

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

Collection Period	
Beginning Date	12/1/2017
Ending Date	12/31/2017
Payment Date	1/25/2018
Transaction Month	15
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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Class A Notes	<table> <tr> <td>Note Balance</td> <td>% of Loan Prin Bal</td> <td>Interest Rate</td> <td>Stated Maturity Date</td> </tr> <tr> <td>1,373,470,000.00</td> <td>78.85%</td> <td>3.05%</td> <td>November 25, 2023</td> </tr> <tr> <td>210,770,000.00</td> <td>12.10%</td> <td>4.10%</td> <td>March 25, 2024</td> </tr> <tr> <td>39,407,500.00</td> <td>2.26%</td> <td>5.63%</td> <td>March 25, 2024</td> </tr> <tr> <td>39,407,500.00</td> <td>2.26%</td> <td>5.63%</td> <td>March 25, 2024</td> </tr> <tr> <td>39,407,500.00</td> <td>2.26%</td> <td>5.80%</td> <td>March 25, 2024</td> </tr> <tr> <td>39,407,500.00</td> <td>2.26%</td> <td>5.80%</td> <td>March 25, 2024</td> </tr> <tr> <td>Aggregate Note Principal Balance</td> <td>100.00%</td> <td></td> <td></td> </tr> </table>	Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date	1,373,470,000.00	78.85%	3.05%	November 25, 2023	210,770,000.00	12.10%	4.10%	March 25, 2024	39,407,500.00	2.26%	5.63%	March 25, 2024	39,407,500.00	2.26%	5.63%	March 25, 2024	39,407,500.00	2.26%	5.80%	March 25, 2024	39,407,500.00	2.26%	5.80%	March 25, 2024	Aggregate Note Principal Balance	100.00%		
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Aggregate Note Principal Balance	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	926,985,810.51	0.6749225	902,125,483.08	0.6568221	24,860,327.43
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	1,295,385,810.51	0.7436754	1,270,525,483.08	0.7294032	-
Pool Information	Beginning of Period	Ending of Period			
Weighted Avg. Coupon (WAC)	18.13%	18.12%			
Loan Principal Balance:	\$ 1,312,804,554.40	\$ 1,287,944,226.97			
Number of Loans	167,703	165,551			

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	1,312,804,554.40
Collections (scheduled loan payments and prepayments)	(23,932,753.08)
Charged-Off Loans	(6,748,735.66)
Draws on Revolving Loans	5,248,284.65
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	572,876.66
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	1,287,944,226.97

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	23,932,753.08
Draws on Revolving Loans	(5,248,284.65)
Recoveries/Liquidation Proceeds	604,154.70
Total Principal Collections	19,288,623.13
Interest:	
Interest Collections	19,709,646.91
Total Interest Collections	19,709,646.91
Collection Account Interest	56,938.77
Principal Distribution Account Interest	-
Advance Reserve Account Interest	5,568.58
Reserve Account Interest	7,425.37
Advance Reserve Draw Amount	
Reserve Account	6,564,022.77
Principal Distribution Account Draw Amount	-
Total Gross Collections	45,632,225.53
Servicer Collection Charges	(788,592.73)
Total Net Collections	44,843,632.80

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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	-	-	44,840,632.80
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	27,350.09	27,350.09	-	-	44,813,282.71
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,735,009.49	2,735,009.49	-	-	42,078,273.22
(iv) Administration Fee	1,666.67	1,666.67	-	-	42,076,606.55
(v) Advance Reserve Shortfall Amount	-	-	-	-	42,076,606.55
(vi) Class A Monthly Interest Amount	2,356,088.94	2,356,088.94	-	-	39,720,517.62
(vii) First Priority Principal Payment	-	-	-	-	39,720,517.62
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	39,000,386.78
(ix) Second Priority Principal Payment	-	-	-	-	39,000,386.78
(x) Class B Subordinated Interest Amount	-	-	-	-	39,000,386.78
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	38,815,499.93
(xii) Third Priority Principal Payment	-	-	-	-	38,815,499.93
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	38,815,499.93
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	38,630,613.07
(xv) Fourth Priority Principal Payment	-	-	-	-	38,630,613.07
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	38,630,613.07
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	38,440,143.49
(xviii) Fifth Priority Principal Payment	-	-	-	-	38,440,143.49
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	38,440,143.49
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	38,249,673.91
(xxi) Sixth Priority Principal Payment	7,441,583.54	7,441,583.54	-	-	30,808,090.37
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	30,808,090.37
(xxiii) Required Reserve Account Amount	6,439,721.13	6,439,721.13	-	-	24,368,369.23
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	6,949,625.34
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	6,949,625.34
(xxvi) Co-Issuers Obligations	-	-	-	-	6,949,625.34
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	6,949,625.34	6,949,625.34	-	-	0.00
Total	-	44,843,632.80	-	-	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	6,564,022.77
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	6,439,721.13
Change in Reserve Account Balance	(124,301.64)
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	6,439,721.13

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	24,860,327.43
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	24,860,327.43
Change in Principal Distribution Account Amount	24,860,327.43

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	144,110	87.05%	1,061,624,239.34	82.43%
1 - 29 Days	12,188	7.36%	130,449,621.39	10.13%
30 - 59 Days	3,758	2.27%	41,245,566.39	3.20%
60 - 89 Days	2,153	1.30%	22,548,480.19	1.75%
90 + Days	3,342	2.02%	32,076,319.66	2.49%
	<u>165,551</u>	<u>100.00%</u>	<u>1,287,944,226.97</u>	<u>100.00%</u>
Total Delinquent Loans	9,253	5.59%	95,870,366.24	7.44%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				6,144,580.96
Beginning Period Loan Principal Balance				1,312,804,554.40
Cumulative Net Loss Percentage				6.14%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	883,187,233.39	20.77%	866,645,922.94	20.76%
PUL Closed-End	690,484.52	17.70%	665,945.83	17.60%
PHL Revolving	178,438,702.52	14.39%	175,854,736.47	14.39%
PHL Closed-End	250,488,133.97	11.47%	244,777,621.73	11.46%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____