

OneMain Financial Issuance Trust 2017-1

Monthly Servicer Report

Collection Period	
Beginning Date	12/01/2018
End Date	12/31/2018
Payment Date	01/14/2019
Transaction Month	16
Class A-1, B, C, D Interest Period (Days)	30
Class A-2 Interest Rate: 1 Month LIBOR (2.44013%) + (0.80%)	3.24013%
Class A-2 Interest Period (Days)	31

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: July 31, 2017
 Closing Date: September 06, 2017

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAFICO</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	987,894,483.54	165,529	615	25.75%	47
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>	
Class A-1 Notes	607,680,000.00	61.51%	2.37%	September 14, 2032	
Class A-2 Notes	126,320,000.00	12.79%		September 14, 2032	
Class B Notes	58,280,000.00	5.90%	2.79%	September 14, 2032	
Class C Notes	63,720,000.00	6.45%	3.35%	September 14, 2032	
Class D Notes	91,370,000.00	9.25%	4.52%	September 14, 2032	
Aggregate Note Principal Balance	947,370,000.00	95.90%			
Overcollateralization Amount	40,524,483.54	4.10%			
Initial Loan Principal Balance:	987,894,483.54	100.00%			

NOTE AND LOAN 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>Note Balance</u>	<u>Note Factor</u>	
Class A-1 Notes	607,680,000.00	1.00000	607,680,000.00	1.00000	\$0.00
Class A-2 Notes	126,320,000.00	1.00000	126,320,000.00	1.00000	\$0.00
Class B Notes	58,280,000.00	1.00000	58,280,000.00	1.00000	\$0.00
Class C Notes	63,720,000.00	1.00000	63,720,000.00	1.00000	\$0.00
Class D Notes	91,370,000.00	1.00000	91,370,000.00	1.00000	\$0.00
Aggregate Note Principal Balance	947,370,000.00	1.00000	947,370,000.00	1.00000	\$0.00

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Class A-2 Interest Period (Days)	31

LOAN PRINCIPAL BALANCE

Beginning of Period Loan Principal Balance	987,954,209.72
Principal Collections (Scheduled Principal and Prepayments)	(22,191,003.90)
Charged-Off Loans	(8,336,839.46)
Other Customer Charges Net Increase / (Decrease)	(234,994.01)
Terminated Loans	(27,425,331.82)
New Loans (Renewals)	42,139,802.08
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	16,074,475.65
Exchanged Loans	0.00
Replacement Loans (to be added to the Loan Schedule as Additional Loans)	0.00
Excluded Loans	0.00
Released Loans	0.00
Repurchased Loans	(31,775.84)
Ending Loan Principal Balance	<u>987,948,542.42</u>

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	25.57%	25.57%
Weighted Avg. FICO*	624	624
Weighted Avg. Loan Remaining Term (WALRT)	43	43
Loan Principal Balance	987,954,209.72	987,948,542.42
Number of Loans	155,990	154,310

Additional Loan Information for the Payment Date on 1/14/2019**

Weighted Avg. Coupon (WAC)	26.64%
Weighted Avg. FICO*	618
Loan Principal Balance	57,991,775.06
Number of Loans	6,335

*FICO scores determined at time of origination

**Additional Loans include New Loans (Renewals), Proposed Loans, and Replacement Loans

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Class A-2 Interest Rate: 1 Month LIBOR (2.44013%) + (0.80%)	3.24013%
Class A-2 Interest Period (Days)	31

COLLECTIONS

Principal:

Principal Collections	22,191,003.90
Principal Used for Incremental Renewals	(14,714,470.26)
Principal Used for Proposed Loans	(7,951,428.00)
Other Customer Charges Net Increase / (Decrease)	234,994.01
Repurchased Contract Proceeds Related to Principal	31,775.84
Recoveries/Liquidation Proceeds	208,124.51
Total Principal Collections	-

Interest:

Interest Collections	18,486,062.63
Interest used for Servicing Fee at 3.50%	(2,881,533.11)
Interest on Repurchase Principal	-

Total Interest Collections

15,604,529.52

Collection Account Interest

40,365.65

Principal Distribution Account Interest

-

Reserve Account Interest

9,249.42

Reserve Draw Account

4,939,472.42

Principal Distribution Account Draw Amount

-

Total Collections

20,593,617.01

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Class A-2 Interest Rate: 1 Month LIBOR (2.44013%) + (0.80%)	3.24013%
Class A-2 Interest Period (Days)	31

DISTRIBUTIONS

	<u>Calculated Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees	833.33	833.33	-	-	20,592,783.68
Indemnified Amounts	-	-	-	-	20,592,783.68
Back-up Servicing Fee and Servicing Transition	0.025% 20,582.38	20,582.38	-	-	20,572,201.30
Servicing Transition Costs	-	-	-	-	20,572,201.30
Servicing Fee	3.50% -	-	-	-	20,572,201.30
Class A-1 Monthly Interest Amount	1,200,168.00	1,200,168.00	-	-	19,372,033.30
Class A-2 Monthly Interest Amount	352,446.94	352,446.94	-	-	19,019,586.36
First Priority Principal Payment	-	-	-	-	19,019,586.36
Class B Monthly Interest Amount	135,501.00	135,501.00	-	-	18,884,085.36
Second Priority Principal Payment	-	-	-	-	18,884,085.36
Class C Monthly Interest Amount	177,885.00	177,885.00	-	-	18,706,200.36
Third Priority Principal Payment	-	-	-	-	18,706,200.36
Class D Monthly Interest Amount	344,160.33	344,160.33	-	-	18,362,040.03
Fourth Priority Principal Payment	-	-	-	-	18,362,040.03
Required Reserve Account Amount	4,939,472.42	4,939,472.42	-	-	13,422,567.61
Regular Principal Payment Amount	8,068,988.77	8,068,988.77	-	-	5,353,578.84
Additional Transaction Participant Fees	-	-	-	-	5,353,578.84
Additional Indemnified Amounts	-	-	-	-	5,353,578.84
Residual Released to the PDA	54,058.88	54,058.88	-	-	5,299,519.96
Residual Released to the Depositor	5,299,519.96	5,299,519.96	-	-	-
Total		<u>20,593,617.01</u>			

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Class A-2 Interest Rate: 1 Month LIBOR (2.44013%) + (0.80%)	3.24013%
Class A-2 Interest Period (Days)	31

RESERVE ACCOUNT

Beginning Period Reserve Account Amount	4,939,472.42
Reserve Draw Amount	(4,939,472.42)
Reserve Deposit Amount	4,939,472.42
Ending Period Reserve Account Amount	4,939,472.42
Change in Reserve Account Balance	-
Required Reserve Account Amount	4,939,472.42

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Distribution Account Amount	-
Principal Distribution Draw Amount	-
Ending Principal Distribution Amount Prior to Payment Waterfall	-
Principal Distribution Deposit Amount	8,123,047.65
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	(8,123,047.65)
Ending Period Principal Distribution Account Amount	-
Change in Principal Distribution Account Amount	-

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Class A-2 Interest Period (Days)	31

OVERCOLLATERALIZATION

End of Period Loan Principal Balance	987,948,542.42
End of Period Principal Distribution Account Amount	-
End of Period Note Principal Balance	947,370,000.00
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	<hr/> 40,578,542.42
Required Overcollateralization Amount	40,524,483.54
In Compliance	YES

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Class A-2 Interest Period (Days)	31

DELINQUENCY AND NET LOSS ACTIVITY

	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Loan Prin Balance</u>	<u>Loan Prin Balance %</u>
Current	132,771	86.04%	861,311,586.95	87.18%
1-29 Days	11,633	7.54%	70,856,225.12	7.17%
30-59 Days	2,829	1.83%	15,911,086.39	1.61%
60-89 Days	1,929	1.25%	10,987,622.51	1.11%
90 + Days	5,148	3.34%	28,882,021.45	2.92%
	<hr/>		<hr/>	
	154,310		987,948,542.42	
Total Delinquent Loans	7,077	4.59%	39,869,643.96	4.04%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				8,128,714.95
Beginning Period Loan Principal Balance				987,954,209.72
Monthly Net Loss Percentage				9.87%
Monthly Net Loss Percentage for 1st Preceding Collection Period				9.12%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				8.92%
			<hr/>	
Three-month average Monthly Net Loss Percentage for Current Period				9.30%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				8.59%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				8.67%

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REINVESTMENT CRITERIA EVENTS

	<u>Initial Pool</u>	<u>Current Pool</u>	<u>Limit</u>	<u>In Compliance</u>
Unsecured or Other Secured Loans	63.75%	61.87%	70.00%	YES
Risk Level: E	0.03%	0.01%	4.00%	YES
Risk Level: E or D	1.36%	4.27%	12.00%	YES
Risk Level: E to (and including) C	13.52%	12.91%	35.00%	YES
Risk Level: E to (and including) B	40.15%	32.92%	60.00%	YES
Risk Level: E to (and including) A	63.47%	57.07%	80.00%	YES
Risk Level: E to (and including) P	86.64%	82.74%	98.00%	YES
Risk Level: No risk Level	0.07%	0.24%	1.50%	YES
Top 3 Customer State	21.44%	22.55%	40.00%	YES
Any Customer State (except for the top 3)	6.37%	5.60%	15.00%	YES
Original Term > 60 months	0.08%	0.11%	6.00%	YES
Weighed Avg. Coupon (WAC)	25.75%	25.57%	22.50%	YES
Weighed Average Loan Remaining Term	47	43	48	YES
Coupon below 10%	0.22%	1.52%	7.50%	YES
Original balance > \$25,000	0.43%	0.45%	4.00%	YES
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		
12-Month Exchanged/Reserved Loans	-	-	197,578,896.71	YES
UPB of Replacement loans >= UPB of Exchanged loans		True	95.00%	YES

AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3-Consecutive Month Reinvestment Criteria Event			NO
3-Month Annualized Net Loss Trigger	9.30%	17.00%	NO
Servicer Default			NO

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Class A-2 Interest Period (Days)	31

HISTORICAL DELINQUENCY

<u>Payment Date</u>		<u>1 - 29 Days</u>	<u>30 - 59 Days</u>	<u>60 - 89 Days</u>	<u>90 + Days</u>	<u>Total Delinquent Loans</u>
1/14/2019	Number of Accounts	11,633	2,829	1,929	5,148	7,077
	Loan Principal Balance	70,856,225.12	15,911,086.39	10,987,622.51	28,882,021.45	39,869,643.96
12/14/2018		11,019	2,607	2,005	5,009	7,014
		66,735,980.39	14,666,762.35	11,532,615.57	27,684,849.04	39,217,464.61
11/14/2018		11,180	2,714	1,958	4,856	6,814
		68,001,475.48	15,265,167.31	10,941,214.24	26,631,786.42	37,573,000.66
10/15/2018		11,272	2,637	2,004	4,655	6,659
		67,574,500.37	14,672,574.59	11,031,582.99	25,429,667.03	36,461,250.02
9/14/2018		10,124	2,561	1,909	4,311	6,220
		61,167,908.94	14,123,675.66	10,590,243.37	23,397,761.22	33,988,004.59
8/14/2018		11,244	2,636	1,791	4,270	6,061
		68,008,310.26	14,267,050.15	9,887,923.41	23,667,414.41	33,555,337.82
7/16/2018		10,401	2,370	1,803	4,133	5,936
		62,053,641.20	12,605,064.64	9,856,043.17	23,287,156.36	33,143,199.53
6/14/2018		10,568	2,400	1,560	4,259	5,819
		63,126,743.45	12,853,549.96	8,632,910.91	24,181,309.13	32,814,220.04
5/14/2018		10,113	2,100	1,749	4,405	6,154
		60,496,112.39	11,552,625.59	10,037,994.88	24,746,476.90	34,784,471.78
4/16/2018		8,309	2,069	1,711	4,517	6,228
		49,428,849.23	11,971,216.70	9,630,955.77	24,914,846.41	34,545,802.18
3/14/2018		9,971	2,155	1,756	4,564	6,320
		61,326,367.97	12,075,196.67	9,808,155.02	24,774,076.42	34,582,231.44

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2/14/2018	Number of Accounts	10,505	2,305	1,889	4,243	6,132
	Loan Principal Balance	63,102,550.76	12,378,241.24	10,401,285.11	22,785,434.84	33,186,719.95

OneMain Financial Holdings, LLC has retained a material net economic interest of not less than 5% in accordance with Article 405(1)(a) of EU Regulation 575/2013, Article 51(1)(a) of the EU Regulation 231/2013 and Article 254(2)(a) of the EU Regulation 2015/35 and has not sold, hedged or otherwise mitigated its credit risk under or associated with the material net economic interest retained by it or the loans, except to the extent permitted in accordance with Article 405(1) of the EU Regulation 575/2013, Article 51(1) of the EU Regulation 231/2013 and Article 254 of the EU Regulation 2015/35