

# Springleaf Funding Trust 2015-A

## Monthly Servicer Report

|                          |            |
|--------------------------|------------|
| <b>Collection Period</b> |            |
| <b>Beginning Date</b>    | 02/01/2018 |
| <b>End Date</b>          | 02/28/2018 |
| <b>Payment Date</b>      | 03/15/2018 |
| <b>Transaction Month</b> | 37         |
| <b>30/360 Days</b>       | 30         |

### 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%                   |                      |                             |              |

### 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                    | 900,228,758.13             | 0.97000            | 822,096,791.68       | 0.88000            | \$78,131,966.45 |
| Class B Notes                    | 113,120,000.00             | 1.00000            | 113,120,000.00       | 1.00000            | \$0.00          |
| Class C Notes                    | 52,500,000.00              | 1.00000            | 52,500,000.00        | 1.00000            | \$0.00          |
| Class D Notes                    | 65,620,000.00              | 1.00000            | 65,620,000.00        | 1.00000            | \$0.00          |
| Aggregate Note Principal Balance | 1,131,468,758.13           | 0.97000            | 1,053,336,791.68     | 0.91000            | \$78,131,966.45 |

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### LOAN PRINCIPAL BALANCE

|  |                         |
|--|-------------------------|
| Beginning of Period Loan Principal Balance                               | 1,218,973,095.08        |
| Principal Collections (Scheduled Principal and Prepayments)              | (41,480,396.07)         |
| Charged-Off Loans  | (9,514,469.31)          |
| Other Customer Charges Net Increase / (Decrease)                         | 181,455.12              |
| Terminated Loans   | (27,318,556.19)         |
| New Loans (Renewals)   | 0.00                    |
| Proposed Loans (to be added to the Loan Schedule as Additional Loans)    | 0.00                    |
| Exchanged Loans  | 0.00                    |
| Replacement Loans (to be added to the Loan Schedule as Additional Loans) | 0.00                    |
| Excluded Loans   | 0.00                    |
| Released Loans   | 0.00                    |
| Repurchased Loans  | 0.00                    |
| Ending Loan Principal Balance  | <u>1,140,841,128.63</u> |

### POOL INFORMATION

|   | <u>Beginning of Period</u> | <u>End of Period</u> |
|---|----------------------------|----------------------|
| Weighted Avg. Coupon (WAC)                | 26.49%                     | 26.43%               |
| Weighted Avg. FICO*                       | 617                        | 617                  |
| Weighted Avg. Loan Remaining Term (WALRT) | 37.78                      | 37.31                |
| Loan Principal Balance                    | 1,218,973,095.08           | 1,140,841,128.63     |
| Number of Loans                           | 251,367                    | 237,163              |

#### **Additional Loan\*\* Information for the Payment Date on 3/15/2018**

|                            |       |
|----------------------------|-------|
| Weighted Avg. Coupon (WAC) | 0.00% |
| Weighted Avg. FICO*        | 0     |
| Loan Principal Balance     | 0.00  |
| Number of Loans            | 0     |

\*FICO scores determined at time of origination

\*\*Additional Loans include New Loans (Renewals), Proposed Loans, and Replacement Loans

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### COLLECTIONS

|  |                      |
|--|----------------------|
| Principal:   |                      |
| Principal Collections                              | 41,480,396.07        |
| Principal Used for Incremental Renewals            | -                    |
| Principal Used for Proposed Loans                  | -                    |
| Other Customer Charges Net Increase / (Decrease)   | (181,455.12)         |
| Repurchased Contract Proceeds Related to Principal | -                    |
| Recoveries/Liquidation Proceeds                    | 1,338,982.51         |
| Total Principal Collections                        | <u>42,637,923.46</u> |
| Interest:  |                      |
| Interest Collections                               | 25,426,043.04        |
| Interest used for Servicing Fee at 4.86%           | (4,936,841.04)       |
| Late Fees & Other Misc. Charges                    | 627,124.03           |
| Interest on Repurchase Principal                   | -                    |
| Total Interest Collections                         | <u>21,116,326.03</u> |
| Collection Account Interest                        | 57,384.33            |
| Principal Distribution Account Interest            | 12,499.85            |
| Reserve Account Interest                           | 13,625.60            |
| Reserve Draw Account                               | 12,499,943.37        |
| Principal Distribution Account Draw Amount         | -                    |
| Total Collections                                  | <u>76,337,702.64</u> |

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### DISTRIBUTIONS

|  |       | <u>Calculated Amount</u> | <u>Amount Paid</u>   | <u>Shortfall</u> | <u>Carryover Shortfall</u> | <u>Remaining Available Funds</u> |
|--|-------|--------------------------|----------------------|------------------|----------------------------|----------------------------------|
| Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees |       | 1,000.00                 | 1,000.00             | -                | -                          | 76,336,702.64                    |
| Indemnified Amounts  |       | -                        | -                    | -                | -                          | 76,336,702.64                    |
| Back-up Servicing Fee and Servicing Transition                       | 0.04% | 40,632.44                | 40,632.44            | -                | -                          | 76,296,070.20                    |
| Servicing Transition Costs   |       | -                        | -                    | -                | -                          | 76,296,070.20                    |
| Servicing Fee @ 4.86%  | 4.86% | -                        | -                    | -                | -                          | 76,296,070.20                    |
| Class A Monthly Interest Amount                                      |       | 2,370,602.40             | 2,370,602.40         | -                | -                          | 73,925,467.80                    |
| First Priority Principal Payment                                     |       | -                        | -                    | -                | -                          | 73,925,467.80                    |
| Class B Monthly Interest Amount                                      |       | 341,245.33               | 341,245.33           | -                | -                          | 73,584,222.47                    |
| Second Priority Principal Payment                                    |       | -                        | -                    | -                | -                          | 73,584,222.47                    |
| Class C Monthly Interest Amount                                      |       | 220,500.00               | 220,500.00           | -                | -                          | 73,363,722.47                    |
| Third Priority Principal Payment                                     |       | -                        | -                    | -                | -                          | 73,363,722.47                    |
| Class D Monthly Interest Amount                                      |       | 345,051.83               | 345,051.83           | -                | -                          | 73,018,670.64                    |
| Fourth Priority Principal Payment                                    |       | -                        | -                    | -                | -                          | 73,018,670.64                    |
| Required Reserve Account Amount                                      |       | 12,499,943.37            | 12,499,943.37        | -                | -                          | 60,518,727.27                    |
| Regular Principal Payment Amount                                     |       | 50,813,410.26            | 50,813,410.26        | -                | -                          | 9,705,317.01                     |
| Additional Transaction Participant Fees                              |       | -                        | -                    | -                | -                          | 9,705,317.01                     |
| Additional Indemnified Amounts                                       |       | -                        | -                    | -                | -                          | 9,705,317.01                     |
| Residual Released to the PDA   |       | -                        | -                    | -                | -                          | 9,705,317.01                     |
| Residual Released to the Depositor                                   |       | 9,705,317.01             | 9,705,317.01         | -                | -                          | -                                |
| Total  |       |                          | <u>76,337,702.64</u> |                  |                            |                                  |

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### RESERVE ACCOUNT

|   |       |               |
|---|-------|---------------|
| Beginning Period Reserve Account Amount                         |       | 12,499,943.37 |
| Reserve Draw Amount   |       | 12,499,943.37 |
| Reserve Deposit Amount  |       | 12,499,943.37 |
| Ending 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 |

### PRINCIPAL DISTRIBUTION ACCOUNT

|   |  |                 |
|---|--|-----------------|
| Beginning Period Distribution Account Amount                    |  | -               |
| Principal Distribution Draw Amount                              |  | 27,318,556.19   |
| Ending Principal Distribution Amount Prior to Payment Waterfall |  | 27,318,556.19   |
| Principal Distribution Deposit Amount                           |  | 50,813,410.26   |
| Distribution to Noteholders (except during Revolving Period)    |  |                 |
| Class A Noteholders   |  | (78,131,966.45) |
| Class B Noteholders   |  | -               |
| Class C Noteholders   |  | -               |
| Class D Noteholders   |  | -               |
| Purchase of Loans on Payment Date                               |  | -               |
| Ending Period Principal Distribution Account Amount             |  | -               |
| Change in Principal Distribution Account Amount                 |  | -               |

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### OVERCOLLATERALIZATION

|   |                      |
|---|----------------------|
| End of Period Loan Principal Balance  | 1,140,841,128.63     |
| End of Period Principal Distribution Account Amount   | -                    |
| End of Period Note Principal Balance  | 1,053,336,791.68     |
| Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance) | <u>87,504,336.95</u> |
| Required Overcollateralization Amount   | 87,504,336.95        |
| In Compliance   | YES                  |

### 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   | 197,290                | 83.19%                   | 961,687,535.60           | 84.30%                     |
| 1-29 Days   | 25,255                 | 10.65%                   | 119,342,935.16           | 10.46%                     |
| 30-59 Days  | 3,962                  | 1.67%                    | 16,215,428.37            | 1.42%                      |
| 60-89 Days  | 2,722                  | 1.15%                    | 11,360,206.77            | 1.00%                      |
| 90 + Days   | 7,934                  | 3.35%                    | 32,235,022.73            | 2.83%                      |
|   | <u>237,163</u>         |                          | <u>1,140,841,128.63</u>  |                            |
| Total Delinquent Loans  | 10,656                 | 4.49%                    | 43,595,229.50            | 3.82%                      |
| Charged-Offs Loans  |                        |                          |                          |                            |
| Current Period NET Charged-Off Loans  |                        |                          |                          | 8,175,486.80               |
| Beginning Period Loan Principal Balance   |                        |                          |                          | 1,218,973,095.08           |
| Monthly Net Loss Percentage   |                        |                          |                          | 8.05%                      |
| Monthly Net Loss Percentage for 1st Preceding Collection Period                     |                        |                          |                          | 7.31%                      |
| Monthly Net Loss Percentage for 2nd Preceding Collection Period                     |                        |                          |                          | 7.88%                      |
| Three-month average Monthly Net Loss Percentage for Current Period                  |                        |                          |                          | <u>7.75%</u>               |
| Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period |                        |                          |                          | 7.45%                      |
| Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period |                        |                          |                          | 7.39%                      |

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### REINVESTMENT CRITERIA EVENTS

|   | <u>Initial Pool</u> | <u>Current Pool</u> | <u>Limit</u>   | <u>In Compliance</u> |
|---|---------------------|---------------------|----------------|----------------------|
| Unsecured or Other Secured Loans                                | 52.56%              | 51.79%              | 65.00%         | N/A                  |
| Risk Level: E   | 1.79%               | 3.36%               | 6.00%          | N/A                  |
| Risk Level: E or D  | 10.20%              | 12.53%              | 15.00%         | N/A                  |
| Risk Level: E to (and including) C                              | 37.92%              | 45.54%              | 50.00%         | N/A                  |
| Risk Level: E to (and including) B                              | 65.57%              | 71.64%              | 75.00%         | N/A                  |
| Risk Level: E to (and including) A                              | 84.70%              | 86.94%              | 90.00%         | N/A                  |
| Risk Level: E to (and including) P                              | 92.57%              | 93.04%              | 95.00%         | N/A                  |
| Risk Level: No risk Level                                       | 0.23%               | 1.54%               | 2.00%          | N/A                  |
| Top 3 Customer State  | 26.88%              | 26.83%              | 40.00%         | N/A                  |
| Any Customer State (except for the top 3)                       | 6.28%               | 6.40%               | 15.00%         | N/A                  |
| Original Term > 60 months                                       | 1.77%               | 0.91%               | 6.00%          | N/A                  |
| Weighed Avg. Coupon (WAC)                                       | 27.88%              | 26.43%              | 20.50%         | N/A                  |
| Weighed Average Loan Remaining Term                             | 35.00               | 37.31               | 42.00          | N/A                  |
| Coupon below 10%  | 0.06%               | 1.57%               | 7.50%          | N/A                  |
| Original balance > \$25,000                                     | 0.63%               | 0.64%               | 4.00%          | N/A                  |
| 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/Reserved Loans                               | -                   | -                   | 249,998,867.39 | N/A                  |
| UPB of Replacement loans >= UPB of Exchanged loans              |                     | True                | 95.00%         | N/A                  |

### 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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Beginning Date

02/01/2018

End Date

02/28/2018

Payment Date

03/15/2018

Transaction Month

37

30/360 Days

30

### HISTORICAL DELINQUENCY

| <u>Payment Date</u> |                        | <u>1 - 29 Days</u> | <u>30 - 59 Days</u> | <u>60 - 89 Days</u> | <u>90 + Days</u> | <u>Total Delinquent Loans</u> |
|---------------------|------------------------|--------------------|---------------------|---------------------|------------------|-------------------------------|
| 3/15/2018           | Number of Accounts     | 25,255             | 3,962               | 2,722               | 7,934            | 10,656                        |
|                     | Loan Principal Balance | 119,342,935.16     | 16,215,428.37       | 11,360,206.77       | 32,235,022.73    | 43,595,229.50                 |
| 2/15/2018           |                        | 27,005             | 4,513               | 3,104               | 8,333            | 11,437                        |
|                     |                        | 126,052,856.00     | 18,019,834.46       | 12,676,052.22       | 33,293,185.52    | 45,969,237.74                 |
| 1/16/2018           |                        | 27,109             | 4,711               | 3,423               | 7,993            | 11,416                        |
|                     |                        | 122,719,443.81     | 18,303,331.01       | 14,059,799.83       | 31,541,206.74    | 45,601,006.57                 |
| 12/15/2017          |                        | 29,766             | 5,041               | 3,398               | 7,664            | 11,062                        |
|                     |                        | 134,904,247.72     | 19,872,226.62       | 13,493,746.04       | 30,485,889.41    | 43,979,635.45                 |
| 11/15/2017          |                        | 29,792             | 4,873               | 3,487               | 7,231            | 10,718                        |
|                     |                        | 133,912,486.00     | 18,569,335.62       | 13,609,787.76       | 28,377,804.23    | 41,987,591.99                 |
| 10/16/2017          |                        | 29,385             | 5,219               | 2,989               | 7,182            | 10,171                        |
|                     |                        | 130,344,673.77     | 20,004,213.07       | 11,645,847.20       | 28,200,219.85    | 39,846,067.05                 |
| 9/15/2017           |                        | 30,862             | 4,589               | 3,051               | 6,910            | 9,961                         |
|                     |                        | 135,928,644.13     | 17,615,349.17       | 11,959,208.67       | 26,833,964.31    | 38,793,172.98                 |
| 8/15/2017           |                        | 27,997             | 4,762               | 3,019               | 6,680            | 9,699                         |
|                     |                        | 129,176,109.90     | 18,434,325.54       | 11,614,780.01       | 26,368,122.17    | 37,982,902.18                 |
| 7/17/2017           |                        | 26,684             | 4,468               | 2,840               | 6,370            | 9,210                         |
|                     |                        | 120,588,789.01     | 16,902,182.46       | 11,055,727.07       | 25,208,972.85    | 36,264,699.92                 |
| 6/15/2017           |                        | 28,985             | 4,473               | 2,708               | 6,252            | 8,960                         |
|                     |                        | 131,405,492.59     | 17,050,042.35       | 10,445,848.81       | 24,570,624.41    | 35,016,473.22                 |
| 5/15/2017           |                        | 28,378             | 4,166               | 2,573               | 6,424            | 8,997                         |
|                     |                        | 128,480,637.19     | 16,209,560.99       | 10,186,112.99       | 24,884,163.55    | 35,070,276.54                 |
| 4/17/2017           |                        | 22,552             | 3,731               | 2,518               | 6,778            | 9,296                         |
|                     |                        | 102,504,261.15     | 14,748,191.15       | 9,969,230.09        | 25,737,056.78    | 35,706,286.87                 |