3Q26

Financial Results

NYSE: OMF | October 30, 2026

OneMain Financial

Important Information

The following slides are part of a presentation by OneMain Holdings, Inc. (the "Company") in connection with reporting quarterly financial results and are intended to be viewed as part of that presentation. No representation is made that the information in these slides is complete. For additional financial, statistical, and business-related information, as well as information regarding business and segment trends, see the earnings release and financial supplement included as an exhibit to the Company's Current Report on Form 8-K filed on October 30, 2026, and available in the Investor Relations section on the Company's website (www.omf.com) and the SEC's website (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. Statements preceded by, followed by or that otherwise include the words "anticipates," "appears," "assumes," "believes," "can," "continues," "could," "estimates," "expects," "forecasts," "foresees," "goals," "intends," "likely," "objective," "plans," "projects," "target," "trend," "remains," and similar expressions or future or conditional verbs such as "could," "may," "might," "should," "will" or "would" are intended to identify forward-looking statements, but these words are not the exclusive means of identifying forward-looking statements.

Forward-looking statements are not statements of historical fact but instead represent only management's current beliefs regarding future events, objectives, goals, projections, strategies, performance, and future plans, and underlying assumptions and other statements related thereto. You should not place undue reliance on these forward-looking statements. By their nature, forward-looking statements are subject to risks, uncertainties, assumptions 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. 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: adverse changes and volatility in general economic conditions, including the interest rate environment and the financial markets; the sufficiency of our allowance for finance receivable losses; increased levels of unemployment and personal bankruptcies; the current inflationary environment and related trends affecting customers; natural or accidental events such as earthquakes, hurricanes, pandemics, floods or wildfires affecting our customers, collateral, or our facilities; a failure in or breach of our information, operational or security systems or infrastructure or those of third parties, including as a result of cyber incidents, war or other disruptions; the adequacy of our credit risk scoring models; geopolitical risks, including recent geopolitical actions; adverse changes in our ability to attract and retain employees or key executives; increased competition or adverse changes in customer responsiveness to our distribution channels or products; changes in federal, state, or local laws, regulations, or regulatory policies and practices or increased regulatory scrutiny of our business or industry; risks associated with our insurance operations; the costs and effects of any actual or alleged violations of any federal, state, or local laws, rules or regulations; 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; our substantial indebtedness and our continued ability to access the capital markets and maintain adequate current sources of funds to satisfy our cash flow requirements; our ability to comply with all of our covenants; the effects of any downgrade of our debt ratings by credit rating agencies; 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 filed with the SEC and in the Company's other filings with the SEC from time to time.

If one or more of these or other risks or uncertainties materialize, or if our underlying assumptions prove to be incorrect, our actual results may vary materially from what we may have expressed or implied by these forward-looking statements. You should specifically consider the factors identified in this document that could cause actual results to differ before making an investment decision to purchase our securities. Furthermore, new risks and uncertainties arise from time to time, and it is impossible for us to predict those events or how they may affect us.

Forward looking statements included in this presentation speak only as of the date on which they were made. We undertake no obligation to update or revise any forward-looking statements, whether written or oral, to reflect events or circumstances after the date of this presentation or to reflect the occurrence of unanticipated events or the non-occurrence of anticipated events, whether as a result of new information, future developments or otherwise, except as required by law.

Use of Non-GAAP Financial Measures

We report the operating results of Consumer and Insurance using the Segment Accounting Basis, which (i) reflects our allocation methodologies for interest expense and operating 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), and Consumer and Insurance adjusted earnings (loss) per diluted share are key performance measures used to evaluate the performance of our business. Consumer and Insurance adjusted pretax income (loss) represents income (loss) before income taxes on a Segment Accounting Basis and excludes net loss resulting from repurchases and repayments of debt, restructuring charges, and other items and strategic activities. We believe these non-GAAP financial measures are useful in assessing the profitability of our segment.

Management also uses pretax capital generation and capital generation, non-GAAP financial measures, as a key performance measure of our segment. Pretax capital generation represents Consumer & Insurance adjusted pretax income, as discussed above, and excludes the change in our Consumer & Insurance allowance for finance receivable losses in the period while still considering the Consumer & Insurance net charge-offs incurred during the period. Capital generation represents the after-tax effect of pretax capital generation.

Management believes that these non-GAAP measures are useful in assessing the capital created in the period impacting the overall capital adequacy of the Company. Management believes that the Company's reserves, combined with its equity, represent the Company's loss absorption capacity.

Management utilizes these non-GAAP measures in evaluating our performance. Additionally, these non-GAAP measures are consistent with the performance goals established in OMH's executive compensation program. 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.

Our Vision is to be the Lender of Choice for the Nonprime Consumer



3Q26 Financial Highlights

$28.1 billion
Managed Receivables*
Up 9% YoY

$3.2 billion
Auto Managed Receivables*

$1.4 billion
Credit Card Receivables

$4.5 billion
Consumer Loan Originations*
Up 17% YoY

$284 million
Capital Generation*
Up 4% YoY

$1.7 billion
C&I Total Revenue*
Up 7% YoY

7.2%
C&I Net Charge-offs*
*6.9% Consumer Loan Net Charge-offs**

4.3 million
Customer Accounts
Up 16% YoY

$1.51
C&I Adjusted Diluted EPS*

$2.3 billion
Market Issuance
$1.7B ABS / $600MM Unsecured Bond

$1.05 per share
~7% dividend yield[1]

$34 million
Share repurchase
538 thousand shares

*See appendix for Non-GAAP Financial Measures reconciliations along with defined terms.
1. Yield assumes regular annualized dividend of $4.20 over closing share price of $57.65 as of October 28, 2026.

3Q26 Financial Results

($ in millions, except Average Assets and Average Net Receivables in billions, and per share statistics)

Earnings Summary

	3Q26	2Q26	3Q25
Consumer & Insurance*	***$232***	$201	$303
Other	***0***	(1)	(2)
Reconciling Items*	***1***	(4)	(38)
Pretax Income	***$233***	$196	$263
Taxes	***(48)***	(44)	(64)
GAAP Net Income	***$185***	**$152**	**$199**
Diluted EPS	***$1.60***	$1.32	$1.67
Average Assets*	***$28.4***	$27.1	$26.7
Return on Assets*	***2.6%***	2.3%	3.0%

C&I* Adjusted Earnings Summary

	3Q26	2Q26	3Q25
Interest Income	***$1,487***	$1,413	$1,386
Other Net Revenue	***158***	163	152
Provision for Loan Losses	***(615)***	(610)	(488)
Operating Expenses	***(453)***	(439)	(427)
Interest Expense	***(345)***	(326)	(320)
Adjusted Pretax Income	***$232***	$201	$303
Adjusted Net Income[1]	***$174***	**$151**	**$227**
Total Revenue	***$1,698***	$1,620	$1,586
Adjusted Diluted EPS	***$1.51***	$1.31	$1.90
Avg. Net Receivables (ANR)	***$25.7***	$24.7	$24.2
Capital Generation[1]	***$284***	$229	$272
Capital Generation RoR	***4.4%***	3.7%	4.5%

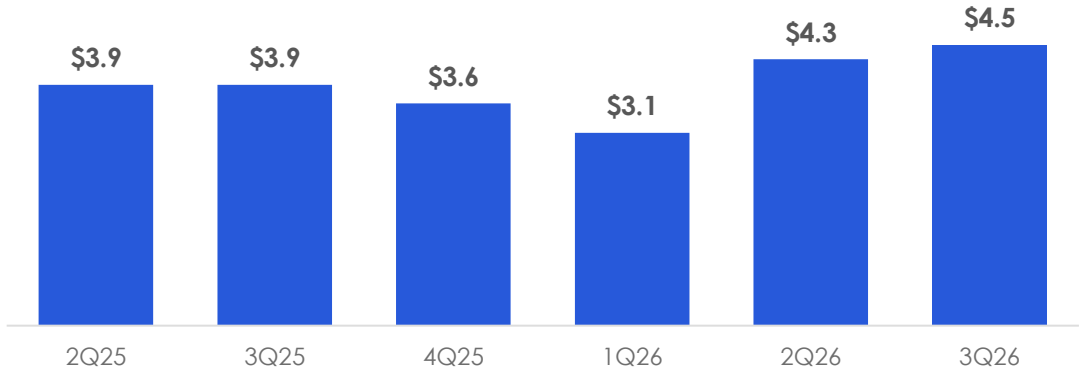
OneMain Financial.

Note: Figures may not add due to rounding.
*See appendix for Non-GAAP Financial Measures reconciliations along with defined terms.
1. Assumes a tax rate of 25% for all periods shown.

Originations & Receivables (C&I)*

($ in billions)

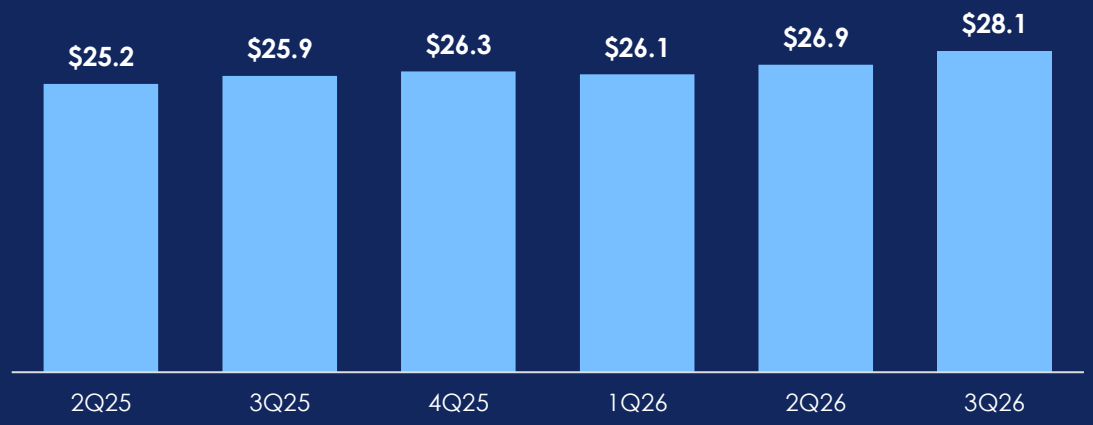
Consumer Loan Originations



Highlights

- $4.5 billion in 3Q26, up 17% YoY, with conservative credit posture
- Growth driven by personal loan product innovation and auto finance
- ~60% of originations were secured

Managed Receivables



Highlights

- Managed Receivables up $2.2 billion, or 9% YoY
- 3Q26 includes $1.8 billion of receivables serviced for third parties
- Consumer loan portfolio yield of 22.6%
- Credit cards revenue yield of 34.9%

*See appendix for Non-GAAP Financial Measures reconciliations along with defined terms.

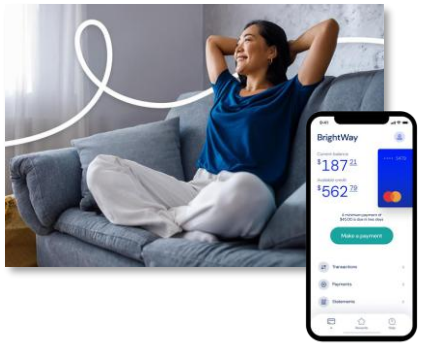
3Q26 Credit Card and Auto Highlights

($ in millions)

OneMain BrightWay

Everyday transactions

- Digital-first offering that rewards good credit behavior
- Targeted and disciplined rollout
- Highly rated app with strong customer engagement and usage metrics



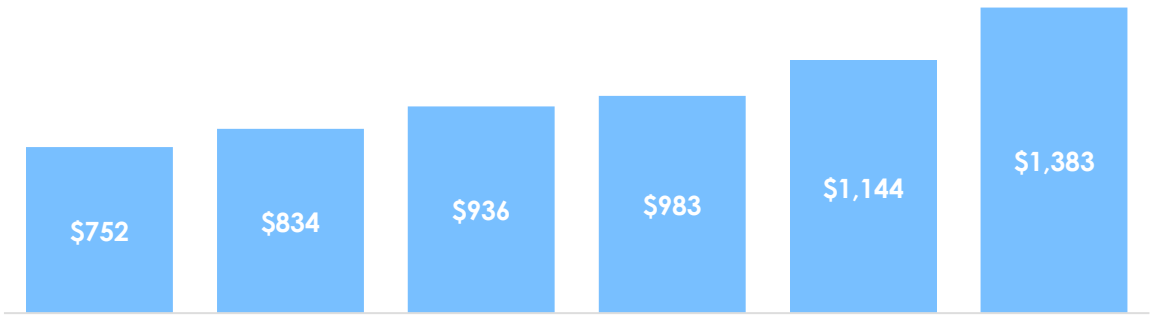
OneMain Auto

Financing at the point of purchase

- Deep experience in secured lending, best-in-class capabilities and strong credit performance
- Disciplined and conservative underwriting
- Unique capability to serve both independent and franchise dealers and their customers



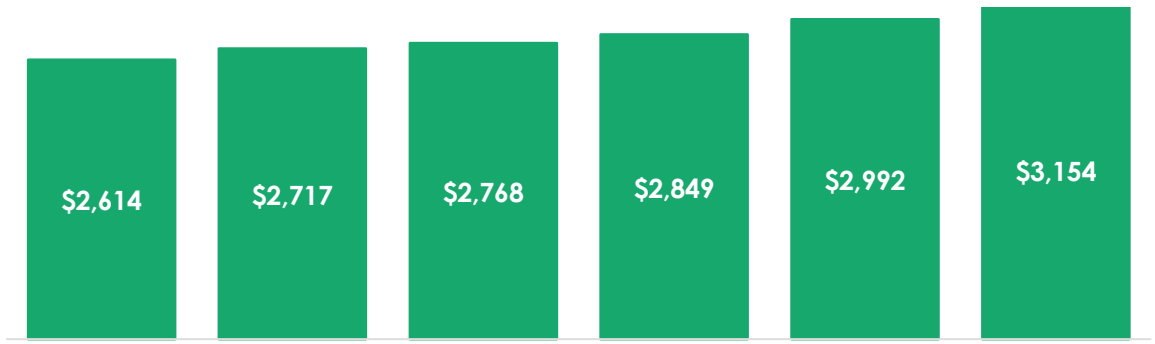
Receivables



2Q25	3Q25	4Q25	1Q26	2Q26	3Q26
920	**993**	**1,081**	**1,170**	**1,325**	**1,480**

Customer accounts (k)

Managed Receivables*



2Q25	3Q25	4Q25	1Q26	2Q26	3Q26
$373	**$369**	**$317**	**$376**	**$446**	**$466**

Originations

Note: BrightWay® is a registered trademark of OneMain Financial Holdings, LLC. The BrightWay® credit card is issued by WebBank.
*See appendix for Non-GAAP Financial Measures reconciliations along with defined terms.

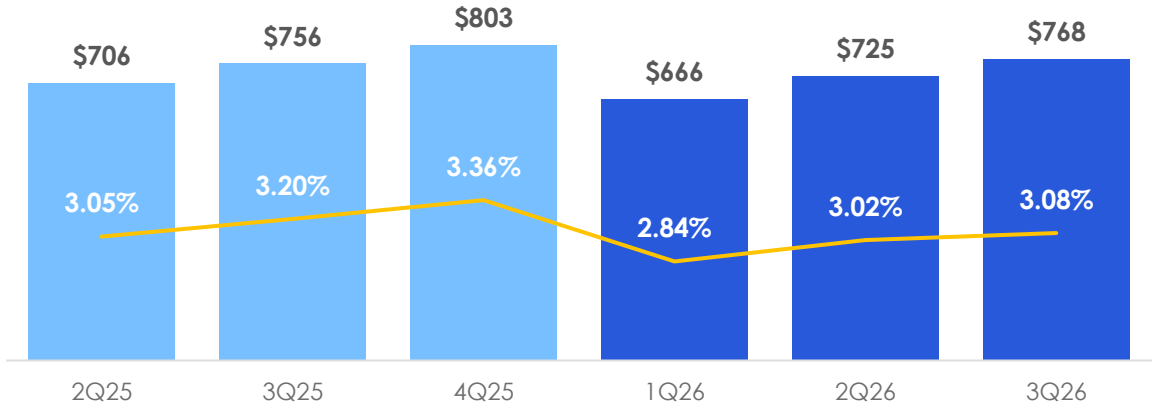
Consumer Loan Delinquency Trends (C&I)* - **Includes Foursight[1]**

($ in millions)

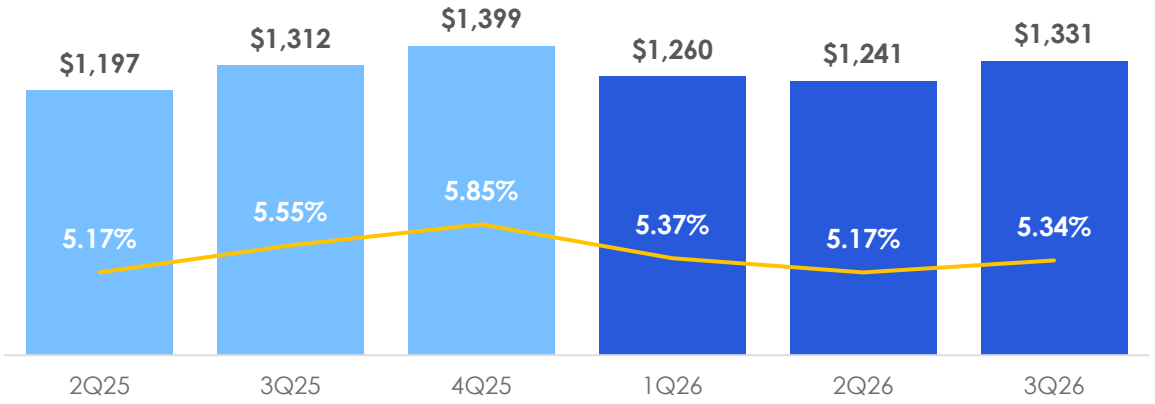
Highlights

- 30-89 delinquency of 3.08%, down 12bps YoY
- 30+ delinquency of 5.34%, down 21bps YoY
- 90+ delinquency of 2.26%, down 9bps YoY

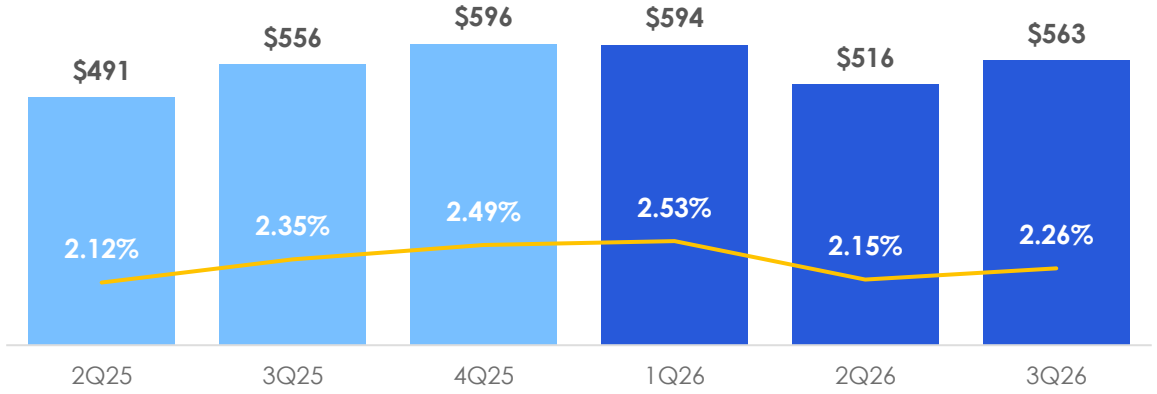
30-89 Days Delinquent



30+ Days Delinquent



90+ Days Delinquent



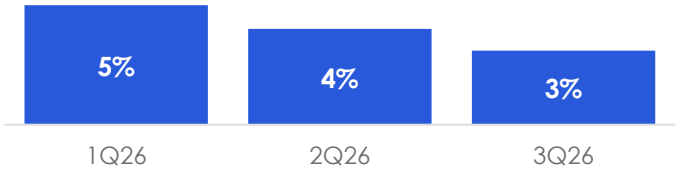
*See appendix for Non-GAAP Financial Measures reconciliations along with defined terms.
1. All metrics include Foursight. Previous quarterly presentations from 2Q24-2Q26 excluded Foursight in delinquency metrics. See appendix for a table presenting delinquency metrics excluding Foursight from 2Q25-3Q26.

Portfolio Performance is Supported by Credit Tightening (C&I)* - **Includes Foursight[1]**

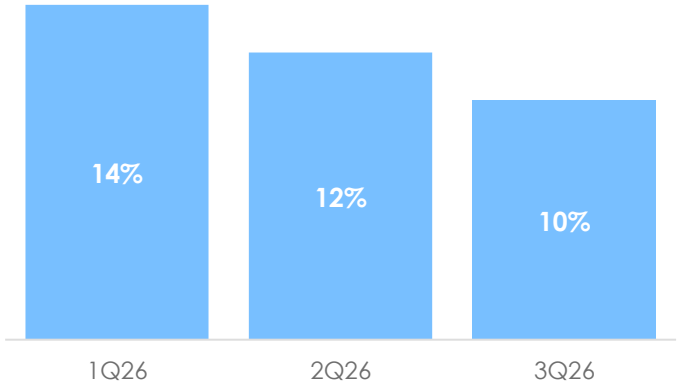
Highlights

- Front book[2] continues to perform in line with expectations
- Back book now accounts for 3% of receivables but contributes 10% to 30+ delinquency
- 30-89 delinquency year-to-date change better than 2025 and pre-pandemic seasonal trends

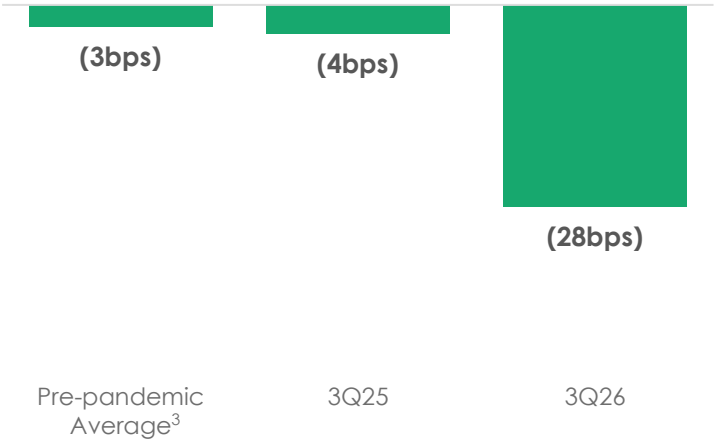
Back Book % of Portfolio



Back Book % of 30+ Delinquent Receivables



30-89 Delinquency 3Q YTD Change



*See appendix for Non-GAAP Financial Measures reconciliations along with defined terms.
1. All metrics include Foursight. Previous quarterly presentations from 2Q24-2Q26 excluded Foursight in delinquency metrics. See appendix for a table presenting delinquency metrics excluding Foursight from 2Q25-3Q26.
2. Front book represents all consumer loan originations post August 2022 credit tightening.
3. Reflects the average of 3Q17, 3Q18 and 3Q19.

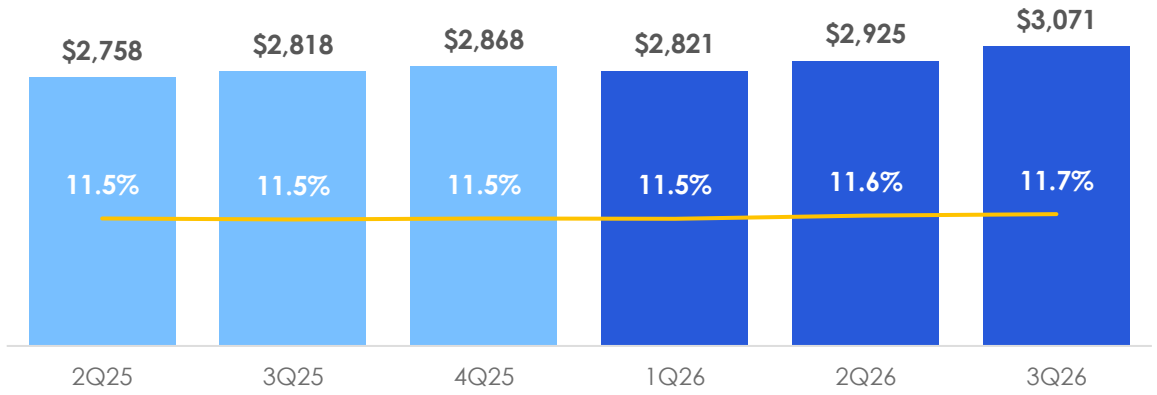
Credit Trends (C&I)*

($ in millions)

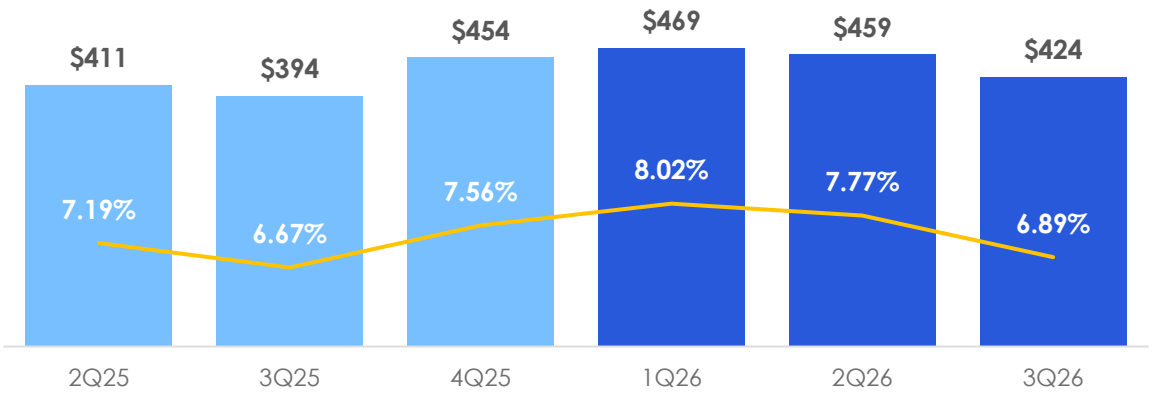
Highlights

- Consumer Loan net charge-offs of 6.9%, with improving seasonal patterns and in line with expectations
- C&I net charge-offs of 7.2%, includes 35bps from credit card
  - Credit Card net charge-offs of 13.9%, down 274bps YoY
- Reserve coverage of 11.7%, up 5bps QoQ reflecting growing credit card portfolio

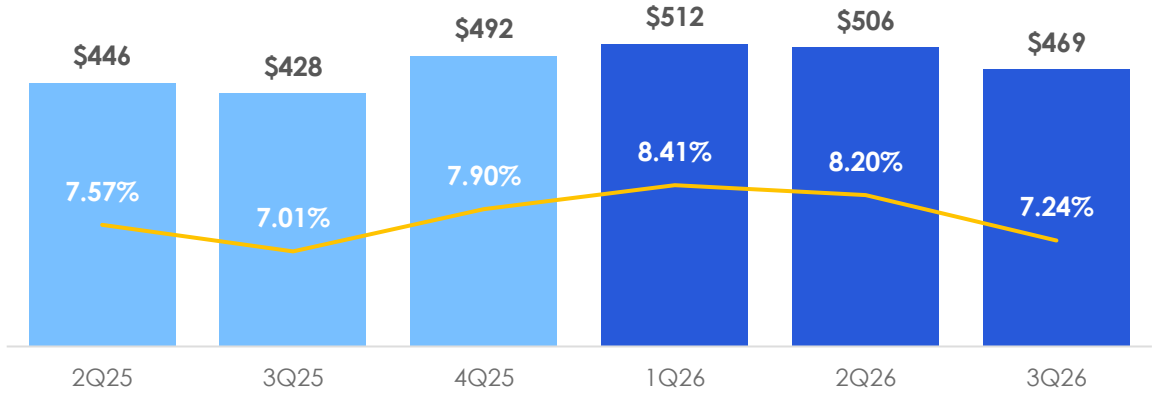
Loss Reserve Trends



Consumer Loan Net Charge-offs



C&I Net Charge-offs



*See appendix for Non-GAAP Financial Measures reconciliations along with defined terms.

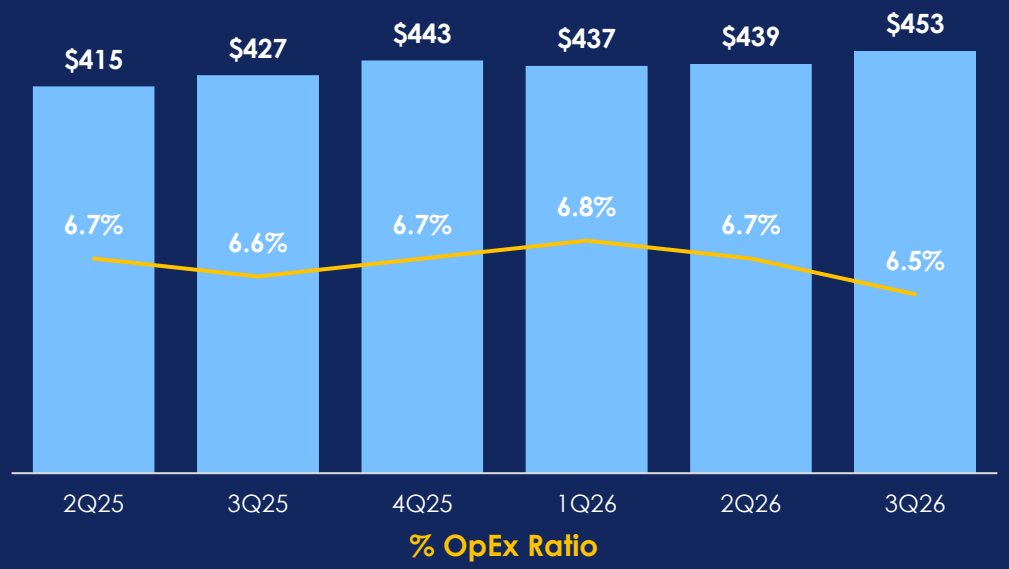
Operating Expenses (C&I)*

($ in millions)

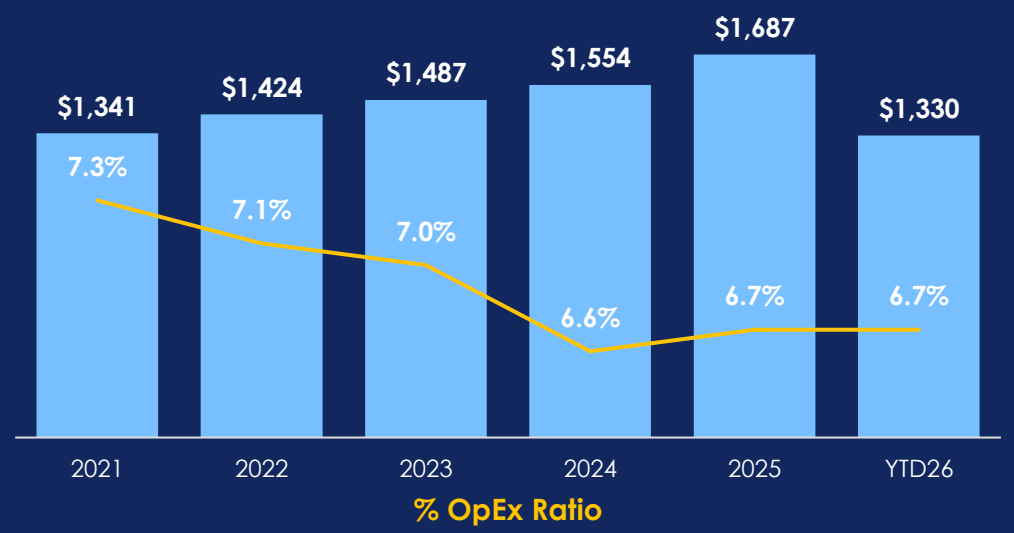
Highlights

- 3Q26 operating expense of $453 million, up 6% YoY, compared to 9% managed receivables growth
- Continued disciplined expense management and investment to scale our credit card and auto finance businesses, new initiatives in personal loans, and data science, technology and digital capabilities across the company

Quarterly Operating Expenses



Operating Expenses



Note: FY and YTD figures may not sum due to rounding.
*See appendix for Non-GAAP Financial Measures reconciliations along with defined terms.

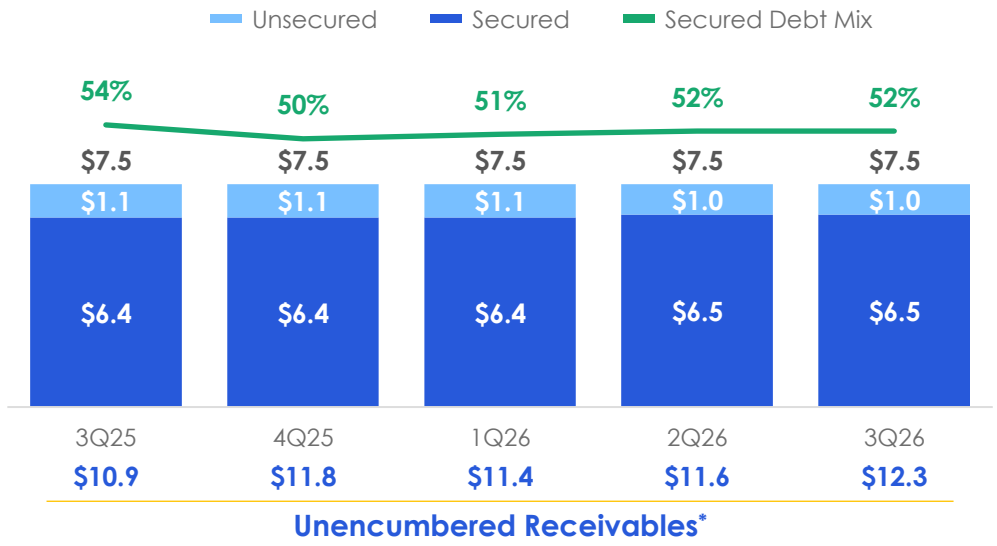
Balance Sheet & Funding

($ in billions, unless noted)

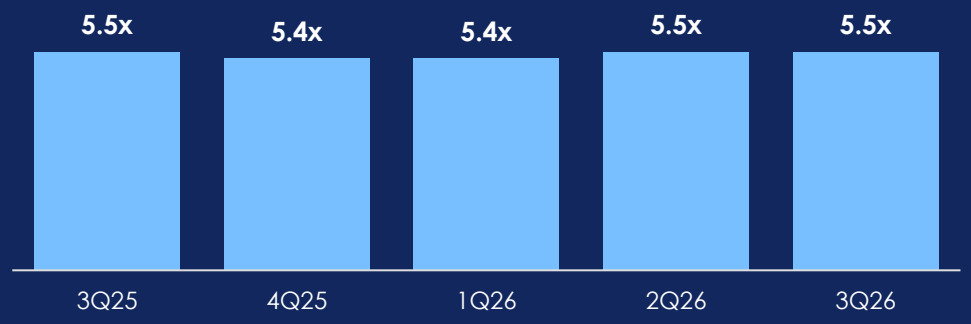
Highlights

- Well-positioned funding profile with balanced debt mix, staggered maturities and significant liquidity
- Issued $2.3 billion in the quarter, including:
  - $1 billion 2-year revolving ABS at 5.15%
  - $680 million 5-year revolving ABS at 5.47%
  - $600 million unsecured bond at 7.13% due 2034
- Secured debt mix of 52%, down from 54% in 3Q25

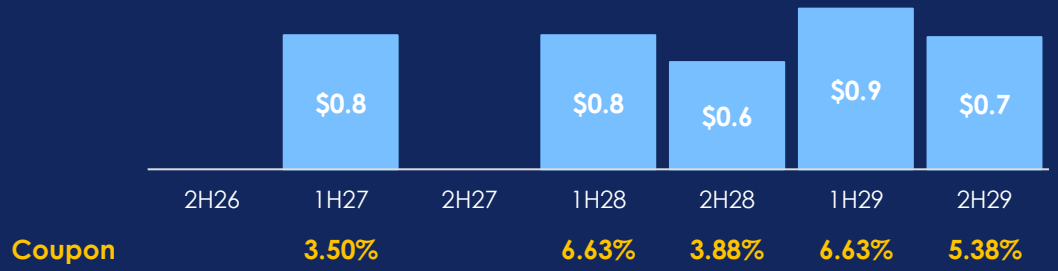
Bank Facilities



Net Leverage*



Unsecured Maturities (2026 – 2029)



Note: Figures may not sum due to rounding.
*See appendix for Non-GAAP Financial Measures reconciliations along with defined terms.

Capital Allocation Framework

1

Business Investment

- Balance sheet growth: managed receivables up 9% YoY
- Continue to invest in new products and channels, data science, technology, and digital capabilities
- Maintain net leverage* of 4-6x

2

Regular Dividend

- Board declared regular quarterly dividend of $1.05 per share, payable November 13
- Dividend yield of ~7%[1] at current share price

3

Share Repurchases

- Repurchased 3 million shares for $171 million 3Q26-YTD

*See appendix for Non-GAAP Financial Measures reconciliations along with defined terms.
1. Yield assumes regular annualized dividend of $4.20 over closing share price of $57.65 as of October 28, 2026.

2026 Strategic Priorities (C&I)*

Key Metrics	*February 5, 2026*	October 30, 2026
Managed Receivables Growth	6% – 9%	**High end of range**
C&I Net Charge-offs	7.4% – 7.9%	**Higher end of range**
Operating Expense Ratio	~6.6%	**Unchanged**

*See appendix for Non-GAAP Financial Measures reconciliations along with defined terms.

Appendix

OneMain Financial®

Reconciliation of Non-GAAP Measures

(unaudited, $ in millions)	3Q26	2Q26	1Q26	4Q25	3Q25	FY25	FY24
Consumer & Insurance	$231	$194	$293	$247	$261	$988	$707
Other	-	(1)	-	-	(2)	(4)	(1)
Segment to GAAP adjustment	2	3	3	2	4	17	(39)
Income before income taxes - GAAP basis	**$233**	**$196**	**$296**	**$249**	**$263**	**$1,001**	**$667**
Consumer & Insurance pretax income	$231	$194	$293	$247	$261	$988	$707
Net loss on repurchases and repayments of debt	-	1	3	-	39	65	33
Restructuring charges	-	5	7	1	2	4	29
Other[1]	1	1	2	2	1	3	13
Consumer & Insurance adjusted pretax income (non-GAAP)	**$232**	**$201**	**$305**	**$250**	**$303**	**$1,060**	**$782**
Reconciling items[2]	**$1**	**($4)**	**($9)**	**($1)**	**($38)**	**($55)**	**($114)**
Consumer & Insurance adjusted pretax income (non-GAAP)	$232	$201	$305	$250	$303	$1,060	$782
Provision for finance receivable losses	615	610	465	542	488	1,999	1,981
Net charge-offs	(469)	(506)	(512)	(492)	(428)	(1,841)	(1,849)
Pretax capital generation (non-GAAP)	**$378**	**$305**	**$258**	**$300**	**$363**	**$1,218**	**$914**
Capital generation, net of tax[3] (non-GAAP)	**$284**	**$229**	**$194**	**$225**	**$272**	**$913**	**$685**

Note: Quarters may not sum to fiscal year due to rounding.
1. Other adjustments includes strategic activities and other items.
2. Reconciling Items consist of Total Segment to GAAP Adjustment and the adjustments to Pretax Income (Loss) – Segment Accounting Basis.
3. Income taxes assume a 25% tax rate.

Reconciliation of Non-GAAP Measures (cont'd)

(unaudited, $ in millions)	*9/30/2026*	6/30/2026	3/31/2026	12/31/2025	9/30/2025
Consumer & Insurance	***$26,283***	$25,157	$24,463	$24,853	$24,490
Segment to GAAP adjustment	***(10)***	(12)	(16)	(20)	(25)
Net finance receivables - GAAP basis	***$26,273***	**$25,145**	**$24,447**	**$24,833**	**$24,465**
Consumer & Insurance	***$3,071***	$2,925	$2,821	$2,868	$2,818
Segment to GAAP adjustment	***(2)***	(2)	(2)	(3)	(3)
Allowance for finance receivable losses - GAAP basis	***$3,069***	**$2,923**	**$2,819**	**$2,865**	**$2,815**

Note: For additional schedules and disclosures, see the earnings release and financial supplements included as an exhibit to the Company's Current Report on Form 8-K filed October 30, 2026, and available in the Investor Relations ("IR") section on the Company's website (www.omf.com) and the SEC's website (www.sec.gov).
Slide 6, 7, 8, and 10: For 2Q25 consumer loan originations, managed receivables, credit card receivables and customer accounts, auto finance managed receivables and originations, consumer loan delinquency, consumer loan and C&I net charge-offs and loss reserve figures, refer to the Company's second quarter 2026 earnings presentation on our IR website. Slide 9: For average of 3Q17, 3Q18 and 3Q19 refer to the Company's third quarter 2018 and 2019 earnings presentations and 10K filings on our IR website. Slide 11: For 2Q25 operating expenses refer to the Company's second quarter 2026 earnings presentation on our IR website.

Consumer Loan Delinquency Trends (C&I)* - **Excludes Foursight[1]**

($ in millions)	***9/30/2026***	**6/30/2026**	**3/31/2026**	**12/31/2025**	**9/30/2025**	**6/30/2025**
30+ delinquency	***$1,230***	$1,147	$1,166	$1,286	$1,217	$1,116
90+ delinquency	***$546***	$504	$580	$580	$543	$480
30-89 delinquency	***$684***	$643	$586	$706	$674	$636
30+ delinquency ratio	***5.21%***	5.03%	5.22%	5.65%	5.41%	5.07%
90+ delinquency ratio	***2.31%***	2.21%	2.60%	2.55%	2.41%	2.18%
30-89 delinquency ratio	***2.90%***	2.82%	2.62%	3.10%	2.99%	2.89%

1. Delinquency Metrics exclude Foursight, OneMain's auto finance acquisition in 2Q24.

Defined Terms

- Auto Finance: financing at the point of purchase through a network of auto dealerships
- Average assets: average of monthly average total assets (total assets at the beginning and end of each month divided by two) in the period
- C&I adjusted diluted EPS: C&I adjusted net income (non-GAAP) / weighted average diluted shares
- Capital generation: C&I adjusted net income less change in C&I allowance for finance receivable losses, net of tax
- Capital generation return on receivables: annualized capital generation / C&I average net receivables
- Consumer loans: consist of personal loans and auto finance
- Finance receivables serviced for others: unpaid principal balance plus accrued interest of loans sold as part of our whole loan sale program plus auto finance loans originated by third parties
- Managed receivables: C&I net finance receivables plus finance receivables serviced for our whole loan sale partners plus auto finance loans originated by third parties
- Net charge-off ratio: annualized net charge-offs / average net receivables
- Net leverage: net adjusted debt / adjusted capital
- Opex ratio: annualized C&I operating expenses / average managed receivables
- Origination volume: loans originated during the period, including those originated and sold to our whole loan sale partners that we continue to service
- Other net revenue: other revenues less insurance policy benefits and claims expense
- Personal loans: loans that are secured by automobiles, other collateral or are unsecured and offered through our branch network, central operations, or digital platform
- Return on assets (ROA): annualized net income / average total assets
- Revenue yield: annualized credit card finance charges and non-interest income as a percentage of average net credit card receivables
- Total revenue: C&I interest income plus C&I total other revenue
- Unencumbered receivables: unencumbered unpaid principal balance of our consumer loans and credit cards. For precompute personal loans, unpaid principal balance is the gross contractual payments less the unaccreted balance of unearned finance charges. Credit card receivables include those in the trust that exceed the minimum for securing advances under credit card variable funding note facilities, which the Company can remove from the trust under the terms of such facilities, and exclude interest, fees, and closed accounts with balances

Note: See additional defined terms and calculations in the earnings release and financial supplements included as an exhibit to the Company's Current Report on Form 8-K filed October 30, 2026, and available in the Investor Relations section on the Company's website (www.omf.com) and the SEC's website (www.sec.gov).