

# Springleaf Funding Trust 2016-A

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	10/01/2019
<b>End Date</b>	10/31/2019
<b>Payment Date</b>	11/15/2019
<b>Transaction Month</b>	35
<b>30/360 Days</b>	30

### ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: October 31, 2016  
 Closing Date: December 14, 2016

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAFICO</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	559,285,276.67	117,793	618	26.49%	39
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>	
Class A Notes	422,810,000.00	75.60%	2.90%	November 15, 2029	
Class B Notes	45,590,000.00	8.15%	3.80%	November 15, 2029	
Class C Notes	31,600,000.00	5.65%	4.72%	November 15, 2029	
Class D Notes	32,430,000.00	5.80%	5.85%	November 15, 2029	
Aggregate Note Principal Balance	532,430,000.00	95.20%			
Overcollateralization Amount	26,855,276.67	4.80%			
Initial Loan Principal Balance:	559,285,276.67	100.00%			

### NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>		<u>End of Period</u>		<u>Change</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Note Factor</u>	
Class A Notes	130,525,950.92	0.30871	110,616,414.76	0.26162	\$19,909,536.16
Class B Notes	45,590,000.00	1.00000	45,590,000.00	1.00000	\$0.00
Class C Notes	31,600,000.00	1.00000	31,600,000.00	1.00000	\$0.00
Class D Notes	32,430,000.00	1.00000	32,430,000.00	1.00000	\$0.00
Aggregate Note Principal Balance	240,145,950.92	0.45104	220,236,414.76	0.41364	\$19,909,536.16

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### LOAN PRINCIPAL BALANCE

Beginning of Period Loan Principal Balance	267,001,227.59
Principal Collections (Scheduled Principal and Prepayments)	(9,670,102.93)
Charged-Off Loans	(3,294,952.21)
Other Customer Charges Net Increase / (Decrease)	(47,342.95)
Terminated Loans	(6,888,139.99)
New Loans (Renewals)	0.00
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	0.00
Exchanged Loans	0.00
Replacement Loans (to be added to the Loan Schedule as Additional Loans)	0.00
Excluded Loans	0.00
Released Loans	0.00
Repurchased Loans	(8,998.08)
Ending Loan Principal Balance	<u>247,091,691.43</u>

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	25.71%	25.56%
Weighted Avg. FICO*	622	622
Weighted Avg. Loan Remaining Term (WALRT)	35	34
Loan Principal Balance	267,001,227.59	247,091,691.43
Number of Loans	51,517	48,272

#### **Additional Loan\*\* Information for the Payment Date on 11/15/2019**

Weighted Avg. Coupon (WAC)	N/A
Weighted Avg. FICO*	N/A
Loan Principal Balance	N/A
Number of Loans	N/A

\*FICO scores determined at time of origination

\*\*Additional Loans include New Loans (Renewals), Proposed Loans, and Replacement Loans

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### COLLECTIONS

#### Principal:

Principal Collections	9,670,102.93
Principal Used for Incremental Renewals	-
Principal Used for Proposed Loans	-
Other Customer Charges Net Increase / (Decrease)	47,342.95
Repurchased Contract Proceeds Related to Principal	8,998.08
Recoveries/Liquidation Proceeds	480,107.25
Total Principal Collections	10,206,551.21

#### Interest:

Interest Collections	5,229,447.55
Interest used for Servicing Fee at 3.50%	(778,753.58)
Interest on Repurchase Principal	-
Total Interest Collections	4,450,693.97

Collection Account Interest	18,809.87
Principal Distribution Account Interest	8,589.65
Reserve Account Interest	8,733.81
Reserve Draw Account	5,592,852.77
Principal Distribution Account Draw Amount	-
Total Collections	20,286,231.28

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### DISTRIBUTIONS

		<u>Calculated Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees		833.33	833.33	-	-	20,285,397.95
Indemnified Amounts		-	-	-	-	20,285,397.95
Back-up Servicing Fee and Servicing Transition	0.025%	5,562.53	5,562.53	-	-	20,279,835.42
Servicing Transition Costs		-	-	-	-	20,279,835.42
Servicing Fee	3.50%	-	-	-	-	20,279,835.42
Class A Monthly Interest Amount		315,437.71	315,437.71	-	-	19,964,397.71
First Priority Principal Payment		-	-	-	-	19,964,397.71
Class B Monthly Interest Amount		144,368.33	144,368.33	-	-	19,820,029.38
Second Priority Principal Payment		-	-	-	-	19,820,029.38
Class C Monthly Interest Amount		124,293.33	124,293.33	-	-	19,695,736.05
Third Priority Principal Payment		-	-	-	-	19,695,736.05
Class D Monthly Interest Amount		158,096.25	158,096.25	-	-	19,537,639.80
Fourth Priority Principal Payment		-	-	-	-	19,537,639.80
Required Reserve Account Amount		5,592,852.77	5,592,852.77	-	-	13,944,787.03
Regular Principal Payment Amount		13,021,396.17	13,021,396.17	-	-	923,390.86
Additional Transaction Participant Fees		-	-	-	-	923,390.86
Additional Indemnified Amounts		-	-	-	-	923,390.86
Residual Released to the PDA		-	-	-	-	923,390.86
Residual Released to the Depositor		923,390.86	923,390.86	-	-	-
Total			<u>20,286,231.28</u>			

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### RESERVE ACCOUNT

Beginning Period Reserve Account Amount		5,592,852.77
Reserve Draw Amount		(5,592,852.77)
Reserve Deposit Amount		5,592,852.77
Ending Period Reserve Account Amount		5,592,852.77
Change in Reserve Account Balance		-
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	1.00%	5,592,852.77

### PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Distribution Account Amount		-
Principal Distribution Draw Amount		6,888,139.99
Ending Principal Distribution Amount Prior to Payment Waterfall		6,888,139.99
Principal Distribution Deposit Amount		13,021,396.17
Distribution to Noteholders (except during Revolving Period)		
Class A Noteholders		(19,909,536.16)
Class B Noteholders		-
Class C Noteholders		-
Class D Noteholders		-
Purchase of Loans on Payment Date		-
Ending Period Principal Distribution Account Amount		-
Change in Principal Distribution Account Amount		-

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### OVERCOLLATERALIZATION

End of Period Loan Principal Balance	247,091,691.43
End of Period Principal Distribution Account Amount	-
End of Period Note Principal Balance	220,236,414.76
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	<u>26,855,276.67</u>
Required Overcollateralization Amount	26,855,276.67
In Compliance	YES

### DELINQUENCY AND NET LOSS ACTIVITY

	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Loan Prin Balance</u>	<u>Loan Prin Balance %</u>
Current (0 Days)	39,609	82.05%	202,186,600.47	81.83%
One Payment Past Due (1-29 Days)	4,863	10.07%	25,277,236.50	10.23%
Two Payments Past Due (30-59 Days)	1,105	2.29%	5,426,028.54	2.20%
Three Payments Past Due (60-89 Days)	755	1.56%	4,059,794.40	1.64%
Four thru Six Payments Past Due (90-179 Days)	1,906	3.95%	9,923,575.81	4.02%
Seven or More Payments Past Due (180+)	34	0.07%	218,455.71	0.09%
	<u>48,272</u>	<u>100.00%</u>	<u>247,091,691.43</u>	<u>100.00%</u>

#### Charged-Offs Loans

Current Period NET Charged-Off Loans	2,814,844.96
Beginning Period Loan Principal Balance	267,001,227.59

Monthly Net Loss Percentage	12.65%
Monthly Net Loss Percentage for 1st Preceding Collection Period	10.77%
Monthly Net Loss Percentage for 2nd Preceding Collection Period	<u>11.26%</u>
Three-month average Monthly Net Loss Percentage for Current Period	11.56%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period	10.96%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period	11.04%

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### REINVESTMENT CRITERIA EVENTS

	<u>Initial Pool</u>	<u>Current Pool</u>	<u>Limit</u>	<u>In Compliance</u>
Unsecured or Other Secured Loans	51.05%	52.51%	70.00%	N/A
Risk Level: E	0.05%	0.01%	6.00%	N/A
Risk Level: E or D	3.59%	4.57%	15.00%	N/A
Risk Level: E to (and including) C	33.17%	14.63%	55.00%	N/A
Risk Level: E to (and including) B	56.05%	32.00%	75.00%	N/A
Risk Level: E to (and including) A	74.95%	55.62%	90.00%	N/A
Risk Level: E to (and including) P	90.12%	80.38%	95.00%	N/A
Risk Level: No risk Level	0.15%	0.13%	2.00%	N/A
Top 3 Customer State	24.69%	25.01%	40.00%	N/A
Any Customer State (except for the top 3)	6.76%	6.27%	15.00%	N/A
Original Term > 60 months	0.31%	0.30%	6.00%	N/A
Weighed Avg. Coupon (WAC)	26.49%	25.56%	22.00%	N/A
Weighed Average Loan Remaining Term	39	34	45	N/A
Coupon below 10%	0.06%	4.69%	7.50%	N/A
Original balance > \$25,000	0.40%	0.66%	4.00%	N/A
Overcollateralization Event		NO		
Reinvestment Criteria Event		NO		
Reinvestment Criteria Event for 1st Preceding Collection Period		NO		
Reinvestment Criteria Event for 2nd Preceding Collection Period		NO		
12-Month Exchanged/Reserved Loans	-	-	111,857,055.33	N/A
UPB of Replacement loans >= UPB of Exchanged loans		True	95.00%	N/A

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### AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3-Consecutive Month Reinvestment Criteria Event			NO
3-Month Annualized Net Loss Trigger	11.56%	17.00%	NO
Servicer Default			NO

*Springleaf Finance Corporation or one of its affiliates has retained a material net economic interest of not less than 5% in the form specified in paragraph 1(d) of Article 405 of EU Regulation 575/2013, paragraph (1)(d) of Article 51 of the EU Regulation 231/2013 and paragraph 2(d) of Article 254 of EU Regulation 2015/35 and has not sold, hedged or otherwise mitigated its credit risk under or associated with the material net economic interest retained by it or the loans, except to the extent permitted in accordance with Retention Requirements.*

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