

OneMain Financial Issuance Trust 2015-1
MONTHLY SERVICER REPORT

COLLECTION PERIOD		1/1/2016
Beginning Date		1/31/2016
Ending Date		2/18/2016
Payment Date		12
Transaction Month		30
30/360 Days		

Original Deal Parameters

Initial Cut-Off Date:	2/2/2015			
Closing Date:	2/5/2015			
	Dollars	No of Loans	WAC	WALRT
Initial Loan Principal Balance:	\$ 1,396,628,866.55	214,805	26.08%	47
	Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date
Class A Notes	\$ 899,300,000.00	64.39%	3.19%	3/18/2026
Class B Notes	\$ 125,000,000.00	8.95%	3.85%	3/18/2026
Class C Notes	\$ 72,920,000.00	5.22%	5.12%	3/18/2026
Class D Notes	\$ 131,940,000.00	9.45%	6.63%	3/18/2026
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

	Beginning of Period			End of Period			Change
	Note Balance	Note Factor	Interest Rate	Note Balance	Note Factor	Interest Rate	
Class A Notes	\$ 899,300,000.00	1.00000	3.19%	\$ 899,300,000.00	1.00000	3.19%	\$ -
Class B Notes	\$ 125,000,000.00	1.00000	3.85%	\$ 125,000,000.00	1.00000	3.85%	\$ -
Class C Notes	\$ 72,920,000.00	1.00000	5.12%	\$ 72,920,000.00	1.00000	5.12%	\$ -
Class D Notes	\$ 131,940,000.00	1.00000	6.63%	\$ 131,940,000.00	1.00000	6.63%	\$ -
Aggregate Note Principal Balance	\$ 1,229,160,000.00	1.00000		\$ 1,229,160,000.00	1.00000		\$ -
Pool Information							
Weighted Avg. Coupon (WAC)	25.84%			25.86%			
Weighted Avg. Loan Remaining Term (WALRT)	46			46			
Loan Action Date Aggregate Principal Balance	\$ 1,395,372,706.50			\$ 1,395,034,463.86			
Number of Loans	202,742			204,452			

Loan Action Date Aggregate Principal Balance

Beginning Loan Action Date Aggregate Principal Balance	\$ 1,395,372,706.50
Loan Principal Balance Reductions	\$ (30,622,292.75)
Charge-Offs	\$ (10,636,057.48)
Terminated Loans	\$ (25,827,254.93)
Renewal Loans	\$ 38,814,210.51
Other Customer Charges Net Increase/Decrease	\$ 70,490.84
Additional Loan Purchases	\$ 27,889,906.51
Dedesignated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ (27,245.34)
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 1,395,034,463.86

Collections

Principal and Interest Collections on Loans	\$ 59,922,749.79
Repurchase Proceeds related to Principal	\$ 27,245.34
Collection of Fees and other Misc. Charges	\$ 467,618.07
Recoveries/Liquidation Proceeds	\$ 219,373.12
Total Loan Collections	\$ 60,636,986.32
Collection Account Interest	\$ 17,168.49
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 3,799.05
Reserve Draw Amount	\$ 13,888,903.07
Total Collections	\$ 74,546,856.93

<u>Distributions</u>					
	Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
Indenture Trustee/Account Bank/Note Registrar/Owner					
Trustee/Back-up Servicer(expenses)/Depositor Loan					
Trustee/Issuer Loan Trustee	\$ 1,852.25	\$ 1,852.25	\$ -	\$ -	74,545,004.68
Indemnification Amounts up to Indemnity Cap	\$ -	\$ -	\$ -	\$ -	74,545,004.68
Back-Up Servicer Fees and Servicing Transition costs	\$ 45,568.57	\$ 45,568.57	\$ -	\$ -	74,499,436.11
Servicing Fee	\$ 5,285,954.45	\$ 5,285,954.45	\$ -	\$ -	69,213,481.66
Class A Monthly Interest Amount	\$ 2,390,639.17	\$ 2,390,639.17	\$ -	\$ -	66,822,842.49
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	66,822,842.49
Class B Monthly Interest Amount	\$ 401,041.67	\$ 401,041.67	\$ -	\$ -	66,421,800.82
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	66,421,800.82
Class C Monthly Interest Amount	\$ 311,125.33	\$ 311,125.33	\$ -	\$ -	66,110,675.49
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	66,110,675.49
Class D Monthly Interest Amount	\$ 728,968.50	\$ 728,968.50	\$ -	\$ -	65,381,706.99
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	65,381,706.99
Required Reserve Amount	\$ 13,888,903.07	\$ 13,888,903.07	\$ -	\$ -	51,492,803.92
Regular Principal Payment Amount	\$ -	\$ -	\$ -	\$ -	51,492,803.92
Additional Transaction Fees	\$ -	\$ -	\$ -	\$ -	51,492,803.92
Unpaid Indemnification Amounts	\$ -	\$ -	\$ -	\$ -	51,492,803.92
Residual released to Principal Distribution Account	\$ 40,876,862.09	\$ 40,876,862.09	\$ -	\$ -	10,615,941.83
Residual released to Depositor	\$ 10,615,941.83	\$ 10,615,941.83	\$ -	\$ -	-
Total	\$ 74,546,856.93	\$ 74,546,856.93	\$ -	\$ -	

<u>Reserve Account</u>	
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

<u>Principal Distribution Account</u>		Amount
Beginning Period Principal Distribution Account Amount		\$ -
Principal Distribution Draw Amount		\$ -
Ending Principal Distribution Account Amount Prior to Payment Waterfall		\$ -
Principal distribution Deposit Amount		\$ 40,876,862.09
Distribution to Noteholders (except during Revolving Period)		\$ -
Class A Noteholders		\$ -
Class B Noteholders		\$ -
Class C Noteholders		\$ -
Class D Noteholders		\$ -
Purchase of Loans on Payment Date		\$ (40,876,862.09)
Ending Period Principal Distribution Account Amount		\$ -
Change in Principal Distribution Account Amount		\$ -

<u>Overcollateralization</u>	
Loan Action Date Aggregate Principal Balance	\$ 1,395,034,463.86
Amounts on Deposit in the Principal Distribution Account	\$ -
Aggregate Note Principal Balance	\$ 1,229,160,000.00
Total Overcollateralization Amount	\$ 165,874,463.86
Required Overcollateralization Amount	\$ 159,730,306.89
Overcollateralization Event:	No

Delinquency

	Loan Principal Balance	% of Loan Principal Balance	# of Loans	% of # of Loans
Current	\$ 1,334,922,982.41	95.69%	195,679	95.71%
One Payment Past Due	\$ 16,550,474.70	1.19%	2,470	1.21%
Two Payments Past Due	\$ 12,251,920.40	0.88%	1,753	0.86%
Three Payments Past Due	\$ 10,915,164.54	0.78%	1,813	0.79%
Four thru Six Payments Past Due	\$ 20,388,499.22	1.46%	2,936	1.44%
Seven or More Payments Past Due	\$ 5,422.59	0.00%	1	0.00%
Total	\$ 1,395,034,463.86	100%	204,452	100.00%

Charged-Off Loans

Beginning Adjusted Loan Principal Balance	\$ 1,367,057,186.49
Charged-Off Loans	\$ (10,636,057.48)
Recoveries	\$ 219,373.12
Net Charged-Off Loans	\$ (10,416,684.36)

Monthly Net Loss percentage Annualized	9.14%
Monthly Net Loss percentage annualized for 1st Preceding Collection Period	16.54%
Monthly Net Loss percentage annualized for 2nd Preceding Collection Period	8.29%
Three (3) Month Average Monthly Net Loss Percentage	11.32%

Reinvestment Criteria Events

	Amount	%	Trigger Level	Compliance
OneMain Risk Level Range				
Custom Score Range				
No Custom Scores	\$ 114,842.84	0.01%	1.00%	Yes
AOT's and No Custom Scores	\$ 58,738,948.50	4.21%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-159	\$ 66,246,524.59	4.75%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 87,788,624.10	6.28%	15.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 185,963,733.08	13.33%	27.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 533,465,579.19	38.24%	57.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ 1,028,340,304.76	73.71%	90.0%	Yes
Loan Current Deferral Limitation	\$ 25,583,516.48	1.83%	10.00%	Yes
Origination State Concentration				
Top Origination State	\$ 134,389,651.53	9.6%	15.0%	Yes
Top three (3) Origination States	\$ 367,463,801.62	26.3%	40.0%	Yes
Weighted Average Coupon	25.86%		22.00%	Yes
Weighted Average Loan Remaining Term	46		49	Yes
	Amount		Trigger Level	Compliance
Overcollateralization Event:	\$ 165,874,463.86		\$ 159,730,306.89	Yes
Reinvestment Criteria Event	No			Yes
Reinvestment Criteria Event for 1st Preceding Collection Period	No			Yes
Reinvestment Criteria Event for 2nd Preceding Collection Period	No			Yes

Amortization Events

	Amount	Trigger Level	Amortization Event
Monthly Net Loss percentages Annualized	11.32%	17.00%	No
3 Consecutive Month Reinvestment Criteria Event			No
Servicer Default			No

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Payment Date	2/15/2016
Transaction Month	12
30/360 Days	30

Servicer: AMBL
By: AMBL
Title: Executive Vice President & Treasurer