

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

Redemption Date	June 4, 2019
Revised	June 12, 2019

**I. ORIGINAL DEAL PARAMETERS**

Initial Cut-Off Date:	September 30, 2016
Closing Date:	October 25, 2016
Initial Loan Principal Balance:	<u>Dollars</u> 1,741,874,389.06 <u>No of Loans</u> 204,346 <u>WAC</u> 18.24%
Class A Notes	<u>Note Balance</u> 1,373,470,000.00 <u>% of Loan Prin Bal</u> 78.85% <u>Interest Rate</u> 3.05% <u>Stated Maturity Date</u> 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	552,909,389.85	0.4025639	-	-	552,909,389.85
Class B Notes	210,770,000.00	1.0000000	-	-	210,770,000.00
Class C-1 Notes	39,407,500.00	1.0000000	-	-	39,407,500.00
Class C-2 Notes	39,407,500.00	1.0000000	-	-	39,407,500.00
Class D-1 Notes	39,407,500.00	1.0000000	-	-	39,407,500.00
Class D-2 Notes	39,407,500.00	1.0000000	-	-	39,407,500.00
Aggregate Note Principal Balance	921,309,389.85	0.5289197	-	-	-

**Pool Information**

	<u>Beginning of Period</u>	<u>Ending of Period</u>
Weighted Avg. Coupon (WAC)		
Loan Principal Balance:		
Number of Loans		

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	938,728,133.74
Collections (scheduled loan payments and prepayments)	
Charged-Off Loans	
Draws on Revolving Loans	
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	
Portfolio Called Loan	-
Redemption of 2016-A	(938,728,133.74)
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	-

**IV. AVAILABLE FUNDS**

Principal:	
Principal Collections	-
Draws on Revolving Loans	-
Recoveries/Liquidation Proceeds	-
Total Principal Collections	-
Interest:	
Interest Collections	-
Total Interest Collections	-
Collection Account Interest	-
Principal Distribution Account Interest	-
Advance Reserve Account Interest	-
Reserve Account Interest	-
Advance Reserve Draw Amount	-
Reserve Account	-
Principal Distribution Account Draw Amount	-
Total Gross Collections	-
Servicer Collection Charges	-
Proceeds from SCFT 2019-A	921,884,620.86
Additional Interest Funded	287,615.51
Total Net Collections	922,172,236.37

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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	-	-	-	-	922,172,236.37
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	-	-	-	-	922,172,236.37
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	-	-	-	-	922,172,236.37
(iv) Administration Fee	-	-	-	-	922,172,236.37
(v) Advance Reserve Shortfall Amount	-	-	-	-	922,172,236.37
(vi) Class A Monthly Interest Amount	421,593.41	421,593.41	-	-	921,750,642.97
(vii) First Priority Principal Payment	552,909,389.85	552,909,389.85	-	-	368,841,253.12
(viii) Class B Senior Interest Amount	216,039.25	216,039.25	-	-	368,625,213.87
(ix) Second Priority Principal Payment	210,770,000.00	210,770,000.00	-	-	157,855,213.87
(x) Class B Subordinated Interest Amount	-	-	-	-	157,855,213.87
(xi) Class C-1 Senior Interest Amount	55,466.06	55,466.06	-	-	157,799,747.81
(xii) Third Priority Principal Payment	39,407,500.00	39,407,500.00	-	-	118,392,247.81
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	118,392,247.81
(xiv) Class C-2 Senior Interest Amount	55,466.06	55,466.06	-	-	118,336,781.75
(xv) Fourth Priority Principal Payment	39,407,500.00	39,407,500.00	-	-	78,929,281.75
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	78,929,281.75
(xvii) Class D-1 Senior Interest Amount	57,140.88	57,140.88	-	-	78,872,140.88
(xviii) Fifth Priority Principal Payment	39,407,500.00	39,407,500.00	-	-	39,464,640.88
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	39,464,640.88
(xx) Class D-2 Senior Interest Amount	57,140.88	57,140.88	-	-	39,407,500.00
(xxi) Sixth Priority Principal Payment	39,407,500.00	39,407,500.00	-	-	0.00
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	0.00
(xxiii) Required Reserve Account Amount	-	-	-	-	0.00
(xxiv) Regular Principal Payment Amount	-	-	-	-	0.00
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	0.00
(xxvi) Co-Issuers Obligations	-	-	-	-	0.00
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	-	-	-	-	0.00
Total		922,172,236.37			

**VI. ADVANCE RESERVE ACCOUNT**

Beginning Period Advance Reserve Account Amount	5,000,000.35
Advance Reserve Draw Amount (Transferred to SCFT 2019-A)	(5,000,000.35)
Advance Reserve Shortfall Amount	-
Advance Reserve Deposit Amount	-
Ending Period Advance Reserve Account Amount	-
Change in Advance Reserve Account Balance	(5,000,000.35)
Required Advance Reserve Account Amount	-

**VII. RESERVE ACCOUNT**

Beginning Period Reserve Account Amount	4,693,640.67
Reserve Draw Amount (Transferred to SCFT 2019-A)	(4,693,640.67)
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	-
Change in Reserve Account Balance	(4,693,640.67)
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	-

**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	552,909,389.85
Class B Noteholders	210,770,000.00
Class C-1 Noteholders	39,407,500.00
Class C-2 Noteholders	39,407,500.00
Class D-1 Noteholders	39,407,500.00
Class D-2 Noteholders	39,407,500.00
Ending Period Principal Distribution Account Amount	921,309,389.85
Change in Principal Distribution Account Amount	921,309,389.85

**IX. OVERCOLLATERALIZATION**

Target Overcollateralization Amount	-
Actual Overcollateralization Amount	-
Shortfall	-

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**X. 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				
1 - 29 Days				
30 - 59 Days				
60 - 89 Days				
90 + Days				
<hr/>				
Total Delinquent Loans				
Charged-Offs Loans				
Current Period NET Charged-Off Loans				-
Beginning Period Loan Principal Balance				-
Cumulative Net Loss Percentage				

**XII. PORTFOLIO COMPOSITION**

	<u>Beginning of Period Balance</u>	<u>WAC</u>	<u>Ending of Period Balance</u>	<u>WAC</u>
PUL Revolving				
PUL Closed-End				
PHL Revolving				
PHL Closed-End				

**SERVICER CERTIFICATION**

Springleaf Finance, Inc.

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

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