

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

<b>Collection Period</b>	
Beginning Date	1/1/2018
Ending Date	1/31/2018
Payment Date	2/26/2018
Transaction Month	16
30/360 Days	30

**I. ORIGINAL DEAL PARAMETERS**

Initial Cut-Off Date:	September 30, 2016
Closing Date:	October 25, 2016
	<b>Dollars</b> <b>No of Loans</b> <b>WAC</b>
Initial Loan Principal Balance:	1,741,874,389.06                      204,346                      18.24%
	<b>Note Balance</b> <b>% of Loan Prin Bal</b> <b>Interest Rate</b> <b>Stated Maturity Date</b>
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**

	<b>Beginning of Period</b>		<b>Ending of Period</b>		<b>Principal Collected</b>
	<b>Note Balance</b>	<b>Note Factor</b>	<b>Note Balance</b>	<b>Note Factor</b>	
Class A Notes	902,125,483.08	0.6568221	876,540,818.28	0.6381944	25,584,664.80
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>1,270,625,483.08</u>	<u>0.7294032</u>	<u>1,244,940,818.28</u>	<u>0.7147151</u>	-
<b>Pool Information</b>	<b>Beginning of Period</b>	<b>Ending of Period</b>			
Weighted Avg. Coupon (WAC)	18.12%	18.12%			
Loan Principal Balance:	\$ 1,287,944,226.97	\$ 1,262,359,562.17			
Number of Loans	165,551	163,492			

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	1,287,944,226.97
Collections (scheduled loan payments and prepayments)	(25,416,481.57)
Charged-Off Loans	(5,082,170.09)
Draws on Revolving Loans	4,370,656.93
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	543,329.93
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,262,359,562.17</u>

**IV. AVAILABLE FUNDS**

<b>Principal:</b>	
Principal Collections	25,416,481.57
Draws on Revolving Loans	(4,370,656.93)
Recoveries/Liquidation Proceeds	313,314.92
Total Principal Collections	<u>21,359,139.56</u>
<b>Interest:</b>	
Interest Collections	18,880,931.84
Total Interest Collections	<u>18,880,931.84</u>
Collection Account Interest	57,268.51
Principal Distribution Account Interest	-
Advance Reserve Account Interest	6,022.56
Reserve Account Interest	7,617.32
Advance Reserve Draw Amount	
Reserve Account	6,439,721.13
Principal Distribution Account Draw Amount	-
Total Gross Collections	46,750,700.92
Servicer Collection Charges	(769,929.02)
Total Net Collections	<u><u>45,980,771.90</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	3,000.00	3,000.00	-	-	45,977,771.90
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	26,832.17	26,832.17	-	-	45,950,939.73
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,683,217.14	2,683,217.14	-	-	43,267,722.59
(iv) Administration Fee	1,666.67	1,666.67	-	-	43,266,055.92
(v) Advance Reserve Shortfall Amount	-	-	-	-	43,266,055.92
(vi) Class A Monthly Interest Amount	2,292,902.27	2,292,902.27	-	-	40,973,153.65
(vii) First Priority Principal Payment	-	-	-	-	40,973,153.65
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	40,253,022.82
(ix) Second Priority Principal Payment	-	-	-	-	40,253,022.82
(x) Class B Subordinated Interest Amount	-	-	-	-	40,253,022.82
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	40,068,135.97
(xii) Third Priority Principal Payment	-	-	-	-	40,068,135.97
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	40,068,135.97
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	39,883,249.11
(xv) Fourth Priority Principal Payment	-	-	-	-	39,883,249.11
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	39,883,249.11
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	39,692,779.53
(xviii) Fifth Priority Principal Payment	-	-	-	-	39,692,779.53
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	39,692,779.53
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	39,502,309.94
(xxi) Sixth Priority Principal Payment	8,165,920.91	8,165,920.91	-	-	31,336,389.03
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	31,336,389.03
(xxiii) Required Reserve Account Amount	6,311,797.81	6,311,797.81	-	-	25,024,591.22
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	7,605,847.33
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	7,605,847.33
(xxvi) Co-Issuers Obligations	-	-	-	-	7,605,847.33
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	7,605,847.33	7,605,847.33	-	-	0.00
Total	-	45,980,771.90	-	-	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	6,439,721.13
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	6,311,797.81
Change in Reserve Account Balance	(127,923.32)
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	6,311,797.81

**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	25,584,664.80
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	25,584,664.80
Change in Principal Distribution Account Amount	25,584,664.80

**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	142,869	87.39%	1,044,626,169.43	82.75%
1 - 29 Days	11,497	7.03%	124,258,828.46	9.84%
30 - 59 Days	3,663	2.24%	39,150,010.34	3.10%
60 - 89 Days	2,014	1.23%	21,360,024.11	1.69%
90 + Days	3,449	2.11%	32,964,529.83	2.61%
	<u>163,492</u>	<u>100.00%</u>	<u>1,262,359,562.17</u>	<u>100.00%</u>
Total Delinquent Loans	9,126	5.58%	93,474,564.28	7.40%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				4,768,855.17
Beginning Period Loan Principal Balance				1,287,944,226.97
Cumulative Net Loss Percentage				6.41%

**XII. PORTFOLIO COMPOSITION**

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	866,645,922.94	20.76%	849,477,276.39	20.76%
PUL Closed-End	665,945.83	17.60%	647,393.63	17.21%
PHL Revolving	175,854,736.47	14.39%	173,029,555.01	14.38%
PHL Closed-End	244,777,621.73	11.46%	239,205,337.14	11.45%

**SERVICER CERTIFICATION**

Springleaf Finance, Inc.

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

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