

Springleaf Funding Trust 2015-A

Monthly Servicer Report

Collection Period	
Beginning Date	01/01/2019
End Date	01/31/2019
Payment Date	02/15/2019
Transaction Month	48
30/360 Days	30

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: January 31, 2015
 Closing Date: February 26, 2015

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAFICO</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	1,249,994,336.95	319,247	609	27.88%	35.00
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>	
Class A Notes	931,250,000.00	74.50%	3.16%	November 15, 2024	
Class B Notes	113,120,000.00	9.05%	3.62%	November 15, 2024	
Class C Notes	52,500,000.00	4.20%	5.04%	November 15, 2024	
Class D Notes	65,620,000.00	5.25%	6.31%	November 15, 2024	
Aggregate Note Principal Balance	1,162,490,000.00	93.00%			
Overcollateralization Amount	87,504,336.95	7.00%			
Initial Loan Principal Balance:	1,249,994,336.95	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	189,942,985.94	0.20397	152,624,460.02	0.16389	\$37,318,525.92
Class B Notes	113,120,000.00	1.00000	113,120,000.00	1.00000	\$0.00
Class C Notes	52,500,000.00	1.00000	52,500,000.00	1.00000	\$0.00
Class D Notes	65,620,000.00	1.00000	65,620,000.00	1.00000	\$0.00
Aggregate Note Principal Balance	421,182,985.94	0.36231	383,864,460.02	0.33021	\$37,318,525.92

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LOAN PRINCIPAL BALANCE

Beginning of Period Loan Principal Balance	508,687,322.89
Principal Collections (Scheduled Principal and Prepayments)	(20,513,395.37)
Charged-Off Loans	(6,145,533.49)
Other Customer Charges Net Increase / (Decrease)	(9,850.27)
Terminated Loans	(10,630,983.28)
New Loans (Renewals)	0.00
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	(18,763.51)
Ending Loan Principal Balance	<u>471,368,796.97</u>

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	25.49%	25.37%
Weighted Avg. FICO*	615	615
Weighted Avg. Loan Remaining Term (WALRT)	32.13	31.67
Loan Principal Balance	508,687,322.89	471,368,796.97
Number of Loans	120,930	113,668

Additional Loan Information for the Payment Date on 2/15/2019**

Weighted Avg. Coupon (WAC)	N/A
Weighted Avg. FICO*	N/A
Loan Principal Balance	N/A
Number of Loans	N/A

*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	20,513,395.37
Principal Used for Incremental Renewals	-
Principal Used for Proposed Loans	-
Other Customer Charges Net Increase / (Decrease)	9,850.27
Repurchased Contract Proceeds Related to Principal	18,763.51
Recoveries/Liquidation Proceeds	<u>1,120,041.13</u>
Total Principal Collections	21,662,050.28

Interest:

Interest Collections	10,181,789.11
Interest used for Servicing Fee at 4.86%	(2,060,183.66)
Late Fees & Other Misc. Charges	320,335.57
Interest on Repurchase Principal	<u>-</u>
Total Interest Collections	8,441,941.02

Collection Account Interest	56,097.55
Principal Distribution Account Interest	22,282.20
Reserve Account Interest	24,674.55
Reserve Draw Account	12,499,943.37
Principal Distribution Account Draw Amount	-
Total Collections	<u>42,706,988.97</u>

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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	-	-	42,705,988.97
Indemnified Amounts		-	-	-	-	42,705,988.97
Back-up Servicing Fee and Servicing Transition	0.04%	16,956.24	16,956.24	-	-	42,689,032.73
Servicing Transition Costs		-	-	-	-	42,689,032.73
Servicing Fee @ 4.86%	4.86%	-	-	-	-	42,689,032.73
Class A Monthly Interest Amount		500,183.20	500,183.20	-	-	42,188,849.53
First Priority Principal Payment		-	-	-	-	42,188,849.53
Class B Monthly Interest Amount		341,245.33	341,245.33	-	-	41,847,604.20
Second Priority Principal Payment		-	-	-	-	41,847,604.20
Class C Monthly Interest Amount		220,500.00	220,500.00	-	-	41,627,104.20
Third Priority Principal Payment		-	-	-	-	41,627,104.20
Class D Monthly Interest Amount		345,051.83	345,051.83	-	-	41,282,052.37
Fourth Priority Principal Payment		-	-	-	-	41,282,052.37
Required Reserve Account Amount		12,499,943.37	12,499,943.37	-	-	28,782,109.00
Regular Principal Payment Amount		26,687,542.64	26,687,542.64	-	-	2,094,566.36
Additional Transaction Participant Fees		-	-	-	-	2,094,566.36
Additional Indemnified Amounts		-	-	-	-	2,094,566.36
Residual Released to the PDA		-	-	-	-	2,094,566.36
Residual Released to the Depositor		2,094,566.36	2,094,566.36	-	-	-
Total			<u>42,706,988.97</u>			

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RESERVE ACCOUNT

Beginning Period Reserve Account Amount		12,499,943.37
Reserve Draw Amount		(12,499,943.37)
Reserve Deposit Amount		12,499,943.37
Ending Period Reserve Account Amount		12,499,943.37
Change in Reserve Account Balance		-
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	1.00%	12,499,943.37

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Distribution Account Amount		-
Principal Distribution Draw Amount		10,630,983.28
Ending Principal Distribution Amount Prior to Payment Waterfall		10,630,983.28
Principal Distribution Deposit Amount		26,687,542.64
Distribution to Noteholders (except during Revolving Period)		
Class A Noteholders		(37,318,525.92)
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	471,368,796.97
End of Period Principal Distribution Account Amount	-
End of Period Note Principal Balance	383,864,460.02
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	87,504,336.95
Required Overcollateralization Amount	87,504,336.95
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	91,766	80.73%	378,789,507.59	80.36%
1-29 Days	12,953	11.40%	55,422,285.08	11.76%
30-59 Days	2,512	2.21%	9,845,816.04	2.09%
60-89 Days	1,676	1.47%	6,831,821.96	1.45%
90 + Days	4,761	4.19%	20,479,366.30	4.34%
	113,668		471,368,796.97	
Total Delinquent Loans	6,437	5.66%	27,311,188.26	5.79%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				5,025,492.36
Beginning Period Loan Principal Balance				508,687,322.89
Monthly Net Loss Percentage				11.86%
Monthly Net Loss Percentage for 1st Preceding Collection Period				12.37%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				10.55%
Three-month average Monthly Net Loss Percentage for Current Period				11.59%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				10.93%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				9.84%

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REINVESTMENT CRITERIA EVENTS

	<u>Initial Pool</u>	<u>Current Pool</u>	<u>Limit</u>	<u>In Compliance</u>
Unsecured or Other Secured Loans	52.56%	50.39%	65.00%	N/A
Risk Level: E	1.79%	3.72%	6.00%	N/A
Risk Level: E or D	10.20%	13.42%	15.00%	N/A
Risk Level: E to (and including) C	37.92%	47.07%	50.00%	N/A
Risk Level: E to (and including) B	65.57%	73.32%	75.00%	N/A
Risk Level: E to (and including) A	84.70%	88.46%	90.00%	N/A
Risk Level: E to (and including) P	92.57%	94.64%	95.00%	N/A
Risk Level: No risk Level	0.23%	0.08%	2.00%	N/A
Top 3 Customer State	26.88%	26.80%	40.00%	N/A
Any Customer State (except for the top 3)	6.28%	6.23%	15.00%	N/A
Original Term > 60 months	1.77%	1.48%	6.00%	N/A
Weighed Avg. Coupon (WAC)	27.88%	25.37%	20.50%	N/A
Weighed Average Loan Remaining Term	35.00	31.67	42.00	N/A
Coupon below 10%	0.06%	4.11%	7.50%	N/A
Original balance > \$25,000	0.63%	0.96%	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	-	-	249,998,867.39	N/A
UPB of Replacement loans >= UPB of Exchanged loans		True	95.00%	N/A

AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3-Consecutive Month Reinvestment Criteria Event			NO
3-Month Annualized Net Loss Trigger	11.59%	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>
2/15/2019	Number of Accounts	12,953	2,512	1,676	4,761	6,437
	Loan Principal Balance	55,422,285.08	9,845,816.04	6,831,821.96	20,479,366.30	27,311,188.26
1/15/2019		14,545	2,943	1,844	4,991	6,835
		62,969,354.16	11,558,705.48	7,684,178.00	21,644,802.17	29,328,980.17
12/17/2018		14,753	2,855	1,970	5,181	7,151
		64,652,507.28	11,465,115.76	8,344,579.69	22,734,806.25	31,079,385.94
11/15/2018		15,945	3,051	2,092	5,230	7,322
		71,091,188.15	12,133,099.01	9,074,776.24	22,917,559.68	31,992,335.92
10/15/2018		17,478	3,357	2,119	5,429	7,548
		78,584,401.56	13,636,257.54	9,055,568.41	23,643,224.26	32,698,792.67
9/17/2018		16,346	3,290	2,210	5,384	7,594
		74,033,500.73	13,376,904.66	9,437,950.00	23,298,488.95	32,736,438.95
8/15/2018		19,486	3,675	2,253	5,481	7,734
		89,310,665.37	14,926,187.69	9,632,154.42	23,950,683.32	33,582,837.74
7/16/2018		19,628	3,469	2,271	5,641	7,912
		89,137,079.07	14,233,583.91	9,805,984.62	24,888,402.70	34,694,387.32
6/15/2018		20,904	3,542	2,286	5,908	8,194
		96,451,514.55	14,615,152.42	9,861,955.84	25,865,628.13	35,727,583.97
5/15/2018		21,431	3,575	2,419	6,489	8,908
		99,362,598.40	14,820,197.52	10,610,763.53	27,808,094.29	38,418,857.82
4/16/2018		19,634	3,451	2,515	7,169	9,684
		91,258,011.14	14,624,622.89	11,052,403.23	29,715,636.87	40,768,040.10
3/15/2018		25,255	3,962	2,722	7,934	10,656
		119,342,935.16	16,215,428.37	11,360,206.77	32,235,022.73	43,595,229.50