

OneMain Financial Issuance Trust 2015-2

Monthly Servicer Report

Collection Period	
Beginning Date	01/01/2018
End Date	01/31/2018
Payment Date	02/20/2018
Transaction Month	32
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	341,807,000.39	0.37956	2.57%	291,592,617.05	0.32380	2.57%	\$ 50,214,383.34
Class B Notes	123,660,000.00	1.00000	3.10%	123,660,000.00	1.00000	3.10%	\$ 0.00
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	691,277,000.39	0.55302		641,062,617.05	0.51285		\$ 50,214,383.34

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.61%	24.54%
Weighted Avg. Loan Remaining Term (WALRT)	37	37
Loan Action Date Aggregate Principal Balance	785,363,112.87	735,148,729.53
Number of Loans	130,940	124,456

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	785,363,112.87
Loan Principal Balance Reductions	(23,123,374.73)
Charged-Offs	(8,915,531.25)
Terminated Loans	(18,296,929.42)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	121,452.06
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/> 735,148,729.53

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COLLECTIONS

Principal and Interest Collections on Loans	38,053,236.22
Renewal Loan Replacement Purchase Price	-
Principal and Interest used for Servicing Fee	(3,036,737.37)
Repurchase Proceeds related to Principal	-
Collection of Fees and other Misc. Charges	154,572.69
Recoveries/Liquidation Proceeds	<u>702,237.46</u>
Total Loan Collections	35,873,309.00
Collection Account Interest	44,510.27
Principal Distribution Account Interest	27,070.06
Reserve Account Interest	15,662.69
Reserve Draw Amount	<u>13,440,861.12</u>
Total Collections	<u>49,401,413.14</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	-	-	49,400,413.14
Indemnification Amounts up to Indemnity Cap	-	-	-	-	49,400,413.14
Back-Up Servicer Fees and Servicing Transition costs	26,178.77	26,178.77	-	-	49,374,234.37
Servicing Fee	-	-	-	-	49,374,234.37
Class A Monthly Interest Amount	732,036.66	732,036.66	-	-	48,642,197.71
First Priority Principal Payment	-	-	-	-	48,642,197.71
Class B Monthly Interest Amount	319,455.00	319,455.00	-	-	48,322,742.71
Second Priority Principal Payment	-	-	-	-	48,322,742.71
Class C Monthly Interest Amount	377,424.00	377,424.00	-	-	47,945,318.71
Third Priority Principal Payment	-	-	-	-	47,945,318.71
Class D Monthly Interest Amount	568,559.00	568,559.00	-	-	47,376,759.71
Fourth Priority Principal Payment	-	-	-	-	47,376,759.71
Required Reserve Amount	13,440,861.12	13,440,861.12	-	-	33,935,898.59
Servicer Advance Repayment	-	-	-	-	33,935,898.59
Regular Principal Payment Amount	31,917,453.92	31,917,453.92	-	-	2,018,444.67
Additional Transaction Fees	-	-	-	-	2,018,444.67
Unpaid Indemnified Amounts	-	-	-	-	2,018,444.67
Residual released to Principal Distribution Account	-	-	-	-	2,018,444.67
Residual Released to Depositor	2,018,444.67	2,018,444.67	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	49,401,413.14	49,401,413.14	-	-	

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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	18,296,929.42
Ending Principal Distribution Account Amount Prior to Payment Waterfall	18,296,929.42
Principal Distribution Deposit Amount	31,917,453.92
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(50,214,383.34)
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	735,148,729.53
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	641,062,617.05
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	116,104	93.29%	681,026,731.60	92.64%
One Payment Past Due	2,087	1.68%	12,750,197.98	1.73%
Two Payments Past Due	1,693	1.36%	10,991,952.10	1.50%
Three Payments Past Due	1,558	1.25%	10,143,660.52	1.38%
Four thru Six Payments Past Due	2,996	2.41%	20,087,608.09	2.73%
Seven or More Payments Past Due	18	0.01%	148,579.24	0.02%
Total	<u>124,456</u>	<u>100.00%</u>	<u>735,148,729.53</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	785,363,112.87
Charged-Off Loans	(8,915,531.25)
Recoveries	702,237.46
Net Charged-Off Loans	<u>(8,213,293.79)</u>

Monthly Net Loss Percentage Annualized	12.55%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	12.08%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	11.63%
Three (3) Month Average Monthly Net Loss Percentage	<u>12.09%</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	14,405.40	0.00%	1.00%	N/A
AOT's and No Custom Scores	60,271,441.89	8.20%	10.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	65,250,755.67	8.88%	10.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	79,014,687.13	10.75%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	131,826,604.51	17.93%	25.05%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	304,555,602.08	41.43%	55.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	547,193,536.08	74.43%	87.50%	N/A
Loan Current Deferral Limitation	12,428,127.38	1.69%	10.00%	N/A
Origination State Concentration				
Top Origination State	68,225,163.52	9.28%	15.00%	N/A
Top three (3) Origination States	177,302,336.12	24.12%	40.00%	N/A
Weighted Average Coupon	24.54%		23.00%	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	12.09%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO