

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

Collection Period	
Beginning Date	3/1/2019
Ending Date	3/31/2019
Payment Date	4/25/2019
Transaction Month	30
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%																																		
Dollars	No of Loans	WAC																																							
1,741,874,389.06	204,346	18.24%																																							
	<table> <tr> <td>Note Balance</td> <td>% of Loan Prin Bal</td> <td>Interest Rate</td> <td>Stated Maturity Date</td> </tr> <tr> <td>Class A Notes</td> <td>1,373,470,000.00</td> <td>78.85%</td> <td>3.05%</td> </tr> <tr> <td>Class B Notes</td> <td>210,770,000.00</td> <td>12.10%</td> <td>4.10%</td> </tr> <tr> <td>Class C-1 Notes</td> <td>39,407,500.00</td> <td>2.26%</td> <td>5.63%</td> </tr> <tr> <td>Class C-2 Notes</td> <td>39,407,500.00</td> <td>2.26%</td> <td>5.63%</td> </tr> <tr> <td>Class D-1 Notes</td> <td>39,407,500.00</td> <td>2.26%</td> <td>5.80%</td> </tr> <tr> <td>Class D-2 Notes</td> <td>39,407,500.00</td> <td>2.26%</td> <td>5.80%</td> </tr> <tr> <td>Aggregate Note Principal Balance</td> <td>1,741,870,000.00</td> <td>100.00%</td> <td>March 25, 2024</td> </tr> <tr> <td>Target Overcollateralization Amount</td> <td>17,418,743.89</td> <td>1.00%</td> <td></td> </tr> <tr> <td>Initial Adjusted Loan Principal Balance:</td> <td>1,741,874,389.06</td> <td>100.00%</td> <td></td> </tr> </table>	Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date	Class A Notes	1,373,470,000.00	78.85%	3.05%	Class B Notes	210,770,000.00	12.10%	4.10%	Class C-1 Notes	39,407,500.00	2.26%	5.63%	Class C-2 Notes	39,407,500.00	2.26%	5.63%	Class D-1 Notes	39,407,500.00	2.26%	5.80%	Class D-2 Notes	39,407,500.00	2.26%	5.80%	Aggregate Note Principal Balance	1,741,870,000.00	100.00%	March 25, 2024	Target Overcollateralization Amount	17,418,743.89	1.00%		Initial Adjusted Loan Principal Balance:	1,741,874,389.06	100.00%	
Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date																																						
Class A Notes	1,373,470,000.00	78.85%	3.05%																																						
Class B Notes	210,770,000.00	12.10%	4.10%																																						
Class C-1 Notes	39,407,500.00	2.26%	5.63%																																						
Class C-2 Notes	39,407,500.00	2.26%	5.63%																																						
Class D-1 Notes	39,407,500.00	2.26%	5.80%																																						
Class D-2 Notes	39,407,500.00	2.26%	5.80%																																						
Aggregate Note Principal Balance	1,741,870,000.00	100.00%	March 25, 2024																																						
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	593,967,910.95	0.4324579	572,591,776.68	0.4168943	21,376,134.27
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	962,367,910.95	0.5524912	940,991,776.68	0.5402193	-
Pool Information	Beginning of Period	Ending of Period			
Weighted Avg. Coupon (WAC)	18.24%	18.22%			
Loan Principal Balance:	\$ 979,786,654.84	\$ 958,410,520.57			
Number of Loans	136,918	134,935			

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	979,786,654.84
Collections (scheduled loan payments and prepayments)	(22,032,168.69)
Charged-Off Loans	(3,802,479.57)
Draws on Revolving Loans	4,176,244.76
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	282,269.23
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	958,410,520.57

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	22,032,168.69
Draws on Revolving Loans	(4,176,244.76)
Recoveries/Liquidation Proceeds	487,382.93
Total Principal Collections	18,343,306.86
Interest:	
Interest Collections	15,483,651.86
Total Interest Collections	15,483,651.86
Collection Account Interest	75,267.19
Principal Distribution Account Interest	-
Advance Reserve Account Interest	10,218.15
Reserve Account Interest	9,177.48
Advance Reserve Draw Amount	
Reserve Account	4,898,933.27
Principal Distribution Account Draw Amount	-
Total Gross Collections	38,820,554.81
Servicer Collection Charges	(556,481.84)
Total Net Collections	38,264,072.97

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

Collection Period	
Beginning Date	3/1/2019
Ending Date	3/31/2019
Payment Date	4/25/2019
Transaction Month	30
30/360 Days	30

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	-	-	38,261,072.97
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	20,412.22	20,412.22	-	-	38,240,660.75
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,041,222.20	2,041,222.20	-	-	36,199,438.55
(iv) Administration Fee	1,666.67	1,666.67	-	-	36,197,771.88
(v) Advance Reserve Shortfall Amount	-	-	-	-	36,197,771.88
(vi) Class A Monthly Interest Amount	1,509,668.44	1,509,668.44	-	-	34,688,103.44
(vii) First Priority Principal Payment	-	-	-	-	34,688,103.44
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	33,967,972.61
(ix) Second Priority Principal Payment	-	-	-	-	33,967,972.61
(x) Class B Subordinated Interest Amount	-	-	-	-	33,967,972.61
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	33,783,085.76
(xii) Third Priority Principal Payment	-	-	-	-	33,783,085.76
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	33,783,085.76
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	33,598,198.90
(xv) Fourth Priority Principal Payment	-	-	-	-	33,598,198.90
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	33,598,198.90
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	33,407,729.32
(xviii) Fifth Priority Principal Payment	-	-	-	-	33,407,729.32
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	33,407,729.32
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	33,217,259.74
(xxi) Sixth Priority Principal Payment	3,957,390.38	3,957,390.38	-	-	29,259,869.36
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	29,259,869.36
(xxiii) Required Reserve Account Amount	4,792,052.60	4,792,052.60	-	-	24,467,816.75
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	7,049,072.86
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	7,049,072.86
(xxvi) Co-Issuers Obligations	-	-	-	-	7,049,072.86
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	7,049,072.86	7,049,072.86	-	-	0.00
Total		38,264,072.97			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	4,898,933.27
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	4,792,052.60
Change in Reserve Account Balance	(106,880.67)
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	4,792,052.60

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	21,376,134.27
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	21,376,134.27
Change in Principal Distribution Account Amount	21,376,134.27

IX. OVERCOLLATERALIZATION

Target Overcollateralization Amount	17,418,743.89
Actual Overcollateralization Amount	17,418,743.89
Shortfall	(0.00)

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

Collection Period	
Beginning Date	3/1/2019
Ending Date	3/31/2019
Payment Date	4/25/2019
Transaction Month	30
30/360 Days	30

X. DELINQUENCY AND NET LOSS ACTIVITY

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current	121,138	89.78%	\$ 820,742,265.21	85.64%
1 - 29 Days	7,961	5.90%	\$ 80,510,299.12	8.40%
30 - 59 Days	2,262	1.68%	\$ 22,718,723.01	2.37%
60 - 89 Days	1,289	0.96%	\$ 13,083,086.75	1.37%
90 + Days	2,285	1.69%	\$ 21,356,146.48	2.23%
	<u>134,935</u>	<u>100.00%</u>	<u>958,410,520.57</u>	<u>100.00%</u>
Total Delinquent Loans	5,836	4.33%	57,157,956.24	5.96%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				3,315,096.64
Beginning Period Loan Principal Balance				979,786,654.84
Cumulative Net Loss Percentage				9.94%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	664,989,646.86	20.84%	650,154,767.66	20.81%
PUL Closed-End	367,475.45	17.31%	338,424.53	17.08%
PHL Revolving	144,052,232.35	14.39%	142,245,400.70	14.38%
PHL Closed-End	170,377,300.18	11.34%	165,671,927.68	11.35%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____