

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

Collection Period	
Beginning Date	12/1/2018
Ending Date	12/31/2018
Payment Date	1/25/2019
Transaction Month	27
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date:	September 30, 2016																																								
Closing Date:	October 25, 2016																																								
Initial Loan Principal Balance:	<table> <tr> <td>Dollars</td> <td>No of Loans</td> <td>WAC</td> </tr> <tr> <td>1,741,874,389.06</td> <td>204,346</td> <td>18.24%</td> </tr> </table>	Dollars	No of Loans	WAC	1,741,874,389.06	204,346	18.24%																																		
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II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	Beginning of Period		Ending of Period		Principal Collected
	Note Balance	Note Factor	Note Balance	Note Factor	
Class A Notes	651,287,082.16	0.4741910	633,351,483.15	0.4611324	17,935,599.01
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	1,019,687,082.16	0.5853979	1,001,751,483.15	0.5751012	-
Pool Information	Beginning of Period	Ending of Period			
Weighted Avg. Coupon (WAC)	18.23%	18.23%			
Loan Principal Balance:	\$ 1,037,105,826.05	\$ 1,019,170,227.04			
Number of Loans	142,505	140,689			

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	1,037,105,826.05
Collections (scheduled loan payments and prepayments)	(19,591,814.96)
Charged-Off Loans	(4,518,658.50)
Draws on Revolving Loans	5,828,298.50
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	346,575.95
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	1,019,170,227.04

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	19,591,814.96
Draws on Revolving Loans	(5,828,298.50)
Recoveries/Liquidation Proceeds	472,242.97
Total Principal Collections	14,235,759.43
Interest:	
Interest Collections	15,274,001.18
Total Interest Collections	15,274,001.18
Collection Account Interest	70,905.34
Principal Distribution Account Interest	-
Advance Reserve Account Interest	9,669.13
Reserve Account Interest	9,483.77
Advance Reserve Draw Amount	-
Reserve Account	5,185,529.13
Principal Distribution Account Draw Amount	-
Total Gross Collections	34,785,347.98
Servicer Collection Charges	(601,144.09)
Total Net Collections	34,184,203.89

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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	-	-	34,181,203.89
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	21,606.37	21,606.37	-	-	34,159,597.52
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,160,637.14	2,160,637.14	-	-	31,998,960.38
(iv) Administration Fee	1,666.67	1,666.67	-	-	31,997,293.71
(v) Advance Reserve Shortfall Amount	-	-	-	-	31,997,293.71
(vi) Class A Monthly Interest Amount	1,655,354.67	1,655,354.67	-	-	30,341,939.05
(vii) First Priority Principal Payment	-	-	-	-	30,341,939.05
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	29,621,808.21
(ix) Second Priority Principal Payment	-	-	-	-	29,621,808.21
(x) Class B Subordinated Interest Amount	-	-	-	-	29,621,808.21
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	29,436,921.36
(xii) Third Priority Principal Payment	-	-	-	-	29,436,921.36
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	29,436,921.36
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	29,252,034.51
(xv) Fourth Priority Principal Payment	-	-	-	-	29,252,034.51
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	29,252,034.51
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	29,061,564.92
(xviii) Fifth Priority Principal Payment	-	-	-	-	29,061,564.92
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	29,061,564.92
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	28,871,095.34
(xxi) Sixth Priority Principal Payment	516,855.12	516,855.12	-	-	28,354,240.22
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	28,354,240.22
(xxiii) Required Reserve Account Amount	5,095,851.14	5,095,851.14	-	-	23,258,389.08
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	5,839,645.19
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	5,839,645.19
(xxvi) Co-Issuers Obligations	-	-	-	-	5,839,645.19
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	5,839,645.19	5,839,645.19	-	-	0.00
Total		34,184,203.89			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	5,185,529.13
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	5,095,851.14
Change in Reserve Account Balance	(89,677.99)
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	5,095,851.14

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	17,935,599.01
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	17,935,599.01
Change in Principal Distribution Account Amount	17,935,599.01

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	123,782	87.98%	850,967,982.23	83.50%
1 - 29 Days	9,672	6.87%	97,036,653.93	9.52%
30 - 59 Days	2,852	2.03%	28,209,543.23	2.77%
60 - 89 Days	1,698	1.21%	17,304,499.81	1.70%
90 + Days	2,685	1.91%	25,651,547.84	2.52%
	140,689	100.00%	1,019,170,227.04	100.00%
Total Delinquent Loans	7,235	5.14%	71,165,590.88	6.98%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				4,046,415.53
Beginning Period Loan Principal Balance				1,037,105,826.05
Cumulative Net Loss Percentage				9.30%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	703,507,605.44	20.84%	691,832,279.09	20.83%
PUL Closed-End	400,872.22	18.02%	391,818.39	17.26%
PHL Revolving	149,566,073.33	14.40%	147,708,932.05	14.39%
PHL Closed-End	183,631,275.06	11.37%	179,237,197.51	11.36%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____