

OneMain Financial Issuance Trust 2015-1
MONTHLY SERVICER REPORT

COLLECTION PERIOD	
Beginning Date	12/1/2016
Ending Date	12/31/2016
Payment Date	1/18/2017
Transaction Month	23
30/360 Days	30

Original Deal Parameters

Initial Cut-Off Date:	2/2/2016																																																							
Closing Date:	2/5/2015																																																							
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Note and Loan Action Date Aggregate Principal Balance Information

	Note Balance	Beginning of Period		Interest Rate	End of Period		Change
		Note Balance	Note Factor		Note Balance	Note Factor	
Class A Notes	\$ 899,300,000.00	\$ 899,300,000.00	1.00000	3.19%	\$ 899,300,000.00	1.00000	\$ -
Class B Notes	\$ 126,000,000.00	\$ 126,000,000.00	1.00000	3.85%	\$ 126,000,000.00	1.00000	\$ -
Class C Notes	\$ 72,920,000.00	\$ 72,920,000.00	1.00000	5.12%	\$ 72,920,000.00	1.00000	\$ -
Class D Notes	\$ 131,940,000.00	\$ 131,940,000.00	1.00000	6.63%	\$ 131,940,000.00	1.00000	\$ -
Aggregate Note Principal Balance	\$ 1,229,160,000.00	\$ 1,229,160,000.00	1.00000		\$ 1,229,160,000.00	1.00000	\$ -
Pool Information							
Weighted Avg. Coupon (WAC)	25.56%				25.43%		
Weighted Avg. Loan Remaining Term (WALRT)	45				45		
Loan Action Date Aggregate Principal Balance	\$ 1,396,318,018.99				\$ 1,396,928,983.29		
Number of Loans	201,011				201,494		

Loan Action Date Aggregate Principal Balance

Beginning Loan Action Date Aggregate Principal Balance	\$ 1,396,318,018.99
Loan Principal Balance Reductions	\$ (32,721,073.63)
Charge-Offs	\$ (11,489,707.61)
Terminated Loans	\$ (35,089,693.48)
Renewal Loans	\$ 48,397,731.62
Other Customer Charges Net Increase/Decrease	\$ 80,563.91
Additional Loan Purchases	\$ 31,689,744.92
Dedesignated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ (136,601.63)
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 1,396,928,983.29

Collections

Principal and Interest Collections on Loans	\$ 80,438,621.81
Renewal Loan Replacement Purchase Price	\$ (13,308,038.14)
Repurchase Proceeds related to Principal	\$ 136,601.63
Collection of Fees and other Misc. Charges	\$ 517,042.31
Recoveries/Liquidation Proceeds	\$ 749,295.20
Total Loan Collections	\$ 48,533,622.61
Collection Account Interest	\$ 19,969.26
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 5,685.38
Reserve Draw Amount	\$ 13,888,903.07
Total Collections	\$ 62,448,080.21

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<u>Distributions</u>					Remaining Available	
	Amount	Amount Paid	Shortfall	Carryover Shortfall	Funds	
Indenture Trustee/Account Bank/Note Registrar/Owner						
Trustee/Back-up Servicer(expenses)/Depositor Loan						
Trustee/Issuer Loan Trustee	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ -	62,447,080.21
Indemnification Amounts up to Indemnity Cap	\$ -	\$ -	\$ -	\$ -	\$ -	62,447,080.21
Back-Up Servicer Fees and Servicing Transition costs	\$ 46,718.38	\$ 46,718.38	\$ -	\$ -	\$ -	62,401,361.83
Servicing Fee	\$ 5,303,332.14	\$ 5,303,332.14	\$ -	\$ -	\$ -	57,098,029.69
Class A Monthly Interest Amount	\$ 2,390,639.17	\$ 2,390,639.17	\$ -	\$ -	\$ -	54,707,390.52
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	54,707,390.52
Class B Monthly Interest Amount	\$ 401,041.67	\$ 401,041.67	\$ -	\$ -	\$ -	54,306,348.86
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	54,306,348.86
Class C Monthly Interest Amount	\$ 311,126.33	\$ 311,126.33	\$ -	\$ -	\$ -	53,995,223.52
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	53,995,223.52
Class D Monthly Interest Amount	\$ 728,968.50	\$ 728,968.50	\$ -	\$ -	\$ -	53,266,256.02
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	53,266,256.02
Required Reserve Amount	\$ 13,888,903.07	\$ 13,888,903.07	\$ -	\$ -	\$ -	39,377,351.95
Regular Principal Payment Amount	\$ -	\$ -	\$ -	\$ -	\$ -	39,377,351.95
Additional Transaction Fees	\$ -	\$ -	\$ -	\$ -	\$ -	39,377,351.95
Unpaid Indemnification Amounts	\$ -	\$ -	\$ -	\$ -	\$ -	39,377,351.95
Residual released to Principal Distribution Account	\$ 31,589,744.92	\$ 31,589,744.92	\$ -	\$ -	\$ -	7,787,607.03
Residual released to Depositor	\$ 7,787,607.03	\$ 7,787,607.03	\$ -	\$ -	\$ -	-
Total	\$ 62,448,080.21	\$ 62,448,080.21	\$ -	\$ -	\$ -	

<u>Reserve Account</u>	
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

<u>Principal Distribution Account</u>	Amount
Beginning Period Principal Distribution Account Amount	\$ -
Principal Distribution Draw Amount	\$ -
Ending Principal Distribution Account Amount Prior to Payment Waterfall	\$ -
Principal distribution Deposit Amount	\$ 31,589,744.92
Distribution to Noteholders (except during Revolving Period)	\$ -
Class A Noteholders	\$ -
Class B Noteholders	\$ -
Class C Noteholders	\$ -
Class D Noteholders	\$ -
Purchase of Loans on Payment Date	\$ (31,589,744.92)
Ending Period Principal Distribution Account Amount	\$ -
Change in Principal Distribution Account Amount	\$ -

<u>Overcollateralization</u>	
Loan Action Date Aggregate Principal Balance	\$ 1,396,928,983.29
Amounts on Deposit in the Principal Distribution Account	\$ -
Aggregate Note Principal Balance	\$ 1,229,160,000.00
Total Overcollateralization Amount	\$ 167,768,983.29
Required Overcollateralization Amount	\$ 169,730,306.89
Overcollateralization Event:	No

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Delinquency

	<u>Loan Principal Balance</u>	<u>% of Loan Principal Balance</u>	<u># of Loans</u>	<u>% of # of Loans</u>
Current	\$ 1,328,697,063.09	94.97%	191,594	95.09%
One Payment Past Due	\$ 17,303,664.53	1.24%	2,538	1.26%
Two Payments Past Due	\$ 13,599,273.14	0.97%	1,900	0.94%
Three Payments Past Due	\$ 13,588,336.17	0.97%	1,867	0.93%
Four thru Six Payments Past Due	\$ 25,581,824.76	1.83%	3,560	1.77%
Seven or More Payments Past Due	\$ 258,831.60	0.02%	35	0.02%
Total	\$ 1,396,926,983.29	100%	201,494	100.00%

Charged-Off Loans

Beginning Adjusted Loan Principal Balance	\$ 1,371,651,414.73
Charged-Off Loans	\$ (11,489,707.51)
Recoveries	\$ 749,296.20
Net Charged-Off Loans	\$ (10,740,412.31)

Monthly Net Loss percentage Annualized	9.40%
Monthly Net Loss percentage annualized for 1st Preceding Collection Period	9.07%
Monthly Net Loss percentage annualized for 2nd Preceding Collection Period	8.49%
Three (3) Month Average Monthly Net Loss Percentage	8.99%

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	\$ 221,719.72	0.02%	1.00%	Yes
AOT's and No Custom Scores	\$ 71,270,096.30	5.10%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-159	\$ 80,917,407.96	5.79%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 104,902,697.26	7.51%	15.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 267,068,422.24	14.82%	27.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 551,079,097.18	39.45%	57.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ 1,030,799,203.98	73.79%	90.0%	Yes
Loan Current Deferral Limitation	\$ 55,597,036.56	3.98%	10.00%	Yes
Origination State Concentration				
Top Origination State	\$ 139,077,731.89	10.0%	15.0%	Yes
Top three (3) Origination States	\$ 361,569,570.05	25.9%	40.0%	Yes
Weighted Average Coupon	25.43%		22.00%	Yes
Weighted Average Loan Remaining Term	45		49	Yes
	<u>Amount</u>		<u>Trigger Level</u>	<u>Compliance</u>
Overcollateralization Event:	\$ 167,768,983.29		\$ 159,730,306.89	Yes
	No			Yes
Reinvestment Criteria Event	No			Yes
Reinvestment Criteria Event for 1st Preceding Collection Period	No			Yes
Reinvestment Criteria Event for 2nd Preceding Collection Period	No			Yes

Amortization Events

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
Monthly Net Loss percentages Annualized	8.99%	17.00%	No
3 Consecutive Month Reinvestment Criteria Event			No
Servicer Default			No

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Servicer Certification

By: 
Authorized Signatory