

Springleaf Funding Trust 2013-A

Monthly Servicer Report

Collection Period	
Beginning Date	10/1/2014
Ending Date	10/31/2014
Payment Date	11/17/2014
Transaction Month	21
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	\$ -
Pool Information					
Weighted Avg. Coupon (WAC)	26.80%		26.86%		
Weighted Avg. Loan Remaining Term (WALRT)	31.16		31.48		
Loan Principal Balance:	\$662,258,155.54		\$662,257,473.34		
Number of Loans	169,084		168,971		

III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$	662,258,155.54
Principal Collections (Scheduled Principal and Prepayments)	\$	(29,936,798.33)
Charged-Off Loans	\$	(3,584,278.06)
Terminated Loans	\$	(19,362,368.50)
Additional Loans	\$	31,636,481.04
Other Customer Charges Net Increase / (Decrease)	\$	367,027.91
Ending Loan Principal Balance Prior to Payment Waterfall	\$	641,378,219.60
Purchase of Loans On Payment Date	\$	20,881,642.97
Exchanged Loans	\$	(812,528.12)
Replacement Loans	\$	810,138.89
Reassigned Loans	\$	-
Excluded Loans	\$	-
Excluded Loans Dedesignated as such	\$	-
Ending Loan Principal Balance	\$	662,257,473.34

IV. COLLECTIONS

Principal:		
Principal Collections	\$	29,936,798.33
Other Customer Charges Net Increase / (Decrease)	\$	(367,027.91)
Repurchased Contract Proceeds Related to Principal	\$	-
Recoveries/Liquidation Proceeds	\$	500,903.05
Total Principal Collections	\$	30,070,673.47
Interest:		
Interest Collections	\$	14,717,502.78
Late Fees & Other Misc. Charges	\$	681,697.14
Interest on Repurchase Principal	\$	-
Total Interest Collections	\$	15,399,199.92
Collection Account Interest	\$	2,371.43
Principal Distribution Account Interest	\$	-
Reserve Account Interest	\$	287.95
Reserve Draw Amount	\$	6,622,470.49
Principal Distribution Account Draw Amount	\$	-
Total Collections	\$	52,095,003.26

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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	\$ -	\$ -	\$ -	52,094,003.26
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ -	52,094,003.26
Back-up Servicing Fee and Servicing Transition	0.04% \$ 22,075.27	\$ 22,075.27	\$ -	\$ -	\$ -	52,071,927.99
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ -	49,389,782.46
Servicing Fee @ 4.86%	4.86% \$ 2,682,145.53	\$ 2,682,145.53	\$ -	\$ -	\$ -	49,389,782.46
Class A Monthly Interest Amount	\$ 1,075,000.00	\$ 1,075,000.00	\$ -	\$ -	\$ -	48,314,782.46
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	48,314,782.46
Class B Monthly Interest Amount	\$ 137,891.25	\$ 137,891.25	\$ -	\$ -	\$ -	48,176,891.21
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	48,176,891.21
Class C Monthly Interest Amount	\$ 89,708.33	\$ 89,708.33	\$ -	\$ -	\$ -	48,087,182.87
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	48,087,182.87
Class D Monthly Interest Amount	\$ 151,750.00	\$ 151,750.00	\$ -	\$ -	\$ -	47,935,432.87
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	47,935,432.87
Required Reserve Account Amount	\$ 6,622,470.49	\$ 6,622,470.49	\$ -	\$ -	\$ -	41,312,962.38
Regular Principal Payment Amount	\$ 20,868,397.18	\$ 20,868,397.18	\$ -	\$ -	\$ -	20,444,565.20
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ -	20,444,565.20
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ -	20,444,565.20
Residual Released to the PDA	\$ 13,245.79	\$ 13,245.79	\$ -	\$ -	\$ -	20,431,319.41
Residual Released to the Depositor	\$ 20,431,319.41	\$ 20,431,319.41	\$ -	\$ -	\$ -	-
Total		\$ 52,095,003.26				

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	1.00%	\$ 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		\$ 20,881,642.97
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		\$ (20,881,642.97)
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)		\$ 57,957,473.34
Required Overcollateralization Amount		\$ 57,946,616.78
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	131,840	78.03%	\$521,267,438.90	78.71%
1 - 29 Days	28,629	16.94%	\$114,477,458.42	17.29%
30 - 59 Days	3,036	1.80%	\$9,641,708.09	1.46%
60 - 89 Days	1,704	1.01%	\$5,433,401.30	0.82%
90 + Days	3,762	2.23%	\$11,437,466.63	1.73%
	168,971		\$ 662,257,473.34	
Total Delinquent Loans	5,466	3.23%	16,870,868	2.55%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$	3,083,375.01
Beginning Period Loan Principal Balance				\$662,258,155.54
Monthly Net Loss Percentage				5.59%
Monthly Net Loss Percentage for 1st Preceding Collection Period				5.48%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				4.39%
Three-month average Monthly Net Loss Percentage for Current Period				5.15%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				4.93%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				4.75%

X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	13.35%	20.00%	YES
Unsecured or Other Secured Loans	53.75%	60.00%	YES
Risk Level			
E	1.59%	6.00%	YES
E or D	8.95%	15.00%	YES
E to (and including) C	35.81%	50.00%	YES
E to (and including) B	63.59%	75.00%	YES
E to (and including) A	83.35%	90.00%	YES
E to (and including) P	91.96%	95.00%	YES
No Risk Level	0.26%	4.00%	YES
Customer State			
Top 3 States	31.11%	40.00%	YES
Any state (except for the top 3)	8.23%	15.00%	YES
Original Term			
Original Term > 60 months	2.67%	4.00%	YES
Weighted Avg. Coupon (WAC)	26.86%	19.00%	YES
Weighted Average Loan Remaining Term	31.48	36.00	YES
Coupon			
Coupon below 10%	0.70%	7.5%	YES
Original Balance			
Original Balance > \$25,000	1.45%	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	\$ 812,528.12	\$ 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