

Springleaf Funding Trust 2013-B
Monthly Servicer Report

Collection Period	
Beginning Date	1/1/2016
End Date	1/31/2016
Payment Date	2/16/2016
Transaction Month	32
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date:	May 31, 2013				
Closing Date:	June 19, 2013				
	Dollars	No of Loans	WAFICO	WAC	WALRT
Initial Loan Principal Balance:	441,989,419.63	118,548	604	25.65%	31.60
	Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date	
Class A Notes	342,550,000.00	77.50%	3.920%	January 16, 2023	
Class B Notes	27,620,000.00	6.25%	4.820%	January 16, 2023	
Class C Notes	13,260,000.00	3.00%	5.000%	January 16, 2023	
Class D Notes	16,570,000.00	3.75%	5.000%	January 16, 2023	
Aggregate Note Principal Balance	400,000,000.00	90.50%			
Overcollateralization Amount	41,989,419.63	9.50%			
Initial Loan Principal Balance:	441,989,419.63	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	228,550,000.00	0.6672019	-	-	228,550,000.00
Class A-1 Notes	114,000,000.00	0.3327981	-	-	114,000,000.00
Class B Notes	27,620,000.00	1.0000000	-	-	27,620,000.00
Class C Notes	13,260,000.00	1.0000000	-	-	13,260,000.00
Class D Notes	16,570,000.00	1.0000000	-	-	16,570,000.00
Aggregate Note Principal Balance	400,000,000.00	1.0000000	-	-	400,000,000.00
Pool Information	<u>Beginning of Period</u>		<u>End of Period</u>		
Weighted Avg. Coupon (WAC)	27.04%		27.01%		
Weighted Avg. FICO*	600		600		
Weighted Avg. Loan Remaining Term (WALRT)	35.25		35.11		
Loan Principal Balance:	441,991,721.43		430,406,913.92		
Number of Loans	110,999		107,892		

Loan Information for Additional Loans on Payment Date:**

Weighted Avg. Coupon (WAC)	
Weighted Avg. FICO*	
Loan Principal Balance:	
Number of Loans	

*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	441,991,721.43
Principal Collections (Scheduled Principal and Prepayments)	(15,112,009.56)
Charged-Off Loans	(2,780,501.52)
Other Customer Charges Net Increase / (Decrease)	119,928.14
Terminated Loans	(8,750,148.12)
New Loans (Renewals)	14,937,923.55
Loan Principal Balance Prior to Payment Date Loan Actions	430,406,913.92
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	-
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	430,406,913.92

IV. COLLECTIONS

Principal:	
Principal Collections	15,112,009.56
Other Customer Charges Net Increase / (Decrease)	(119,928.14)
Repurchased Contract Proceeds Related to Principal	-
Recoveries/Liquidation Proceeds	329,904.77
Total Principal Collections	15,321,986.19
Interest:	
Interest Collections	9,700,918.99
Interest used for Servicing Fee at 4.86%	(1,790,066.47)
Late Fees & Other Misc. Charges	379,378.22
Interest on Repurchase Principal	-
Total Interest Collections	8,290,230.74
Collection Account Interest	6,969.16
Principal Distribution Account Interest	-
Reserve Account Interest	1,163.70
Reserve Draw Amount	4,419,889.50
Additional Cash in Collection Account as of February 4, 2016	4,938,142.75
Additional Deposit to payoff Note Principal Balance (excluding retained Class C and D)	338,561,579.68
Principal Distribution Account Draw Amount	-
Total Collections	371,539,961.72

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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	-	-	371,538,961.72
Indemnified Amounts	-	-	-	-	371,538,961.72
Back-up Servicing Fee and Servicing Transition Costs	0.04%	14,733.06	-	-	371,524,228.66
Servicing Transition Costs	-	-	-	-	371,524,228.66
Servicing Fee @ 4.86%	4.86%	-	-	-	371,524,228.66
Total Class A Monthly Interest Amount	1,118,996.67	1,118,996.67	-	-	370,405,232.00
Class A Monthly Interest Amount	746,596.67	746,596.67	-	-	
Class A-1 Monthly Interest Amount	372,400.00	372,400.00	-	-	
First Priority Principal Payment	342,550,000.00	342,550,000.00	-	-	27,855,232.00
Class B Monthly Interest Amount	110,940.33	110,940.33	-	-	27,744,291.66
Second Priority Principal Payment	27,620,000.00	27,620,000.00	-	-	124,291.66
Class C Monthly Interest Amount	55,250.00	55,250.00	-	-	69,041.66
Third Priority Principal Payment	-	-	-	-	69,041.66
Class D Monthly Interest Amount	69,041.67	69,041.67	-	-	(0.00)
Fourth Priority Principal Payment	-	-	-	-	(0.00)
Required Reserve Account Amount	-	-	-	-	(0.00)
Regular Principal Payment Amount	-	-	-	-	(0.00)
Additional Transaction Participant Fees	-	-	-	-	(0.00)
Additional Indemnified Amounts	-	-	-	-	(0.00)
Residual Released to the PDA	-	-	-	-	(0.00)
Residual Released to the Depositor	-	-	-	-	(0.00)
Total		371,539,961.72			

VI. RESERVE ACCOUNT

Beginning of Period Reserve Account Amount		4,419,889.50
Reserve Draw Amount		(4,419,889.50)
Reserve Deposit Amount		-
End of Period Reserve Account Amount		-
Change in Reserve Account Balance		(4,419,889.50)
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	1.00%	-

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		370,170,000.00
Distribution to Noteholders (except during Revolving Period)		370,170,000.00
Total Class A Noteholders		
Class A Noteholders		(228,550,000.00)
Class A-1 Noteholders		(114,000,000.00)
Class B Noteholders		(27,620,000.00)
Class C Noteholders		-
Class D Noteholders		-
Purchase of Loans on Payment Date		-
End of Period Principal Distribution Account Amount		-
Change in Principal Distribution Account Amount		-

VIII. OVERCOLLATERALIZATION

End of Period Loan Principal Balance		430,406,913.92
End of Period Principal Distribution Account Amount		-
End of Period Note Principal Balance (After affect of 2/16/16 payment date)		-
Release of Collateral		(430,406,913.92)
Overcollateralization Amount		-
Required Overcollateralization Amount		-

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IX. DELINQUENCY AND NET LOSS ACTIVITY

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current	85,247	79.01%	341,430,830.87	79.33%
1 - 29 Days	16,039	14.87%	66,520,431.02	15.46%
30 - 59 Days	2,285	2.12%	7,713,290.68	1.79%
60 - 89 Days	1,273	1.18%	4,242,689.04	0.99%
90 + Days	3,048	2.83%	10,499,672.31	2.44%
	107,892	100.00%	430,406,913.92	100.00%
Total Delinquent Loans	4,321	4.00%	14,742,361.35	3.43%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				2,450,596.75
Beginning of Period Loan Principal Balance				441,991,721.43
Monthly Net Loss Percentage				6.65%
Monthly Net Loss Percentage for 1st Preceding Collection Period				6.77%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				6.87%
Three-month average Monthly Net Loss Percentage for Current Period				6.76%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				6.73%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				6.14%

X. REINVESTMENT CRITERIA EVENTS

	Initial Pool	Current Pool	Limit	In Compliance
Product Type				
Unsecured Loans	13.61%	18.85%	20.00%	YES
Unsecured or Other Secured Loans	54.03%	48.04%	60.00%	YES
Risk Level				
E	1.39%	2.50%	6.00%	YES
E or D	8.68%	11.56%	15.00%	YES
E to (and including) C	38.21%	40.01%	50.00%	YES
E to (and including) B	67.15%	66.92%	75.00%	YES
E to (and including) A	86.12%	84.69%	90.00%	YES
E to (and including) P	93.64%	92.14%	95.00%	YES
No Risk Level	0.38%	0.70%	4.00%	YES
Customer State				
Top 3 States	29.66%	32.49%	40.00%	YES
Any state (except for the top 3)	6.87%	6.58%	15.00%	YES
Original Term				
Original Term > 60 months	4.49%	2.56%	6.00%	YES
Weighted Avg. Coupon (WAC)	25.65%	27.01%	19.50%	YES
Weighted Average Loan Remaining Term	31.60	35.11	36.00	YES
Coupon				
Coupon below 10%	0.15%	0.91%	7.5%	YES
Original Balance				
Original Balance > \$25,000	1.71%	0.95%	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		\$ -	88,397,850.37	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		1 - 29 Days	30 - 59 Days	60 - 89 Days	90 + Days	Total Delinquent Loans
2/16/2016	Number of Accounts Loan Principal Balance	16,039 66,520,431.02	2,285 7,713,290.68	1,273 4,242,689.04	3,048 10,499,672.31	4,321 14,742,361.35
1/15/2016		16,151 66,380,106.58	2,140 7,274,968.32	1,364 4,452,790.19	2,990 10,423,515.76	4,354 14,876,305.95
12/15/2015		16,904 70,880,453.12	2,364 7,966,343.03	1,371 4,853,964.50	2,948 10,145,818.13	4,319 14,999,782.63
11/16/2015		16,073 67,388,453.92	2,254 8,024,122.36	1,387 4,874,697.34	2,879 9,939,495.08	4,266 14,814,192.42
10/15/2015		17,465 75,230,434.00	2,444 8,675,361.98	1,374 4,482,883.68	2,826 9,900,531.99	4,200 14,383,415.67
9/15/2015		16,904 72,129,512.63	2,554 8,620,178.32	1,389 4,793,729.58	2,672 9,139,258.07	4,061 13,932,987.65
8/17/2015		16,621 69,725,727.11	2,404 8,185,146.10	1,310 4,514,144.58	2,468 8,557,799.09	3,778 13,071,943.67
7/15/2015		17,907 75,609,836.89	2,317 7,651,655.21	1,255 4,236,804.47	2,262 7,844,791.07	3,517 12,081,595.54
6/15/2015		17,809 73,939,084.03	2,348 7,835,030.44	1,134 3,950,131.42	2,180 7,298,057.82	3,314 11,248,189.24
5/15/2015		17,727 73,835,479.39	2,039 6,876,146.19	1,022 3,344,775.31	2,265 7,563,230.81	3,287 10,908,006.12
4/15/2015		16,762 69,948,673.12	1,847 6,238,173.95	988 3,308,882.88	2,489 8,234,309.50	3,477 11,543,192.38
3/16/2015		17,330 73,111,830.56	1,776 6,034,799.18	1,113 3,651,604.44	2,734 8,960,614.36	3,847 12,612,218.80
2/17/2015		18,480 76,666,409.87	2,134 6,912,563.77	1,276 4,195,502.03	2,890 9,295,779.39	4,166 13,491,281.42