

Springleaf Funding Trust 2014-A

Monthly Servicer Report

| | |
|--------------------------|------------|
| Collection Period | |
| Beginning Date | 12/01/2016 |
| End Date | 12/31/2016 |
| Payment Date | 01/17/2017 |
| Transaction Month | 34 |
| 30/360 Days | 30 |

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 28, 2014
 Closing Date: March 26, 2014

| | <u>Dollars</u> | <u>No of Loans</u> | <u>WAFICO</u> | <u>WAC</u> | <u>WALRT</u> |
|----------------------------------|---------------------|---------------------------|----------------------|-----------------------------|--------------|
| Initial Loan Principal Balance: | 644,330,689.90 | 167,615 | 605 | 27.50% | 32.32 |
| | <u>Note Balance</u> | <u>% of Loan Prin Bal</u> | <u>Interest Rate</u> | <u>Stated Maturity Date</u> | |
| Class A Notes | 500,000,000.00 | 77.60% | 2.41% | December 15, 2022 | |
| Class B Notes | 39,940,000.00 | 6.20% | 3.45% | December 15, 2022 | |
| Class C Notes | 19,320,000.00 | 3.00% | 4.45% | December 15, 2022 | |
| Class D Notes | 32,860,000.00 | 5.10% | 5.00% | December 15, 2022 | |
| Aggregate Note Principal Balance | 592,120,000.00 | 91.90% | | | |
| Overcollateralization Amount | 52,210,689.90 | 8.10% | | | |
| Initial Loan Principal Balance: | 644,330,689.90 | 100.00% | | | |

NOTE AND LOAN 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>Note Balance</u> | <u>Note Factor</u> | |
| Class A Notes | 157,910,978.43 | 0.31582 | 128,884,956.49 | 0.25777 | (29,026,021.94) |
| Class B Notes | 39,940,000.00 | 1.00000 | 39,940,000.00 | 1.00000 | 0.00 |
| Class C Notes | 19,320,000.00 | 1.00000 | 19,320,000.00 | 1.00000 | 0.00 |
| Class D Notes | 32,860,000.00 | 1.00000 | 32,860,000.00 | 1.00000 | 0.00 |
| Aggregate Note Principal Balance | 250,030,978.43 | 0.42226 | 221,004,956.49 | 0.37324 | (29,026,021.94) |

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LOAN PRINCIPAL BALANCE

| | |
|--|-----------------------|
| Beginning of Period Loan Principal Balance | 302,241,668.33 |
| Principal Collections (Scheduled Principal and Prepayments) | (12,518,818.30) |
| Charged-Off Loans | (3,867,583.74) |
| Other Customer Charges Net Increase / (Decrease) | 186,194.29 |
| Terminated Loans | (12,825,814.19) |
| New Loans (Renewals) | 0.00 |
| Loan Principal Balance prior to Payment Date Loan Actions | <u>273,215,646.39</u> |
| Proposed Loans (to be added to the Loan Schedule as Additional Loans) | 0.00 |
| Exchanged Loans | 0.00 |
| Replacement Loans (to be added to the Loan Schedule as Additional Loans) | 0.00 |
| Excluded Loans | 0.00 |
| Released Loans | 0.00 |
| Repurchased Loans | 0.00 |
| Ending Loan Principal Balance | <u>273,215,646.39</u> |

POOL INFORMATION

| | <u>Beginning of Period</u> | <u>End of Period</u> |
|---|----------------------------|----------------------|
| Weighted Avg. Coupon (WAC) | 26.34% | 26.20% |
| Weighted Avg. FICO* | 598 | 598 |
| Weighted Avg. Loan Remaining Term (WALRT) | 32.00 | 31.45 |
| Loan Principal Balance | 302,241,668.33 | 273,215,646.39 |
| Number of Loans | 82,472 | 75,489 |

Additional Loan Information for the Payment Date on 1/17/2017**

| | |
|----------------------------|-------|
| Weighted Avg. Coupon (WAC) | 0.00% |
| Weighted Avg. FICO* | 0 |
| Loan Principal Balance | 0.00 |
| Number of Loans | 0 |

*FICO scores determined at time of origination

**Additional Loans include New Loans (Renewals), Proposed Loans, and Replacement Loans

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COLLECTIONS

Principal:

| | |
|--|---------------|
| Principal Collections | 12,518,818.30 |
| Principal Collections (for Loans renewed in current Collection Period) | 12,825,814.19 |
| Other Customer Charges Net Increase / (Decrease) | (186,194.29) |
| Repurchased Contract Proceeds Related to Principal | - |
| Recoveries/Liquidation Proceeds | 478,182.21 |
| Total Principal Collections | 25,636,620.41 |

Interest:

| | |
|--|----------------|
| Interest Collections | 5,739,664.90 |
| Interest used for Servicing Fee at 4.86% | (1,224,078.76) |
| Late Fees & Other Misc. Charges | 363,595.63 |
| Interest on Repurchase Principal | - |
| Total Interest Collections | 4,879,181.77 |

| | |
|--|---------------|
| Collection Account Interest | 14,533.74 |
| Principal Distribution Account Interest | - |
| Reserve Account Interest | 2,913.88 |
| Reserve Draw Account | 6,443,306.90 |
| Principal Distribution Account Draw Amount | - |
| Total Collections | 36,976,556.70 |

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DISTRIBUTIONS

| | | <u>Calculated Amount</u> | <u>Amount Paid</u> | <u>Shortfall</u> | <u>Carryover Shortfall</u> | <u>Remaining Available Funds</u> |
|--|-------|--------------------------|----------------------|------------------|----------------------------|----------------------------------|
| Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees | | 1,000.00 | 1,000.00 | - | - | 36,975,556.70 |
| Indemnified Amounts | | - | - | - | - | 36,975,556.70 |
| Back-up Servicing Fee and Servicing Transition | 0.04% | 10,074.72 | 10,074.72 | - | - | 36,965,481.98 |
| Servicing Transition Costs | | - | - | - | - | 36,965,481.98 |
| Servicing Fee @ 4.86% | 4.86% | - | - | - | - | 36,965,481.98 |
| Class A Monthly Interest Amount | | 317,137.88 | 317,137.88 | - | - | 36,648,344.10 |
| First Priority Principal Payment | | - | - | - | - | 36,648,344.10 |
| Class B Monthly Interest Amount | | 114,827.50 | 114,827.50 | - | - | 36,533,516.60 |
| Second Priority Principal Payment | | - | - | - | - | 36,533,516.60 |
| Class C Monthly Interest Amount | | 71,645.00 | 71,645.00 | - | - | 36,461,871.60 |
| Third Priority Principal Payment | | - | - | - | - | 36,461,871.60 |
| Class D Monthly Interest Amount | | 136,916.67 | 136,916.67 | - | - | 36,324,954.93 |
| Fourth Priority Principal Payment | | - | - | - | - | 36,324,954.93 |
| Required Reserve Account Amount | | 6,443,306.90 | 6,443,306.90 | - | - | 29,881,648.03 |
| Regular Principal Payment Amount | | 29,026,021.94 | 29,026,021.94 | - | - | 855,626.09 |
| Additional Transaction Participant Fees | | - | - | - | - | |
| Additional Indemnified Amounts | | - | - | - | - | |
| Residual Released to the PDA | | - | - | - | - | |
| Residual Released to the Depositor | | 855,626.09 | 855,626.09 | - | - | |
| Total | | | <u>36,976,556.70</u> | | | |

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RESERVE ACCOUNT

| | | |
|---|-------|--------------|
| Beginning Period Reserve Account Amount | | 6,443,306.90 |
| Reserve Draw Amount | | 6,443,306.90 |
| Reserve Deposit Amount | | 6,443,306.90 |
| Ending Period Reserve Account Amount | | 6,443,306.90 |
| Change in Reserve Account Balance | | - |
| Required Reserve Account Amount @ 1.00% of Initial Pool Balance | 1.00% | 6,443,306.90 |

PRINCIPAL DISTRIBUTION ACCOUNT

| | |
|---|-----------------|
| Beginning Period Distribution Account Amount | - |
| Principal Distribution Draw Amount | - |
| Ending Principal Distribution Amount Prior to Payment Waterfall | - |
| Principal Distribution Deposit Amount | 29,026,021.94 |
| Distribution to Noteholders (except during Revolving Period) | |
| Class A Noteholders | (29,026,021.94) |
| 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

| | |
|---|----------------------|
| End of Period Loan Principal Balance | 273,215,646.39 |
| End of Period Principal Distribution Account Amount | - |
| End of Period Note Principal Balance | 221,004,956.49 |
| Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance) | <u>52,210,689.90</u> |
| Required Overcollateralization Amount | 52,210,689.90 |
| In Compliance | YES |

DELINQUENCY AND NET LOSS ACTIVITY

| | <u>Number of Loans</u> | <u>Number of Loans %</u> | <u>Loan Prin Balance</u> | <u>Loan Prin Balance %</u> |
|---|------------------------|--------------------------|--------------------------|----------------------------|
| Current | 58,720 | 77.79% | 211,236,641.44 | 77.31% |
| 1-29 Days | 10,220 | 13.54% | 39,564,734.62 | 14.48% |
| 30-59 Days | 1,749 | 2.32% | 5,754,087.00 | 2.11% |
| 60-89 Days | 1,166 | 1.54% | 3,900,929.87 | 1.43% |
| 90 + Days | 3,634 | 4.81% | 12,759,253.46 | 4.67% |
| | <u>75,489</u> | | <u>273,215,646.39</u> | |
| Total Delinquent Loans | 4,800 | 6.36% | 16,660,183.33 | 6.10% |
| Changed-Offs Loans | | | | |
| Current Period NET Changed-Off Loans | | | | 3,389,401.53 |
| Beginning Period Loan Principal Balance | | | | 302,241,668.33 |
| Monthly Net Loss Percentage | | | | 13.46% |
| Monthly Net Loss Percentage for 1st Preceding Collection Period | | | | 9.97% |
| Monthly Net Loss Percentage for 2nd Preceding Collection Period | | | | 11.31% |
| Three-month average Monthly Net Loss Percentage for Current Period | | | | <u>11.58%</u> |
| Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period | | | | 10.43% |
| Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period | | | | 9.62% |

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REINVESTMENT CRITERIA EVENTS

| | <u>Initial Pool</u> | <u>Current Pool</u> | <u>Limit</u> | <u>In Compliance</u> |
|---|---------------------|---------------------|----------------|----------------------|
| Unsecured Loans | 16.82% | 19.21% | 20.00% | N/A |
| Unsecured or Other Secured Loans | 55.16% | 45.17% | 60.00% | N/A |
| Risk Level: E | 1.55% | 2.82% | 6.00% | N/A |
| Risk Level: E or D | 9.68% | 12.30% | 15.00% | N/A |
| Risk Level: E to (and including) C | 38.13% | 40.87% | 50.00% | N/A |
| Risk Level: E to (and including) B | 65.75% | 67.30% | 75.00% | N/A |
| Risk Level: E to (and including) A | 85.15% | 84.62% | 90.00% | N/A |
| Risk Level: E to (and including) P | 92.87% | 92.13% | 95.00% | N/A |
| Risk Level: No risk Level | 0.38% | 0.85% | 10.00% | N/A |
| Top 3 Customer State | 29.27% | 25.71% | 40.00% | N/A |
| Any Customer State (except for the top 3) | 6.80% | 6.87% | 15.00% | N/A |
| Original Term > 60 months | 2.41% | 3.31% | 6.00% | N/A |
| Weighed Avg. Coupon (WAC) | 27.50% | 26.20% | 19.00% | N/A |
| Weighed Average Loan Remaining Term | 32.32 | 31.45 | 36.00 | N/A |
| Coupon below 10% | 0.07% | 2.19% | 7.50% | N/A |
| Original balance > \$25,000 | 0.92% | 1.23% | 4.00% | 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 | | |
| 12-Month Exchanged/Reserved Loans | - | 9,168,157.72 | 128,866,137.98 | N/A |
| UPB of Replacement loans >= UPB of Exchanged loans | | True | 95.00% | N/A |

AMORTIZATION EVENTS

| | | | | |
|---|--|--|--------|----|
| 3-Consecutive Month Reinvestment Criteria Event | | | | NO |
| 3-Month Annualized Net Loss Trigger | | | 17.00% | NO |
| Servicer Default | | | | NO |

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HISTORICAL DELINQUENCY

| <u>Payment Date</u> | | <u>1 - 29 Days</u> | <u>30 - 59 Days</u> | <u>60 - 89 Days</u> | <u>90 + Days</u> | <u>Total Delinquent Loans</u> |
|---------------------|------------------------|--------------------|---------------------|---------------------|------------------|-------------------------------|
| 1/17/2017 | Number of Accounts | 10,220 | 1,749 | 1,166 | 3,634 | 4,800 |
| | Loan Principal Balance | 39,564,734.62 | 5,754,087.00 | 3,900,929.87 | 12,759,253.46 | 16,660,183.33 |
| 12/15/2016 | | 12,084 | 1,934 | 1,500 | 3,781 | 5,281 |
| | | 48,104,337.79 | 6,281,458.91 | 5,152,116.61 | 13,438,035.96 | 18,590,152.57 |
| 11/15/2016 | | 14,317 | 2,658 | 1,647 | 3,753 | 5,400 |
| | | 58,464,674.31 | 9,164,832.34 | 5,683,202.81 | 13,352,299.77 | 19,035,502.58 |
| 10/17/2016 | | 14,717 | 2,603 | 1,616 | 3,809 | 5,425 |
| | | 60,447,347.63 | 8,951,126.95 | 5,764,848.59 | 13,517,355.99 | 19,282,204.58 |
| 09/15/2016 | | 15,869 | 2,809 | 1,634 | 3,773 | 5,407 |
| | | 65,686,589.62 | 9,835,843.64 | 5,766,268.12 | 13,486,520.60 | 19,252,788.72 |
| 08/15/2016 | | 16,585 | 2,887 | 1,580 | 3,602 | 5,182 |
| | | 69,255,286.09 | 9,924,396.30 | 5,685,214.64 | 12,927,575.53 | 18,612,790.17 |
| 07/15/2016 | | 17,602 | 2,529 | 1,606 | 3,421 | 5,027 |
| | | 73,819,516.31 | 8,963,778.06 | 5,753,838.37 | 12,263,940.92 | 18,017,779.29 |
| 06/15/2016 | | 19,318 | 2,875 | 1,599 | 3,440 | 5,039 |
| | | 81,965,358.58 | 10,338,386.85 | 5,642,187.31 | 12,460,908.35 | 18,103,095.66 |
| 05/16/2016 | | 18,573 | 2,664 | 1,434 | 3,683 | 5,117 |
| | | 78,696,531.69 | 9,685,909.95 | 5,200,632.54 | 13,284,612.22 | 18,485,244.76 |
| 04/15/2016 | | 17,651 | 2,307 | 1,477 | 4,068 | 5,545 |
| | | 75,991,617.16 | 8,160,509.67 | 5,288,998.37 | 14,717,110.72 | 20,006,109.09 |
| 03/15/2016 | | 19,181 | 2,673 | 1,707 | 4,524 | 6,231 |
| | | 81,822,659.02 | 9,676,852.92 | 6,047,874.91 | 16,217,989.00 | 22,265,863.91 |
| 02/16/2016 | | 22,408 | 3,414 | 1,754 | 5,025 | 6,779 |
| | | 94,591,552.74 | 12,145,813.76 | 6,038,395.69 | 17,832,905.15 | 23,871,300.84 |