

Springleaf Funding Trust 2015-A
Monthly Servicer Report

Collection Period	
Beginning Date	12/1/2015
End Date	12/31/2015
Payment Date	1/15/2016
Transaction Month	11
30/360 Days	30

I. 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%			

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	931,250,000.00	1.0000000	931,250,000.00	1.0000000	-
Class B Notes	113,120,000.00	1.0000000	113,120,000.00	1.0000000	-
Class C Notes	52,500,000.00	1.0000000	52,500,000.00	1.0000000	-
Class D Notes	65,620,000.00	1.0000000	65,620,000.00	1.0000000	-
Aggregate Note Principal Balance	1,162,490,000.00	1.0000000	1,162,490,000.00	1.0000000	-
Pool Information	<u>Beginning of Period</u>		<u>End of Period</u>		
Weighted Avg. Coupon (WAC)	27.58%		27.50%		
Weighted Avg. FICO*	604		603		
Weighted Avg. Loan Remaining Term (WALRT)	35.67		35.85		
Loan Principal Balance:	1,249,995,393.70		1,250,004,237.28		
Number of Loans	302,117		298,436		
Loan Information for Additional Loans** on Payment Date: 1/15/2016					
Weighted Avg. Coupon (WAC)	27.32%				
Weighted Avg. FICO*	601				
Loan Principal Balance:	89,763,783.49				
Number of Loans	15,555				

*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	1,249,995,393.70
Principal Collections (Scheduled Principal and Prepayments)	(45,616,334.36)
Charged-Off Loans	(9,735,182.26)
Other Customer Charges Net Increase / (Decrease)	954,375.16
Terminated Loans	(35,462,470.29)
New Loans (Renewals)	56,043,612.00
Loan Principal Balance prior to Payment Date Loan Actions	1,216,179,393.95
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	33,824,843.33
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	1,250,004,237.28

IV. COLLECTIONS

Principal:	
Principal Collections	45,616,334.36
Principal Used for Incremental Renewals	(20,163,348.17)
Other Customer Charges Net Increase / (Decrease)	(954,375.16)
Repurchased Contract Proceeds Related to Principal	-
Recoveries/Liquidation Proceeds	174,144.41
Total Principal Collections	24,672,755.44
Interest:	
Interest Collections	26,612,385.85
Interest used for Servicing Fee at 4.86%	(5,062,481.34)
Late Fees & Other Misc. Charges	1,065,811.59
Interest on Repurchase Principal	-
Total Interest Collections	22,615,716.10
Collection Account Interest	8,800.17
Principal Distribution Account Interest	-
Reserve Account Interest	2,449.97
Reserve Draw Amount	12,499,943.37
Principal Distribution Account Draw Amount	-
Total Collections	59,799,665.05

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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	-	-	59,798,665.05
Indemnified Amounts	-	-	-	-	59,798,665.05
Back-up Servicing Fee and Servicing Transition Costs	0.04%	41,666.51	41,666.51	-	59,756,998.54
Servicing Transition Costs	-	-	-	-	59,756,998.54
Servicing Fee @ 4.86%	4.86%	-	-	-	59,756,998.54
Class A Monthly Interest Amount	2,452,291.67	2,452,291.67	-	-	57,304,706.87
First Priority Principal Payment	-	-	-	-	57,304,706.87
Class B Monthly Interest Amount	341,245.33	341,245.33	-	-	56,963,461.54
Second Priority Principal Payment	-	-	-	-	56,963,461.54
Class C Monthly Interest Amount	220,500.00	220,500.00	-	-	56,742,961.54
Third Priority Principal Payment	-	-	-	-	56,742,961.54
Class D Monthly Interest Amount	345,051.83	345,051.83	-	-	56,397,909.70
Fourth Priority Principal Payment	-	-	-	-	56,397,909.70
Required Reserve Account Amount	12,499,943.37	12,499,943.37	-	-	43,897,966.33
Regular Principal Payment Amount	33,814,943.00	33,814,943.00	-	-	10,083,023.33
Additional Transaction Participant Fees	-	-	-	-	10,083,023.33
Additional Indemnified Amounts	-	-	-	-	10,083,023.33
Residual Released to the PDA	9,900.33	9,900.33	-	-	10,073,123.00
Residual Released to the Depositor	10,073,123.00	10,073,123.00	-	-	-
Total		59,799,665.05			

VI. RESERVE ACCOUNT

Beginning of Period Reserve Account Amount		12,499,943.37
Reserve Draw Amount		12,499,943.37
Reserve Deposit Amount		12,499,943.37
End of 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

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	33,824,843.33
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	(33,824,843.33)
End of Period Principal Distribution Account Amount	-
Change in Principal Distribution Account Amount	-

VIII. OVERCOLLATERALIZATION

End of Period Loan Principal Balance	1,250,004,237.28
End of Period Principal Distribution Account Amount	-
End of Period Note Principal Balance	1,162,490,000.00
Total Overcollateralization Amount	87,514,237.28
Required Overcollateralization Amount	87,504,336.95
In Compliance	YES

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IX. DELINQUENCY AND NET LOSS ACTIVITY

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current	240,445	80.57%	1,014,410,532.04	81.15%
1 - 29 Days	38,197	12.80%	164,354,070.72	13.15%
30 - 59 Days	5,880	1.97%	21,465,682.92	1.72%
60 - 89 Days	3,888	1.30%	13,945,020.98	1.12%
90 + Days	10,026	3.36%	35,828,930.62	2.87%
	298,436		1,250,004,237.28	
Total Delinquent Loans	13,914	4.66%	49,773,951.60	3.98%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				9,561,037.85
Beginning of Period Loan Principal Balance				1,249,995,393.70
Monthly Net Loss Percentage				9.18%
Monthly Net Loss Percentage for 1st Preceding Collection Period				8.16%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.55%
Three-month average Monthly Net Loss Percentage for Current Period				8.30%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				7.52%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				6.67%

X. REINVESTMENT CRITERIA EVENTS

	Initial Pool	Current Pool	Limit	In Compliance
Product Type				
Unsecured Loans	16.22%	23.89%	25.00%	YES
Unsecured or Other Secured Loans	52.56%	49.76%	65.00%	YES
Risk Level				
E	1.79%	2.36%	6.00%	YES
E or D	10.20%	11.52%	15.00%	YES
E to (and including) C	37.92%	39.84%	50.00%	YES
E to (and including) B	65.57%	66.52%	75.00%	YES
E to (and including) A	84.70%	84.54%	90.00%	YES
E to (and including) P	92.57%	92.10%	95.00%	YES
No Risk Level	0.23%	0.69%	2.00%	YES
Customer State				
Top 3 States	26.88%	25.51%	40.00%	YES
Any state (except for the top 3)	6.28%	6.72%	15.00%	YES
Original Term				
Original Term > 60 months	1.77%	1.48%	6.00%	YES
Weighted Avg. Coupon (WAC)	27.88%	27.50%	20.50%	YES
Weighted Average Loan Remaining Term	35.00	35.85	42.00	YES
Coupon				
Coupon below 10%	0.06%	0.55%	7.5%	YES
Original Balance				
Original Balance > \$25,000	0.63%	0.56%	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		\$ 20,729,451.41	249,998,867.39	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
1/15/2016	Number of Accounts	38,197	5,880	3,888	10,026	13,914
	Loan Principal Balance	164,354,070.72	21,465,682.92	13,945,020.98	35,828,930.62	49,773,951.60
12/15/2015		40,682	6,587	4,361	9,876	14,237
		175,501,999.83	23,747,474.54	15,818,213.59	34,788,664.92	50,606,878.51
11/16/2015		39,400	6,706	4,275	9,449	13,724
		166,000,244.13	24,227,309.91	15,217,250.06	32,949,895.75	48,167,145.81
10/15/2015		43,505	7,037	4,293	8,839	13,132
		184,641,548.76	25,316,075.44	14,630,687.19	30,692,328.42	45,323,015.61
9/15/2015		42,536	7,144	4,124	7,915	12,039
		178,379,234.52	25,211,700.29	14,208,966.46	27,390,917.40	41,599,883.86
8/17/2015		40,570	6,488	3,738	6,959	10,697
		168,782,883.66	22,682,660.87	13,009,920.64	24,009,032.70	37,018,953.34
7/15/2015		42,768	6,053	3,423	5,839	9,262
		177,640,478.60	21,314,971.39	11,544,517.94	20,415,802.40	31,960,320.34
6/15/2015		42,260	5,779	2,998	3,718	6,716
		174,388,036.40	19,959,297.57	10,411,081.48	13,067,286.74	23,478,368.22
5/15/2015		40,236	4,935	2,520	1,818	4,338
		165,885,607.92	17,415,208.11	8,841,489.29	6,409,898.89	15,251,388.18
4/15/2015		37,521	4,060	2,049	124	2,173
		154,942,006.09	14,518,791.87	7,244,581.55	441,608.53	7,686,190.08
3/16/2015		39,743	3,693	142	31	173
		166,438,875.19	13,214,239.57	573,539.68	89,469.77	663,009.45