

# OneMain Financial Issuance Trust 2015-1

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	01/01/2019
<b>End Date</b>	01/31/2019
<b>Payment Date</b>	02/19/2019
<b>Transaction Month</b>	48
<b>30/360 Days</b>	30

### ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 02, 2015  
 Closing Date: February 05, 2015

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	1,396,628,866.55	214,805	26.08%	47
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	899,300,000.00	64.39%	3.19%	March 18, 2026
Class B Notes	125,000,000.00	8.95%	3.85%	March 18, 2026
Class C Notes	72,920,000.00	5.22%	5.12%	March 18, 2026
Class D Notes	131,940,000.00	9.45%	6.63%	March 18, 2026
Aggregate Note Principal Balance	1,229,160,000.00	88.01%		
Overcollateralization Amount	167,468,866.55	11.99%		
Initial Loan Principal Balance:	1,396,628,866.55	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	130,939,182.18	0.14560	3.19%	92,288,355.62	0.10262	3.19%	\$ 38,650,826.56
Class B Notes	125,000,000.00	1.00000	3.85%	125,000,000.00	1.00000	3.85%	\$ 0.00
Class C Notes	72,920,000.00	1.00000	5.12%	72,920,000.00	1.00000	5.12%	\$ 0.00
Class D Notes	131,940,000.00	1.00000	6.63%	131,940,000.00	1.00000	6.63%	\$ 0.00
Aggregate Note Principal Balance	460,799,182.18	0.37489		422,148,355.62	0.34344		\$ 38,650,826.56

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.03%	23.95%
Weighted Avg. Loan Remaining Term (WALRT)	35	34
Loan Action Date Aggregate Principal Balance	620,529,489.07	581,878,662.51
Number of Loans	112,112	107,012

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### LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	620,529,489.07
Loan Principal Balance Reductions	(20,885,463.15)
Charged-Offs	(6,826,630.37)
Terminated Loans	(10,907,757.34)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(30,975.70)
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>581,878,662.51</u>

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### COLLECTIONS

Principal and Interest Collections on Loans	32,621,960.88
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(2,399,380.69)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	-
Collection of Fees and other Misc. Charges	264,065.02
Recoveries/Liquidation Proceeds	<u>695,243.91</u>
Total Loan Collections	31,181,889.12
Collection Account Interest	63,664.75
Principal Distribution Account Interest	26,940.35
Reserve Account Interest	27,422.77
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>45,188,820.06</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	-	-	45,187,820.06
Indemnification Amounts up to Indemnity Cap	-	-	-	-	45,187,820.06
Back-Up Servicer Fees and Servicing Transition costs	20,684.32	20,684.32	-	-	45,167,135.74
Servicing Fee	-	-	-	-	45,167,135.74
Class A Monthly Interest Amount	348,079.99	348,079.99	-	-	44,819,055.75
First Priority Principal Payment	-	-	-	-	44,819,055.75
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	44,418,014.08
Second Priority Principal Payment	-	-	-	-	44,418,014.08
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	44,106,888.75
Third Priority Principal Payment	-	-	-	-	44,106,888.75
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	43,377,920.25
Fourth Priority Principal Payment	-	-	-	-	43,377,920.25
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	29,489,017.18
Servicer Advance Repayment	-	-	-	-	29,489,017.18
Regular Principal Payment Amount	27,743,069.22	27,743,069.22	-	-	1,745,947.96
Additional Transaction Fees	-	-	-	-	1,745,947.96
Unpaid Indemnified Amounts	-	-	-	-	1,745,947.96
Residual released to Principal Distribution Account	-	-	-	-	1,745,947.96
Residual Released to Depositor	1,745,947.96	1,745,947.96	-	-	-
Residual released to Collection Account	-	-	-	-	-
<b>Total</b>	<b>45,188,820.06</b>	<b>45,188,820.06</b>	<b>-</b>	<b>-</b>	

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### RESERVE ACCOUNT

Beginning Period Reserve Account Amount	13,888,903.07
Reserve Draw Amount	(13,888,903.07)
Reserve Deposit Amount	13,888,903.07
Ending Period Reserve Account Amount	<u>13,888,903.07</u>
Change in Reserve Account Balance	-
Required Reserve Account Amount	13,888,903.07

### PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	10,907,757.34
Ending Principal Distribution Account Amount Prior to Payment Waterfall	10,907,757.34
Principal Distribution Deposit Amount	27,743,069.22
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(38,650,826.56)
Class B Noteholders	-
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	581,878,662.51
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	422,148,355.62
Total Overcollateralization Amount	<u>159,730,306.89</u>
Required Overcollateralization Amount	159,730,306.89
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	100,479	93.90%	542,332,121.41	93.20%
One Payment Past Due	1,737	1.62%	10,133,327.58	1.74%
Two Payments Past Due	1,351	1.26%	8,207,158.60	1.41%
Three Payments Past Due	1,205	1.13%	7,346,958.42	1.26%
Four thru Six Payments Past Due	2,227	2.08%	13,774,787.76	2.37%
Seven or More Payments Past Due	13	0.01%	84,308.74	0.01%
Total	<u>107,012</u>	<u>100.00%</u>	<u>581,878,662.51</u>	<u>100.00%</u>

### CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	620,529,489.07
Charged-Off Loans	(6,826,630.37)
Recoveries	695,243.91
Net Charged-Off Loans	<u>(6,131,386.46)</u>

Monthly Net Loss Percentage Annualized	11.86%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	11.78%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	10.83%
Three (3) Month Average Monthly Net Loss Percentage	<u>11.49%</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	13,370.15	0.00%	1.00%	N/A
AOT's and No Custom Scores	62,155,602.60	10.68%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	70,328,507.29	12.09%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	86,789,415.50	14.92%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	138,748,142.53	23.84%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	276,423,961.59	47.51%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	455,564,434.64	78.29%	90.00%	N/A
Loan Current Deferral Limitation	14,012,157.79	2.41%	10.00%	N/A
Origination State Concentration				
Top Origination State	53,713,240.93	9.23%	15.00%	N/A
Top three (3) Origination States	150,766,682.82	25.91%	40.00%	N/A
Weighted Average Coupon	23.95%		22.00%	N/A
Weighted Average Loan Remaining Term	34		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	11.49%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO