

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	03/01/2019
End Date	03/31/2019
Payment Date	04/18/2019
Transaction Month	50
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	56,992,656.08	0.06337	3.19%	20,529,039.57	0.02283	3.19%	\$ 36,463,616.51
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	386,852,656.08	0.31473		350,389,039.57	0.28506		\$ 36,463,616.51

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	23.87%	23.75%
Weighted Avg. Loan Remaining Term (WALRT)	34	33
Loan Action Date Aggregate Principal Balance	546,582,962.97	510,119,346.46
Number of Loans	102,297	97,297

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	546,582,962.97
Loan Principal Balance Reductions	(21,586,247.29)
Charged-Offs	(6,039,843.72)
Terminated Loans	(8,807,859.81)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(17,555.69)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(12,110.00)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<hr/> 510,119,346.46

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COLLECTIONS

Principal and Interest Collections on Loans	31,728,915.76
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(2,113,454.12)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	12,110.00
Collection of Fees and other Misc. Charges	188,741.87
Recoveries/Liquidation Proceeds	<u>792,319.10</u>
Total Loan Collections	30,608,632.61
Collection Account Interest	59,120.69
Principal Distribution Account Interest	15,371.39
Reserve Account Interest	25,628.89
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>44,597,656.65</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	4,000.00	4,000.00	-	-	44,593,656.65
Indemnification Amounts up to Indemnity Cap	-	-	-	-	44,593,656.65
Back-Up Servicer Fees and Servicing Transition costs	18,219.43	18,219.43	-	-	44,575,437.22
Servicing Fee	-	-	-	-	44,575,437.22
Class A Monthly Interest Amount	151,505.48	151,505.48	-	-	44,423,931.74
First Priority Principal Payment	-	-	-	-	44,423,931.74
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	44,022,890.07
Second Priority Principal Payment	-	-	-	-	44,022,890.07
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	43,711,764.74
Third Priority Principal Payment	-	-	-	-	43,711,764.74
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	42,982,796.24
Fourth Priority Principal Payment	-	-	-	-	42,982,796.24
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	29,093,893.17
Servicer Advance Repayment	-	-	-	-	29,093,893.17
Regular Principal Payment Amount	27,655,756.70	27,655,756.70	-	-	1,438,136.47
Additional Transaction Fees	-	-	-	-	1,438,136.47
Unpaid Indemnified Amounts	-	-	-	-	1,438,136.47
Residual released to Principal Distribution Account	-	-	-	-	1,438,136.47
Residual Released to Depositor	1,438,136.47	1,438,136.47	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	44,597,656.65	44,597,656.65	-	-	

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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	8,807,859.81
Ending Principal Distribution Account Amount Prior to Payment Waterfall	8,807,859.81
Principal Distribution Deposit Amount	27,655,756.70
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(36,463,616.51)
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	510,119,346.46
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	350,389,039.57
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 (0 Days)	84,789	87.14%	436,279,000.07	85.52%
One Payment Past Due (1-29 Days)	7,202	7.40%	42,252,808.51	8.28%
Two Payments Past Due (30-59 Days)	1,349	1.39%	7,477,083.83	1.47%
Three Payments Past Due (60-89 Days)	1,044	1.07%	6,350,450.90	1.24%
Four thru Six Payments Past Due (90-179 Days)	2,866	2.95%	17,425,598.32	3.42%
Seven or More Payments Past Due (180+)	47	0.05%	334,404.83	0.07%
	<u>97,297</u>	<u>100.00%</u>	<u>510,119,346.46</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	546,582,962.97
Charged-Off Loans	(6,039,843.72)
Recoveries	792,319.10
Net Charged-Off Loans	<u>(5,247,524.62)</u>

Monthly Net Loss Percentage Annualized	11.52%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	11.40%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	11.86%
Three (3) Month Average Monthly Net Loss Percentage	<u>11.59%</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	12,578.84	0.00%	1.00%	N/A
AOT's and No Custom Scores	61,041,054.61	11.97%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	68,110,804.54	13.35%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	82,407,979.07	16.15%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	127,236,366.14	24.94%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	245,834,560.02	48.19%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	401,038,494.25	78.62%	90.00%	N/A
Loan Current Deferral Limitation	7,800,151.88	1.53%	10.00%	N/A
Origination State Concentration				
Top Origination State	46,298,447.29	9.08%	15.00%	N/A
Top three (3) Origination States	132,124,674.02	25.90%	40.00%	N/A
Weighted Average Coupon	23.75%		22.00%	N/A
Weighted Average Loan Remaining Term	33		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	11.59%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO