

Springleaf Funding Trust 2014-A
Monthly Servicer Report

Collection Period	
Beginning Date	1/1/2016
End Date	1/31/2016
Payment Date	2/16/2016
Transaction Month	23
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date:	February 28, 2014				
Closing Date:	March 26, 2014				
Initial Loan Principal Balance:	Dollars	No of Loans	WAFICO	WAC	WALRT
	644,330,689.90	167,615	605	27.50%	32.32
	Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date	
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%			

II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>	<u>Note Factor</u>	<u>End of Period</u>	<u>Note Factor</u>	<u>Change</u>
Class A Notes	500,000,000.00	1.0000000	500,000,000.00	1.0000000	-
Class B Notes	39,940,000.00	1.0000000	39,940,000.00	1.0000000	-
Class C Notes	19,320,000.00	1.0000000	19,320,000.00	1.0000000	-
Class D Notes	32,860,000.00	1.0000000	32,860,000.00	1.0000000	-
Aggregate Note Principal Balance	592,120,000.00	1.0000000	592,120,000.00	1.0000000	-
Pool Information	<u>Beginning of Period</u>		<u>End of Period</u>		
Weighted Avg. Coupon (WAC)	27.31%		27.19%		
Weighted Avg. FICO*	599		599		
Weighted Avg. Loan Remaining Term (WALRT)	35.13		35.04		
Loan Principal Balance:	644,334,466.45		644,330,953.85		
Number of Loans	161,959		158,811		
Loan Information for Additional Loans** on Payment Date:	2/16/2016				
Weighted Avg. Coupon (WAC)	26.16%				
Weighted Avg. FICO*	600				
Loan Principal Balance:	47,817,470.29				
Number of Loans	8,801				

*FICO scores determined at time of origination

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

III. LOAN PRINCIPAL BALANCE

Beginning of Period Loan Principal Balance	644,334,466.45
Principal Collections (Scheduled Principal and Prepayments)	(22,063,365.50)
Charged-Off Loans	(5,106,045.70)
Other Customer Charges Net Increase / (Decrease)	417,617.16
Terminated Loans	(12,795,295.13)
New Loans (Renewals)	22,113,843.54
Loan Principal Balance prior to Payment Date Loan Actions	626,901,220.82
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	17,429,973.15
Exchanged Loans	(9,150,877.99)
Replacement Loans (to be added to the Loan Schedule as Additional Loans)	9,150,637.87
Excluded Loans	-
Released Loans	-
Repurchased Loans	-
End of Period Loan Principal Balance	644,330,953.85

IV. COLLECTIONS

Principal:	
Principal Collections	22,063,365.50
Principal Used for Incremental Renewals	(9,276,665.22)
Other Customer Charges Net Increase / (Decrease)	(417,617.16)
Repurchased Contract Proceeds Related to Principal	-
Recoveries/Liquidation Proceeds	424,036.84
Total Principal Collections	12,793,119.96
Interest Collections	13,935,955.16
Interest used for Servicing Fee at 4.86%	(2,609,554.59)
Late Fees & Other Misc. Charges	563,980.82
Interest on Repurchase Principal	-
Total Interest Collections	11,890,381.39
Collection Account Interest	7,885.67
Principal Distribution Account Interest	-
Reserve Account Interest	1,696.44
Reserve Draw Amount	6,443,306.90
Principal Distribution Account Draw Amount	-
Total Collections	31,136,390.36

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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	-	-	31,135,390.36
Indemnified Amounts	-	-	-	-	31,135,390.36
Back-up Servicing Fee and Servicing Transition Costs	0.04%	21,477.82	-	-	31,113,912.54
Servicing Transition Costs	-	-	-	-	31,113,912.54
Servicing Fee @ 4.86%	4.86%	-	-	-	31,113,912.54
Class A Monthly Interest Amount	1,004,166.67	1,004,166.67	-	-	30,109,745.88
First Priority Principal Payment	-	-	-	-	30,109,745.88
Class B Monthly Interest Amount	114,827.50	114,827.50	-	-	29,994,918.38
Second Priority Principal Payment	-	-	-	-	29,994,918.38
Class C Monthly Interest Amount	71,645.00	71,645.00	-	-	29,923,273.38
Third Priority Principal Payment	-	-	-	-	29,923,273.38
Class D Monthly Interest Amount	136,916.67	136,916.67	-	-	29,786,356.71
Fourth Priority Principal Payment	-	-	-	-	29,786,356.71
Required Reserve Account Amount	6,443,306.90	6,443,306.90	-	-	23,343,049.81
Regular Principal Payment Amount	17,429,469.08	17,429,469.08	-	-	5,913,580.73
Additional Transaction Participant Fees	-	-	-	-	5,913,580.73
Additional Indemnified Amounts	-	-	-	-	5,913,580.73
Residual Released to the PDA	504.07	504.07	-	-	5,913,076.66
Residual Released to the Depositor	5,913,076.66	5,913,076.66	-	-	-
Total		31,136,390.36			

VI. RESERVE ACCOUNT

Beginning of Period Reserve Account Amount		6,443,306.90
Reserve Draw Amount		6,443,306.90
Reserve Deposit Amount		6,443,306.90
End of 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

VII. PRINCIPAL DISTRIBUTION ACCOUNT

Beginning of Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	-
Principal Distribution Account Amount Prior to Payment Waterfall	-
Principal Distribution Deposit Amount	17,429,973.15
Distribution to Noteholders (except during Revolving Period)	-
Class B Noteholders	-
Class C Noteholders	-
Class D Noteholders	-
Purchase of Loans on Payment Date	(17,429,973.15)
End of Period Principal Distribution Account Amount	-
Change in Principal Distribution Account Amount	-

VIII. OVERCOLLATERALIZATION

End of Period Loan Principal Balance	644,330,953.85
End of Period Principal Distribution Account Amount	-
End of Period Note Principal Balance	592,120,000.00
Overcollateralization Amount	52,210,953.85
Required Overcollateralization Amount	52,210,689.90
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	126,210	79.47%	513,722,286.51	79.73%
1 - 29 Days	22,408	14.11%	94,591,552.74	14.68%
30 - 59 Days	3,414	2.15%	12,145,813.76	1.89%
60 - 89 Days	1,754	1.10%	6,038,395.69	0.94%
90 + Days	5,025	3.16%	17,832,905.15	2.77%
	<u>158,811</u>		<u>644,330,953.85</u>	
Total Delinquent Loans	6,779	4.27%	23,871,300.84	3.70%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				4,682,008.86
Beginning of Period Loan Principal Balance				644,334,466.45
Monthly Net Loss Percentage				8.72%
Monthly Net Loss Percentage for 1st Preceding Collection Period				8.32%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.89%
Three-month average Monthly Net Loss Percentage for Current Period				8.31%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				7.77%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.05%

X. REINVESTMENT CRITERIA EVENTS

	<u>Initial Pool</u>	<u>Current Pool</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type				
Unsecured Loans	16.82%	18.90%	20.00%	YES
Unsecured or Other Secured Loans	55.16%	47.97%	60.00%	YES
Risk Level				
E	1.55%	2.73%	6.00%	YES
E or D	9.68%	12.32%	15.00%	YES
E to (and including) C	38.13%	41.23%	50.00%	YES
E to (and including) B	65.75%	67.71%	75.00%	YES
E to (and including) A	85.15%	85.12%	90.00%	YES
E to (and including) P	92.87%	92.44%	95.00%	YES
No Risk Level	0.38%	0.70%	10.00%	YES
Customer State				
Top 3 States	29.27%	25.78%	40.00%	YES
Any state (except for the top 3)	6.80%	7.13%	15.00%	YES
Original Term				
Original Term > 60 months	2.41%	2.00%	6.00%	YES
Weighted Avg. Coupon (WAC)	27.50%	27.19%	19.00%	YES
Weighted Average Loan Remaining Term	32.32	35.04	36.00	YES
Coupon				
Coupon below 10%	0.07%	0.89%	7.5%	YES
Original Balance				
Original Balance > \$25,000	0.92%	0.67%	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		109,454,297.08	128,866,137.98	YES
UPB of Replacement Loans ≥ UPB of Exchanged Loans			95%	YES

XI. 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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XII. HISTORICAL DELINQUENCY

Payment Date		1 - 29 Days	30 - 59 Days	60 - 89 Days	90 + Days	Total Delinquent Loans
2/16/2016	Number of Accounts Loan Principal Balance	22,408 94,591,552.74	3,414 12,145,813.76	1,754 6,038,395.69	5,025 17,832,905.15	6,779 23,871,300.84
1/15/2016		23,881 99,597,845.20	2,943 10,430,949.52	2,089 7,282,551.00	5,071 18,088,371.25	7,160 25,370,922.25
12/15/2015		23,388 99,403,000.33	3,700 13,087,802.39	2,206 7,885,663.83	5,077 17,850,064.31	7,283 25,735,728.14
11/16/2015		22,548 95,075,072.02	3,574 12,731,061.79	2,202 7,633,608.71	4,988 17,480,121.13	7,190 25,113,729.84
10/15/2015		24,678 105,729,511.18	3,748 13,278,561.72	2,273 7,863,881.56	4,780 16,350,728.33	7,053 24,214,609.89
9/15/2015		24,348 103,454,198.26	3,941 13,897,097.18	2,244 7,711,231.53	4,490 15,235,297.77	6,734 22,946,529.30
8/17/2015		23,297 97,539,418.00	3,704 12,808,701.35	2,112 7,232,132.60	4,134 13,855,845.89	6,246 21,087,978.49
7/15/2015		25,091 105,099,150.45	3,568 12,118,228.45	2,015 6,670,316.08	3,906 13,461,198.54	5,921 20,131,514.62
6/15/2015		25,478 106,093,090.66	3,528 11,992,283.07	1,941 6,411,796.02	3,628 12,478,569.41	5,569 18,890,365.43
5/15/2015		24,795 102,872,463.36	3,222 10,584,573.50	1,648 5,529,507.12	3,813 12,966,518.18	5,461 18,496,025.30
4/15/2015		23,517 96,709,533.40	2,819 9,717,772.34	1,667 5,716,006.07	4,162 13,786,298.68	5,829 19,502,304.75
3/16/2015		24,253 101,077,376.03	2,885 9,795,642.91	1,731 5,633,347.49	4,543 15,066,056.91	6,274 20,699,404.40
2/17/2015		25,950 106,363,950.54	3,339 10,918,952.72	1,951 6,420,814.57	4,813 15,671,442.37	6,764 22,092,256.94