

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

Collection Period	
Beginning Date	3/1/2017
Ending Date	3/31/2017
Payment Date	4/25/2017
Transaction Month	6
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>	<u>100.00%</u>		
Target Overcollateralization Amount	<u>17,418,743.89</u>	<u>1.00%</u>		
Initial Adjusted Loan Principal Balance:	<u>1,741,874,389.06</u>	<u>100.00%</u>		

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	1,193,763,340.15	0.8691587	1,157,459,239.92	0.8427263	36,304,100.23
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>1,562,163,340.15</u>	<u>0.8968312</u>	<u>1,525,859,239.92</u>	<u>0.8759892</u>	-

Pool Information	<u>Beginning of Period</u>	<u>Ending of Period</u>
	Weighted Avg. Coupon (WAC)	18.24%
Loan Principal Balance:	1,579,582,084.04	1,543,277,983.81
Number of Loans	190,143	187,082

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	1,579,582,084.04
Collections (scheduled loan payments and prepayments)	(32,650,450.94)
Charged-Off Loans	(8,749,577.73)
Draws on Revolving Loans	4,499,167.05
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	596,761.39
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,543,277,983.81</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	32,650,450.94
Draws on Revolving Loans	(4,499,167.05)
Recoveries/Liquidation Proceeds	598,958.57
Total Principal Collections	<u>28,750,242.46</u>
Interest:	
Interest Collections	25,153,586.53
Total Interest Collections	<u>25,153,586.53</u>
Collection Account Interest	38,340.96
Principal Distribution Account Interest	-
Advance Reserve Account Interest	3,351.90
Reserve Account Interest	4,779.89
Advance Reserve Draw Amount	
Reserve Account	7,897,910.42
Principal Distribution Account Draw Amount	-
Total Gross Collections	61,848,212.16
Servicer Collection Charges	(943,222.07)
Total Net Collections	<u><u>60,904,990.09</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	-	-	60,901,990.09
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	32,907.96	32,907.96	-	-	60,869,082.13
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	3,290,796.01	3,290,796.01	-	-	57,578,286.12
(iv) Administration Fee	1,666.67	1,666.67	-	-	57,576,619.45
(v) Advance Reserve Shortfall Amount	-	-	-	-	57,576,619.45
(vi) Class A Monthly Interest Amount	3,034,148.49	3,034,148.49	-	-	54,542,470.97
(vii) First Priority Principal Payment	-	-	-	-	54,542,470.97
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	53,822,340.13
(ix) Second Priority Principal Payment	-	-	-	-	53,822,340.13
(x) Class B Subordinated Interest Amount	-	-	-	-	53,822,340.13
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	53,637,453.28
(xii) Third Priority Principal Payment	-	-	-	-	53,637,453.28
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	53,637,453.28
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	53,452,566.42
(xv) Fourth Priority Principal Payment	-	-	-	-	53,452,566.42
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	53,452,566.42
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	53,262,096.84
(xviii) Fifth Priority Principal Payment	-	-	-	-	53,262,096.84
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	53,262,096.84
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	53,071,627.26
(xxi) Sixth Priority Principal Payment	18,885,356.34	18,885,356.34	-	-	34,186,270.92
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	34,186,270.92
(xxiii) Required Reserve Account Amount	7,716,389.92	7,716,389.92	-	-	26,469,881.00
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	9,051,137.11
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	9,051,137.11
(xxvi) Co-Issuers Obligations	-	-	-	-	9,051,137.11
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	9,051,137.11	9,051,137.11	-	-	(0.00)
Total	-	60,904,990.09	-	-	(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	7,897,910.42
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	7,716,389.92
Change in Reserve Account Balance	(181,520.50)
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	7,716,389.92

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	36,304,100.23
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	36,304,100.23
Change in Principal Distribution Account Amount	36,304,100.23

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	163,725	87.52%	1,290,137,571.46	83.60%
1 - 29 Days	12,800	6.84%	141,749,561.19	9.18%
30 - 59 Days	3,937	2.10%	43,796,506.65	2.84%
60 - 89 Days	2,329	1.24%	24,712,662.73	1.60%
90 + Days	4,291	2.29%	42,881,681.78	2.78%
	<u>187,082</u>	<u>100.00%</u>	<u>1,543,277,983.81</u>	<u>100.00%</u>
Total Delinquent Loans	10,557	5.64%	111,390,851.16	7.22%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				8,150,619.16
Beginning Period Loan Principal Balance				1,579,582,084.04
Cumulative Net Loss Percentage				2.95%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	1,061,741,312.30	20.90%	1,036,462,373.29	20.89%
PUL Closed-End	1,030,798.21	18.67%	974,217.82	18.88%
PHL Revolving	205,461,955.15	14.47%	202,253,349.88	14.48%
PHL Closed-End	311,348,018.38	11.64%	303,588,042.82	11.62%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____