

# Springleaf Funding Trust 2013-B

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	1/1/2014
Ending Date	1/31/2014
Payment Date	2/18/2014
Transaction Month	8
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)	26.30%	26.36%
Weighted Avg. Loan Remaining Term (WALRT)	31.06	30.76
Loan Principal Balance:	\$442,000,625.66	\$441,997,167.85
Number of Loans	115,056	115,221

### III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 442,000,625.66
Principal Collections (Scheduled Principal and Prepayments)	\$ (18,268,974.04)
Charged-Off Loans	\$ (2,171,551.92)
Terminated Loans	\$ (11,647,962.69)
Additional Loans	\$ 18,810,744.03
Other Customer Charges Net Increase / (Decrease)	\$ 279,342.61
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 429,002,223.65
Purchase of Loans On Payment Date	\$ 12,994,944.20
Exchanged Loans	\$ -
Replacement Loans	\$ -
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Designated as such	\$ -
Ending Loan Principal Balance	\$ 441,997,167.85

### IV. COLLECTIONS

Principal:	
Principal Collections	\$ 18,268,974.04
Other Customer Charges Net Increase / (Decrease)	\$ (279,342.61)
Repurchased Contract Proceeds Related to Principal	\$ -
Recoveries/Liquidation Proceeds	\$ 44,263.99
Total Principal Collections	\$ 18,033,895.42
Interest:	
Interest Collections	\$ 9,921,623.71
Late Fees & Other Misc. Charges	\$ 527,927.94
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 10,449,551.65
Collection Account Interest	\$ 207.22
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 35.12
Reserve Draw Amount	\$ 4,419,889.50
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 32,903,578.91

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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	\$ -	\$ -	\$ 32,902,578.91
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 32,902,578.91
Back-up Servicing Fee and Servicing Transition	0.04% \$ 14,733.35	\$ 14,733.35	\$ -	\$ -	\$ 32,887,845.56
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 32,887,845.56
Servicing Fee @ 4.86%	4.86% \$ 1,790,102.53	\$ 1,790,102.53	\$ -	\$ -	\$ 31,097,743.02
Total Class A Monthly Interest Amount	\$ 1,118,996.67	\$ 1,118,996.67	\$ -	\$ -	\$ 29,978,746.36
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	\$ -	\$ -	\$ -	\$ -	\$ 29,978,746.36
Class B Monthly Interest Amount	\$ 110,940.33	\$ 110,940.33	\$ -	\$ -	\$ 29,867,806.02
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 29,867,806.02
Class C Monthly Interest Amount	\$ 55,250.00	\$ 55,250.00	\$ -	\$ -	\$ 29,812,556.02
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 29,812,556.02
Class D Monthly Interest Amount	\$ 69,041.67	\$ 69,041.67	\$ -	\$ -	\$ 29,743,514.36
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 29,743,514.36
Required Reserve Account Amount	\$ 4,419,889.50	\$ 4,419,889.50	\$ -	\$ -	\$ 25,323,624.86
Regular Principal Payment Amount	\$ 12,986,726.63	\$ 12,986,726.63	\$ -	\$ -	\$ 12,336,898.23
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 12,336,898.23
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 12,336,898.23
Residual Released to the PDA	\$ 8,217.57	\$ 8,217.57	\$ -	\$ -	\$ 12,328,680.66
Residual Released to the Depositor	\$ 12,328,680.66	\$ 12,328,680.66	\$ -	\$ -	\$ -
Total		\$ 32,903,578.91			

**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	\$ 12,994,944.20
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	\$ (12,994,944.20)
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)	\$ 41,997,167.85
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	90,423	78.48%	\$349,740,149.29	79.13%
1 - 29 Days	18,778	16.30%	\$73,981,596.80	16.74%
30 - 59 Days	1,940	1.68%	\$6,086,147.95	1.38%
60 - 89 Days	1,216	1.06%	\$3,621,332.82	0.82%
90 + Days	2,864	2.49%	\$8,567,940.99	1.94%
	115,221	100.00%	\$441,997,167.85	100.00%
Total Delinquent Loans	4,080	3.54%	12,189,274	2.76%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$	2,127,287.93
Beginning Period Loan Principal Balance				\$442,000,625.66
Monthly Net Loss Percentage				5.78%
Monthly Net Loss Percentage for 1st Preceding Collection Period				6.73%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				4.83%
Three-month average Monthly Net Loss Percentage for Current Period				5.78%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				4.28%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				2.30%

### X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	14.53%	20.00%	YES
Unsecured or Other Secured Loans	55.71%	60.00%	YES
Risk Level			
E	1.17%	6.00%	YES
E or D	8.26%	15.00%	YES
E to (and including) C	36.16%	50.00%	YES
E to (and including) B	64.58%	75.00%	YES
E to (and including) A	84.60%	90.00%	YES
E to (and including) P	92.63%	95.00%	YES
No Risk Level	0.29%	4.00%	YES
Customer State			
Top 3 States	26.85%	40.00%	YES
Any state (except for the top 3)	6.16%	15.00%	YES
Original Term			
Original Term > 60 months	4.04%	6.00%	YES
Weighted Avg. Coupon (WAC)	26.36%	19.50%	YES
Weighted Average Loan Remaining Term	30.76	36.00	YES
Coupon			
Coupon below 10%	0.37%	7.5%	YES
Original Balance			
Original Balance > \$25,000	1.46%	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