

OneMain Financial Issuance Trust 2015-2

Monthly Servicer Report

| | |
|---------------------------|------------|
| Collection Period | |
| Beginning Date | 05/01/2019 |
| End Date | 05/31/2019 |
| Final Payment Date | 06/18/2019 |
| Transaction Month | 48 |
| 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 | <u>1,250,000,000.00</u> | <u>92.88%</u> | | |
| Overcollateralization Amount | 95,764,413.56 | 7.12% | | |
| Initial Loan Principal Balance: | <u>1,345,764,413.56</u> | <u>100.00%</u> | | |

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 | 0.00 | 0.00000 | 3.10% | 0.00 | 0.00000 | 3.10% | \$ 0.00 |
| Class C Notes | 44,181,159.16 | 0.42142 | 4.32% | 0.00 | 0.00000 | 4.32% | \$ 44,181,159.16 |
| Class D Notes | 120,970,000.00 | 1.00000 | 5.64% | 0.00 | 0.00000 | 5.64% | \$ 120,970,000.00 |
| Aggregate Note Principal Balance | <u>165,151,159.16</u> | <u>0.13212</u> | | <u>0.00</u> | <u>0.00000</u> | | <u>\$ 165,151,159.16</u> |

POOL INFORMATION

| | <u>Beginning of Period</u> | <u>End of Period</u> |
|--|----------------------------|----------------------|
| Weighted Avg. Coupon (WAC) | 23.27% | 23.14% |
| Weighted Avg. Loan Remaining Term (WALRT) | 29 | 29 |
| Loan Action Date Aggregate Principal Balance | 259,237,271.64 | 239,517,918.32 |
| Number of Loans | 57,536 | 54,327 |

LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

| | |
|--|------------------|
| Beginning Loan Action Date Aggregate Principal Balance | 259,237,271.64 |
| Loan Principal Balance Reductions | (12,011,848.17) |
| Charged-Offs | (2,720,177.16) |
| Terminated Loans | (4,981,388.19) |
| Renewal Loans | 0.00 |
| Other Customer Charges Net Increase / Decrease | (5,939.80) |
| Additional Loan Purchases | 0.00 |
| De-designated previously Excluded Loans | 0.00 |
| Excluded Loans | 0.00 |
| Repurchased Loans | 0.00 |
| Released Loans | (239,517,918.32) |
| Ending Loan Action Date Aggregate Principal Balance | <u>0.00</u> |

COLLECTIONS

| | |
|---|----------------------|
| Principal and Interest Collections on Loans | 16,845,151.60 |
| Renewal Loan Replacement Purchase Price | - |
| Principal and Interest used for Servicing Fee | (1,002,384.12) |
| Repurchase Proceeds related to Principal | - |
| Collection of Fees and other Misc. Charges | 89,651.26 |
| Recoveries/Liquidation Proceeds | <u>657,743.30</u> |
| Total Loan Collections | 16,590,162.04 |
| Collection Account Interest | 34,334.54 |
| Principal Distribution Account Interest | 10,869.45 |
| Reserve Account Interest | 24,677.20 |
| Reserve Draw Amount | 13,440,861.12 |
| Additional Cash in Collection Account | 5,150,114.05 |
| Total Collections | <u>35,251,018.40</u> |

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 | - | - | 35,250,018.40 |
| Indemnification Amounts up to Indemnity Cap | - | - | - | - | 35,250,018.40 |
| Back-Up Servicer Fees and Servicing Transition costs | 10,000.00 | 10,000.00 | - | - | 35,240,018.40 |
| Servicing Fee | - | - | - | - | 35,240,018.40 |
| Class A Monthly Interest Amount | - | - | - | - | 35,240,018.40 |
| First Priority Principal Payment | - | - | - | - | 35,240,018.40 |
| Class B Monthly Interest Amount | - | - | - | - | 35,240,018.40 |
| Second Priority Principal Payment | - | - | - | - | 35,240,018.40 |
| Class C Monthly Interest Amount | 159,052.17 | 159,052.17 | - | - | 35,080,966.23 |
| Third Priority Principal Payment | 34,512,407.23 | 34,512,407.23 | - | - | 568,559.00 |
| Class D Monthly Interest Amount | 568,559.00 | 568,559.00 | - | - | (0.00) |
| Fourth Priority Principal Payment | - | - | - | - | - |
| Required Reserve Amount | - | - | - | - | - |
| Servicer Advance Repayment | - | - | - | - | - |
| Regular Principal Payment Amount | - | - | - | - | - |
| Additional Transaction Fees | - | - | - | - | - |
| Unpaid Indemnified Amounts | - | - | - | - | - |
| Residual released to Principal Distribution Account | - | - | - | - | - |
| Residual Released to Depositor | - | - | - | - | - |
| Residual released to Collection Account | - | - | - | - | - |
| Total | 35,251,018.40 | 35,251,018.40 | - | - | |

RESERVE ACCOUNT

| | | | | | |
|---|--|--|--|--|-----------------|
| Beginning Period Reserve Account Amount | | | | | 13,440,861.12 |
| Reserve Draw Amount | | | | | (13,440,861.12) |
| Reserve Deposit Amount | | | | | - |
| Ending Period Reserve Account Amount | | | | | - |
| Change in Reserve Account Balance | | | | | 13,440,861.12 |
| Required Reserve Account Amount | | | | | - |

PRINCIPAL DISTRIBUTION ACCOUNT

| | |
|---|-----------------------|
| Beginning Period Principal Distribution Account Amount | - |
| Principal Distribution Draw Amount | 4,981,388.19 |
| Additional Cash in PDA Account | 841,881.36 |
| Additional Cash Deposited to PDA | 124,815,482.38 |
| Ending Principal Distribution Account Amount Prior to Payment Waterfall | <u>130,638,751.93</u> |
| Principal Distribution Deposit Amount | 34,512,407.23 |
| Distribution to Noteholders (except during Revolving Period) | |
| Class A Noteholders | - |
| Class B Noteholders | - |
| Class C Noteholders | (44,181,159.16) |
| Class D Noteholders | (120,970,000.00) |
| Purchase of Loans on Payment Date | - |
| Ending Period Principal Distribution Account Amount | - |
| Change in Principal Distribution Account Amount | - |

OVERCOLLATERALIZATION

| | |
|--|-------------------------|
| Loan Action Date Aggregate Principal Balance | 239,517,918.32 |
| Amounts on Deposit in the Principal Distribution Account | - |
| Release of Collateral | <u>(239,517,918.32)</u> |
| Total Overcollateralization Amount | - |
| Required Overcollateralization Amount | - |
| 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 (0 Days) | 46,894 | 86.32% | 201,086,350.14 | 83.95% |
| One Payment Past Due (1-29 Days) | 4,604 | 8.47% | 23,640,990.95 | 9.87% |
| Two Payments Past Due (30-59 Days) | 930 | 1.71% | 4,701,569.48 | 1.96% |
| Three Payments Past Due (60-89 Days) | 539 | 0.99% | 2,766,054.52 | 1.15% |
| Four thru Six Payments Past Due (90-179 Days) | 1,326 | 2.44% | 7,089,736.22 | 2.96% |
| Seven or More Payments Past Due (180+) | 34 | 0.06% | 233,217.01 | 0.10% |
| | <u>54,327</u> | <u>100.00%</u> | <u>239,517,918.32</u> | <u>100.00%</u> |

CHARGED-OFF LOANS

| | | |
|--|-----------------------|---------------|
| Beginning Adjusted Loan Principal Balance | 259,237,271.64 | |
| Charged-Off Loans | (2,720,177.16) | |
| Recoveries | 657,743.30 | |
| Net Charged-Off Loans | <u>(2,062,433.86)</u> | |
| Monthly Net Loss Percentage Annualized | | 9.55% |
| Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period | | 10.39% |
| Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period | | 11.40% |
| Three (3) Month Average Monthly Net Loss Percentage | | <u>10.45%</u> |

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 | 2,979.88 | 0.00% | 1.00% | N/A |
| AOT's and No Custom Scores | 45,394,033.42 | 18.95% | 10.00% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-159 | 46,904,459.80 | 19.58% | 10.00% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-179 | 50,765,691.96 | 21.19% | 12.50% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-199 | 65,789,516.53 | 27.47% | 25.00% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-219 | 113,110,107.10 | 47.22% | 55.00% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-239 | 183,345,264.44 | 76.55% | 87.50% | N/A |
| Loan Current Deferral Limitation | 4,128,341.84 | 1.72% | 10.00% | N/A |
| Origination State Concentration | | | | |
| Top Origination State | 19,402,347.78 | 8.10% | 15.00% | N/A |
| Top three (3) Origination States | 56,255,892.60 | 23.49% | 40.00% | N/A |
| Weighted Average Coupon | 23.14% | | 23.00% | N/A |
| Weighted Average Loan Remaining Term | 29 | | 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 | 10.45% | 17.00% | NO |
| 3 Consecutive Month Reinvestment Criteria Event | | | NO |
| Servicer Default | | | NO |