

# Springleaf Funding Trust 2016-A

## Monthly Servicer Report

|                   |            |
|-------------------|------------|
| Collection Period |            |
| Beginning Date    | 12/01/2018 |
| End Date          | 12/31/2018 |
| Payment Date      | 01/15/2019 |
| Transaction Month | 25         |
| 30/360 Days       | 30         |

### ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: October 31, 2016  
Closing Date: December 14, 2016

|                                  | <u>Dollars</u>      | <u>No of Loans</u>        | <u>WAFICO</u>        | <u>WAC</u>                  | <u>WALRT</u> |
|----------------------------------|---------------------|---------------------------|----------------------|-----------------------------|--------------|
| Initial Loan Principal Balance:  | 559,285,276.67      | 117,793                   | 618                  | 26.49%                      | 38.99        |
|                                  | <u>Note Balance</u> | <u>% of Loan Prin Bal</u> | <u>Interest Rate</u> | <u>Stated Maturity Date</u> |              |
| Class A Notes                    | 422,810,000.00      | 75.60%                    | 2.90%                | November 15, 2029           |              |
| Class B Notes                    | 45,590,000.00       | 8.15%                     | 3.80%                | November 15, 2029           |              |
| Class C Notes                    | 31,600,000.00       | 5.65%                     | 4.72%                | November 15, 2029           |              |
| Class D Notes                    | 32,430,000.00       | 5.80%                     | 5.85%                | November 15, 2029           |              |
| Aggregate Note Principal Balance | 532,430,000.00      | 95.20%                    |                      |                             |              |
| Overcollateralization Amount     | 26,855,276.67       | 4.80%                     |                      |                             |              |
| Initial Loan Principal Balance:  | 559,285,276.67      | 100.00%                   |                      |                             |              |

### NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

|                                  | <u>Beginning of Period</u> |                    | <u>End of Period</u> |                    | <u>Change</u>   |
|----------------------------------|----------------------------|--------------------|----------------------|--------------------|-----------------|
|                                  | <u>Note Balance</u>        | <u>Note Factor</u> | <u>Note Balance</u>  | <u>Note Factor</u> |                 |
| Class A Notes                    | 412,968,179.91             | 0.97672            | 378,657,726.19       | 0.89557            | \$34,310,453.72 |
| Class B Notes                    | 45,590,000.00              | 1.00000            | 45,590,000.00        | 1.00000            | \$0.00          |
| Class C Notes                    | 31,600,000.00              | 1.00000            | 31,600,000.00        | 1.00000            | \$0.00          |
| Class D Notes                    | 32,430,000.00              | 1.00000            | 32,430,000.00        | 1.00000            | \$0.00          |
| Aggregate Note Principal Balance | 522,588,179.91             | 0.98152            | 488,277,726.19       | 0.91707            | \$34,310,453.72 |

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| <b>30/360 Days</b>       | 30         |

### LOAN PRINCIPAL BALANCE

|  |                       |
|--|-----------------------|
| Beginning of Period Loan Principal Balance                               | 549,443,456.58        |
| Principal Collections (Scheduled Principal and Prepayments)              | (15,078,531.40)       |
| Charged-Off Loans  | (4,103,628.87)        |
| Other Customer Charges Net Increase / (Decrease)                         | (78,982.07)           |
| Terminated Loans   | (15,040,778.69)       |
| New Loans (Renewals)   | 0.00                  |
| Proposed Loans (to be added to the Loan Schedule as Additional Loans)    | 0.00                  |
| Exchanged Loans  | 0.00                  |
| Replacement Loans (to be added to the Loan Schedule as Additional Loans) | 0.00                  |
| Excluded Loans   | 0.00                  |
| Released Loans   | 0.00                  |
| Repurchased Loans  | (8,532.69)            |
| Ending Loan Principal Balance  | <u>515,133,002.86</u> |

### POOL INFORMATION

|   | <u>Beginning of Period</u> | <u>End of Period</u> |
|---|----------------------------|----------------------|
| Weighted Avg. Coupon (WAC)                | 26.59%                     | 26.52%               |
| Weighted Avg. FICO*                       | 621                        | 621                  |
| Weighted Avg. Loan Remaining Term (WALRT) | 40.80                      | 40.29                |
| Loan Principal Balance                    | 549,443,456.58             | 515,133,002.86       |
| Number of Loans                           | 96,374                     | 90,942               |

#### **Additional Loan\*\* Information for the Payment Date on 1/15/2019**

|                            |     |
|----------------------------|-----|
| Weighted Avg. Coupon (WAC) | N/A |
| Weighted Avg. FICO*        | N/A |
| Loan Principal Balance     | N/A |
| Number of Loans            | N/A |

\*FICO scores determined at time of origination

\*\*Additional Loans include New Loans (Renewals), Proposed Loans, and Replacement Loans

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| <b>30/360 Days</b>       | <b>30</b>         |

### COLLECTIONS

|  |                |
|--|----------------|
| Principal:   |                |
| Principal Collections                              | 15,078,531.40  |
| Principal Used for Incremental Renewals            | -              |
| Principal Used for Proposed Loans                  | -              |
| Other Customer Charges Net Increase / (Decrease)   | 78,982.07      |
| Repurchased Contract Proceeds Related to Principal | 8,532.69       |
| Recoveries/Liquidation Proceeds                    | 291,857.47     |
| Total Principal Collections                        | 15,457,903.63  |
| Interest:  |                |
| Interest Collections                               | 10,730,289.44  |
| Interest used for Servicing Fee at 3.50%           | (1,602,543.42) |
| Interest on Repurchase Principal                   | -              |
| Total Interest Collections                         | 9,127,746.02   |
| Collection Account Interest                        | 38,120.76      |
| Principal Distribution Account Interest            | 16,003.63      |
| Reserve Account Interest                           | 9,802.35       |
| Reserve Draw Account                               | 5,592,852.77   |
| Principal Distribution Account Draw Amount         | -              |
| Total Collections                                  | 30,242,429.16  |

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### DISTRIBUTIONS

|  |        | <u>Calculated Amount</u> | <u>Amount Paid</u>   | <u>Shortfall</u> | <u>Carryover Shortfall</u> | <u>Remaining Available Funds</u> |
|--|--------|--------------------------|----------------------|------------------|----------------------------|----------------------------------|
| Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees |        | 833.33                   | 833.33               | -                | -                          | 30,241,595.83                    |
| Indemnified Amounts  |        | -                        | -                    | -                | -                          | 30,241,595.83                    |
| Back-up Servicing Fee and Servicing Transition                       | 0.025% | 11,446.74                | 11,446.74            | -                | -                          | 30,230,149.09                    |
| Servicing Transition Costs   |        | -                        | -                    | -                | -                          | 30,230,149.09                    |
| Servicing Fee  | 3.50%  | -                        | -                    | -                | -                          | 30,230,149.09                    |
| Class A Monthly Interest Amount                                      |        | 998,006.43               | 998,006.43           | -                | -                          | 29,232,142.66                    |
| First Priority Principal Payment                                     |        | -                        | -                    | -                | -                          | 29,232,142.66                    |
| Class B Monthly Interest Amount                                      |        | 144,368.33               | 144,368.33           | -                | -                          | 29,087,774.33                    |
| Second Priority Principal Payment                                    |        | -                        | -                    | -                | -                          | 29,087,774.33                    |
| Class C Monthly Interest Amount                                      |        | 124,293.33               | 124,293.33           | -                | -                          | 28,963,481.00                    |
| Third Priority Principal Payment                                     |        | -                        | -                    | -                | -                          | 28,963,481.00                    |
| Class D Monthly Interest Amount                                      |        | 158,096.25               | 158,096.25           | -                | -                          | 28,805,384.75                    |
| Fourth Priority Principal Payment                                    |        | -                        | -                    | -                | -                          | 28,805,384.75                    |
| Required Reserve Account Amount                                      |        | 5,592,852.77             | 5,592,852.77         | -                | -                          | 23,212,531.98                    |
| Regular Principal Payment Amount                                     |        | 19,269,675.03            | 19,269,675.03        | -                | -                          | 3,942,856.95                     |
| Additional Transaction Participant Fees                              |        | -                        | -                    | -                | -                          | 3,942,856.95                     |
| Additional Indemnified Amounts                                       |        | -                        | -                    | -                | -                          | 3,942,856.95                     |
| Residual Released to the PDA   |        | -                        | -                    | -                | -                          | 3,942,856.95                     |
| Residual Released to the Depositor                                   |        | 3,942,856.95             | 3,942,856.95         | -                | -                          | -                                |
| Total  |        |                          | <u>30,242,429.16</u> |                  |                            |                                  |

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### RESERVE ACCOUNT

|   |       |                |
|---|-------|----------------|
| Beginning Period Reserve Account Amount                         |       | 5,592,852.77   |
| Reserve Draw Amount   |       | (5,592,852.77) |
| Reserve Deposit Amount  |       | 5,592,852.77   |
| Ending Period Reserve Account Amount                            |       | 5,592,852.77   |
| Change in Reserve Account Balance                               |       | -              |
| Required Reserve Account Amount @ 1.00% of Initial Pool Balance | 1.00% | 5,592,852.77   |

### PRINCIPAL DISTRIBUTION ACCOUNT

|   |  |                 |
|---|--|-----------------|
| Beginning Period Distribution Account Amount                    |  | -               |
| Principal Distribution Draw Amount                              |  | 15,040,778.69   |
| Ending Principal Distribution Amount Prior to Payment Waterfall |  | 15,040,778.69   |
| Principal Distribution Deposit Amount                           |  | 19,269,675.03   |
| Distribution to Noteholders (except during Revolving Period)    |  |                 |
| Class A Noteholders   |  | (34,310,453.72) |
| Class B Noteholders   |  | -               |
| Class C Noteholders   |  | -               |
| Class D Noteholders   |  | -               |
| Purchase of Loans on Payment Date                               |  | -               |
| Ending Period Principal Distribution Account Amount             |  | -               |
| Change in Principal Distribution Account Amount                 |  | -               |

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### OVERCOLLATERALIZATION

|   |                      |
|---|----------------------|
| End of Period Loan Principal Balance  | 515,133,002.86       |
| End of Period Principal Distribution Account Amount   | -                    |
| End of Period Note Principal Balance  | 488,277,726.19       |
| Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance) | <u>26,855,276.67</u> |
| Required Overcollateralization Amount   | 26,855,276.67        |
| In Compliance   | YES                  |

### DELINQUENCY AND NET LOSS ACTIVITY

|   | <u>Number of Loans</u> | <u>Number of Loans %</u> | <u>Loan Prin Balance</u> | <u>Loan Prin Balance %</u> |
|---|------------------------|--------------------------|--------------------------|----------------------------|
| Current   | 76,744                 | 84.39%                   | 440,884,848.79           | 85.59%                     |
| 1-29 Days   | 8,239                  | 9.06%                    | 44,132,771.18            | 8.57%                      |
| 30-59 Days  | 1,712                  | 1.88%                    | 8,698,347.85             | 1.69%                      |
| 60-89 Days  | 1,248                  | 1.37%                    | 6,191,569.33             | 1.20%                      |
| 90 + Days   | 2,999                  | 3.30%                    | 15,225,465.71            | 2.96%                      |
|   | <u>90,942</u>          |                          | <u>515,133,002.86</u>    |                            |
| Total Delinquent Loans  | 4,247                  | 4.67%                    | 21,417,035.04            | 4.16%                      |
| Charged-Offs Loans  |                        |                          |                          |                            |
| Current Period NET Charged-Off Loans  |                        |                          |                          | 3,811,771.40               |
| Beginning Period Loan Principal Balance   |                        |                          |                          | 549,443,456.58             |
| Monthly Net Loss Percentage   |                        |                          |                          | 8.33%                      |
| Monthly Net Loss Percentage for 1st Preceding Collection Period                     |                        |                          |                          | 8.56%                      |
| Monthly Net Loss Percentage for 2nd Preceding Collection Period                     |                        |                          |                          | <u>7.30%</u>               |
| Three-month average Monthly Net Loss Percentage for Current Period                  |                        |                          |                          | 8.06%                      |
| Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period |                        |                          |                          | 7.77%                      |
| Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period |                        |                          |                          | 7.36%                      |

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### REINVESTMENT CRITERIA EVENTS

|   | <u>Initial Pool</u> | <u>Current Pool</u> | <u>Limit</u>   | <u>In Compliance</u> |
|---|---------------------|---------------------|----------------|----------------------|
| Unsecured or Other Secured Loans                                | 51.05%              | 51.39%              | 70.00%         | N/A                  |
| Risk Level: E   | 0.05%               | 0.02%               | 6.00%          | N/A                  |
| Risk Level: E or D  | 3.59%               | 4.36%               | 15.00%         | N/A                  |
| Risk Level: E to (and including) C                              | 33.17%              | 15.86%              | 55.00%         | N/A                  |
| Risk Level: E to (and including) B                              | 56.05%              | 34.04%              | 75.00%         | N/A                  |
| Risk Level: E to (and including) A                              | 74.95%              | 57.02%              | 90.00%         | N/A                  |
| Risk Level: E to (and including) P                              | 90.12%              | 81.17%              | 95.00%         | N/A                  |
| Risk Level: No risk Level                                       | 0.15%               | 0.12%               | 2.00%          | N/A                  |
| Top 3 Customer State  | 24.69%              | 25.26%              | 40.00%         | N/A                  |
| Any Customer State (except for the top 3)                       | 6.76%               | 6.14%               | 15.00%         | N/A                  |
| Original Term > 60 months                                       | 0.31%               | 0.24%               | 6.00%          | N/A                  |
| Weighed Avg. Coupon (WAC)                                       | 26.49%              | 26.52%              | 22.00%         | N/A                  |
| Weighed Average Loan Remaining Term                             | 38.99               | 40.29               | 45.00          | N/A                  |
| Coupon below 10%  | 0.06%               | 1.79%               | 7.50%          | N/A                  |
| Original balance > \$25,000                                     | 0.40%               | 0.60%               | 4.00%          | N/A                  |
| Overcollateralization Event                                     |                     | NO                  |                |                      |
| Reinvestment Criteria Event                                     |                     | NO                  |                |                      |
| Reinvestment Criteria Event for 1st Preceding Collection Period |                     | NO                  |                |                      |
| Reinvestment Criteria Event for 2nd Preceding Collection Period |                     | NO                  |                |                      |
| 12-Month Exchanged/Reserved Loans                               | -                   | -                   | 111,857,055.33 | N/A                  |
| UPB of Replacement loans >= UPB of Exchanged loans              |                     | True                | 95.00%         | N/A                  |

### AMORTIZATION EVENTS

|   | <u>Amount</u> | <u>Trigger Level</u> | <u>Amortization Event</u> |
|---|---------------|----------------------|---------------------------|
| 3-Consecutive Month Reinvestment Criteria Event |               |                      | NO                        |
| 3-Month Annualized Net Loss Trigger             | 8.06%         | 17.00%               | NO                        |
| Servicer Default                                |               |                      | NO                        |

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**Collection Period**

Beginning Date

12/01/2018

End Date

12/31/2018

Payment Date

01/15/2019

Transaction Month

25

30/360 Days

30

### HISTORICAL DELINQUENCY

| <u>Payment Date</u> |                        | <u>1 - 29 Days</u> | <u>30 - 59 Days</u> | <u>60 - 89 Days</u> | <u>90 + Days</u> | <u>Total Delinquent Loans</u> |
|---------------------|------------------------|--------------------|---------------------|---------------------|------------------|-------------------------------|
| 1/15/2019           | Number of Accounts     | 8,239              | 1,712               | 1,248               | 2,999            | 4,247                         |
|                     | Loan Principal Balance | 44,132,771.18      | 8,698,347.85        | 6,191,569.33        | 15,225,465.71    | 21,417,035.04                 |
| 12/17/2018          |                        | 7,780              | 1,775               | 1,240               | 2,948            | 4,188                         |
|                     |                        | 41,168,441.61      | 8,453,081.98        | 6,483,979.75        | 14,426,214.67    | 20,910,194.42                 |
| 11/15/2018          |                        | 8,438              | 1,821               | 1,206               | 2,956            | 4,162                         |
|                     |                        | 44,113,884.52      | 9,232,339.96        | 5,896,679.61        | 14,278,005.49    | 20,174,685.10                 |
| 10/15/2018          |                        | 8,786              | 1,770               | 1,230               | 2,815            | 4,045                         |
|                     |                        | 45,818,517.21      | 8,336,981.79        | 5,997,151.89        | 13,330,960.04    | 19,328,111.93                 |
| 9/17/2018           |                        | 7,871              | 1,679               | 1,168               | 2,699            | 3,867                         |
|                     |                        | 40,308,802.70      | 7,936,339.79        | 5,570,338.91        | 12,873,605.89    | 18,443,944.80                 |
| 8/15/2018           |                        | 8,919              | 1,822               | 1,189               | 2,564            | 3,753                         |
|                     |                        | 45,500,389.75      | 8,470,456.65        | 5,682,211.05        | 12,182,434.21    | 17,864,645.26                 |
| 7/16/2018           |                        | 8,469              | 1,698               | 1,074               | 2,536            | 3,610                         |
|                     |                        | 42,612,676.29      | 7,773,980.50        | 5,045,973.90        | 12,003,238.35    | 17,049,212.25                 |
| 6/15/2018           |                        | 8,826              | 1,619               | 1,120               | 2,553            | 3,673                         |
|                     |                        | 44,573,197.44      | 7,491,371.12        | 5,312,160.03        | 11,703,730.56    | 17,015,890.59                 |
| 5/15/2018           |                        | 8,457              | 1,629               | 1,077               | 2,735            | 3,812                         |
|                     |                        | 42,502,265.79      | 7,639,395.33        | 5,066,701.24        | 12,348,314.21    | 17,415,015.45                 |
| 4/16/2018           |                        | 7,332              | 1,462               | 1,101               | 3,034            | 4,135                         |
|                     |                        | 36,953,382.78      | 6,756,936.84        | 5,177,917.83        | 13,482,856.77    | 18,660,774.60                 |
| 3/15/2018           |                        | 8,897              | 1,549               | 1,180               | 3,324            | 4,504                         |
|                     |                        | 44,899,607.39      | 7,097,586.10        | 4,958,312.60        | 15,007,889.66    | 19,966,202.26                 |
| 2/15/2018           |                        | 9,521              | 1,715               | 1,315               | 3,371            | 4,686                         |
|                     |                        | 47,568,086.90      | 7,116,054.26        | 5,937,673.14        | 14,733,866.85    | 20,671,539.99                 |

Springleaf Finance Corporation or one of its affiliates has retained a material net economic interest of not less than 5% in the form specified in paragraph 1(d) of Article 405 of EU Regulation 575/2013, paragraph (1)(d) of Article 51 of the EU Regulation 231/2013 and paragraph 2(d) of Article 254 of EU Regulation 2015/35 and has not sold, hedged or otherwise mitigated its credit risk under or associated with the material net economic interest retained by it or the loans, except to the extent permitted in accordance with Retention Requirements.