

# Springleaf Funding Trust 2016-A

## Monthly Servicer Report

Collection Period	
Beginning Date	12/01/2017
End Date	12/31/2017
Payment Date	01/16/2018
Transaction Month	13
30/360 Days	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%	38.99
	<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	422,810,000.00	1.00000	422,810,000.00	1.00000	\$0.00
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	532,430,000.00	1.00000	532,430,000.00	1.00000	\$0.00

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### LOAN PRINCIPAL BALANCE

Beginning of Period Loan Principal Balance	559,387,998.58
Principal Collections (Scheduled Principal and Prepayments)	(17,163,434.81)
Charged-Off Loans	(4,111,571.43)
Other Customer Charges Net Increase / (Decrease)	102,782.79
Terminated Loans	(18,070,483.04)
New Loans (Renewals)	25,089,551.24
Loan Principal Balance prior to Payment Date Loan Actions	545,234,843.33
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	14,106,835.69
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	0.00
Ending Loan Principal Balance	559,341,679.02

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	26.20%	26.23%
Weighted Avg. FICO*	622	622
Weighted Avg. Loan Remaining Term (WALRT)	37.12	37.38
Loan Principal Balance	559,387,998.58	559,341,679.02
Number of Loans	112,765	111,909

#### **Additional Loan\*\* Information for the Payment Date on 1/16/2018**

Weighted Avg. Coupon (WAC)	28.01%
Weighted Avg. FICO*	622
Loan Principal Balance	39,051,704.98
Number of Loans	5,998

\*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	17,163,434.81
Principal Used for Incremental Renewals	(7,019,068.20)
Principal Used for Proposed Loans	(10,118,784.74)
Other Customer Charges Net Increase / (Decrease)	(102,782.79)
Repurchased Contract Proceeds Related to Principal	-
Recoveries/Liquidation Proceeds	82,270.92
Total Principal Collections	5,070.00
Interest:	
Interest Collections	11,094,733.82
Interest used for Servicing Fee at 3.50%	(1,631,548.33)
Interest on Repurchase Principal	-
Total Interest Collections	9,463,185.49
Collection Account Interest	17,263.66
Principal Distribution Account Interest	-
Reserve Account Interest	6,010.31
Reserve Draw Account	5,592,852.77
Principal Distribution Account Draw Amount	-
Total Collections	15,084,382.23

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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	-	-	15,083,548.90
Indemnified Amounts		-	-	-	-	15,083,548.90
Back-up Servicing Fee and Servicing Transition	0.025%	11,653.92	11,653.92	-	-	15,071,894.98
Servicing Transition Costs		-	-	-	-	15,071,894.98
Servicing Fee	3.50%	-	-	-	-	15,071,894.98
Class A Monthly Interest Amount		1,021,790.83	1,021,790.83	-	-	14,050,104.15
First Priority Principal Payment		-	-	-	-	14,050,104.15
Class B Monthly Interest Amount		144,368.33	144,368.33	-	-	13,905,735.82
Second Priority Principal Payment		-	-	-	-	13,905,735.82
Class C Monthly Interest Amount		124,293.33	124,293.33	-	-	13,781,442.49
Third Priority Principal Payment		-	-	-	-	13,781,442.49
Class D Monthly Interest Amount		158,096.25	158,096.25	-	-	13,623,346.24
Fourth Priority Principal Payment		-	-	-	-	13,623,346.24
Required Reserve Account Amount		5,592,852.77	5,592,852.77	-	-	8,030,493.47
Regular Principal Payment Amount		3,931,648.60	3,931,648.60	-	-	4,098,844.87
Additional Transaction Participant Fees		-	-	-	-	4,098,844.87
Additional Indemnified Amounts		-	-	-	-	4,098,844.87
Residual Released to the PDA		56,402.35	56,402.35	-	-	4,042,442.52
Residual Released to the Depositor		4,042,442.52	4,042,442.52	-	-	-
Total			<u>15,084,382.23</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		-
Ending Principal Distribution Amount Prior to Payment Waterfall		-
Principal Distribution Deposit Amount		3,988,050.95
Distribution to Noteholders (except during Revolving Period)		
Class A Noteholders		-
Class B Noteholders		-
Class C Noteholders		-
Class D Noteholders		-
Purchase of Loans on Payment Date		(3,988,050.95)
Ending Period Principal Distribution Account Amount		-
Change in Principal Distribution Account Amount		-

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### OVERCOLLATERALIZATION

End of Period Loan Principal Balance	559,341,679.02
End of Period Principal Distribution Account Amount	-
End of Period Note Principal Balance	532,430,000.00
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	26,911,679.02
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	96,080	85.86%	485,538,985.67	86.81%
1-29 Days	9,440	8.44%	45,795,217.73	8.19%
30-59 Days	1,778	1.59%	7,844,939.88	1.40%
60-89 Days	1,418	1.27%	6,255,538.14	1.12%
90 + Days	3,193	2.85%	13,906,997.60	2.49%
	111,909		559,341,679.02	
Total Delinquent Loans	4,611	4.12%	20,162,535.74	3.60%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				4,029,300.51
Beginning Period Loan Principal Balance				559,387,998.58
Monthly Net Loss Percentage				8.64%
Monthly Net Loss Percentage for 1st Preceding Collection Period				7.86%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.62%
Three-month average Monthly Net Loss Percentage for Current Period				8.04%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				7.64%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.08%

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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%	48.47%	70.00%	YES
Risk Level: E	0.05%	0.02%	6.00%	YES
Risk Level: E or D	3.59%	4.25%	15.00%	YES
Risk Level: E to (and including) C	33.17%	24.11%	55.00%	YES
Risk Level: E to (and including) B	56.05%	45.16%	75.00%	YES
Risk Level: E to (and including) A	74.95%	65.23%	90.00%	YES
Risk Level: E to (and including) P	90.12%	84.91%	95.00%	YES
Risk Level: No risk Level	0.15%	0.13%	2.00%	YES
Top 3 Customer State	24.69%	25.04%	40.00%	YES
Any Customer State (except for the top 3)	6.76%	6.23%	15.00%	YES
Original Term > 60 months	0.31%	0.31%	6.00%	YES
Weighed Avg. Coupon (WAC)	26.49%	26.23%	22.00%	YES
Weighed Average Loan Remaining Term	38.99	37.38	45.00	YES
Coupon below 10%	0.06%	1.15%	7.50%	YES
Original balance > \$25,000	0.40%	0.59%	4.00%	YES
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	YES
UPB of Replacement loans >= UPB of Exchanged loans		True	95.00%	YES

### AMORTIZATION EVENTS

3-Consecutive Month Reinvestment Criteria Event				NO
3-Month Annualized Net Loss Trigger			17.00%	NO
Servicer Default				NO

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### HISTORICAL DELINQUENCY

<u>Payment Date</u>		<u>1 - 29 Days</u>	<u>30 - 59 Days</u>	<u>60 - 89 Days</u>	<u>90 + Days</u>	<u>Total Delinquent Loans</u>
1/16/2018	Number of Accounts	9,440	1,778	1,418	3,193	4,611
	Loan Principal Balance	45,795,217.73	7,844,939.88	6,255,538.14	13,906,997.60	20,162,535.74
12/15/2017		10,359	1,944	1,322	3,111	4,433
		50,555,301.50	8,337,999.80	5,951,448.27	13,408,523.39	19,359,971.66
11/15/2017		9,891	1,791	1,336	2,961	4,297
		48,009,400.16	7,829,525.84	5,764,381.90	12,472,867.98	18,237,249.88
10/16/2017		9,671	1,849	1,223	2,891	4,114
		46,360,223.66	7,871,997.12	5,291,518.05	12,114,503.83	17,406,021.88
9/15/2017		9,832	1,779	1,170	2,768	3,938
		47,006,880.52	7,489,632.71	5,113,896.14	11,480,336.79	16,594,232.93
8/15/2017		9,443	1,762	1,197	2,514	3,711
		46,015,628.61	7,602,471.62	4,912,541.26	10,406,673.71	15,319,214.97
7/17/2017		8,456	1,559	1,079	2,378	3,457
		40,867,123.71	6,404,992.34	4,525,945.25	9,897,125.68	14,423,070.93
6/15/2017		8,877	1,498	1,021	2,210	3,231
		42,568,927.61	6,213,612.42	4,341,331.03	9,232,815.82	13,574,146.85
5/15/2017		8,288	1,411	895	2,147	3,042
		39,354,748.69	5,952,236.84	3,684,638.09	9,004,686.18	12,689,324.27
4/17/2017		6,248	1,190	904	1,474	2,378
		29,540,794.31	4,947,561.80	3,832,464.14	6,199,908.94	10,032,373.08
3/15/2017		7,850	1,267	857	795	1,652
		37,944,409.98	5,289,792.25	3,659,540.07	3,312,981.26	6,972,521.33
2/15/2017		7,467	1,189	843	36	879
		35,076,617.11	4,962,666.30	3,544,565.93	107,607.11	3,652,173.04



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*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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