

# OneMain Financial Issuance Trust 2015-2

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	12/01/2018
End Date	12/31/2018
Payment Date	01/18/2019
Transaction Month	43
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	49,147,589.05	0.39744	3.10%	24,277,307.69	0.19632	3.10%	\$ 24,870,281.36
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	274,957,589.05	0.21997		250,087,307.69	0.20007		\$ 24,870,281.36

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	23.79%	23.68%
Weighted Avg. Loan Remaining Term (WALRT)	31	31
Loan Action Date Aggregate Principal Balance	369,043,701.53	344,173,420.17
Number of Loans	74,398	70,742

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### LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	369,043,701.53
Loan Principal Balance Reductions	(13,889,604.21)
Charged-Offs	(4,370,186.80)
Terminated Loans	(6,582,304.85)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(19,272.44)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(8,913.06)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>344,173,420.17</u>

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### COLLECTIONS

Principal and Interest Collections on Loans	20,533,962.69
Renewal Loan Replacement Purchase Price	-
Principal and Interest used for Servicing Fee	(1,426,968.98)
Repurchase Proceeds related to Principal	8,913.06
Collection of Fees and other Misc. Charges	175,355.37
Recoveries/Liquidation Proceeds	<u>506,573.08</u>
Total Loan Collections	19,797,835.22
Collection Account Interest	38,594.02
Principal Distribution Account Interest	17,450.23
Reserve Account Interest	25,169.31
Reserve Draw Amount	<u>13,440,861.12</u>
Total Collections	<u>33,319,909.90</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	-	-	33,318,909.90
Indemnification Amounts up to Indemnity Cap	-	-	-	-	33,318,909.90
Back-Up Servicer Fees and Servicing Transition costs	12,301.46	12,301.46	-	-	33,306,608.44
Servicing Fee	-	-	-	-	33,306,608.44
Class A Monthly Interest Amount	-	-	-	-	33,306,608.44
First Priority Principal Payment	-	-	-	-	33,306,608.44
Class B Monthly Interest Amount	126,964.61	126,964.61	-	-	33,179,643.83
Second Priority Principal Payment	-	-	-	-	33,179,643.83
Class C Monthly Interest Amount	377,424.00	377,424.00	-	-	32,802,219.83
Third Priority Principal Payment	-	-	-	-	32,802,219.83
Class D Monthly Interest Amount	568,559.00	568,559.00	-	-	32,233,660.83
Fourth Priority Principal Payment	-	-	-	-	32,233,660.83
Required Reserve Amount	13,440,861.12	13,440,861.12	-	-	18,792,799.71
Servicer Advance Repayment	-	-	-	-	18,792,799.71
Regular Principal Payment Amount	18,287,976.51	18,287,976.51	-	-	504,823.20
Additional Transaction Fees	-	-	-	-	504,823.20
Unpaid Indemnified Amounts	-	-	-	-	504,823.20
Residual released to Principal Distribution Account	-	-	-	-	504,823.20
Residual Released to Depositor	504,823.20	504,823.20	-	-	-
Residual released to Collection Account	-	-	-	-	-
<b>Total</b>	<b>33,319,909.90</b>	<b>33,319,909.90</b>	<b>-</b>	<b>-</b>	

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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	6,582,304.85
Ending Principal Distribution Account Amount Prior to Payment Waterfall	6,582,304.85
Principal Distribution Deposit Amount	18,287,976.51
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	-
Class B Noteholders	(24,870,281.36)
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	344,173,420.17
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	250,087,307.69
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	66,306	93.73%	319,028,464.66	92.69%
One Payment Past Due	1,275	1.80%	7,020,513.69	2.04%
Two Payments Past Due	875	1.24%	4,828,797.68	1.40%
Three Payments Past Due	771	1.09%	4,362,137.81	1.27%
Four thru Six Payments Past Due	1,509	2.13%	8,898,065.74	2.59%
Seven or More Payments Past Due	6	0.01%	35,440.59	0.01%
Total	<u>70,742</u>	<u>100.00%</u>	<u>344,173,420.17</u>	<u>100.00%</u>

### CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	369,043,701.53
Charged-Off Loans	(4,370,186.80)
Recoveries	506,573.08
Net Charged-Off Loans	<u>(3,863,613.72)</u>

Monthly Net Loss Percentage Annualized	12.56%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	10.59%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	9.75%
Three (3) Month Average Monthly Net Loss Percentage	<u>10.97%</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	3,559.43	0.00%	1.00%	N/A
AOT's and No Custom Scores	50,661,488.80	14.72%	10.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	52,847,665.14	15.35%	10.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	58,642,093.28	17.04%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	80,982,199.54	23.53%	25.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	153,587,699.81	44.63%	55.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	259,685,032.74	75.45%	87.50%	N/A
Loan Current Deferral Limitation	9,270,415.05	2.69%	10.00%	N/A
Origination State Concentration				
Top Origination State	29,171,103.05	8.48%	15.00%	N/A
Top three (3) Origination States	81,435,080.73	23.66%	40.00%	N/A
Weighted Average Coupon	23.68%		23.00%	N/A
Weighted Average Loan Remaining Term	31		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	10.97%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO