

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	01/01/2018
End Date	01/31/2018
Payment Date	02/20/2018
Transaction Month	36
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	865,608,361.92	0.96000	3.19%	791,464,594.12	0.88000	3.19%	\$ 74,143,767.80
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	1,195,468,361.92	0.97000		1,121,324,594.12	0.91000		\$ 74,143,767.80

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.87%	24.82%
Weighted Avg. Loan Remaining Term (WALRT)	42	41
Loan Action Date Aggregate Principal Balance	1,355,198,668.81	1,281,054,901.01
Number of Loans	205,757	196,675

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	1,355,198,668.81
Loan Principal Balance Reductions	(34,107,890.85)
Charged-Offs	(11,182,159.65)
Terminated Loans	(29,011,818.00)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	167,665.03
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(9,564.33)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>1,281,054,901.01</u>

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COLLECTIONS

Principal and Interest Collections on Loans	60,547,990.85
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(5,240,101.52)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	9,564.33
Collection of Fees and other Misc. Charges	262,931.85
Recoveries/Liquidation Proceeds	684,049.99
Total Loan Collections	<u>56,264,435.50</u>
Collection Account Interest	61,831.38
Principal Distribution Account Interest	14,748.46
Reserve Account Interest	16,185.49
Reserve Draw Amount	13,888,903.07
Total Collections	<u>70,246,103.90</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	-	-	70,245,103.90
Indemnification Amounts up to Indemnity Cap	-	-	-	-	70,245,103.90
Back-Up Servicer Fees and Servicing Transition costs	45,173.29	45,173.29	-	-	70,199,930.61
Servicing Fee	-	-	-	-	70,199,930.61
Class A Monthly Interest Amount	2,301,075.56	2,301,075.56	-	-	67,898,855.05
First Priority Principal Payment	-	-	-	-	67,898,855.05
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	67,497,813.38
Second Priority Principal Payment	-	-	-	-	67,497,813.38
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	67,186,688.05
Third Priority Principal Payment	-	-	-	-	67,186,688.05
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	66,457,719.55
Fourth Priority Principal Payment	-	-	-	-	66,457,719.55
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	52,568,816.48
Servicer Advance Repayment	-	-	-	-	52,568,816.48
Regular Principal Payment Amount	45,131,949.80	45,131,949.80	-	-	7,436,866.68
Additional Transaction Fees	-	-	-	-	7,436,866.68
Unpaid Indemnified Amounts	-	-	-	-	7,436,866.68
Residual released to Principal Distribution Account	-	-	-	-	7,436,866.68
Residual Released to Depositor	7,436,866.68	7,436,866.68	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	70,246,103.90	70,246,103.90	-	-	

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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	29,011,818.00
Ending Principal Distribution Account Amount Prior to Payment Waterfall	29,011,818.00
Principal Distribution Deposit Amount	45,131,949.80
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(74,143,767.80)
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	-

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OVERCOLLATERALIZATION

Loan Action Date Aggregate Principal Balance	1,281,054,901.01
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	1,121,324,594.12
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	185,938	94.54%	1,210,425,164.14	94.49%
One Payment Past Due	2,978	1.51%	19,159,473.04	1.50%
Two Payments Past Due	2,258	1.15%	14,854,843.50	1.16%
Three Payments Past Due	1,943	0.99%	12,900,068.86	1.01%
Four thru Six Payments Past Due	3,532	1.80%	23,546,216.03	1.84%
Seven or More Payments Past Due	26	0.01%	169,135.44	0.01%
Total	<u>196,675</u>	<u>100.00%</u>	<u>1,281,054,901.01</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	1,355,198,668.81
Charged-Off Loans	(11,182,159.65)
Recoveries	684,049.99
Net Charged-Off Loans	<u>(10,498,109.66)</u>

Monthly Net Loss Percentage Annualized	9.30%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	8.15%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	8.19%
Three (3) Month Average Monthly Net Loss Percentage	<u>8.55%</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	33,455.90	0.00%	1.00%	N/A
AOT's and No Custom Scores	64,971,937.62	5.07%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	83,811,986.46	6.54%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	121,507,820.03	9.48%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	243,818,661.06	19.03%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	573,791,327.70	44.79%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	992,890,214.52	77.51%	90.00%	N/A
Loan Current Deferral Limitation	20,462,949.63	1.60%	10.00%	N/A
Origination State Concentration				
Top Origination State	128,788,935.94	10.05%	15.00%	N/A
Top three (3) Origination States	335,198,249.13	26.17%	40.00%	N/A
Weighted Average Coupon	24.82%		22.00%	N/A
Weighed Average Loan Remaining Term	41		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	8.55%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO