

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	12/01/2017
End Date	12/31/2017
Payment Date	01/18/2018
Transaction Month	35
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	899,300,000.00	1.00000	3.19%	865,608,361.92	0.96000	3.19%	\$ 33,691,638.08
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	1,229,160,000.00	1.00000		1,195,468,361.92	0.97000		\$ 33,691,638.08

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.92%	24.87%
Weighted Avg. Loan Remaining Term (WALRT)	42	42
Loan Action Date Aggregate Principal Balance	1,388,941,095.59	1,355,198,668.81
Number of Loans	210,547	205,757

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	1,388,941,095.59
Loan Principal Balance Reductions	(34,531,924.64)
Charged-Offs	(10,238,674.69)
Terminated Loans	(38,439,431.70)
Renewal Loans	49,299,848.72
Other Customer Charges Net Increase / Decrease	167,755.53
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	<u>1,355,198,668.81</u>

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COLLECTIONS

Principal and Interest Collections on Loans	60,466,932.38
Renewal Loan Replacement Purchase Price	(10,860,417.02)
Collections used for Servicing Fee	(5,370,572.24)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	-
Collection of Fees and other Misc. Charges	253,697.47
Recoveries/Liquidation Proceeds	800,425.37
Total Loan Collections	<u>45,290,065.96</u>
Collection Account Interest	38,542.30
Principal Distribution Account Interest	-
Reserve Account Interest	16,658.44
Reserve Draw Amount	13,888,903.07
Total Collections	<u>59,234,169.77</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	-	-	59,233,169.77
Indemnification Amounts up to Indemnity Cap	-	-	-	-	59,233,169.77
Back-Up Servicer Fees and Servicing Transition costs	46,298.04	46,298.04	-	-	59,186,871.73
Servicing Fee	-	-	-	-	59,186,871.73
Class A Monthly Interest Amount	2,390,639.17	2,390,639.17	-	-	56,796,232.56
First Priority Principal Payment	-	-	-	-	56,796,232.56
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	56,395,190.89
Second Priority Principal Payment	-	-	-	-	56,395,190.89
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	56,084,065.56
Third Priority Principal Payment	-	-	-	-	56,084,065.56
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	55,355,097.06
Fourth Priority Principal Payment	-	-	-	-	55,355,097.06
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	41,466,193.99
Servicer Advance Repayment	-	-	-	-	41,466,193.99
Regular Principal Payment Amount	33,691,638.08	33,691,638.08	-	-	7,774,555.91
Additional Transaction Fees	-	-	-	-	7,774,555.91
Unpaid Indemnified Amounts	-	-	-	-	7,774,555.91
Residual released to Principal Distribution Account	-	-	-	-	7,774,555.91
Residual Released to Depositor	7,774,555.91	7,774,555.91	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	59,234,169.77	59,234,169.77	-	-	

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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	-
Ending Principal Distribution Account Amount Prior to Payment Waterfall	-
Principal Distribution Deposit Amount	33,691,638.08
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(33,691,638.08)
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	1,355,198,668.81
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	1,195,468,361.92
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	195,060	94.80%	1,284,543,422.72	94.79%
One Payment Past Due	3,047	1.48%	19,532,341.07	1.44%
Two Payments Past Due	2,214	1.08%	14,679,928.57	1.08%
Three Payments Past Due	2,012	0.98%	13,544,367.70	1.00%
Four thru Six Payments Past Due	3,396	1.65%	22,711,221.04	1.68%
Seven or More Payments Past Due	28	0.01%	187,387.71	0.01%
Total	<u>205,757</u>	<u>100.00%</u>	<u>1,355,198,668.81</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	1,388,941,095.59
Charged-Off Loans	(10,238,674.69)
Recoveries	800,425.37
Net Charged-Off Loans	<u>(9,438,249.32)</u>

Monthly Net Loss Percentage Annualized	8.15%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	8.19%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	7.50%
Three (3) Month Average Monthly Net Loss Percentage	<u>7.95%</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	40,413.42	0.00%	1.00%	N/A
AOT's and No Custom Scores	64,948,355.19	4.79%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	84,931,601.79	6.27%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	124,786,862.39	9.21%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	254,923,521.49	18.81%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	605,859,681.49	44.69%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	1,049,801,820.69	77.47%	90.00%	N/A
Loan Current Deferral Limitation	45,333,984.58	3.35%	10.00%	N/A
Origination State Concentration				
Top Origination State	136,720,504.11	10.09%	15.00%	N/A
Top three (3) Origination States	354,939,601.11	26.19%	40.00%	N/A
Weighted Average Coupon	24.87%		22.00%	N/A
Weighed Average Loan Remaining Term	42		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	7.95%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO