

# OneMain Financial Issuance Trust 2015-1

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	12/01/2018
<b>End Date</b>	12/31/2018
<b>Payment Date</b>	01/18/2019
<b>Transaction Month</b>	47
<b>30/360 Days</b>	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	174,810,563.02	0.19439	3.19%	130,939,182.18	0.14560	3.19%	\$ 43,871,380.84
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	504,670,563.02	0.41058		460,799,182.18	0.37489		\$ 43,871,380.84

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.13%	24.03%
Weighted Avg. Loan Remaining Term (WALRT)	35	35
Loan Action Date Aggregate Principal Balance	664,400,869.91	620,529,489.07
Number of Loans	118,062	112,112

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### LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	664,400,869.91
Loan Principal Balance Reductions	(20,672,545.77)
Charged-Offs	(7,143,279.77)
Terminated Loans	(15,977,055.24)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(64,908.59)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(13,591.47)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>620,529,489.07</u>

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### COLLECTIONS

Principal and Interest Collections on Loans	32,721,069.28
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(2,569,016.70)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	13,591.47
Collection of Fees and other Misc. Charges	320,363.59
Recoveries/Liquidation Proceeds	<u>621,958.73</u>
Total Loan Collections	31,107,966.37
Collection Account Interest	62,713.63
Principal Distribution Account Interest	39,057.22
Reserve Account Interest	26,010.43
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>45,124,650.72</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	1,000.00	1,000.00	-	-	45,123,650.72
Indemnification Amounts up to Indemnity Cap	-	-	-	-	45,123,650.72
Back-Up Servicer Fees and Servicing Transition costs	22,146.70	22,146.70	-	-	45,101,504.02
Servicing Fee	-	-	-	-	45,101,504.02
Class A Monthly Interest Amount	464,704.75	464,704.75	-	-	44,636,799.27
First Priority Principal Payment	-	-	-	-	44,636,799.27
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	44,235,757.60
Second Priority Principal Payment	-	-	-	-	44,235,757.60
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	43,924,632.27
Third Priority Principal Payment	-	-	-	-	43,924,632.27
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	43,195,663.77
Fourth Priority Principal Payment	-	-	-	-	43,195,663.77
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	29,306,760.70
Servicer Advance Repayment	-	-	-	-	29,306,760.70
Regular Principal Payment Amount	27,894,325.60	27,894,325.60	-	-	1,412,435.10
Additional Transaction Fees	-	-	-	-	1,412,435.10
Unpaid Indemnified Amounts	-	-	-	-	1,412,435.10
Residual released to Principal Distribution Account	-	-	-	-	1,412,435.10
Residual Released to Depositor	1,412,435.10	1,412,435.10	-	-	-
Residual released to Collection Account	-	-	-	-	-
<b>Total</b>	<b>45,124,650.72</b>	<b>45,124,650.72</b>	<b>-</b>	<b>-</b>	

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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	15,977,055.24
Ending Principal Distribution Account Amount Prior to Payment Waterfall	15,977,055.24
Principal Distribution Deposit Amount	27,894,325.60
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(43,871,380.84)
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	620,529,489.07
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	460,799,182.18
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	105,005	93.66%	577,264,022.76	93.03%
One Payment Past Due	2,109	1.88%	12,404,947.73	2.00%
Two Payments Past Due	1,406	1.25%	8,526,984.38	1.37%
Three Payments Past Due	1,227	1.09%	7,638,698.79	1.23%
Four thru Six Payments Past Due	2,343	2.09%	14,541,428.63	2.34%
Seven or More Payments Past Due	22	0.02%	153,406.78	0.02%
Total	<u>112,112</u>	<u>100.00%</u>	<u>620,529,489.07</u>	<u>100.00%</u>

### CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	664,400,869.91
Charged-Off Loans	(7,143,279.77)
Recoveries	621,958.73
Net Charged-Off Loans	<u>(6,521,321.04)</u>

Monthly Net Loss Percentage Annualized	11.78%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	10.83%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	10.95%
Three (3) Month Average Monthly Net Loss Percentage	<u>11.19%</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	13,632.35	0.00%	1.00%	N/A
AOT's and No Custom Scores	62,708,846.34	10.11%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	71,565,358.01	11.53%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	89,242,602.10	14.38%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	144,990,185.93	23.37%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	292,506,095.43	47.14%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	485,094,944.21	78.17%	90.00%	N/A
Loan Current Deferral Limitation	18,073,712.05	2.91%	10.00%	N/A
Origination State Concentration				
Top Origination State	57,635,311.06	9.29%	15.00%	N/A
Top three (3) Origination States	160,830,728.25	25.92%	40.00%	N/A
Weighted Average Coupon	24.03%		22.00%	N/A
Weighted Average Loan Remaining Term	35		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	11.19%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO