

OneMain Financial Issuance Trust 2015-2

Monthly Servicer Report

Collection Period	
Beginning Date	11/01/2018
End Date	11/30/2018
Payment Date	12/18/2018
Transaction Month	42
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	0.00	0.00000	2.57%	0.00	0.00000	2.57%	\$ 0.00
Class B Notes	78,043,566.49	0.63111	3.10%	49,147,589.05	0.39744	3.10%	\$ 28,895,977.44
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	303,853,566.49	0.24308		274,957,589.05	0.21997		\$ 28,895,977.44

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	23.87%	23.79%
Weighted Avg. Loan Remaining Term (WALRT)	32	31
Loan Action Date Aggregate Principal Balance	397,939,678.97	369,043,701.53
Number of Loans	78,698	74,398

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	397,939,678.97
Loan Principal Balance Reductions	(15,000,149.67)
Charged-Offs	(4,065,789.33)
Terminated Loans	(9,798,152.88)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(17,473.69)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(14,411.87)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>369,043,701.53</u>

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COLLECTIONS

Principal and Interest Collections on Loans	22,504,548.28
Renewal Loan Replacement Purchase Price	-
Principal and Interest used for Servicing Fee	(1,538,700.09)
Repurchase Proceeds related to Principal	14,411.87
Collection of Fees and other Misc. Charges	166,128.72
Recoveries/Liquidation Proceeds	<u>554,732.84</u>
Total Loan Collections	21,701,121.62
Collection Account Interest	38,867.83
Principal Distribution Account Interest	15,471.77
Reserve Account Interest	21,869.67
Reserve Draw Amount	<u>13,440,861.12</u>
Total Collections	<u>35,218,192.01</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	-	-	35,217,192.01
Indemnification Amounts up to Indemnity Cap	-	-	-	-	35,217,192.01
Back-Up Servicer Fees and Servicing Transition costs	13,264.66	13,264.66	-	-	35,203,927.35
Servicing Fee	-	-	-	-	35,203,927.35
Class A Monthly Interest Amount	-	-	-	-	35,203,927.35
First Priority Principal Payment	-	-	-	-	35,203,927.35
Class B Monthly Interest Amount	201,612.55	201,612.55	-	-	35,002,314.80
Second Priority Principal Payment	-	-	-	-	35,002,314.80
Class C Monthly Interest Amount	377,424.00	377,424.00	-	-	34,624,890.80
Third Priority Principal Payment	-	-	-	-	34,624,890.80
Class D Monthly Interest Amount	568,559.00	568,559.00	-	-	34,056,331.80
Fourth Priority Principal Payment	-	-	-	-	34,056,331.80
Required Reserve Amount	13,440,861.12	13,440,861.12	-	-	20,615,470.68
Servicer Advance Repayment	-	-	-	-	20,615,470.68
Regular Principal Payment Amount	19,097,824.56	19,097,824.56	-	-	1,517,646.12
Additional Transaction Fees	-	-	-	-	1,517,646.12
Unpaid Indemnified Amounts	-	-	-	-	1,517,646.12
Residual released to Principal Distribution Account	-	-	-	-	1,517,646.12
Residual Released to Depositor	1,517,646.12	1,517,646.12	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	35,218,192.01	35,218,192.01	-	-	

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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	9,798,152.88
Ending Principal Distribution Account Amount Prior to Payment Waterfall	9,798,152.88
Principal Distribution Deposit Amount	19,097,824.56
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	-
Class B Noteholders	(28,895,977.44)
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	369,043,701.53
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	274,957,589.05
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	69,800	93.82%	342,671,771.40	92.85%
One Payment Past Due	1,331	1.79%	7,274,544.38	1.97%
Two Payments Past Due	913	1.23%	5,098,683.49	1.38%
Three Payments Past Due	803	1.08%	4,619,321.26	1.25%
Four thru Six Payments Past Due	1,542	2.07%	9,330,424.71	2.53%
Seven or More Payments Past Due	9	0.01%	48,956.29	0.01%
Total	<u>74,398</u>	<u>100.00%</u>	<u>369,043,701.53</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	397,939,678.97
Charged-Off Loans	(4,065,789.33)
Recoveries	554,732.84
Net Charged-Off Loans	<u>(3,511,056.49)</u>

Monthly Net Loss Percentage Annualized	10.59%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	9.75%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	9.43%
Three (3) Month Average Monthly Net Loss Percentage	<u>9.92%</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	3,669.10	0.00%	1.00%	N/A
AOT's and No Custom Scores	51,714,278.88	14.01%	10.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	54,032,017.73	14.64%	10.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	60,299,806.39	16.34%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	84,516,288.35	22.90%	25.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	163,218,929.83	44.23%	55.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	277,846,518.20	75.29%	87.50%	N/A
Loan Current Deferral Limitation	5,385,140.54	1.46%	10.00%	N/A
Origination State Concentration				
Top Origination State	31,571,591.42	8.55%	15.00%	N/A
Top three (3) Origination States	87,615,898.95	23.74%	40.00%	N/A
Weighted Average Coupon	23.79%		23.00%	N/A
Weighted Average Loan Remaining Term	31		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	9.92%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO