

OneMain Financial Issuance Trust 2015-2

Monthly Servicer Report

| | |
|--------------------------|------------|
| Collection Period | |
| Beginning Date | 02/01/2019 |
| End Date | 02/28/2019 |
| Payment Date | 03/18/2019 |
| Transaction Month | 45 |
| 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 | 2,387,616.18 | 0.01931 | 3.10% | 0.00 | 0.00000 | 3.10% | \$ 2,387,616.18 |
| Class C Notes | 104,840,000.00 | 1.00000 | 4.32% | 86,120,651.75 | 0.82145 | 4.32% | \$ 18,719,348.25 |
| 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 | 228,197,616.18 | 0.18256 | | 207,090,651.75 | 0.16567 | | \$ 21,106,964.43 |

POOL INFORMATION

| | <u>Beginning of Period</u> | <u>End of Period</u> |
|--|----------------------------|----------------------|
| Weighted Avg. Coupon (WAC) | 23.60% | 23.48% |
| Weighted Avg. Loan Remaining Term (WALRT) | 30 | 30 |
| Loan Action Date Aggregate Principal Balance | 322,283,728.66 | 301,176,764.23 |
| Number of Loans | 67,440 | 64,178 |

OneMain Financial Issuance Trust 2015-2

Monthly Servicer Report

| | |
|--------------------------|-------------------|
| Collection Period | |
| Beginning Date | 02/01/2019 |
| End Date | 02/28/2019 |
| Payment Date | 03/18/2019 |
| Transaction Month | 45 |
| 30/360 Days | 30 |

LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

| | |
|--|-----------------------|
| Beginning Loan Action Date Aggregate Principal Balance | 322,283,728.66 |
| Loan Principal Balance Reductions | (13,795,283.69) |
| Charged-Offs | (3,862,332.09) |
| Terminated Loans | (3,438,116.96) |
| Renewal Loans | 0.00 |
| Other Customer Charges Net Increase / Decrease | (4,406.15) |
| Additional Loan Purchases | 0.00 |
| De-designated previously Excluded Loans | 0.00 |
| Excluded Loans | 0.00 |
| Repurchased Loans | (6,825.54) |
| Reassigned Loans | 0.00 |
| Ending Loan Action Date Aggregate Principal Balance | <u>301,176,764.23</u> |

OneMain Financial Issuance Trust 2015-2

Monthly Servicer Report

| | |
|-------------------|------------|
| Collection Period | |
| Beginning Date | 02/01/2019 |
| End Date | 02/28/2019 |
| Payment Date | 03/18/2019 |
| Transaction Month | 45 |
| 30/360 Days | 30 |

COLLECTIONS

| | |
|---|----------------------|
| Principal and Interest Collections on Loans | 19,717,647.29 |
| Renewal Loan Replacement Purchase Price | - |
| Principal and Interest used for Servicing Fee | (1,246,163.75) |
| Repurchase Proceeds related to Principal | 6,825.54 |
| Collection of Fees and other Misc. Charges | 110,216.75 |
| Recoveries/Liquidation Proceeds | 543,221.86 |
| Total Loan Collections | <u>19,131,747.69</u> |
| Collection Account Interest | 32,683.94 |
| Principal Distribution Account Interest | 8,826.83 |
| Reserve Account Interest | 21,235.08 |
| Reserve Draw Amount | 13,440,861.12 |
| Total Collections | <u>32,635,354.66</u> |

OneMain Financial Issuance Trust 2015-2

Monthly Servicer Report

| | |
|--------------------------|-------------------|
| Collection Period | |
| Beginning Date | 02/01/2019 |
| End Date | 02/28/2019 |
| Payment Date | 03/18/2019 |
| Transaction Month | 45 |
| 30/360 Days | 30 |

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 | - | - | 32,634,354.66 |
| Indemnification Amounts up to Indemnity Cap | - | - | - | - | 32,634,354.66 |
| Back-Up Servicer Fees and Servicing Transition costs | 10,742.79 | 10,742.79 | - | - | 32,623,611.87 |
| Servicing Fee | - | - | - | - | 32,623,611.87 |
| Class A Monthly Interest Amount | - | - | - | - | 32,623,611.87 |
| First Priority Principal Payment | - | - | - | - | 32,623,611.87 |
| Class B Monthly Interest Amount | 6,168.01 | 6,168.01 | - | - | 32,617,443.86 |
| Second Priority Principal Payment | - | - | - | - | 32,617,443.86 |
| Class C Monthly Interest Amount | 377,424.00 | 377,424.00 | - | - | 32,240,019.86 |
| Third Priority Principal Payment | - | - | - | - | 32,240,019.86 |
| Class D Monthly Interest Amount | 568,559.00 | 568,559.00 | - | - | 31,671,460.86 |
| Fourth Priority Principal Payment | - | - | - | - | 31,671,460.86 |
| Required Reserve Amount | 13,440,861.12 | 13,440,861.12 | - | - | 18,230,599.74 |
| Servicer Advance Repayment | - | - | - | - | 18,230,599.74 |
| Regular Principal Payment Amount | 17,668,847.47 | 17,668,847.47 | - | - | 561,752.27 |
| Additional Transaction Fees | - | - | - | - | 561,752.27 |
| Unpaid Indemnified Amounts | - | - | - | - | 561,752.27 |
| Residual released to Principal Distribution Account | - | - | - | - | 561,752.27 |
| Residual Released to Depositor | 561,752.27 | 561,752.27 | - | - | - |
| Residual released to Collection Account | - | - | - | - | - |
| Total | 32,635,354.66 | 32,635,354.66 | - | - | |

OneMain Financial Issuance Trust 2015-2

Monthly Servicer Report

| | |
|--------------------------|-------------------|
| Collection Period | |
| Beginning Date | 02/01/2019 |
| End Date | 02/28/2019 |
| Payment Date | 03/18/2019 |
| Transaction Month | 45 |
| 30/360 Days | 30 |

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 | 3,438,116.96 |
| Ending Principal Distribution Account Amount Prior to Payment Waterfall | 3,438,116.96 |
| Principal Distribution Deposit Amount | 17,668,847.47 |
| Distribution to Noteholders (except during Revolving Period) | |
| Class A Noteholders | - |
| Class B Noteholders | (2,387,616.18) |
| Class C Noteholders | (18,719,348.25) |
| Class D Noteholders | - |
| Purchase of Loans on Payment Date | - |
| Ending Period Principal Distribution Account Amount | - |
| Change in Principal Distribution Account Amount | - |

OneMain Financial Issuance Trust 2015-2

Monthly Servicer Report

| | |
|--------------------------|-------------------|
| Collection Period | |
| Beginning Date | 02/01/2019 |
| End Date | 02/28/2019 |
| Payment Date | 03/18/2019 |
| Transaction Month | 45 |
| 30/360 Days | 30 |

OVERCOLLATERALIZATION

| | |
|--|----------------------|
| Loan Action Date Aggregate Principal Balance | 301,176,764.23 |
| Amounts on Deposit in the Principal Distribution Account | - |
| Aggregate Note Principal Balance | 207,090,651.75 |
| 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 | 60,444 | 94.18% | 280,679,245.82 | 93.19% |
| One Payment Past Due | 1,059 | 1.65% | 5,556,326.08 | 1.84% |
| Two Payments Past Due | 662 | 1.03% | 3,550,556.04 | 1.18% |
| Three Payments Past Due | 659 | 1.03% | 3,712,461.66 | 1.23% |
| Four thru Six Payments Past Due | 1,340 | 2.09% | 7,602,079.36 | 2.52% |
| Seven or More Payments Past Due | 14 | 0.02% | 76,095.27 | 0.03% |
| Total | <u>64,178</u> | <u>100.00%</u> | <u>301,176,764.23</u> | <u>100.00%</u> |

CHARGED-OFF LOANS

| | |
|---|-----------------------|
| Beginning Adjusted Loan Principal Balance | 322,283,728.66 |
| Charged-Off Loans | (3,862,332.09) |
| Recoveries | 543,221.86 |
| Net Charged-Off Loans | <u>(3,319,110.23)</u> |

| | |
|--|---------------|
| Monthly Net Loss Percentage Annualized | 12.36% |
| Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period | 12.50% |
| Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period | 12.56% |
| Three (3) Month Average Monthly Net Loss Percentage | <u>12.47%</u> |

OneMain Financial Issuance Trust 2015-2

Monthly Servicer Report

| | |
|--------------------------|-------------------|
| Collection Period | |
| Beginning Date | 02/01/2019 |
| End Date | 02/28/2019 |
| Payment Date | 03/18/2019 |
| Transaction Month | 45 |
| 30/360 Days | 30 |

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 | 3,338.15 | 0.00% | 1.00% | N/A |
| AOT's and No Custom Scores | 48,535,722.85 | 16.12% | 10.00% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-159 | 50,445,220.74 | 16.75% | 10.00% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-179 | 55,410,479.21 | 18.40% | 12.50% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-199 | 74,697,684.25 | 24.80% | 25.00% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-219 | 137,041,309.65 | 45.50% | 55.00% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-239 | 228,459,054.77 | 75.86% | 87.50% | N/A |
| Loan Current Deferral Limitation | 5,240,972.39 | 1.74% | 10.00% | N/A |
| Origination State Concentration | | | | |
| Top Origination State | 25,007,016.87 | 8.30% | 15.00% | N/A |
| Top three (3) Origination States | 71,365,874.86 | 23.70% | 40.00% | N/A |
| Weighted Average Coupon | 23.48% | | 23.00% | N/A |
| Weighted Average Loan Remaining Term | 30 | | 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 | 12.47% | 17.00% | NO |
| 3 Consecutive Month Reinvestment Criteria Event | | | NO |
| Servicer Default | | | NO |