

# Springleaf Funding Trust 2015-A

## Monthly Servicer Report

<b>Collection Period</b>		
Beginning Date		8/1/2016
End Date		8/31/2016
Payment Date		9/15/2016
Transaction Month		19
30/360 Days		30

### I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date:	January 31, 2015
Closing Date:	February 26, 2015
Initial Loan Principal Balance:	<b>Dollars</b> 1,249,994,336.95 <b>No of Loans</b> 319,247 <b>WAFICO</b> 609 <b>WAC</b> 27.88% <b>WALRT</b> 35.00
Class A Notes	<b>Note Balance</b> 931,250,000.00 <b>% of Loan Prin Bal</b> 74.50% <b>Interest Rate</b> 3.16% <b>Stated Maturity Date</b> 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%

### II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>	<u>Note Factor</u>	<u>End of Period</u>	<u>Note Factor</u>	<u>Change</u>
	<u>Note Balance</u>		<u>Note Balance</u>		
Class A Notes	931,250,000.00	1.0000000	931,250,000.00	1.0000000	-
Class B Notes	113,120,000.00	1.0000000	113,120,000.00	1.0000000	-
Class C Notes	52,500,000.00	1.0000000	52,500,000.00	1.0000000	-
Class D Notes	65,620,000.00	1.0000000	65,620,000.00	1.0000000	-
Aggregate Note Principal Balance	1,162,490,000.00	1.0000000	1,162,490,000.00	1.0000000	-
<b>Pool Information</b>	<b><u>Beginning of Period</u></b>		<b><u>End of Period</u></b>		
Weighted Avg. Coupon (WAC)	27.03%		26.97%		
Weighted Avg. FICO*	602		602		
Weighted Avg. Loan Remaining Term (WALRT)	35.28		35.17		
Loan Principal Balance:	1,250,016,555.99		1,257,984,341.50		
Number of Loans	289,699		290,520		
<b>Loan Information for Additional Loans** on Payment Date:</b>	<b>9/15/2016</b>				
Weighted Avg. Coupon (WAC)	27.10%				
Weighted Avg. FICO*	608				
Loan Principal Balance:	83,294,331.59				
Number of Loans	15,938				

\*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	1,250,016,555.99
Principal Collections (Scheduled Principal and Prepayments)	(43,053,024.67)
Charged-Off Loans	(7,011,191.29)
Other Customer Charges Net Increase / (Decrease)	464,346.94
Terminated Loans	(25,859,922.98)
New Loans (Renewals)	43,488,744.79
Loan Principal Balance prior to Payment Date Loan Actions	1,218,045,508.78
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	39,938,832.72
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	1,257,984,341.50

### IV. COLLECTIONS

<b>Principal:</b>	
Principal Collections	43,053,024.67
Principal Used for Incremental Renewals	(17,452,328.36)
Other Customer Charges Net Increase / (Decrease)	(464,346.94)
Repurchased Contract Proceeds Related to Principal	-
Recoveries/Liquidation Proceeds	645,914.35
Total Principal Collections	25,782,263.72
<b>Interest:</b>	
Interest Collections	27,117,918.95
Interest used for Servicing Fee at 4.86%	(5,062,567.05)
Late Fees & Other Misc. Charges	959,596.39
Interest on Repurchase Principal	-
Total Interest Collections	23,014,948.29
Collection Account Interest	13,821.65
Principal Distribution Account Interest	1,045.01
Reserve Account Interest	3,825.73
Reserve Draw Amount	12,499,943.37
Principal Distribution Account Draw Amount	-
Total Collections	61,315,847.77

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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	-	-	61,314,847.77
Indemnified Amounts	-	-	-	-	61,314,847.77
Back-up Servicing Fee and Servicing Transition Costs	0.04%	41,667.22	41,667.22	-	61,273,180.55
Servicing Transition Costs	-	-	-	-	61,273,180.55
Servicing Fee @ 4.86%	4.86%	-	-	-	61,273,180.55
Class A Monthly Interest Amount	2,452,291.67	2,452,291.67	-	-	58,820,888.88
First Priority Principal Payment	-	-	-	-	58,820,888.88
Class B Monthly Interest Amount	341,245.33	341,245.33	-	-	58,479,643.55
Second Priority Principal Payment	-	-	-	-	58,479,643.55
Class C Monthly Interest Amount	220,500.00	220,500.00	-	-	58,259,143.55
Third Priority Principal Payment	-	-	-	-	58,259,143.55
Class D Monthly Interest Amount	345,051.83	345,051.83	-	-	57,914,091.72
Fourth Priority Principal Payment	-	-	-	-	57,914,091.72
Required Reserve Account Amount	12,499,943.37	12,499,943.37	-	-	45,414,148.35
Regular Principal Payment Amount	31,948,828.17	31,948,828.17	-	-	13,465,320.18
Additional Transaction Participant Fees	-	-	-	-	13,465,320.18
Additional Indemnified Amounts	-	-	-	-	13,465,320.18
Residual Released to the PDA	7,990,004.55	7,990,004.55	-	-	5,475,315.63
Residual Released to the Depositor	5,475,315.63	5,475,315.63	-	-	-
Total		61,315,847.77			

### VI. RESERVE ACCOUNT

Beginning of Period Reserve Account Amount		12,499,943.37
Reserve Draw Amount		12,499,943.37
Reserve Deposit Amount		12,499,943.37
End of 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

### 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		39,938,832.72
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		(39,938,832.72)
End of Period Principal Distribution Account Amount		-
Change in Principal Distribution Account Amount		-

### VIII. OVERCOLLATERALIZATION

End of Period Loan Principal Balance		1,257,984,341.50
End of Period Principal Distribution Account Amount		-
End of Period Note Principal Balance		1,162,490,000.00
Total Overcollateralization Amount		95,494,341.50
Required Overcollateralization Amount		87,504,336.95
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	238,033	81.93%	1,035,403,194.18	82.31%
1 - 29 Days	35,841	12.34%	160,361,875.81	12.75%
30 - 59 Days	5,798	2.00%	21,885,324.24	1.74%
60 - 89 Days	3,487	1.20%	13,161,520.05	1.05%
90 + Days	7,361	2.53%	27,172,427.22	2.16%
	290,520		1,257,984,341.50	
Total Delinquent Loans	10,848	3.73%	40,333,947.27	3.21%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				6,365,276.94
Beginning of Period Loan Principal Balance				1,250,016,555.99
Monthly Net Loss Percentage				6.11%
Monthly Net Loss Percentage for 1st Preceding Collection Period				6.21%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				5.94%
Three-month average Monthly Net Loss Percentage for Current Period				6.09%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				6.66%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.19%

### X. REINVESTMENT CRITERIA EVENTS

	Initial Pool	Current Pool	Limit	In Compliance
Product Type				
Unsecured Loans	16.22%	17.05%	25.00%	YES
Unsecured or Other Secured Loans	52.56%	47.24%	65.00%	YES
Risk Level				
E	1.79%	2.50%	6.00%	YES
E or D	10.20%	11.60%	15.00%	YES
E to (and including) C	37.92%	40.22%	50.00%	YES
E to (and including) B	65.57%	66.74%	75.00%	YES
E to (and including) A	84.70%	84.47%	90.00%	YES
E to (and including) P	92.57%	91.93%	95.00%	YES
No Risk Level	0.23%	0.88%	2.00%	YES
Customer State				
Top 3 States	26.88%	25.46%	40.00%	YES
Any state (except for the top 3)	6.28%	6.31%	15.00%	YES
Original Term				
Original Term > 60 months	1.77%	1.20%	6.00%	YES
Weighted Avg. Coupon (WAC)	27.88%	26.97%	20.50%	YES
Weighted Average Loan Remaining Term	35.00	35.17	42.00	YES
Coupon				
Coupon below 10%	0.06%	0.79%	7.5%	YES
Original Balance				
Original Balance > \$25,000	0.63%	0.52%	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		180,850,907.06	249,998,867.39	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
9/15/2016	Number of Accounts Loan Principal Balance	35,841 160,361,875.81	5,798 21,885,324.24	3,487 13,161,520.05	7,361 27,172,427.22	10,848 40,333,947.27
8/15/2016		35,392 157,367,759.18	5,802 21,711,956.04	3,348 12,657,571.99	6,793 25,367,099.78	10,141 38,024,671.77
7/15/2016		35,368 156,661,145.03	5,112 18,907,690.72	3,211 12,069,163.85	6,370 23,925,246.61	9,581 35,994,410.46
6/15/2016		37,916 167,832,718.67	5,610 20,871,562.27	2,879 10,587,537.85	6,337 23,610,246.00	9,216 34,197,783.85
5/16/2016		34,473 151,486,148.33	4,844 18,152,895.21	2,567 9,755,342.82	7,072 26,057,158.52	9,639 35,812,501.34
4/15/2016		31,868 141,402,309.38	4,071 15,308,663.65	2,695 9,940,822.64	7,843 28,563,216.36	10,538 38,504,039.00
3/15/2016		33,268 149,002,003.37	4,620 17,413,290.77	2,760 9,844,591.25	9,106 33,335,258.04	11,866 43,179,849.29
2/16/2016		39,896 177,213,366.06	5,187 18,656,454.34	3,668 13,143,442.00	9,755 35,268,171.85	13,423 48,411,613.85
1/15/2016		38,197 164,354,070.72	5,880 21,465,682.92	3,888 13,945,020.98	10,026 35,828,930.62	13,914 49,773,951.60
12/15/2015		40,682 175,501,999.83	6,587 23,747,474.54	4,361 15,818,213.59	9,876 34,788,664.92	14,237 50,606,878.51
11/16/2015		39,400 166,000,244.13	6,706 24,227,309.91	4,275 15,217,250.06	9,449 32,949,895.75	13,724 48,167,145.81
10/15/2015		43,505 184,641,548.76	7,037 25,316,075.44	4,293 14,630,687.19	8,839 30,692,328.42	13,132 45,323,015.61
9/15/2015		42,536 178,379,234.52	7,144 25,211,700.29	4,124 14,208,966.46	7,915 27,390,917.40	12,039 41,599,883.86