

Springleaf Funding Trust 2013-A

Monthly Servicer Report

| | |
|--------------------------|-----------|
| Collection Period | |
| Beginning Date | 3/1/2013 |
| Ending Date | 3/31/2013 |
| Payment Date | 4/15/2013 |
| Transaction Month | 2 |
| 30/360 Days | 30 |

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: January 31, 2013
Closing Date: February 19, 2013

| | <u>Dollars</u> | <u>No of Loans</u> | <u>WAC</u> | <u>WALRT</u> | |
|----------------------------------|---------------------|---------------------------|----------------------|--------------|-----------------------------|
| Initial Loan Principal Balance: | \$ 662,247,871.98 | 190,738 | 25.47% | 28.69 | |
| | <u>Note Balance</u> | <u>% of Loan Prin Bal</u> | <u>Interest Rate</u> | | <u>Stated Maturity Date</u> |
| Class A Notes | \$ 500,000,000.00 | 75.50% | 2.580% | | September 15, 2021 |
| Class B Notes | \$ 46,350,000.00 | 7.00% | 3.570% | | September 15, 2021 |
| Class C Notes | \$ 21,530,000.00 | 3.25% | 5.000% | | September 15, 2021 |
| Class D Notes | \$ 36,420,000.00 | 5.50% | 5.000% | | September 15, 2021 |
| Aggregate Note Principal Balance | \$ 604,300,000.00 | 91.25% | | | |
| Overcollateralization Amount | \$ 57,947,871.98 | 8.75% | | | |
| Initial Loan Principal Balance: | \$ 662,247,871.98 | 100.00% | | | |

II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

| | <u>Beginning of Period</u> | | <u>Ending of Period</u> | | <u>Change</u> |
|---|----------------------------|--------------------|-------------------------|--------------------|---------------|
| | <u>Note Balance</u> | <u>Note Factor</u> | <u>Note Balance</u> | <u>Pool Factor</u> | |
| Class A Notes | \$ 500,000,000.00 | 1.0000000 | \$ 500,000,000.00 | 1.0000000 | \$ - |
| Class B Notes | \$ 46,350,000.00 | 1.0000000 | \$ 46,350,000.00 | 1.0000000 | \$ - |
| Class C Notes | \$ 21,530,000.00 | 1.0000000 | \$ 21,530,000.00 | 1.0000000 | \$ - |
| Class D Notes | \$ 36,420,000.00 | 1.0000000 | \$ 36,420,000.00 | 1.0000000 | \$ - |
| Aggregate Note Principal Balance | \$ 604,300,000.00 | 1.0000000 | \$ 604,300,000.00 | 1.0000000 | \$ - |
| Pool Information | | | | | |
| Weighted Avg. Coupon (WAC) | 25.50% | | 25.58% | | |
| Weighted Avg. Loan Remaining Term (WALRT) | 29.40 | | 29.50 | | |
| Loan Principal Balance: | \$662,252,433.72 | | \$662,253,312.82 | | |
| Number of Loans | 191,137 | | 189,670 | | |

III. LOAN PRINCIPAL BALANCE

| | |
|---|--------------------|
| Beginning Loan Principal Balance | \$ 662,252,433.72 |
| Principal Collections (Scheduled Principal and Prepayments) | \$ (35,105,169.99) |
| Charged-Off Loans | \$ (153,531.63) |
| Terminated Loans | \$ (25,218,012.46) |
| Additional Loans | \$ 42,915,757.06 |
| Other Customer Charges Net Increase / (Decrease) | \$ 479,743.26 |
| Ending Loan Principal Balance Prior to Payment Waterfall | \$ 645,171,219.96 |
| Purchase of Loans On Payment Date | \$ 17,082,092.86 |
| Exchanged Loans | \$ - |
| Replacement Loans | \$ - |
| Reassigned Loans | \$ - |
| Excluded Loans | \$ - |
| Excluded Loans Deseignated as such | \$ - |
| Ending Loan Principal Balance | \$ 662,253,312.82 |

IV. COLLECTIONS

| | |
|--|------------------|
| Principal: | |
| Principal Collections | \$ 35,105,169.99 |
| Other Customer Charges Net Increase / (Decrease) | \$ (479,743.26) |
| Repurchased Contract Proceeds Related to Principal | \$ - |
| Recoveries/Liquidation Proceeds | \$ - |
| Total Principal Collections | \$ 34,625,426.73 |
| Interest: | |
| Interest Collections | \$ 13,634,144.79 |
| Late Fees & Other Misc. Charges | \$ 571,191.89 |
| Interest on Repurchase Principal | \$ - |
| Total Interest Collections | \$ 14,205,336.68 |
| Collection Account Interest | \$ 571.44 |
| Principal Distribution Account Interest | \$ - |
| Reserve Account Interest | \$ 102.65 |
| Reserve Draw Amount | \$ 6,622,470.49 |
| Principal Distribution Account Draw Amount | \$ - |
| Total Collections | \$ 55,453,907.99 |

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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 | \$ - | \$ - | \$ 55,452,907.99 |
| Indemnified Amounts | \$ - | \$ - | \$ - | \$ - | \$ 55,452,907.99 |
| Back-up Servicing Fee and Servicing Transition | 0.04% \$ 22,075.08 | \$ 22,075.08 | \$ - | \$ - | \$ 55,430,832.91 |
| Servicing Transition Costs | \$ - | \$ - | \$ - | \$ - | \$ 52,748,710.55 |
| Servicing Fee @ 4.86% | 4.86% \$ 2,682,122.36 | \$ 2,682,122.36 | \$ - | \$ - | \$ 52,748,710.55 |
| Class A Monthly Interest Amount | \$ 1,075,000.00 | \$ 1,075,000.00 | \$ - | \$ - | \$ 51,673,710.55 |
| First Priority Principal Payment | \$ - | \$ - | \$ - | \$ - | \$ 51,673,710.55 |
| Class B Monthly Interest Amount | \$ 137,891.25 | \$ 137,891.25 | \$ - | \$ - | \$ 51,535,819.30 |
| Second Priority Principal Payment | \$ - | \$ - | \$ - | \$ - | \$ 51,535,819.30 |
| Class C Monthly Interest Amount | \$ 89,708.33 | \$ 89,708.33 | \$ - | \$ - | \$ 51,446,110.97 |
| Third Priority Principal Payment | \$ - | \$ - | \$ - | \$ - | \$ 51,446,110.97 |
| Class D Monthly Interest Amount | \$ 151,750.00 | \$ 151,750.00 | \$ - | \$ - | \$ 51,294,360.97 |
| Fourth Priority Principal Payment | \$ - | \$ - | \$ - | \$ - | \$ 51,294,360.97 |
| Required Reserve Account Amount | \$ 6,622,470.49 | \$ 6,622,470.49 | \$ - | \$ - | \$ 44,671,890.48 |
| Regular Principal Payment Amount | \$ 17,075,396.82 | \$ 17,075,396.82 | \$ - | \$ - | \$ 27,596,493.66 |
| Additional Transaction Participant Fees | \$ - | \$ - | \$ - | \$ - | \$ 27,596,493.66 |
| Additional Indemnified Amounts | \$ - | \$ - | \$ - | \$ - | \$ 27,596,493.66 |
| Residual Released to the PDA | \$ 6,696.04 | \$ 6,696.04 | \$ - | \$ - | \$ 27,589,797.62 |
| Residual Released to the Depositor | \$ 27,589,797.62 | \$ 27,589,797.62 | \$ - | \$ - | \$ - |
| Total | | \$ 55,453,907.99 | | | |

VI. RESERVE ACCOUNT

| | | |
|---|-------|-----------------|
| Beginning Period Reserve Account Amount | | \$ 6,622,470.49 |
| Reserve Draw Amount | | \$ 6,622,470.49 |
| Reserve Deposit Amount | | \$ 6,622,470.49 |
| Ending Period Reserve Account Amount | | \$ 6,622,470.49 |
| Change in Reserve Account Balance | | \$ - |
| Required Reserve Account Amount @ 1.00% of Initial Pool Balance | 1.00% | \$ 6,622,470.49 |

VII. PRINCIPAL DISTRIBUTION ACCOUNT

| | |
|---|--------------------|
| Beginning Period Principal Distribution Account Amount | \$ - |
| Principal Distribution Draw Amount | \$ - |
| Ending Principal Distribution Account Amount Prior to Payment Waterfall | \$ - |
| Principal Distribution Deposit Amount | \$ 17,082,092.86 |
| 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 | \$ (17,082,092.86) |
| Ending Period Principal Distribution Account Amount | \$ - |
| Change in Principal Distribution Account Amount | \$ - |

VIII. OVERCOLLATERALIZATION

| | |
|---|------------------|
| Principal Distribution Account Balance | \$ - |
| Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance) | \$ 57,953,312.82 |
| Required Overcollateralization Amount | \$ 57,946,616.78 |
| 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 | 161,252 | 85.02% | \$561,857,456.78 | 84.84% |
| 1 - 29 Days | 25,207 | 13.29% | \$91,015,369.18 | 13.74% |
| 30 - 59 Days | 2,206 | 1.16% | \$6,548,932.91 | 0.99% |
| 60 - 89 Days | 969 | 0.51% | \$2,703,778.70 | 0.41% |
| 90 + Days | 36 | 0.02% | \$127,775.25 | 0.02% |
| | 189,670 | | \$ 662,253,312.82 | |
| Total Delinquent Loans | 1,005 | 0.5299% | 2,831,554 | 0.4276% |
| Charged-Offs Loans | | | | |
| Current Period Charged-Off Loans | | | \$ 153,531.63 | |
| Beginning Period Loan Principal Balance | | | \$ 662,252,433.72 | |
| Monthly Net Loss Percentage | | | | 0.28% |
| Monthly Net Loss Percentage for 1st Preceding Collection Period | | | | 0.04% |
| Monthly Net Loss Percentage for 2nd Preceding Collection Period | | | | 0.00% |
| Three-month average Monthly Net Loss Percentage for Current Period | | | | 0.11% |
| Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period | | | | 0.01% |
| Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period | | | | 0.00% |

X. REINVESTMENT CRITERIA EVENTS

| | <u>Value</u> | <u>Limit</u> | <u>In Compliance</u> |
|---|--------------|-------------------|----------------------|
| Product Type | | | |
| Unsecured Loans | 10.82% | 20.00% | YES |
| Unsecured or Other Secured Loans | 52.65% | 60.00% | YES |
| Risk Level | | | |
| E | 1.84% | 6.00% | YES |
| E or D | 9.32% | 15.00% | YES |
| E to (and including) C | 39.99% | 50.00% | YES |
| E to (and including) B | 69.10% | 75.00% | YES |
| E to (and including) A | 87.51% | 90.00% | YES |
| E to (and including) P | 94.30% | 95.00% | YES |
| No Risk Level | 0.46% | 4.00% | YES |
| Branch State | | | |
| Top 3 States | 30.47% | 40.00% | YES |
| Any state | 11.90% | 15.00% | YES |
| Original Term | | | |
| Original Term > 60 months | 2.58% | 4.00% | YES |
| Weighted Avg. Coupon (WAC) | 25.58% | 19.00% | YES |
| Weighted Average Loan Remaining Term | 29.50 | 36.00 | YES |
| Coupon | | | |
| Coupon below 10% | 0.20% | 7.5% | YES |
| Original Balance | | | |
| Original Balance > \$25,000 | 2.06% | 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 | \$ 6,587.88 | \$ 132,449,409.79 | YES |

XI. AMORTIZATION EVENTS

| | | |
|---|--------|----|
| 3-Consecutive Month Reinvestment Criteria Event | | NO |
| 3-Month Annualized Net Loss Trigger | 17.00% | NO |
| Servicer Default | | NO |