

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

Collection Period	
Beginning Date	1/1/2017
Ending Date	1/31/2017
Payment Date	2/27/2017
Transaction Month	4
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	1,260,350,315.91	0.9176395	1,226,121,565.78	0.8927181	34,228,750.13
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>1,628,750,315.91</u>	<u>0.9350585</u>	<u>1,594,521,565.78</u>	<u>0.9154079</u>	-

Pool Information	<u>Beginning of Period</u>	<u>Ending of Period</u>
	Weighted Avg. Coupon (WAC)	18.22%
Loan Principal Balance:	1,646,169,059.80	1,611,940,309.67
Number of Loans	196,060	193,153

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	1,646,169,059.80
Collections (scheduled loan payments and prepayments)	(29,615,144.97)
Charged-Off Loans	(9,841,897.92)
Draws on Revolving Loans	4,403,210.26
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	825,082.50
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,611,940,309.67</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	29,615,144.97
Draws on Revolving Loans	(4,403,210.26)
Recoveries/Liquidation Proceeds	565,022.62
Total Principal Collections	<u>25,776,957.33</u>
Interest:	
Interest Collections	23,965,763.73
Total Interest Collections	<u>23,965,763.73</u>
Collection Account Interest	31,635.26
Principal Distribution Account Interest	-
Advance Reserve Account Interest	2,773.45
Reserve Account Interest	4,482.82
Advance Reserve Draw Amount	
Reserve Account	8,230,845.30
Principal Distribution Account Draw Amount	-
Total Collections	<u>58,012,457.89</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	-	-	58,009,457.89
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	34,295.19	34,295.19	-	-	57,975,162.70
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	3,429,518.87	3,429,518.87	-	-	54,545,643.83
(iv) Administration Fee	1,666.67	1,666.67	-	-	54,543,977.16
(v) Advance Reserve Shortfall Amount	-	-	-	-	54,543,977.16
(vi) Class A Monthly Interest Amount	3,203,390.39	3,203,390.39	-	-	51,340,586.77
(vii) First Priority Principal Payment	-	-	-	-	51,340,586.77
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	50,620,455.94
(ix) Second Priority Principal Payment	-	-	-	-	50,620,455.94
(x) Class B Subordinated Interest Amount	-	-	-	-	50,620,455.94
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	50,435,569.09
(xii) Third Priority Principal Payment	-	-	-	-	50,435,569.09
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	50,435,569.09
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	50,250,682.23
(xv) Fourth Priority Principal Payment	-	-	-	-	50,250,682.23
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	50,250,682.23
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	50,060,212.65
(xviii) Fifth Priority Principal Payment	-	-	-	-	50,060,212.65
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	50,060,212.65
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	49,869,743.07
(xxi) Sixth Priority Principal Payment	16,810,006.24	16,810,006.24	-	-	33,059,736.83
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	33,059,736.83
(xxiii) Required Reserve Account Amount	8,059,701.55	8,059,701.55	-	-	25,000,035.28
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	7,581,291.39
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	7,581,291.39
(xxvi) Co-Issuers Obligations	-	-	-	-	7,581,291.39
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	7,581,291.39	7,581,291.39	-	-	(0.00)
Total	-	58,012,457.89	-	-	(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	8,230,845.30
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	8,059,701.55
Change in Reserve Account Balance	(171,143.75)
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	8,059,701.55

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	34,228,750.13
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	34,228,750.13
Change in Principal Distribution Account Amount	34,228,750.13

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	165,551	85.71%	1,314,966,805.22	81.58%
1 - 29 Days	15,100	7.82%	167,447,474.15	10.39%
30 - 59 Days	4,790	2.48%	51,228,463.11	3.18%
60 - 89 Days	2,866	1.48%	29,134,941.17	1.81%
90 + Days	4,846	2.51%	49,162,626.02	3.05%
	<u>193,153</u>	<u>100.00%</u>	<u>1,611,940,309.67</u>	<u>100.00%</u>
Total Delinquent Loans	12,502	6.47%	129,526,030.30	8.04%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				9,276,875.30
Beginning Period Loan Principal Balance				1,646,169,059.80
Cumulative Net Loss Percentage				2.01%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	1,108,458,143.06	20.86%	1,084,469,013.34	20.89%
PUL Closed-End	1,188,805.61	18.69%	1,106,497.63	18.67%
PHL Revolving	211,256,025.13	14.47%	208,220,925.61	14.46%
PHL Closed-End	325,266,086.00	11.66%	318,143,873.09	11.64%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____