

# OneMain Financial Issuance Trust 2015-2

## Monthly Servicer Report

|                          |            |
|--------------------------|------------|
| <b>Collection Period</b> |            |
| Beginning Date           | 04/01/2019 |
| End Date                 | 04/30/2019 |
| Payment Date             | 05/20/2019 |
| Transaction Month        | 47         |
| 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                    | 0.00                       | 0.00000            | 2.57%                | 0.00                 | 0.00000            | 2.57%                | \$ 0.00          |
| Class B Notes                    | 0.00                       | 0.00000            | 3.10%                | 0.00                 | 0.00000            | 3.10%                | \$ 0.00          |
| Class C Notes                    | 64,469,664.53              | 0.61493            | 4.32%                | 44,181,159.16        | 0.42142            | 4.32%                | \$ 20,288,505.37 |
| 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 | 185,439,664.53             | 0.14835            |                      | 165,151,159.16       | 0.13212            |                      | \$ 20,288,505.37 |

### POOL INFORMATION

|  | <u>Beginning of Period</u> | <u>End of Period</u> |
|--|----------------------------|----------------------|
| Weighted Avg. Coupon (WAC)                   | 23.36%                     | 23.27%               |
| Weighted Avg. Loan Remaining Term (WALRT)    | 29                         | 29                   |
| Loan Action Date Aggregate Principal Balance | 279,525,777.01             | 259,237,271.64       |
| Number of Loans                              | 60,843                     | 57,536               |

**OneMain Financial Issuance Trust 2015-2**  
**Monthly Servicer Report**

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|                          |                   |
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**LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE**

|  |                 |
|--|-----------------|
| Beginning Loan Action Date Aggregate Principal Balance | 279,525,777.01  |
| Loan Principal Balance Reductions                      | (12,676,204.39) |
| Charged-Offs   | (3,160,282.70)  |
| Terminated Loans                                       | (4,441,657.68)  |
| Renewal Loans  | 0.00            |
| Other Customer Charges Net Increase / Decrease         | (9,653.52)      |
| Additional Loan Purchases                              | 0.00            |
| De-designated previously Excluded Loans                | 0.00            |
| Excluded Loans   | 0.00            |
| Repurchased Loans                                      | (707.08)        |
| Reassigned Loans                                       | 0.00            |
| Ending Loan Action Date Aggregate Principal Balance    | 259,237,271.64  |

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### COLLECTIONS

|   |                      |
|---|----------------------|
| Principal and Interest Collections on Loans   | 17,798,016.86        |
| Renewal Loan Replacement Purchase Price       | -                    |
| Principal and Interest used for Servicing Fee | (1,080,833.00)       |
| Repurchase Proceeds related to Principal      | 707.08               |
| Collection of Fees and other Misc. Charges    | 93,712.34            |
| Recoveries/Liquidation Proceeds               | <u>739,332.25</u>    |
| Total Loan Collections                        | 17,550,935.53        |
| <br>  |                      |
| Collection Account Interest                   | 37,512.57            |
| Principal Distribution Account Interest       | 9,645.43             |
| Reserve Account Interest                      | 25,909.85            |
| <br>  |                      |
| Reserve Draw Amount                           | <u>13,440,861.12</u> |
| Total Collections                             | 31,064,864.50        |

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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<br>Trustee/Back-up Servicer(expenses)/Depositor Loan<br>Trustee/Issuer Loan Trustee | 1,000.00             | 1,000.00             | -                | -                          | 31,063,864.50                    |
| Indemnification Amounts up to Indemnity Cap   | -                    | -                    | -                | -                          | 31,063,864.50                    |
| Back-Up Servicer Fees and Servicing Transition costs  | 10,000.00            | 10,000.00            | -                | -                          | 31,053,864.50                    |
| Servicing Fee   | -                    | -                    | -                | -                          | 31,053,864.50                    |
| Class A Monthly Interest Amount   | -                    | -                    | -                | -                          | 31,053,864.50                    |
| First Priority Principal Payment  | -                    | -                    | -                | -                          | 31,053,864.50                    |
| Class B Monthly Interest Amount   | -                    | -                    | -                | -                          | 31,053,864.50                    |
| Second Priority Principal Payment   | -                    | -                    | -                | -                          | 31,053,864.50                    |
| Class C Monthly Interest Amount   | 232,090.79           | 232,090.79           | -                | -                          | 30,821,773.71                    |
| Third Priority Principal Payment  | -                    | -                    | -                | -                          | 30,821,773.71                    |
| Class D Monthly Interest Amount   | 568,559.00           | 568,559.00           | -                | -                          | 30,253,214.71                    |
| Fourth Priority Principal Payment   | -                    | -                    | -                | -                          | 30,253,214.71                    |
| Required Reserve Amount   | 13,440,861.12        | 13,440,861.12        | -                | -                          | 16,812,353.59                    |
| Servicer Advance Repayment  | -                    | -                    | -                | -                          | 16,812,353.59                    |
| Regular Principal Payment Amount  | 15,846,847.69        | 15,846,847.69        | -                | -                          | 965,505.90                       |
| Additional Transaction Fees   | -                    | -                    | -                | -                          | 965,505.90                       |
| Unpaid Indeminified Amounts   | -                    | -                    | -                | -                          | 965,505.90                       |
| Residual released to Principal Distribution Account   | -                    | -                    | -                | -                          | 965,505.90                       |
| Residual Released to Depositor  | 965,505.90           | 965,505.90           | -                | -                          | -                                |
| Residual released to Collection Account   | -                    | -                    | -                | -                          | -                                |
| <b>Total</b>  | <b>31,064,864.50</b> | <b>31,064,864.50</b> | <b>-</b>         | <b>-</b>                   |                                  |

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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                                      | 4,441,657.68    |
| Ending Principal Distribution Account Amount Prior to Payment Waterfall | 4,441,657.68    |
| Principal Distribution Deposit Amount                                   | 15,846,847.69   |
| Distribution to Noteholders (except during Revolving Period)            |                 |
| Class A Noteholders   | -               |
| Class B Noteholders   | -               |
| Class C Noteholders   | (20,288,505.37) |
| 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             | 259,237,271.64 |
| Amounts on Deposit in the Principal Distribution Account | -              |
| Aggregate Note Principal Balance                         | 165,151,159.16 |
| Total Overcollateralization Amount                       | 94,086,112.48  |
| 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 (0 Days)                              | 49,604                 | 86.21%                   | 217,237,839.21           | 83.80%                     |
| One Payment Past Due (1-29 Days)              | 5,003                  | 8.70%                    | 26,268,554.94            | 10.13%                     |
| Two Payments Past Due (30-59 Days)            | 846                    | 1.47%                    | 4,383,867.45             | 1.69%                      |
| Three Payments Past Due (60-89 Days)          | 535                    | 0.93%                    | 2,908,403.48             | 1.12%                      |
| Four thru Six Payments Past Due (90-179 Days) | 1,514                  | 2.63%                    | 8,210,873.13             | 3.17%                      |
| Seven or More Payments Past Due (180+)        | 34                     | 0.06%                    | 227,733.43               | 0.09%                      |
|   | <u>57,536</u>          | <u>100.00%</u>           | <u>259,237,271.64</u>    | <u>100.00%</u>             |

### CHARGED-OFF LOANS

|   |                       |
|---|-----------------------|
| Beginning Adjusted Loan Principal Balance | 279,525,777.01        |
| Charged-Off Loans                         | (3,160,282.70)        |
| Recoveries                                | 739,332.25            |
| Net Charged-Off Loans                     | <u>(2,420,950.45)</u> |

|  |               |
|--|---------------|
| Monthly Net Loss Percentage Annualized                                     | 10.39%        |
| Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period | 11.40%        |
| Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period | 12.36%        |
| Three (3) Month Average Monthly Net Loss Percentage                        | <u>11.38%</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  | 3,100.90       | 0.00%    | 1.00%                | N/A               |
| AOT's and No Custom Scores                                      | 46,284,675.30  | 17.85%   | 10.00%               | N/A               |
| AOT's and No Custom Scores and Custom Scores 0-159              | 47,926,587.19  | 18.49%   | 10.00%               | N/A               |
| AOT's and No Custom Scores and Custom Scores 0-179              | 52,248,705.96  | 20.15%   | 12.50%               | N/A               |
| AOT's and No Custom Scores and Custom Scores 0-199              | 68,692,057.65  | 26.50%   | 25.00%               | N/A               |
| AOT's and No Custom Scores and Custom Scores 0-219              | 120,804,785.35 | 46.60%   | 55.00%               | N/A               |
| AOT's and No Custom Scores and Custom Scores 0-239              | 197,876,623.49 | 76.33%   | 87.50%               | N/A               |
| Loan Current Deferral Limitation                                | 4,124,556.56   | 1.59%    | 10.00%               | N/A               |
| Origination State Concentration                                 |                |          |                      |                   |
| Top Origination State   | 21,223,509.25  | 8.19%    | 15.00%               | N/A               |
| Top three (3) Origination States                                | 61,091,060.95  | 23.57%   | 40.00%               | N/A               |
| Weighted Average Coupon   | 23.27%         |          | 23.00%               | N/A               |
| Weighed Average Loan Remaining Term                             | 29             |          | 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       | 11.38%        | 17.00%               | NO                        |
| 3 Consecutive Month Reinvestment Criteria Event |               |                      | NO                        |
| Servicer Default                                |               |                      | NO                        |