

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

Collection Period	
Beginning Date	8/1/2017
Ending Date	8/31/2017
Payment Date	9/25/2017
Transaction Month	11
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	1,035,094,711.06	0.7536347	1,007,181,503.92	0.7333116	27,913,207.14
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>1,403,494,711.06</u>	<u>0.8057402</u>	<u>1,375,581,503.92</u>	<u>0.7897154</u>	-

Pool Information	<u>Beginning of Period</u>	<u>Ending of Period</u>
	Weighted Avg. Coupon (WAC)	18.22%
Loan Principal Balance:	1,420,913,454.95	1,393,000,247.81
Number of Loans	177,004	174,623

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	1,420,913,454.95
Collections (scheduled loan payments and prepayments)	(28,324,781.84)
Charged-Off Loans	(5,621,668.63)
Draws on Revolving Loans	5,192,955.79
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	840,287.54
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,393,000,247.81</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	28,324,781.84
Draws on Revolving Loans	(5,192,955.79)
Recoveries/Liquidation Proceeds	548,095.93
Total Principal Collections	<u>23,679,921.98</u>
Interest:	
Interest Collections	20,928,466.73
Total Interest Collections	<u>20,928,466.73</u>
Collection Account Interest	54,113.65
Principal Distribution Account Interest	-
Advance Reserve Account Interest	4,929.64
Reserve Account Interest	6,884.43
Advance Reserve Draw Amount	
Reserve Account	7,104,567.27
Principal Distribution Account Draw Amount	-
Total Gross Collections	51,778,883.70
Servicer Collection Charges	(1,138,221.53)
Total Net Collections	<u><u>50,640,662.17</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	-	-	50,637,662.17
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	29,602.36	29,602.36	-	-	50,608,059.81
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,960,236.36	2,960,236.36	-	-	47,647,823.44
(iv) Administration Fee	1,666.67	1,666.67	-	-	47,646,156.78
(v) Advance Reserve Shortfall Amount	-	-	-	-	47,646,156.78
(vi) Class A Monthly Interest Amount	2,630,865.72	2,630,865.72	-	-	45,015,291.05
(vii) First Priority Principal Payment	-	-	-	-	45,015,291.05
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	44,295,160.22
(ix) Second Priority Principal Payment	-	-	-	-	44,295,160.22
(x) Class B Subordinated Interest Amount	-	-	-	-	44,295,160.22
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	44,110,273.36
(xii) Third Priority Principal Payment	-	-	-	-	44,110,273.36
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	44,110,273.36
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	43,925,386.51
(xv) Fourth Priority Principal Payment	-	-	-	-	43,925,386.51
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	43,925,386.51
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	43,734,916.93
(xviii) Fifth Priority Principal Payment	-	-	-	-	43,734,916.93
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	43,734,916.93
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	43,544,447.34
(xxi) Sixth Priority Principal Payment	10,494,463.25	10,494,463.25	-	-	33,049,984.09
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	33,049,984.09
(xxiii) Required Reserve Account Amount	6,965,001.24	6,965,001.24	-	-	26,084,982.85
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	8,666,238.96
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	8,666,238.96
(xxvi) Co-Issuers Obligations	-	-	-	-	8,666,238.96
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	8,666,238.96	8,666,238.96	-	-	0.00
Total		50,640,662.17			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	7,104,567.27
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	6,965,001.24
Change in Reserve Account Balance	(139,566.03)
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	6,965,001.24

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	27,913,207.14
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	27,913,207.14
Change in Principal Distribution Account Amount	27,913,207.14

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	152,446	87.30%	1,156,361,819.38	83.01%
1 - 29 Days	12,393	7.10%	136,853,251.62	9.82%
30 - 59 Days	3,957	2.27%	41,644,938.86	2.99%
60 - 89 Days	2,286	1.31%	23,801,604.72	1.71%
90 + Days	3,541	2.03%	34,338,633.23	2.47%
	174,623	100.00%	1,393,000,247.81	100.00%
Total Delinquent Loans	9,784	5.60%	99,785,176.81	7.16%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				5,073,572.70
Beginning Period Loan Principal Balance				1,420,913,454.95
Cumulative Net Loss Percentage				4.80%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	954,175,072.53	20.91%	935,929,289.75	20.90%
PUL Closed-End	780,883.42	18.50%	779,925.28	17.59%
PHL Revolving	189,631,568.71	14.46%	186,625,452.17	14.44%
PHL Closed-End	276,325,930.29	11.50%	269,665,580.61	11.48%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____