

RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050



**RealRate**

May 12, 2026

To the CEO  
Onemain Holdings Inc  
601 N.W. SECOND STREET  
EVANSVILLE, IN 47708  
USA

### **Onemain Holdings Inc TOP Rated in the US Savings & Credit Ranking**

Dear Sir or Madam,

at RealRate we have just published the 2026 US Savings & Credit ranking. I am happy to inform you that Onemain Holdings Inc has been TOP Rated at rank 9 out of 46.

Overall, 46 US companies were analyzed with respect to their financial strength. The complete rating is published at <https://www.realrate.ai/rankings>. Your individual rating report, showing your strengths compared to your competitors is attached.



# OneMain Financial®

RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

You too can acquire the RealRate seal and advertise with it. We only reach out to the top-rated companies, like yours and only those may subscribe for our seal. Save a lot of money and effort compared to traditional rating agencies: get a RealRate seal for just \$9,900. Simply sign the attached order form and send it back via email.

I took the liberty of sending an identical letter to the Marketing Department. Please feel free to book a short video call with me: <https://calendly.com/holger-bartel>

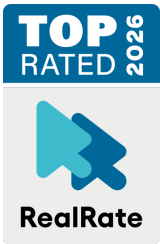
Sincerely,

Dr. Holger Bartel, CEO

# RealRate Seal Subscription

RealRate Inc.  
2040 Martin Ave., Santa Clara, California 95050, USA  
Via email to: [holger.bartel@realrate.ai](mailto:holger.bartel@realrate.ai)

We subscribe to the Savings & Credit RealRate rating for Onemain Holdings Inc. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.



# OneMain Financial®

RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by Onemain Holdings Inc (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item           **2026 US Savings & Credit RealRate rating seal for Onemain Holdings Inc**  
Amount       **USD 9,900**  
Order no.     2026-0001584207

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

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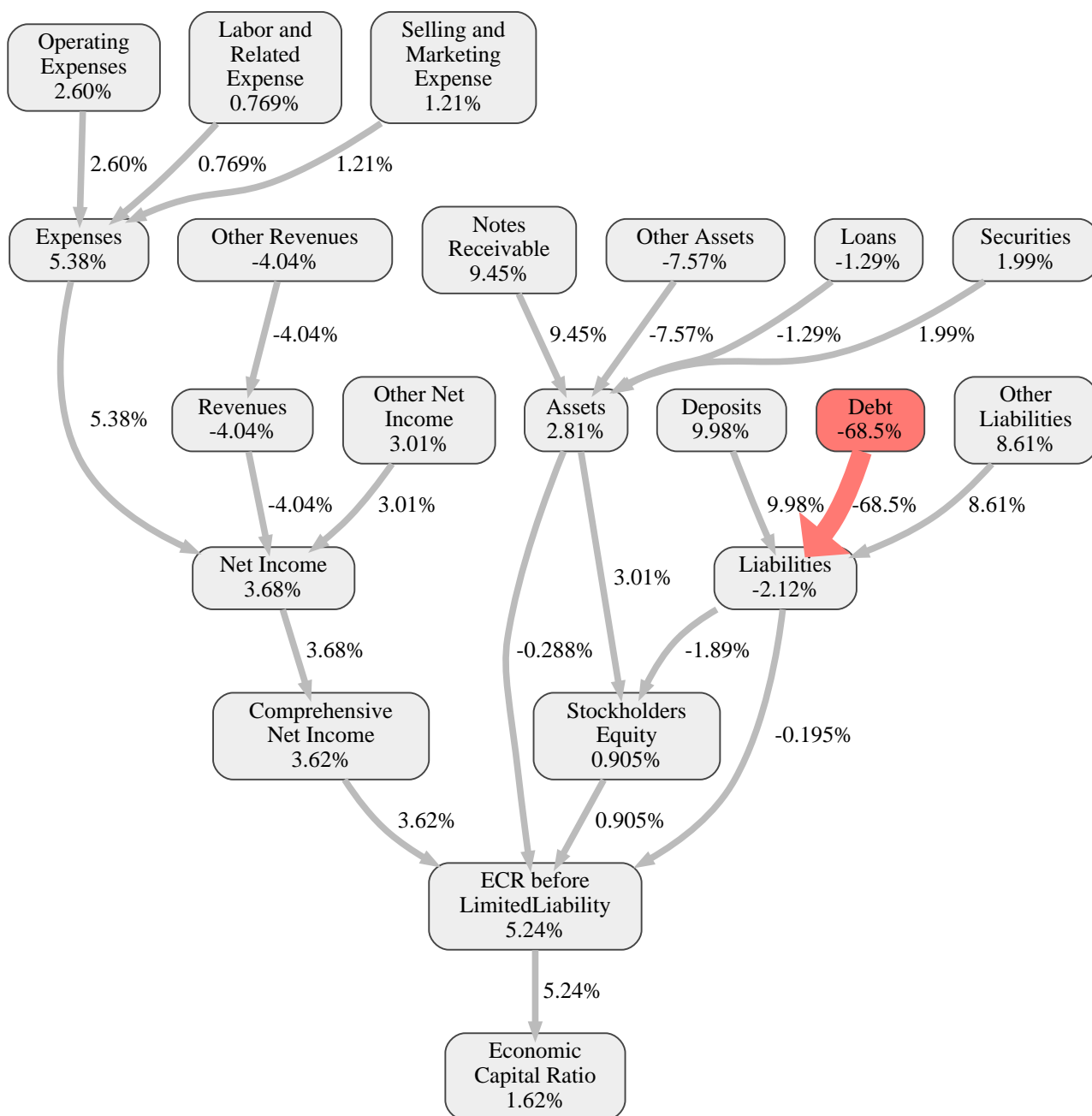
**Shipping address**

The electronic RealRate rating seal and the invoice will be sent to  
Delivery email

Onemain Holdings Inc

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Date, location, name



The relative strengths and weaknesses of Onemain Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Onemain Holdings Inc compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 10.0% points. The greatest weakness of Onemain Holdings Inc is the variable Debt, reducing the Economic Capital Ratio by 69% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 1.6% points above the market average of 15%.

<b>Input Variable</b>	<b>Value in 1000 USD</b>
Cash and Cash Equivalents	1,613,000
Debt	22,694,000
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	21,177,000
Occupancy	0
Operating Expenses	0
Other Assets	3,008,000
Other Compr. Net Income	40,000
Other Expenses	218,000
Other Liabilities	1,293,000
Other Net Income	1,001,000
Other Revenues	0
Professional Fees	0
Securities	1,590,000
Selling and Marketing Expense	0

<b>Output Variable</b>	<b>Value in 1000 USD</b>
Assets	27,388,000
Liabilities	23,987,000
Expenses	218,000
Revenues	0
Stockholders Equity	3,401,000
Net Income	783,000
Comprehensive Net Income	823,000
BaseVar	26,317,000
ECR before LimitedLiability	9.8%
Economic Capital Ratio	17%