

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

<b>Collection Period</b>	
Beginning Date	5/1/2017
Ending Date	5/31/2017
Payment Date	6/26/2017
Transaction Month	8
30/360 Days	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	<u>1,741,870,000.00</u>	<u>100.00%</u>		
Target Overcollateralization Amount	17,418,743.89	1.00%		
Initial Adjusted Loan Principal Balance:	<u>1,741,874,389.06</u>	<u>100.00%</u>		

**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	1,126,267,108.70	0.8200158	1,094,045,630.72	0.7965559	32,221,477.98
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>1,494,667,108.70</u>	<u>0.8580819</u>	<u>1,462,445,630.72</u>	<u>0.8395837</u>	-

<b>Pool Information</b>	<u>Beginning of Period</u>	<u>Ending of Period</u>
	Weighted Avg. Coupon (WAC)	18.24%
Loan Principal Balance:	1,512,085,852.59	1,479,864,374.61
Number of Loans	184,526	181,855

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	1,512,085,852.59
Collections (scheduled loan payments and prepayments)	(29,871,392.17)
Charged-Off Loans	(7,498,849.94)
Draws on Revolving Loans	4,543,570.30
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	605,193.83
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,479,864,374.61</u>

**IV. AVAILABLE FUNDS**

<b>Principal:</b>	
Principal Collections	29,871,392.17
Draws on Revolving Loans	(4,543,570.30)
Recoveries/Liquidation Proceeds	539,758.15
Total Principal Collections	<u>25,867,580.02</u>
<b>Interest:</b>	
Interest Collections	22,504,254.50
Total Interest Collections	<u>22,504,254.50</u>
Collection Account Interest	45,259.30
Principal Distribution Account Interest	-
Advance Reserve Account Interest	3,866.59
Reserve Account Interest	5,747.57
Advance Reserve Draw Amount	-
Reserve Account	7,560,429.26
Principal Distribution Account Draw Amount	-
Total Gross Collections	55,987,137.24
Servicer Collection Charges	(864,463.64)
Total Net Collections	<u><u>55,122,673.60</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	-	-	55,119,673.60
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	31,501.79	31,501.79	-	-	55,088,171.81
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	3,150,178.86	3,150,178.86	-	-	51,937,992.95
(iv) Administration Fee	1,666.67	1,666.67	-	-	51,936,326.29
(v) Advance Reserve Shortfall Amount	-	-	-	-	51,936,326.29
(vi) Class A Monthly Interest Amount	2,862,595.57	2,862,595.57	-	-	49,073,730.72
(vii) First Priority Principal Payment	-	-	-	-	49,073,730.72
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	48,353,599.88
(ix) Second Priority Principal Payment	-	-	-	-	48,353,599.88
(x) Class B Subordinated Interest Amount	-	-	-	-	48,353,599.88
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	48,168,713.03
(xii) Third Priority Principal Payment	-	-	-	-	48,168,713.03
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	48,168,713.03
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	47,983,826.18
(xv) Fourth Priority Principal Payment	-	-	-	-	47,983,826.18
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	47,983,826.18
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	47,793,356.59
(xviii) Fifth Priority Principal Payment	-	-	-	-	47,793,356.59
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	47,793,356.59
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	47,602,887.01
(xxi) Sixth Priority Principal Payment	14,802,734.09	14,802,734.09	-	-	32,800,152.92
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	32,800,152.92
(xxiii) Required Reserve Account Amount	7,399,321.87	7,399,321.87	-	-	25,400,831.05
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	7,982,087.16
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	7,982,087.16
(xxvi) Co-Issuers Obligations	-	-	-	-	7,982,087.16
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	7,982,087.16	7,982,087.16	-	-	(0.00)
Total		55,122,673.60			(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	7,560,429.26
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	7,399,321.87
Change in Reserve Account Balance	(161,107.39)
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	7,399,321.87

**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	32,221,477.98
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	32,221,477.98
Change in Principal Distribution Account Amount	32,221,477.98

**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	158,547	87.18%	1,228,057,524.24	82.98%
1 - 29 Days	13,449	7.40%	149,015,614.79	10.07%
30 - 59 Days	4,098	2.25%	44,843,908.06	3.03%
60 - 89 Days	2,187	1.20%	22,523,320.02	1.52%
90 + Days	3,574	1.97%	35,424,007.50	2.39%
	<u>181,855</u>	<u>100.00%</u>	<u>1,479,864,374.61</u>	<u>100.00%</u>
Total Delinquent Loans	9,859	5.42%	102,791,235.58	6.95%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				6,959,091.79
Beginning Period Loan Principal Balance				1,512,085,852.59
Cumulative Net Loss Percentage				3.78%

**XII. PORTFOLIO COMPOSITION**

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	1,015,760,239.99	20.91%	993,816,521.54	20.90%
PUL Closed-End	918,081.11	18.95%	871,222.54	18.67%
PHL Revolving	198,765,795.58	14.47%	195,648,279.96	14.45%
PHL Closed-End	296,641,735.91	11.61%	289,528,350.57	11.52%

**SERVICER CERTIFICATION**

Springleaf Finance, Inc.

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

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