

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	03/01/2018
End Date	03/31/2018
Payment Date	04/18/2018
Transaction Month	38
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	721,742,877.88	0.80000	3.19%	647,864,575.32	0.72000	3.19%	\$ 73,878,302.56
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	1,051,602,877.88	0.86000		977,724,575.32	0.80000		\$ 73,878,302.56

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.76%	24.69%
Weighted Avg. Loan Remaining Term (WALRT)	41	40
Loan Action Date Aggregate Principal Balance	1,211,333,184.77	1,137,454,882.21
Number of Loans	188,064	179,071

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	1,211,333,184.77
Loan Principal Balance Reductions	(38,164,004.65)
Charged-Offs	(11,115,501.09)
Terminated Loans	(24,738,543.57)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	150,019.53
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(10,272.78)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>1,137,454,882.21</u>

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COLLECTIONS

Principal and Interest Collections on Loans	61,553,111.12
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(4,683,821.65)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	10,272.78
Collection of Fees and other Misc. Charges	214,253.69
Recoveries/Liquidation Proceeds	<u>984,644.06</u>
Total Loan Collections	58,078,460.00
Collection Account Interest	77,031.34
Principal Distribution Account Interest	30,956.85
Reserve Account Interest	17,784.53
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>72,093,135.79</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	-	-	72,092,135.79
Indemnification Amounts up to Indemnity Cap	-	-	-	-	72,092,135.79
Back-Up Servicer Fees and Servicing Transition costs	40,377.77	40,377.77	-	-	72,051,758.02
Servicing Fee	-	-	-	-	72,051,758.02
Class A Monthly Interest Amount	1,918,633.15	1,918,633.15	-	-	70,133,124.87
First Priority Principal Payment	-	-	-	-	70,133,124.87
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	69,732,083.20
Second Priority Principal Payment	-	-	-	-	69,732,083.20
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	69,420,957.87
Third Priority Principal Payment	-	-	-	-	69,420,957.87
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	68,691,989.37
Fourth Priority Principal Payment	-	-	-	-	68,691,989.37
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	54,803,086.30
Servicer Advance Repayment	-	-	-	-	54,803,086.30
Regular Principal Payment Amount	49,139,758.99	49,139,758.99	-	-	5,663,327.31
Additional Transaction Fees	-	-	-	-	5,663,327.31
Unpaid Indemnified Amounts	-	-	-	-	5,663,327.31
Residual released to Principal Distribution Account	-	-	-	-	5,663,327.31
Residual Released to Depositor	5,663,327.31	5,663,327.31	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	72,093,135.79	72,093,135.79	-	-	

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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	24,738,543.57
Ending Principal Distribution Account Amount Prior to Payment Waterfall	24,738,543.57
Principal Distribution Deposit Amount	49,139,758.99
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(73,878,302.56)
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	1,137,454,882.21
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	977,724,575.32
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	169,613	94.72%	1,074,999,604.58	94.51%
One Payment Past Due	2,314	1.29%	14,902,361.86	1.31%
Two Payments Past Due	1,887	1.05%	12,477,639.93	1.10%
Three Payments Past Due	1,750	0.98%	11,646,802.34	1.02%
Four thru Six Payments Past Due	3,484	1.95%	23,289,134.12	2.05%
Seven or More Payments Past Due	23	0.01%	139,339.38	0.01%
Total	<u>179,071</u>	<u>100.00%</u>	<u>1,137,454,882.21</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	1,211,333,184.77
Charged-Off Loans	(11,115,501.09)
Recoveries	984,644.06
Net Charged-Off Loans	<u>(10,130,857.03)</u>

Monthly Net Loss Percentage Annualized	10.04%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	9.51%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	9.30%
Three (3) Month Average Monthly Net Loss Percentage	<u>9.61%</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	31,632.08	0.00%	1.00%	N/A
AOT's and No Custom Scores	65,753,224.76	5.78%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	82,405,749.55	7.24%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	115,932,402.08	10.19%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	223,385,583.11	19.64%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	513,249,321.15	45.12%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	883,529,948.82	77.68%	90.00%	N/A
Loan Current Deferral Limitation	15,387,146.47	1.35%	10.00%	N/A
Origination State Concentration				
Top Origination State	112,823,390.16	9.92%	15.00%	N/A
Top three (3) Origination States	296,558,625.20	26.07%	40.00%	N/A
Weighted Average Coupon	24.69%		22.00%	N/A
Weighed Average Loan Remaining Term	40		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	9.61%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO