

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

| | |
|--------------------------|-------------------|
| Collection Period | |
| Beginning Date | 07/01/2018 |
| End Date | 07/31/2018 |
| Payment Date | 08/20/2018 |
| Transaction Month | 42 |
| 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 | 440,302,693.04 | 0.49000 | 3.19% | 381,084,092.27 | 0.42000 | 3.19% | \$ 59,218,600.77 |
| 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 | 770,162,693.04 | 0.63000 | | 710,944,092.27 | 0.58000 | | \$ 59,218,600.77 |

POOL INFORMATION

| | <u>Beginning of Period</u> | <u>End of Period</u> |
|--|----------------------------|----------------------|
| Weighted Avg. Coupon (WAC) | 24.50% | 24.44% |
| Weighted Avg. Loan Remaining Term (WALRT) | 38 | 38 |
| Loan Action Date Aggregate Principal Balance | 929,892,999.93 | 870,674,399.16 |
| Number of Loans | 152,876 | 145,255 |

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

| | |
|--|----------------------|
| Beginning Loan Action Date Aggregate Principal Balance | 929,892,999.93 |
| Loan Principal Balance Reductions | (28,580,152.09) |
| Charged-Offs | (8,516,329.36) |
| Terminated Loans | (22,049,157.16) |
| Renewal Loans | 0.00 |
| Other Customer Charges Net Increase / Decrease | (59,541.91) |
| Additional Loan Purchases | 0.00 |
| De-designated previously Excluded Loans | 0.00 |
| Excluded Loans | 0.00 |
| Repurchased Loans | (13,420.25) |
| Reassigned Loans | 0.00 |
| Ending Loan Action Date Aggregate Principal Balance | <hr/> 870,674,399.16 |

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COLLECTIONS

| | |
|--|----------------------|
| Principal and Interest Collections on Loans | 45,958,327.89 |
| Renewal Loan Replacement Purchase Price | - |
| Collections used for Servicing Fee | (3,595,586.27) |
| Collections used for Additional Loan Purchases | - |
| Repurchase Proceeds related to Principal | 13,420.25 |
| Collection of Fees and other Misc. Charges | 365,025.86 |
| Recoveries/Liquidation Proceeds | <u>830,205.88</u> |
| Total Loan Collections | 43,571,393.61 |
| Collection Account Interest | 73,491.62 |
| Principal Distribution Account Interest | 36,231.72 |
| Reserve Account Interest | 21,818.38 |
| Reserve Draw Amount | <u>13,888,903.07</u> |
| Total Collections | <u>57,591,838.40</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 | - | - | 57,590,838.40 |
| Indemnification Amounts up to Indemnity Cap | - | - | - | - | 57,590,838.40 |
| Back-Up Servicer Fees and Servicing Transition costs | 30,996.43 | 30,996.43 | - | - | 57,559,841.97 |
| Servicing Fee | - | - | - | - | 57,559,841.97 |
| Class A Monthly Interest Amount | 1,170,471.33 | 1,170,471.33 | - | - | 56,389,370.64 |
| First Priority Principal Payment | - | - | - | - | 56,389,370.64 |
| Class B Monthly Interest Amount | 401,041.67 | 401,041.67 | - | - | 55,988,328.97 |
| Second Priority Principal Payment | - | - | - | - | 55,988,328.97 |
| Class C Monthly Interest Amount | 311,125.33 | 311,125.33 | - | - | 55,677,203.64 |
| Third Priority Principal Payment | - | - | - | - | 55,677,203.64 |
| Class D Monthly Interest Amount | 728,968.50 | 728,968.50 | - | - | 54,948,235.14 |
| Fourth Priority Principal Payment | - | - | - | - | 54,948,235.14 |
| Required Reserve Amount | 13,888,903.07 | 13,888,903.07 | - | - | 41,059,332.07 |
| Servicer Advance Repayment | - | - | - | - | 41,059,332.07 |
| Regular Principal Payment Amount | 37,169,443.61 | 37,169,443.61 | - | - | 3,889,888.46 |
| Additional Transaction Fees | - | - | - | - | 3,889,888.46 |
| Unpaid Indemnified Amounts | - | - | - | - | 3,889,888.46 |
| Residual released to Principal Distribution Account | - | - | - | - | 3,889,888.46 |
| Residual Released to Depositor | 3,889,888.46 | 3,889,888.46 | - | - | - |
| Residual released to Collection Account | - | - | - | - | - |
| Total | 57,591,838.40 | 57,591,838.40 | - | - | |

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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 | 22,049,157.16 |
| Ending Principal Distribution Account Amount Prior to Payment Waterfall | 22,049,157.16 |
| Principal Distribution Deposit Amount | 37,169,443.61 |
| Distribution to Noteholders (except during Revolving Period) | |
| Class A Noteholders | (59,218,600.77) |
| 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 | 870,674,399.16 |
| Amounts on Deposit in the Principal Distribution Account | - |
| Aggregate Note Principal Balance | 710,944,092.27 |
| 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 | 137,297 | 94.52% | 820,037,183.59 | 94.18% |
| One Payment Past Due | 2,463 | 1.70% | 15,140,748.89 | 1.74% |
| Two Payments Past Due | 1,600 | 1.10% | 10,044,652.68 | 1.15% |
| Three Payments Past Due | 1,449 | 1.00% | 9,404,974.65 | 1.08% |
| Four thru Six Payments Past Due | 2,427 | 1.67% | 15,927,160.11 | 1.83% |
| Seven or More Payments Past Due | 19 | 0.01% | 119,679.24 | 0.01% |
| Total | <u>145,255</u> | <u>100.00%</u> | <u>870,674,399.16</u> | <u>100.00%</u> |

CHARGED-OFF LOANS

| | |
|---|-----------------------|
| Beginning Adjusted Loan Principal Balance | 929,892,999.93 |
| Charged-Off Loans | (8,516,329.36) |
| Recoveries | 830,205.88 |
| Net Charged-Off Loans | <u>(7,686,123.48)</u> |

| | |
|--|---------------|
| Monthly Net Loss Percentage Annualized | 9.92% |
| Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period | 9.74% |
| Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period | 10.44% |
| Three (3) Month Average Monthly Net Loss Percentage | <u>10.03%</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 | 14,930.99 | 0.00% | 1.00% | N/A |
| AOT's and No Custom Scores | 64,084,534.93 | 7.36% | 12.50% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-159 | 76,958,602.69 | 8.84% | 12.50% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-179 | 102,797,147.32 | 11.81% | 15.00% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-199 | 183,157,700.10 | 21.04% | 27.50% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-219 | 398,621,610.24 | 45.78% | 57.50% | N/A |
| AOT's and No Custom Scores and Custom Scores 0-239 | 677,403,208.93 | 77.80% | 90.00% | N/A |
| Loan Current Deferral Limitation | 18,200,065.22 | 2.09% | 10.00% | N/A |
| Origination State Concentration | | | | |
| Top Origination State | 83,309,967.00 | 9.57% | 15.00% | N/A |
| Top three (3) Origination States | 225,035,358.89 | 25.85% | 40.00% | N/A |
| Weighted Average Coupon | 24.44% | | 22.00% | N/A |
| Weighed Average Loan Remaining Term | 38 | | 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 | 10.03% | 17.00% | NO |
| 3 Consecutive Month Reinvestment Criteria Event | | | NO |
| Servicer Default | | | NO |