

# Springleaf Funding Trust 2013-A

## Monthly Servicer Report

|                          |           |
|--------------------------|-----------|
| <b>Collection Period</b> |           |
| Beginning Date           | 7/1/2015  |
| Ending Date              | 7/31/2015 |
| Payment Date             | 8/17/2015 |
| Transaction Month        | 30        |
| 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                    | 251,470,887.53             | 0.5029418          | 213,773,675.86          | 0.4275474          | 37,697,211.67 |
| 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 | 355,770,887.53             | 0.5887322          | 318,073,675.86          | 0.5263506          | 37,697,211.67 |

#### Pool Information

|   |                |                |
|---|----------------|----------------|
| Weighted Avg. Coupon (WAC)                | 26.69%         | 26.62%         |
| Weighted Avg. Loan Remaining Term (WALRT) | 30.43          | 29.91          |
| Loan Principal Balance:                   | 413,717,504.31 | 376,020,292.64 |
| Number of Loans                           | 110,678        | 102,145        |

### III. LOAN PRINCIPAL BALANCE

|   |                 |
|---|-----------------|
| Beginning Loan Principal Balance                            | 413,717,504.31  |
| Principal Collections (Scheduled Principal and Prepayments) | (34,311,423.53) |
| Charged-Off Loans   | (2,888,673.11)  |
| Terminated Loans  | -               |
| Additional Loans  | -               |
| Other Customer Charges Net Increase / (Decrease)            | (497,115.03)    |
| Ending Loan Principal Balance Prior to Payment Waterfall    | 376,020,292.64  |
| Purchase of Loans On Payment Date                           | -               |
| Exchanged Loans   | -               |
| Replacement Loans   | -               |
| Reassigned Loans  | -               |
| Excluded Loans  | -               |
| Excluded Loans Dedesignated as such                         | -               |
| Ending Loan Principal Balance                               | 376,020,292.64  |

### IV. COLLECTIONS

|  |               |
|--|---------------|
| Principal:   |               |
| Principal Collections                              | 34,311,423.53 |
| Other Customer Charges Net Increase / (Decrease)   | 497,115.03    |
| Repurchased Contract Proceeds Related to Principal | -             |
| Recoveries/Liquidation Proceeds                    | 499,837.56    |
| Total Principal Collections                        | 35,308,376.12 |
| Interest:  |               |
| Interest Collections                               | 9,633,319.20  |
| Late Fees & Other Misc. Charges                    | 454,629.51    |
| Interest on Repurchase Principal                   | -             |
| Total Interest Collections                         | 10,087,948.71 |
| Collection Account Interest                        | 3,827.67      |
| Principal Distribution Account Interest            | -             |
| Reserve Account Interest                           | 616.10        |
| Reserve Draw Amount                                | 6,622,470.49  |
| Principal Distribution Account Draw Amount         | -             |
| Total Collections                                  | 52,023,239.09 |

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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      | -            | -                   | 52,022,239.09             |
| Indemnified Amounts  | -                 | -             | -            | -                   | 52,022,239.09             |
| Back-up Servicing Fee and Servicing Transition                       | 0.04%             | 13,790.58     | 13,790.58    | -                   | 52,008,448.51             |
| Servicing Transition Costs   | -                 | -             | -            | -                   | 50,332,892.61             |
| Servicing Fee @ 4.86%  | 4.86%             | 1,675,555.89  | 1,675,555.89 | -                   | 50,332,892.61             |
| Class A Monthly Interest Amount                                      | 540,662.41        | 540,662.41    | -            | -                   | 49,792,230.21             |
| First Priority Principal Payment                                     | -                 | -             | -            | -                   | 49,792,230.21             |
| Class B Monthly Interest Amount                                      | 137,891.25        | 137,891.25    | -            | -                   | 49,654,338.96             |
| Second Priority Principal Payment                                    | -                 | -             | -            | -                   | 49,654,338.96             |
| Class C Monthly Interest Amount                                      | 89,708.33         | 89,708.33     | -            | -                   | 49,564,630.62             |
| Third Priority Principal Payment                                     | -                 | -             | -            | -                   | 49,564,630.62             |
| Class D Monthly Interest Amount                                      | 151,750.00        | 151,750.00    | -            | -                   | 49,412,880.62             |
| Fourth Priority Principal Payment                                    | -                 | -             | -            | -                   | 49,412,880.62             |
| Required Reserve Account Amount                                      | 6,622,470.49      | 6,622,470.49  | -            | -                   | 42,790,410.13             |
| Regular Principal Payment Amount                                     | 37,697,211.67     | 37,697,211.67 | -            | -                   | 5,093,198.46              |
| Additional Transaction Participant Fees                              | -                 | -             | -            | -                   | 5,093,198.46              |
| Additional Indemnified Amounts                                       | -                 | -             | -            | -                   | 5,093,198.46              |
| Residual Released to the PDA   | -                 | -             | -            | -                   | 5,093,198.46              |
| Residual Released to the Depositor                                   | 5,093,198.46      | 5,093,198.46  | -            | -                   | -                         |
| Total  |                   | 52,023,239.09 |              |                     |                           |

### 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                                   | 37,697,211.67   |
| Distribution to Noteholders (except during Revolving Period)            | (37,697,211.67) |
| Class A Noteholders   | -               |
| 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                         | -               |

### VIII. OVERCOLLATERALIZATION

|   |               |
|---|---------------|
| Principal Distribution Account Balance  | -             |
| Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance) | 57,946,616.78 |
| 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   | 77,055                 | 75.44%                   | 281,557,055.19           | 74.88%                     |
| 1 - 29 Days   | 17,851                 | 17.48%                   | 70,572,338.75            | 18.77%                     |
| 30 - 59 Days  | 2,647                  | 2.59%                    | 8,581,974.35             | 2.28%                      |
| 60 - 89 Days  | 1,479                  | 1.45%                    | 4,951,707.26             | 1.32%                      |
| 90 + Days   | 3,113                  | 3.05%                    | 10,357,217.09            | 2.75%                      |
|   | 102,145                |                          | 376,020,292.64           |                            |
| Total Delinquent Loans  | 4,592                  | 4.50%                    | 15,308,924               | 4.07%                      |
| Charged-Offs Loans  |                        |                          |                          |                            |
| Current Period NET Charged-Off Loans  |                        |                          |                          | 2,388,835.55               |
| Beginning Period Loan Principal Balance   |                        |                          |                          | 413,717,504.31             |
| Monthly Net Loss Percentage   |                        |                          |                          | 6.93%                      |
| Monthly Net Loss Percentage for 1st Preceding Collection Period                     |                        |                          |                          | 5.96%                      |
| Monthly Net Loss Percentage for 2nd Preceding Collection Period                     |                        |                          |                          | 6.88%                      |
| Three-month average Monthly Net Loss Percentage for Current Period                  |                        |                          |                          | 6.59%                      |
| Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period |                        |                          |                          | 6.81%                      |
| Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period |                        |                          |                          | 7.04%                      |

### X. REINVESTMENT CRITERIA EVENTS

|   | <u>Value</u> | <u>Limit</u>   | <u>In Compliance</u> |
|---|--------------|----------------|----------------------|
| Product Type  |              |                |                      |
| Unsecured Loans   | 14.60%       | 20.00%         | N/A                  |
| Unsecured or Other Secured Loans                                | 52.21%       | 60.00%         | N/A                  |
| Risk Level  |              |                |                      |
| E   | 1.88%        | 6.00%          | N/A                  |
| E or D  | 9.44%        | 15.00%         | N/A                  |
| E to (and including) C  | 35.88%       | 50.00%         | N/A                  |
| E to (and including) B  | 63.15%       | 75.00%         | N/A                  |
| E to (and including) A  | 82.81%       | 90.00%         | N/A                  |
| E to (and including) P  | 91.57%       | 95.00%         | N/A                  |
| No Risk Level   | 0.27%        | 4.00%          | N/A                  |
| Customer State  |              |                |                      |
| Top 3 States  | 30.99%       | 40.00%         | N/A                  |
| Any state (except for the top 3)                                | 8.31%        | 15.00%         | N/A                  |
| Original Term   |              |                |                      |
| Original Term > 60 months                                       | 3.80%        | 4.00%          | N/A                  |
| Weighted Avg. Coupon (WAC)                                      | 26.62%       | 19.00%         | N/A                  |
| Weighted Average Loan Remaining Term                            | 29.91        | 36.00          | N/A                  |
| Coupon  |              |                |                      |
| Coupon below 10%  | 1.53%        | 7.5%           | N/A                  |
| Original Balance  |              |                |                      |
| Original Balance > \$25,000                                     | 1.87%        | 4.0%           | 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 / Released Loans                             | 812,528.12   | 132,449,409.79 | N/A                  |
| UPB of Replacement loans ≥ UPB of Exchanged loans               | TRUE         | 95%            | N/A                  |

### XI. AMORTIZATION EVENTS

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