

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

<b>Collection Period</b>	
Beginning Date	1/1/2019
Ending Date	1/31/2019
<b>Payment Date</b>	2/25/2019
<b>Transaction Month</b>	28
<b>30/360 Days</b>	30

**I. ORIGINAL DEAL PARAMETERS**

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

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

	<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	633,351,483.15	0.4611324	613,628,316.30	0.4467723	19,723,166.85
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	1,001,751,483.15	0.5751012	982,028,316.30	0.5637782	-
<b>Pool Information</b>	<u>Beginning of Period</u>	<u>Ending of Period</u>			
Weighted Avg. Coupon (WAC)	18.23%	18.24%			
Loan Principal Balance:	\$ 1,019,170,227.04	\$ 999,447,060.19			
Number of Loans	140,689	138,777			

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	1,019,170,227.04
Collections (scheduled loan payments and prepayments)	(20,820,685.01)
Charged-Off Loans	(4,294,238.78)
Draws on Revolving Loans	5,046,061.69
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	345,695.25
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	999,447,060.19

**IV. AVAILABLE FUNDS**

<b>Principal:</b>	
Principal Collections	20,820,685.01
Draws on Revolving Loans	(5,046,061.69)
Recoveries/Liquidation Proceeds	501,629.20
Total Principal Collections	16,276,252.52
<b>Interest:</b>	
Interest Collections	15,225,619.60
Total Interest Collections	15,225,619.60
Collection Account Interest	75,217.85
Principal Distribution Account Interest	-
Advance Reserve Account Interest	10,205.70
Reserve Account Interest	10,201.37
Advance Reserve Draw Amount	
Reserve Account	5,095,851.14
Principal Distribution Account Draw Amount	-
Total Gross Collections	36,693,348.18
Servicer Collection Charges	(614,320.33)
Total Net Collections	36,079,027.85

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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	-	-	36,076,027.85
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	21,232.71	21,232.71	-	-	36,054,795.14
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,123,271.31	2,123,271.31	-	-	33,931,523.83
(iv) Administration Fee	1,666.67	1,666.67	-	-	33,929,857.16
(v) Advance Reserve Shortfall Amount	-	-	-	-	33,929,857.16
(vi) Class A Monthly Interest Amount	1,609,768.35	1,609,768.35	-	-	32,320,088.81
(vii) First Priority Principal Payment	-	-	-	-	32,320,088.81
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	31,599,957.98
(ix) Second Priority Principal Payment	-	-	-	-	31,599,957.98
(x) Class B Subordinated Interest Amount	-	-	-	-	31,599,957.98
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	31,415,071.12
(xii) Third Priority Principal Payment	-	-	-	-	31,415,071.12
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	31,415,071.12
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	31,230,184.27
(xv) Fourth Priority Principal Payment	-	-	-	-	31,230,184.27
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	31,230,184.27
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	31,039,714.69
(xviii) Fifth Priority Principal Payment	-	-	-	-	31,039,714.69
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	31,039,714.69
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	30,849,245.10
(xxi) Sixth Priority Principal Payment	2,304,422.96	2,304,422.96	-	-	28,544,822.14
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	28,544,822.14
(xxiii) Required Reserve Account Amount	4,997,235.30	4,997,235.30	-	-	23,547,586.84
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	6,128,842.95
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	6,128,842.95
(xxvi) Co-Issuers Obligations	-	-	-	-	6,128,842.95
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	6,128,842.95	6,128,842.95	-	-	0.00
Total	-	36,079,027.85	-	-	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	5,095,851.14
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	4,997,235.30
Change in Reserve Account Balance	(98,615.84)
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	4,997,235.30

**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	19,723,166.85
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	19,723,166.85
Change in Principal Distribution Account Amount	19,723,166.85

**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	123,307	88.85%	843,757,154.72	84.42%
1 - 29 Days	8,732	6.29%	89,072,006.94	8.91%
30 - 59 Days	2,540	1.83%	25,919,697.15	2.59%
60 - 89 Days	1,590	1.15%	15,908,154.32	1.59%
90 + Days	2,608	1.88%	24,790,047.06	2.48%
	<u>138,777</u>	<u>100.00%</u>	<u>999,447,060.19</u>	<u>100.00%</u>
Total Delinquent Loans	6,738	4.86%	66,617,898.53	6.67%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				3,792,609.58
Beginning Period Loan Principal Balance				1,019,170,227.04
Cumulative Net Loss Percentage				9.52%

**XII. PORTFOLIO COMPOSITION**

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	691,832,279.09	20.83%	678,327,493.04	20.85%
PUL Closed-End	391,818.39	17.26%	383,631.47	17.30%
PHL Revolving	147,708,932.05	14.39%	146,120,835.29	14.38%
PHL Closed-End	179,237,197.51	11.36%	174,615,100.39	11.35%

**SERVICER CERTIFICATION**

Springleaf Finance, Inc.

By: \_\_\_\_\_

Name: \_\_\_\_\_