

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

Collection Period	
Beginning Date	10/1/2017
Ending Date	10/31/2017
Payment Date	11/27/2017
Transaction Month	13
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date:	September 30, 2016
Closing Date:	October 25, 2016
	Dollars No of Loans WAC
Initial Loan Principal Balance:	1,741,874,389.06 204,346 18.24%
	Note Balance % of Loan Prin Bal Interest Rate Stated Maturity Date
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	1,741,870,000.00 100.00%
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

	Beginning of Period		Ending of Period		Principal Collected
	Note Balance	Note Factor	Note Balance	Note Factor	
Class A Notes	980,438,997.93	0.7138409	953,200,659.57	0.6940091	27,238,338.36
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	1,348,838,997.93	0.7743626	1,321,600,659.57	0.7587252	-
Pool Information	Beginning of Period	Ending of Period			
Weighted Avg. Coupon (WAC)	18.15%	18.14%			
Loan Principal Balance:	1,366,257,741.82	1,339,019,403.46			
Number of Loans	172,272	169,974			

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	1,366,257,741.82
Collections (scheduled loan payments and prepayments)	(26,294,584.10)
Charged-Off Loans	(6,141,080.90)
Draws on Revolving Loans	4,622,969.23
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	574,357.41
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,339,019,403.46</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	26,294,584.10
Draws on Revolving Loans	(4,622,969.23)
Recoveries/Liquidation Proceeds	540,121.23
Total Principal Collections	<u>22,211,736.10</u>
Interest:	
Interest Collections	20,013,954.33
Total Interest Collections	<u>20,013,954.33</u>
Collection Account Interest	50,315.15
Principal Distribution Account Interest	-
Advance Reserve Account Interest	4,915.69
Reserve Account Interest	6,596.05
Advance Reserve Draw Amount	
Reserve Account	6,831,288.71
Principal Distribution Account Draw Amount	-
Total Gross Collections	49,118,806.03
Servicer Collection Charges	(835,128.44)
Total Net Collections	<u><u>48,283,677.59</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	-	-	48,280,677.59
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	28,463.70	28,463.70	-	-	48,252,213.89
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,846,370.30	2,846,370.30	-	-	45,405,843.59
(iv) Administration Fee	1,666.67	1,666.67	-	-	45,404,176.92
(v) Advance Reserve Shortfall Amount	-	-	-	-	45,404,176.92
(vi) Class A Monthly Interest Amount	2,491,949.12	2,491,949.12	-	-	42,912,227.81
(vii) First Priority Principal Payment	-	-	-	-	42,912,227.81
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	42,192,096.97
(ix) Second Priority Principal Payment	-	-	-	-	42,192,096.97
(x) Class B Subordinated Interest Amount	-	-	-	-	42,192,096.97
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	42,007,210.12
(xii) Third Priority Principal Payment	-	-	-	-	42,007,210.12
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	42,007,210.12
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	41,822,323.26
(xv) Fourth Priority Principal Payment	-	-	-	-	41,822,323.26
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	41,822,323.26
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	41,631,853.68
(xviii) Fifth Priority Principal Payment	-	-	-	-	41,631,853.68
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	41,631,853.68
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	41,441,384.10
(xxi) Sixth Priority Principal Payment	9,819,594.47	9,819,594.47	-	-	31,621,789.63
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	31,621,789.63
(xxiii) Required Reserve Account Amount	6,695,097.02	6,695,097.02	-	-	24,926,692.61
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	7,507,948.72
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	7,507,948.72
(xxvi) Co-Issuers Obligations	-	-	-	-	7,507,948.72
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	7,507,948.72	7,507,948.72	-	-	(0.00)
Total	-	48,283,677.59	-	-	(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	6,831,288.71
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	6,695,097.02
Change in Reserve Account Balance	(136,191.69)
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	6,695,097.02

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	27,238,338.36
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	27,238,338.36
Change in Principal Distribution Account Amount	27,238,338.36

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	148,440	87.33%	1,111,082,308.86	82.98%
1 - 29 Days	12,251	7.21%	132,487,378.40	9.89%
30 - 59 Days	3,783	2.23%	40,314,480.10	3.01%
60 - 89 Days	1,987	1.17%	21,015,599.08	1.57%
90 + Days	3,513	2.07%	34,119,637.02	2.55%
	<u>169,974</u>	<u>100.00%</u>	<u>1,339,019,403.46</u>	<u>100.00%</u>
Total Delinquent Loans	9,283	5.46%	95,449,716.20	7.13%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				5,600,959.67
Beginning Period Loan Principal Balance				1,366,257,741.82
Cumulative Net Loss Percentage				5.44%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	918,331,650.75	20.81%	900,561,199.90	20.79%
PUL Closed-End	753,775.65	17.47%	715,088.17	17.75%
PHL Revolving	183,958,661.50	14.43%	181,159,252.37	14.42%
PHL Closed-End	263,213,653.92	11.48%	256,583,863.02	11.48%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____