

Springleaf Funding Trust 2015-A

Monthly Servicer Report

Collection Period	
Beginning Date	01/01/2018
End Date	01/31/2018
Payment Date	02/15/2018
Transaction Month	36
30/360 Days	30

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: January 31, 2015
 Closing Date: February 26, 2015

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAFICO</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	1,249,994,336.95	319,247	609	27.88%	35.00
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>	
Class A Notes	931,250,000.00	74.50%	3.16%	November 15, 2024	
Class B Notes	113,120,000.00	9.05%	3.62%	November 15, 2024	
Class C Notes	52,500,000.00	4.20%	5.04%	November 15, 2024	
Class D Notes	65,620,000.00	5.25%	6.31%	November 15, 2024	
Aggregate Note Principal Balance	1,162,490,000.00	93.00%			
Overcollateralization Amount	87,504,336.95	7.00%			
Initial Loan Principal Balance:	1,249,994,336.95	100.00%			

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	931,250,000.00	1.00000	900,228,758.13	0.97000	\$31,021,241.87
Class B Notes	113,120,000.00	1.00000	113,120,000.00	1.00000	\$0.00
Class C Notes	52,500,000.00	1.00000	52,500,000.00	1.00000	\$0.00
Class D Notes	65,620,000.00	1.00000	65,620,000.00	1.00000	\$0.00
Aggregate Note Principal Balance	1,162,490,000.00	1.00000	1,131,468,758.13	0.97000	\$31,021,241.87

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LOAN PRINCIPAL BALANCE

Beginning of Period Loan Principal Balance	1,250,098,657.02
Principal Collections (Scheduled Principal and Prepayments)	(39,057,668.33)
Charged-Off Loans	(8,772,012.05)
Other Customer Charges Net Increase / (Decrease)	321,946.00
Terminated Loans	(33,627,342.64)
New Loans (Renewals)	50,026,644.41
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	0.00
Exchanged Loans	0.00
Replacement Loans (to be added to the Loan Schedule as Additional Loans)	0.00
Excluded Loans	0.00
Released Loans	0.00
Repurchased Loans	(17,129.33)
Ending Loan Principal Balance	<u>1,218,973,095.08</u>

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	26.47%	26.49%
Weighted Avg. FICO*	617	617
Weighted Avg. Loan Remaining Term (WALRT)	37.61	37.78
Loan Principal Balance	1,250,098,657.02	1,218,973,095.08
Number of Loans	259,385	251,367

Additional Loan Information for the Payment Date on 2/15/2018**

Weighted Avg. Coupon (WAC)	28.32%
Weighted Avg. FICO*	619
Loan Principal Balance	49,663,775.31
Number of Loans	6,301

*FICO scores determined at time of origination

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

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COLLECTIONS

Principal:	
Principal Collections	39,057,668.33
Principal Used for Incremental Renewals	(16,399,301.77)
Principal Used for Proposed Loans	-
Other Customer Charges Net Increase / (Decrease)	(321,946.00)
Repurchased Contract Proceeds Related to Principal	17,129.33
Recoveries/Liquidation Proceeds	<u>1,154,935.18</u>
Total Principal Collections	23,508,485.07
Interest:	
Interest Collections	26,334,313.23
Interest used for Servicing Fee at 4.86%	(5,062,899.56)
Late Fees & Other Misc. Charges	686,098.42
Interest on Repurchase Principal	<u>-</u>
Total Interest Collections	21,957,512.09
Collection Account Interest	39,729.19
Principal Distribution Account Interest	-
Reserve Account Interest	16,996.91
Reserve Draw Account	12,499,943.37
Principal Distribution Account Draw Amount	-
Total Collections	<u>58,022,666.63</u>

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DISTRIBUTIONS

	<u>Calculated Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees	1,000.00	1,000.00	-	-	58,021,666.63
Indemnified Amounts	-	-	-	-	58,021,666.63
Back-up Servicing Fee and Servicing Transition	0.04%	41,669.96	41,669.96	-	57,979,996.67
Servicing Transition Costs	-	-	-	-	57,979,996.67
Servicing Fee @ 4.86%	4.86%	-	-	-	57,979,996.67
Class A Monthly Interest Amount	2,452,291.67	2,452,291.67	-	-	55,527,705.00
First Priority Principal Payment	-	-	-	-	55,527,705.00
Class B Monthly Interest Amount	341,245.33	341,245.33	-	-	55,186,459.67
Second Priority Principal Payment	-	-	-	-	55,186,459.67
Class C Monthly Interest Amount	220,500.00	220,500.00	-	-	54,965,959.67
Third Priority Principal Payment	-	-	-	-	54,965,959.67
Class D Monthly Interest Amount	345,051.83	345,051.83	-	-	54,620,907.84
Fourth Priority Principal Payment	-	-	-	-	54,620,907.84
Required Reserve Account Amount	12,499,943.37	12,499,943.37	-	-	42,120,964.47
Regular Principal Payment Amount	31,021,241.87	31,021,241.87	-	-	11,099,722.60
Additional Transaction Participant Fees	-	-	-	-	11,099,722.60
Additional Indemnified Amounts	-	-	-	-	11,099,722.60
Residual Released to the PDA	-	-	-	-	11,099,722.60
Residual Released to the Depositor	11,099,722.60	11,099,722.60	-	-	-
Total		<u>58,022,666.63</u>			

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RESERVE ACCOUNT

Beginning Period Reserve Account Amount		12,499,943.37
Reserve Draw Amount		12,499,943.37
Reserve Deposit Amount		12,499,943.37
Ending Period Reserve Account Amount		12,499,943.37
Change in Reserve Account Balance		-
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	1.00%	12,499,943.37

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Distribution Account Amount		-
Principal Distribution Draw Amount		-
Ending Principal Distribution Amount Prior to Payment Waterfall		-
Principal Distribution Deposit Amount		31,021,241.87
Distribution to Noteholders (except during Revolving Period)		
Class A Noteholders		(31,021,241.87)
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		-

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OVERCOLLATERALIZATION

End of Period Loan Principal Balance	1,218,973,095.08
End of Period Principal Distribution Account Amount	-
End of Period Note Principal Balance	1,131,468,758.13
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	87,504,336.95
Required Overcollateralization Amount	87,504,336.95
In Compliance	YES

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	208,412	82.91%	1,028,931,166.88	84.41%
1-29 Days	27,005	10.74%	126,052,856.00	10.34%
30-59 Days	4,513	1.80%	18,019,834.46	1.48%
60-89 Days	3,104	1.23%	12,676,052.22	1.04%
90 + Days	8,333	3.32%	33,293,185.52	2.73%
	251,367		1,218,973,095.08	
Total Delinquent Loans	11,437	4.55%	45,969,237.74	3.77%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				7,617,076.87
Beginning Period Loan Principal Balance				1,250,098,657.02
Monthly Net Loss Percentage				7.31%
Monthly Net Loss Percentage for 1st Preceding Collection Period				7.88%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.17%
Three-month average Monthly Net Loss Percentage for Current Period				7.45%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				7.39%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				6.88%

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REINVESTMENT CRITERIA EVENTS

	<u>Initial Pool</u>	<u>Current Pool</u>	<u>Limit</u>	<u>In Compliance</u>
Unsecured or Other Secured Loans	52.56%	51.89%	65.00%	N/A
Risk Level: E	1.79%	3.34%	6.00%	N/A
Risk Level: E or D	10.20%	12.48%	15.00%	N/A
Risk Level: E to (and including) C	37.92%	45.50%	50.00%	N/A
Risk Level: E to (and including) B	65.57%	71.60%	75.00%	N/A
Risk Level: E to (and including) A	84.70%	86.93%	90.00%	N/A
Risk Level: E to (and including) P	92.57%	93.04%	95.00%	N/A
Risk Level: No risk Level	0.23%	1.53%	2.00%	N/A
Top 3 Customer State	26.88%	26.84%	40.00%	N/A
Any Customer State (except for the top 3)	6.28%	6.38%	15.00%	N/A
Original Term > 60 months	1.77%	0.88%	6.00%	N/A
Weighed Avg. Coupon (WAC)	27.88%	26.49%	20.50%	N/A
Weighed Average Loan Remaining Term	35.00	37.78	42.00	N/A
Coupon below 10%	0.06%	1.45%	7.50%	N/A
Original balance > \$25,000	0.63%	0.62%	4.00%	N/A
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/Reserved Loans	-	-	249,998,867.39	N/A
UPB of Replacement loans >= UPB of Exchanged loans		True	95.00%	N/A

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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HISTORICAL DELINQUENCY

<u>Payment Date</u>		<u>1 - 29 Days</u>	<u>30 - 59 Days</u>	<u>60 - 89 Days</u>	<u>90 + Days</u>	<u>Total Delinquent Loans</u>
2/15/2018	Number of Accounts	27,005	4,513	3,104	8,333	11,437
	Loan Principal Balance	126,052,856.00	18,019,834.46	12,676,052.22	33,293,185.52	45,969,237.74
1/16/2018		27,109	4,711	3,423	7,993	11,416
		122,719,443.81	18,303,331.01	14,059,799.83	31,541,206.74	45,601,006.57
12/15/2017		29,766	5,041	3,398	7,664	11,062
		134,904,247.72	19,872,226.62	13,493,746.04	30,485,889.41	43,979,635.45
11/15/2017		29,792	4,873	3,487	7,231	10,718
		133,912,486.00	18,569,335.62	13,609,787.76	28,377,804.23	41,987,591.99
10/16/2017		29,385	5,219	2,989	7,182	10,171
		130,344,673.77	20,004,213.07	11,645,847.20	28,200,219.85	39,846,067.05
9/15/2017		30,862	4,589	3,051	6,910	9,961
		135,928,644.13	17,615,349.17	11,959,208.67	26,833,964.31	38,793,172.98
8/15/2017		27,997	4,762	3,019	6,680	9,699
		129,176,109.90	18,434,325.54	11,614,780.01	26,368,122.17	37,982,902.18
7/17/2017		26,684	4,468	2,840	6,370	9,210
		120,588,789.01	16,902,182.46	11,055,727.07	25,208,972.85	36,264,699.92
6/15/2017		28,985	4,473	2,708	6,252	8,960
		131,405,492.59	17,050,042.35	10,445,848.81	24,570,624.41	35,016,473.22
5/15/2017		28,378	4,166	2,573	6,424	8,997
		128,480,637.19	16,209,560.99	10,186,112.99	24,884,163.55	35,070,276.54
4/17/2017		22,552	3,731	2,518	6,778	9,296
		102,504,261.15	14,748,191.15	9,969,230.09	25,737,056.78	35,706,286.87
3/15/2017		28,284	4,185	2,712	7,567	10,279
		129,605,392.84	16,328,375.24	10,182,537.01	28,588,531.41	38,771,068.42