

OneMain Financial Issuance Trust 2014-1
MONTHLY SERVICER REPORT

COLLECTION PERIOD

| | |
|-------------------|-----------|
| Beginning Date | 1/1/2016 |
| Ending Date | 1/31/2016 |
| Payment Date | 2/18/2016 |
| Transaction Month | 21 |
| 30/360 Days | 30 |

Original Deal Parameters

| | | | | |
|----------------------------------|---------------------|--------------------|---------------|----------------------|
| Initial Cut-Off Date | 4/14/2014 | | | |
| Closing Date | 4/17/2014 | | | |
| | Dollars | No of Loans | WAC | WALRT |
| Initial Loan Principal Balance | \$ 1,004,234,686.26 | 165,531 | 25.30% | 44 |
| | Note Balance | % of Loan Prin Bal | Interest Rate | Stated Maturity Date |
| Class A Notes | \$ 657,510,000.00 | 65.47% | 2.43% | 6/18/2024 |
| Class B Notes | \$ 102,500,000.00 | 10.21% | 3.24% | 6/18/2024 |
| Aggregate Note Principal Balance | \$ 760,010,000.00 | 75.68% | | |
| Overcollateralization Amount | \$ 244,224,686.26 | 24.32% | | |
| Initial Loan Principal Balance | \$ 1,004,234,686.26 | 100.00% | | |

Note and Loan Action Date Aggregate Principal Balance Information

| | Beginning of Period | | | End of Period | | | Change |
|--|---------------------|-------------|---------------|---------------------|-------------|---------------|--------|
| | Note Balance | Note Factor | Interest Rate | Note Balance | Note Factor | Interest Rate | |
| Class A Notes | \$ 657,510,000.00 | 1.00000 | 2.43% | \$ 657,510,000.00 | 1.00000 | 2.43% | \$ - |
| Class B Notes | \$ 102,500,000.00 | 1.00000 | 3.24% | \$ 102,500,000.00 | 1.00000 | 3.24% | \$ - |
| Aggregate Note Principal Balance | \$ 760,010,000.00 | 1.00000 | | \$ 760,010,000.00 | 1.00000 | | \$ - |
| Pool Information: | | | | | | | |
| Weighted Avg. Coupon (WAC) | 25.21% | | | 25.26% | | | |
| Weighted Avg. Loan Remaining Term (WALRT) | 44 | | | 44 | | | |
| Loan Action Date Aggregate Principal Balance | \$ 1,004,913,133.94 | | | \$ 1,004,704,435.64 | | | |
| Number of Loans | 155,331 | | | 156,300 | | | |

Loan Action Date Aggregate Principal Balance

| | |
|--|---------------------|
| Beginning Loan Action Date Aggregate Principal Balance | \$ 1,004,913,133.94 |
| Loan Principal Balance Reductions | \$ (24,007,231.23) |
| Charge-Offs | \$ (6,777,714.68) |
| Terminated Loans | \$ (17,349,566.57) |
| Renewal Loans | \$ 26,898,683.40 |
| Other Customer Charges Net Increase/Decrease | \$ 50,859.45 |
| Additional Loan Purchases | \$ 21,446,989.87 |
| Dedesignated previously Excluded Loans | \$ - |
| Excluded Loans | \$ - |
| Repurchased Loans | \$ (470,718.54) |
| Reassigned Loans | \$ - |
| Ending Loan Action Date Aggregate Principal Balance | \$ 1,004,704,435.64 |

Collections

| | |
|---|------------------|
| Principal and Interest Collections on Loans | \$ 44,708,403.97 |
| Repurchase Proceeds related to Principal | \$ 470,718.54 |
| Collection of Fees and other Misc. Charges | \$ 429,540.93 |
| Recoveries/Liquidation Proceeds | \$ 190,202.00 |
| Total Loan Collections | \$ 45,798,865.44 |
| Collection Account Interest | \$ 12,992.54 |
| Principal Distribution Account Interest | \$ - |
| Reserve Account Interest | \$ 2,735.33 |
| Reserve Draw Amount | \$ 10,000,049.88 |
| Total Collections | \$ 55,814,643.19 |

| <u>Distributions</u> | | | | | | Remaining Available |
|--|-------------------------|-------------------------|-------------|---------------------|-------------|---------------------|
| | Amount | Amount Paid | Shortfall | Carryover Shortfall | Funds | |
| Indenture Trustee/Owner Trustee/Note Registrar/Custodian | \$ 1,852.25 | \$ 1,852.25 | \$ - | \$ - | \$ - | \$ 55,812,790.94 |
| Indemnification Amounts up to Indemnity Cap | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 55,812,790.94 |
| Back-Up Servicer Fees and Servicing Transition costs | \$ 32,800.97 | \$ 32,800.97 | \$ - | \$ - | \$ - | \$ 55,779,989.97 |
| Servicing Fee | \$ 3,804,913.04 | \$ 3,804,913.04 | \$ - | \$ - | \$ - | \$ 51,975,076.93 |
| Class A Monthly Interest Amount | \$ 1,331,457.75 | \$ 1,331,457.75 | \$ - | \$ - | \$ - | \$ 50,643,619.18 |
| First Priority Principal Payment | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 50,643,619.18 |
| Class B Monthly Interest Amount | \$ 276,750.00 | \$ 276,750.00 | \$ - | \$ - | \$ - | \$ 50,366,869.18 |
| Second Priority Principal Payment | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 50,366,869.18 |
| Required Reserve Amount | \$ 10,000,049.88 | \$ 10,000,049.88 | \$ - | \$ - | \$ - | \$ 40,366,819.30 |
| Regular Principal Payment Amount | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 40,366,819.30 |
| Additional Transaction Fees | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 40,366,819.30 |
| Unpaid Indemnification Amounts | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 40,366,819.30 |
| Residual released to Principal Distribution Account | \$ 30,996,106.70 | \$ 30,996,106.70 | \$ - | \$ - | \$ - | \$ 9,370,712.60 |
| Residual released to Depositor | \$ 9,370,712.60 | \$ 9,370,712.60 | \$ - | \$ - | \$ - | \$ - |
| Total | \$ 55,814,643.19 | \$ 55,814,643.19 | \$ - | \$ - | \$ - | \$ - |

Reserve Account

| | |
|---|--------------------|
| Beginning Period Reserve Account Amount | \$ 10,000,049.88 |
| Reserve Draw Amount | \$ (10,000,049.88) |
| Reserve Deposit Amount | \$ 10,000,049.88 |
| Ending Period Reserve Account Amount | \$ 10,000,049.88 |
| Change in Reserve Account Balance | \$ - |
| Required Reserve Account Amount | \$ 10,000,049.88 |

Principal Distribution Account

| | Amount |
|---|--------------------|
| Beginning Period Principal Distribution Account Amount | \$ - |
| Principal Distribution Draw Amount | \$ - |
| Ending Principal Distribution Account Amount Prior to Payment Waterfall | \$ - |
| Principal distribution Deposit Amount | \$ 30,996,106.70 |
| Distribution to Noteholders (except during Revolving Period) | \$ - |
| Class A Noteholders | \$ - |
| Class B Noteholders | \$ - |
| Purchase of Loans on Payment Date | \$ (30,996,106.70) |
| Ending Period Principal Distribution Account Amount | \$ - |
| Change in Principal Distribution Account Amount | \$ - |

Overcollateralization

| | |
|--|---------------------|
| Loan Action Date Aggregate Principal Balance | \$ 1,004,704,435.64 |
| Amounts on Deposit in the Principal Distribution Account | \$ - |
| Aggregate Note Principal Balance | \$ 760,010,000.00 |
| Total Overcollateralization Amount | \$ 244,694,435.64 |
| Required Overcollateralization Amount | \$ 239,994,988.05 |
| Overcollateralization Event: | No |

Delinquency

| | % of Loan Principal | | | |
|---------------------------------|------------------------|---------|------------|-----------------|
| | Loan Principal Balance | Balance | # of Loans | % of # of Loans |
| Current | \$ 964,044,915.89 | 95.95% | 149,891 | 95.90% |
| One Payment Past Due | \$ 11,988,300.71 | 1.19% | 1,933 | 1.24% |
| Two Payments Past Due | \$ 8,154,029.04 | 0.81% | 1,274 | 0.82% |
| Three Payments Past Due | \$ 7,573,885.97 | 0.75% | 1,191 | 0.76% |
| Four thru Six Payments Past Due | \$ 12,943,304.03 | 1.29% | 2,011 | 1.29% |
| Seven or More Payments Past Due | | | | |
| Total | \$ 1,004,704,435.64 | 100% | 156,300 | 100.00% |

Charged-Off Loans

| | | |
|--|-------------------|--------|
| Beginning Adjusted Loan Principal Balance | \$ 984,029,234.20 | |
| Charged-Off Loans | \$ (6,777,714.68) | |
| Recoveries | \$ 190,202.00 | |
| Net Charged-Off Loans | \$ (6,587,512.68) | |
| Monthly Net Loss percentage Annualized | | 8.03% |
| Monthly Net Loss percentage annualized for 1st Preceding Collection Period | | 16.02% |
| Monthly Net Loss percentage annualized for 2nd Preceding Collection Period | | 7.37% |
| 3 Month Average Monthly Net Loss Percentage | | 10.47% |

Reinvestment Criteria Events

| | Amount | % | Trigger Level | Compliance |
|---|-------------------|--------|-------------------|------------|
| OneMain Risk Level Range | | | | |
| Custom Score Range | | | | |
| No Custom Scores | \$ 8,237.95 | 0.00% | 1.00% | Yes |
| AOT's and No Custom Scores | \$ 64,381,128.72 | 6.41% | 12.5% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-159 | \$ 69,376,910.69 | 6.91% | 12.5% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-179 | \$ 85,418,253.41 | 8.50% | 15.0% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-199 | \$ 153,698,762.00 | 15.30% | 27.5% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-219 | \$ 381,480,191.62 | 37.97% | 57.5% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-239 | \$ 727,908,605.17 | 72.45% | 90.0% | Yes |
| Loan Current Deferral Limitation | \$ 18,516,221.33 | 1.84% | 10.00% | Yes |
| Origination State Concentration | | | | |
| Top Origination State | \$ 95,922,674.32 | 9.5% | 15.0% | Yes |
| Top three (3) Origination States | \$ 260,690,174.57 | 25.9% | 40.0% | Yes |
| Weighted Average Coupon | 25.26% | | 22.00% | Yes |
| Weighted Average Loan Remaining Term | 44 | | 49 | Yes |
| | Amount | | Trigger Level | Compliance |
| Overcollateralization Event | \$ 244,694,435.64 | | \$ 239,994,988.05 | Yes |
| Reinvestment Criteria Event | No | | | Yes |
| Reinvestment Criteria Event for 1st Preceding Collection Period | No | | | Yes |
| Reinvestment Criteria Event for 2nd Preceding Collection Period | No | | | Yes |

Amortization Events

| | Amount | Trigger Level | Amortization Event |
|---|--------|---------------|--------------------|
| Monthly Net Loss percentages Annualized | 10.47% | 17.00% | No |
| 3 Consecutive Month Reinvestment Criteria Event | | | No |
| Servicer Default | | | No |

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MONTHLY SERVICER REPORT

| | |
|-------------------|-----------|
| COLLECTION PERIOD | |
| Beginning Date | 1/1/2016 |
| Ending Date | 1/31/2016 |
| Payment Date | 2/10/2016 |
| Transaction Month | 21 |
| 30/360 Days | 30 |

Servicer Signature: 
By: _____
Title: Executive Vice President & Treasurer