

OneMain Financial Issuance Trust 2015-2

Monthly Servicer Report

Collection Period	
Beginning Date	01/01/2019
End Date	01/31/2019
Payment Date	02/19/2019
Transaction Month	44
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	1,250,000,000.00	92.88%		
Overcollateralization Amount	95,764,413.56	7.12%		
Initial Loan Principal Balance:	1,345,764,413.56	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	0.00	0.00000	2.57%	0.00	0.00000	2.57%	\$ 0.00
Class B Notes	24,277,307.69	0.19632	3.10%	2,387,616.18	0.01931	3.10%	\$ 21,889,691.51
Class C Notes	104,840,000.00	1.00000	4.32%	104,840,000.00	1.00000	4.32%	\$ 0.00
Class D Notes	120,970,000.00	1.00000	5.64%	120,970,000.00	1.00000	5.64%	\$ 0.00
Aggregate Note Principal Balance	250,087,307.69	0.20007		228,197,616.18	0.18256		\$ 21,889,691.51

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	23.68%	23.60%
Weighted Avg. Loan Remaining Term (WALRT)	31	30
Loan Action Date Aggregate Principal Balance	344,173,420.17	322,283,728.66
Number of Loans	70,742	67,440

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	344,173,420.17
Loan Principal Balance Reductions	(13,471,912.22)
Charged-Offs	(4,128,186.23)
Terminated Loans	(4,267,145.90)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(22,447.16)
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/> 322,283,728.66

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COLLECTIONS

Principal and Interest Collections on Loans	19,870,462.34
Renewal Loan Replacement Purchase Price	-
Principal and Interest used for Servicing Fee	(1,330,803.89)
Repurchase Proceeds related to Principal	-
Collection of Fees and other Misc. Charges	154,235.36
Recoveries/Liquidation Proceeds	<u>543,060.23</u>
Total Loan Collections	19,236,954.04
Collection Account Interest	39,056.71
Principal Distribution Account Interest	12,329.96
Reserve Account Interest	26,538.13
Reserve Draw Amount	<u>13,440,861.12</u>
Total Collections	<u>32,755,739.96</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	1,000.00	1,000.00	-	-	32,754,739.96
Indemnification Amounts up to Indemnity Cap	-	-	-	-	32,754,739.96
Back-Up Servicer Fees and Servicing Transition costs	11,472.45	11,472.45	-	-	32,743,267.51
Servicing Fee	-	-	-	-	32,743,267.51
Class A Monthly Interest Amount	-	-	-	-	32,743,267.51
First Priority Principal Payment	-	-	-	-	32,743,267.51
Class B Monthly Interest Amount	62,716.38	62,716.38	-	-	32,680,551.13
Second Priority Principal Payment	-	-	-	-	32,680,551.13
Class C Monthly Interest Amount	377,424.00	377,424.00	-	-	32,303,127.13
Third Priority Principal Payment	-	-	-	-	32,303,127.13
Class D Monthly Interest Amount	568,559.00	568,559.00	-	-	31,734,568.13
Fourth Priority Principal Payment	-	-	-	-	31,734,568.13
Required Reserve Amount	13,440,861.12	13,440,861.12	-	-	18,293,707.01
Servicer Advance Repayment	-	-	-	-	18,293,707.01
Regular Principal Payment Amount	17,622,545.61	17,622,545.61	-	-	671,161.40
Additional Transaction Fees	-	-	-	-	671,161.40
Unpaid Indemnified Amounts	-	-	-	-	671,161.40
Residual released to Principal Distribution Account	-	-	-	-	671,161.40
Residual Released to Depositor	671,161.40	671,161.40	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	32,755,739.96	32,755,739.96	-	-	

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RESERVE ACCOUNT

Beginning Period Reserve Account Amount	13,440,861.12
Reserve Draw Amount	(13,440,861.12)
Reserve Deposit Amount	13,440,861.12
Ending Period Reserve Account Amount	<u>13,440,861.12</u>
Change in Reserve Account Balance	-
Required Reserve Account Amount	13,440,861.12

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	4,267,145.90
Ending Principal Distribution Account Amount Prior to Payment Waterfall	4,267,145.90
Principal Distribution Deposit Amount	17,622,545.61
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	-
Class B Noteholders	(21,889,691.51)
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	322,283,728.66
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	228,197,616.18
Total Overcollateralization Amount	<u>94,086,112.48</u>
Required Overcollateralization Amount	94,086,112.48
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	63,391	94.00%	299,777,719.16	93.02%
One Payment Past Due	1,070	1.59%	5,599,746.25	1.74%
Two Payments Past Due	804	1.19%	4,545,519.33	1.41%
Three Payments Past Due	728	1.08%	4,074,833.82	1.26%
Four thru Six Payments Past Due	1,434	2.13%	8,213,961.71	2.55%
Seven or More Payments Past Due	13	0.02%	71,948.39	0.02%
Total	<u>67,440</u>	<u>100.00%</u>	<u>322,283,728.66</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	344,173,420.17
Charged-Off Loans	(4,128,186.23)
Recoveries	543,060.23
Net Charged-Off Loans	<u>(3,585,126.00)</u>

Monthly Net Loss Percentage Annualized	12.50%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	12.56%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	10.59%
Three (3) Month Average Monthly Net Loss Percentage	<u>11.88%</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	3,449.92	0.00%	1.00%	N/A
AOT's and No Custom Scores	49,647,242.52	15.40%	10.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	51,675,982.05	16.03%	10.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	57,008,638.61	17.69%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	77,795,288.15	24.14%	25.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	145,280,115.44	45.08%	55.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	243,907,604.24	75.68%	87.50%	N/A
Loan Current Deferral Limitation	7,031,495.23	2.18%	10.00%	N/A
Origination State Concentration				
Top Origination State	27,121,073.81	8.42%	15.00%	N/A
Top three (3) Origination States	76,294,687.57	23.67%	40.00%	N/A
Weighted Average Coupon	23.60%		23.00%	N/A
Weighted Average Loan Remaining Term	30		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	11.88%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO