

OneMain Financial Issuance Trust 2015-2
MONTHLY SERVICER REPORT

| | |
|--------------------------|-----------|
| COLLECTION PERIOD | |
| Beginning Date | 3/1/2016 |
| Ending Date | 3/31/2016 |
| Payment Date | 4/18/2016 |
| Transaction Month | 10 |
| 30/360 Days | 30 |

| | | | | |
|----------------------------------|---------------------|---------------------------|----------------------|-----------------------------|
| Original Deal Parameters | | | | |
| Initial Cut-Off Date: | 5/18/2015 | | | |
| Closing Date: | 5/21/2015 | | | |
| | Dollars | No of Loans | WAC | WALRT |
| Initial Loan Principal Balance: | \$ 1,345,764,413.56 | 209,054 | 25.87% | 46 |
| | Note Balance | % of Loan Prin Bal | Interest Rate | Stated Maturity Date |
| Class A Notes | \$ 900,530,000.00 | 66.92% | 2.57% | 7/18/2025 |
| Class B Notes | \$ 123,660,000.00 | 9.19% | 3.10% | 7/18/2025 |
| Class C Notes | \$ 104,840,000.00 | 7.79% | 4.32% | 7/18/2025 |
| Class D Notes | \$ 120,970,000.00 | 8.99% | 5.64% | 7/18/2025 |
| 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 | | | | | | | | | |
| | | Beginning of Period | | | End of Period | | | | |
| | | Note Balance | Note Factor | Interest Rate | Note Balance | Note Factor | Interest Rate | Change | |
| Class A Notes | \$ | 900,530,000.00 | 1.00000 | 2.57% | \$ 900,530,000.00 | 1.00000 | 2.57% | \$ - | |
| Class B Notes | \$ | 123,660,000.00 | 1.00000 | 3.10% | \$ 123,660,000.00 | 1.00000 | 3.10% | \$ - | |
| Class C Notes | \$ | 104,840,000.00 | 1.00000 | 4.32% | \$ 104,840,000.00 | 1.00000 | 4.32% | \$ - | |
| Class D Notes | \$ | 120,970,000.00 | 1.00000 | 5.64% | \$ 120,970,000.00 | 1.00000 | 5.64% | \$ - | |
| Aggregate Note Principal Balance | \$ | 1,250,000,000.00 | 1.00000 | | \$ 1,250,000,000.00 | 1.00000 | | \$ - | |
| Pool Information | | | | | | | | | |
| Weighted Avg. Coupon (WAC) | | 25.76% | | | 25.69% | | | | |
| Weighted Avg. Loan Remaining Term (WALRT) | | 46 | | | 45 | | | | |
| Loan Action Date Aggregate Principal Balance | \$ | 1,349,502,666.74 | | | \$ 1,349,444,293.54 | | | | |
| Number of Loans | | 201,050 | | | 199,980 | | | | |

| | |
|--|---------------------|
| Loan Action Date Aggregate Principal Balance | |
| Beginning Loan Action Date Aggregate Principal Balance | \$ 1,349,502,666.74 |
| Loan Principal Balance Reductions | \$ (36,244,502.74) |
| Charge-Offs | \$ (11,195,939.35) |
| Terminated Loans | \$ (34,847,605.63) |
| Renewal Loans | \$ 56,148,837.00 |
| Other Customer Charges Net Increase/Decrease | \$ 60,611.13 |
| Additional Loan Purchases | \$ 26,053,497.49 |
| Dedesignated previously Excluded Loans | \$ - |
| Excluded Loans | \$ - |
| Repurchased Loans | \$ (33,271.10) |
| Reassigned Loans | \$ - |
| Ending Loan Action Date Aggregate Principal Balance | \$ 1,349,444,293.54 |

| | |
|---|------------------|
| Collections | |
| Principal and Interest Collections on Loans | \$ 64,243,251.02 |
| Repurchase Proceeds related to Principal | \$ 33,271.10 |
| Collection of Fees and other Misc. Charges | \$ 438,498.75 |
| Recoveries/Liquidation Proceeds | \$ 474,311.92 |
| Total Loan Collections | \$ 65,189,332.79 |
| Collection Account Interest | \$ 23,780.36 |
| Principal Distribution Account Interest | \$ - |
| Reserve Account Interest | \$ 4,742.73 |
| Reserve Draw Amount | \$ 13,440,861.12 |
| Total Collections | \$ 78,658,717.00 |

| <u>Distributions</u> | Amount | Amount Paid | Shortfall | Carryover Shortfall | Remaining Available 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 | \$ - | \$ - | \$ 78,657,717.00 |
| Indemnification Amounts up to Indemnity Cap | \$ - | \$ - | \$ - | \$ - | \$ 78,657,717.00 |
| Back-Up Servicer Fees and Servicing Transition costs | \$ 43,927.48 | \$ 43,927.48 | \$ - | \$ - | \$ 78,613,789.52 |
| Servicing Fee | \$ 5,095,587.84 | \$ 5,095,587.84 | \$ - | \$ - | \$ 73,518,201.68 |
| Class A Monthly Interest Amount | \$ 1,928,635.08 | \$ 1,928,635.08 | \$ - | \$ - | \$ 71,589,566.60 |
| First Priority Principal Payment | \$ - | \$ - | \$ - | \$ - | \$ 71,589,566.60 |
| Class B Monthly Interest Amount | \$ 319,455.00 | \$ 319,455.00 | \$ - | \$ - | \$ 71,270,111.60 |
| Second Priority Principal Payment | \$ - | \$ - | \$ - | \$ - | \$ 71,270,111.60 |
| Class C Monthly Interest Amount | \$ 377,424.00 | \$ 377,424.00 | \$ - | \$ - | \$ 70,892,687.60 |
| Third Priority Principal Payment | \$ - | \$ - | \$ - | \$ - | \$ 70,892,687.60 |
| Class D Monthly Interest Amount | \$ 568,559.00 | \$ 568,559.00 | \$ - | \$ - | \$ 70,324,128.60 |
| Fourth Priority Principal Payment | \$ - | \$ - | \$ - | \$ - | \$ 70,324,128.60 |
| Required Reserve Amount | \$ 13,440,861.12 | \$ 13,440,861.12 | \$ - | \$ - | \$ 56,883,267.48 |
| Regular Principal Payment Amount | \$ - | \$ - | \$ - | \$ - | \$ 56,883,267.48 |
| Additional Transaction Fees | \$ - | \$ - | \$ - | \$ - | \$ 56,883,267.48 |
| Unpaid Indemnification Amounts | \$ - | \$ - | \$ - | \$ - | \$ 56,883,267.48 |
| Residual released to Principal Distribution Account | \$ 47,354,728.86 | \$ 47,354,728.86 | \$ - | \$ - | \$ 9,528,538.62 |
| Residual released to Depositor | \$ 9,528,538.62 | \$ 9,528,538.62 | \$ - | \$ - | \$ - |
| Total | \$ 78,658,717.00 | \$ 78,658,717.00 | \$ - | \$ - | \$ - |

| <u>Reserve Account</u> | |
|---|-------------------------|
| 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 |

| <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 | \$ 47,354,728.86 |
| 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 | \$ (47,354,728.86) |
| Ending Period Principal Distribution Account Amount | \$ - |
| Change in Principal Distribution Account Amount | \$ - |

| <u>Overcollateralization</u> | |
|--|---------------------|
| Loan Action Date Aggregate Principal Balance | \$ 1,349,444,293.54 |
| Amounts on Deposit in the Principal Distribution Account | \$ - |
| Aggregate Note Principal Balance | \$ 1,250,000,000.00 |
| Total Overcollateralization Amount | \$ 99,444,293.54 |
| Required Overcollateralization Amount | \$ 94,086,112.48 |
| Overcollateralization Event: | No |

Delinquency

| | Loan Principal Balance | % of Loan Principal Balance | # of Loans | % of # of Loans |
|---------------------------------|------------------------|-----------------------------|------------|-----------------|
| Current | \$ 1,296,950,741.63 | 96.11% | 192,226 | 96.12% |
| One Payment Past Due | \$ 13,054,496.27 | 0.97% | 1,957 | 0.98% |
| Two Payments Past Due | \$ 10,244,208.45 | 0.76% | 1,520 | 0.76% |
| Three Payments Past Due | \$ 9,716,790.44 | 0.72% | 1,431 | 0.72% |
| Four thru Six Payments Past Due | \$ 19,478,056.75 | 1.44% | 2,846 | 1.42% |
| Seven or More Payments Past Due | | | | |
| Total | \$ 1,349,444,293.54 | 100% | 199,980 | 100.00% |

Charged-Off Loans

| | |
|---|---------------------|
| Beginning Adjusted Loan Principal Balance | \$ 1,317,824,441.90 |
| Charged-Off Loans | \$ (11,195,939.35) |
| Recoveries | \$ 474,311.92 |
| Net Charged-Off Loans | \$ (10,721,627.43) |

| | |
|--|-------|
| Monthly Net Loss percentage Annualized | 9.76% |
| Monthly Net Loss percentage annualized for 1st Preceding Collection Period | 9.65% |
| Monthly Net Loss percentage annualized for 2nd Preceding Collection Period | 9.40% |
| Three (3) Month Average Monthly Net Loss Percentage | 9.60% |

Reinvestment Criteria Events

| | Amount | % | Trigger Level | Compliance |
|---|-------------------|--------|------------------|------------|
| OneMain Risk Level Range | | | | |
| Custom Score Range | | | | |
| No Custom Scores | \$ 19,461.59 | 0.00% | 1.00% | Yes |
| AOT's and No Custom Scores | \$ 75,231,096.69 | 5.57% | 10.0% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-159 | \$ 82,207,057.17 | 6.09% | 10.0% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-179 | \$ 102,892,572.85 | 7.62% | 12.5% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-199 | \$ 197,703,453.26 | 14.65% | 25.0% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-219 | \$ 531,438,260.40 | 39.38% | 55.0% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-239 | \$ 998,675,884.63 | 74.01% | 87.5% | Yes |
| Loan Current Deferral Limitation | \$ 20,116,002.11 | 1.49% | 10.00% | Yes |
| Origination State Concentration | | | | |
| Top Origination State | \$ 130,698,017.38 | 9.7% | 15.0% | Yes |
| Top three (3) Origination States | \$ 337,224,562.00 | 25.0% | 40.0% | Yes |
| Weighted Average Coupon | 25.69% | | 23.00% | Yes |
| Weighted Average Loan Remaining Term | 45 | | 49 | Yes |
| | Amount | | Trigger Level | Compliance |
| Overcollateralization Event: | \$ 99,444,293.54 | | \$ 94,086,112.48 | 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

| | Amount | Trigger Level | Amortization Event |
|---|--------|---------------|--------------------|
| Monthly Net Loss percentages Annualized | 9.60% | 17.00% | No |
| 3 Consecutive Month Reinvestment Criteria Event | | | No |
| Servicer Default | | | No |

OneMain Financial Issuance Trust 2015-2

MONTHLY SERVICER REPORT

COLLECTION PERIOD

Beginning Date
Ending Date
Payment Date
Transaction Month
30/360 Days

3/1/2016
3/31/2016
4/15/2016
16
39

Servicer Signature



By: _____
Title: Executive Vice President & Treasurer