

Springleaf Funding Trust 2013-B

Monthly Servicer Report

Collection Period	
Beginning Date	12/1/2013
Ending Date	12/31/2013
Payment Date	1/15/2014
Transaction Month	7
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)	26.21%	26.30%
Weighted Avg. Loan Remaining Term (WALRT)	31.16	31.06
Loan Principal Balance:	\$441,992,286.68	\$442,000,625.66
Number of Loans	115,593	115,056

III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 441,992,286.68
Principal Collections (Scheduled Principal and Prepayments)	\$ (16,330,750.19)
Charged-Off Loans	\$ (2,499,252.04)
Terminated Loans	\$ (16,915,202.07)
Additional Loans	\$ 25,830,498.66
Other Customer Charges Net Increase / (Decrease)	\$ 336,448.79
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 432,414,029.83
Purchase of Loans On Payment Date	\$ 9,586,595.78
Exchanged Loans	\$ (4,452.21)
Replacement Loans	\$ 4,452.26
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Designated as such	\$ -
Ending Loan Principal Balance	\$ 442,000,625.66

IV. COLLECTIONS

Principal:	
Principal Collections	\$ 16,330,750.19
Other Customer Charges Net Increase / (Decrease)	\$ (336,448.79)
Repurchased Contract Proceeds Related to Principal	\$ -
Recoveries/Liquidation Proceeds	\$ 18,866.19
Total Principal Collections	\$ 16,013,167.59
Interest:	
Interest Collections	\$ 8,489,127.04
Late Fees & Other Misc. Charges	\$ 500,482.85
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 8,989,609.89
Collection Account Interest	\$ 196.67
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 32.70
Reserve Draw Amount	\$ 4,419,889.50
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 29,422,896.35

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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	\$ -	\$ -	\$ 29,421,896.35
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 29,421,896.35
Back-up Servicing Fee and Servicing Transition	0.04% \$ 14,733.08	\$ 14,733.08	\$ -	\$ -	\$ 29,407,163.27
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 29,407,163.27
Servicing Fee @ 4.86%	4.86% \$ 1,790,068.76	\$ 1,790,068.76	\$ -	\$ -	\$ 27,617,094.51
Total Class A Monthly Interest Amount	\$ 1,118,996.67	\$ 1,118,996.67	\$ -	\$ -	\$ 26,498,097.85
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	\$ -	\$ -	\$ -	\$ -	\$ 26,498,097.85
Class B Monthly Interest Amount	\$ 110,940.33	\$ 110,940.33	\$ -	\$ -	\$ 26,387,157.51
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 26,387,157.51
Class C Monthly Interest Amount	\$ 55,250.00	\$ 55,250.00	\$ -	\$ -	\$ 26,331,907.51
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 26,331,907.51
Class D Monthly Interest Amount	\$ 69,041.67	\$ 69,041.67	\$ -	\$ -	\$ 26,262,865.85
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 26,262,865.85
Required Reserve Account Amount	\$ 4,419,889.50	\$ 4,419,889.50	\$ -	\$ -	\$ 21,842,976.35
Regular Principal Payment Amount	\$ 9,574,920.45	\$ 9,574,920.45	\$ -	\$ -	\$ 12,268,055.90
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 12,268,055.90
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 12,268,055.90
Residual Released to the PDA	\$ 11,675.33	\$ 11,675.33	\$ -	\$ -	\$ 12,256,380.57
Residual Released to the Depositor	\$ 12,256,380.57	\$ 12,256,380.57	\$ -	\$ -	\$ -
Total		\$ 29,422,896.35			

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	1.00%	\$ 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	\$ 9,586,595.78
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	\$ (9,586,595.78)
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)	\$ 42,000,625.66
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	88,439	76.87%	\$343,629,611.41	77.74%
1 - 29 Days	20,437	17.76%	\$79,914,808.17	18.08%
30 - 59 Days	2,163	1.88%	\$6,493,850.35	1.47%
60 - 89 Days	1,291	1.12%	\$4,046,008.28	0.92%
90 + Days	2,726	2.37%	\$7,916,347.45	1.79%
	115,056	100.00%	\$442,000,625.66	100.00%
Total Delinquent Loans	4,017	3.49%	11,962,356	2.71%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$ 2,480,385.85	
Beginning Period Loan Principal Balance				\$441,992,286.68
Monthly Net Loss Percentage				6.73%
Monthly Net Loss Percentage for 1st Preceding Collection Period				4.83%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				1.28%
Three-month average Monthly Net Loss Percentage for Current Period				4.28%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				2.30%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				0.88%

X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	14.42%	20.00%	YES
Unsecured or Other Secured Loans	55.69%	60.00%	YES
Risk Level			
E	1.19%	6.00%	YES
E or D	8.25%	15.00%	YES
E to (and including) C	36.28%	50.00%	YES
E to (and including) B	64.73%	75.00%	YES
E to (and including) A	84.70%	90.00%	YES
E to (and including) P	92.72%	95.00%	YES
No Risk Level	0.29%	4.00%	YES
Customer State			
Top 3 States	27.61%	40.00%	YES
Any state (except for the top 3)	6.35%	15.00%	YES
Original Term			
Original Term > 60 months	4.10%	6.00%	YES
Weighted Avg. Coupon (WAC)	26.30%	19.50%	YES
Weighted Average Loan Remaining Term	31.06	36.00	YES
Coupon			
Coupon below 10%	0.34%	7.5%	YES
Original Balance			
Original Balance > \$25,000	1.49%	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	\$ 9,994.54	\$ 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