

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	08/01/2018
End Date	08/31/2018
Payment Date	09/18/2018
Transaction Month	43
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	381,084,092.27	0.42000	3.19%	324,784,480.68	0.36000	3.19%	\$ 56,299,611.59
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	710,944,092.27	0.58000		654,644,480.68	0.53000		\$ 56,299,611.59

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.44%	24.36%
Weighted Avg. Loan Remaining Term (WALRT)	38	37
Loan Action Date Aggregate Principal Balance	870,674,399.16	814,374,787.57
Number of Loans	145,255	137,892

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	870,674,399.16
Loan Principal Balance Reductions	(28,308,131.30)
Charged-Offs	(7,884,501.62)
Terminated Loans	(20,038,484.12)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(58,747.52)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(9,747.03)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>814,374,787.57</u>

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COLLECTIONS

Principal and Interest Collections on Loans	45,392,897.17
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(3,366,607.68)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	9,747.03
Collection of Fees and other Misc. Charges	371,641.44
Recoveries/Liquidation Proceeds	861,516.04
Total Loan Collections	<u>43,269,194.00</u>
Collection Account Interest	71,922.64
Principal Distribution Account Interest	33,298.01
Reserve Account Interest	20,417.93
Reserve Draw Amount	13,888,903.07
Total Collections	<u>57,283,735.65</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	-	-	57,282,735.65
Indemnification Amounts up to Indemnity Cap	-	-	-	-	57,282,735.65
Back-Up Servicer Fees and Servicing Transition costs	29,022.48	29,022.48	-	-	57,253,713.17
Servicing Fee	-	-	-	-	57,253,713.17
Class A Monthly Interest Amount	1,013,048.55	1,013,048.55	-	-	56,240,664.62
First Priority Principal Payment	-	-	-	-	56,240,664.62
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	55,839,622.95
Second Priority Principal Payment	-	-	-	-	55,839,622.95
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	55,528,497.62
Third Priority Principal Payment	-	-	-	-	55,528,497.62
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	54,799,529.12
Fourth Priority Principal Payment	-	-	-	-	54,799,529.12
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	40,910,626.05
Servicer Advance Repayment	-	-	-	-	40,910,626.05
Regular Principal Payment Amount	36,261,127.47	36,261,127.47	-	-	4,649,498.58
Additional Transaction Fees	-	-	-	-	4,649,498.58
Unpaid Indemnified Amounts	-	-	-	-	4,649,498.58
Residual released to Principal Distribution Account	-	-	-	-	4,649,498.58
Residual Released to Depositor	4,649,498.58	4,649,498.58	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	57,283,735.65	57,283,735.65	-	-	

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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	20,038,484.12
Ending Principal Distribution Account Amount Prior to Payment Waterfall	20,038,484.12
Principal Distribution Deposit Amount	36,261,127.47
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(56,299,611.59)
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	814,374,787.57
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	654,644,480.68
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	130,340	94.52%	766,943,150.21	94.18%
One Payment Past Due	2,132	1.55%	12,986,993.67	1.59%
Two Payments Past Due	1,577	1.14%	9,824,914.03	1.21%
Three Payments Past Due	1,391	1.01%	8,746,598.35	1.07%
Four thru Six Payments Past Due	2,434	1.77%	15,762,530.56	1.94%
Seven or More Payments Past Due	18	0.01%	110,600.75	0.01%
Total	<u>137,892</u>	<u>100.00%</u>	<u>814,374,787.57</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	870,674,399.16
Charged-Off Loans	(7,884,501.62)
Recoveries	861,516.04
Net Charged-Off Loans	<u>(7,022,985.58)</u>

Monthly Net Loss Percentage Annualized	9.68%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	9.92%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	9.74%
Three (3) Month Average Monthly Net Loss Percentage	<u>9.78%</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	14,672.79	0.00%	1.00%	N/A
AOT's and No Custom Scores	64,349,490.46	7.90%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	76,367,939.00	9.38%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	100,595,929.83	12.35%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	175,754,756.12	21.58%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	375,513,634.36	46.11%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	634,467,858.02	77.91%	90.00%	N/A
Loan Current Deferral Limitation	18,448,169.71	2.27%	10.00%	N/A
Origination State Concentration				
Top Origination State	77,388,896.73	9.50%	15.00%	N/A
Top three (3) Origination States	210,302,764.29	25.82%	40.00%	N/A
Weighted Average Coupon	24.36%		22.00%	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	9.78%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO