

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

Collection Period	
Beginning Date	11/1/2017
Ending Date	11/30/2017
Payment Date	12/26/2017
Transaction Month	14
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date:	September 30, 2016
Closing Date:	October 25, 2016
	Dollars No of Loans WAC
Initial Loan Principal Balance:	1,741,874,389.06 204,346 18.24%
	Note Balance % of Loan Prin Bal Interest Rate Stated Maturity Date
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	953,200,659.57	0.6940091	926,985,810.51	0.6749225	26,214,849.06
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	1,321,600,659.57	0.7587252	1,295,385,810.51	0.7436754	-
Pool Information	<u>Beginning of Period</u>	<u>Ending of Period</u>			
Weighted Avg. Coupon (WAC)	18.14%	18.13%			
Loan Principal Balance:	1,339,019,403.46	1,312,804,554.40			
Number of Loans	169,974	167,703			

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	1,339,019,403.46
Collections (scheduled loan payments and prepayments)	(24,678,792.99)
Charged-Off Loans	(6,607,835.32)
Draws on Revolving Loans	4,519,602.59
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	552,176.66
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,312,804,554.40</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	24,678,792.99
Draws on Revolving Loans	(4,519,602.59)
Recoveries/Liquidation Proceeds	528,263.26
Total Principal Collections	<u>20,687,453.66</u>
Interest:	
Interest Collections	19,201,318.36
Total Interest Collections	<u>19,201,318.36</u>
Collection Account Interest	49,291.14
Principal Distribution Account Interest	-
Advance Reserve Account Interest	4,770.90
Reserve Account Interest	5,849.35
Advance Reserve Draw Amount	
Reserve Account	6,695,097.03
Principal Distribution Account Draw Amount	-
Total Gross Collections	46,643,780.44
Servicer Collection Charges	(789,187.69)
Total Net Collections	<u><u>45,854,592.75</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	-	-	45,851,592.75
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	27,896.24	27,896.24	-	-	45,823,696.51
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,789,623.76	2,789,623.76	-	-	43,034,072.76
(iv) Administration Fee	1,666.67	1,666.67	-	-	43,032,406.09
(v) Advance Reserve Shortfall Amount	-	-	-	-	43,032,406.09
(vi) Class A Monthly Interest Amount	2,422,718.34	2,422,718.34	-	-	40,609,687.75
(vii) First Priority Principal Payment	-	-	-	-	40,609,687.75
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	39,889,556.91
(ix) Second Priority Principal Payment	-	-	-	-	39,889,556.91
(x) Class B Subordinated Interest Amount	-	-	-	-	39,889,556.91
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	39,704,670.06
(xii) Third Priority Principal Payment	-	-	-	-	39,704,670.06
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	39,704,670.06
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	39,519,783.20
(xv) Fourth Priority Principal Payment	-	-	-	-	39,519,783.20
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	39,519,783.20
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	39,329,313.62
(xviii) Fifth Priority Principal Payment	-	-	-	-	39,329,313.62
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	39,329,313.62
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	39,138,844.04
(xxi) Sixth Priority Principal Payment	8,796,105.17	8,796,105.17	-	-	30,342,738.87
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	30,342,738.87
(xxiii) Required Reserve Account Amount	6,564,022.77	6,564,022.77	-	-	23,778,716.10
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	6,359,972.21
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	6,359,972.21
(xxvi) Co-Issuers Obligations	-	-	-	-	6,359,972.21
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	6,359,972.21	6,359,972.21	-	-	(0.00)
Total	-	45,854,592.75	-	-	(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	6,695,097.03
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	6,564,022.77
Change in Reserve Account Balance	(131,074.26)
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	6,564,022.77

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	26,214,849.06
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	26,214,849.06
Change in Principal Distribution Account Amount	26,214,849.06

IX. OVERCOLLATERALIZATION

Target Overcollateralization Amount	17,418,743.89
Actual Overcollateralization Amount	17,418,743.89
Shortfall	-

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X. DELINQUENCY AND NET LOSS ACTIVITY

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current	145,963	87.04%	1,082,351,506.23	82.45%
1 - 29 Days	12,356	7.37%	133,935,504.85	10.20%
30 - 59 Days	3,992	2.38%	42,824,653.66	3.26%
60 - 89 Days	2,043	1.22%	21,245,457.01	1.62%
90 + Days	3,349	2.00%	32,447,432.65	2.47%
	<u>167,703</u>	<u>100.00%</u>	<u>1,312,804,554.40</u>	<u>100.00%</u>
Total Delinquent Loans	9,384	5.60%	96,517,543.32	7.35%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				6,079,572.06
Beginning Period Loan Principal Balance				1,339,019,403.46
Cumulative Net Loss Percentage				5.79%

XII. PORTFOLIO COMPOSITION

	Beginning of Period		Ending of Period	
	Balance	WAC	Balance	WAC
PUL Revolving	900,561,199.90	20.79%	883,187,233.39	20.77%
PUL Closed-End	715,088.17	17.75%	690,484.52	17.70%
PHL Revolving	181,159,252.37	14.42%	178,438,702.52	14.39%
PHL Closed-End	256,583,863.02	11.48%	250,488,133.97	11.47%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____