

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	10/01/2018
End Date	10/31/2018
Payment Date	11/19/2018
Transaction Month	45
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	277,629,651.49	0.30872	3.19%	228,472,596.44	0.25406	3.19%	\$ 49,157,055.05
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	607,489,651.49	0.49423		558,332,596.44	0.45424		\$ 49,157,055.05

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.29%	24.22%
Weighted Avg. Loan Remaining Term (WALRT)	36	36
Loan Action Date Aggregate Principal Balance	767,219,958.38	718,062,903.33
Number of Loans	131,845	125,335

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	10/01/2018
End Date	10/31/2018
Payment Date	11/19/2018
Transaction Month	45
30/360 Days	30

LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	767,219,958.38
Loan Principal Balance Reductions	(24,679,196.48)
Charged-Offs	(7,669,349.41)
Terminated Loans	(16,737,283.35)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(71,225.81)
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/> 718,062,903.33

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	10/01/2018
End Date	10/31/2018
Payment Date	11/19/2018
Transaction Month	45
30/360 Days	30

COLLECTIONS

Principal and Interest Collections on Loans	38,907,031.20
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(2,966,583.84)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	-
Collection of Fees and other Misc. Charges	325,846.37
Recoveries/Liquidation Proceeds	<u>668,650.49</u>
Total Loan Collections	36,934,944.22
Collection Account Interest	70,184.49
Principal Distribution Account Interest	30,185.46
Reserve Account Interest	24,994.03
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>50,949,211.27</u>

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	10/01/2018
End Date	10/31/2018
Payment Date	11/19/2018
Transaction Month	45
30/360 Days	30

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	-	-	50,948,211.27
Indemnification Amounts up to Indemnity Cap	-	-	-	-	50,948,211.27
Back-Up Servicer Fees and Servicing Transition costs	25,574.00	25,574.00	-	-	50,922,637.27
Servicing Fee	-	-	-	-	50,922,637.27
Class A Monthly Interest Amount	738,032.16	738,032.16	-	-	50,184,605.11
First Priority Principal Payment	-	-	-	-	50,184,605.11
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	49,783,563.44
Second Priority Principal Payment	-	-	-	-	49,783,563.44
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	49,472,438.11
Third Priority Principal Payment	-	-	-	-	49,472,438.11
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	48,743,469.61
Fourth Priority Principal Payment	-	-	-	-	48,743,469.61
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	34,854,566.54
Servicer Advance Repayment	-	-	-	-	34,854,566.54
Regular Principal Payment Amount	32,419,771.70	32,419,771.70	-	-	2,434,794.84
Additional Transaction Fees	-	-	-	-	2,434,794.84
Unpaid Indemnified Amounts	-	-	-	-	2,434,794.84
Residual released to Principal Distribution Account	-	-	-	-	2,434,794.84
Residual Released to Depositor	2,434,794.84	2,434,794.84	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	50,949,211.27	50,949,211.27	-	-	

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	10/01/2018
End Date	10/31/2018
Payment Date	11/19/2018
Transaction Month	45
30/360 Days	30

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	16,737,283.35
Ending Principal Distribution Account Amount Prior to Payment Waterfall	16,737,283.35
Principal Distribution Deposit Amount	32,419,771.70
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(49,157,055.05)
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	-

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	10/01/2018
End Date	10/31/2018
Payment Date	11/19/2018
Transaction Month	45
30/360 Days	30

OVERCOLLATERALIZATION

Loan Action Date Aggregate Principal Balance	718,062,903.33
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	558,332,596.44
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	117,960	94.12%	672,357,707.13	93.63%
One Payment Past Due	2,058	1.64%	12,538,405.07	1.75%
Two Payments Past Due	1,499	1.20%	9,184,121.21	1.28%
Three Payments Past Due	1,324	1.06%	8,288,950.25	1.15%
Four thru Six Payments Past Due	2,472	1.97%	15,546,100.74	2.17%
Seven or More Payments Past Due	22	0.02%	147,618.93	0.02%
Total	<u>125,335</u>	<u>100.00%</u>	<u>718,062,903.33</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	767,219,958.38
Charged-Off Loans	(7,669,349.41)
Recoveries	668,650.49
Net Charged-Off Loans	<u>(7,000,698.92)</u>

Monthly Net Loss Percentage Annualized	10.95%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	9.26%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	9.68%
Three (3) Month Average Monthly Net Loss Percentage	<u>9.96%</u>

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	10/01/2018
End Date	10/31/2018
Payment Date	11/19/2018
Transaction Month	45
30/360 Days	30

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	21,211.98	0.00%	1.00%	N/A
AOT's and No Custom Scores	63,845,402.19	8.89%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	74,272,819.15	10.34%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	95,481,086.88	13.30%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	161,193,666.59	22.45%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	335,061,277.66	46.66%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	560,954,683.56	78.12%	90.00%	N/A
Loan Current Deferral Limitation	13,342,560.87	1.86%	10.00%	N/A
Origination State Concentration				
Top Origination State	67,297,860.50	9.37%	15.00%	N/A
Top three (3) Origination States	186,007,839.78	25.90%	40.00%	N/A
Weighted Average Coupon	24.22%		22.00%	N/A
Weighed Average Loan Remaining Term	36		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	9.96%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO