

Springleaf Funding Trust 2015-B

Monthly Servicer Report

| | |
|--------------------------|------------|
| Collection Period | |
| Beginning Date | 07/01/2019 |
| End Date | 07/31/2019 |
| Payment Date | 08/15/2019 |
| Transaction Month | 52 |
| 30/360 Days | 30 |

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 28, 2015
 Closing Date: April 07, 2015

| | <u>Dollars</u> | <u>No of Loans</u> | <u>WAFICO</u> | <u>WAC</u> | <u>WALRT</u> |
|----------------------------------|---------------------|---------------------------|----------------------|-----------------------------|--------------|
| Initial Loan Principal Balance: | 335,621,861.61 | 78,706 | 604 | 27.94% | 39 |
| | <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% | | | |

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 | 1.00000 | 250,000,000.00 | 1.00000 | \$0.00 |
| Class B Notes | 31,550,000.00 | 1.00000 | 31,550,000.00 | 1.00000 | \$0.00 |
| Class C Notes | 12,750,000.00 | 1.00000 | 12,750,000.00 | 1.00000 | \$0.00 |
| Class D Notes | 20,150,000.00 | 1.00000 | 20,150,000.00 | 1.00000 | \$0.00 |
| Aggregate Note Principal Balance | 314,450,000.00 | 1.00000 | 314,450,000.00 | 1.00000 | \$0.00 |

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LOAN PRINCIPAL BALANCE

| | |
|--|-----------------------|
| Beginning of Period Loan Principal Balance | 335,672,209.54 |
| Principal Collections (Scheduled Principal and Prepayments) | (11,752,615.15) |
| Charged-Off Loans | (1,879,857.18) |
| Other Customer Charges Net Increase / (Decrease) | (72,767.47) |
| Terminated Loans | (9,905,024.32) |
| New Loans (Renewals) | 19,267,741.51 |
| Proposed Loans (to be added to the Loan Schedule as Additional Loans) | 4,343,244.33 |
| Exchanged Loans | (801,261.24) |
| Replacement Loans (to be added to the Loan Schedule as Additional Loans) | 801,431.54 |
| Excluded Loans | 0.00 |
| Released Loans | 0.00 |
| Repurchased Loans | (592.71) |
| Ending Loan Principal Balance | <u>335,672,508.85</u> |

POOL INFORMATION

| | <u>Beginning of Period</u> | <u>End of Period</u> |
|---|----------------------------|----------------------|
| Weighted Avg. Coupon (WAC) | 26.70% | 26.73% |
| Weighted Avg. FICO* | 619 | 619 |
| Weighted Avg. Loan Remaining Term (WALRT) | 40 | 40 |
| Loan Principal Balance | 335,672,209.54 | 335,672,508.85 |
| Number of Loans | 73,800 | 74,416 |

Additional Loan Information for the Payment Date on 8/15/2019**

| | |
|----------------------------|---------------|
| Weighted Avg. Coupon (WAC) | 27.58% |
| Weighted Avg. FICO* | 617 |
| Loan Principal Balance | 24,207,508.97 |
| Number of Loans | 5,675 |

*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 | 11,752,615.15 |
| Principal Used for Incremental Renewals | (9,362,717.19) |
| Principal Used for Proposed Loans | (2,774,700.52) |
| Other Customer Charges Net Increase / (Decrease) | 72,767.47 |
| Repurchased Contract Proceeds Related to Principal | 592.71 |
| Recoveries/Liquidation Proceeds | 311,442.38 |
| Total Principal Collections | - |
| Interest: | |
| Interest Collections | 7,020,431.31 |
| Interest used for Servicing Fee at 4.86% | (1,359,472.45) |
| Late Fees & Other Misc. Charges | 149,712.43 |
| Interest on Repurchase Principal | - |
| Total Interest Collections | 5,810,671.29 |
| Collection Account Interest | 15,728.85 |
| Principal Distribution Account Interest | - |
| Reserve Account Interest | 6,197.16 |
| Reserve Draw Account | 3,356,218.62 |
| Principal Distribution Account Draw Amount | - |
| Total Collections | 9,188,815.92 |

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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 | - | - | 9,187,815.92 |
| Indemnified Amounts | | - | - | - | - | 9,187,815.92 |
| Back-up Servicing Fee and Servicing Transition | 0.04% | 11,189.07 | 11,189.07 | - | - | 9,176,626.85 |
| Servicing Transition Costs | | - | - | - | - | 9,176,626.85 |
| Servicing Fee @ 4.86% | 4.86% | - | - | - | - | 9,176,626.85 |
| Class A Monthly Interest Amount | | 725,000.00 | 725,000.00 | - | - | 8,451,626.85 |
| First Priority Principal Payment | | - | - | - | - | 8,451,626.85 |
| Class B Monthly Interest Amount | | 99,908.33 | 99,908.33 | - | - | 8,351,718.52 |
| Second Priority Principal Payment | | - | - | - | - | 8,351,718.52 |
| Class C Monthly Interest Amount | | 55,781.25 | 55,781.25 | - | - | 8,295,937.27 |
| Third Priority Principal Payment | | - | - | - | - | 8,295,937.27 |
| Class D Monthly Interest Amount | | 109,145.83 | 109,145.83 | - | - | 8,186,791.44 |
| Fourth Priority Principal Payment | | - | - | - | - | 8,186,791.44 |
| Required Reserve Account Amount | | 3,356,218.62 | 3,356,218.62 | - | - | 4,830,572.82 |
| Regular Principal Payment Amount | | 1,517,896.57 | 1,517,896.57 | - | - | 3,312,676.25 |
| Additional Transaction Participant Fees | | - | - | - | - | 3,312,676.25 |
| Additional Indemnified Amounts | | - | - | - | - | 3,312,676.25 |
| Residual Released to the PDA | | 50,647.24 | 50,647.24 | - | - | 3,262,029.01 |
| Residual Released to the Depositor | | 3,262,029.01 | 3,262,029.01 | - | - | - |
| Total | | | <u>9,188,815.92</u> | | | |

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RESERVE ACCOUNT

| | | | |
|---|-------|--|----------------|
| Beginning Period Reserve Account Amount | | | 3,356,218.62 |
| Reserve Draw Amount | | | (3,356,218.62) |
| Reserve Deposit Amount | | | 3,356,218.62 |
| Ending 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 |

PRINCIPAL DISTRIBUTION ACCOUNT

| | | | |
|---|--|--|----------------|
| Beginning Period Distribution Account Amount | | | - |
| Principal Distribution Draw Amount | | | - |
| Ending Principal Distribution Amount Prior to Payment Waterfall | | | - |
| Principal Distribution Deposit Amount | | | 1,568,543.81 |
| 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 | | | (1,568,543.81) |
| Ending Period Principal Distribution Account Amount | | | - |
| Change in Principal Distribution Account Amount | | | - |

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OVERCOLLATERALIZATION

| | |
|---|----------------------|
| End of Period Loan Principal Balance | 335,672,508.85 |
| End of Period Principal Distribution Account Amount | - |
| End of Period Note Principal Balance | 314,450,000.00 |
| Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance) | <u>21,222,508.85</u> |
| Required Overcollateralization Amount | 21,171,861.61 |
| 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 (0 Days) | 65,041 | 87.40% | 293,935,936.66 | 87.57% |
| One Payment Past Due (1-29 Days) | 5,979 | 8.03% | 27,179,424.05 | 8.10% |
| Two Payments Past Due (30-59 Days) | 1,247 | 1.68% | 5,053,152.69 | 1.51% |
| Three Payments Past Due (60-89 Days) | 713 | 0.96% | 3,041,828.54 | 0.91% |
| Four thru Six Payments Past Due (90-179 Days) | 1,410 | 1.89% | 6,319,381.12 | 1.88% |
| Seven or More Payments Past Due (180+) | 26 | 0.03% | 142,785.79 | 0.04% |
| | <u>74,416</u> | <u>100.00%</u> | <u>335,672,508.85</u> | <u>100.00%</u> |

Charged-Offs Loans

| | |
|---|----------------|
| Current Period NET Charged-Off Loans | 1,568,414.80 |
| Beginning Period Loan Principal Balance | 335,672,209.54 |

| | |
|---|--------------|
| Monthly Net Loss Percentage | 5.61% |
| Monthly Net Loss Percentage for 1st Preceding Collection Period | 6.22% |
| Monthly Net Loss Percentage for 2nd Preceding Collection Period | <u>7.18%</u> |
| Three-month average Monthly Net Loss Percentage for Current Period | 6.34% |
| Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period | 7.00% |
| Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period | 7.45% |

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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 | 53.30% | 53.46% | 65.00% | YES |
| Risk Level: E | 2.83% | 3.21% | 6.00% | YES |
| Risk Level: E or D | 12.94% | 12.68% | 15.00% | YES |
| Risk Level: E to (and including) C | 41.79% | 45.08% | 50.00% | YES |
| Risk Level: E to (and including) B | 68.34% | 70.31% | 75.00% | YES |
| Risk Level: E to (and including) A | 85.98% | 84.86% | 90.00% | YES |
| Risk Level: E to (and including) P | 93.24% | 90.69% | 95.00% | YES |
| Risk Level: No risk Level | 0.22% | 0.06% | 2.00% | YES |
| Top 3 Customer State | 26.93% | 24.97% | 40.00% | YES |
| Any Customer State (except for the top 3) | 6.39% | 6.35% | 15.00% | YES |
| Original Term > 60 months | 1.78% | 0.55% | 6.00% | YES |
| Weighed Avg. Coupon (WAC) | 27.94% | 26.73% | 21.50% | YES |
| Weighed Average Loan Remaining Term | 39 | 40 | 42 | YES |
| Coupon below 10% | 0.06% | 2.16% | 7.50% | YES |
| Original balance > \$25,000 | 0.80% | 0.98% | 4.00% | 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/Reserved Loans | - | 801,261.24 | 67,124,372.32 | YES |
| UPB of Replacement loans >= UPB of Exchanged loans | | True | 95.00% | YES |

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 | 6.34% | 17.00% | NO |
| Servicer Default | | | NO |