

Springleaf Funding Trust 2013-A

Monthly Servicer Report

Collection Period	
Beginning Date	12/1/2014
Ending Date	12/31/2014
Payment Date	1/15/2015
Transaction Month	23
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)	26.92%		26.95%		
Weighted Avg. Loan Remaining Term (WALRT)	32.44		32.76		
Loan Principal Balance:	\$662,252,005.46		\$662,255,902.79		
Number of Loans	166,525		165,946		

III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$	662,252,005.46
Principal Collections (Scheduled Principal and Prepayments)	\$	(26,720,491.77)
Charged-Off Loans	\$	(3,207,043.00)
Terminated Loans	\$	(22,495,411.44)
Additional Loans	\$	34,281,565.02
Other Customer Charges Net Increase / (Decrease)	\$	581,383.76
Ending Loan Principal Balance Prior to Payment Waterfall	\$	644,692,008.03
Purchase of Loans On Payment Date	\$	17,563,894.76
Exchanged Loans	\$	-
Replacement Loans	\$	-
Reassigned Loans	\$	-
Excluded Loans	\$	-
Excluded Loans Dedesignated as such	\$	-
Ending Loan Principal Balance	\$	662,255,902.79

IV. COLLECTIONS

Principal:		
Principal Collections	\$	26,720,491.77
Other Customer Charges Net Increase / (Decrease)	\$	(581,383.76)
Repurchased Contract Proceeds Related to Principal	\$	-
Recoveries/Liquidation Proceeds	\$	389,237.60
Total Principal Collections	\$	26,528,345.61
Interest:		
Interest Collections	\$	13,628,935.45
Late Fees & Other Misc. Charges	\$	710,830.51
Interest on Repurchase Principal	\$	-
Total Interest Collections	\$	14,339,765.96
Collection Account Interest	\$	2,302.70
Principal Distribution Account Interest	\$	-
Reserve Account Interest	\$	396.62
Reserve Draw Amount	\$	6,622,470.49
Principal Distribution Account Draw Amount	\$	-
Total Collections	\$	47,493,281.38

Springleaf Funding Trust 2013-A
Monthly Servicer Report

Collection Period	
Beginning Date	12/1/2014
Ending Date	12/31/2014
Payment Date	1/15/2015
Transaction Month	23
30/360 Days	30

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	\$ -	\$ -	\$ 47,492,281.38
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 47,492,281.38
Back-up Servicing Fee and Servicing Transition	0.04% \$ 22,075.07	\$ 22,075.07	\$ -	\$ -	\$ 47,470,206.31
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 44,788,085.69
Servicing Fee @ 4.86%	4.86% \$ 2,682,120.62	\$ 2,682,120.62	\$ -	\$ -	\$ 44,788,085.69
Class A Monthly Interest Amount	\$ 1,075,000.00	\$ 1,075,000.00	\$ -	\$ -	\$ 43,713,085.69
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 43,713,085.69
Class B Monthly Interest Amount	\$ 137,891.25	\$ 137,891.25	\$ -	\$ -	\$ 43,575,194.44
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 43,575,194.44
Class C Monthly Interest Amount	\$ 89,708.33	\$ 89,708.33	\$ -	\$ -	\$ 43,485,486.11
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 43,485,486.11
Class D Monthly Interest Amount	\$ 151,750.00	\$ 151,750.00	\$ -	\$ -	\$ 43,333,736.11
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 43,333,736.11
Required Reserve Account Amount	\$ 6,622,470.49	\$ 6,622,470.49	\$ -	\$ -	\$ 36,711,265.62
Regular Principal Payment Amount	\$ 17,554,608.75	\$ 17,554,608.75	\$ -	\$ -	\$ 19,156,656.87
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 19,156,656.87
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 19,156,656.87
Residual Released to the PDA	\$ 9,286.01	\$ 9,286.01	\$ -	\$ -	\$ 19,147,370.86
Residual Released to the Depositor	\$ 19,147,370.86	\$ 19,147,370.86	\$ -	\$ -	\$ -
Total		\$ 47,493,281.38			

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		\$ 17,563,894.76
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		\$ (17,563,894.76)
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)		\$ 57,955,902.79
Required Overcollateralization Amount		\$ 57,946,616.78
In Compliance		YES

Springleaf Funding Trust 2013-A

Monthly Servicer Report

Collection Period	
Beginning Date	12/1/2014
Ending Date	12/31/2014
Payment Date	1/15/2015
Transaction Month	23
30/360 Days	30

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	126,704	76.35%	\$510,926,056.10	77.15%
1 - 29 Days	30,159	18.17%	\$122,655,143.45	18.52%
30 - 59 Days	3,138	1.89%	\$9,689,971.10	1.46%
60 - 89 Days	1,976	1.19%	\$6,481,985.39	0.98%
90 + Days	3,969	2.39%	\$12,502,746.75	1.89%
	165,946		\$ 662,255,902.79	
Total Delinquent Loans	5,945	3.58%	18,984,732	2.87%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$	2,817,805.40
Beginning Period Loan Principal Balance				\$662,252,005.46
Monthly Net Loss Percentage				5.11%
Monthly Net Loss Percentage for 1st Preceding Collection Period				5.00%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				5.59%
Three-month average Monthly Net Loss Percentage for Current Period				5.23%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				5.36%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				5.15%

X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	13.76%	20.00%	YES
Unsecured or Other Secured Loans	53.33%	60.00%	YES
Risk Level			
E	1.69%	6.00%	YES
E or D	9.18%	15.00%	YES
E to (and including) C	36.01%	50.00%	YES
E to (and including) B	63.61%	75.00%	YES
E to (and including) A	83.25%	90.00%	YES
E to (and including) P	91.87%	95.00%	YES
No Risk Level	0.24%	4.00%	YES
Customer State			
Top 3 States	30.92%	40.00%	YES
Any state (except for the top 3)	8.27%	15.00%	YES
Original Term			
Original Term > 60 months	2.70%	4.00%	YES
Weighted Avg. Coupon (WAC)	26.95%	19.00%	YES
Weighted Average Loan Remaining Term	32.76	36.00	YES
Coupon			
Coupon below 10%	0.81%	7.5%	YES
Original Balance			
Original Balance > \$25,000	1.43%	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	\$ 812,528.12	\$ 132,449,409.79	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