

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

Collection Period	
Beginning Date	4/1/2019
Ending Date	4/30/2019
Payment Date	5/28/2019
Transaction Month	31
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: September 30, 2016
 Closing Date: October 25, 2016

	Dollars	No of Loans	WAC	
Initial Loan Principal Balance:	1,741,874,389.06	204,346	18.24%	
	Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date
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

	Beginning of Period		Ending of Period		Principal Collected
	Note Balance	Note Factor	Note Balance	Note Factor	
Class A Notes	572,591,776.68	0.4168943	552,909,389.85	0.4025639	19,682,386.83
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>940,991,776.68</u>	0.5402193	<u>921,309,389.85</u>	0.5289197	-
Pool Information	Beginning of Period	Ending of Period			
Weighted Avg. Coupon (WAC)	18.22%	18.22%			
Loan Principal Balance:	\$ 958,410,520.57	\$ 938,728,133.74			
Number of Loans	134,935	133,088			

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	958,410,520.57
Collections (scheduled loan payments and prepayments)	(20,786,571.66)
Charged-Off Loans	(4,150,046.00)
Draws on Revolving Loans	4,987,002.06
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	267,228.77
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>938,728,133.74</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	20,786,571.66
Draws on Revolving Loans	(4,987,002.06)
Recoveries/Liquidation Proceeds	502,476.61
Total Principal Collections	<u>16,302,046.21</u>
Interest:	
Interest Collections	13,876,473.57
Total Interest Collections	<u>13,876,473.57</u>
Collection Account Interest	81,013.82
Principal Distribution Account Interest	-
Advance Reserve Account Interest	9,975.79
Reserve Account Interest	9,402.46
Advance Reserve Draw Amount	
Reserve Account	4,792,052.60
Principal Distribution Account Draw Amount	-
Total Gross Collections	35,070,964.45
Servicer Collection Charges	(535,300.02)
Total Net Collections	<u><u>34,535,664.43</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	37,500.00	37,500.00	-	-	34,498,164.43
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	19,966.89	19,966.89	-	-	34,478,197.54
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	1,996,688.58	1,996,688.58	-	-	32,481,508.96
(iv) Administration Fee	1,666.67	1,666.67	-	-	32,479,842.29
(v) Advance Reserve Shortfall Amount	-	-	-	-	32,479,842.29
(vi) Class A Monthly Interest Amount	1,455,337.43	1,455,337.43	-	-	31,024,504.86
(vii) First Priority Principal Payment	-	-	-	-	31,024,504.86
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	30,304,374.03
(ix) Second Priority Principal Payment	-	-	-	-	30,304,374.03
(x) Class B Subordinated Interest Amount	-	-	-	-	30,304,374.03
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	30,119,487.17
(xii) Third Priority Principal Payment	-	-	-	-	30,119,487.17
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	30,119,487.17
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	29,934,600.32
(xv) Fourth Priority Principal Payment	-	-	-	-	29,934,600.32
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	29,934,600.32
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	29,744,130.74
(xviii) Fifth Priority Principal Payment	-	-	-	-	29,744,130.74
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	29,744,130.74
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	29,553,661.15
(xxi) Sixth Priority Principal Payment	2,263,642.94	2,263,642.94	-	-	27,290,018.21
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	27,290,018.21
(xxiii) Required Reserve Account Amount	4,693,640.67	4,693,640.67	-	-	22,596,377.54
(xxiv) Regular Principal Payment	17,418,743.89	17,418,743.89	-	-	5,177,633.65
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	5,177,633.65
(xxvi) Co-Issuers Obligations	-	-	-	-	5,177,633.65
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	5,177,633.65	5,177,633.65	-	-	0.00
Total		34,535,664.43			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	4,792,052.60
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	4,693,640.67
Change in Reserve Account Balance	(98,411.93)
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	4,693,640.67

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	19,682,386.83
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	19,682,386.83
Change in Principal Distribution Account Amount	19,682,386.83

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	119,591	89.86%	\$ 804,552,281.47	85.71%
1 - 29 Days	8,074	6.07%	\$ 81,600,151.11	8.69%
30 - 59 Days	2,150	1.62%	\$ 21,175,766.61	2.26%
60 - 89 Days	1,268	0.95%	\$ 12,695,870.70	1.35%
90 + Days	2,005	1.51%	\$ 18,704,063.85	1.99%
	<u>133,088</u>	<u>100.00%</u>	<u>938,728,133.74</u>	<u>100.00%</u>
Total Delinquent Loans	5,423	4.07%	52,575,701.16	5.60%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				3,647,569.39
Beginning Period Loan Principal Balance				958,410,520.57
Cumulative Net Loss Percentage				10.15%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	650,154,767.66	20.81%	636,877,395.06	20.81%
PUL Closed-End	338,424.53	17.08%	333,143.46	17.23%
PHL Revolving	142,245,400.70	14.38%	139,976,473.84	14.38%
PHL Closed-End	165,671,927.68	11.35%	161,541,121.38	11.36%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____