

**Springleaf Funding Trust 2013-A**  
**Monthly Servicer Report**

<b>Collection Period</b>	
Beginning Date	1/1/2014
Ending Date	1/31/2014
Payment Date	2/18/2014
Transaction Month	12
30/360 Days	30

**I. ORIGINAL DEAL PARAMETERS**

Initial Cut-Off Date: January 31, 2013  
 Closing Date: February 19, 2013

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	\$ 662,247,871.98	190,738	25.47%	28.69
	<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	75.50%	2.580%	September 15, 2021
Class B Notes	\$ 46,350,000.00	7.00%	3.570%	September 15, 2021
Class C Notes	\$ 21,530,000.00	3.25%	5.000%	September 15, 2021
Class D Notes	\$ 36,420,000.00	5.50%	5.000%	September 15, 2021
Aggregate Note Principal Balance	\$ 604,300,000.00	91.25%		
Overcollateralization Amount	\$ 57,947,871.98	8.75%		
Initial Loan Principal Balance:	\$ 662,247,871.98	100.00%		

**II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION**

	<u>Beginning of Period</u>		<u>Ending of Period</u>		<u>Change</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Pool Factor</u>	
Class A Notes	\$ 500,000,000.00	1.0000000	\$ 500,000,000.00	1.0000000	\$ -
Class B Notes	\$ 46,350,000.00	1.0000000	\$ 46,350,000.00	1.0000000	\$ -
Class C Notes	\$ 21,530,000.00	1.0000000	\$ 21,530,000.00	1.0000000	\$ -
Class D Notes	\$ 36,420,000.00	1.0000000	\$ 36,420,000.00	1.0000000	\$ -
Aggregate Note Principal Balance	\$ 604,300,000.00	1.0000000	\$ 604,300,000.00	1.0000000	\$ -
<b>Pool Information</b>					
Weighted Avg. Coupon (WAC)	26.44%		26.50%		
Weighted Avg. Loan Remaining Term (WALRT)	30.14		29.85		
Loan Principal Balance:	\$662,257,088.15		\$662,253,105.26		
Number of Loans	175,042		175,261		

**III. LOAN PRINCIPAL BALANCE**

Beginning Loan Principal Balance	\$	662,257,088.15
Principal Collections (Scheduled Principal and Prepayments)	\$	(27,765,128.79)
Charged-Off Loans	\$	(3,111,398.49)
Terminated Loans	\$	(17,545,458.21)
Additional Loans	\$	28,168,207.54
Other Customer Charges Net Increase / (Decrease)	\$	360,493.89
Ending Loan Principal Balance Prior to Payment Waterfall	\$	642,363,804.09
Purchase of Loans On Payment Date	\$	19,889,301.17
Exchanged Loans	\$	-
Replacement Loans	\$	-
Reassigned Loans	\$	-
Excluded Loans	\$	-
Excluded Loans Deseignated as such	\$	-
Ending Loan Principal Balance	\$	662,253,105.26

**IV. COLLECTIONS**

<b>Principal:</b>		
Principal Collections	\$	27,765,128.79
Other Customer Charges Net Increase / (Decrease)	\$	(360,493.89)
Repurchased Contract Proceeds Related to Principal	\$	-
Recoveries/Liquidation Proceeds	\$	147,797.71
Total Principal Collections	\$	27,552,432.61
<b>Interest:</b>		
Interest Collections	\$	14,928,579.10
Late Fees & Other Misc. Charges	\$	806,557.45
Interest on Repurchase Principal	\$	-
Total Interest Collections	\$	15,735,136.55
Collection Account Interest	\$	325.67
Principal Distribution Account Interest	\$	-
Reserve Account Interest	\$	52.62
Reserve Draw Amount	\$	6,622,470.49
Principal Distribution Account Draw Amount	\$	-
Total Collections	\$	49,910,417.94

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**V. DISTRIBUTIONS**

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ 49,909,417.94
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 49,909,417.94
Back-up Servicing Fee and Servicing Transition	0.04% \$ 22,075.24	\$ 22,075.24	\$ -	\$ -	\$ 49,887,342.70
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 47,205,201.50
Servicing Fee @ 4.86%	4.86% \$ 2,682,141.21	\$ 2,682,141.21	\$ -	\$ -	\$ 47,205,201.50
Class A Monthly Interest Amount	\$ 1,075,000.00	\$ 1,075,000.00	\$ -	\$ -	\$ 46,130,201.50
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 46,130,201.50
Class B Monthly Interest Amount	\$ 137,891.25	\$ 137,891.25	\$ -	\$ -	\$ 45,992,310.25
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 45,992,310.25
Class C Monthly Interest Amount	\$ 89,708.33	\$ 89,708.33	\$ -	\$ -	\$ 45,902,601.91
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 45,902,601.91
Class D Monthly Interest Amount	\$ 151,750.00	\$ 151,750.00	\$ -	\$ -	\$ 45,750,851.91
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 45,750,851.91
Required Reserve Account Amount	\$ 6,622,470.49	\$ 6,622,470.49	\$ -	\$ -	\$ 39,128,381.42
Regular Principal Payment Amount	\$ 19,882,812.69	\$ 19,882,812.69	\$ -	\$ -	\$ 19,245,568.73
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 19,245,568.73
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 19,245,568.73
Residual Released to the PDA	\$ 6,488.48	\$ 6,488.48	\$ -	\$ -	\$ 19,239,080.25
Residual Released to the Depositor	\$ 19,239,080.25	\$ 19,239,080.25	\$ -	\$ -	\$ -
<b>Total</b>		\$ 49,910,417.94			

**VI. RESERVE ACCOUNT**

Beginning Period Reserve Account Amount		\$ 6,622,470.49
Reserve Draw Amount		\$ 6,622,470.49
Reserve Deposit Amount		\$ 6,622,470.49
Ending Period Reserve Account Amount		\$ 6,622,470.49
Change in Reserve Account Balance		\$ -
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	1.00%	\$ 6,622,470.49

**VII. PRINCIPAL DISTRIBUTION ACCOUNT**

Beginning Period Principal Distribution Account Amount	\$ -
Principal Distribution Draw Amount	\$ -
Ending Principal Distribution Account Amount Prior to Payment Waterfall	\$ -
Principal Distribution Deposit Amount	\$ 19,889,301.17
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	\$ (19,889,301.17)
Ending Period Principal Distribution Account Amount	\$ -
Change in Principal Distribution Account Amount	\$ -

**VIII. OVERCOLLATERALIZATION**

Principal Distribution Account Balance	\$ -
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	\$ 57,953,105.26
Required Overcollateralization Amount	\$ 57,946,616.78
In Compliance	YES

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### IX. 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	137,483	78.44%	\$523,374,964.12	79.03%
1 - 29 Days	28,916	16.50%	\$112,650,683.50	17.01%
30 - 59 Days	2,974	1.70%	\$8,832,787.66	1.33%
60 - 89 Days	1,870	1.07%	\$5,696,812.42	0.86%
90 + Days	4,018	2.29%	\$11,697,857.56	1.77%
	175,261		\$ 662,253,105.26	
Total Delinquent Loans	5,888	3.36%	17,394,670	2.63%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$ 2,963,600.78	
Beginning Period Loan Principal Balance			\$662,257,088.15	
Monthly Net Loss Percentage				5.37%
Monthly Net Loss Percentage for 1st Preceding Collection Period				6.02%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				5.27%
Three-month average Monthly Net Loss Percentage for Current Period				5.55%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				5.52%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				5.01%

### X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	12.84%	20.00%	YES
Unsecured or Other Secured Loans	55.29%	60.00%	YES
Risk Level			
E	1.36%	6.00%	YES
E or D	8.48%	15.00%	YES
E to (and including) C	35.99%	50.00%	YES
E to (and including) B	64.51%	75.00%	YES
E to (and including) A	84.37%	90.00%	YES
E to (and including) P	92.67%	95.00%	YES
No Risk Level	0.33%	4.00%	YES
Customer State			
Top 3 States	27.44%	40.00%	YES
Any state (except for the top 3)	6.08%	15.00%	YES
Original Term			
Original Term > 60 months	2.85%	4.00%	YES
Weighted Avg. Coupon (WAC)	26.50%	19.00%	YES
Weighted Average Loan Remaining Term	29.85	36.00	YES
Coupon			
Coupon below 10%	0.44%	7.5%	YES
Original Balance			
Original Balance > \$25,000	1.69%	4.0%	YES
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 / Released Loans	\$ 62,298.77	\$ 132,449,409.79	YES
UPB of Replacement loans ≥ UPB of Exchanged loans	TRUE	95%	YES

### XI. AMORTIZATION EVENTS

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