

# OneMain Financial Issuance Trust 2015-1

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	<b>02/01/2019</b>
<b>End Date</b>	<b>02/28/2019</b>
<b>Payment Date</b>	<b>03/18/2019</b>
<b>Transaction Month</b>	<b>49</b>
<b>30/360 Days</b>	<b>30</b>

### 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	92,288,355.62	0.10262	3.19%	56,992,656.08	0.06337	3.19%	\$ 35,295,699.54
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	422,148,355.62	0.34344		386,852,656.08	0.31473		\$ 35,295,699.54

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	23.95%	23.87%
Weighted Avg. Loan Remaining Term (WALRT)	34	34
Loan Action Date Aggregate Principal Balance	581,878,662.51	546,582,962.97
Number of Loans	107,012	102,297

# OneMain Financial Issuance Trust 2015-1

## Monthly Servicer Report

---

<b>Collection Period</b>	
<b>Beginning Date</b>	<b>02/01/2019</b>
<b>End Date</b>	<b>02/28/2019</b>
<b>Payment Date</b>	<b>03/18/2019</b>
<b>Transaction Month</b>	<b>49</b>
<b>30/360 Days</b>	<b>30</b>

### LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	581,878,662.51
Loan Principal Balance Reductions	(20,968,868.29)
Charged-Offs	(6,229,979.10)
Terminated Loans	(8,034,200.71)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(52,461.77)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(10,189.67)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>546,582,962.97</u>

---

# OneMain Financial Issuance Trust 2015-1

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	<b>02/01/2019</b>
<b>End Date</b>	<b>02/28/2019</b>
<b>Payment Date</b>	<b>03/18/2019</b>
<b>Transaction Month</b>	<b>49</b>
<b>30/360 Days</b>	<b>30</b>

### COLLECTIONS

Principal and Interest Collections on Loans	31,822,339.33
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(2,249,930.83)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	10,189.67
Collection of Fees and other Misc. Charges	254,164.80
Recoveries/Liquidation Proceeds	<u>703,397.86</u>
Total Loan Collections	30,540,160.83
Collection Account Interest	53,424.61
Principal Distribution Account Interest	16,461.95
Reserve Account Interest	21,942.93
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>44,520,893.39</u>

# OneMain Financial Issuance Trust 2015-1

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	<b>02/01/2019</b>
<b>End Date</b>	<b>02/28/2019</b>
<b>Payment Date</b>	<b>03/18/2019</b>
<b>Transaction Month</b>	<b>49</b>
<b>30/360 Days</b>	<b>30</b>

### 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	-	-	44,519,893.39
Indemnification Amounts up to Indemnity Cap	-	-	-	-	44,519,893.39
Back-Up Servicer Fees and Servicing Transition costs	19,395.96	19,395.96	-	-	44,500,497.43
Servicing Fee	-	-	-	-	44,500,497.43
Class A Monthly Interest Amount	245,333.21	245,333.21	-	-	44,255,164.22
First Priority Principal Payment	-	-	-	-	44,255,164.22
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	43,854,122.55
Second Priority Principal Payment	-	-	-	-	43,854,122.55
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	43,542,997.22
Third Priority Principal Payment	-	-	-	-	43,542,997.22
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	42,814,028.72
Fourth Priority Principal Payment	-	-	-	-	42,814,028.72
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	28,925,125.65
Servicer Advance Repayment	-	-	-	-	28,925,125.65
Regular Principal Payment Amount	27,261,498.83	27,261,498.83	-	-	1,663,626.82
Additional Transaction Fees	-	-	-	-	1,663,626.82
Unpaid Indemnified Amounts	-	-	-	-	1,663,626.82
Residual released to Principal Distribution Account	-	-	-	-	1,663,626.82
Residual Released to Depositor	1,663,626.82	1,663,626.82	-	-	-
Residual released to Collection Account	-	-	-	-	-
<b>Total</b>	<b>44,520,893.39</b>	<b>44,520,893.39</b>	<b>-</b>	<b>-</b>	

# OneMain Financial Issuance Trust 2015-1

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	<b>02/01/2019</b>
<b>End Date</b>	<b>02/28/2019</b>
<b>Payment Date</b>	<b>03/18/2019</b>
<b>Transaction Month</b>	<b>49</b>
<b>30/360 Days</b>	<b>30</b>

### 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	8,034,200.71
Ending Principal Distribution Account Amount Prior to Payment Waterfall	8,034,200.71
Principal Distribution Deposit Amount	27,261,498.83
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(35,295,699.54)
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	-

# OneMain Financial Issuance Trust 2015-1

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	<b>02/01/2019</b>
<b>End Date</b>	<b>02/28/2019</b>
<b>Payment Date</b>	<b>03/18/2019</b>
<b>Transaction Month</b>	<b>49</b>
<b>30/360 Days</b>	<b>30</b>

### OVERCOLLATERALIZATION

Loan Action Date Aggregate Principal Balance	546,582,962.97
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	386,852,656.08
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	96,252	94.09%	510,176,533.90	93.34%
One Payment Past Due	1,634	1.60%	9,426,042.44	1.72%
Two Payments Past Due	1,105	1.08%	6,615,187.38	1.21%
Three Payments Past Due	1,152	1.13%	7,087,159.35	1.30%
Four thru Six Payments Past Due	2,143	2.09%	13,201,103.89	2.42%
Seven or More Payments Past Due	11	0.01%	76,936.01	0.01%
Total	<u>102,297</u>	<u>100.00%</u>	<u>546,582,962.97</u>	<u>100.00%</u>

### CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	581,878,662.51
Charged-Off Loans	(6,229,979.10)
Recoveries	703,397.86
Net Charged-Off Loans	<u>(5,526,581.24)</u>

Monthly Net Loss Percentage Annualized	11.40%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	11.86%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	11.78%
Three (3) Month Average Monthly Net Loss Percentage	<u>11.68%</u>

# OneMain Financial Issuance Trust 2015-1

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	<b>02/01/2019</b>
<b>End Date</b>	<b>02/28/2019</b>
<b>Payment Date</b>	<b>03/18/2019</b>
<b>Transaction Month</b>	<b>49</b>
<b>30/360 Days</b>	<b>30</b>

### 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	12,983.59	0.00%	1.00%	N/A
AOT's and No Custom Scores	61,563,174.80	11.26%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	69,227,755.20	12.67%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	84,640,376.21	15.49%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	133,053,418.48	24.34%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	261,228,358.98	47.79%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	428,763,274.58	78.44%	90.00%	N/A
Loan Current Deferral Limitation	9,870,881.95	1.81%	10.00%	N/A
Origination State Concentration				
Top Origination State	50,060,876.14	9.16%	15.00%	N/A
Top three (3) Origination States	141,729,902.84	25.93%	40.00%	N/A
Weighted Average Coupon	23.87%		22.00%	N/A
Weighted Average Loan Remaining Term	34		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	11.68%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO