

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

Collection Period	
Beginning Date	10/1/2018
Ending Date	10/31/2018
Payment Date	11/26/2018
Transaction Month	25
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></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%		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%																																							
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	690,924,594.10	0.5030504	671,012,596.38	0.4885528	19,911,997.72
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	1,059,324,594.10	0.6081536	1,039,412,596.38	0.5967223	-
Pool Information	Beginning of Period	Ending of Period			
Weighted Avg. Coupon (WAC)	18.18%	18.20%			
Loan Principal Balance:	\$ 1,076,743,337.99	\$ 1,056,831,340.27			
Number of Loans	146,352	144,317			

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	1,076,743,337.99
Collections (scheduled loan payments and prepayments)	(22,079,852.09)
Charged-Off Loans	(4,938,002.93)
Draws on Revolving Loans	6,785,131.17
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	320,726.13
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	1,056,831,340.27

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	22,079,852.09
Draws on Revolving Loans	(6,785,131.17)
Recoveries/Liquidation Proceeds	547,901.99
Total Principal Collections	15,842,622.91
Interest:	
Interest Collections	16,129,256.77
Total Interest Collections	16,129,256.77
Collection Account Interest	70,863.55
Principal Distribution Account Interest	-
Advance Reserve Account Interest	9,301.47
Reserve Account Interest	9,820.89
Advance Reserve Draw Amount	
Reserve Account	5,383,716.69
Principal Distribution Account Draw Amount	-
Total Gross Collections	37,445,582.28
Servicer Collection Charges	(636,819.14)
Total Net Collections	36,808,763.14

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

Collection Period	
Beginning Date	10/1/2018
Ending Date	10/31/2018
Payment Date	11/26/2018
Transaction Month	25
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	-	-	36,805,763.14
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	22,432.15	22,432.15	-	-	36,783,330.99
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,243,215.29	2,243,215.29	-	-	34,540,115.70
(iv) Administration Fee	1,666.67	1,666.67	-	-	34,538,449.03
(v) Advance Reserve Shortfall Amount	-	-	-	-	34,538,449.03
(vi) Class A Monthly Interest Amount	1,756,100.01	1,756,100.01	-	-	32,782,349.02
(vii) First Priority Principal Payment	-	-	-	-	32,782,349.02
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	32,062,218.19
(ix) Second Priority Principal Payment	-	-	-	-	32,062,218.19
(x) Class B Subordinated Interest Amount	-	-	-	-	32,062,218.19
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	31,877,331.34
(xii) Third Priority Principal Payment	-	-	-	-	31,877,331.34
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	31,877,331.34
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	31,692,444.48
(xv) Fourth Priority Principal Payment	-	-	-	-	31,692,444.48
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	31,692,444.48
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	31,501,974.90
(xviii) Fifth Priority Principal Payment	-	-	-	-	31,501,974.90
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	31,501,974.90
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	31,311,505.31
(xxi) Sixth Priority Principal Payment	2,493,253.83	2,493,253.83	-	-	28,818,251.48
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	28,818,251.48
(xxiii) Required Reserve Account Amount	5,284,156.70	5,284,156.70	-	-	23,534,094.78
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	6,115,350.89
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	6,115,350.89
(xxvi) Co-Issuers Obligations	-	-	-	-	6,115,350.89
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	6,115,350.89	6,115,350.89	-	-	0.00
Total		36,808,763.14			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	5,383,716.69
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	5,284,156.70
Change in Reserve Account Balance	(99,559.99)
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	5,284,156.70

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	19,911,997.72
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	19,911,997.72
Change in Principal Distribution Account Amount	19,911,997.72

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	10/1/2018
Ending Date	10/31/2018
Payment Date	11/26/2018
Transaction Month	25
30/360 Days	30

X. DELINQUENCY AND NET LOSS ACTIVITY

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current	127,539	88.37%	887,282,037.60	83.96%
1 - 29 Days	9,631	6.67%	98,289,359.70	9.30%
30 - 59 Days	2,844	1.97%	29,261,443.54	2.77%
60 - 89 Days	1,695	1.17%	17,127,093.23	1.62%
90 + Days	2,608	1.81%	24,871,406.20	2.35%
	<u>144,317</u>	<u>100.00%</u>	<u>1,056,831,340.27</u>	<u>100.00%</u>
Total Delinquent Loans	7,147	4.95%	71,259,942.97	6.74%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				4,390,100.94
Beginning Period Loan Principal Balance				1,076,743,337.99
Cumulative Net Loss Percentage				8.82%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	728,477,817.66	20.79%	716,054,793.33	20.80%
PUL Closed-End	434,046.07	18.25%	411,005.86	17.96%
PHL Revolving	153,767,123.39	14.42%	151,509,177.47	14.41%
PHL Closed-End	194,064,350.87	11.39%	188,856,363.61	11.37%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____

