

Springleaf Funding Trust 2013-B

Monthly Servicer Report

Collection Period	
Beginning Date	10/1/2014
Ending Date	10/31/2014
Payment Date	11/17/2014
Transaction Month	17
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)	26.66%	26.71%
Weighted Avg. Loan Remaining Term (WALRT)	31.75	32.04
Loan Principal Balance:	\$441,999,000.56	\$441,999,329.78
Number of Loans	111,803	111,802

III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 441,999,000.56
Principal Collections (Scheduled Principal and Prepayments)	\$ (19,935,321.02)
Charged-Off Loans	\$ (2,363,104.98)
Terminated Loans	\$ (12,062,327.96)
Additional Loans	\$ 19,918,335.03
Other Customer Charges Net Increase / (Decrease)	\$ 235,067.28
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 427,791,648.91
Purchase of Loans On Payment Date	\$ 14,207,778.97
Exchanged Loans	\$ (533,992.54)
Replacement Loans	\$ 533,894.44
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Designated as such	\$ -
Ending Loan Principal Balance	\$ 441,999,329.78

IV. COLLECTIONS

Principal:	
Principal Collections	\$ 19,935,321.02
Other Customer Charges Net Increase / (Decrease)	\$ (235,067.28)
Repurchased Contract Proceeds Related to Principal	\$ -
Recoveries/Liquidation Proceeds	\$ 226,112.42
Total Principal Collections	\$ 19,926,366.16
Interest:	
Interest Collections	\$ 9,735,905.99
Late Fees & Other Misc. Charges	\$ 452,993.61
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 10,188,899.60
Collection Account Interest	\$ 1,562.71
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 192.18
Reserve Draw Amount	\$ 4,419,889.50
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 34,536,910.15

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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	\$ -	\$ -	\$ 34,535,910.15
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 34,535,910.15
Back-up Servicing Fee and Servicing Transition	0.04% \$ 14,733.30	\$ 14,733.30	\$ -	\$ -	\$ 34,521,176.85
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 34,521,176.85
Servicing Fee @ 4.86%	4.86% \$ 1,790,095.95	\$ 1,790,095.95	\$ -	\$ -	\$ 32,731,080.90
Total Class A Monthly Interest Amount	\$ 1,118,996.67	\$ 1,118,996.67	\$ -	\$ -	\$ 31,612,084.23
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	\$ -	\$ -	\$ -	\$ -	\$ 31,612,084.23
Class B Monthly Interest Amount	\$ 110,940.33	\$ 110,940.33	\$ -	\$ -	\$ 31,501,143.90
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 31,501,143.90
Class C Monthly Interest Amount	\$ 55,250.00	\$ 55,250.00	\$ -	\$ -	\$ 31,445,893.90
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 31,445,893.90
Class D Monthly Interest Amount	\$ 69,041.67	\$ 69,041.67	\$ -	\$ -	\$ 31,376,852.23
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 31,376,852.23
Required Reserve Account Amount	\$ 4,419,889.50	\$ 4,419,889.50	\$ -	\$ -	\$ 26,956,962.73
Regular Principal Payment Amount	\$ 14,197,301.37	\$ 14,197,301.37	\$ -	\$ -	\$ 12,759,661.36
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 12,759,661.36
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 12,759,661.36
Residual Released to the PDA	\$ 10,477.60	\$ 10,477.60	\$ -	\$ -	\$ 12,749,183.76
Residual Released to the Depositor	\$ 12,749,183.76	\$ 12,749,183.76	\$ -	\$ -	\$ -
Total		\$ 34,536,910.15			

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	\$ 14,207,778.97
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	\$ (14,207,778.97)
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)	\$ 41,999,329.78
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	86,872	77.70%	\$346,342,930.27	78.36%
1 - 29 Days	19,025	17.02%	\$77,178,152.76	17.46%
30 - 59 Days	2,067	1.85%	\$6,569,405.63	1.49%
60 - 89 Days	1,199	1.07%	\$3,837,224.28	0.87%
90 + Days	2,639	2.36%	\$8,071,616.84	1.83%
	111,802	100.00%	\$441,999,329.78	100.00%
Total Delinquent Loans	3,838	3.43%	11,908,841	2.69%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$	2,136,992.56
Beginning Period Loan Principal Balance				\$441,999,000.56
Monthly Net Loss Percentage				5.80%
Monthly Net Loss Percentage for 1st Preceding Collection Period				5.56%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				4.96%
Three-month average Monthly Net Loss Percentage for Current Period				5.44%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				5.14%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				4.91%

X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	14.79%	20.00%	YES
Unsecured or Other Secured Loans	53.90%	60.00%	YES
Risk Level			
E	1.49%	6.00%	YES
E or D	8.87%	15.00%	YES
E to (and including) C	36.20%	50.00%	YES
E to (and including) B	63.80%	75.00%	YES
E to (and including) A	83.76%	90.00%	YES
E to (and including) P	92.02%	95.00%	YES
No Risk Level	0.22%	4.00%	YES
Customer State			
Top 3 States	31.79%	40.00%	YES
Any state (except for the top 3)	7.96%	15.00%	YES
Original Term			
Original Term > 60 months	3.69%	6.00%	YES
Weighted Avg. Coupon (WAC)	26.71%	19.50%	YES
Weighted Average Loan Remaining Term	32.04	36.00	YES
Coupon			
Coupon below 10%	0.67%	7.5%	YES
Original Balance			
Original Balance > \$25,000	1.24%	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	\$ 553,029.77	\$ 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