

# Springleaf Funding Trust 2013-B

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	9/1/2014
Ending Date	9/30/2014
Payment Date	10/15/2014
Transaction Month	16
30/360 Days	30

### I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: May 31, 2013  
Closing Date: June 19, 2013

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	\$ 441,989,419.63	118,548	25.65%	31.60
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
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>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	\$ 228,550,000.00	0.6672019	\$ 228,550,000.00	0.6672019	\$ -
Class A-1 Notes	\$ 114,000,000.00	0.3327981	\$ 114,000,000.00	0.3327981	\$ -
Class B Notes	\$ 27,620,000.00	1.0000000	\$ 27,620,000.00	1.0000000	\$ -
Class C Notes	\$ 13,260,000.00	1.0000000	\$ 13,260,000.00	1.0000000	\$ -
Class D Notes	\$ 16,570,000.00	1.0000000	\$ 16,570,000.00	1.0000000	\$ -
Aggregate Note Principal Balance	\$ 400,000,000.00	1.0000000	\$ 400,000,000.00	1.0000000	\$ -

#### Pool Information

Weighted Avg. Coupon (WAC)	26.62%	26.66%
Weighted Avg. Loan Remaining Term (WALRT)	31.45	31.75
Loan Principal Balance:	\$442,002,521.60	\$441,999,000.56
Number of Loans	112,021	111,803

### III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 442,002,521.60
Principal Collections (Scheduled Principal and Prepayments)	\$ (18,667,817.83)
Charged-Off Loans	\$ (2,284,000.77)
Terminated Loans	\$ (11,977,285.59)
Additional Loans	\$ 19,233,339.12
Other Customer Charges Net Increase / (Decrease)	\$ 320,193.07
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 428,626,949.60
Purchase of Loans On Payment Date	\$ 13,372,050.96
Exchanged Loans	\$ -
Replacement Loans	\$ -
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Designated as such	\$ -
Ending Loan Principal Balance	\$ 441,999,000.56

### IV. COLLECTIONS

Principal:	
Principal Collections	\$ 18,667,817.83
Other Customer Charges Net Increase / (Decrease)	\$ (320,193.07)
Repurchased Contract Proceeds Related to Principal	\$ -
Recoveries/Liquidation Proceeds	\$ 237,808.01
Total Principal Collections	\$ 18,585,432.77
Interest:	
Interest Collections	\$ 9,401,053.14
Late Fees & Other Misc. Charges	\$ 420,704.96
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 9,821,758.10
Collection Account Interest	\$ 1,457.27
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 208.86
Reserve Draw Amount	\$ 4,419,889.50
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 32,828,746.50

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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	\$ -	\$ -	\$ 32,827,746.50
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 32,827,746.50
Back-up Servicing Fee and Servicing Transition	0.04% \$ 14,733.42	\$ 14,733.42	\$ -	\$ -	\$ 32,813,013.08
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 32,813,013.08
Servicing Fee @ 4.86%	4.86% \$ 1,790,110.21	\$ 1,790,110.21	\$ -	\$ -	\$ 31,022,902.87
Total Class A Monthly Interest Amount	\$ 1,118,996.67	\$ 1,118,996.67	\$ -	\$ -	\$ 29,903,906.20
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	\$ -	\$ -	\$ -	\$ -	\$ 29,903,906.20
Class B Monthly Interest Amount	\$ 110,940.33	\$ 110,940.33	\$ -	\$ -	\$ 29,792,965.87
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 29,792,965.87
Class C Monthly Interest Amount	\$ 55,250.00	\$ 55,250.00	\$ -	\$ -	\$ 29,737,715.87
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 29,737,715.87
Class D Monthly Interest Amount	\$ 69,041.67	\$ 69,041.67	\$ -	\$ -	\$ 29,668,674.20
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 29,668,674.20
Required Reserve Account Amount	\$ 4,419,889.50	\$ 4,419,889.50	\$ -	\$ -	\$ 25,248,784.70
Regular Principal Payment Amount	\$ 13,362,000.68	\$ 13,362,000.68	\$ -	\$ -	\$ 11,886,784.02
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 11,886,784.02
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 11,886,784.02
Residual Released to the PDA	\$ 10,050.28	\$ 10,050.28	\$ -	\$ -	\$ 11,876,733.74
Residual Released to the Depositor	\$ 11,876,733.74	\$ 11,876,733.74	\$ -	\$ -	\$ -
Total		\$ 32,828,746.50			

### VI. RESERVE ACCOUNT

Beginning Period Reserve Account Amount		\$ 4,419,889.50
Reserve Draw Amount		\$ 4,419,889.50
Reserve Deposit Amount		\$ 4,419,889.50
Ending Period Reserve Account Amount		\$ 4,419,889.50
Change in Reserve Account Balance		\$ -
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	1.00%	\$ 4,419,889.50

### 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	\$ 13,372,050.96
Distribution to Noteholders (except during Revolving Period)	\$ -
Total Class A Noteholders	\$ -
Class A Noteholders	\$ -
Class A-1 Noteholders	\$ -
Class B Noteholders	\$ -
Class C Noteholders	\$ -
Class D Noteholders	\$ -
Purchase of Loans on Payment Date	\$ (13,372,050.96)
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)	\$ 41,999,000.56
Required Overcollateralization Amount	\$ 41,988,950.28
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	85,191	76.20%	\$339,182,401.04	76.74%
1 - 29 Days	20,592	18.42%	\$84,334,187.63	19.08%
30 - 59 Days	2,163	1.93%	\$6,746,850.60	1.53%
60 - 89 Days	1,228	1.10%	\$3,877,842.71	0.88%
90 + Days	2,629	2.35%	\$7,857,718.58	1.78%
	111,803	100.00%	\$441,999,000.56	100.00%
Total Delinquent Loans	3,857	3.45%	11,735,561	2.66%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$ 2,046,192.76	
Beginning Period Loan Principal Balance				\$442,002,521.60
Monthly Net Loss Percentage				5.56%
Monthly Net Loss Percentage for 1st Preceding Collection Period				4.96%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				4.89%
Three-month average Monthly Net Loss Percentage for Current Period				5.14%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				4.91%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				5.10%

### X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	14.65%	20.00%	YES
Unsecured or Other Secured Loans	54.02%	60.00%	YES
Risk Level			
E	1.44%	6.00%	YES
E or D	8.78%	15.00%	YES
E to (and including) C	36.20%	50.00%	YES
E to (and including) B	63.88%	75.00%	YES
E to (and including) A	83.80%	90.00%	YES
E to (and including) P	92.08%	95.00%	YES
No Risk Level	0.24%	4.00%	YES
Customer State			
Top 3 States	32.59%	40.00%	YES
Any state (except for the top 3)	7.91%	15.00%	YES
Original Term			
Original Term > 60 months	3.70%	6.00%	YES
Weighted Avg. Coupon (WAC)	26.66%	19.50%	YES
Weighted Average Loan Remaining Term	31.75	36.00	YES
Coupon			
Coupon below 10%	0.61%	7.5%	YES
Original Balance			
Original Balance > \$25,000	1.30%	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	\$ 19,037.23	\$ 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