

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

<b>Collection Period</b>	
Beginning Date	2/1/2018
Ending Date	2/28/2018
Payment Date	3/26/2018
Transaction Month	17
30/360 Days	30

**I. ORIGINAL DEAL PARAMETERS**

Initial Cut-Off Date:	September 30, 2016																																
Closing Date:	October 25, 2016																																
Initial Loan Principal Balance:	<table> <tr> <td><b>Dollars</b></td> <td><b>No of Loans</b></td> <td><b>WAC</b></td> </tr> <tr> <td>1,741,874,389.06</td> <td>204,346</td> <td>18.24%</td> </tr> </table>	<b>Dollars</b>	<b>No of Loans</b>	<b>WAC</b>	1,741,874,389.06	204,346	18.24%																										
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Aggregate Note Principal Balance	100.00%																																
Target Overcollateralization Amount	17,418,743.89 1.00%																																
Initial Adjusted Loan Principal Balance:	1,741,874,389.06 100.00%																																

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

	<b>Beginning of Period</b>		<b>Ending of Period</b>		<b>Principal Collected</b>
	<b>Note Balance</b>	<b>Note Factor</b>	<b>Note Balance</b>	<b>Note Factor</b>	
Class A Notes	876,540,818.28	0.6381944	851,903,054.75	0.6202560	24,637,763.53
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	1,244,940,818.28	0.7147151	1,220,303,054.75	0.7005707	-
<b>Pool Information</b>	<b>Beginning of Period</b>	<b>Ending of Period</b>			
Weighted Avg. Coupon (WAC)	18.12%	18.11%			
Loan Principal Balance:	\$ 1,262,359,562.17	\$ 1,237,721,798.64			
Number of Loans	163,492	161,506			

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	1,262,359,562.17
Collections (scheduled loan payments and prepayments)	(23,515,253.51)
Charged-Off Loans	(5,278,856.09)
Draws on Revolving Loans	3,649,241.08
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	507,104.99
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	1,237,721,798.64

**IV. AVAILABLE FUNDS**

<b>Principal:</b>	
Principal Collections	23,515,253.51
Draws on Revolving Loans	(3,649,241.08)
Recoveries/Liquidation Proceeds	387,568.91
Total Principal Collections	20,253,581.34
<b>Interest:</b>	
Interest Collections	17,779,468.58
Total Interest Collections	17,779,468.58
Collection Account Interest	53,274.52
Principal Distribution Account Interest	-
Advance Reserve Account Interest	5,451.72
Reserve Account Interest	6,004.03
Advance Reserve Draw Amount	-
Reserve Account	6,311,797.81
Principal Distribution Account Draw Amount	-
Total Gross Collections	44,409,578.00
Servicer Collection Charges	(713,916.79)
Total Net Collections	43,695,661.21

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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	-	-	43,692,661.21
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	26,299.16	26,299.16	-	-	43,666,362.05
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,629,915.75	2,629,915.75	-	-	41,036,446.30
(iv) Administration Fee	1,666.67	1,666.67	-	-	41,034,779.63
(v) Advance Reserve Shortfall Amount	-	-	-	-	41,034,779.63
(vi) Class A Monthly Interest Amount	2,227,874.58	2,227,874.58	-	-	38,806,905.05
(vii) First Priority Principal Payment	-	-	-	-	38,806,905.05
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	38,086,774.22
(ix) Second Priority Principal Payment	-	-	-	-	38,086,774.22
(x) Class B Subordinated Interest Amount	-	-	-	-	38,086,774.22
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	37,901,887.36
(xii) Third Priority Principal Payment	-	-	-	-	37,901,887.36
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	37,901,887.36
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	37,717,000.51
(xv) Fourth Priority Principal Payment	-	-	-	-	37,717,000.51
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	37,717,000.51
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	37,526,530.93
(xviii) Fifth Priority Principal Payment	-	-	-	-	37,526,530.93
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	37,526,530.93
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	37,336,061.34
(xxi) Sixth Priority Principal Payment	7,219,019.64	7,219,019.64	-	-	30,117,041.70
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	30,117,041.70
(xxiii) Required Reserve Account Amount	6,188,608.99	6,188,608.99	-	-	23,928,432.71
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	6,509,688.82
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	6,509,688.82
(xxvi) Co-Issuers Obligations	-	-	-	-	6,509,688.82
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	6,509,688.82	6,509,688.82	-	-	(0.00)
Total	-	43,695,661.21	-	-	(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	6,311,797.81
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	6,188,608.99
Change in Reserve Account Balance	(123,188.82)
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	6,188,608.99

**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	24,637,763.53
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	24,637,763.53
Change in Principal Distribution Account Amount	24,637,763.53

**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**

	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Loan Prin Balance</u>	<u>Loan Prin Balance %</u>
Current	140,380	86.92%	1,015,159,343.96	82.02%
1 - 29 Days	12,066	7.47%	129,797,684.90	10.49%
30 - 59 Days	3,612	2.24%	38,889,590.09	3.14%
60 - 89 Days	1,965	1.22%	20,378,369.69	1.65%
90 + Days	3,483	2.16%	33,496,810.00	2.71%
	<u>161,506</u>	<u>100.00%</u>	<u>1,237,721,798.64</u>	<u>100.00%</u>
Total Delinquent Loans	9,060	5.61%	92,764,769.78	7.49%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				4,891,287.18
Beginning Period Loan Principal Balance				1,262,359,562.17
Cumulative Net Loss Percentage				6.70%

**XII. PORTFOLIO COMPOSITION**

	<u>Beginning of Period</u>	<u>WAC</u>	<u>Ending of Period</u>	<u>WAC</u>
	<u>Balance</u>		<u>Balance</u>	
PUL Revolving	849,477,276.39	20.76%	832,423,735.92	20.75%
PUL Closed-End	647,393.63	17.21%	618,609.09	17.29%
PHL Revolving	173,029,555.01	14.38%	170,767,607.80	14.38%
PHL Closed-End	239,205,337.14	11.45%	233,911,845.83	11.44%

**SERVICER CERTIFICATION**

Springleaf Finance, Inc.

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

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