

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

<b>Collection Period</b>	
Beginning Date	6/1/2018
Ending Date	6/30/2018
Payment Date	7/25/2018
Transaction Month	21
30/360 Days	30

**I. ORIGINAL DEAL PARAMETERS**

Initial Cut-Off Date:	September 30, 2016
Closing Date:	October 25, 2016
	<b>Dollars                      No of Loans                      WAC</b>
Initial Loan Principal Balance:	1,741,874,389.06                      204,346                      18.24%
	<b>Note Balance                      % of Loan Prin Bal                      Interest Rate                      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	771,512,324.30	0.5617249	748,520,635.76	0.5449851	22,991,688.54
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>1,139,912,324.30</u>	<u>0.6544187</u>	<u>1,116,920,635.76</u>	<u>0.6412193</u>	-
<b>Pool Information</b>	<b>Beginning of Period</b>	<b>Ending of Period</b>			
Weighted Avg. Coupon (WAC)	18.06%	18.06%			
Loan Principal Balance:	\$ 1,157,331,068.19	\$ 1,134,339,379.65			
Number of Loans	154,994	152,995			

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	1,157,331,068.19
Collections (scheduled loan payments and prepayments)	(24,319,657.75)
Charged-Off Loans	(4,331,814.17)
Draws on Revolving Loans	5,243,793.45
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	415,989.93
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,134,339,379.65</u>

**IV. AVAILABLE FUNDS**

<b>Principal:</b>	
Principal Collections	24,319,657.75
Draws on Revolving Loans	(5,243,793.45)
Recoveries/Liquidation Proceeds	512,122.09
Total Principal Collections	<u>19,587,986.39</u>
<b>Interest:</b>	
Interest Collections	17,201,090.55
Total Interest Collections	<u>17,201,090.55</u>
Collection Account Interest	65,986.85
Principal Distribution Account Interest	-
Advance Reserve Account Interest	7,485.48
Reserve Account Interest	7,877.22
Advance Reserve Draw Amount	
Reserve Account	5,786,655.34
Principal Distribution Account Draw Amount	-
Total Gross Collections	42,657,081.83
Servicer Collection Charges	(698,780.83)
Total Net Collections	<u><u>41,958,301.00</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	37,500.00	37,500.00	-	-	41,920,801.00
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	24,111.06	24,111.06	-	-	41,896,689.94
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,411,106.39	2,411,106.39	-	-	39,485,583.54
(iv) Administration Fee	1,666.67	1,666.67	-	-	39,483,916.88
(v) Advance Reserve Shortfall Amount	-	-	-	-	39,483,916.88
(vi) Class A Monthly Interest Amount	1,960,927.16	1,960,927.16	-	-	37,522,989.72
(vii) First Priority Principal Payment	-	-	-	-	37,522,989.72
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	36,802,858.89
(ix) Second Priority Principal Payment	-	-	-	-	36,802,858.89
(x) Class B Subordinated Interest Amount	-	-	-	-	36,802,858.89
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	36,617,972.03
(xii) Third Priority Principal Payment	-	-	-	-	36,617,972.03
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	36,617,972.03
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	36,433,085.18
(xv) Fourth Priority Principal Payment	-	-	-	-	36,433,085.18
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	36,433,085.18
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	36,242,615.59
(xviii) Fifth Priority Principal Payment	-	-	-	-	36,242,615.59
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	36,242,615.59
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	36,052,146.01
(xxi) Sixth Priority Principal Payment	5,572,944.65	5,572,944.65	-	-	30,479,201.36
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	30,479,201.36
(xxiii) Required Reserve Account Amount	5,671,696.90	5,671,696.90	-	-	24,807,504.46
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	7,388,760.57
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	7,388,760.57
(xxvi) Co-Issuers Obligations	-	-	-	-	7,388,760.57
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	7,388,760.57	7,388,760.57	-	-	0.00
Total	-	41,958,301.00	-	-	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	5,786,655.34
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	5,671,696.90
Change in Reserve Account Balance	(114,958.44)
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	5,671,696.90

**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	22,991,688.54
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	22,991,688.54
Change in Principal Distribution Account Amount	22,991,688.54

**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	135,557	88.60%	959,363,568.02	84.57%
1 - 29 Days	9,876	6.46%	104,013,781.49	9.17%
30 - 59 Days	2,782	1.82%	28,290,509.40	2.49%
60 - 89 Days	1,544	1.01%	16,206,633.97	1.43%
90 + Days	3,236	2.12%	26,464,886.77	2.33%
	<u>152,995</u>	<u>100.00%</u>	<u>1,134,339,380</u>	<u>100.00%</u>
Total Delinquent Loans	7,562	4.94%	70,962,030.14	6.26%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				3,819,692.08
Beginning Period Loan Principal Balance				1,157,331,068.19
Cumulative Net Loss Percentage				7.82%

**XII. PORTFOLIO COMPOSITION**

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	777,943,993.54	20.67%	762,817,528.42	20.66%
PUL Closed-End	541,128.90	16.96%	472,764.63	17.78%
PHL Revolving	163,089,916.32	14.39%	160,742,593.40	14.39%
PHL Closed-End	215,756,029.43	11.43%	210,306,193.20	11.42%

**SERVICER CERTIFICATION**

Springleaf Finance, Inc.

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

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