

**Springleaf Funding Trust 2013-B**  
**Monthly Servicer Report**

<b>Collection Period</b>	
Beginning Date	10/1/2015
End Date	10/31/2015
Payment Date	11/16/2015
Transaction Month	29
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>WAFICO</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	441,989,419.63	118,548	604	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>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	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	-

  

	<u>Beginning of Period</u>	<u>End of Period</u>
<b>Pool Information</b>		
Weighted Avg. Coupon (WAC)	26.87%	26.92%
Weighted Avg. FICO*	600	600
Weighted Avg. Loan Remaining Term (WALRT)	35.38	34.99
Loan Principal Balance:	442,000,359.18	441,992,059.62
Number of Loans	105,815	110,208

  

<b>Loan Information for Additional Loans** on Payment Date:</b>	<b>11/16/2015</b>
Weighted Avg. Coupon (WAC)	28.36%
Weighted Avg. FICO*	601
Loan Principal Balance:	29,920,359.35
Number of Loans	10,644

\*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	442,000,359.18
Principal Collections (Scheduled Principal and Prepayments)	(17,141,251.40)
Charged-Off Loans	(2,741,680.11)
Other Customer Charges Net Increase / (Decrease)	250,861.28
Terminated Loans	(10,359,178.08)
New Loans (Renewals)	16,829,792.24
Loan Principal Balance Prior to Payment Date Loan Actions	428,838,903.11
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	13,153,156.51
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	441,992,059.62

**IV. COLLECTIONS**

<b>Principal:</b>	
Principal Collections	17,141,251.40
Other Customer Charges Net Increase / (Decrease)	(250,861.28)
Repurchased Contract Proceeds Related to Principal	-
Recoveries/Liquidation Proceeds	333,757.10
Total Principal Collections	17,224,147.22
<b>Interest:</b>	
Interest Collections	9,794,604.12
Interest used for Servicing Fee at 4.86%	(1,790,101.45)
Late Fees & Other Misc. Charges	400,500.15
Interest on Repurchase Principal	-
Total Interest Collections	8,405,002.82
Collection Account Interest	2,696.02
Principal Distribution Account Interest	-
Reserve Account Interest	521.06
Reserve Draw Amount	4,419,889.50
Principal Distribution Account Draw Amount	-
Total Collections	30,052,256.62

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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	-	-	30,051,256.62
Indemnified Amounts	-	-	-	-	30,051,256.62
Back-up Servicing Fee and Servicing Transition Costs	0.04% 14,733.35	14,733.35	-	-	30,036,523.27
Servicing Transition Costs	-	-	-	-	30,036,523.27
Servicing Fee @ 4.86%	4.86% -	-	-	-	30,036,523.27
Total Class A Monthly Interest Amount	1,118,996.67	1,118,996.67	-	-	28,917,526.61
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	-	-	-	-	28,917,526.61
Class B Monthly Interest Amount	110,940.33	110,940.33	-	-	28,806,586.27
Second Priority Principal Payment	-	-	-	-	28,806,586.27
Class C Monthly Interest Amount	55,250.00	55,250.00	-	-	28,751,336.27
Third Priority Principal Payment	-	-	-	-	28,751,336.27
Class D Monthly Interest Amount	69,041.67	69,041.67	-	-	28,682,294.61
Fourth Priority Principal Payment	-	-	-	-	28,682,294.61
Required Reserve Account Amount	4,419,889.50	4,419,889.50	-	-	24,262,405.11
Regular Principal Payment Amount	13,150,047.17	13,150,047.17	-	-	11,112,357.94
Additional Transaction Participant Fees	-	-	-	-	11,112,357.94
Additional Indemnified Amounts	-	-	-	-	11,112,357.94
Residual Released to the PDA	3,109.34	3,109.34	-	-	11,109,248.60
Residual Released to the Depositor	11,109,248.60	11,109,248.60	-	-	-
Total		30,052,256.62			

**VI. RESERVE ACCOUNT**

Beginning of Period Reserve Account Amount		4,419,889.50
Reserve Draw Amount		4,419,889.50
Reserve Deposit Amount		4,419,889.50
End of 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 of Period Principal Distribution Account Amount		-
Principal Distribution Draw Amount		-
Principal Distribution Account Amount Prior to Payment Waterfall		-
Principal Distribution Deposit Amount		13,153,156.51
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		(13,153,156.51)
End of Period Principal Distribution Account Amount		-
Change in Principal Distribution Account Amount		-

**VIII. OVERCOLLATERALIZATION**

End of Period Loan Principal Balance		441,992,059.62
End of Period Principal Distribution Account Amount		-
End of Period Note Principal Balance		400,000,000.00
Overcollateralization Amount		41,992,059.62
Required Overcollateralization Amount		41,988,950.28
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	87,615	79.50%	351,765,290.92	79.59%
1 - 29 Days	16,073	14.58%	67,388,453.92	15.25%
30 - 59 Days	2,254	2.05%	8,024,122.36	1.82%
60 - 89 Days	1,387	1.26%	4,874,697.34	1.10%
90 + Days	2,879	2.61%	9,939,495.08	2.25%
	110,208	100.00%	441,992,059.62	100.00%
Total Delinquent Loans	4,266	3.87%	14,814,192.42	3.35%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				2,407,923.01
Beginning of Period Loan Principal Balance				442,000,359.18
Monthly Net Loss Percentage				6.54%
Monthly Net Loss Percentage for 1st Preceding Collection Period				5.02%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				4.86%
Three-month average Monthly Net Loss Percentage for Current Period				5.47%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				5.02%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				4.68%

**X. REINVESTMENT CRITERIA EVENTS**

	Initial Pool	Current Pool	Limit	In Compliance
Product Type				
Unsecured Loans	13.61%	18.98%	20.00%	YES
Unsecured or Other Secured Loans	54.03%	48.53%	60.00%	YES
Risk Level				
E	1.39%	2.34%	6.00%	YES
E or D	8.68%	11.39%	15.00%	YES
E to (and including) C	38.21%	39.61%	50.00%	YES
E to (and including) B	67.15%	66.56%	75.00%	YES
E to (and including) A	86.12%	84.57%	90.00%	YES
E to (and including) P	93.64%	92.08%	95.00%	YES
No Risk Level	0.38%	0.58%	4.00%	YES
Customer State				
Top 3 States	29.66%	32.68%	40.00%	YES
Any state (except for the top 3)	6.87%	6.95%	15.00%	YES
Original Term				
Original Term > 60 months	4.49%	2.68%	6.00%	YES
Weighted Avg. Coupon (WAC)	25.65%	26.92%	19.50%	YES
Weighted Average Loan Remaining Term	31.60	34.99	36.00	YES
Coupon				
Coupon below 10%	0.15%	0.90%	7.5%	YES
Original Balance				
Original Balance > \$25,000	1.71%	1.00%	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		9,067,168.78	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

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**XII. HISTORICAL DELINQUENCY**

Payment Date		1 - 29 Days	30 - 59 Days	60 - 89 Days	90 + Days	Total Delinquent Loans
11/16/2015	Number of Accounts Loan Principal Balance	16,073 67,388,453.92	2,254 8,024,122.36	1,387 4,874,697.34	2,879 9,939,495.08	4,266 14,814,192.42
10/15/2015		17,465 75,230,434.00	2,444 8,675,361.98	1,374 4,482,883.68	2,826 9,900,531.99	4,200 14,383,415.67
9/15/2015		16,904 72,129,512.63	2,554 8,620,178.32	1,389 4,793,729.58	2,672 9,139,258.07	4,061 13,932,987.65
8/17/2015		16,621 69,725,727.11	2,404 8,185,146.10	1,310 4,514,144.58	2,468 8,557,799.09	3,778 13,071,943.67
7/15/2015		17,907 75,609,836.89	2,317 7,651,655.21	1,255 4,236,804.47	2,262 7,844,791.07	3,517 12,081,595.54
6/15/2015		17,809 73,939,084.03	2,348 7,835,030.44	1,134 3,950,131.42	2,180 7,298,057.82	3,314 11,248,189.24
5/15/2015		17,727 73,835,479.39	2,039 6,876,146.19	1,022 3,344,775.31	2,265 7,563,230.81	3,287 10,908,006.12
4/15/2015		16,762 69,948,673.12	1,847 6,238,173.95	988 3,308,882.88	2,489 8,234,309.50	3,477 11,543,192.38
3/16/2015		17,330 73,111,830.56	1,776 6,034,799.18	1,113 3,651,604.44	2,734 8,960,614.36	3,847 12,612,218.80
2/17/2015		18,480 76,666,409.87	2,134 6,912,563.77	1,276 4,195,502.03	2,890 9,295,779.39	4,166 13,491,281.42
1/15/2015		20,125 82,663,486.42	2,148 6,906,169.86	1,282 4,056,971.01	2,813 9,097,000.89	4,095 13,153,971.90
12/15/2014		20,685 85,168,177.44	2,470 7,903,259.60	1,288 4,168,026.36	2,691 8,512,853.43	3,979 12,680,879.79
11/17/2014		19,025 77,178,152.76	2,067 6,569,405.63	1,199 3,837,224.28	2,639 8,071,616.84	3,838 11,908,841.12