

**Springleaf Funding Trust 2013-A**  
**Monthly Servicer Report**

<b>Collection Period</b>	
Beginning Date	1/1/2015
Ending Date	1/31/2015
Payment Date	2/17/2015
Transaction Month	24
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	\$ 477,775,198.24	0.9555504	\$ 22,224,801.76
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	\$ 582,075,198.24	0.9632222	\$ 22,224,801.76

**Pool Information**

Weighted Avg. Coupon (WAC)	26.95%	26.95%
Weighted Avg. Loan Remaining Term (WALRT)	32.76	32.73
Loan Principal Balance:	\$662,255,902.79	\$640,021,815.02
Number of Loans	165,946	160,736

**III. LOAN PRINCIPAL BALANCE**

Beginning Loan Principal Balance	\$ 662,255,902.79
Principal Collections (Scheduled Principal and Prepayments)	\$ (27,851,886.39)
Charged-Off Loans	\$ (3,192,559.10)
Terminated Loans	\$ (13,558,461.37)
Additional Loans	\$ 22,070,663.57
Other Customer Charges Net Increase / (Decrease)	\$ 298,155.52
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 640,021,815.02
Purchase of Loans On Payment Date	\$ -
Exchanged Loans	\$ -
Replacement Loans	\$ -
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Deseignated as such	\$ -
Ending Loan Principal Balance	\$ 640,021,815.02

**IV. COLLECTIONS**

Principal:	
Principal Collections	\$ 27,851,886.39
Other Customer Charges Net Increase / (Decrease)	\$ (298,155.52)
Repurchased Contract Proceeds Related to Principal	\$ -
Recoveries/Liquidation Proceeds	\$ 377,669.98
Total Principal Collections	\$ 27,931,400.85
Interest:	
Interest Collections	\$ 15,160,583.31
Late Fees & Other Misc. Charges	\$ 717,212.41
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 15,877,795.72
Collection Account Interest	\$ 2,551.96
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 459.32
Reserve Draw Amount	\$ 6,622,470.49
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 50,434,678.34

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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	\$ -	\$ -	\$ 50,433,678.34
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 50,433,678.34
Back-up Servicing Fee and Servicing Transition	0.04% \$ 22,075.20	\$ 22,075.20	\$ -	\$ -	\$ 50,411,603.14
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 47,729,466.74
Servicing Fee @ 4.86%	4.86% \$ 2,682,136.41	\$ 2,682,136.41	\$ -	\$ -	\$ 47,729,466.74
Class A Monthly Interest Amount	\$ 1,075,000.00	\$ 1,075,000.00	\$ -	\$ -	\$ 46,654,466.74
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 46,654,466.74
Class B Monthly Interest Amount	\$ 137,891.25	\$ 137,891.25	\$ -	\$ -	\$ 46,516,575.49
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 46,516,575.49
Class C Monthly Interest Amount	\$ 89,708.33	\$ 89,708.33	\$ -	\$ -	\$ 46,426,867.15
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 46,426,867.15
Class D Monthly Interest Amount	\$ 151,750.00	\$ 151,750.00	\$ -	\$ -	\$ 46,275,117.15
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 46,275,117.15
Required Reserve Account Amount	\$ 6,622,470.49	\$ 6,622,470.49	\$ -	\$ -	\$ 39,652,646.66
Regular Principal Payment Amount	\$ 22,224,801.76	\$ 22,224,801.76	\$ -	\$ -	\$ 17,427,844.90
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 17,427,844.90
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 17,427,844.90
Residual Released to the PDA	\$ -	\$ -	\$ -	\$ -	\$ 17,427,844.90
Residual Released to the Depositor	\$ 17,427,844.90	\$ 17,427,844.90	\$ -	\$ -	\$ -
<b>Total</b>		\$ 50,434,678.34			

**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		\$ 22,224,801.76
Distribution to Noteholders (except during Revolving Period)		\$ (22,224,801.76)
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	124,477	77.44%	\$499,980,223.55	78.12%
1 - 29 Days	27,062	16.84%	\$110,359,327.24	17.24%
30 - 59 Days	3,127	1.95%	\$10,043,994.76	1.57%
60 - 89 Days	1,881	1.17%	\$6,032,630.93	0.94%
90 + Days	4,189	2.61%	\$13,605,638.54	2.13%
	160,736		\$ 640,021,815.02	
Total Delinquent Loans	6,070	3.78%	19,638,269	3.07%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$	2,814,889.12
Beginning Period Loan Principal Balance				\$662,255,902.79
Monthly Net Loss Percentage				5.10%
Monthly Net Loss Percentage for 1st Preceding Collection Period				5.11%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				5.00%
Three-month average Monthly Net Loss Percentage for Current Period				5.07%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				5.23%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				5.36%

### X. REINVESTMENT CRITERIA EVENTS

DEAL IS NO LONGER IN THE REVOLVING PERIOD. The reinvestment criteria event no longer applicable

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	14.04%	20.00%	N/A
Unsecured or Other Secured Loans	53.30%	60.00%	N/A
Risk Level			
E	1.73%	6.00%	N/A
E or D	9.26%	15.00%	N/A
E to (and including) C	36.08%	50.00%	N/A
E to (and including) B	63.60%	75.00%	N/A
E to (and including) A	83.24%	90.00%	N/A
E to (and including) P	91.83%	95.00%	N/A
No Risk Level	0.24%	4.00%	N/A
Customer State			
Top 3 States	30.97%	40.00%	N/A
Any state (except for the top 3)	8.19%	15.00%	N/A
Original Term			
Original Term > 60 months	2.73%	4.00%	N/A
Weighted Avg. Coupon (WAC)	26.95%	19.00%	N/A
Weighted Average Loan Remaining Term	32.73	36.00	N/A
Coupon			
Coupon below 10%	0.88%	7.5%	N/A
Original Balance			
Original Balance > \$25,000	1.43%	4.0%	N/A
Overcollateralization Event	N/A		
Reinvestment Criteria Event	N/A		
Reinvestment Criteria Event for 1st Preceding Collection Period	N/A		
Reinvestment Criteria Event for 2nd Preceding Collection Period	N/A		
12-Month Exchanged / Released Loans	\$ 812,528.12	\$ 132,449,409.79	N/A
UPB of Replacement loans ≥ UPB of Exchanged loans	N/A	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