

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

Collection Period	
Beginning Date	9/1/2018
Ending Date	9/30/2018
Payment Date	10/25/2018
Transaction Month	24
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>Dollars</td> <td>No of Loans</td> <td>WAC</td> </tr> <tr> <td>1,741,874,389.06</td> <td>204,346</td> <td>18.24%</td> </tr> </table>	Dollars	No of Loans	WAC	1,741,874,389.06	204,346	18.24%																																		
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II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	Beginning of Period		Ending of Period		Principal Collected
	Note Balance	Note Factor	Note Balance	Note Factor	
Class A Notes	709,836,783.04	0.5168200	690,924,594.10	0.5030504	18,912,188.94
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	1,078,236,783.04	0.6190111	1,059,324,594.10	0.6081536	-
Pool Information	Beginning of Period	Ending of Period			
Weighted Avg. Coupon (WAC)	18.17%	18.18%			
Loan Principal Balance:	\$ 1,095,655,526.93	\$ 1,076,743,337.99			
Number of Loans	148,114	146,352			

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	1,095,655,526.93
Collections (scheduled loan payments and prepayments)	(21,087,489.54)
Charged-Off Loans	(4,707,189.66)
Draws on Revolving Loans	6,355,978.44
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	526,511.82
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	1,076,743,337.99

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	21,087,489.54
Draws on Revolving Loans	(6,355,978.44)
Recoveries/Liquidation Proceeds	438,603.39
Total Principal Collections	15,170,114.49
Interest:	
Interest Collections	15,482,443.45
Total Interest Collections	15,482,443.45
Collection Account Interest	61,846.83
Principal Distribution Account Interest	-
Advance Reserve Account Interest	8,040.84
Reserve Account Interest	8,644.81
Advance Reserve Draw Amount	
Reserve Account	5,478,277.63
Principal Distribution Account Draw Amount	-
Total Gross Collections	36,209,368.05
Servicer Collection Charges	(772,926.09)
Total Net Collections	35,436,441.96

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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	-	-	35,433,441.96
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	22,826.16	22,826.16	-	-	35,410,615.80
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,282,615.68	2,282,615.68	-	-	33,128,000.12
(iv) Administration Fee	1,666.67	1,666.67	-	-	33,126,333.46
(v) Advance Reserve Shortfall Amount	-	-	-	-	33,126,333.46
(vi) Class A Monthly Interest Amount	1,804,168.49	1,804,168.49	-	-	31,322,164.97
(vii) First Priority Principal Payment	-	-	-	-	31,322,164.97
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	30,602,034.13
(ix) Second Priority Principal Payment	-	-	-	-	30,602,034.13
(x) Class B Subordinated Interest Amount	-	-	-	-	30,602,034.13
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	30,417,147.28
(xii) Third Priority Principal Payment	-	-	-	-	30,417,147.28
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	30,417,147.28
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	30,232,260.42
(xv) Fourth Priority Principal Payment	-	-	-	-	30,232,260.42
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	30,232,260.42
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	30,041,790.84
(xviii) Fifth Priority Principal Payment	-	-	-	-	30,041,790.84
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	30,041,790.84
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	29,851,321.26
(xxi) Sixth Priority Principal Payment	1,493,445.05	1,493,445.05	-	-	28,357,876.21
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	28,357,876.21
(xxiii) Required Reserve Account Amount	5,383,716.69	5,383,716.69	-	-	22,974,159.52
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	5,555,415.63
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	5,555,415.63
(xxvi) Co-Issuers Obligations	-	-	-	-	5,555,415.63
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	5,555,415.63	5,555,415.63	-	-	(0.00)
Total	-	35,436,441.96	-	-	(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	5,478,277.63
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	5,383,716.69
Change in Reserve Account Balance	(94,560.94)
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	5,383,716.69

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	18,912,188.94
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	18,912,188.94
Change in Principal Distribution Account Amount	18,912,188.94

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	128,999	88.14%	900,785,944.96	83.66%
1 - 29 Days	10,042	6.86%	102,644,196.08	9.53%
30 - 59 Days	2,989	2.04%	30,431,887.24	2.83%
60 - 89 Days	1,646	1.12%	17,180,737.46	1.60%
90 + Days	2,676	1.83%	25,700,572.25	2.39%
	<u>146,352</u>	<u>100.00%</u>	<u>1,076,743,337.99</u>	<u>100.00%</u>
Total Delinquent Loans	7,311	5.00%	73,313,196.95	6.81%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				4,268,586.27
Beginning Period Loan Principal Balance				1,095,655,526.93
Cumulative Net Loss Percentage				8.57%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	740,155,289.09	20.79%	728,477,817.66	20.79%
PUL Closed-End	446,133.34	17.70%	434,046.07	18.25%
PHL Revolving	156,099,745.72	14.41%	153,767,123.39	14.42%
PHL Closed-End	198,954,358.78	11.41%	194,064,350.87	11.39%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____

