

Springleaf Funding Trust 2015-B
Monthly Servicer Report

Collection Period	
Beginning Date	6/1/2016
End Date	6/30/2016
Payment Date	7/15/2016
Transaction Month	15
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date:	February 28, 2015				
Closing Date:	April 7, 2015				
Initial Loan Principal Balance:	<u>Dollars</u> 335,621,861.61	<u>No of Loans</u> 78,706	<u>WAFICO</u> 604	<u>WAC</u> 27.94%	<u>WALRT</u> 39.00
	<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%			

II. 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	1.0000000	250,000,000.00	1.0000000	\$ -
Class B Notes	31,550,000.00	1.0000000	31,550,000.00	1.0000000	\$ -
Class C Notes	12,750,000.00	1.0000000	12,750,000.00	1.0000000	\$ -
Class D Notes	20,150,000.00	1.0000000	20,150,000.00	1.0000000	\$ -
Aggregate Note Principal Balance	314,450,000.00	1.0000000	314,450,000.00	1.0000000	\$ -
Pool Information	<u>Beginning of Period</u>		<u>End of Period</u>		
Weighted Avg. Coupon (WAC)	26.90%		26.84%		
Weighted Avg. FICO*	599		600		
Weighted Avg. Loan Remaining Term (WALRT)	35.52		35.43		
Loan Principal Balance:	335,632,888.50		335,661,596.98		
Number of Loans	74,677		74,590		
Loan Information for Additional Loans** on Payment Date:	7/15/2016				
Weighted Avg. Coupon (WAC)	26.93%				
Weighted Avg. FICO*	603				
Loan Principal Balance:	21,663,618.31				
Number of Loans	3,933				

*FICO scores determined at time of origination

**Additional Loans include New Loans (Renewals), Proposed Loans, and Replacement Loans

III. LOAN PRINCIPAL BALANCE

Beginning of Period Loan Principal Balance	335,632,888.50
Principal Collections (Scheduled Principal and Prepayments)	(12,010,410.07)
Charged-Off Loans	(2,080,030.47)
Other Customer Charges Net Increase / (Decrease)	111,750.31
Terminated Loans	(7,759,053.60)
New Loans (Renewals)	12,823,828.74
Loan Principal Balance prior to Payment Date Loan Actions	326,718,973.41
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	8,942,623.57
Exchanged Loans	-
Replacement Loans (to be added to the Loan Schedule as Additional Loans)	-
Excluded Loans	-
Released Loans	-
Repurchased Loans	-
End of Period Loan Principal Balance	335,661,596.98

IV. COLLECTIONS

Principal:	
Principal Collections	12,010,410.07
Principal Used for Incremental Renewals	(5,029,501.12)
Other Customer Charges Net Increase / (Decrease)	(111,750.31)
Repurchased Contract Proceeds Related to Principal	-
Recoveries/Liquidation Proceeds	157,429.11
Total Principal Collections	7,026,587.75
Interest:	
Interest Collections	7,369,454.23
Interest used for Servicing Fee at 4.86%	(1,359,313.20)
Late Fees & Other Misc. Charges	251,699.25
Interest on Repurchase Principal	-
Total Interest Collections	6,261,840.28
Collection Account Interest	2,709.08
Principal Distribution Account Interest	-
Reserve Account Interest	774.93
Reserve Draw Amount	3,356,218.62
Principal Distribution Account Draw Amount	-
Total Collections	16,648,130.66

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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	-	-	16,647,130.66
Indemnified Amounts	-	-	-	-	16,647,130.66
Back-up Servicing Fee and Servicing Transition Costs	0.04%	11,187.76	-	-	16,635,942.90
Servicing Transition Costs	-	-	-	-	16,635,942.90
Servicing Fee @ 4.86%	4.86%	-	-	-	16,635,942.90
Class A Monthly Interest Amount	725,000.00	725,000.00	-	-	15,910,942.90
First Priority Principal Payment	-	-	-	-	15,910,942.90
Class B Monthly Interest Amount	99,908.33	99,908.33	-	-	15,811,034.56
Second Priority Principal Payment	-	-	-	-	15,811,034.56
Class C Monthly Interest Amount	55,781.25	55,781.25	-	-	15,755,253.31
Third Priority Principal Payment	-	-	-	-	15,755,253.31
Class D Monthly Interest Amount	109,145.83	109,145.83	-	-	15,646,107.48
Fourth Priority Principal Payment	-	-	-	-	15,646,107.48
Required Reserve Account Amount	3,356,218.62	3,356,218.62	-	-	12,289,888.86
Regular Principal Payment Amount	8,902,888.20	8,902,888.20	-	-	3,387,000.66
Additional Transaction Participant Fees	-	-	-	-	3,387,000.66
Additional Indemnified Amounts	-	-	-	-	3,387,000.66
Residual Released to the PDA	39,735.37	39,735.37	-	-	3,347,265.29
Residual Released to the Depositor	3,347,265.29	3,347,265.29	-	-	-
Total		16,648,130.66			

VI. RESERVE ACCOUNT

Beginning of Period Reserve Account Amount		3,356,218.62
Reserve Draw Amount		3,356,218.62
Reserve Deposit Amount		3,356,218.62
End of 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

VII. PRINCIPAL DISTRIBUTION ACCOUNT

Beginning of Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	-
Principal Distribution Account Amount Prior to Payment Waterfall	-
Principal Distribution Deposit Amount	8,942,623.57
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	(8,942,623.57)
End of Period Principal Distribution Account Amount	-
Change in Principal Distribution Account Amount	-

VIII. OVERCOLLATERALIZATION

End of Period Loan Principal Balance	335,661,596.98
End of Period Principal Distribution Account Balance	-
End of Period Note Principal Balance	314,450,000.00
Total Overcollateralization Amount	21,211,596.98
Required Overcollateralization Amount	21,171,861.61
In Compliance	YES

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IX. DELINQUENCY AND NET LOSS ACTIVITY

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current	61,540	82.50%	278,034,639.87	82.83%
1 - 29 Days	9,030	12.11%	41,907,783.01	12.49%
30 - 59 Days	1,362	1.83%	5,130,703.05	1.53%
60 - 89 Days	831	1.11%	3,304,687.60	0.98%
90 + Days	1,827	2.45%	7,283,783.45	2.17%
	74,590		335,661,596.98	
Total Delinquent Loans	2,658	3.56%	10,588,471.05	3.15%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				1,922,601.36
Beginning of Period Loan Principal Balance				335,632,888.50
Monthly Net Loss Percentage				6.87%
Monthly Net Loss Percentage for 1st Preceding Collection Period				8.02%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.74%
Three-month average Monthly Net Loss Percentage for Current Period				7.54%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				8.75%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				9.62%

X. REINVESTMENT CRITERIA EVENTS

	Initial Pool	Current Pool	Limit	In Compliance
Product Type				
Unsecured Loans	21.50%	17.44%	30.00%	YES
Unsecured or Other Secured Loans	53.30%	42.28%	65.00%	YES
Risk Level				
E	2.83%	2.80%	6.00%	YES
E or D	12.94%	12.36%	15.00%	YES
E to (and including) C	41.79%	41.42%	50.00%	YES
E to (and including) B	68.34%	68.20%	75.00%	YES
E to (and including) A	85.98%	85.27%	90.00%	YES
E to (and including) P	93.24%	92.53%	95.00%	YES
No Risk Level	0.22%	0.76%	2.00%	YES
Customer State				
Top 3 States	26.93%	24.97%	40.00%	YES
Any state (except for the top 3)	6.39%	6.44%	15.00%	YES
Original Term				
Original Term > 60 months	1.78%	1.88%	6.00%	YES
Weighted Avg. Coupon (WAC)	27.94%	26.84%	21.50%	YES
Weighted Average Loan Remaining Term	39.00	35.43	42.00	YES
Coupon				
Coupon below 10%	0.06%	0.73%	7.5%	YES
Original Balance				
Original Balance > \$25,000	0.80%	1.25%	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		51,848,452.64	67,124,372.32	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

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XII. HISTORICAL DELINQUENCY

Payment Date	Number of Accounts	1 - 29 Days	30 - 59 Days	60 - 89 Days	90 + Days	Total Delinquent Loans
7/15/2016	9,030	1,362	831	1,827	2,658	
	Loan Principal Balance	41,907,783.01	5,130,703.05	3,304,687.60	7,283,783.45	10,588,471.05
6/15/2016	9,531	1,443	772	1,855	2,627	
	Loan Principal Balance	43,995,142.18	5,880,617.48	3,098,862.67	7,303,126.59	10,401,989.26
5/16/2016	8,641	1,256	727	1,997	2,724	
	Loan Principal Balance	39,781,052.19	5,021,229.39	2,879,980.21	7,775,885.44	10,655,865.65
4/15/2016	8,027	1,131	780	2,147	2,927	
	Loan Principal Balance	37,337,834.85	4,510,357.74	3,129,559.05	8,151,957.76	11,281,516.81
3/15/2016	8,475	1,292	793	2,510	3,303	
	Loan Principal Balance	39,606,523.02	5,255,437.62	3,091,362.46	9,360,677.09	12,452,039.55
2/16/2016	9,799	1,552	978	2,799	3,777	
	Loan Principal Balance	45,538,567.13	5,974,289.16	3,632,954.13	10,276,507.08	13,909,461.21
1/15/2016	9,617	1,477	1,001	2,996	3,997	
	Loan Principal Balance	43,822,134.43	5,612,203.31	3,738,153.73	11,086,785.51	14,824,939.24
12/15/2015	9,457	1,614	1,272	2,963	4,235	
	Loan Principal Balance	41,811,059.56	6,043,649.56	4,634,982.90	10,962,359.67	15,597,342.57
11/16/2015	10,405	1,947	1,260	2,815	4,075	
	Loan Principal Balance	45,817,143.22	7,127,989.21	4,596,358.60	10,411,790.88	15,008,149.48
10/15/2015	11,658	1,993	1,277	2,722	3,999	
	Loan Principal Balance	51,277,221.65	7,473,175.26	4,789,557.17	9,685,481.52	14,475,038.69
9/15/2015	11,415	2,051	1,232	2,447	3,679	
	Loan Principal Balance	50,056,685.88	7,608,511.84	4,571,073.01	8,452,766.30	13,023,839.31
8/17/2015	10,762	1,891	1,085	2,073	3,158	
	Loan Principal Balance	47,092,213.16	7,123,714.56	3,849,028.27	7,126,200.03	10,975,228.30
7/15/2015	11,162	1,625	1,087	1,274	2,361	
	Loan Principal Balance	48,604,046.54	5,845,313.22	3,703,168.90	4,407,270.22	8,110,439.12