

OneMain Financial Issuance Trust 2019-1

Monthly Servicer Report

| | |
|--------------------------|------------|
| Collection Period | |
| Beginning Date | 11/01/2019 |
| End Date | 11/30/2019 |
| Payment Date | 12/16/2019 |
| Transaction Month | 11 |
| 30/360 Days | 30 |

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: December 31, 2018
 Closing Date: January 23, 2019

| | <u>Dollars</u> | <u>No of Loans</u> | <u>WAFICO</u> | <u>WAC</u> | <u>WALRT</u> |
|----------------------------------|---------------------|---------------------------|----------------------|-----------------------------|--------------|
| Initial Loan Principal Balance: | 654,176,287.88 | 99,795 | 630 | 26.86% | 46 |
| | <u>Note Balance</u> | <u>% of Loan Prin Bal</u> | <u>Interest Rate</u> | <u>Stated Maturity Date</u> | |
| Class A Notes | 430,120,000.00 | 65.75% | 3.48% | February 14, 2031 | |
| Class B Notes | 58,550,000.00 | 8.95% | 3.79% | February 14, 2031 | |
| Class C Notes | 37,620,000.00 | 5.75% | 3.89% | February 14, 2031 | |
| Class D Notes | 47,430,000.00 | 7.25% | 4.22% | February 14, 2031 | |
| Class E Notes | 57,890,000.00 | 8.85% | 5.69% | February 14, 2031 | |
| Aggregate Note Principal Balance | 631,610,000.00 | 96.55% | | | |
| Overcollateralization Amount | 22,566,287.88 | 3.45% | | | |
| Initial Loan Principal Balance: | 654,176,287.88 | 100.00% | | | |

NOTE AND LOAN 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>Note Balance</u> | <u>Note Factor</u> | |
| Class A Notes | 430,120,000.00 | 1.00000 | 430,120,000.00 | 1.00000 | \$0.00 |
| Class B Notes | 58,550,000.00 | 1.00000 | 58,550,000.00 | 1.00000 | \$0.00 |
| Class C Notes | 37,620,000.00 | 1.00000 | 37,620,000.00 | 1.00000 | \$0.00 |
| Class D Notes | 47,430,000.00 | 1.00000 | 47,430,000.00 | 1.00000 | \$0.00 |
| Class E Notes | 57,890,000.00 | 1.00000 | 57,890,000.00 | 1.00000 | \$0.00 |
| Aggregate Note Principal Balance | 631,610,000.00 | 1.00000 | 631,610,000.00 | 1.00000 | \$0.00 |

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LOAN PRINCIPAL BALANCE

| | |
|--|-----------------------|
| Beginning of Period Loan Principal Balance | 654,232,041.18 |
| Principal Collections (Scheduled Principal and Prepayments) | (15,330,960.66) |
| Charged-Off Loans | (3,767,087.83) |
| Other Customer Charges Net Increase / (Decrease) | (98,729.39) |
| Terminated Loans | (25,093,471.24) |
| New Loans (Renewals) | 37,458,139.22 |
| Proposed Loans (to be added to the Loan Schedule as Additional Loans) | 6,827,581.49 |
| Exchanged Loans | 0.00 |
| Replacement Loans (to be added to the Loan Schedule as Additional Loans) | 0.00 |
| Excluded Loans | 0.00 |
| Released Loans | 0.00 |
| Repurchased Loans | 0.00 |
| Ending Loan Principal Balance | <u>654,227,512.77</u> |

POOL INFORMATION

| | <u>Beginning of Period</u> | <u>End of Period</u> |
|---|----------------------------|----------------------|
| Weighted Avg. Coupon (WAC) | 26.38% | 26.32% |
| Weighted Avg. FICO* | 628 | 627 |
| Weighted Avg. Loan Remaining Term (WALRT) | 45 | 45 |
| Loan Principal Balance | 654,232,041.18 | 654,227,512.77 |
| Number of Loans | 92,237 | 91,203 |

Additional Loan Information for the Payment Date on 12/16/2019**

| | |
|----------------------------|---------------|
| Weighted Avg. Coupon (WAC) | 26.73% |
| Weighted Avg. FICO* | 618 |
| Loan Principal Balance | 44,136,599.45 |
| Number of Loans | 4,309 |

*FICO scores determined at time of origination

**Additional Loans include New Loans (Renewals), Proposed Loans, and Replacement Loans

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COLLECTIONS

Principal:

| | |
|--|----------------------|
| Principal Collections | 15,330,960.66 |
| Other Customer Charges Net Increase / (Decrease) | 98,729.39 |
| Repurchased Contract Proceeds Related to Principal | - |
| Recoveries/Liquidation Proceeds | 80,573.90 |
| Total Principal Collections | <u>15,510,263.95</u> |

Interest:

| | |
|----------------------------------|----------------------|
| Interest Collections | 13,744,752.57 |
| Interest on Repurchase Principal | - |
| Total Interest Collections | <u>13,744,752.57</u> |

| | |
|---|-----------------------|
| Collections Used for Incremental Renewals | (12,364,667.98) |
| Collections Used for Proposed Loans | (6,827,581.49) |
| Collections Used for Servicing Fee at 3.50% | <u>(1,908,176.79)</u> |
| Total Collections Used | (21,100,426.26) |

| | |
|--|----------------------|
| Collection Account Interest | 19,790.23 |
| Principal Distribution Account Interest | - |
| Reserve Account Interest | 4,037.59 |
| Reserve Draw Account | 3,270,881.44 |
| Principal Distribution Account Draw Amount | - |
| Total Collections | <u>11,449,299.52</u> |

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DISTRIBUTIONS

| | | <u>Calculated Amount</u> | <u>Amount Paid</u> | <u>Shortfall</u> | <u>Carryover Shortfall</u> | <u>Remaining Available Funds</u> |
|--|--------|--------------------------|----------------------|------------------|----------------------------|----------------------------------|
| Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees | | 833.33 | 833.33 | - | - | 11,448,466.19 |
| Indemnified Amounts | | - | - | - | - | 11,448,466.19 |
| Back-up Servicing Fee and Servicing Transition | 0.025% | 13,629.83 | 13,629.83 | - | - | 11,434,836.36 |
| Servicing Transition Costs | | - | - | - | - | 11,434,836.36 |
| Servicing Fee | 3.50% | - | - | - | - | 11,434,836.36 |
| Class A Monthly Interest Amount | | 1,247,348.00 | 1,247,348.00 | - | - | 10,187,488.36 |
| First Priority Principal Payment | | - | - | - | - | 10,187,488.36 |
| Class B Monthly Interest Amount | | 184,920.42 | 184,920.42 | - | - | 10,002,567.94 |
| Second Priority Principal Payment | | - | - | - | - | 10,002,567.94 |
| Class C Monthly Interest Amount | | 121,951.50 | 121,951.50 | - | - | 9,880,616.44 |
| Third Priority Principal Payment | | - | - | - | - | 9,880,616.44 |
| Class D Monthly Interest Amount | | 166,795.50 | 166,795.50 | - | - | 9,713,820.94 |
| Fourth Priority Principal Payment | | - | - | - | - | 9,713,820.94 |
| Class E Monthly Interest Amount | | 274,495.08 | 274,495.08 | - | - | 9,439,325.86 |
| Fifth Priority Principal Payment | | - | - | - | - | 9,439,325.86 |
| Required Reserve Account Amount | | 3,270,881.44 | 3,270,881.44 | - | - | 6,168,444.42 |
| Regular Principal Payment Amount | | - | - | - | - | 6,168,444.42 |
| Additional Transaction Participant Fees | | - | - | - | - | 6,168,444.42 |
| Additional Indemnified Amounts | | - | - | - | - | 6,168,444.42 |
| Residual Released to the PDA | | - | - | - | - | 6,168,444.42 |
| Residual Released to the Depositor | | 6,168,444.42 | 6,168,444.42 | - | - | - |
| Total | | | <u>11,449,299.52</u> | | | |

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RESERVE ACCOUNT

| | |
|---|----------------|
| Beginning Period Reserve Account Amount | 3,270,881.44 |
| Reserve Draw Amount | (3,270,881.44) |
| Reserve Deposit Amount | 3,270,881.44 |
| Ending Period Reserve Account Amount | 3,270,881.44 |
| Change in Reserve Account Balance | - |
| Required Reserve Account Amount | 3,270,881.44 |

PRINCIPAL DISTRIBUTION ACCOUNT

| | |
|---|---|
| Beginning Period Distribution Account Amount | - |
| Principal Distribution Draw Amount | - |
| Ending Principal Distribution Amount Prior to Payment Waterfall | - |
| Principal Distribution Deposit Amount | - |
| Distribution to Noteholders (except during Revolving Period) | |
| Class A Noteholders | - |
| Class B Noteholders | - |
| Class C Noteholders | - |
| Class D Noteholders | - |
| Class E Noteholders | - |
| Purchase of Loans on Payment Date | - |
| Ending Period Principal Distribution Account Amount | - |
| Change in Principal Distribution Account Amount | - |

OVERCOLLATERALIZATION

| | |
|---|----------------|
| End of Period Loan Principal Balance | 654,227,512.77 |
| End of Period Principal Distribution Account Amount | - |
| End of Period Note Principal Balance | 631,610,000.00 |
| Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance) | 22,617,512.77 |
| Required Overcollateralization Amount | 22,566,287.88 |
| In Compliance | YES |

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DELINQUENCY AND NET LOSS ACTIVITY

| | <u>Number of Loans</u> | <u>Number of Loans %</u> | <u>Loan Prin Balance</u> | <u>Loan Prin Balance %</u> |
|---|------------------------|--------------------------|--------------------------|----------------------------|
| Current (0 Days) | 82,440 | 90.39% | 592,783,577.59 | 90.61% |
| One Payment Past Due (1-29 Days) | 4,714 | 5.17% | 34,481,072.59 | 5.27% |
| Two Payments Past Due (30-59 Days) | 1,155 | 1.27% | 7,750,137.14 | 1.18% |
| Three Payments Past Due (60-89 Days) | 859 | 0.94% | 5,937,245.64 | 0.91% |
| Four thru Six Payments Past Due (90-179 Days) | 2,007 | 2.20% | 13,033,163.12 | 1.99% |
| Seven or More Payments Past Due (180+) | 28 | 0.03% | 242,316.69 | 0.04% |
| | 91,203 | 100.00% | 654,227,512.77 | 100.00% |

CHARGED-OFF LOANS

| | |
|---|----------------|
| Beginning Period Loan Principal Balance | 654,232,041.18 |
| Charged-Off Loans | 3,767,087.83 |
| Recoveries | 80,573.90 |
| Net Charged-Off Loans | 3,686,513.93 |

| | |
|---|-------|
| Monthly Net Loss Percentage | 6.76% |
| Monthly Net Loss Percentage for 1st Preceding Collection Period | 5.92% |
| Monthly Net Loss Percentage for 2nd Preceding Collection Period | 6.10% |
| Three-month average Monthly Net Loss Percentage for Current Period | 6.26% |
| Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period | 5.73% |
| Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period | 5.38% |

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REINVESTMENT CRITERIA EVENTS

| | <u>Initial Pool</u> | <u>Current Pool</u> | <u>Limit</u> | <u>In Compliance</u> |
|---|---------------------|---------------------|----------------|----------------------|
| Unsecured | 62.39% | 59.67% | 70.00% | YES |
| No Risk Level / F | 0.06% | 0.08% | 0.50% | YES |
| No Risk Level / F to (and including) E | 0.06% | 0.08% | 2.50% | YES |
| No Risk Level / F to (and including) D | 1.42% | 2.51% | 10.00% | YES |
| No Risk Level / F to (and including) C | 8.26% | 8.37% | 25.00% | YES |
| No Risk Level / F to (and including) B | 25.77% | 27.78% | 50.00% | YES |
| No Risk Level / F to (and including) A | 56.03% | 51.98% | 75.00% | YES |
| No Risk Level / F to (and including) P | 79.10% | 79.49% | 92.50% | YES |
| No Risk Level / F to (and including) S | 100.00% | 100.00% | 100.00% | YES |
| Top 3 Customer State | 22.33% | 21.45% | 40.00% | YES |
| Any Customer State (except for the top 3) | 6.07% | 6.11% | 15.00% | YES |
| Original Term > 60 months | 0.12% | 0.17% | 6.00% | YES |
| Weighed Avg. Coupon (WAC) | 26.86% | 26.32% | 23.00% | YES |
| Weighed Average Loan Remaining Term | 46 | 45 | 50 | YES |
| Coupon below 10% | 0.03% | 1.38% | 7.50% | YES |
| Original balance > \$25,000 | 0.36% | 0.68% | 4.00% | YES |
| 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 | | |
| 12-Month Exchanged/Reserved Loans | - | - | 130,835,257.58 | YES |
| UPB of Replacement loans >= UPB of Exchanged loans | | True | 95.00% | YES |

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AMORTIZATION EVENTS

| | <u>Amount</u> | <u>Trigger Level</u> | <u>Amortization Event</u> |
|---|---------------|----------------------|---------------------------|
| 3-Consecutive Month Reinvestment Criteria Event | | | NO |
| 3-Month Annualized Net Loss Trigger | 6.26% | 17.00% | NO |
| Servicer Default | | | NO |
