

# Springleaf Funding Trust 2013-A

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	12/1/2013
Ending Date	12/31/2013
Payment Date	1/15/2014
Transaction Month	11
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	\$ 500,000,000.00	1.0000000	\$ -
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	\$ 604,300,000.00	1.0000000	\$ -
<b>Pool Information</b>					
Weighted Avg. Coupon (WAC)	26.34%		26.44%		
Weighted Avg. Loan Remaining Term (WALRT)	30.16		30.14		
Loan Principal Balance:	\$662,250,937.95		\$662,257,088.15		
Number of Loans	176,237		175,042		

### III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$	662,250,937.95
Principal Collections (Scheduled Principal and Prepayments)	\$	(25,291,142.60)
Charged-Off Loans	\$	(3,432,286.60)
Terminated Loans	\$	(26,586,957.37)
Additional Loans	\$	40,391,145.32
Other Customer Charges Net Increase / (Decrease)	\$	531,490.79
Ending Loan Principal Balance Prior to Payment Waterfall	\$	647,863,187.49
Purchase of Loans On Payment Date	\$	14,393,900.66
Exchanged Loans	\$	-
Replacement Loans	\$	-
Reassigned Loans	\$	-
Excluded Loans	\$	-
Excluded Loans Dedesignated as such	\$	-
Ending Loan Principal Balance	\$	662,257,088.15

### IV. COLLECTIONS

<b>Principal:</b>		
Principal Collections	\$	25,291,142.60
Other Customer Charges Net Increase / (Decrease)	\$	(531,490.79)
Repurchased Contract Proceeds Related to Principal	\$	-
Recoveries/Liquidation Proceeds	\$	112,667.41
Total Principal Collections	\$	24,872,319.22
<b>Interest:</b>		
Interest Collections	\$	12,867,456.47
Late Fees & Other Misc. Charges	\$	786,821.67
Interest on Repurchase Principal	\$	-
Total Interest Collections	\$	13,654,278.14
Collection Account Interest	\$	312.66
Principal Distribution Account Interest	\$	-
Reserve Account Interest	\$	48.99
Reserve Draw Amount	\$	6,622,470.49
Principal Distribution Account Draw Amount	\$	-
Total Collections	\$	45,149,429.50

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

<b>Collection Period</b>	
Beginning Date	12/1/2013
Ending Date	12/31/2013
Payment Date	1/15/2014
Transaction Month	11
30/360 Days	30

**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	\$ -	\$ -	\$ 45,148,429.50
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 45,148,429.50
Back-up Servicing Fee and Servicing Transition	0.04% \$ 22,075.03	\$ 22,075.03	\$ -	\$ -	\$ 45,126,354.47
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 42,444,238.17
Servicing Fee @ 4.86%	4.86% \$ 2,682,116.30	\$ 2,682,116.30	\$ -	\$ -	\$ 42,444,238.17
Class A Monthly Interest Amount	\$ 1,075,000.00	\$ 1,075,000.00	\$ -	\$ -	\$ 41,369,238.17
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 41,369,238.17
Class B Monthly Interest Amount	\$ 137,891.25	\$ 137,891.25	\$ -	\$ -	\$ 41,231,346.92
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 41,231,346.92
Class C Monthly Interest Amount	\$ 89,708.33	\$ 89,708.33	\$ -	\$ -	\$ 41,141,638.59
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 41,141,638.59
Class D Monthly Interest Amount	\$ 151,750.00	\$ 151,750.00	\$ -	\$ -	\$ 40,989,888.59
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 40,989,888.59
Required Reserve Account Amount	\$ 6,622,470.49	\$ 6,622,470.49	\$ -	\$ -	\$ 34,367,418.10
Regular Principal Payment Amount	\$ 14,383,429.29	\$ 14,383,429.29	\$ -	\$ -	\$ 19,983,988.81
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 19,983,988.81
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 19,983,988.81
Residual Released to the PDA	\$ 10,471.37	\$ 10,471.37	\$ -	\$ -	\$ 19,973,517.44
Residual Released to the Depositor	\$ 19,973,517.44	\$ 19,973,517.44	\$ -	\$ -	\$ -
<b>Total</b>		\$ 45,149,429.50			

**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	\$	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	\$	14,393,900.66
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	\$	(14,393,900.66)
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)	\$	57,957,088.15
Required Overcollateralization Amount	\$	57,946,616.78
In Compliance		YES

# Springleaf Funding Trust 2013-A

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	12/1/2013
Ending Date	12/31/2013
Payment Date	1/15/2014
Transaction Month	11
30/360 Days	30

### 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	134,384	76.77%	\$513,074,825.72	77.47%
1 - 29 Days	31,581	18.04%	\$122,278,886.98	18.46%
30 - 59 Days	3,238	1.85%	\$9,828,163.82	1.48%
60 - 89 Days	1,949	1.11%	\$5,824,988.04	0.88%
90 + Days	3,890	2.22%	\$11,250,223.59	1.70%
	175,042		\$ 662,257,088.15	
Total Delinquent Loans	5,839	3.34%	17,075,212	2.58%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$ 3,319,619.19	
Beginning Period Loan Principal Balance			\$662,250,937.95	
Monthly Net Loss Percentage				6.02%
Monthly Net Loss Percentage for 1st Preceding Collection Period				5.27%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				5.28%
Three-month average Monthly Net Loss Percentage for Current Period				5.52%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				5.01%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				4.59%

### X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	12.65%	20.00%	YES
Unsecured or Other Secured Loans	55.26%	60.00%	YES
Risk Level			
E	1.39%	6.00%	YES
E or D	8.50%	15.00%	YES
E to (and including) C	36.16%	50.00%	YES
E to (and including) B	64.72%	75.00%	YES
E to (and including) A	84.49%	90.00%	YES
E to (and including) P	92.75%	95.00%	YES
No Risk Level	0.34%	4.00%	YES
Customer State			
Top 3 States	28.22%	40.00%	YES
Any state (except for the top 3)	6.24%	15.00%	YES
Original Term			
Original Term > 60 months	2.88%	4.00%	YES
Weighted Avg. Coupon (WAC)	26.44%	19.00%	YES
Weighted Average Loan Remaining Term	30.14	36.00	YES
Coupon			
Coupon below 10%	0.41%	7.5%	YES
Original Balance			
Original Balance > \$25,000	1.73%	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	\$ 62,298.77	\$ 132,449,409.79	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