

Springleaf Funding Trust 2015-A

Monthly Servicer Report

| | |
|--------------------------|------------|
| Collection Period | |
| Beginning Date | 09/01/2018 |
| End Date | 09/30/2018 |
| Payment Date | 10/15/2018 |
| Transaction Month | 44 |
| 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 | 393,421,249.85 | 0.42247 | 344,500,432.16 | 0.36993 | \$48,920,817.69 |
| 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 | 624,661,249.85 | 0.53735 | 575,740,432.16 | 0.49526 | \$48,920,817.69 |

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LOAN PRINCIPAL BALANCE

| | |
|--|-----------------------|
| Beginning of Period Loan Principal Balance | 712,165,586.80 |
| Principal Collections (Scheduled Principal and Prepayments) | (25,145,727.14) |
| Charged-Off Loans | (6,547,869.70) |
| Other Customer Charges Net Increase / (Decrease) | 48,982.34 |
| Terminated Loans | (17,276,203.19) |
| 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 | 0.00 |
| Ending Loan Principal Balance | <u>663,244,769.11</u> |

POOL INFORMATION

| | <u>Beginning of Period</u> | <u>End of Period</u> |
|---|----------------------------|----------------------|
| Weighted Avg. Coupon (WAC) | 25.95% | 25.86% |
| Weighted Avg. FICO* | 615 | 615 |
| Weighted Avg. Loan Remaining Term (WALRT) | 34.17 | 33.68 |
| Loan Principal Balance | 712,165,586.80 | 663,244,769.11 |
| Number of Loans | 159,586 | 150,332 |

Additional Loan Information for the Payment Date on 10/15/2018**

| | |
|----------------------------|-----|
| 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 | 25,145,727.14 |
| Principal Used for Incremental Renewals | - |
| Principal Used for Proposed Loans | - |
| Other Customer Charges Net Increase / (Decrease) | (48,982.34) |
| Repurchased Contract Proceeds Related to Principal | - |
| Recoveries/Liquidation Proceeds | <u>1,159,574.78</u> |
| Total Principal Collections | 26,256,319.58 |
| Interest: | |
| Interest Collections | 13,861,555.42 |
| Interest used for Servicing Fee at 4.86% | (2,884,270.63) |
| Late Fees & Other Misc. Charges | 371,950.35 |
| Interest on Repurchase Principal | <u>-</u> |
| Total Interest Collections | 11,349,235.14 |
| Collection Account Interest | 58,639.59 |
| Principal Distribution Account Interest | 25,833.91 |
| Reserve Account Interest | 18,119.94 |
| Reserve Draw Account | 12,499,943.37 |
| Principal Distribution Account Draw Amount | - |
| Total Collections | <u>50,208,091.53</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 | - | - | 50,207,091.53 |
| Indemnified Amounts | | - | - | - | - | 50,207,091.53 |
| Back-up Servicing Fee and Servicing Transition | 0.04% | 23,738.85 | 23,738.85 | - | - | 50,183,352.68 |
| Servicing Transition Costs | | - | - | - | - | 50,183,352.68 |
| Servicing Fee @ 4.86% | 4.86% | - | - | - | - | 50,183,352.68 |
| Class A Monthly Interest Amount | | 1,036,009.29 | 1,036,009.29 | - | - | 49,147,343.39 |
| First Priority Principal Payment | | - | - | - | - | 49,147,343.39 |
| Class B Monthly Interest Amount | | 341,245.33 | 341,245.33 | - | - | 48,806,098.06 |
| Second Priority Principal Payment | | - | - | - | - | 48,806,098.06 |
| Class C Monthly Interest Amount | | 220,500.00 | 220,500.00 | - | - | 48,585,598.06 |
| Third Priority Principal Payment | | - | - | - | - | 48,585,598.06 |
| Class D Monthly Interest Amount | | 345,051.83 | 345,051.83 | - | - | 48,240,546.23 |
| Fourth Priority Principal Payment | | - | - | - | - | 48,240,546.23 |
| Required Reserve Account Amount | | 12,499,943.37 | 12,499,943.37 | - | - | 35,740,602.86 |
| Regular Principal Payment Amount | | 31,644,614.50 | 31,644,614.50 | - | - | 4,095,988.36 |
| Additional Transaction Participant Fees | | - | - | - | - | 4,095,988.36 |
| Additional Indemnified Amounts | | - | - | - | - | 4,095,988.36 |
| Residual Released to the PDA | | - | - | - | - | 4,095,988.36 |
| Residual Released to the Depositor | | 4,095,988.36 | 4,095,988.36 | - | - | - |
| Total | | | <u>50,208,091.53</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 | | | 17,276,203.19 |
| Ending Principal Distribution Amount Prior to Payment Waterfall | | | 17,276,203.19 |
| Principal Distribution Deposit Amount | | | 31,644,614.50 |
| Distribution to Noteholders (except during Revolving Period) | | | |
| Class A Noteholders | | | (48,920,817.69) |
| 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 | 663,244,769.11 |
| End of Period Principal Distribution Account Amount | - |
| End of Period Note Principal Balance | 575,740,432.16 |
| 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 | 121,949 | 81.12% | 538,325,317.34 | 81.17% |
| 1-29 Days | 17,478 | 11.63% | 78,584,401.56 | 11.85% |
| 30-59 Days | 3,357 | 2.23% | 13,636,257.54 | 2.06% |
| 60-89 Days | 2,119 | 1.41% | 9,055,568.41 | 1.37% |
| 90 + Days | 5,429 | 3.61% | 23,643,224.26 | 3.56% |
| | 150,332 | | 663,244,769.11 | |
| Total Delinquent Loans | 7,548 | 5.02% | 32,698,792.67 | 4.93% |
| Charged-Offs Loans | | | | |
| Current Period NET Charged-Off Loans | | | | 5,388,294.92 |
| Beginning Period Loan Principal Balance | | | | 712,165,586.80 |
| Monthly Net Loss Percentage | | | | 9.08% |
| Monthly Net Loss Percentage for 1st Preceding Collection Period | | | | 9.14% |
| Monthly Net Loss Percentage for 2nd Preceding Collection Period | | | | 9.26% |
| Three-month average Monthly Net Loss Percentage for Current Period | | | | 9.16% |
| Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period | | | | 8.87% |
| Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period | | | | 8.59% |

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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% | 50.73% | 65.00% | N/A |
| Risk Level: E | 1.79% | 3.66% | 6.00% | N/A |
| Risk Level: E or D | 10.20% | 13.31% | 15.00% | N/A |
| Risk Level: E to (and including) C | 37.92% | 46.94% | 50.00% | N/A |
| Risk Level: E to (and including) B | 65.57% | 73.11% | 75.00% | N/A |
| Risk Level: E to (and including) A | 84.70% | 88.36% | 90.00% | N/A |
| Risk Level: E to (and including) P | 92.57% | 94.55% | 95.00% | N/A |
| Risk Level: No risk Level | 0.23% | 0.07% | 2.00% | N/A |
| Top 3 Customer State | 26.88% | 26.86% | 40.00% | N/A |
| Any Customer State (except for the top 3) | 6.28% | 6.35% | 15.00% | N/A |
| Original Term > 60 months | 1.77% | 1.22% | 6.00% | N/A |
| Weighed Avg. Coupon (WAC) | 27.88% | 25.86% | 20.50% | N/A |
| Weighed Average Loan Remaining Term | 35.00 | 33.68 | 42.00 | N/A |
| Coupon below 10% | 0.06% | 2.93% | 7.50% | N/A |
| Original balance > \$25,000 | 0.63% | 0.81% | 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 | 9.16% | 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> |
|---------------------|------------------------|--------------------|---------------------|---------------------|------------------|-------------------------------|
| 10/15/2018 | Number of Accounts | 17,478 | 3,357 | 2,119 | 5,429 | 7,548 |
| | Loan Principal Balance | 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 |
| 2/15/2018 | | 27,005 | 4,513 | 3,104 | 8,333 | 11,437 |
| | | 126,052,856.00 | 18,019,834.46 | 12,676,052.22 | 33,293,185.52 | 45,969,237.74 |
| 1/16/2018 | | 27,109 | 4,711 | 3,423 | 7,993 | 11,416 |
| | | 122,719,443.81 | 18,303,331.01 | 14,059,799.83 | 31,541,206.74 | 45,601,006.57 |
| 12/15/2017 | | 29,766 | 5,041 | 3,398 | 7,664 | 11,062 |
| | | 134,904,247.72 | 19,872,226.62 | 13,493,746.04 | 30,485,889.41 | 43,979,635.45 |
| 11/15/2017 | | 29,792 | 4,873 | 3,487 | 7,231 | 10,718 |
| | | 133,912,486.00 | 18,569,335.62 | 13,609,787.76 | 28,377,804.23 | 41,987,591.99 |