

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

Collection Period	
Beginning Date	11/1/2018
Ending Date	11/30/2018
Payment Date	12/26/2018
Transaction Month	26
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	671,012,596.38	0.4885528	651,287,082.16	0.4741910	19,725,514.22
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	1,039,412,596.38	0.5967223	1,019,687,082.16	0.5853979	-
Pool Information	<u>Beginning of Period</u> <u>Ending of Period</u>				
Weighted Avg. Coupon (WAC)	18.20%	18.23%			
Loan Principal Balance:	\$ 1,056,831,340.27	\$ 1,037,105,826.05			
Number of Loans	144,317	142,505			

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	1,056,831,340.27
Collections (scheduled loan payments and prepayments)	(21,151,683.21)
Charged-Off Loans	(4,720,073.42)
Draws on Revolving Loans	5,812,154.05
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	334,088.36
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,037,105,826.05</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	21,151,683.21
Draws on Revolving Loans	(5,812,154.05)
Recoveries/Liquidation Proceeds	<u>501,582.75</u>
Total Principal Collections	15,841,111.91
Interest:	
Interest Collections	15,536,343.94
Total Interest Collections	<u>15,536,343.94</u>
Collection Account Interest	68,978.59
Principal Distribution Account Interest	-
Advance Reserve Account Interest	9,043.83
Reserve Account Interest	8,734.12
Advance Reserve Draw Amount	
Reserve Account	5,284,156.70
Principal Distribution Account Draw Amount	-
Total Gross Collections	36,748,369.09
Servicer Collection Charges	<u>(610,084.02)</u>
Total Net Collections	<u>36,138,285.07</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	-	-	36,135,285.07
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	22,017.32	22,017.32	-	-	36,113,267.75
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,201,731.96	2,201,731.96	-	-	33,911,535.79
(iv) Administration Fee	1,666.67	1,666.67	-	-	33,909,869.12
(v) Advance Reserve Shortfall Amount	-	-	-	-	33,909,869.12
(vi) Class A Monthly Interest Amount	1,705,490.35	1,705,490.35	-	-	32,204,378.78
(vii) First Priority Principal Payment	-	-	-	-	32,204,378.78
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	31,484,247.94
(ix) Second Priority Principal Payment	-	-	-	-	31,484,247.94
(x) Class B Subordinated Interest Amount	-	-	-	-	31,484,247.94
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	31,299,361.09
(xii) Third Priority Principal Payment	-	-	-	-	31,299,361.09
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	31,299,361.09
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	31,114,474.23
(xv) Fourth Priority Principal Payment	-	-	-	-	31,114,474.23
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	31,114,474.23
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	30,924,004.65
(xviii) Fifth Priority Principal Payment	-	-	-	-	30,924,004.65
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	30,924,004.65
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	30,733,535.07
(xxi) Sixth Priority Principal Payment	2,306,770.33	2,306,770.33	-	-	28,426,764.74
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	28,426,764.74
(xxiii) Required Reserve Account Amount	5,185,529.13	5,185,529.13	-	-	23,241,235.61
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	5,822,491.72
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	5,822,491.72
(xxvi) Co-Issuers Obligations	-	-	-	-	5,822,491.72
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	5,822,491.72	5,822,491.72	-	-	(0.00)
	-	-	-	-	(0.00)
Total		36,138,285.07			

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	5,284,156.70
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	5,185,529.13
Change in Reserve Account Balance	(98,627.57)
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	5,185,529.13

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	19,725,514.22
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	19,725,514.22
Change in Principal Distribution Account Amount	19,725,514.22

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	125,892	88.34%	871,062,886.02	83.99%
1 - 29 Days	9,568	6.71%	96,628,553.93	9.32%
30 - 59 Days	2,709	1.90%	27,049,307.66	2.61%
60 - 89 Days	1,695	1.19%	17,328,516.80	1.67%
90 + Days	2,641	1.85%	25,036,561.64	2.41%
	<u>142,505</u>	<u>100.00%</u>	<u>1,037,105,826.05</u>	<u>100.00%</u>
Total Delinquent Loans	7,045	4.94%	69,414,386.10	6.69%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				4,218,490.67
Beginning Period Loan Principal Balance				1,056,831,340.27
Cumulative Net Loss Percentage				9.07%

XII. PORTFOLIO COMPOSITION

	<u>Beginning of Period</u>		<u>Ending of Period</u>	
	<u>Balance</u>	<u>WAC</u>	<u>Balance</u>	<u>WAC</u>
PUL Revolving	716,054,793.33	20.80%	703,507,605.44	20.84%
PUL Closed-End	411,005.86	17.96%	400,872.22	18.02%
PHL Revolving	151,509,177.47	14.41%	149,566,073.33	14.40%
PHL Closed-End	188,856,363.61	11.37%	183,631,275.06	11.37%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____