

**OneMain Financial Issuance Trust 2015-1**  
**MONTHLY SERVICER REPORT**

<b>COLLECTION PERIOD</b>		
Beginning Date		12/1/2015
Ending Date		12/31/2015
Payment Date		1/19/2016
Transaction Month		11
30/360 Days		30

**Original Deal Parameters**

Initial Cut-Off Date:	2/2/2015			
Closing Date:	2/5/2015			
	<b>Dollars</b>	<b>No of Loans</b>	<b>WAC</b>	<b>WALRT</b>
Initial Loan Principal Balance:	\$ 1,396,628,866.55	214,805	26.08%	47
	<b>Note Balance</b>	<b>% of Loan Prin Bal</b>	<b>Interest Rate</b>	<b>Stated Maturity Date</b>
Class A Notes	\$ 899,300,000.00	64.39%	3.19%	3/18/2026
Class B Notes	\$ 125,000,000.00	8.95%	3.85%	3/18/2026
Class C Notes	\$ 72,920,000.00	5.22%	5.12%	3/18/2026
Class D Notes	\$ 131,940,000.00	9.45%	6.63%	3/18/2026
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**

	<b>Beginning of Period</b>			<b>End of Period</b>			<b>Change</b>
	<b>Note Balance</b>	<b>Note Factor</b>	<b>Interest Rate</b>	<b>Note Balance</b>	<b>Note Factor</b>	<b>Interest Rate</b>	
Class A Notes	\$ 899,300,000.00	1.00000	3.19%	\$ 899,300,000.00	1.00000	3.19%	\$ -
Class B Notes	\$ 125,000,000.00	1.00000	3.85%	\$ 125,000,000.00	1.00000	3.85%	\$ -
Class C Notes	\$ 72,920,000.00	1.00000	5.12%	\$ 72,920,000.00	1.00000	5.12%	\$ -
Class D Notes	\$ 131,940,000.00	1.00000	6.63%	\$ 131,940,000.00	1.00000	6.63%	\$ -
Aggregate Note Principal Balance	\$ 1,229,160,000.00	1.00000		\$ 1,229,160,000.00	1.00000		\$ -
<b>Pool Information</b>							
Weighted Avg. Coupon (WAC)	25.84%			25.84%			
Weighted Avg. Loan Remaining Term (WALRT)	46			46			
Loan Action Date Aggregate Principal Balance	\$ 1,400,670,124.84			\$ 1,395,372,706.50			
Number of Loans	204,811			202,742			

**Loan Action Date Aggregate Principal Balance**

Beginning Loan Action Date Aggregate Principal Balance	\$ 1,400,670,124.84
Loan Principal Balance Reductions	\$ (31,283,695.74)
Charge-Offs	\$ (19,639,232.79)
Terminated Loans	\$ (37,041,236.19)
Renewal Loans	\$ 54,330,121.89
Other Customer Charges Net Increase/Decrease	\$ 79,594.18
Additional Loan Purchases	\$ 28,315,520.01
Dedesignated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ (58,489.70)
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 1,395,372,706.50

**Collections**

Principal and Interest Collections on Loans	\$ 59,908,803.58
Repurchase Proceeds related to Principal	\$ 58,489.70
Collection of Fees and other Misc. Charges	\$ 504,004.05
Recoveries/Liquidation Proceeds	\$ 565,790.17
Total Loan Collections	\$ 61,037,087.50
Collection Account Interest	\$ 11,966.84
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 2,777.33
Reserve Draw Amount	\$ 13,888,903.07
Total Collections	\$ 74,940,734.74

<u>Distributions</u>		Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
Indenture Trustee/Account Bank/Note Registrar/Owner						
Trustee/Back-up Servicer(expenses)/Depositor Loan						
Trustee/Issuer Loan Trustee	\$	1,000.00	\$ 1,000.00	\$ -	\$ -	\$ 74,939,734.74
Indemnification Amounts up to Indemnity Cap	\$	-	\$ -	\$ -	\$ -	\$ 74,939,734.74
Back-Up Servicer Fees and Servicing Transition costs	\$	46,134.83	\$ 46,134.83	\$ -	\$ -	\$ 74,893,599.91
Servicing Fee	\$	5,351,640.17	\$ 5,351,640.17	\$ -	\$ -	\$ 69,541,959.74
Class A Monthly Interest Amount	\$	2,390,639.17	\$ 2,390,639.17	\$ -	\$ -	\$ 67,151,320.57
First Priority Principal Payment	\$	-	\$ -	\$ -	\$ -	\$ 67,151,320.57
Class B Monthly Interest Amount	\$	401,041.67	\$ 401,041.67	\$ -	\$ -	\$ 66,750,278.90
Second Priority Principal Payment	\$	-	\$ -	\$ -	\$ -	\$ 66,750,278.90
Class C Monthly Interest Amount	\$	311,125.33	\$ 311,125.33	\$ -	\$ -	\$ 66,439,153.57
Third Priority Principal Payment	\$	-	\$ -	\$ -	\$ -	\$ 66,439,153.57
Class D Monthly Interest Amount	\$	728,968.50	\$ 728,968.50	\$ -	\$ -	\$ 65,710,185.07
Fourth Priority Principal Payment	\$	-	\$ -	\$ -	\$ -	\$ 65,710,185.07
Required Reserve Amount	\$	13,888,903.07	\$ 13,888,903.07	\$ -	\$ -	\$ 51,821,282.00
Regular Principal Payment Amount	\$	-	\$ -	\$ -	\$ -	\$ 51,821,282.00
Additional Transaction Fees	\$	-	\$ -	\$ -	\$ -	\$ 51,821,282.00
Unpaid Indemnification Amounts	\$	-	\$ -	\$ -	\$ -	\$ 51,821,282.00
Residual released to Principal Distribution Account	\$	45,604,405.71	\$ 45,604,405.71	\$ -	\$ -	\$ 6,216,876.29
Residual released to Depositor	\$	6,216,876.29	\$ 6,216,876.29	\$ -	\$ -	\$ -
<b>Total</b>	\$	<b>74,940,734.74</b>	\$ <b>74,940,734.74</b>	\$ <b>-</b>	\$ <b>-</b>	

<u>Reserve Account</u>		
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

<u>Principal Distribution Account</u>		Amount
Beginning Period Principal Distribution Account Amount	\$	-
Principal Distribution Draw Amount	\$	-
Ending Principal Distribution Account Amount Prior to Payment Waterfall	\$	-
Principal distribution Deposit Amount	\$	45,604,405.71
Distribution to Noteholders (except during Revolving Period)	\$	-
Class A Noteholders	\$	-
Class B Noteholders	\$	-
Class C Noteholders	\$	-
Class D Noteholders	\$	-
Purchase of Loans on Payment Date	\$	(45,604,405.71)
Ending Period Principal Distribution Account Amount	\$	-
Change in Principal Distribution Account Amount	\$	-

<u>Overcollateralization</u>		
Loan Action Date Aggregate Principal Balance	\$	1,395,372,706.50
Amounts on Deposit in the Principal Distribution Account	\$	-
Aggregate Note Principal Balance	\$	<u>1,229,160,000.00</u>
Total Overcollateralization Amount	\$	<u>166,212,706.50</u>
Required Overcollateralization Amount	\$	159,730,306.89
Overcollateralization Event:		No

Delinquency

	% of Loan Principal		# of Loans	% of # of Loans
	Loan Principal Balance	Balance		
Current	\$ 1,337,248,195.24	95.83%	194,256	95.81%
One Payment Past Due	\$ 15,693,784.06	1.12%	2,321	1.14%
Two Payments Past Due	\$ 12,539,395.43	0.90%	1,847	0.91%
Three Payments Past Due	\$ 10,924,220.58	0.78%	1,563	0.77%
Four thru Six Payments Past Due	\$ 18,967,070.30	1.36%	2,754	1.36%
Seven or More Payments Past Due	\$ 40.89	0.00%	1	0.00%
Total	\$ 1,395,372,706.50	100%	202,742	100.00%

Charged-Off Loans

Beginning Adjusted Loan Principal Balance	\$ 1,384,044,871.59	
Charged-Off Loans	\$ (19,639,232.79)	
Recoveries	\$ 565,790.17	
Net Charged-Off Loans	\$ (19,073,442.62)	
Monthly Net Loss percentage Annualized		16.54%
Monthly Net Loss percentage annualized for 1st Preceding Collection Period		8.29%
Monthly Net Loss percentage annualized for 2nd Preceding Collection Period		7.42%
Three (3) Month Average Monthly Net Loss Percentage		10.75%

Reinvestment Criteria Events

	Amount	%	Trigger Level	Compliance
OneMain Risk Level Range				
Custom Score Range				
No Custom Scores	\$ 104,818.51	0.01%	1.00%	Yes
AOT's and No Custom Scores	\$ 57,647,616.79	4.13%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-159	\$ 64,790,955.51	4.64%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 86,187,922.09	6.18%	15.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 183,825,215.99	13.17%	27.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 533,063,884.33	38.20%	57.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ 1,029,640,087.67	73.79%	90.0%	Yes
Loan Current Deferral Limitation	\$ 51,979,225.86	3.73%	10.00%	Yes
Origination State Concentration				
Top Origination State	\$ 133,644,348.38	9.6%	15.0%	Yes
Top three (3) Origination States	\$ 367,237,505.34	26.3%	40.0%	Yes
Weighted Average Coupon	25.84%		22.00%	Yes
Weighted Average Loan Remaining Term	46		49	Yes
	Amount		Trigger Level	Compliance
	\$ 166,212,706.50		\$ 159,730,306.89	
Overcollateralization Event:	No			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	10.75%	17.00%	No
3 Consecutive Month Reinvestment Criteria Event			No
Servicer Default			No

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Beginning Date	12/1/2015
Ending Date	12/31/2015
Payment Date	1/10/2016
Transaction Month	11
30/260 Days	30

Note: OneMain has amended the definition of "Charged-Off Loan" in order to conform to the definition used in Springleaf's Credit and Collection policy. The revised definition resulted in a Loan (other than a Deceased Loan) being considered a "Charged-Off Loan" under the relevant transactions if such Loan is more than six payments contractually past due; provided, that determinations of charged-off status with respect to any Loan shall be made no later than the last day of the Collection Period immediately following the Collection Period in which the event or circumstance giving rise to the charged-off classification occurs. The revised definition of "Charged-Off Loan" took effect for the December 2015 Collection Period. This one-time impact to migrate to the policy is reflected in the Charged-Off Loans and the Monthly Net Loss reported in the Servicer Certificate for the December 2015 collection period. The one time impact to the month of December was approximately \$9 million. All future reporting will reflect the new policy impact for the charged-off loans.

Servicer Certification

By:   
Title: Executive Vice President & Treasurer