

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

Collection Period	
Beginning Date	12/1/2016
Ending Date	12/31/2016
Payment Date	1/25/2017
Transaction Month	3
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 78.85% 3.05% November 25, 2023
Class B Notes	210,770,000 12.10% 4.10% March 25, 2024
Class C-1 Notes	39,407,500 2.26% 5.63% March 25, 2024
Class C-2 Notes	39,407,500 2.26% 5.63% March 25, 2024
Class D-1 Notes	39,407,500 2.26% 5.80% March 25, 2024
Class D-2 Notes	39,407,500 2.26% 5.80% March 25, 2024
Aggregate Note Principal Balance	<u>1,741,870,000</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

	<u>Beginning of Period</u>		<u>Ending of Period</u>		<u>Principal Collected</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Note Factor</u>	
Class A Notes	1,292,819,593.09	0.9412798	1,260,350,315.91	0.9176395	32,469,277.18
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>1,661,219,593.09</u>	<u>0.9536990</u>	<u>1,628,750,315.91</u>	<u>0.9350585</u>	-
Pool Information	<u>Beginning of Period</u> <u>Ending of Period</u>				
Weighted Avg. Coupon (WAC)	18.22%	18.22%			
Loan Principal Balance:	1,678,503,290.98	1,646,169,059.80			
Number of Loans	198,802	196,060			

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	1,678,503,290.98
Collections (scheduled loan payments and prepayments)	(29,483,730.96)
Charged-Off Loans	(9,201,427.38)
Draws on Revolving Loans	5,576,521.66
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	774,405.50
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,646,169,059.80</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	29,483,730.96
Draws on Revolving Loans	(5,576,521.66)
Recoveries/Liquidation Proceeds	<u>546,537.12</u>
Total Principal Collections	24,453,746.42
Interest:	
Interest Collections	<u>25,562,085.65</u>
Total Interest Collections	25,562,085.65
Collection Account Interest	25,606.13
Principal Distribution Account Interest	-
Advance Reserve Account Interest	2,317.68
Reserve Account Interest	3,331.40
Advance Reserve Draw Amount	
Reserve Account	8,392,517.07
Principal Distribution Account Draw Amount	-
Total Collections	<u>58,439,604.35</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	-	-	58,436,604.35
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	34,968.82	34,968.82	-	-	58,401,635.53
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	3,496,881.86	3,496,881.86	-	-	54,904,753.68
(iv) Administration Fee	1,666.67	1,666.67	-	-	54,903,087.01
(v) Advance Reserve Shortfall Amount	-	-	-	-	54,903,087.01
(vi) Class A Monthly Interest Amount	3,285,916.47	3,285,916.47	-	-	51,617,170.54
(vii) First Priority Principal Payment	-	-	-	-	51,617,170.54
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	50,897,039.71
(ix) Second Priority Principal Payment	-	-	-	-	50,897,039.71
(x) Class B Subordinated Interest Amount	-	-	-	-	50,897,039.71
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	50,712,152.86
(xii) Third Priority Principal Payment	-	-	-	-	50,712,152.86
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	50,712,152.86
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	50,527,266.00
(xv) Fourth Priority Principal Payment	-	-	-	-	50,527,266.00
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	50,527,266.00
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	50,336,796.42
(xviii) Fifth Priority Principal Payment	-	-	-	-	50,336,796.42
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	50,336,796.42
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	50,146,326.83
(xxi) Sixth Priority Principal Payment	15,050,533.29	15,050,533.29	-	-	35,095,793.54
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	35,095,793.54
(xxiii) Required Reserve Account Amount	8,230,845.30	8,230,845.30	-	-	26,864,948.25
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	9,446,204.35
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	9,446,204.35
(xxvi) Co-Issuers Obligations	-	-	-	-	9,446,204.35
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	9,446,204.35	9,446,204.35	-	-	0.00
Total	-	58,439,604.35	-	-	0.00

VI. ADVANCE RESERVE ACCOUNT

Beginning Period Advance Reserve Account Amount	5,000,000.00
Advance Reserve Draw Amount	-
Advance Reserve Shortfall Amount	-
Advance Reserve Deposit Amount	-
Ending Period Advance Reserve Account Amount	5,000,000.00
Change in Advance Reserve Account Balance	-
Required Advance Reserve Account Amount	5,000,000.00

VII. RESERVE ACCOUNT

Beginning Period Reserve Account Amount	8,392,517.07
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	8,230,845.30
Change in Reserve Account Balance	(161,671.77)
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	8,230,845.30

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	32,469,277.18
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	32,469,277.18
Change in Principal Distribution Account Amount	32,469,277.18

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	167,144	85.25%	1,338,547,174.42	81.31%
1 - 29 Days	15,979	8.15%	173,818,868.89	10.56%
30 - 59 Days	5,207	2.66%	54,308,182.20	3.30%
60 - 89 Days	2,803	1.43%	29,377,635.85	1.78%
90 + Days	4,927	2.51%	50,117,198.44	3.04%
	196,060	100.00%	1,646,169,059.80	100.00%
Total Delinquent Loans	12,937	6.60%	133,803,016.49	8.13%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				8,654,890.26
Beginning Period Loan Principal Balance				1,678,503,290.98
Cumulative Net Loss Percentage				1.48%

XII. PORTFOLIO COMPOSITION

	Beginning of Period		Ending of Period	
	Balance	WAC	Balance	WAC
PUL Revolving	1,130,181,940.71	20.85%	1,108,458,143.06	20.86%
PUL Closed-End	1,278,044.95	18.97%	1,188,805.61	18.69%
PHL Revolving	214,115,166.86	14.47%	211,256,025.13	14.47%
PHL Closed-End	332,928,138.46	11.67%	325,266,086.00	11.66%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____