

# OneMain Financial Issuance Trust 2015-1

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	02/01/2018
End Date	02/28/2018
Payment Date	03/19/2018
Transaction Month	37
30/360 Days	30

### ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 02, 2015  
 Closing Date: February 05, 2015

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

	<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	791,464,594.12	0.88000	3.19%	721,742,877.88	0.80000	3.19%	\$ 69,721,716.24
Class B Notes	125,000,000.00	1.00000	3.85%	125,000,000.00	1.00000	3.85%	\$ 0.00
Class C Notes	72,920,000.00	1.00000	5.12%	72,920,000.00	1.00000	5.12%	\$ 0.00
Class D Notes	131,940,000.00	1.00000	6.63%	131,940,000.00	1.00000	6.63%	\$ 0.00
Aggregate Note Principal Balance	1,121,324,594.12	0.91000		1,051,602,877.88	0.86000		\$ 69,721,716.24

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.82%	24.76%
Weighted Avg. Loan Remaining Term (WALRT)	41	41
Loan Action Date Aggregate Principal Balance	1,281,054,901.01	1,211,333,184.77
Number of Loans	196,675	188,064

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### LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	1,281,054,901.01
Loan Principal Balance Reductions	(35,636,095.84)
Charged-Offs	(11,012,982.95)
Terminated Loans	(23,187,795.39)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	115,157.94
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	0.00
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<hr/> 1,211,333,184.77

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### COLLECTIONS

Principal and Interest Collections on Loans	60,595,525.13
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(4,953,412.28)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	-
Collection of Fees and other Misc. Charges	282,095.34
Recoveries/Liquidation Proceeds	859,986.41
Total Loan Collections	<u>56,784,194.60</u>
Collection Account Interest	70,845.38
Principal Distribution Account Interest	32,554.59
Reserve Account Interest	15,141.31
Reserve Draw Amount	13,888,903.07
Total Collections	<u>70,791,638.95</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	4,000.00	4,000.00	-	-	70,787,638.95
Indemnification Amounts up to Indemnity Cap	-	-	-	-	70,787,638.95
Back-Up Servicer Fees and Servicing Transition costs	42,701.83	42,701.83	-	-	70,744,937.12
Servicing Fee	-	-	-	-	70,744,937.12
Class A Monthly Interest Amount	2,103,976.71	2,103,976.71	-	-	68,640,960.41
First Priority Principal Payment	-	-	-	-	68,640,960.41
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	68,239,918.74
Second Priority Principal Payment	-	-	-	-	68,239,918.74
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	67,928,793.41
Third Priority Principal Payment	-	-	-	-	67,928,793.41
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	67,199,824.91
Fourth Priority Principal Payment	-	-	-	-	67,199,824.91
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	53,310,921.84
Servicer Advance Repayment	-	-	-	-	53,310,921.84
Regular Principal Payment Amount	46,533,920.85	46,533,920.85	-	-	6,777,000.99
Additional Transaction Fees	-	-	-	-	6,777,000.99
Unpaid Indemnified Amounts	-	-	-	-	6,777,000.99
Residual released to Principal Distribution Account	-	-	-	-	6,777,000.99
Residual Released to Depositor	6,777,000.99	6,777,000.99	-	-	-
Residual released to Collection Account	-	-	-	-	-
<b>Total</b>	<b>70,791,638.95</b>	<b>70,791,638.95</b>	<b>-</b>	<b>-</b>	

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### RESERVE ACCOUNT

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

### PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	23,187,795.39
Ending Principal Distribution Account Amount Prior to Payment Waterfall	23,187,795.39
Principal Distribution Deposit Amount	46,533,920.85
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(69,721,716.24)
Class B Noteholders	-
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	1,211,333,184.77
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	1,051,602,877.88
Total Overcollateralization Amount	<u>159,730,306.89</u>
Required Overcollateralization Amount	159,730,306.89
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	177,800	94.54%	1,143,751,281.91	94.42%
One Payment Past Due	2,711	1.44%	17,333,695.34	1.43%
Two Payments Past Due	2,037	1.08%	13,334,436.47	1.10%
Three Payments Past Due	1,985	1.06%	13,183,232.87	1.09%
Four thru Six Payments Past Due	3,496	1.86%	23,497,217.02	1.94%
Seven or More Payments Past Due	35	0.02%	233,321.16	0.02%
Total	<u>188,064</u>	<u>100.00%</u>	<u>1,211,333,184.77</u>	<u>100.00%</u>

### CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	1,281,054,901.01
Charged-Off Loans	(11,012,982.95)
Recoveries	859,986.41
Net Charged-Off Loans	<u>(10,152,996.54)</u>

Monthly Net Loss Percentage Annualized	9.51%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	9.30%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	8.15%
Three (3) Month Average Monthly Net Loss Percentage	<u>8.99%</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	32,621.04	0.00%	1.00%	N/A
AOT's and No Custom Scores	65,479,320.01	5.41%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	83,216,985.07	6.87%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	118,867,611.21	9.81%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	234,050,742.01	19.32%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	544,482,804.61	44.95%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	939,865,178.81	77.59%	90.00%	N/A
Loan Current Deferral Limitation	17,825,864.87	1.47%	10.00%	N/A
Origination State Concentration				
Top Origination State	121,158,110.21	10.00%	15.00%	N/A
Top three (3) Origination States	316,734,384.84	26.15%	40.00%	N/A
Weighted Average Coupon	24.76%		22.00%	N/A
Weighed Average Loan Remaining Term	41		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	8.99%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO