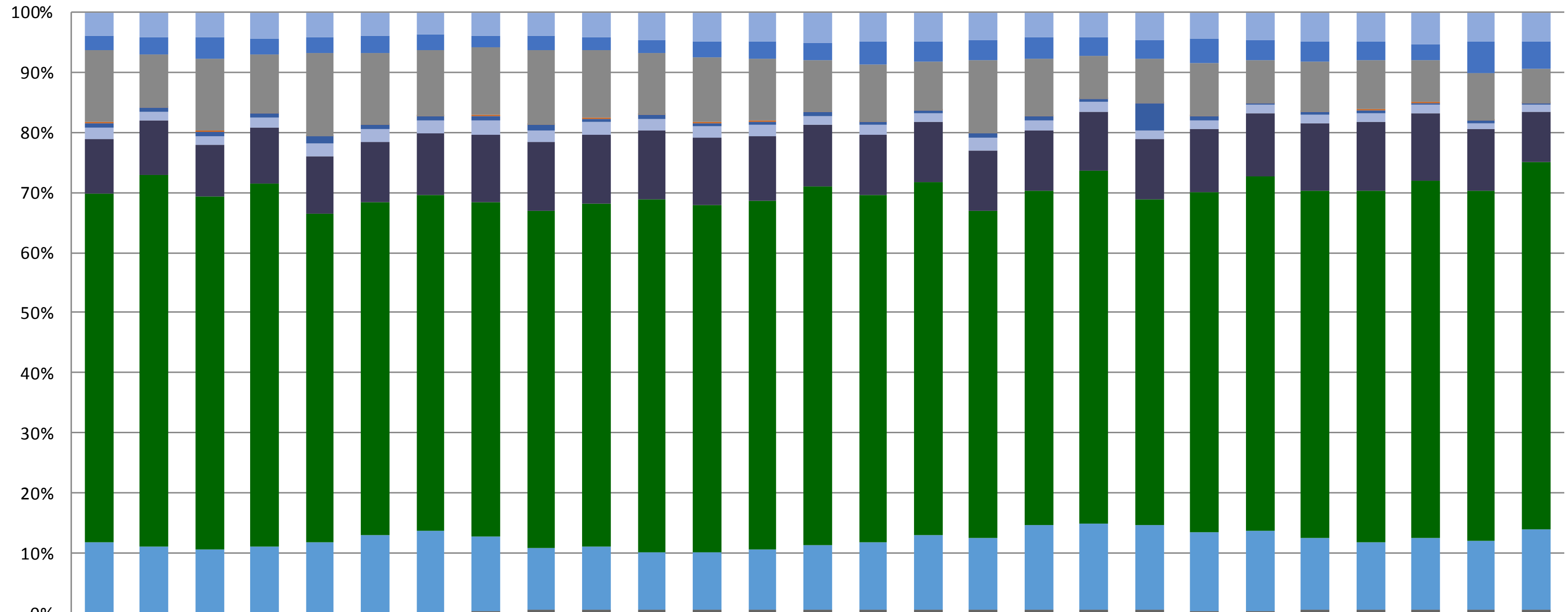
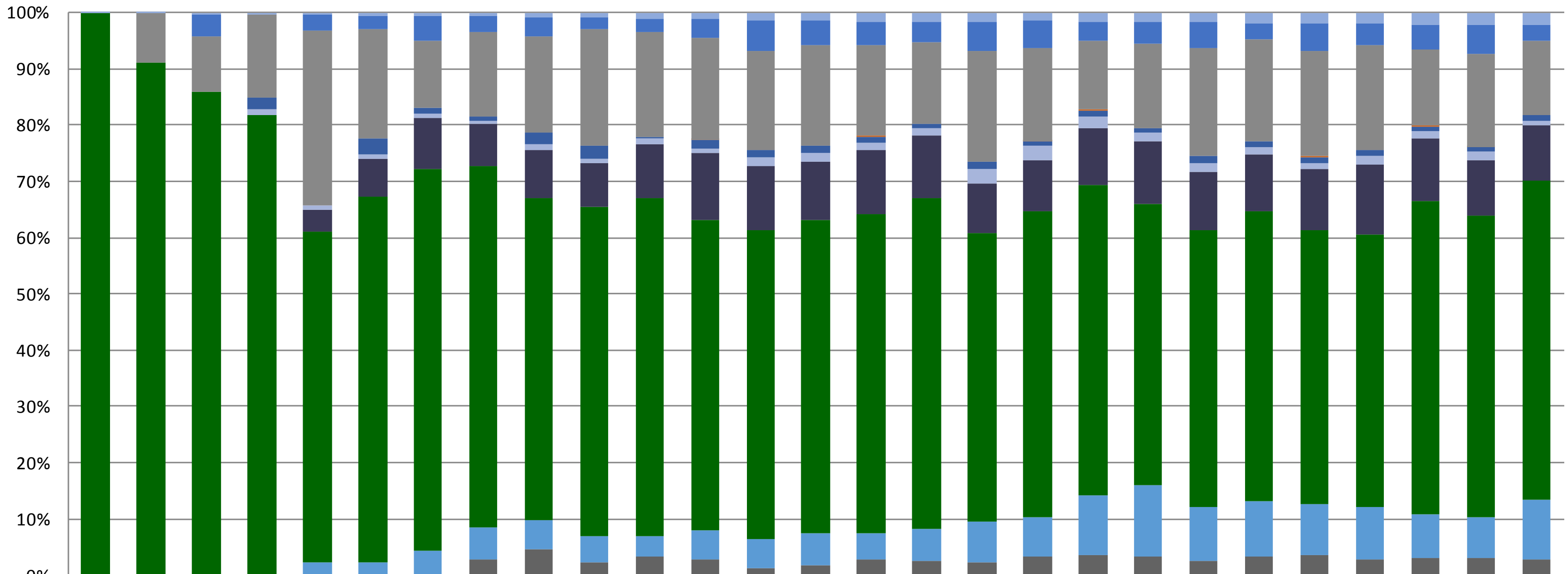
Legacy Springleaf Personal Loans 30+ Day Delinquency Outcomes



	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Monthly Delq 30+ %	4.0%	4.4%	4.3%	4.5%	4.3%	4.0%	3.9%	4.1%	4.2%	4.4%	4.8%	5.0%	5.2%	5.3%	5.1%	5.2%	4.8%	4.3%	4.4%	4.8%	4.7%	4.9%	5.1%	5.2%	5.5%	5.2%	5.0%
Borrower Assistance	2.4%	2.9%	3.7%	2.8%	2.9%	3.0%	2.7%	1.9%	2.4%	2.2%	2.2%	2.8%	3.1%	3.3%	3.9%	3.4%	3.5%	3.8%	3.3%	3.3%	4.3%	3.5%	3.6%	3.2%	2.8%	5.5%	4.8%
Current from Payment	12.6%	9.1%	12.6%	10.3%	14.4%	12.4%	11.4%	11.9%	12.9%	11.7%	10.9%	11.5%	10.8%	8.9%	10.1%	8.6%	12.9%	9.9%	7.4%	7.8%	9.2%	7.4%	8.7%	8.7%	7.5%	8.2%	6.0%
Renewals	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%
Payoffs	0.8%	0.6%	0.7%	0.6%	1.1%	0.8%	0.7%	0.7%	0.8%	0.7%	0.7%	0.6%	0.7%	0.5%	0.5%	0.5%	0.8%	0.6%	0.5%	4.7%	0.5%	0.4%	0.4%	0.5%	0.4%	0.4%	0.3%
Roll Better	1.9%	1.5%	1.5%	1.8%	2.2%	2.3%	2.3%	2.4%	2.2%	2.2%	2.0%	1.9%	1.9%	1.6%	1.7%	1.6%	2.1%	1.9%	1.7%	1.5%	1.6%	1.5%	1.5%	1.5%	1.4%	1.1%	1.1%
Roll Same	9.6%	9.5%	9.2%	9.8%	9.9%	10.4%	10.6%	11.9%	11.8%	11.9%	12.1%	11.9%	11.3%	10.9%	10.6%	10.5%	10.5%	10.4%	10.3%	10.5%	10.9%	11.0%	11.9%	12.2%	12.0%	10.6%	8.8%
Roll Worse	60.4%	64.6%	61.2%	63.1%	57.1%	57.5%	58.1%	57.9%	58.5%	59.7%	61.4%	60.6%	61.1%	62.9%	60.6%	61.8%	56.9%	58.0%	61.4%	56.8%	59.4%	61.7%	60.8%	61.4%	62.8%	61.5%	64.2%
Chargeoffs	12.2%	11.6%	11.0%	11.6%	12.3%	13.5%	14.2%	12.9%	10.7%	10.9%	10.0%	10.1%	10.4%	11.2%	12.0%	13.1%	12.7%	14.7%	14.9%	14.8%	13.6%	14.0%	12.5%	11.9%	12.5%	12.1%	14.0%
Current from BK (1)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.7%	0.7%	0.6%	0.5%	0.6%	0.6%	0.5%	0.6%	0.5%	0.6%	0.5%	0.5%	0.4%	0.5%	0.5%	0.5%	0.6%	0.5%	0.6%

(1) Obligation restructured and reaffirmed, per BK court loan is brought current

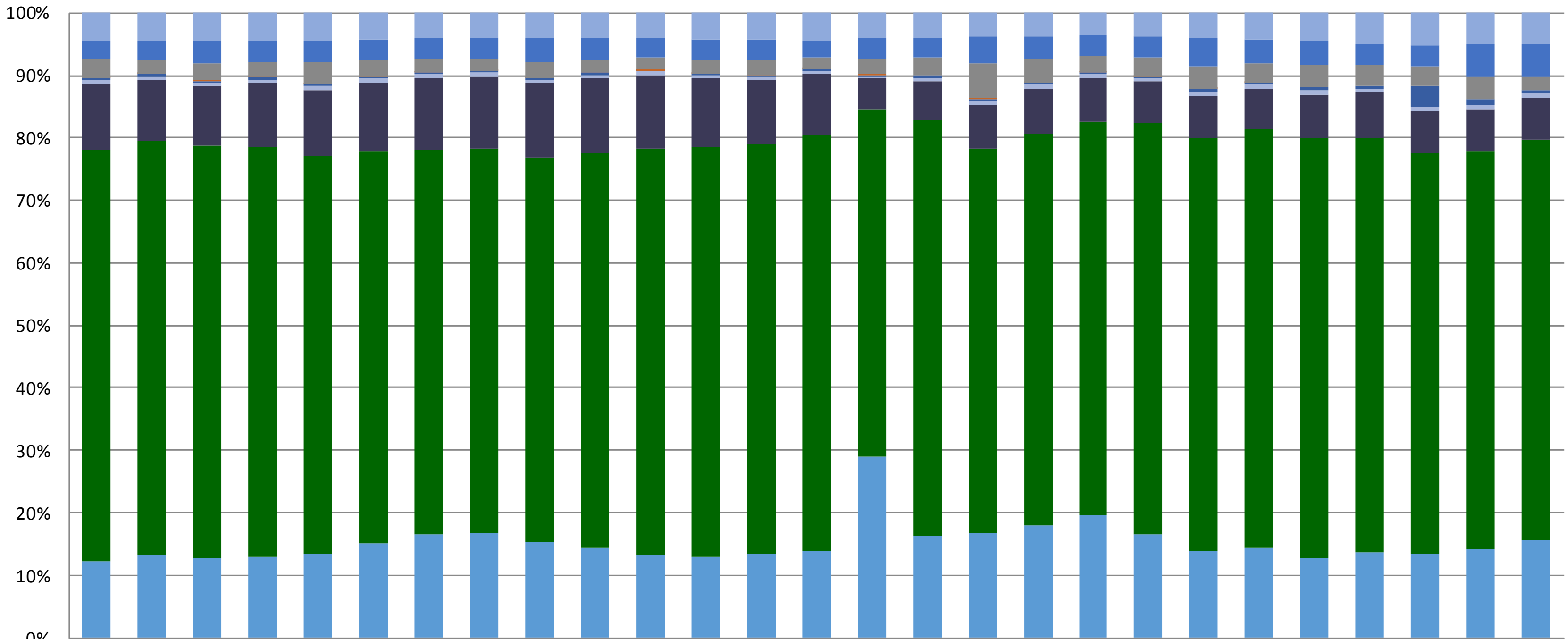
Legacy Springleaf Direct Auto 30+ Day Delinquency Outcomes



	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Monthly Delq 30+ %	0.1%	0.1%	0.2%	0.4%	0.5%	0.5%	0.6%	0.7%	0.9%	0.9%	1.1%	1.3%	1.3%	1.5%	1.6%	1.8%	1.6%	1.4%	1.6%	1.7%	1.7%	1.9%	1.9%	1.9%	2.3%	2.2%	2.2%
Borrower Assistance	0.0%	0.0%	4.1%	0.0%	2.6%	2.5%	4.4%	2.6%	3.5%	2.0%	2.4%	3.2%	5.6%	4.2%	4.2%	3.7%	5.2%	5.0%	3.4%	4.0%	4.6%	3.1%	5.1%	4.0%	4.4%	5.5%	2.9%
Current from Payment	0.0%	8.8%	9.9%	14.7%	31.5%	19.4%	12.0%	15.3%	17.2%	21.1%	18.9%	18.6%	17.9%	18.2%	16.5%	14.7%	20.1%	16.6%	12.4%	15.2%	19.6%	18.4%	19.0%	19.1%	13.9%	16.8%	13.6%
Renewals	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.3%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%
Payoffs	0.0%	0.0%	0.0%	2.1%	0.0%	3.1%	1.1%	0.8%	2.1%	2.2%	0.3%	1.6%	1.3%	1.3%	1.2%	0.7%	1.4%	0.8%	1.2%	0.8%	1.3%	1.0%	1.1%	1.0%	0.9%	0.8%	0.9%
Roll Better	0.0%	0.0%	0.0%	0.9%	0.5%	0.6%	0.8%	0.5%	1.1%	0.9%	0.9%	0.8%	1.6%	1.8%	1.5%	1.4%	2.5%	2.7%	1.9%	1.5%	1.6%	1.2%	1.1%	1.6%	1.4%	1.6%	1.0%
Roll Same	0.0%	0.0%	0.0%	0.0%	4.1%	6.8%	9.3%	7.5%	8.4%	7.9%	9.7%	11.9%	11.4%	10.3%	11.3%	11.4%	9.0%	9.2%	10.4%	11.4%	10.4%	10.5%	11.2%	12.6%	11.2%	10.0%	10.1%
Roll Worse	100.0	91.2%	86.1%	82.2%	58.9%	65.4%	68.0%	64.8%	57.8%	59.0%	60.8%	56.0%	55.8%	56.7%	57.7%	59.9%	52.2%	55.1%	56.0%	50.6%	50.2%	52.5%	49.5%	49.5%	57.1%	54.6%	57.8%
Chargeoffs	0.0%	0.0%	0.0%	0.0%	2.3%	2.3%	4.5%	5.6%	5.3%	4.9%	3.8%	5.2%	5.2%	5.8%	4.8%	5.8%	7.2%	7.1%	10.8%	13.1%	9.7%	9.9%	9.2%	9.3%	7.9%	7.5%	10.8%
Current from BK (1)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.8%	4.6%	2.1%	3.2%	2.9%	1.3%	1.7%	2.8%	2.4%	2.4%	3.3%	3.5%	3.3%	2.5%	3.4%	3.6%	2.9%	3.1%	3.1%	2.9%

(1) *Obligation restructured and reaffirmed, per BK court loan is brought current*

Legacy OneMain Personal Loans
30+ Day Delinquency Outcomes

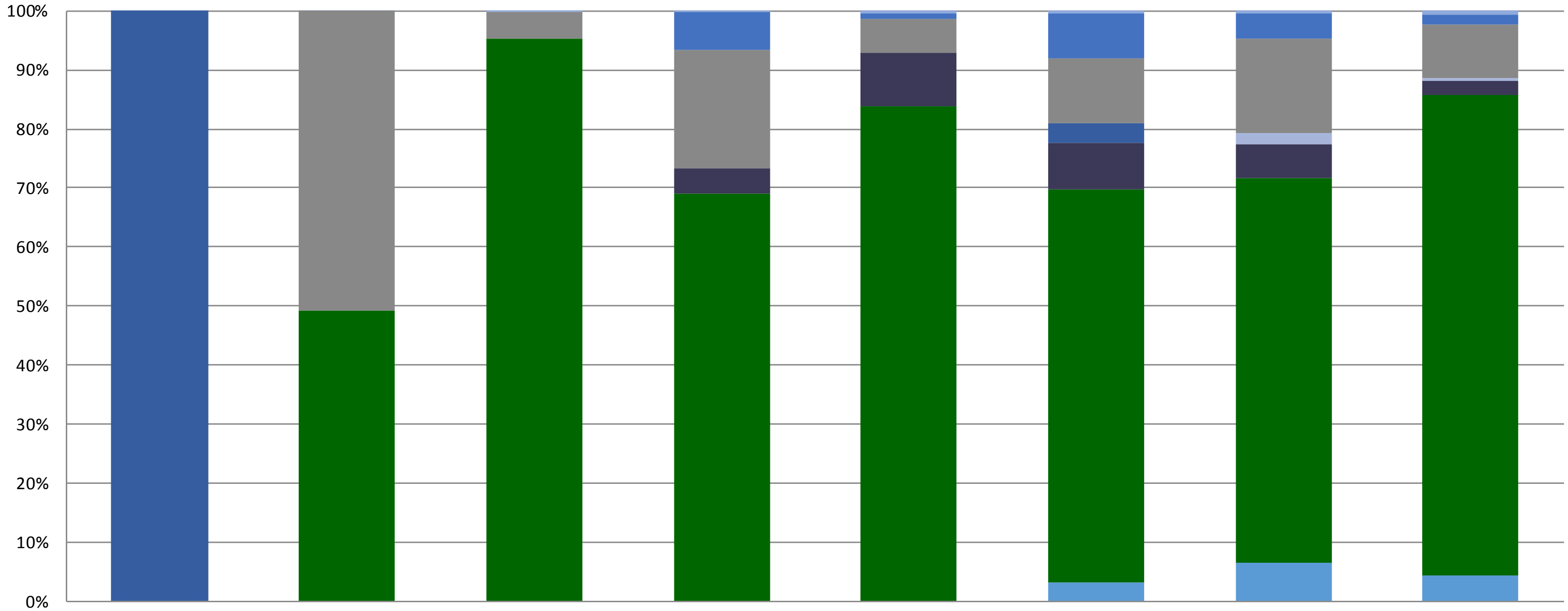


	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Monthly Delq 30+ %	4.6%	4.8%	4.8%	4.8%	4.6%	4.4%	4.2%	4.1%	4.1%	4.1%	4.2%	4.4%	4.6%	4.7%	4.1%	4.3%	4.0%	3.8%	3.8%	4.0%	4.2%	4.5%	4.8%	5.2%	5.6%	5.3%	5.3%

Borrower Assistance	3.2%	3.1%	3.8%	3.5%	3.6%	3.6%	3.5%	3.5%	4.2%	3.8%	3.3%	3.4%	3.4%	2.8%	3.5%	3.1%	4.5%	3.9%	3.3%	3.5%	4.6%	3.8%	3.9%	3.5%	3.5%	5.6%	5.4%
Current from Payment	3.1%	2.4%	2.8%	2.5%	3.7%	2.6%	2.1%	2.0%	2.5%	2.1%	2.0%	2.3%	2.4%	2.0%	2.7%	3.0%	5.8%	3.8%	2.8%	3.2%	3.9%	3.3%	3.7%	3.5%	3.3%	3.6%	2.4%
Renewals	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Payoffs	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.2%	0.3%	0.3%	0.6%	0.5%	0.4%	0.3%	0.3%	0.4%	0.3%	0.5%	0.4%	3.5%	1.0%	0.6%
Roll Better	0.6%	0.5%	0.5%	0.6%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%	0.4%	0.6%	0.7%	0.8%	0.6%	0.5%	0.8%	0.7%	0.7%	0.7%	0.7%	0.8%	0.7%
Roll Same	11.1%	10.4%	10.1%	10.7%	11.0%	11.4%	11.9%	12.1%	12.5%	12.5%	12.2%	11.5%	10.7%	10.1%	5.1%	6.4%	7.1%	7.3%	7.1%	6.9%	7.0%	6.8%	7.4%	7.7%	7.1%	7.1%	6.9%
Roll Worse	68.9%	69.3%	69.1%	68.7%	66.5%	65.5%	64.2%	64.0%	63.9%	65.6%	67.9%	68.5%	68.7%	69.7%	57.7%	69.3%	64.0%	65.2%	65.4%	68.3%	68.8%	70.1%	70.4%	69.7%	67.7%	67.0%	67.5%
Chargeoffs	12.7%	13.9%	13.4%	13.7%	14.1%	15.8%	17.2%	17.5%	16.0%	15.0%	13.8%	13.5%	14.0%	14.7%	30.3%	17.1%	17.4%	18.6%	20.5%	17.3%	14.6%	15.0%	13.3%	14.5%	14.3%	14.9%	16.5%

Legacy OneMain Direct Auto 30+ Day Delinquency Outcomes

(Note: Limited Data Set; Originations commenced in Q1 2016)



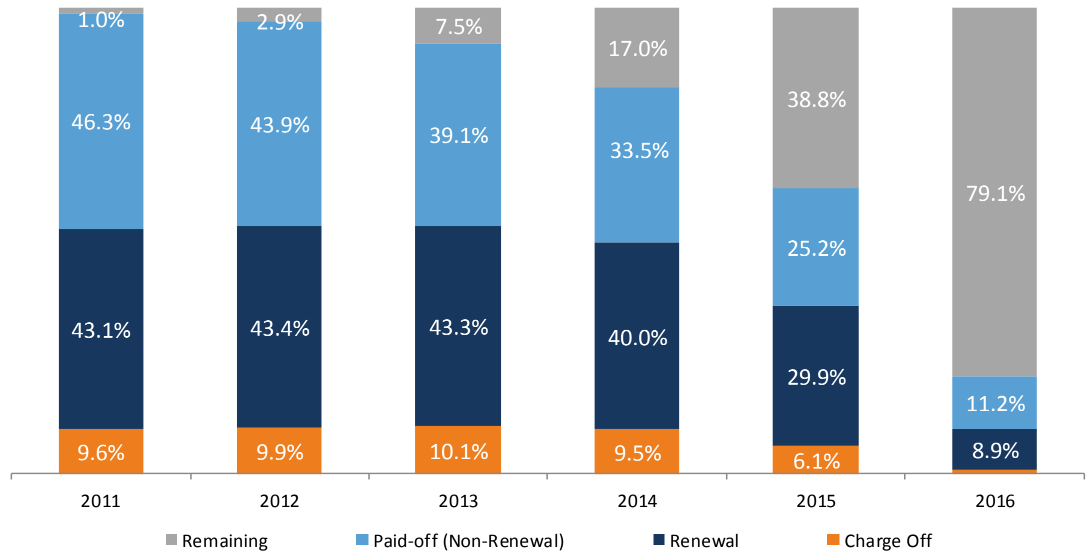
	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Monthly Delq 30+ %	0.0%	0.1%	0.1%	0.2%	0.3%	0.4%	0.5%	0.5%

Borrower Assistance	0.0%	0.0%	0.0%	6.3%	1.0%	7.6%	4.1%	1.7%
Current from Payment	0.0%	50.8%	4.5%	20.0%	5.7%	11.0%	15.7%	8.2%
Renewals	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Payoffs	100.0%	0.0%	0.0%	0.0%	0.0%	3.3%	0.0%	0.0%
Roll Better	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%	0.4%
Roll Same	0.0%	0.0%	0.0%	4.2%	9.2%	7.9%	5.6%	2.3%
Roll Worse	0.0%	49.2%	95.5%	68.2%	84.1%	66.4%	64.1%	74.6%
Chargeoffs	0.0%	0.0%	0.0%	0.0%	0.0%	3.1%	6.2%	3.9%

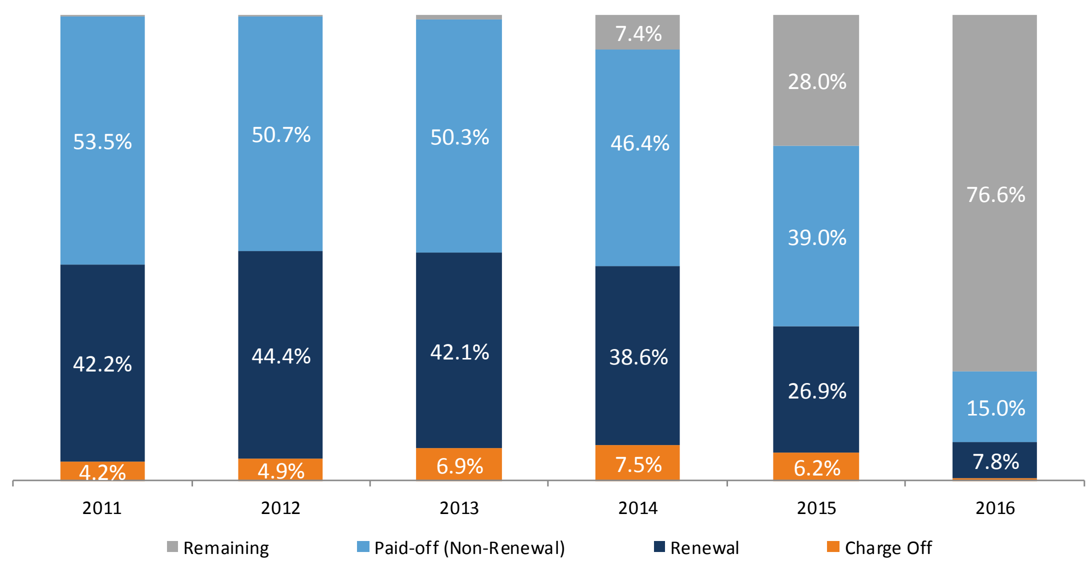
OneMain
Lending Made Personal

Vintage Balance Distribution

OneMain Financial



Springleaf Financial



OneMain
Lending Made Personal

Legacy Springleaf Performance by Product Type

	$ in millions	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Personal Hard Secured (Ex. Auto)	Origination Volume	$1,177	$1,231	$1,323	$1,414	$1,622	$1,908	$2,044	$2,123	$1,743	$965	$949	$1,157	$1,140	$1,422	$1,568	$1,388	$1,486 (4)
	Fico at Origination	590	587	587	590	589	590	590	587	578	578	582	586	587	591	592	591	591
	Period End UPB (1)	$1,162	$1,255	$1,388	$1,466	$1,583	$1,792	$1,979	$2,140	$2,048	$1,563	$1,265	$1,228	$1,185	$1,381	$1,632	$1,677	$1,709
	Yield (2)	22.30%	22.14%	21.34%	20.93%	20.09%	19.56%	19.56%	19.51%	19.72%	20.24%	21.22%	22.18%	23.93%	25.50%	26.13%	26.54%	25.81%
	60+ Delinquency	4.08%	4.71%	4.75%	4.52%	3.88%	3.59%	3.14%	3.75%	4.92%	4.59%	3.47%	2.46%	2.13%	1.80%	2.06%	2.78%	2.55%
	Net Charge-Off (3)	3.80%	4.19%	4.95%	4.86%	4.12%	3.58%	3.02%	2.99%	4.88%	6.16%	4.64%	2.59%	1.97%	2.00%	2.57%	3.48%	4.48%
	Risk Adjusted Yield	18.50%	17.94%	16.39%	16.07%	15.97%	15.98%	16.53%	16.52%	14.84%	14.08%	16.58%	19.59%	21.96%	23.50%	23.56%	23.06%	21.33%
Personal Unsecured/ Other Secured	Origination Volume	$1,448	$1,431	$1,395	$1,337	$1,420	$1,352	$1,435	$1,471	$1,442	$991	$1,126	$1,329	$1,368	$1,868	$1,860	$2,060	$1,689 (4)
	Fico at Origination	606	604	605	609	610	613	615	617	614	609	611	611	609	612	613	612	612
	Period End UPB (1)	$1,277	$1,296	$1,292	$1,250	$1,266	$1,227	$1,312	$1,512	$1,738	$1,438	$1,317	$1,363	$1,384	$1,720	$1,877	$2,186	$1,979
	Yield (2)	24.14%	24.21%	23.91%	23.41%	23.19%	23.38%	23.29%	22.48%	22.12%	22.40%	23.21%	23.95%	25.41%	27.45%	28.28%	28.21%	27.63%
	60+ Delinquency	5.17%	6.00%	6.28%	6.01%	5.45%	5.15%	4.62%	4.68%	6.28%	5.70%	4.30%	3.68%	3.61%	3.38%	4.05%	4.55%	4.97%
	Net Charge-Off (3)	7.24%	8.64%	9.83%	10.23%	8.40%	8.10%	5.49%	5.57%	8.26%	10.84%	7.56%	4.93%	4.69%	5.35%	7.08%	7.24%	9.95%
	Risk Adjusted Yield	16.89%	15.57%	14.08%	13.18%	14.79%	15.28%	17.80%	16.91%	13.86%	11.57%	15.65%	19.01%	20.72%	22.11%	21.20%	20.98%	17.68%
Auto	Origination Volume	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	$253	$1,063	$676 (4)
	Fico at Origination	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	606	605	606
	Period End UPB (1)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	$237	$998	$1,064
	Yield (2)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	17.90%	18.41%	17.85%
	60+ Delinquency	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.09%	0.90%	1.49%
	Net Charge-Off (3)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.02%	0.45%	1.66%
	Risk Adjusted Yield	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	17.88%	17.96%	16.19%
Total	Origination Volume	$2,625	$2,661	$2,719	$2,750	$3,042	$3,260	$3,479	$3,594	$3,185	$1,956	$2,075	$2,486	$2,509	$3,290	$3,681	$4,511	$3,851 (4)
	Fico at Origination	600	597	598	601	601	603	604	604	598	597	600	602	601	605	605	604	604
	Period End UPB (1)	$2,438	$2,551	$2,680	$2,716	$2,849	$3,019	$3,291	$3,652	$3,785	$3,001	$2,581	$2,591	$2,569	$3,101	$3,746	$4,862	$4,752
	Yield (2)	23.29%	23.20%	22.59%	22.08%	21.47%	21.11%	21.05%	20.74%	20.82%	21.28%	22.24%	23.11%	24.73%	26.58%	26.69%	25.62%	24.79%
	60+ Delinquency	4.65%	5.37%	5.49%	5.21%	4.58%	4.22%	3.73%	4.14%	5.54%	5.12%	3.89%	3.10%	2.93%	2.68%	2.93%	3.19%	3.32%
	Net Charge-Off (3)	5.57%	6.49%	7.36%	7.35%	6.04%	5.48%	4.01%	4.05%	6.39%	8.38%	6.13%	3.82%	3.41%	3.84%	4.92%	5.02%	6.14%
	Risk Adjusted Yield	17.72%	16.72%	15.22%	14.73%	15.42%	15.63%	17.03%	16.69%	14.43%	12.89%	16.11%	19.29%	21.32%	22.74%	21.76%	20.60%	18.64%

(1) Period end UPB nets unearned finance charges
(2) Yield represents coupon only. Does not include additional points and fees
(3) Net Charge-Offs are calculated using Average Net Receivables
(4) Reflects the sale of 127 Springleaf branches in Q2 2016 in accordance with a DOJ agreement for the OneMain acquisition

Legacy OneMain Performance by Product Type

OneMain
Lending Made Personal

	$ in millions	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015[2]	2016
Personal Hard Secured	Origination Volume	$2,712	$2,885	$2,753	$2,507	$1,919	$1,669	$1,798	$1,248	$956	$816	$782	$1,151
	FICO at Origination	620	617	615	613	617	641	637	629	625	623	622	619
	Period End UPB	$3,023	$3,279	$3,502	$3,593	$3,295	$3,193	$2,745	$2,443	$1,977	$1,598	$1,343	$1,584
	Yield	21.37%	21.42%	21.56%	21.50%	21.18%	21.59%	23.08%	23.51%	23.81%	24.14%	24.49%	24.98%
	60+ Delinquency [1]	4.46%	3.67%	4.40%	4.74%	4.68%	5.21%	2.67%	3.36%	3.67%	4.02%	2.72%	2.60%
	Net Charge-off [1]	6.53%	6.01%	6.28%	7.85%	8.86%	8.52%	4.55%	5.07%	5.68%	5.60%	6.78%	5.27%
	Risk Adjusted Yield	14.84%	15.41%	15.27%	13.65%	12.32%	13.08%	18.53%	18.44%	18.14%	18.54%	17.71%	19.71%
Personal Unsecured	Origination Volume	$6,010	$7,322	$9,722	$8,749	$4,405	$2,889	$3,160	$3,494	$4,493	$4,971	$5,220	$3,813
	FICO at Origination	643	642	643	639	633	654	650	644	642	642	641	640
	Period End UPB	$6,358	$7,476	$10,089	$10,968	$8,702	$7,098	$5,304	$5,471	$6,162	$6,782	$7,177	$6,460
	Yield	21.85%	21.74%	21.95%	21.90%	21.42%	21.63%	23.24%	23.93%	24.75%	25.53%	25.86%	25.70%
	60+ Delinquency [1]	2.86%	3.23%	3.61%	5.10%	4.52%	6.01%	2.90%	2.99%	2.95%	3.67%	2.98%	4.38%
	Net Charge-off [1]	9.53%	5.95%	6.86%	9.47%	13.85%	12.02%	7.07%	6.74%	6.48%	6.44%	8.24%	8.39%
	Risk Adjusted Yield	12.32%	15.79%	15.09%	12.44%	7.57%	9.61%	16.17%	17.20%	18.27%	19.10%	17.63%	17.31%
Auto	Origination Volume	--	--	--	--	--	--	--	--	--	--	$1	$631
	FICO at Origination	--	--	--	--	--	--	--	--	--	--	627	639
	Period End UPB	--	--	--	--	--	--	--	--	--	--	$1	$554
	Yield	--	--	--	--	--	--	--	--	--	--	16.48%	16.73%
	60+ Delinquency [1]	--	--	--	--	--	--	--	--	--	--	0.00%	0.34%
	Net Charge-off [1]	--	--	--	--	--	--	--	--	--	--	0.00%	0.10%
	Risk Adjusted Yield	--	--	--	--	--	--	--	--	--	--	16.48%	16.64%
Total	Origination Volume	$8,722	$10,207	$12,475	$11,257	$6,324	$4,558	$4,958	$4,742	$5,448	$5,787	$6,003	$5,595
	FICO at Origination	636	635	637	633	628	650	645	640	639	639	639	638
	Period End UPB	$9,381	$10,755	$13,591	$14,561	$11,997	$10,292	$8,048	$7,914	$8,139	$8,380	$8,520	$8,598
	Yield	21.70%	21.64%	21.84%	21.80%	21.36%	21.62%	23.19%	23.79%	24.50%	25.24%	25.63%	24.86%
	60+ Delinquency [1]	3.38%	3.37%	3.82%	5.01%	4.57%	5.76%	2.82%	3.11%	3.13%	3.74%	2.94%	3.76%
	Net Charge-off [1]	8.58%	5.97%	6.86%	9.07%	12.57%	11.02%	6.26%	6.18%	6.26%	6.25%	7.98%	7.57%
	Risk Adjusted Yield	13.12%	15.67%	14.98%	12.74%	8.80%	10.60%	16.93%	17.61%	18.24%	18.98%	17.64%	17.29%

(1) Delinquency and Loss Metrics between 2005 – 2010 include US Personal loans, 2011 through present includes OneMain only
(2) OneMain losses includes the impact of $62 million in additional charge-offs recorded in December 2015 as a result of a change in policy from recency of payment to a 180-day charge off policy to conform with Springleaf