

OneMain Financial Issuance Trust 2015-2

Monthly Servicer Report

Collection Period	
Beginning Date	10/01/2018
End Date	10/31/2018
Payment Date	11/19/2018
Transaction Month	41
30/360 Days	30

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: May 18, 2015
 Closing Date: May 21, 2015

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	1,345,764,413.56	209,054	25.87%	46
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	900,530,000.00	66.92%	2.57%	July 18, 2025
Class B Notes	123,660,000.00	9.19%	3.10%	July 18, 2025
Class C Notes	104,840,000.00	7.79%	4.32%	July 18, 2025
Class D Notes	120,970,000.00	8.99%	5.64%	July 18, 2025
Aggregate Note Principal Balance	1,250,000,000.00	92.88%		
Overcollateralization Amount	95,764,413.56	7.12%		
Initial Loan Principal Balance:	1,345,764,413.56	100.00%		

NOTE AND LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>			<u>End of Period</u>			<u>Change</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Interest Rate</u>	<u>Note Balance</u>	<u>Note Factor</u>	<u>Interest Rate</u>	
Class A Notes	0.00	0.00000	2.57%	0.00	0.00000	2.57%	\$ 0.00
Class B Notes	105,997,651.13	0.85717	3.10%	78,043,566.49	0.63111	3.10%	\$ 27,954,084.64
Class C Notes	104,840,000.00	1.00000	4.32%	104,840,000.00	1.00000	4.32%	\$ 0.00
Class D Notes	120,970,000.00	1.00000	5.64%	120,970,000.00	1.00000	5.64%	\$ 0.00
Aggregate Note Principal Balance	331,807,651.13	0.26545		303,853,566.49	0.24308		\$ 27,954,084.64

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	23.96%	23.87%
Weighted Avg. Loan Remaining Term (WALRT)	32	32
Loan Action Date Aggregate Principal Balance	425,893,763.61	397,939,678.97
Number of Loans	82,782	78,698

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	425,893,763.61
Loan Principal Balance Reductions	(16,614,061.08)
Charged-Offs	(3,978,113.21)
Terminated Loans	(7,343,864.87)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(18,045.48)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	0.00
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>397,939,678.97</u>

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COLLECTIONS

Principal and Interest Collections on Loans	24,441,398.87
Renewal Loan Replacement Purchase Price	-
Principal and Interest used for Servicing Fee	(1,646,789.22)
Repurchase Proceeds related to Principal	-
Collection of Fees and other Misc. Charges	166,245.17
Recoveries/Liquidation Proceeds	<u>518,859.28</u>
Total Loan Collections	23,479,714.10
Collection Account Interest	43,664.30
Principal Distribution Account Interest	14,295.37
Reserve Account Interest	24,187.74
Reserve Draw Amount	<u>13,440,861.12</u>
Total Collections	<u>37,002,722.63</u>

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DISTRIBUTIONS

	<u>Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee/Account Bank/Note Registrar/Owner Trustee/Back-up Servicer(expenses)/Depositor Loan Trustee/Issuer Loan Trustee	1,000.00	1,000.00	-	-	37,001,722.63
Indemnification Amounts up to Indemnity Cap	-	-	-	-	37,001,722.63
Back-Up Servicer Fees and Servicing Transition costs	14,196.46	14,196.46	-	-	36,987,526.17
Servicing Fee	-	-	-	-	36,987,526.17
Class A Monthly Interest Amount	-	-	-	-	36,987,526.17
First Priority Principal Payment	-	-	-	-	36,987,526.17
Class B Monthly Interest Amount	273,827.27	273,827.27	-	-	36,713,698.90
Second Priority Principal Payment	-	-	-	-	36,713,698.90
Class C Monthly Interest Amount	377,424.00	377,424.00	-	-	36,336,274.90
Third Priority Principal Payment	-	-	-	-	36,336,274.90
Class D Monthly Interest Amount	568,559.00	568,559.00	-	-	35,767,715.90
Fourth Priority Principal Payment	-	-	-	-	35,767,715.90
Required Reserve Amount	13,440,861.12	13,440,861.12	-	-	22,326,854.78
Servicer Advance Repayment	-	-	-	-	22,326,854.78
Regular Principal Payment Amount	20,610,219.77	20,610,219.77	-	-	1,716,635.01
Additional Transaction Fees	-	-	-	-	1,716,635.01
Unpaid Indemnified Amounts	-	-	-	-	1,716,635.01
Residual released to Principal Distribution Account	-	-	-	-	1,716,635.01
Residual Released to Depositor	1,716,635.01	1,716,635.01	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	37,002,722.63	37,002,722.63	-	-	

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RESERVE ACCOUNT

Beginning Period Reserve Account Amount	13,440,861.12
Reserve Draw Amount	(13,440,861.12)
Reserve Deposit Amount	13,440,861.12
Ending Period Reserve Account Amount	<u>13,440,861.12</u>
Change in Reserve Account Balance	-
Required Reserve Account Amount	13,440,861.12

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	7,343,864.87
Ending Principal Distribution Account Amount Prior to Payment Waterfall	7,343,864.87
Principal Distribution Deposit Amount	20,610,219.77
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	-
Class B Noteholders	(27,954,084.64)
Class C Noteholders	-
Class D Noteholders	-
Purchase of Loans on Payment Date	-
Ending Period Principal Distribution Account Amount	-
Change in Principal Distribution Account Amount	-

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OVERCOLLATERALIZATION

Loan Action Date Aggregate Principal Balance	397,939,678.97
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	303,853,566.49
Total Overcollateralization Amount	<u>94,086,112.48</u>
Required Overcollateralization Amount	94,086,112.48
Overcollateralization Event:	NO

DELINQUENCY

	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Loan Prin Balance</u>	<u>Loan Prin Balance %</u>
Current	74,036	94.08%	370,820,705.11	93.19%
One Payment Past Due	1,332	1.69%	7,406,339.58	1.86%
Two Payments Past Due	955	1.21%	5,537,999.88	1.39%
Three Payments Past Due	868	1.10%	5,112,727.95	1.28%
Four thru Six Payments Past Due	1,498	1.90%	9,008,727.22	2.26%
Seven or More Payments Past Due	9	0.01%	53,179.23	0.01%
Total	<u>78,698</u>	<u>100.00%</u>	<u>397,939,678.97</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	425,893,763.61
Charged-Off Loans	(3,978,113.21)
Recoveries	518,859.28
Net Charged-Off Loans	<u>(3,459,253.93)</u>

Monthly Net Loss Percentage Annualized	9.75%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	9.43%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	9.90%
Three (3) Month Average Monthly Net Loss Percentage	<u>9.69%</u>

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REINVESTMENT CRITERIA EVENTS

	<u>Amount</u>	<u>%</u>	<u>Trigger Level</u>	<u>Compliance</u>
OneMain Risk Level Range - Custom Score Range				
No Custom Scores	15,867.21	0.00%	1.00%	N/A
AOT's and No Custom Scores	52,820,986.14	13.27%	10.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	55,318,829.44	13.90%	10.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	62,152,443.65	15.62%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	88,619,239.78	22.27%	25.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	174,650,410.59	43.89%	55.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	299,174,067.69	75.18%	87.50%	N/A
Loan Current Deferral Limitation	7,204,652.42	1.81%	10.00%	N/A
Origination State Concentration				
Top Origination State	34,269,546.55	8.61%	15.00%	N/A
Top three (3) Origination States	94,539,126.30	23.76%	40.00%	N/A
Weighted Average Coupon	23.87%		23.00%	N/A
Weighted Average Loan Remaining Term	32		49	N/A
Overcollateralization Event	NO			
Reinvestment Criteria Event	NO			
Reinvestment Criteria Event for 1st Preceding Collection Period	NO			
Reinvestment Criteria Event for 2nd Preceding Collection Period	NO			

AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3 Monthly Net Loss percentages Annualized	9.69%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO