

**SpringCastle Funding Asset-Backed Notes 2016-A**  
**Monthly Servicer Report**

<b>Collection Period</b>	
Beginning Date	2/1/2017
Ending Date	2/28/2017
Payment Date	3/27/2017
Transaction Month	5
30/360 Days	30

**I. ORIGINAL DEAL PARAMETERS**

Initial Cut-Off Date: September 30, 2016  
 Closing Date: October 25, 2016

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>
Initial Loan Principal Balance:	1,741,874,389.06	204,346	18.24%

	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	1,373,470,000.00	78.85%	3.05%	November 25, 2023
Class B Notes	210,770,000.00	12.10%	4.10%	March 25, 2024
Class C-1 Notes	39,407,500.00	2.26%	5.63%	March 25, 2024
Class C-2 Notes	39,407,500.00	2.26%	5.63%	March 25, 2024
Class D-1 Notes	39,407,500.00	2.26%	5.80%	March 25, 2024
Class D-2 Notes	39,407,500.00	2.26%	5.80%	March 25, 2024
Aggregate Note Principal Balance	<u>1,741,870,000.00</u>	100.00%		
Target Overcollateralization Amount	17,418,743.89	1.00%		
Initial Adjusted Loan Principal Balance:	<u>1,741,874,389.06</u>	100.00%		

**II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION**

	<u>Beginning of Period</u>		<u>Ending of Period</u>		<u>Principal Collected</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Note Factor</u>	
Class A Notes	1,226,121,565.78	0.8927181	1,193,763,340.15	0.8691587	32,358,225.63
Class B Notes	210,770,000.00	1.0000000	210,770,000.00	1.0000000	-
Class C-1 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class C-2 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class D-1 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class D-2 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Aggregate Note Principal Balance	<u>1,594,521,565.78</u>	0.9154079	<u>1,562,163,340.15</u>	0.8968312	-

<b>Pool Information</b>	<u>Beginning of Period</u>	<u>Ending of Period</u>
	Weighted Avg. Coupon (WAC)	18.23%
Loan Principal Balance:	1,611,940,309.67	1,579,582,084.04
Number of Loans	193,153	190,143

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	1,611,940,309.67
Collections (scheduled loan payments and prepayments)	(28,207,507.93)
Charged-Off Loans	(8,837,125.27)
Draws on Revolving Loans	3,974,186.59
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	712,220.98
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,579,582,084.04</u>

**IV. AVAILABLE FUNDS**

<b>Principal:</b>	
Principal Collections	28,207,507.93
Draws on Revolving Loans	(3,974,186.59)
Recoveries/Liquidation Proceeds	547,496.01
Total Principal Collections	<u>24,780,817.35</u>
<b>Interest:</b>	
Interest Collections	22,946,510.34
Total Interest Collections	<u>22,946,510.34</u>
Collection Account Interest	30,046.91
Principal Distribution Account Interest	-
Advance Reserve Account Interest	2,532.63
Reserve Account Interest	3,716.43
Advance Reserve Draw Amount	
Reserve Account	8,059,701.55
Principal Distribution Account Draw Amount	-
Total Gross Collections	55,823,325.21
Servicer Collection Charges	(912,519.91)
Total Net Collections	<u><u>54,910,805.30</u></u>

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**V. DISTRIBUTIONS**

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
(i) Indenture Trustee/Paying Agent/Note Registrar/Loan Trustee/ Custodial Fee	3,000.00	3,000.00	-	-	54,907,805.30
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	33,582.09	33,582.09	-	-	54,874,223.21
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	3,358,208.98	3,358,208.98	-	-	51,516,014.23
(iv) Administration Fee	1,666.67	1,666.67	-	-	51,514,347.57
(v) Advance Reserve Shortfall Amount	-	-	-	-	51,514,347.57
(vi) Class A Monthly Interest Amount	3,116,392.31	3,116,392.31	-	-	48,397,955.25
(vii) First Priority Principal Payment	-	-	-	-	48,397,955.25
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	47,677,824.42
(ix) Second Priority Principal Payment	-	-	-	-	47,677,824.42
(x) Class B Subordinated Interest Amount	-	-	-	-	47,677,824.42
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	47,492,937.56
(xii) Third Priority Principal Payment	-	-	-	-	47,492,937.56
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	47,492,937.56
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	47,308,050.71
(xv) Fourth Priority Principal Payment	-	-	-	-	47,308,050.71
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	47,308,050.71
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	47,117,581.13
(xviii) Fifth Priority Principal Payment	-	-	-	-	47,117,581.13
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	47,117,581.13
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	46,927,111.54
(xxi) Sixth Priority Principal Payment	14,939,481.74	14,939,481.74	-	-	31,987,629.80
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	31,987,629.80
(xxiii) Required Reserve Account Amount	7,897,910.42	7,897,910.42	-	-	24,089,719.38
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	6,670,975.49
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	6,670,975.49
(xxvi) Co-Issuers Obligations	-	-	-	-	6,670,975.49
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	6,670,975.49	6,670,975.49	-	-	0.00
Total	-	54,910,805.30	-	-	0.00

**VI. ADVANCE RESERVE ACCOUNT**

Beginning Period Advance Reserve Account Amount	5,000,000.35
Advance Reserve Draw Amount	-
Advance Reserve Shortfall Amount	-
Advance Reserve Deposit Amount	-
Ending Period Advance Reserve Account Amount	5,000,000.35
Change in Advance Reserve Account Balance	-
Required Advance Reserve Account Amount	5,000,000.00

**VII. RESERVE ACCOUNT**

Beginning Period Reserve Account Amount	8,059,701.55
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	7,897,910.42
Change in Reserve Account Balance	(161,791.13)
Required Reserve Account Amount equal to the greater of .50% aggregate Loan Principal Balance and 0.15% of the aggregate Loan Principal Balance as of the Cut-Off Date	7,897,910.42

**VIII. PRINCIPAL DISTRIBUTION ACCOUNT**

Beginning Period Principal Distribution Account Amount	
Principal Distribution Draw Amount	-
Ending Principal Distribution Account Amount Prior to Payment Waterfall	-
Distribution to Noteholders	
Class A Noteholders	32,358,225.63
Class B Noteholders	-
Class C-1 Noteholders	-
Class C-2 Noteholders	-
Class D-1 Noteholders	-
Class D-2 Noteholders	-
Ending Period Principal Distribution Account Amount	32,358,225.63
Change in Principal Distribution Account Amount	32,358,225.63

**IX. OVERCOLLATERALIZATION**

Target Overcollateralization Amount	17,418,743.89
Actual Overcollateralization Amount	17,418,743.89
Shortfall	(0.00)

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**X. DELINQUENCY AND NET LOSS ACTIVITY**

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current	163,291	85.88%	1,287,557,250.80	81.51%
1 - 29 Days	15,018	7.90%	167,218,058.49	10.59%
30 - 59 Days	4,550	2.39%	50,513,035.03	3.20%
60 - 89 Days	2,583	1.36%	26,489,626.21	1.68%
90 + Days	4,701	2.47%	47,804,113.51	3.03%
	190,143	100.00%	1,579,582,084.04	100.00%
Total Delinquent Loans	11,834	6.22%	124,806,774.75	7.90%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				8,289,629.26
Beginning Period Loan Principal Balance				1,611,940,309.67
Cumulative Net Loss Percentage				2.49%

**XII. PORTFOLIO COMPOSITION**

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	1,084,469,013.34	20.89%	1,061,741,312.30	20.90%
PUL Closed-End	1,106,497.63	18.67%	1,030,798.21	18.67%
PHL Revolving	208,220,925.61	14.46%	205,461,955.15	14.47%
PHL Closed-End	318,143,873.09	11.64%	311,348,018.38	11.64%

**SERVICER CERTIFICATION**

Springleaf Finance, Inc.

By: \_\_\_\_\_

Name: \_\_\_\_\_