

Springleaf Funding Trust 2015-B

Monthly Servicer Report

| | |
|--------------------------|-----------|
| Collection Period | |
| Beginning Date | 7/1/2016 |
| End Date | 7/31/2016 |
| Payment Date | 8/15/2016 |
| Transaction Month | 16 |
| 30/360 Days | 30 |

I. ORIGINAL DEAL PARAMETERS

| | |
|----------------------------------|--|
| Initial Cut-Off Date: | February 28, 2015 |
| Closing Date: | April 7, 2015 |
| Initial Loan Principal Balance: | Dollars 335,621,861.61 No of Loans 78,706 WAFICO 604 WAC 27.94% WALRT 39.00 |
| | <u>Note Balance</u> <u>% of Loan Prin Bal</u> <u>Interest Rate</u> <u>Stated Maturity Date</u> |
| Class A Notes | 250,000,000.00 74.49% 3.48% May 15, 2028 |
| Class B Notes | 31,550,000.00 9.40% 3.80% May 15, 2028 |
| Class C Notes | 12,750,000.00 3.80% 5.25% May 15, 2028 |
| Class D Notes | 20,150,000.00 6.00% 6.50% May 15, 2028 |
| Aggregate Note Principal Balance | 314,450,000.00 93.69% |
| Overcollateralization Amount | 21,171,861.61 6.31% |
| Initial Loan Principal Balance: | 335,621,861.61 100.00% |

II. 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 | 250,000,000.00 | 1.0000000 | 250,000,000.00 | 1.0000000 | \$ - |
| Class B Notes | 31,550,000.00 | 1.0000000 | 31,550,000.00 | 1.0000000 | \$ - |
| Class C Notes | 12,750,000.00 | 1.0000000 | 12,750,000.00 | 1.0000000 | \$ - |
| Class D Notes | 20,150,000.00 | 1.0000000 | 20,150,000.00 | 1.0000000 | \$ - |
| Aggregate Note Principal Balance | 314,450,000.00 | 1.0000000 | 314,450,000.00 | 1.0000000 | \$ - |
| Pool Information | <u>Beginning of Period</u> | | <u>End of Period</u> | | |
| Weighted Avg. Coupon (WAC) | 26.84% | | 26.81% | | |
| Weighted Avg. FICO* | 600 | | 600 | | |
| Weighted Avg. Loan Remaining Term (WALRT) | 35.43 | | 35.30 | | |
| Loan Principal Balance: | 335,661,596.98 | | 335,647,047.06 | | |
| Number of Loans | 74,590 | | 74,743 | | |
| Loan Information for Additional Loans** on Payment Date: | 8/15/2016 | | | | |
| Weighted Avg. Coupon (WAC) | 27.08% | | | | |
| Weighted Avg. FICO* | 608 | | | | |
| Loan Principal Balance: | 20,210,577.00 | | | | |
| Number of Loans | 3,794 | | | | |

*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 | 335,661,596.98 |
| Principal Collections (Scheduled Principal and Prepayments) | (11,277,752.70) |
| Charged-Off Loans | (2,225,838.37) |
| Other Customer Charges Net Increase / (Decrease) | 74,740.31 |
| Terminated Loans | (6,841,764.91) |
| New Loans (Renewals) | 11,159,608.28 |
| Loan Principal Balance prior to Payment Date Loan Actions | 326,550,589.59 |
| Proposed Loans (to be added to the Loan Schedule as Additional Loans) | 9,096,457.47 |
| Exchanged Loans | - |
| Replacement Loans (to be added to the Loan Schedule as Additional Loans) | - |
| Excluded Loans | - |
| Released Loans | - |
| Repurchased Loans | - |
| End of Period Loan Principal Balance | 335,647,047.06 |

IV. COLLECTIONS

| | |
|--|----------------|
| Principal: | |
| Principal Collections | 11,277,752.70 |
| Principal Used for Incremental Renewals | (4,294,837.37) |
| Other Customer Charges Net Increase / (Decrease) | (74,740.31) |
| Repurchased Contract Proceeds Related to Principal | 136,564.02 |
| Recoveries/Liquidation Proceeds | - |
| Total Principal Collections | 7,044,739.04 |
| Interest: | |
| Interest Collections | 7,194,416.58 |
| Interest used for Servicing Fee at 4.86% | (1,323,211.84) |
| Late Fees & Other Misc. Charges | 252,173.97 |
| Interest on Repurchase Principal | - |
| Total Interest Collections | 6,123,378.71 |
| Collection Account Interest | 4,987.31 |
| Principal Distribution Account Interest | - |
| Reserve Account Interest | 1,341.56 |
| Reserve Draw Amount | 3,356,218.62 |
| Principal Distribution Account Draw Amount | - |
| Total Collections | 16,530,665.24 |

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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 | - | - | 16,529,665.24 |
| Indemnified Amounts | - | - | - | - | 16,529,665.24 |
| Back-up Servicing Fee and Servicing Transition Costs | 0.04% | 11,188.72 | 11,188.72 | - | 16,518,476.52 |
| Servicing Transition Costs | - | - | - | - | 16,482,258.89 |
| Servicing Fee @ 4.86% | 4.86% | 36,217.63 | 36,217.63 | - | 16,482,258.89 |
| Class A Monthly Interest Amount | 725,000.00 | 725,000.00 | - | - | 15,757,258.89 |
| First Priority Principal Payment | - | - | - | - | 15,757,258.89 |
| Class B Monthly Interest Amount | 99,908.33 | 99,908.33 | - | - | 15,657,350.56 |
| Second Priority Principal Payment | - | - | - | - | 15,657,350.56 |
| Class C Monthly Interest Amount | 55,781.25 | 55,781.25 | - | - | 15,601,569.31 |
| Third Priority Principal Payment | - | - | - | - | 15,601,569.31 |
| Class D Monthly Interest Amount | 109,145.83 | 109,145.83 | - | - | 15,492,423.47 |
| Fourth Priority Principal Payment | - | - | - | - | 15,492,423.47 |
| Required Reserve Account Amount | 3,356,218.62 | 3,356,218.62 | - | - | 12,136,204.85 |
| Regular Principal Payment Amount | 9,071,272.02 | 9,071,272.02 | - | - | 3,064,932.83 |
| Additional Transaction Participant Fees | - | - | - | - | 3,064,932.83 |
| Additional Indemnified Amounts | - | - | - | - | 3,064,932.83 |
| Residual Released to the PDA | 25,185.45 | 25,185.45 | - | - | 3,039,747.38 |
| Residual Released to the Depositor | 3,039,747.38 | 3,039,747.38 | - | - | - |
| Total | | 16,530,665.24 | | | |

VI. RESERVE ACCOUNT

| | | |
|---|-------|--------------|
| Beginning of Period Reserve Account Amount | | 3,356,218.62 |
| Reserve Draw Amount | | 3,356,218.62 |
| Reserve Deposit Amount | | 3,356,218.62 |
| End of Period Reserve Account Amount | | 3,356,218.62 |
| Change in Reserve Account Balance | | - |
| Required Reserve Account Amount @ 1.00% of Initial Pool Balance | 1.00% | 3,356,218.62 |

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 | | 9,096,457.47 |
| 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 | | (9,096,457.47) |
| End of Period Principal Distribution Account Amount | | - |
| Change in Principal Distribution Account Amount | | - |

VIII. OVERCOLLATERALIZATION

| | | |
|--|--|----------------|
| End of Period Loan Principal Balance | | 335,647,047.06 |
| End of Period Principal Distribution Account Balance | | - |
| End of Period Note Principal Balance | | 314,450,000.00 |
| Total Overcollateralization Amount | | 21,197,047.06 |
| Required Overcollateralization Amount | | 21,171,861.61 |
| In Compliance | | YES |

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IX. DELINQUENCY AND NET LOSS ACTIVITY

| | Number of Loans | Number of Loans % | Loan Prin Balance | Loan Prin Balance % |
|---|-----------------|-------------------|-------------------|---------------------|
| Current | 61,360 | 82.09% | 276,692,465.41 | 82.44% |
| 1 - 29 Days | 9,148 | 12.24% | 42,428,759.98 | 12.64% |
| 30 - 59 Days | 1,491 | 1.99% | 5,840,605.87 | 1.74% |
| 60 - 89 Days | 919 | 1.23% | 3,472,290.64 | 1.03% |
| 90 + Days | 1,825 | 2.44% | 7,212,925.16 | 2.15% |
| | 74,743 | | 335,647,047.06 | |
| Total Delinquent Loans | 2,744 | 3.67% | 10,685,215.80 | 3.18% |
| Charged-Offs Loans | | | | |
| Current Period NET Charged-Off Loans | | | | 2,089,274.35 |
| Beginning of Period Loan Principal Balance | | | | 335,661,596.98 |
| Monthly Net Loss Percentage | | | | 7.47% |
| Monthly Net Loss Percentage for 1st Preceding Collection Period | | | | 6.87% |
| Monthly Net Loss Percentage for 2nd Preceding Collection Period | | | | 8.02% |
| Three-month average Monthly Net Loss Percentage for Current Period | | | | 7.45% |
| Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period | | | | 7.54% |
| Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period | | | | 8.75% |

X. REINVESTMENT CRITERIA EVENTS

| | Initial Pool | Current Pool | Limit | In Compliance |
|---|--------------|---------------|---------------|---------------|
| Product Type | | | | |
| Unsecured Loans | 21.50% | 17.57% | 30.00% | YES |
| Unsecured or Other Secured Loans | 53.30% | 42.65% | 65.00% | YES |
| Risk Level | | | | |
| E | 2.83% | 2.76% | 6.00% | YES |
| E or D | 12.94% | 12.28% | 15.00% | YES |
| E to (and including) C | 41.79% | 41.30% | 50.00% | YES |
| E to (and including) B | 68.34% | 68.09% | 75.00% | YES |
| E to (and including) A | 85.98% | 85.06% | 90.00% | YES |
| E to (and including) P | 93.24% | 92.33% | 95.00% | YES |
| No Risk Level | 0.22% | 0.95% | 2.00% | YES |
| Customer State | | | | |
| Top 3 States | 26.93% | 25.01% | 40.00% | YES |
| Any state (except for the top 3) | 6.39% | 6.37% | 15.00% | YES |
| Original Term | | | | |
| Original Term > 60 months | 1.78% | 1.89% | 6.00% | YES |
| Weighted Avg. Coupon (WAC) | 27.94% | 26.81% | 21.50% | YES |
| Weighted Average Loan Remaining Term | 39.00 | 35.30 | 42.00 | YES |
| Coupon | | | | |
| Coupon below 10% | 0.06% | 0.74% | 7.5% | YES |
| Original Balance | | | | |
| Original Balance > \$25,000 | 0.80% | 1.23% | 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 | | 51,848,452.64 | 67,124,372.32 | 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 |

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XII. HISTORICAL DELINQUENCY

| Payment Date | Number of Accounts | 1 - 29 Days | 30 - 59 Days | 60 - 89 Days | 90 + Days | Total Delinquent Loans |
|--------------|------------------------|---------------|--------------|--------------|---------------|------------------------|
| 8/15/2016 | 9,148 | 1,491 | 319 | 1,825 | 2,744 | |
| | Loan Principal Balance | 42,428,759.98 | 5,840,605.87 | 3,472,290.64 | 7,212,925.16 | 10,685,215.80 |
| 7/15/2016 | 9,030 | 1,362 | 831 | 1,827 | 2,658 | |
| | Loan Principal Balance | 41,907,783.01 | 5,130,703.05 | 3,304,687.60 | 7,283,783.45 | 10,588,471.05 |
| 6/15/2016 | 9,531 | 1,443 | 772 | 1,855 | 2,627 | |
| | Loan Principal Balance | 43,995,142.18 | 5,880,617.48 | 3,098,862.67 | 7,303,126.59 | 10,401,989.26 |
| 5/16/2016 | 8,641 | 1,256 | 727 | 1,997 | 2,724 | |
| | Loan Principal Balance | 39,781,052.19 | 5,021,229.39 | 2,879,980.21 | 7,775,885.44 | 10,655,865.65 |
| 4/15/2016 | 8,027 | 1,131 | 780 | 2,147 | 2,927 | |
| | Loan Principal Balance | 37,337,834.85 | 4,510,357.74 | 3,129,559.05 | 8,151,957.76 | 11,281,516.81 |
| 3/15/2016 | 8,475 | 1,292 | 793 | 2,510 | 3,303 | |
| | Loan Principal Balance | 39,606,523.02 | 5,255,437.62 | 3,091,362.46 | 9,360,677.09 | 12,452,039.55 |
| 2/16/2016 | 9,799 | 1,552 | 978 | 2,799 | 3,777 | |
| | Loan Principal Balance | 45,538,567.13 | 5,974,289.16 | 3,632,954.13 | 10,276,507.08 | 13,909,461.21 |
| 1/15/2016 | 9,617 | 1,477 | 1,001 | 2,996 | 3,997 | |
| | Loan Principal Balance | 43,822,134.43 | 5,612,203.31 | 3,738,153.73 | 11,086,785.51 | 14,824,939.24 |
| 12/15/2015 | 9,457 | 1,614 | 1,272 | 2,963 | 4,235 | |
| | Loan Principal Balance | 41,811,059.56 | 6,043,649.56 | 4,634,982.90 | 10,962,359.67 | 15,597,342.57 |
| 11/16/2015 | 10,405 | 1,947 | 1,260 | 2,815 | 4,075 | |
| | Loan Principal Balance | 45,817,143.22 | 7,127,989.21 | 4,596,358.60 | 10,411,790.88 | 15,008,149.48 |
| 10/15/2015 | 11,658 | 1,993 | 1,277 | 2,722 | 3,999 | |
| | Loan Principal Balance | 51,277,221.65 | 7,473,175.26 | 4,789,557.17 | 9,685,481.52 | 14,475,038.69 |
| 9/15/2015 | 11,415 | 2,051 | 1,232 | 2,447 | 3,679 | |
| | Loan Principal Balance | 50,056,685.88 | 7,608,511.84 | 4,571,073.01 | 8,452,766.30 | 13,023,839.31 |
| 8/17/2015 | 10,762 | 1,891 | 1,085 | 2,073 | 3,158 | |
| | Loan Principal Balance | 47,092,213.16 | 7,123,714.56 | 3,849,028.27 | 7,126,200.03 | 10,975,228.30 |