

# OneMain Financial Issuance Trust 2015-1

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	<b>05/01/2018</b>
<b>End Date</b>	<b>05/31/2018</b>
<b>Payment Date</b>	<b>06/18/2018</b>
<b>Transaction Month</b>	<b>40</b>
<b>30/360 Days</b>	<b>30</b>

### 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	580,007,316.54	0.64000	3.19%	504,304,340.88	0.56000	3.19%	\$ 75,702,975.66
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	909,867,316.54	0.74000		834,164,340.88	0.68000		\$ 75,702,975.66

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.63%	24.57%
Weighted Avg. Loan Remaining Term (WALRT)	40	39
Loan Action Date Aggregate Principal Balance	1,069,597,623.43	993,894,647.77
Number of Loans	170,559	160,964

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### LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	1,069,597,623.43
Loan Principal Balance Reductions	(32,053,757.44)
Charged-Offs	(10,202,204.54)
Terminated Loans	(33,238,484.48)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(185,353.94)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(23,175.26)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>993,894,647.77</u>

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### COLLECTIONS

Principal and Interest Collections on Loans	52,404,507.25
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(4,135,777.48)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	23,175.26
Collection of Fees and other Misc. Charges	489,889.49
Recoveries/Liquidation Proceeds	<u>895,749.48</u>
Total Loan Collections	49,677,544.00
Collection Account Interest	74,833.88
Principal Distribution Account Interest	40,287.69
Reserve Account Interest	19,420.20
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>63,700,988.84</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	-	-	63,699,988.84
Indemnification Amounts up to Indemnity Cap	-	-	-	-	63,699,988.84
Back-Up Servicer Fees and Servicing Transition costs	35,653.25	35,653.25	-	-	63,664,335.59
Servicing Fee	-	-	-	-	63,664,335.59
Class A Monthly Interest Amount	1,541,852.78	1,541,852.78	-	-	62,122,482.81
First Priority Principal Payment	-	-	-	-	62,122,482.81
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	61,721,441.14
Second Priority Principal Payment	-	-	-	-	61,721,441.14
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	61,410,315.81
Third Priority Principal Payment	-	-	-	-	61,410,315.81
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	60,681,347.31
Fourth Priority Principal Payment	-	-	-	-	60,681,347.31
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	46,792,444.24
Servicer Advance Repayment	-	-	-	-	46,792,444.24
Regular Principal Payment Amount	42,464,491.18	42,464,491.18	-	-	4,327,953.06
Additional Transaction Fees	-	-	-	-	4,327,953.06
Unpaid Indemnified Amounts	-	-	-	-	4,327,953.06
Residual released to Principal Distribution Account	-	-	-	-	4,327,953.06
Residual Released to Depositor	4,327,953.06	4,327,953.06	-	-	-
Residual released to Collection Account	-	-	-	-	-
<b>Total</b>	<b>63,700,988.84</b>	<b>63,700,988.84</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	33,238,484.48
Ending Principal Distribution Account Amount Prior to Payment Waterfall	33,238,484.48
Principal Distribution Deposit Amount	42,464,491.18
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(75,702,975.66)
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	993,894,647.77
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	834,164,340.88
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	152,559	94.78%	939,155,009.32	94.49%
One Payment Past Due	2,467	1.53%	15,809,972.01	1.59%
Two Payments Past Due	1,598	0.99%	10,158,541.34	1.02%
Three Payments Past Due	1,404	0.87%	9,274,494.29	0.93%
Four thru Six Payments Past Due	2,909	1.81%	19,323,100.25	1.94%
Seven or More Payments Past Due	27	0.02%	173,530.56	0.02%
Total	<u>160,964</u>	<u>100.00%</u>	<u>993,894,647.77</u>	<u>100.00%</u>

### CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	1,069,597,623.43
Charged-Off Loans	(10,202,204.54)
Recoveries	895,749.48
Net Charged-Off Loans	<u>(9,306,455.06)</u>

Monthly Net Loss Percentage Annualized	10.44%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	10.48%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	10.04%
Three (3) Month Average Monthly Net Loss Percentage	<u>10.32%</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	31,377.13	0.00%	1.00%	N/A
AOT's and No Custom Scores	64,920,996.27	6.53%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	79,585,694.78	8.01%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	109,104,863.10	10.98%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	201,541,185.64	20.28%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	450,509,413.18	45.33%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	771,957,650.69	77.67%	90.00%	N/A
Loan Current Deferral Limitation	16,971,252.86	1.71%	10.00%	N/A
Origination State Concentration				
Top Origination State	96,659,439.76	9.73%	15.00%	N/A
Top three (3) Origination States	257,640,851.02	25.92%	40.00%	N/A
Weighted Average Coupon	24.57%		22.00%	N/A
Weighed Average Loan Remaining Term	39		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	10.32%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO