

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	08/01/2019
End Date	08/31/2019
Payment Date	09/18/2019
Transaction Month	55
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	0.00	0.00000	3.19%	0.00	0.00000	3.19%	\$ 0.00
Class B Notes	14,791,458.73	0.11833	3.85%	0.00	0.00000	3.85%	\$ 14,791,458.73
Class C Notes	72,920,000.00	1.00000	5.12%	61,456,539.61	0.84279	5.12%	\$ 11,463,460.39
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	219,651,458.73	0.17870		193,396,539.61	0.15734		\$ 26,254,919.12

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	23.34%	23.21%
Weighted Avg. Loan Remaining Term (WALRT)	31	30
Loan Action Date Aggregate Principal Balance	379,381,765.62	353,126,846.50
Number of Loans	77,776	73,593

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	379,381,765.62
Loan Principal Balance Reductions	(15,819,667.64)
Charged-Offs	(3,606,766.25)
Terminated Loans	(6,829,250.67)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	2,689.97
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(1,924.53)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>353,126,846.50</u>

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COLLECTIONS

Principal and Interest Collections on Loans	22,950,711.78
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(1,466,942.83)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	1,924.53
Collection of Fees and other Misc. Charges	133,925.83
Recoveries/Liquidation Proceeds	<u>752,179.01</u>
Total Loan Collections	22,371,798.32
Collection Account Interest	39,888.15
Principal Distribution Account Interest	13,389.78
Reserve Account Interest	22,657.14
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>36,336,636.46</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	-	-	36,335,636.46
Indemnification Amounts up to Indemnity Cap	-	-	-	-	36,335,636.46
Back-Up Servicer Fees and Servicing Transition costs	12,646.06	12,646.06	-	-	36,322,990.40
Servicing Fee	-	-	-	-	36,322,990.40
Class A Monthly Interest Amount	-	-	-	-	36,322,990.40
First Priority Principal Payment	-	-	-	-	36,322,990.40
Class B Monthly Interest Amount	47,455.93	47,455.93	-	-	36,275,534.47
Second Priority Principal Payment	-	-	-	-	36,275,534.47
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	35,964,409.14
Third Priority Principal Payment	-	-	-	-	35,964,409.14
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	35,235,440.64
Fourth Priority Principal Payment	-	-	-	-	35,235,440.64
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	21,346,537.57
Servicer Advance Repayment	-	-	-	-	21,346,537.57
Regular Principal Payment Amount	19,425,668.45	19,425,668.45	-	-	1,920,869.12
Additional Transaction Fees	-	-	-	-	1,920,869.12
Unpaid Indemnified Amounts	-	-	-	-	1,920,869.12
Residual released to Principal Distribution Account	-	-	-	-	1,920,869.12
Residual Released to Depositor	1,920,869.12	1,920,869.12	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	36,336,636.46	36,336,636.46	-	-	

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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	6,829,250.67
Ending Principal Distribution Account Amount Prior to Payment Waterfall	6,829,250.67
Principal Distribution Deposit Amount	19,425,668.45
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	-
Class B Noteholders	(14,791,458.73)
Class C Noteholders	(11,463,460.39)
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	353,126,846.50
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	193,396,539.61
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 (0 Days)	62,931	85.51%	295,322,438.42	83.63%
One Payment Past Due (1-29 Days)	6,295	8.55%	34,066,870.24	9.65%
Two Payments Past Due (30-59 Days)	1,362	1.85%	7,147,752.66	2.02%
Three Payments Past Due (60-89 Days)	900	1.22%	4,770,817.35	1.35%
Four thru Six Payments Past Due (90-179 Days)	2,073	2.82%	11,620,031.14	3.29%
Seven or More Payments Past Due (180+)	32	0.04%	198,936.69	0.06%
	<u>73,593</u>	<u>100.00%</u>	<u>353,126,846.50</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	379,381,765.62
Charged-Off Loans	(3,606,766.25)
Recoveries	752,179.01
Net Charged-Off Loans	<u>(2,854,587.24)</u>

Monthly Net Loss Percentage Annualized	9.03%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	10.40%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	9.45%
Three (3) Month Average Monthly Net Loss Percentage	<u>9.63%</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	11,105.73	0.00%	1.00%	N/A
AOT's and No Custom Scores	56,050,673.86	15.87%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	60,698,189.90	17.19%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	70,270,095.39	19.90%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	100,157,174.05	28.36%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	177,989,188.90	50.40%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	281,154,833.61	79.62%	90.00%	N/A
Loan Current Deferral Limitation	7,343,570.40	2.08%	10.00%	N/A
Origination State Concentration				
Top Origination State	31,120,380.58	8.81%	15.00%	N/A
Top three (3) Origination States	90,455,802.51	25.62%	40.00%	N/A
Weighted Average Coupon	23.21%		22.00%	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	9.63%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO