

# Springleaf Funding Trust 2013-A

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	6/1/2015
Ending Date	6/30/2015
Payment Date	7/15/2015
Transaction Month	29
30/360 Days	30

### I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: January 31, 2013  
 Closing Date: February 19, 2013

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	\$ 662,247,871.98	190,738	25.47%	28.69
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	\$ 500,000,000.00	75.50%	2.580%	September 15, 2021
Class B Notes	\$ 46,350,000.00	7.00%	3.570%	September 15, 2021
Class C Notes	\$ 21,530,000.00	3.25%	5.000%	September 15, 2021
Class D Notes	\$ 36,420,000.00	5.50%	5.000%	September 15, 2021
Aggregate Note Principal Balance	\$ 604,300,000.00	91.25%		
Overcollateralization Amount	\$ 57,947,871.98	8.75%		
Initial Loan Principal Balance:	\$ 662,247,871.98	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	\$ 293,012,110.65	0.5860242	\$ 251,470,887.53	0.5029418	\$ 41,541,223.12
Class B Notes	\$ 46,350,000.00	1.0000000	\$ 46,350,000.00	1.0000000	\$ -
Class C Notes	\$ 21,530,000.00	1.0000000	\$ 21,530,000.00	1.0000000	\$ -
Class D Notes	\$ 36,420,000.00	1.0000000	\$ 36,420,000.00	1.0000000	\$ -
Aggregate Note Principal Balance	\$ 397,312,110.65	0.6574749	\$ 355,770,887.53	0.5887322	\$ 41,541,223.12

#### Pool Information

Weighted Avg. Coupon (WAC)	26.76%	26.69%
Weighted Avg. Loan Remaining Term (WALRT)	30.93	30.43
Loan Principal Balance:	\$455,258,727.43	\$413,717,504.31
Number of Loans	120,125	110,678

### III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 455,258,727.43
Principal Collections (Scheduled Principal and Prepayments)	\$ (38,030,433.76)
Charged-Off Loans	\$ (3,050,589.11)
Terminated Loans	\$ -
Additional Loans	\$ -
Other Customer Charges Net Increase / (Decrease)	\$ (460,200.25)
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 413,717,504.31
Purchase of Loans On Payment Date	\$ -
Exchanged Loans	\$ -
Replacement Loans	\$ -
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Dedesignated as such	\$ -
Ending Loan Principal Balance	\$ 413,717,504.31

### IV. COLLECTIONS

Principal:	
Principal Collections	\$ 38,030,433.76
Other Customer Charges Net Increase / (Decrease)	\$ 460,200.25
Repurchased Contract Proceeds Related to Principal	\$ -
Recoveries/Liquidation Proceeds	\$ 788,113.67
Total Principal Collections	\$ 39,278,747.68
Interest:	
Interest Collections	\$ 10,311,302.53
Late Fees & Other Misc. Charges	\$ 457,293.35
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 10,768,595.88
Collection Account Interest	\$ 3,682.92
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 534.29
Reserve Draw Amount	\$ 6,622,470.49
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 56,674,031.26

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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	\$ -	\$ -	\$ -	56,673,031.26
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ -	56,673,031.26
Back-up Servicing Fee and Servicing Transition	0.04% \$ 15,175.29	\$ 15,175.29	\$ -	\$ -	\$ -	56,657,855.97
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ -	54,814,058.12
Servicing Fee @ 4.86%	4.86% \$ 1,843,797.85	\$ 1,843,797.85	\$ -	\$ -	\$ -	54,814,058.12
Class A Monthly Interest Amount	\$ 629,976.04	\$ 629,976.04	\$ -	\$ -	\$ -	54,184,082.09
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	54,184,082.09
Class B Monthly Interest Amount	\$ 137,891.25	\$ 137,891.25	\$ -	\$ -	\$ -	54,046,190.84
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	54,046,190.84
Class C Monthly Interest Amount	\$ 89,708.33	\$ 89,708.33	\$ -	\$ -	\$ -	53,956,482.50
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	53,956,482.50
Class D Monthly Interest Amount	\$ 151,750.00	\$ 151,750.00	\$ -	\$ -	\$ -	53,804,732.50
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	53,804,732.50
Required Reserve Account Amount	\$ 6,622,470.49	\$ 6,622,470.49	\$ -	\$ -	\$ -	47,182,262.01
Regular Principal Payment Amount	\$ 41,541,223.12	\$ 41,541,223.12	\$ -	\$ -	\$ -	5,641,038.89
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ -	5,641,038.89
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ -	5,641,038.89
Residual Released to the PDA	\$ -	\$ -	\$ -	\$ -	\$ -	5,641,038.89
Residual Released to the Depositor	\$ 5,641,038.89	\$ 5,641,038.89	\$ -	\$ -	\$ -	-
<b>Total</b>		\$ 56,674,031.26				

### VI. RESERVE ACCOUNT

Beginning Period Reserve Account Amount		\$ 6,622,470.49
Reserve Draw Amount		\$ 6,622,470.49
Reserve Deposit Amount		\$ 6,622,470.49
Ending Period Reserve Account Amount		\$ 6,622,470.49
Change in Reserve Account Balance		\$ -
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	1.00%	\$ 6,622,470.49

### 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	\$ 41,541,223.12
Distribution to Noteholders (except during Revolving Period)	\$ (41,541,223.12)
Class A Noteholders	\$ -
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	\$ -

### VIII. OVERCOLLATERALIZATION

Principal Distribution Account Balance	\$ -
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	\$ 57,946,616.78
Required Overcollateralization Amount	\$ 57,946,616.78
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	82,922	74.92%	\$307,055,359.00	74.22%
1 - 29 Days	20,475	18.50%	\$82,543,583.08	19.95%
30 - 59 Days	2,704	2.44%	\$8,883,656.92	2.15%
60 - 89 Days	1,520	1.37%	\$5,019,884.93	1.21%
90 + Days	3,057	2.76%	\$10,215,020.38	2.47%
	110,678		\$ 413,717,504.31	
Total Delinquent Loans	4,577	4.14%	15,234,905	3.68%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$	2,262,475.44
Beginning Period Loan Principal Balance				\$455,258,727.43
Monthly Net Loss Percentage				5.96%
Monthly Net Loss Percentage for 1st Preceding Collection Period				6.88%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.59%
Three-month average Monthly Net Loss Percentage for Current Period				6.81%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				7.04%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				6.80%

### X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	14.48%	20.00%	N/A
Unsecured or Other Secured Loans	52.43%	60.00%	N/A
Risk Level			
E	1.87%	6.00%	N/A
E or D	9.41%	15.00%	N/A
E to (and including) C	35.94%	50.00%	N/A
E to (and including) B	63.18%	75.00%	N/A
E to (and including) A	82.86%	90.00%	N/A
E to (and including) P	91.60%	95.00%	N/A
No Risk Level	0.26%	4.00%	N/A
Customer State			
Top 3 States	31.04%	40.00%	N/A
Any state (except for the top 3)	8.27%	15.00%	N/A
Original Term			
Original Term > 60 months	3.58%	4.00%	N/A
Weighted Avg. Coupon (WAC)	26.69%	19.00%	N/A
Weighted Average Loan Remaining Term	30.43	36.00	N/A
Coupon			
Coupon below 10%	1.40%	7.5%	N/A
Original Balance			
Original Balance > \$25,000	1.76%	4.0%	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 / Released Loans	\$ 812,528.12	\$ 132,449,409.79	N/A
UPB of Replacement loans ≥ UPB of Exchanged loans	TRUE	95%	N/A

### XI. AMORTIZATION EVENTS

3-Consecutive Month Reinvestment Criteria Event		NO
3-Month Annualized Net Loss Trigger	17.00%	NO
Servicer Default		NO