

OneMain Financial Issuance Trust 2015-2

Monthly Servicer Report

| | |
|--------------------------|------------|
| Collection Period | |
| Beginning Date | 12/01/2017 |
| End Date | 12/31/2017 |
| Payment Date | 01/18/2018 |
| Transaction Month | 31 |
| 30/360 Days | 30 |

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: May 18, 2015
 Closing Date: May 21, 2015

| | <u>Dollars</u> | <u>No of Loans</u> | <u>WAC</u> | <u>WALRT</u> |
|----------------------------------|---------------------|---------------------------|----------------------|-----------------------------|
| Initial Loan Principal Balance: | 1,345,764,413.56 | 209,054 | 25.87% | 46 |
| | <u>Note Balance</u> | <u>% of Loan Prin Bal</u> | <u>Interest Rate</u> | <u>Stated Maturity Date</u> |
| Class A Notes | 900,530,000.00 | 66.92% | 2.57% | July 18, 2025 |
| Class B Notes | 123,660,000.00 | 9.19% | 3.10% | July 18, 2025 |
| Class C Notes | 104,840,000.00 | 7.79% | 4.32% | July 18, 2025 |
| Class D Notes | 120,970,000.00 | 8.99% | 5.64% | July 18, 2025 |
| Aggregate Note Principal Balance | 1,250,000,000.00 | 92.88% | | |
| Overcollateralization Amount | 95,764,413.56 | 7.12% | | |
| Initial Loan Principal Balance: | 1,345,764,413.56 | 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 | 401,148,481.26 | 0.44546 | 2.57% | 341,807,000.39 | 0.37956 | 2.57% | \$ 59,341,480.87 |
| Class B Notes | 123,660,000.00 | 1.00000 | 3.10% | 123,660,000.00 | 1.00000 | 3.10% | \$ 0.00 |
| Class C Notes | 104,840,000.00 | 1.00000 | 4.32% | 104,840,000.00 | 1.00000 | 4.32% | \$ 0.00 |
| Class D Notes | 120,970,000.00 | 1.00000 | 5.64% | 120,970,000.00 | 1.00000 | 5.64% | \$ 0.00 |
| Aggregate Note Principal Balance | 750,618,481.26 | 0.60049 | | 691,277,000.39 | 0.55302 | | \$ 59,341,480.87 |

POOL INFORMATION

| | <u>Beginning of Period</u> | <u>End of Period</u> |
|----------------------------------------------|----------------------------|----------------------|
| Weighted Avg. Coupon (WAC) | 24.73% | 24.61% |
| Weighted Avg. Loan Remaining Term (WALRT) | 38 | 37 |
| Loan Action Date Aggregate Principal Balance | 844,704,593.74 | 785,363,112.87 |
| Number of Loans | 138,579 | 130,940 |

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

| | |
|--------------------------------------------------------|----------------------|
| Beginning Loan Action Date Aggregate Principal Balance | 844,704,593.74 |
| Loan Principal Balance Reductions | (23,850,074.82) |
| Charged-Offs | (9,221,406.48) |
| Terminated Loans | (26,421,818.54) |
| Renewal Loans | 0.00 |
| Other Customer Charges Net Increase / Decrease | 151,818.97 |
| Additional Loan Purchases | 0.00 |
| De-designated previously Excluded Loans | 0.00 |
| Excluded Loans | 0.00 |
| Repurchased Loans | 0.00 |
| Reassigned Loans | 0.00 |
| Ending Loan Action Date Aggregate Principal Balance | <hr/> 785,363,112.87 |

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COLLECTIONS

| | |
|-----------------------------------------------|----------------------|
| Principal and Interest Collections on Loans | 39,639,102.97 |
| Renewal Loan Replacement Purchase Price | - |
| Principal and Interest used for Servicing Fee | (3,266,191.10) |
| Repurchase Proceeds related to Principal | - |
| Collection of Fees and other Misc. Charges | 133,641.83 |
| Recoveries/Liquidation Proceeds | 714,648.76 |
| Total Loan Collections | <u>37,221,202.46</u> |
| | |
| Collection Account Interest | 44,741.45 |
| Principal Distribution Account Interest | 40,793.37 |
| Reserve Account Interest | 14,964.58 |
| | |
| Reserve Draw Amount | 13,440,861.12 |
| Total Collections | <u>50,762,562.98</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 | - | - | 50,761,562.98 |
| Indemnification Amounts up to Indemnity Cap | - | - | - | - | 50,761,562.98 |
| Back-Up Servicer Fees and Servicing Transition costs | 28,156.82 | 28,156.82 | - | - | 50,733,406.16 |
| Servicing Fee | - | - | - | - | 50,733,406.16 |
| Class A Monthly Interest Amount | 859,126.33 | 859,126.33 | - | - | 49,874,279.83 |
| First Priority Principal Payment | - | - | - | - | 49,874,279.83 |
| Class B Monthly Interest Amount | 319,455.00 | 319,455.00 | - | - | 49,554,824.83 |
| Second Priority Principal Payment | - | - | - | - | 49,554,824.83 |
| Class C Monthly Interest Amount | 377,424.00 | 377,424.00 | - | - | 49,177,400.83 |
| Third Priority Principal Payment | - | - | - | - | 49,177,400.83 |
| Class D Monthly Interest Amount | 568,559.00 | 568,559.00 | - | - | 48,608,841.83 |
| Fourth Priority Principal Payment | - | - | - | - | 48,608,841.83 |
| Required Reserve Amount | 13,440,861.12 | 13,440,861.12 | - | - | 35,167,980.71 |
| Servicer Advance Repayment | - | - | - | - | 35,167,980.71 |
| Regular Principal Payment Amount | 32,919,662.33 | 32,919,662.33 | - | - | 2,248,318.38 |
| Additional Transaction Fees | - | - | - | - | 2,248,318.38 |
| Unpaid Indemnified Amounts | - | - | - | - | 2,248,318.38 |
| Residual released to Principal Distribution Account | - | - | - | - | 2,248,318.38 |
| Residual Released to Depositor | 2,248,318.38 | 2,248,318.38 | - | - | - |
| Residual released to Collection Account | - | - | - | - | - |
| Total | 50,762,562.98 | 50,762,562.98 | - | - | |

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RESERVE ACCOUNT

| | |
|-----------------------------------------|----------------------|
| Beginning Period Reserve Account Amount | 13,440,861.12 |
| Reserve Draw Amount | (13,440,861.12) |
| Reserve Deposit Amount | 13,440,861.12 |
| Ending Period Reserve Account Amount | <u>13,440,861.12</u> |
| Change in Reserve Account Balance | - |
| Required Reserve Account Amount | 13,440,861.12 |

PRINCIPAL DISTRIBUTION ACCOUNT

| | |
|-------------------------------------------------------------------------|-----------------|
| Beginning Period Principal Distribution Account Amount | - |
| Principal Distribution Draw Amount | 26,421,818.54 |
| Ending Principal Distribution Account Amount Prior to Payment Waterfall | 26,421,818.54 |
| Principal Distribution Deposit Amount | 32,919,662.33 |
| Distribution to Noteholders (except during Revolving Period) | |
| Class A Noteholders | (59,341,480.87) |
| 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 | 785,363,112.87 |
| Amounts on Deposit in the Principal Distribution Account | - |
| Aggregate Note Principal Balance | 691,277,000.39 |
| Total Overcollateralization Amount | <u>94,086,112.48</u> |
| Required Overcollateralization Amount | 94,086,112.48 |
| 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 | 122,317 | 93.41% | 728,881,649.14 | 92.81% |
| One Payment Past Due | 2,265 | 1.73% | 14,225,035.31 | 1.81% |
| Two Payments Past Due | 1,754 | 1.34% | 11,423,150.03 | 1.45% |
| Three Payments Past Due | 1,573 | 1.20% | 10,413,580.93 | 1.33% |
| Four thru Six Payments Past Due | 3,016 | 2.30% | 20,300,560.24 | 2.58% |
| Seven or More Payments Past Due | 15 | 0.01% | 119,137.22 | 0.02% |
| Total | <u>130,940</u> | <u>100.00%</u> | <u>785,363,112.87</u> | <u>100.00%</u> |

CHARGED-OFF LOANS

| | |
|-------------------------------------------|-----------------------|
| Beginning Adjusted Loan Principal Balance | 844,704,593.74 |
| Charged-Off Loans | (9,221,406.48) |
| Recoveries | 714,648.76 |
| Net Charged-Off Loans | <u>(8,506,757.72)</u> |

| | |
|----------------------------------------------------------------------------|---------------|
| Monthly Net Loss Percentage Annualized | 12.08% |
| Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period | 11.63% |
| Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period | 10.63% |
| Three (3) Month Average Monthly Net Loss Percentage | <u>11.45%</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 | 19,616.38 | 0.00% | 1.00% | N/A |
| AOT's and No Custom Scores | 60,671,506.95 | 7.73% | 10.00% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-159 | 66,170,748.69 | 8.43% | 10.00% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-179 | 80,907,769.52 | 10.30% | 12.50% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-199 | 138,130,750.07 | 17.59% | 25.05% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-219 | 324,185,485.77 | 41.28% | 55.00% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-239 | 584,583,274.27 | 74.43% | 87.50% | N/A |
| Loan Current Deferral Limitation | 30,464,186.39 | 3.88% | 10.00% | N/A |
| Origination State Concentration | | | | |
| Top Origination State | 73,324,878.53 | 9.34% | 15.00% | N/A |
| Top three (3) Origination States | 190,109,643.67 | 24.21% | 40.00% | N/A |
| Weighted Average Coupon | 24.61% | | 23.00% | N/A |
| Weighed Average Loan Remaining Term | 37 | | 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 | 11.45% | 17.00% | NO |
| 3 Consecutive Month Reinvestment Criteria Event | | | NO |
| Servicer Default | | | NO |