

**Springleaf Funding Trust 2015-A**  
**Monthly Servicer Report**

|                   |           |
|-------------------|-----------|
| Collection Period |           |
| Beginning Date    | 1/1/2016  |
| End Date          | 1/31/2016 |
| Payment Date      | 2/16/2016 |
| Transaction Month | 12        |
| 30/360 Days       | 30        |

**I. 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%                   |                      |                             |              |

**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   | 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)  | 27.50%                            |                    | 27.48%                      |                    |               |
| Weighted Avg. FICO*   | 603                               |                    | 602                         |                    |               |
| Weighted Avg. Loan Remaining Term (WALRT)                                 | 35.85                             |                    | 35.66                       |                    |               |
| Loan Principal Balance:   | 1,250,004,237.28                  |                    | 1,249,995,899.82            |                    |               |
| Number of Loans   | 298,436                           |                    | 299,621                     |                    |               |
| <b>Loan Information for Additional Loans** on Payment Date: 2/16/2016</b> |                                   |                    |                             |                    |               |
| Weighted Avg. Coupon (WAC)  | 27.31%                            |                    |                             |                    |               |
| Weighted Avg. FICO*   | 597                               |                    |                             |                    |               |
| Loan Principal Balance:   | 224,146,131.26                    |                    |                             |                    |               |
| Number of Loans   | 49,615                            |                    |                             |                    |               |

\*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                               | 1,250,004,237.28 |
| Principal Collections (Scheduled Principal and Prepayments)              | (41,123,961.50)  |
| Charged-Off Loans  | (9,878,051.87)   |
| Other Customer Charges Net Increase / (Decrease)                         | 321,947.08       |
| Terminated Loans   | (23,886,605.42)  |
| New Loans (Renewals)   | 41,315,343.41    |
| Loan Principal Balance prior to Payment Date Loan Actions                | 1,216,752,908.98 |
| Proposed Loans (to be added to the Loan Schedule as Additional Loans)    | 33,249,699.79    |
| Exchanged Loans  | (154,700,156.84) |
| Replacement Loans (to be added to the Loan Schedule as Additional Loans) | 154,693,447.89   |
| Excluded Loans   | -                |
| Released Loans   | -                |
| Repurchased Loans  | -                |
| End of Period Loan Principal Balance                                     | 1,249,995,899.82 |

**IV. COLLECTIONS**

|  |                 |
|--|-----------------|
| <b>Principal:</b>                                  |                 |
| Principal Collections                              | 41,123,961.50   |
| Principal Used for Incremental Renewals            | (17,410,922.09) |
| Other Customer Charges Net Increase / (Decrease)   | (321,947.08)    |
| Repurchased Contract Proceeds Related to Principal | -               |
| Recoveries/Liquidation Proceeds                    | 188,385.30      |
| Total Principal Collections                        | 23,579,477.63   |
| <b>Interest:</b>                                   |                 |
| Interest Collections                               | 27,939,084.71   |
| Interest used for Servicing Fee at 4.86%           | (5,062,517.16)  |
| Late Fees & Other Misc. Charges                    | 1,000,628.34    |
| Interest on Repurchase Principal                   | -               |
| Total Interest Collections                         | 23,877,195.89   |
| Collection Account Interest                        | 15,124.83       |
| Principal Distribution Account Interest            | -               |
| Reserve Account Interest                           | 3,291.07        |
| Reserve Draw Amount                                | 12,499,943.37   |
| Principal Distribution Account Draw Amount         | -               |
| Total Collections                                  | 59,975,032.79   |

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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      | -         | -                   | 59,974,032.79             |
| Indemnified Amounts  | -                 | -             | -         | -                   | 59,974,032.79             |
| Back-up Servicing Fee and Servicing Transition Costs                 | 0.04%             | 41,666.81     | 41,666.81 | -                   | 59,932,365.98             |
| Servicing Transition Costs   | -                 | -             | -         | -                   | 59,932,365.98             |
| Servicing Fee @ 4.86%  | 4.86%             | -             | -         | -                   | 59,932,365.98             |
| Class A Monthly Interest Amount                                      | 2,452,291.67      | 2,452,291.67  | -         | -                   | 57,480,074.32             |
| First Priority Principal Payment                                     | -                 | -             | -         | -                   | 57,480,074.32             |
| Class B Monthly Interest Amount                                      | 341,245.33        | 341,245.33    | -         | -                   | 57,138,828.98             |
| Second Priority Principal Payment                                    | -                 | -             | -         | -                   | 57,138,828.98             |
| Class C Monthly Interest Amount                                      | 220,500.00        | 220,500.00    | -         | -                   | 56,918,328.98             |
| Third Priority Principal Payment                                     | -                 | -             | -         | -                   | 56,918,328.98             |
| Class D Monthly Interest Amount                                      | 345,051.83        | 345,051.83    | -         | -                   | 56,573,277.15             |
| Fourth Priority Principal Payment                                    | -                 | -             | -         | -                   | 56,573,277.15             |
| Required Reserve Account Amount                                      | 12,499,943.37     | 12,499,943.37 | -         | -                   | 44,073,333.78             |
| Regular Principal Payment Amount                                     | 33,241,427.97     | 33,241,427.97 | -         | -                   | 10,831,905.81             |
| Additional Transaction Participant Fees                              | -                 | -             | -         | -                   | 10,831,905.81             |
| Additional Indemnified Amounts                                       | -                 | -             | -         | -                   | 10,831,905.81             |
| Residual Released to the PDA   | 8,271.82          | 8,271.82      | -         | -                   | 10,823,633.99             |
| Residual Released to the Depositor                                   | 10,823,633.99     | 10,823,633.99 | -         | -                   | -                         |
| Total  |                   | 59,975,032.79 |           |                     |                           |

**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                            | 33,249,699.79   |
| 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                                | (33,249,699.79) |
| End of Period Principal Distribution Account Amount              | -               |
| Change in Principal Distribution Account Amount                  | -               |

**VIII. OVERCOLLATERALIZATION**

|   |                  |
|---|------------------|
| End of Period Loan Principal Balance                | 1,249,995,899.82 |
| End of Period Principal Distribution Account Amount | -                |
| End of Period Note Principal Balance                | 1,162,490,000.00 |
| Total Overcollateralization Amount                  | 87,505,899.82    |
| 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   | 241,115         | 80.47%            | 1,005,714,465.57  | 80.46%              |
| 1 - 29 Days   | 39,896          | 13.32%            | 177,213,366.06    | 14.18%              |
| 30 - 59 Days  | 5,187           | 1.73%             | 18,656,454.34     | 1.49%               |
| 60 - 89 Days  | 3,668           | 1.22%             | 13,143,442.00     | 1.05%               |
| 90 + Days   | 9,755           | 3.26%             | 35,268,171.85     | 2.82%               |
|   | 299,621         |                   | 1,249,995,899.82  |                     |
| Total Delinquent Loans  | 13,423          | 4.48%             | 48,411,613.85     | 3.87%               |
| Charged-Offs Loans  |                 |                   |                   |                     |
| Current Period NET Charged-Off Loans  |                 |                   |                   | 9,689,666.57        |
| Beginning of Period Loan Principal Balance  |                 |                   |                   | 1,250,004,237.28    |
| Monthly Net Loss Percentage   |                 |                   |                   | 9.30%               |
| Monthly Net Loss Percentage for 1st Preceding Collection Period                     |                 |                   |                   | 9.18%               |
| Monthly Net Loss Percentage for 2nd Preceding Collection Period                     |                 |                   |                   | 8.16%               |
| Three-month average Monthly Net Loss Percentage for Current Period                  |                 |                   |                   | 8.88%               |
| Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period |                 |                   |                   | 8.30%               |
| Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period |                 |                   |                   | 7.52%               |

**X. REINVESTMENT CRITERIA EVENTS**

|   | Initial Pool | Current Pool   | Limit          | In Compliance |
|---|--------------|----------------|----------------|---------------|
| Product Type  |              |                |                |               |
| Unsecured Loans   | 16.22%       | 20.83%         | 25.00%         | YES           |
| Unsecured or Other Secured Loans                                | 52.56%       | 45.96%         | 65.00%         | YES           |
| Risk Level  |              |                |                |               |
| E   | 1.79%        | 2.50%          | 6.00%          | YES           |
| E or D  | 10.20%       | 11.81%         | 15.00%         | YES           |
| E to (and including) C  | 37.92%       | 40.08%         | 50.00%         | YES           |
| E to (and including) B  | 65.57%       | 66.51%         | 75.00%         | YES           |
| E to (and including) A  | 84.70%       | 84.47%         | 90.00%         | YES           |
| E to (and including) P  | 92.57%       | 92.10%         | 95.00%         | YES           |
| No Risk Level   | 0.23%        | 0.64%          | 2.00%          | YES           |
| Customer State  |              |                |                |               |
| Top 3 States  | 26.88%       | 24.67%         | 40.00%         | YES           |
| Any state (except for the top 3)                                | 6.28%        | 6.35%          | 15.00%         | YES           |
| Original Term   |              |                |                |               |
| Original Term > 60 months                                       | 1.77%        | 1.45%          | 6.00%          | YES           |
| Weighted Avg. Coupon (WAC)                                      | 27.88%       | 27.48%         | 20.50%         | YES           |
| Weighted Average Loan Remaining Term                            | 35.00        | 35.66          | 42.00          | YES           |
| Coupon  |              |                |                |               |
| Coupon below 10%  | 0.06%        | 0.55%          | 7.5%           | YES           |
| Original Balance  |              |                |                |               |
| Original Balance > \$25,000                                     | 0.63%        | 0.55%          | 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                             |              | 175,429,608.25 | 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 |
|--------------|------------------------|----------------|---------------|---------------|---------------|------------------------|
| 2/16/2016    | Number of Accounts     | 39,896         | 5,187         | 3,668         | 9,755         | 13,423                 |
|              | Loan Principal Balance | 177,213,366.06 | 18,656,454.34 | 13,143,442.00 | 35,268,171.85 | 48,411,613.85          |
| 1/15/2016    |                        | 38,197         | 5,880         | 3,888         | 10,026        | 13,914                 |
|              |                        | 164,354,070.72 | 21,465,682.92 | 13,945,020.98 | 35,828,930.62 | 49,773,951.60          |
| 12/15/2015   |                        | 40,682         | 6,587         | 4,361         | 9,876         | 14,237                 |
|              |                        | 175,501,999.83 | 23,747,474.54 | 15,818,213.59 | 34,788,664.92 | 50,606,878.51          |
| 11/16/2015   |                        | 39,400         | 6,706         | 4,275         | 9,449         | 13,724                 |
|              |                        | 166,000,244.13 | 24,227,309.91 | 15,217,250.06 | 32,949,895.75 | 48,167,145.81          |
| 10/15/2015   |                        | 43,505         | 7,037         | 4,293         | 8,839         | 13,132                 |
|              |                        | 184,641,548.76 | 25,316,075.44 | 14,630,687.19 | 30,692,328.42 | 45,323,015.61          |
| 9/15/2015    |                        | 42,536         | 7,144         | 4,124         | 7,915         | 12,039                 |
|              |                        | 178,379,234.52 | 25,211,700.29 | 14,208,966.46 | 27,390,917.40 | 41,599,883.86          |
| 8/17/2015    |                        | 40,570         | 6,488         | 3,738         | 6,959         | 10,697                 |
|              |                        | 168,782,883.66 | 22,682,660.87 | 13,009,920.64 | 24,009,032.70 | 37,018,953.34          |
| 7/15/2015    |                        | 42,768         | 6,053         | 3,423         | 5,839         | 9,262                  |
|              |                        | 177,640,478.60 | 21,314,971.39 | 11,544,517.94 | 20,415,802.40 | 31,960,320.34          |
| 6/15/2015    |                        | 42,260         | 5,779         | 2,998         | 3,718         | 6,716                  |
|              |                        | 174,388,036.40 | 19,959,297.57 | 10,411,081.48 | 13,067,286.74 | 23,478,368.22          |
| 5/15/2015    |                        | 40,236         | 4,935         | 2,520         | 1,818         | 4,338                  |
|              |                        | 165,885,607.92 | 17,415,208.11 | 8,841,489.29  | 6,409,898.89  | 15,251,388.18          |
| 4/15/2015    |                        | 37,521         | 4,060         | 2,049         | 124           | 2,173                  |
|              |                        | 154,942,006.09 | 14,518,791.87 | 7,244,581.55  | 441,608.53    | 7,686,190.08           |
| 3/16/2015    |                        | 39,743         | 3,693         | 142           | 31            | 173                    |
|              |                        | 166,438,875.19 | 13,214,239.57 | 573,539.68    | 89,469.77     | 663,009.45             |