

# OneMain Financial Issuance Trust 2018-1

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	01/01/2020
<b>End Date</b>	01/31/2020
<b>Payment Date</b>	02/14/2020
<b>Transaction Month</b>	24
<b>30/360 Days</b>	30

### ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: January 31, 2018  
 Closing Date: February 28, 2018

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAFICO</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	650,455,384.02	109,292	632	26.34%	47
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>	
Class A Notes	441,660,000.00	67.90%	3.30%	March 14, 2029	
Class B Notes	57,240,000.00	8.80%	3.61%	March 14, 2029	
Class C Notes	36,750,000.00	5.65%	3.77%	March 14, 2029	
Class D Notes	38,700,000.00	5.95%	4.08%	March 14, 2029	
Class E Notes	57,230,000.00	8.80%	5.52%	March 14, 2029	
Aggregate Note Principal Balance	631,580,000.00	97.10%			
Overcollateralization Amount	18,875,384.02	2.90%			
Initial Loan Principal Balance:	650,455,384.02	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	441,660,000.00	1.00000	441,660,000.00	1.00000	\$0.00
Class B Notes	57,240,000.00	1.00000	57,240,000.00	1.00000	\$0.00
Class C Notes	36,750,000.00	1.00000	36,750,000.00	1.00000	\$0.00
Class D Notes	38,700,000.00	1.00000	38,700,000.00	1.00000	\$0.00
Class E Notes	57,230,000.00	1.00000	57,230,000.00	1.00000	\$0.00
Aggregate Note Principal Balance	631,580,000.00	1.00000	631,580,000.00	1.00000	\$0.00

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### LOAN PRINCIPAL BALANCE

Beginning of Period Loan Principal Balance	650,507,505.60
Principal Collections (Scheduled Principal and Prepayments)	(15,755,327.03)
Charged-Off Loans	(5,303,051.86)
Other Customer Charges Net Increase / (Decrease)	(155,715.37)
Terminated Loans	(13,890,894.42)
New Loans (Renewals)	21,571,343.80
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	13,532,883.42
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>650,506,744.14</u>

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	25.66%	25.65%
Weighted Avg. FICO*	623	623
Weighted Avg. Loan Remaining Term (WALRT)	44	44
Loan Principal Balance	650,507,505.60	650,506,744.14
Number of Loans	92,899	92,653

### **Additional Loan\*\* Information for the Payment Date on 2/14/2020**

Weighted Avg. Coupon (WAC)	26.50%
Weighted Avg. FICO*	621
Loan Principal Balance	34,984,436.47
Number of Loans	3,760

\*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	15,755,327.03
Other Customer Charges Net Increase / (Decrease)	155,715.37
Repurchased Contract Proceeds Related to Principal	-
Recoveries/Liquidation Proceeds	372,995.57
<b>Total Principal Collections</b>	<b>16,284,037.97</b>

Interest:

Interest Collections	13,555,557.81
Interest on Repurchase Principal	-
<b>Total Interest Collections</b>	<b>13,555,557.81</b>

Collections Used for Incremental Renewals	(7,680,449.38)
Collections Used for Proposed Loans	(13,532,883.42)
Collections Used for Servicing Fee at 3.50%	(1,897,313.56)
<b>Total Collections Used</b>	<b>(23,110,646.36)</b>

Collection Account Interest	20,254.88
Principal Distribution Account Interest	-
Reserve Account Interest	4,137.38
Reserve Draw Account	3,252,276.92
Principal Distribution Account Draw Amount	-
<b>Total Collections</b>	<b>10,005,618.60</b>

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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	-	-	10,004,785.27
Indemnified Amounts		-	-	-	-	10,004,785.27
Back-up Servicing Fee and Servicing Transition	0.025%	13,552.24	13,552.24	-	-	9,991,233.03
Servicing Transition Costs		-	-	-	-	9,991,233.03
Servicing Fee	3.50%	-	-	-	-	9,991,233.03
Class A Monthly Interest Amount		1,214,565.00	1,214,565.00	-	-	8,776,668.03
First Priority Principal Payment		-	-	-	-	8,776,668.03
Class B Monthly Interest Amount		172,197.00	172,197.00	-	-	8,604,471.03
Second Priority Principal Payment		-	-	-	-	8,604,471.03
Class C Monthly Interest Amount		115,456.25	115,456.25	-	-	8,489,014.78
Third Priority Principal Payment		-	-	-	-	8,489,014.78
Class D Monthly Interest Amount		131,580.00	131,580.00	-	-	8,357,434.78
Fourth Priority Principal Payment		-	-	-	-	8,357,434.78
Class E Monthly Interest Amount		263,258.00	263,258.00	-	-	8,094,176.78
Fifth Priority Principal Payment		-	-	-	-	8,094,176.78
Required Reserve Account Amount		3,252,276.92	3,252,276.92	-	-	4,841,899.86
Regular Principal Payment Amount		-	-	-	-	4,841,899.86
Additional Transaction Participant Fees		-	-	-	-	4,841,899.86
Additional Indemnified Amounts		-	-	-	-	4,841,899.86
Residual Released to the PDA		-	-	-	-	4,841,899.86
Residual Released to the Depositor		4,841,899.86	4,841,899.86	-	-	-
Total			<u>10,005,618.60</u>			

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### IN-BRANCH PAYMENTS AND RESERVE ACCOUNT

In-Branch Cash and Check Collections Limit	25.00%
Aggregate In-Branch Cash and Check Collections (excluding Loan Payoffs) during most recently ended Collection Period	1,192,258.11
Aggregate Collections during most recently ended Collection Period (excluding Loan Payoffs)	25,223,729.57
Cash and Check Collections % for most recently ended Collection Period	4.73%
Cash and Check Collections % for first preceding Collection Period	4.48%
Cash and Check Collections % for second preceding Collection Period	4.49%
In-Branch Payment Event	NO
In-Branch Payment Event Excess Collections	NO
Beginning Period Reserve Account Amount	3,252,276.92
Reserve Draw Amount	(3,252,276.92)
Reserve Deposit Amount	3,252,276.92
Ending Period Reserve Account Amount	3,252,276.92
Change in Reserve Account Balance	-
Required Reserve Account Amount	3,252,276.92

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### 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	650,506,744.14
End of Period Principal Distribution Account Amount	-
End of Period Note Principal Balance	631,580,000.00
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	18,926,744.14
Required Overcollateralization Amount	18,875,384.02
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)	81,307	87.75%	575,686,518.87	88.50%
One Payment Past Due (1-29 Days)	5,997	6.47%	41,339,055.32	6.35%
Two Payments Past Due (30-59 Days)	1,439	1.55%	9,264,527.86	1.42%
Three Payments Past Due (60-89 Days)	1,093	1.18%	6,921,150.17	1.06%
Four thru Six Payments Past Due (90-179 Days)	2,784	3.00%	17,069,719.82	2.62%
Seven or More Payments Past Due (180+)	33	0.04%	225,772.10	0.03%
	<u>92,653</u>	<u>100.00%</u>	<u>650,506,744.14</u>	<u>100.00%</u>

### CHARGED-OFF LOANS

Beginning Period Loan Principal Balance	650,507,505.60
Charged-Off Loans	5,303,051.86
Recoveries	372,995.57
Net Charged-Off Loans	<u>4,930,056.29</u>

Monthly Net Loss Percentage	9.09%
Monthly Net Loss Percentage for 1st Preceding Collection Period	8.33%
Monthly Net Loss Percentage for 2nd Preceding Collection Period	<u>8.80%</u>
Three-month average Monthly Net Loss Percentage for Current Period	8.74%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period	8.30%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period	8.02%

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### REINVESTMENT CRITERIA EVENTS

	<u>Initial Pool</u>	<u>Current Pool</u>	<u>Limit</u>	<u>In Compliance</u>
Unsecured or Other Secured Loans	64.44%	59.42%	70.00%	YES
No Risk Level / F	0.04%	0.06%	0.50%	YES
No Risk Level / F to (and including) E	0.04%	0.06%	2.50%	YES
No Risk Level / F to (and including) D	1.98%	4.43%	10.00%	YES
No Risk Level / F to (and including) C	12.49%	10.96%	25.00%	YES
No Risk Level / F to (and including) B	35.51%	31.16%	50.00%	YES
No Risk Level / F to (and including) A	59.60%	52.05%	75.00%	YES
No Risk Level / F to (and including) P	80.40%	79.70%	92.50%	YES
No Risk Level / F to (and including) S	100.00%	100.00%	100.00%	YES
Top 3 Customer State	24.91%	23.63%	40.00%	YES
Any Customer State (except for the top 3)	6.25%	5.86%	15.00%	YES
Original Term > 60 months	0.16%	0.23%	6.00%	YES
Weighed Avg. Coupon (WAC)	26.34%	25.65%	23.00%	YES
Weighed Average Loan Remaining Term	47	44	48	YES
Coupon below 10%	0.00%	2.32%	7.50%	YES
Original balance > \$25,000	0.26%	0.62%	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	-	-	130,091,076.81	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	8.74%	17.00%	NO
Servicer Default			NO

*OneMain Financial Holdings, LLC has retained a material net economic interest of not less than 5% in accordance with Article 405(1)(a) of EU Regulation 575/2013, Article 51(1)(a) of the EU Regulation 231/2013 and Article 254(2)(a) of the EU Regulation 2015/35 and has not sold, hedged or otherwise mitigated its credit risk under or associated with the material net economic interest retained by it or the loans, except to the extent permitted in accordance with Article 405(1) of the EU Regulation 575/2013, Article 51(1) of the EU Regulation 231/2013 and Article 254 of the EU Regulation 2015/35*