

Springleaf Funding Trust 2013-B

Monthly Servicer Report

Collection Period	
Beginning Date	2/1/2015
Ending Date	2/28/2015
Payment Date	3/16/2015
Transaction Month	21
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)	26.85%		26.86%		
Weighted Avg. Loan Remaining Term (WALRT)	33.27		33.50		
Loan Principal Balance:	\$441,999,351.08		\$441,996,112.73		
Number of Loans	110,223		110,252		

III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 441,999,351.08
Principal Collections (Scheduled Principal and Prepayments)	\$ (21,334,982.29)
Charged-Off Loans	\$ (2,554,826.61)
Terminated Loans	\$ (9,137,728.29)
Additional Loans	\$ 15,017,478.86
Other Customer Charges Net Increase / (Decrease)	\$ 210,900.66
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 424,200,193.41
Purchase of Loans On Payment Date	\$ 17,795,224.00
Exchanged Loans	\$ (153,092.67)
Replacement Loans	\$ 153,787.99
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Dedesignated as such	\$ -
Ending Loan Principal Balance	\$ 441,996,112.73

IV. COLLECTIONS

Principal:	
Principal Collections	\$ 21,334,982.29
Other Customer Charges Net Increase / (Decrease)	\$ (210,900.66)
Repurchased Contract Proceeds Related to Principal	\$ -
Recoveries/Liquidation Proceeds	\$ 288,032.01
Total Principal Collections	\$ 21,412,113.64
Interest:	
Interest Collections	\$ 9,726,007.89
Late Fees & Other Misc. Charges	\$ 377,185.69
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 10,103,193.58
Collection Account Interest	\$ 1,852.29
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 265.74
Reserve Draw Amount	\$ 4,419,889.50
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 35,937,314.75

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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	\$ -	\$ -	\$ 35,936,314.75
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 35,936,314.75
Back-up Servicing Fee and Servicing Transition	0.04% \$ 14,733.31	\$ 14,733.31	\$ -	\$ -	\$ 35,921,581.44
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 35,921,581.44
Servicing Fee @ 4.86%	4.86% \$ 1,790,097.37	\$ 1,790,097.37	\$ -	\$ -	\$ 34,131,484.07
Total Class A Monthly Interest Amount	\$ 1,118,996.67	\$ 1,118,996.67	\$ -	\$ -	\$ 33,012,487.40
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	\$ -	\$ -	\$ -	\$ -	\$ 33,012,487.40
Class B Monthly Interest Amount	\$ 110,940.33	\$ 110,940.33	\$ -	\$ -	\$ 32,901,547.07
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 32,901,547.07
Class C Monthly Interest Amount	\$ 55,250.00	\$ 55,250.00	\$ -	\$ -	\$ 32,846,297.07
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 32,846,297.07
Class D Monthly Interest Amount	\$ 69,041.67	\$ 69,041.67	\$ -	\$ -	\$ 32,777,255.40
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 32,777,255.40
Required Reserve Account Amount	\$ 4,419,889.50	\$ 4,419,889.50	\$ -	\$ -	\$ 28,357,365.90
Regular Principal Payment Amount	\$ 17,788,756.87	\$ 17,788,756.87	\$ -	\$ -	\$ 10,568,609.03
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 10,568,609.03
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 10,568,609.03
Residual Released to the PDA	\$ 6,467.13	\$ 6,467.13	\$ -	\$ -	\$ 10,562,141.90
Residual Released to the Depositor	\$ 10,562,141.90	\$ 10,562,141.90	\$ -	\$ -	\$ -
Total		\$ 35,937,314.75			

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	\$ 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	\$ 17,795,224.00
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	\$ (17,795,224.00)
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)	\$ 41,996,112.73
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	87,299	79.18%	\$350,237,264.19	79.24%
1 - 29 Days	17,330	15.72%	\$73,111,830.56	16.54%
30 - 59 Days	1,776	1.61%	\$6,034,799.18	1.37%
60 - 89 Days	1,113	1.01%	\$3,651,604.44	0.83%
90 + Days	2,734	2.48%	\$8,960,614.36	2.03%
	<u>110,252</u>	<u>100.00%</u>	<u>\$441,996,112.73</u>	<u>100.00%</u>
Total Delinquent Loans	3,847	3.49%	12,612,219	2.85%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$	2,266,794.60
Beginning Period Loan Principal Balance				\$441,999,351.08
Monthly Net Loss Percentage				6.15%
Monthly Net Loss Percentage for 1st Preceding Collection Period				6.02%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				<u>5.53%</u>
Three-month average Monthly Net Loss Percentage for Current Period				5.90%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				5.64%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				5.57%

X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	16.43%	20.00%	YES
Unsecured or Other Secured Loans	53.74%	60.00%	YES
Risk Level			
E	1.78%	6.00%	YES
E or D	9.49%	15.00%	YES
E to (and including) C	36.71%	50.00%	YES
E to (and including) B	64.08%	75.00%	YES
E to (and including) A	83.70%	90.00%	YES
E to (and including) P	91.94%	95.00%	YES
No Risk Level	0.20%	4.00%	YES
Customer State			
Top 3 States	31.46%	40.00%	YES
Any state (except for the top 3)	7.93%	15.00%	YES
Original Term			
Original Term > 60 months	3.53%	6.00%	YES
Weighted Avg. Coupon (WAC)	26.86%	19.50%	YES
Weighted Average Loan Remaining Term	33.50	36.00	YES
Coupon			
Coupon below 10%	0.82%	7.5%	YES
Original Balance			
Original Balance > \$25,000	1.19%	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	\$ 701,670.23	\$ 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