

# Springleaf Funding Trust 2013-B

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	11/1/2013
Ending Date	11/30/2013
Payment Date	12/16/2013
Transaction Month	6
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)	26.06%	26.21%
Weighted Avg. Loan Remaining Term (WALRT)	30.80	31.16
Loan Principal Balance:	\$441,997,230.69	\$441,992,286.68
Number of Loans	118,170	115,593

### III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 441,997,230.69
Principal Collections (Scheduled Principal and Prepayments)	\$ (17,566,278.65)
Charged-Off Loans	\$ (1,778,115.69)
Terminated Loans	\$ (33,912,736.87)
Additional Loans	\$ 50,584,268.25
Other Customer Charges Net Increase / (Decrease)	\$ 486,019.70
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 439,810,387.43
Purchase of Loans On Payment Date	\$ 2,181,899.25
Exchanged Loans	\$ -
Replacement Loans	\$ -
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Designated as such	\$ -
Ending Loan Principal Balance	\$ 441,992,286.68

### IV. COLLECTIONS

Principal:	
Principal Collections	\$ 17,566,278.65
Other Customer Charges Net Increase / (Decrease)	\$ (486,019.70)
Repurchased Contract Proceeds Related to Principal	\$ -
Recoveries/Liquidation Proceeds	\$ 14.06
Total Principal Collections	\$ 17,080,273.01
Interest:	
Interest Collections	\$ 9,172,635.15
Late Fees & Other Misc. Charges	\$ 440,216.66
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 9,612,851.81
Collection Account Interest	\$ 208.31
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 31.49
Reserve Draw Amount	\$ 4,419,889.50
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 31,113,254.12

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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	\$ -	\$ -	\$ -	31,112,254.12
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ -	31,112,254.12
Back-up Servicing Fee and Servicing Transition	0.04% \$ 14,733.24	\$ 14,733.24	\$ -	\$ -	\$ -	31,097,520.88
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ -	31,097,520.88
Servicing Fee @ 4.86%	4.86% \$ 1,790,088.78	\$ 1,790,088.78	\$ -	\$ -	\$ -	29,307,432.09
Total Class A Monthly Interest Amount	\$ 1,118,996.67	\$ 1,118,996.67	\$ -	\$ -	\$ -	28,188,435.43
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	\$ -	\$ -	\$ -	\$ -	\$ -	28,188,435.43
Class B Monthly Interest Amount	\$ 110,940.33	\$ 110,940.33	\$ -	\$ -	\$ -	28,077,495.09
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	28,077,495.09
Class C Monthly Interest Amount	\$ 55,250.00	\$ 55,250.00	\$ -	\$ -	\$ -	28,022,245.09
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	28,022,245.09
Class D Monthly Interest Amount	\$ 69,041.67	\$ 69,041.67	\$ -	\$ -	\$ -	27,953,203.43
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	27,953,203.43
Required Reserve Account Amount	\$ 4,419,889.50	\$ 4,419,889.50	\$ -	\$ -	\$ -	23,533,313.93
Regular Principal Payment Amount	\$ 2,178,562.85	\$ 2,178,562.85	\$ -	\$ -	\$ -	21,354,751.08
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ -	21,354,751.08
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ -	21,354,751.08
Residual Released to the PDA	\$ 3,336.40	\$ 3,336.40	\$ -	\$ -	\$ -	21,351,414.68
Residual Released to the Depositor	\$ 21,351,414.68	\$ 21,351,414.68	\$ -	\$ -	\$ -	-
Total		\$ 31,113,254.12				

### 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		\$ 2,181,899.25
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		\$ (2,181,899.25)
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)		\$ 41,992,286.68
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	89,819	77.70%	\$347,087,622.23	78.53%
1 - 29 Days	19,440	16.82%	\$75,749,640.99	17.14%
30 - 59 Days	2,415	2.09%	\$7,564,049.29	1.71%
60 - 89 Days	1,310	1.13%	\$3,999,004.87	0.90%
90 + Days	2,609	2.26%	\$7,591,969.30	1.72%
	115,593	100.00%	\$441,992,286.68	100.00%
Total Delinquent Loans	3,919	3.39%	11,590,974	2.62%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$	1,778,101.63
Beginning Period Loan Principal Balance				\$441,997,230.69
Monthly Net Loss Percentage				4.83%
Monthly Net Loss Percentage for 1st Preceding Collection Period				1.28%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				0.79%
Three-month average Monthly Net Loss Percentage for Current Period				2.30%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				0.88%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				0.55%

### X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	14.26%	20.00%	YES
Unsecured or Other Secured Loans	55.63%	60.00%	YES
Risk Level			
E	1.23%	6.00%	YES
E or D	8.34%	15.00%	YES
E to (and including) C	36.53%	50.00%	YES
E to (and including) B	65.05%	75.00%	YES
E to (and including) A	84.88%	90.00%	YES
E to (and including) P	92.83%	95.00%	YES
No Risk Level	0.31%	4.00%	YES
Customer State			
Top 3 States	28.12%	40.00%	YES
Any state (except for the top 3)	6.47%	15.00%	YES
Original Term			
Original Term > 60 months	4.14%	6.00%	YES
Weighted Avg. Coupon (WAC)	26.21%	19.50%	YES
Weighted Average Loan Remaining Term	31.16	36.00	YES
Coupon			
Coupon below 10%	0.31%	7.5%	YES
Original Balance			
Original Balance > \$25,000	1.51%	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	\$ 5,542.33	\$ 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