

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

<b>Collection Period</b>	
Beginning Date	5/1/2018
Ending Date	5/31/2018
Payment Date	6/25/2018
Transaction Month	20
30/360 Days	30

**I. ORIGINAL DEAL PARAMETERS**

Initial Cut-Off Date:	September 30, 2016
Closing Date:	October 25, 2016
	<b>Dollars                      No of Loans                      WAC</b>
Initial Loan Principal Balance:	1,741,874,389.06                      204,346                      18.24%
	<b>Note Balance                      % of Loan Prin Bal                      Interest Rate                      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	796,371,327.97	0.5798243	771,512,324.30	0.5617249	24,859,003.67
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>1,164,771,327.97</u>	<u>0.6686902</u>	<u>1,139,912,324.30</u>	<u>0.6544187</u>	-
<b>Pool Information</b>	<b>Beginning of Period</b>	<b>Ending of Period</b>			
Weighted Avg. Coupon (WAC)	18.07%	18.06%			
Loan Principal Balance:	\$ 1,182,190,071.86	\$ 1,157,331,068.19			
Number of Loans	157,059	154,994			

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	1,182,190,071.86
Collections (scheduled loan payments and prepayments)	(24,450,558.27)
Charged-Off Loans	(5,093,793.21)
Draws on Revolving Loans	4,380,189.08
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	305,158.73
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,157,331,068.19</u>

**IV. AVAILABLE FUNDS**

<b>Principal:</b>	
Principal Collections	24,450,558.27
Draws on Revolving Loans	(4,380,189.08)
Recoveries/Liquidation Proceeds	525,885.95
Total Principal Collections	<u>20,596,255.14</u>
<b>Interest:</b>	
Interest Collections	17,550,702.12
Total Interest Collections	<u>17,550,702.12</u>
Collection Account Interest	68,152.13
Principal Distribution Account Interest	-
Advance Reserve Account Interest	7,226.58
Reserve Account Interest	8,408.69
Advance Reserve Draw Amount	
Reserve Account	5,910,950.36
Principal Distribution Account Draw Amount	-
Total Gross Collections	44,141,695.02
Servicer Collection Charges	(685,425.34)
Total Net Collections	<u><u>43,456,269.68</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	-	-	43,453,269.68
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	24,628.96	24,628.96	-	-	43,428,640.72
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,462,895.98	2,462,895.98	-	-	40,965,744.74
(iv) Administration Fee	1,666.67	1,666.67	-	-	40,964,078.07
(v) Advance Reserve Shortfall Amount	-	-	-	-	40,964,078.07
(vi) Class A Monthly Interest Amount	2,024,110.46	2,024,110.46	-	-	38,939,967.61
(vii) First Priority Principal Payment	-	-	-	-	38,939,967.61
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	38,219,836.78
(ix) Second Priority Principal Payment	-	-	-	-	38,219,836.78
(x) Class B Subordinated Interest Amount	-	-	-	-	38,219,836.78
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	38,034,949.92
(xii) Third Priority Principal Payment	-	-	-	-	38,034,949.92
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	38,034,949.92
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	37,850,063.07
(xv) Fourth Priority Principal Payment	-	-	-	-	37,850,063.07
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	37,850,063.07
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	37,659,593.49
(xviii) Fifth Priority Principal Payment	-	-	-	-	37,659,593.49
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	37,659,593.49
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	37,469,123.90
(xxi) Sixth Priority Principal Payment	7,440,259.78	7,440,259.78	-	-	30,028,864.12
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	30,028,864.12
(xxiii) Required Reserve Account Amount	5,786,655.34	5,786,655.34	-	-	24,242,208.78
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	6,823,464.89
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	6,823,464.89
(xxvi) Co-Issuers Obligations	-	-	-	-	6,823,464.89
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	6,823,464.89	6,823,464.89	-	-	0.00
Total	-	43,456,269.68	-	-	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	5,910,950.36
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	5,786,655.34
Change in Reserve Account Balance	(124,295.02)
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	5,786,655.34

**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	24,859,003.67
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	24,859,003.67
Change in Principal Distribution Account Amount	24,859,003.67

**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	137,829	88.93%	978,091,391.74	84.51%
1 - 29 Days	10,168	6.56%	108,078,416.57	9.34%
30 - 59 Days	2,678	1.73%	28,471,161.75	2.46%
60 - 89 Days	1,549	1.00%	16,103,201.23	1.39%
90 + Days	2,770	1.79%	26,586,896.90	2.30%
	<u>154,994</u>	<u>100.00%</u>	<u>1,157,331,068.19</u>	<u>100.00%</u>
Total Delinquent Loans	6,997	4.51%	71,161,259.88	6.15%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				4,567,907.26
Beginning Period Loan Principal Balance				1,182,190,071.86
Cumulative Net Loss Percentage				7.60%

**XII. PORTFOLIO COMPOSITION**

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	794,764,520.92	20.69%	777,943,993.54	20.67%
PUL Closed-End	569,592.37	17.03%	541,128.90	16.96%
PHL Revolving	165,343,833.50	14.39%	163,089,916.32	14.39%
PHL Closed-End	221,512,125.07	11.43%	215,756,029.43	11.43%

**SERVICER CERTIFICATION**

Springleaf Finance, Inc.

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

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