

# Springleaf Funding Trust 2015-B

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	12/01/2019
<b>End Date</b>	12/31/2019
<b>Payment Date</b>	01/15/2020
<b>Transaction Month</b>	57
<b>30/360 Days</b>	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	335,671,969.37
Principal Collections (Scheduled Principal and Prepayments)	(10,961,373.67)
Charged-Off Loans	(2,169,428.17)
Other Customer Charges Net Increase / (Decrease)	(62,665.68)
Terminated Loans	(10,702,943.88)
New Loans (Renewals)	19,524,419.69
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	4,377,684.56
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	(4,649.53)
Ending Loan Principal Balance	<u>335,673,012.69</u>

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	26.64%	26.64%
Weighted Avg. FICO*	620	620
Weighted Avg. Loan Remaining Term (WALRT)	39	40
Loan Principal Balance	335,671,969.37	335,673,012.69
Number of Loans	74,108	71,231

#### **Additional Loan\*\* Information for the Payment Date on 1/15/2020**

Weighted Avg. Coupon (WAC)	27.50%
Weighted Avg. FICO*	620
Loan Principal Balance	23,770,106.94
Number of Loans	2,827

\*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	10,961,373.67
Principal Used for Incremental Renewals	(8,821,475.81)
Principal Used for Proposed Loans	(2,531,396.63)
Other Customer Charges Net Increase / (Decrease)	62,665.68
Repurchased Contract Proceeds Related to Principal	4,649.53
Recoveries/Liquidation Proceeds	<u>324,183.56</u>
Total Principal Collections	-
Interest:	
Interest Collections	6,897,488.01
Interest used for Servicing Fee at 4.86%	(1,359,471.48)
Late Fees & Other Misc. Charges	153,367.63
Interest on Repurchase Principal	<u>-</u>
Total Interest Collections	5,691,384.16
Collection Account Interest	15,489.33
Principal Distribution Account Interest	-
Reserve Account Interest	3,995.40
Reserve Draw Account	3,356,218.62
Principal Distribution Account Draw Amount	-
Total Collections	<u>9,067,087.51</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	-	-	9,066,087.51
Indemnified Amounts		-	-	-	-	9,066,087.51
Back-up Servicing Fee and Servicing Transition	0.04%	11,189.07	11,189.07	-	-	9,054,898.44
Servicing Transition Costs		-	-	-	-	9,054,898.44
Servicing Fee @ 4.86%	4.86%	-	-	-	-	9,054,898.44
Class A Monthly Interest Amount		725,000.00	725,000.00	-	-	8,329,898.44
First Priority Principal Payment		-	-	-	-	8,329,898.44
Class B Monthly Interest Amount		99,908.33	99,908.33	-	-	8,229,990.11
Second Priority Principal Payment		-	-	-	-	8,229,990.11
Class C Monthly Interest Amount		55,781.25	55,781.25	-	-	8,174,208.86
Third Priority Principal Payment		-	-	-	-	8,174,208.86
Class D Monthly Interest Amount		109,145.83	109,145.83	-	-	8,065,063.03
Fourth Priority Principal Payment		-	-	-	-	8,065,063.03
Required Reserve Account Amount		3,356,218.62	3,356,218.62	-	-	4,708,844.41
Regular Principal Payment Amount		1,795,136.85	1,795,136.85	-	-	2,913,707.56
Additional Transaction Participant Fees		-	-	-	-	2,913,707.56
Additional Indemnified Amounts		-	-	-	-	2,913,707.56
Residual Released to the PDA		51,151.08	51,151.08	-	-	2,862,556.48
Residual Released to the Depositor		2,862,556.48	2,862,556.48	-	-	-
Total			<u>9,067,087.51</u>			

**Springleaf Funding Trust 2015-B**  
**Monthly Servicer Report**

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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		1,846,287.93
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		(1,846,287.93)
Ending Period Principal Distribution Account Amount		-
Change in Principal Distribution Account Amount		-

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### OVERCOLLATERALIZATION

End of Period Loan Principal Balance	335,673,012.69
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>21,223,012.69</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)	61,323	86.09%	292,452,245.15	87.12%
One Payment Past Due (1-29 Days)	6,099	8.56%	27,273,489.28	8.13%
Two Payments Past Due (30-59 Days)	1,292	1.81%	5,338,361.19	1.59%
Three Payments Past Due (60-89 Days)	794	1.11%	3,296,249.30	0.98%
Four thru Six Payments Past Due (90-179 Days)	1,683	2.36%	7,153,253.86	2.13%
Seven or More Payments Past Due (180+)	40	0.06%	159,413.91	0.05%
	<u>71,231</u>	<u>100.00%</u>	<u>335,673,012.69</u>	<u>100.00%</u>

#### Charged-Offs Loans

Current Period NET Charged-Off Loans	1,845,244.61
Beginning Period Loan Principal Balance	335,671,969.37

Monthly Net Loss Percentage	6.60%
Monthly Net Loss Percentage for 1st Preceding Collection Period	6.66%
Monthly Net Loss Percentage for 2nd Preceding Collection Period	<u>6.42%</u>
Three-month average Monthly Net Loss Percentage for Current Period	6.56%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period	6.12%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period	5.51%

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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%	54.36%	65.00%	YES
Risk Level: E	2.83%	3.24%	6.00%	YES
Risk Level: E or D	12.94%	12.98%	15.00%	YES
Risk Level: E to (and including) C	41.79%	45.03%	50.00%	YES
Risk Level: E to (and including) B	68.34%	70.96%	75.00%	YES
Risk Level: E to (and including) A	85.98%	85.71%	90.00%	YES
Risk Level: E to (and including) P	93.24%	91.57%	95.00%	YES
Risk Level: No risk Level	0.22%	0.10%	2.00%	YES
Top 3 Customer State	26.93%	23.46%	40.00%	YES
Any Customer State (except for the top 3)	6.39%	6.30%	15.00%	YES
Original Term > 60 months	1.78%	0.47%	6.00%	YES
Weighed Avg. Coupon (WAC)	27.94%	26.64%	21.50%	YES
Weighed Average Loan Remaining Term	39	40	42	YES
Coupon below 10%	0.06%	2.52%	7.50%	YES
Original balance > \$25,000	0.80%	0.99%	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	6.56%	17.00%	NO
Servicer Default			NO