

Springleaf Funding Trust 2014-A
Monthly Servicer Report

| | |
|-------------------|------------|
| Collection Period | |
| Beginning Date | 11/1/2015 |
| End Date | 11/30/2015 |
| Payment Date | 12/15/2015 |
| Transaction Month | 21 |
| 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 644,330,689.90 | No of Loans 167,615 | WAFICO 605 | WAC 27.50% | WALRT 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> |
|---|-----------------------------------|--------------------|-----------------------------|--------------------|---------------|
| | <u>Note Balance</u> | | <u>Note Balance</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) | 27.20% | | 27.21% | | |
| Weighted Avg. FICO* | 599 | | 599 | | |
| Weighted Avg. Loan Remaining Term (WALRT) | 34.92 | | 34.49 | | |
| Loan Principal Balance: | 644,331,940.93 | | 644,331,778.91 | | |
| Number of Loans | 158,277 | | 162,577 | | |
| Loan Information for Additional Loans** on Payment Date: | 12/15/2015 | | | | |
| Weighted Avg. Coupon (WAC) | 27.97% | | | | |
| Weighted Avg. FICO* | 601 | | | | |
| Loan Principal Balance: | 75,191,209.48 | | | | |
| Number of Loans | 20,942 | | | | |

*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 | 644,331,940.93 |
| Principal Collections (Scheduled Principal and Prepayments) | (23,352,254.86) |
| Charged-Off Loans | (4,599,905.54) |
| Other Customer Charges Net Increase / (Decrease) | 634,015.87 |
| Terminated Loans | (36,809,152.10) |
| New Loans (Renewals) | 54,433,790.84 |
| Loan Principal Balance prior to Payment Date Loan Actions | 634,638,435.14 |
| Proposed Loans (to be added to the Loan Schedule as Additional Loans) | 9,694,862.76 |
| Exchanged Loans | (15,214,534.65) |
| Replacement Loans (to be added to the Loan Schedule as Additional Loans) | 15,213,015.66 |
| Excluded Loans | - |
| Released Loans | - |
| Repurchased Loans | - |
| End of Period Loan Principal Balance | 644,331,778.91 |

IV. COLLECTIONS

| | |
|--|-----------------|
| Principal: | |
| Principal Collections | 23,352,254.86 |
| Principal Used for Incremental Renewals | (15,568,500.66) |
| Other Customer Charges Net Increase / (Decrease) | (634,015.87) |
| Repurchased Contract Proceeds Related to Principal | - |
| Recoveries/Liquidation Proceeds | 364,768.00 |
| Total Principal Collections | 7,514,506.33 |
| Interest Collections | 13,632,430.94 |
| Interest used for Servicing Fee at 4.86% | (2,609,544.36) |
| Late Fees & Other Misc. Charges | 493,719.46 |
| Interest on Repurchase Principal | - |
| Total Interest Collections | 11,516,606.04 |
| Collection Account Interest | 2,559.86 |
| Principal Distribution Account Interest | - |
| Reserve Account Interest | 690.27 |
| Reserve Draw Amount | 6,443,306.90 |
| Principal Distribution Account Draw Amount | - |
| Total Collections | 25,477,669.40 |

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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 | - | - | 25,476,669.40 |
| Indemnified Amounts | - | - | - | - | 25,476,669.40 |
| Back-up Servicing Fee and Servicing Transition Costs | 0.04% | 21,477.73 | 21,477.73 | - | 25,455,191.67 |
| Servicing Transition Costs | - | - | - | - | 25,455,191.67 |
| Servicing Fee @ 4.86% | 4.86% | - | - | - | 25,455,191.67 |
| Class A Monthly Interest Amount | 1,004,166.67 | 1,004,166.67 | - | - | 24,451,025.00 |
| First Priority Principal Payment | - | - | - | - | 24,451,025.00 |
| Class B Monthly Interest Amount | 114,827.50 | 114,827.50 | - | - | 24,336,197.50 |
| Second Priority Principal Payment | - | - | - | - | 24,336,197.50 |
| Class C Monthly Interest Amount | 71,645.00 | 71,645.00 | - | - | 24,264,552.50 |
| Third Priority Principal Payment | - | - | - | - | 24,264,552.50 |
| Class D Monthly Interest Amount | 136,916.67 | 136,916.67 | - | - | 24,127,635.84 |
| Fourth Priority Principal Payment | - | - | - | - | 24,127,635.84 |
| Required Reserve Account Amount | 6,443,306.90 | 6,443,306.90 | - | - | 17,684,328.94 |
| Regular Principal Payment Amount | 9,692,254.76 | 9,692,254.76 | - | - | 7,992,074.18 |
| Additional Transaction Participant Fees | - | - | - | - | 7,992,074.18 |
| Additional Indemnified Amounts | - | - | - | - | 7,992,074.18 |
| Residual Released to the PDA | 2,608.00 | 2,608.00 | - | - | 7,989,466.18 |
| Residual Released to the Depositor | 7,989,466.18 | 7,989,466.18 | - | - | - |
| Total | | 25,477,669.40 | | | |

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 | | 9,694,862.76 |
| Distribution to Noteholders (except during Revolving Period) | | - |
| Class B Noteholders | | - |
| Class C Noteholders | | - |
| Class D Noteholders | | - |
| Purchase of Loans on Payment Date | | (9,694,862.76) |
| End of Period Principal Distribution Account Amount | | - |
| Change in Principal Distribution Account Amount | | - |

VIII. OVERCOLLATERALIZATION

| | | |
|---|--|----------------|
| End of Period Loan Principal Balance | | 644,331,778.91 |
| End of Period Principal Distribution Account Amount | | - |
| End of Period Note Principal Balance | | 592,120,000.00 |
| Overcollateralization Amount | | 52,211,778.91 |
| 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 | 128,206 | 78.86% | 506,105,248.05 | 78.55% |
| 1 - 29 Days | 23,388 | 14.39% | 99,403,000.33 | 15.43% |
| 30 - 59 Days | 3,700 | 2.28% | 13,087,802.39 | 2.03% |
| 60 - 89 Days | 2,206 | 1.36% | 7,885,663.83 | 1.22% |
| 90 + Days | 5,077 | 3.12% | 17,850,064.31 | 2.77% |
| | <u>162,577</u> | | <u>644,331,778.91</u> | |
| Total Delinquent Loans | 7,283 | 4.48% | 25,735,728.14 | 3.99% |
| Charged-Offs Loans | | | | |
| Current Period NET Charged-Off Loans | | | | 4,235,137.54 |
| Beginning of Period Loan Principal Balance | | | | 644,331,940.93 |
| Monthly Net Loss Percentage | | | | 7.89% |
| Monthly Net Loss Percentage for 1st Preceding Collection Period | | | | 7.09% |
| Monthly Net Loss Percentage for 2nd Preceding Collection Period | | | | <u>6.16%</u> |
| Three-month average Monthly Net Loss Percentage for Current Period | | | | 7.05% |
| Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period | | | | 6.16% |
| Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period | | | | 6.05% |

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% | 19.00% | 20.00% | YES |
| Unsecured or Other Secured Loans | 55.16% | 51.14% | 60.00% | YES |
| Risk Level | | | | |
| E | 1.55% | 2.68% | 6.00% | YES |
| E or D | 9.68% | 12.27% | 15.00% | YES |
| E to (and including) C | 38.13% | 41.31% | 50.00% | YES |
| E to (and including) B | 65.75% | 67.94% | 75.00% | YES |
| E to (and including) A | 85.15% | 85.21% | 90.00% | YES |
| E to (and including) P | 92.87% | 92.52% | 95.00% | YES |
| No Risk Level | 0.38% | 0.62% | 10.00% | YES |
| Customer State | | | | |
| Top 3 States | 29.27% | 26.75% | 40.00% | YES |
| Any state (except for the top 3) | 6.80% | 6.63% | 15.00% | YES |
| Original Term | | | | |
| Original Term > 60 months | 2.41% | 1.86% | 6.00% | YES |
| Weighted Avg. Coupon (WAC) | 27.50% | 27.21% | 19.00% | YES |
| Weighted Average Loan Remaining Term | 32.32 | 34.49 | 36.00 | YES |
| Coupon | | | | |
| Coupon below 10% | 0.07% | 0.92% | 7.5% | YES |
| Original Balance | | | | |
| Original Balance > \$25,000 | 0.92% | 0.60% | 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 | | \$ 28,686,786.75 | 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 |
|--------------|------------------------|----------------|---------------|--------------|---------------|------------------------|
| 12/15/2015 | Number of Accounts | 23,388 | 3,700 | 2,206 | 5,077 | 7,283 |
| | Loan Principal Balance | 99,403,000.33 | 13,087,802.39 | 7,885,663.83 | 17,850,064.31 | 25,735,728.14 |
| 11/16/2015 | | 22,548 | 3,574 | 2,202 | 4,988 | 7,190 |
| | | 95,075,072.02 | 12,731,061.79 | 7,633,608.71 | 17,480,121.13 | 25,113,729.84 |
| 10/15/2015 | | 24,678 | 3,748 | 2,273 | 4,780 | 7,053 |
| | | 105,729,511.18 | 13,278,561.72 | 7,863,881.56 | 16,350,728.33 | 24,214,609.89 |
| 9/15/2015 | | 24,348 | 3,941 | 2,244 | 4,490 | 6,734 |
| | | 103,454,198.26 | 13,897,097.18 | 7,711,231.53 | 15,235,297.77 | 22,946,529.30 |
| 8/17/2015 | | 23,297 | 3,704 | 2,112 | 4,134 | 6,246 |
| | | 97,539,418.00 | 12,808,701.35 | 7,232,132.60 | 13,855,845.89 | 21,087,978.49 |
| 7/15/2015 | | 25,091 | 3,568 | 2,015 | 3,906 | 5,921 |
| | | 105,099,150.45 | 12,118,228.45 | 6,670,316.08 | 13,461,198.54 | 20,131,514.62 |
| 6/15/2015 | | 25,478 | 3,528 | 1,941 | 3,628 | 5,569 |
| | | 106,093,090.66 | 11,992,283.07 | 6,411,796.02 | 12,478,569.41 | 18,890,365.43 |
| 5/15/2015 | | 24,795 | 3,222 | 1,648 | 3,813 | 5,461 |
| | | 102,872,463.36 | 10,584,573.50 | 5,529,507.12 | 12,966,518.18 | 18,496,025.30 |
| 4/15/2015 | | 23,517 | 2,819 | 1,667 | 4,162 | 5,829 |
| | | 96,709,533.40 | 9,717,772.34 | 5,716,006.07 | 13,786,298.68 | 19,502,304.75 |
| 3/16/2015 | | 24,253 | 2,885 | 1,731 | 4,543 | 6,274 |
| | | 101,077,376.03 | 9,795,642.91 | 5,633,347.49 | 15,066,056.91 | 20,699,404.40 |
| 2/17/2015 | | 25,950 | 3,339 | 1,951 | 4,813 | 6,764 |
| | | 106,363,950.54 | 10,918,952.72 | 6,420,814.57 | 15,671,442.37 | 22,092,256.94 |
| 1/15/2015 | | 27,891 | 3,155 | 2,125 | 4,753 | 6,878 |
| | | 114,013,188.15 | 10,210,205.28 | 6,834,048.94 | 15,183,438.57 | 22,017,487.51 |
| 12/15/2014 | | 28,517 | 3,658 | 2,048 | 4,716 | 6,764 |
| | | 115,489,528.85 | 11,842,782.97 | 6,719,168.21 | 14,652,265.79 | 21,371,434.00 |