

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

<b>Collection Period</b>	
Beginning Date	3/1/2018
Ending Date	3/31/2018
Payment Date	4/25/2018
Transaction Month	18
30/360 Days	30

**I. ORIGINAL DEAL PARAMETERS**

Initial Cut-Off Date:	September 30, 2016
Closing Date:	October 25, 2016
	<b>Dollars</b> <b>No of Loans</b> <b>WAC</b>
Initial Loan Principal Balance:	1,741,874,389.06                      204,346                      18.24%
	<b>Note Balance</b> <b>% of Loan Prin Bal</b> <b>Interest Rate</b> <b>Stated Maturity Date</b>
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> 100.00%
Target Overcollateralization Amount	17,418,743.89                      1.00%
Initial Adjusted Loan Principal Balance:	<u>1,741,874,389.06</u> 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	851,903,054.75	0.6202560	822,646,270.56	0.5989547	29,256,784.19
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>1,220,303,054.75</u>	<u>0.7005707</u>	<u>1,191,046,270.56</u>	<u>0.6837745</u>	-
<b>Pool Information</b>	<b>Beginning of Period</b>	<b>Ending of Period</b>			
Weighted Avg. Coupon (WAC)	18.11%	18.10%			
Loan Principal Balance:	\$ 1,237,721,798.64	\$ 1,208,465,014.45			
Number of Loans	161,506	159,158			

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	1,237,721,798.64
Collections (scheduled loan payments and prepayments)	(27,795,806.38)
Charged-Off Loans	(5,792,658.54)
Draws on Revolving Loans	3,827,970.24
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	503,710.49
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,208,465,014.45</u>

**IV. AVAILABLE FUNDS**

<b>Principal:</b>	
Principal Collections	27,795,806.38
Draws on Revolving Loans	(3,827,970.24)
Recoveries/Liquidation Proceeds	399,498.50
Total Principal Collections	<u>24,367,334.64</u>
<b>Interest:</b>	
Interest Collections	19,778,525.38
Total Interest Collections	<u>19,778,525.38</u>
Collection Account Interest	60,788.78
Principal Distribution Account Interest	-
Advance Reserve Account Interest	6,403.32
Reserve Account Interest	7,176.97
Advance Reserve Draw Amount	
Reserve Account	6,188,608.99
Principal Distribution Account Draw Amount	-
Total Gross Collections	50,408,838.08
Servicer Collection Charges	(775,872.17)
Total Net Collections	<u><u>49,632,965.91</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	-	-	49,629,965.91
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	25,785.87	25,785.87	-	-	49,604,180.04
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,578,587.08	2,578,587.08	-	-	47,025,592.96
(iv) Administration Fee	1,666.67	1,666.67	-	-	47,023,926.29
(v) Advance Reserve Shortfall Amount	-	-	-	-	47,023,926.29
(vi) Class A Monthly Interest Amount	2,165,253.60	2,165,253.60	-	-	44,858,672.69
(vii) First Priority Principal Payment	-	-	-	-	44,858,672.69
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	44,138,541.86
(ix) Second Priority Principal Payment	-	-	-	-	44,138,541.86
(x) Class B Subordinated Interest Amount	-	-	-	-	44,138,541.86
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	43,953,655.01
(xii) Third Priority Principal Payment	-	-	-	-	43,953,655.01
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	43,953,655.01
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	43,768,768.15
(xv) Fourth Priority Principal Payment	-	-	-	-	43,768,768.15
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	43,768,768.15
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	43,578,298.57
(xviii) Fifth Priority Principal Payment	-	-	-	-	43,578,298.57
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	43,578,298.57
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	43,387,828.99
(xxi) Sixth Priority Principal Payment	11,838,040.30	11,838,040.30	-	-	31,549,788.69
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	31,549,788.69
(xxiii) Required Reserve Account Amount	6,042,325.07	6,042,325.07	-	-	25,507,463.61
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	8,088,719.72
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	8,088,719.72
(xxvi) Co-Issuers Obligations	-	-	-	-	8,088,719.72
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	8,088,719.72	8,088,719.72	-	-	0.00
Total	-	49,632,965.91	-	-	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	6,188,608.99
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	6,042,325.07
Change in Reserve Account Balance	(146,283.92)
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	6,042,325.07

**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	29,256,784.19
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	29,256,784.19
Change in Principal Distribution Account Amount	29,256,784.19

**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	141,151	88.69%	1,019,304,786.08	84.35%
1 - 29 Days	9,901	6.22%	106,321,694.02	8.80%
30 - 59 Days	3,032	1.91%	32,287,753.84	2.67%
60 - 89 Days	1,845	1.16%	19,360,329.01	1.60%
90 + Days	3,229	2.03%	31,190,451.50	2.58%
	<u>159,158</u>	<u>100.00%</u>	<u>1,208,465,014.45</u>	<u>100.00%</u>
Total Delinquent Loans	8,106	5.09%	82,838,534.35	6.85%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				5,393,160.04
Beginning Period Loan Principal Balance				1,237,721,798.64
Cumulative Net Loss Percentage				7.00%

**XII. PORTFOLIO COMPOSITION**

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	832,423,735.92	20.75%	812,576,787.18	20.73%
PUL Closed-End	618,609.09	17.29%	592,847.89	17.40%
PHL Revolving	170,767,607.80	14.38%	167,824,559.35	14.40%
PHL Closed-End	233,911,845.83	11.44%	227,470,820.03	11.44%

**SERVICER CERTIFICATION**

Springleaf Finance, Inc.

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

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