

	2013					2014					2015				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year
Statement of Income Data:															
Revenue	\$ 182,312	\$ 176,143	\$ 198,098	\$ 208,770	\$ 765,323	\$ 208,465	\$ 201,482	\$ 205,168	\$ 194,722	\$ 809,837	\$ 165,676	\$ 146,280	\$ 165,227	\$ 175,417	\$ 652,600
Cost of Revenue	67,998	70,160	90,389	86,505	315,052	66,436	66,840	72,919	60,592	266,787	38,570	41,536	65,614	71,138	216,858
Gross Profit	114,314	105,983	107,709	122,265	450,271	142,029	134,642	132,249	134,130	543,050	127,106	104,744	99,613	104,279	435,742
Expenses															
Marketing	27,295	30,774	36,523	40,744	135,336	28,478	30,828	33,393	35,163	127,862	24,156	24,707	35,568	32,451	116,882
Operations and technology	17,457	17,089	17,959	18,271	70,776	17,885	17,123	19,362	19,203	73,573	18,012	17,554	18,590	19,856	74,012
General and administrative	23,881	20,007	17,991	22,541	84,420	24,427	26,931	31,167	25,350	107,875	25,566	27,089	22,627	26,791	102,073
Depreciation and amortization	4,443	4,585	3,958	4,157	17,143	4,118	4,316	5,338	4,960	18,732	5,283	5,033	3,882	4,190	18,388
Total Expenses	73,076	72,455	76,431	85,713	307,675	74,908	79,198	89,260	84,676	328,042	73,017	74,383	80,667	83,288	311,355
Income from Operations	41,238	33,528	31,278	36,552	142,596	67,121	55,444	42,989	49,454	215,008	54,089	30,361	18,946	20,991	124,387
Interest expense	(5,025)	(4,804)	(4,909)	(5,050)	(19,788)	(4,754)	(7,311)	(13,136)	(13,273)	(38,474)	(13,305)	(12,904)	(13,292)	(13,382)	(52,883)
Foreign currency transaction (loss) gain	(355)	69	(737)	(153)	(1,176)	(101)	(299)	(155)	520	(35)	(944)	(31)	(212)	202	(985)
Income before Income Taxes	35,858	28,793	25,632	31,349	121,632	62,266	47,834	29,698	36,701	176,499	39,840	17,426	5,442	7,811	70,519
Provision for income taxes	13,050	10,365	8,544	11,635	43,594	22,211	17,205	11,213	14,199	64,828	15,310	6,562	1,025	3,630	26,527
Net Income	\$ 22,808	\$ 18,428	\$ 17,088	\$ 19,714	\$ 78,038	\$ 40,055	\$ 30,629	\$ 18,485	\$ 22,502	\$ 111,671	\$ 24,530	\$ 10,864	\$ 4,417	\$ 4,181	\$ 43,992
Earnings Per Share															
Earnings per common share:															
Basic	\$ 0.69	\$ 0.56	\$ 0.52	\$ 0.60	\$ 2.36	\$ 1.21	\$ 0.93	\$ 0.56	\$ 0.68	\$ 3.38	\$ 0.74	\$ 0.33	\$ 0.13	\$ 0.13	\$ 1.33
Diluted	\$ 0.69	\$ 0.56	\$ 0.52	\$ 0.60	\$ 2.36	\$ 1.21	\$ 0.93	\$ 0.56	\$ 0.68	\$ 3.38	\$ 0.74	\$ 0.33	\$ 0.13	\$ 0.13	\$ 1.33
Weighted average common shares outstanding:															
Basic	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,024	33,006
Diluted	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,031	33,008	33,008	33,015	33,022	33,061	33,026
Balance Sheet Data (at period end):															
Cash and cash equivalents	\$ 49,231	\$ 50,210	\$ 61,381	\$ 47,480	\$ 47,480	\$ 56,241	\$ 79,785	\$ 104,241	\$ 75,106	\$ 75,106	\$ 143,444	\$ 96,237	\$ 34,310	\$ 42,066	\$ 42,066
Loans and finance receivables, net	206,091	232,930	272,001	303,467	303,467	280,186	291,966	303,694	323,611	323,611	279,055	317,454	380,805	434,633	434,633
Total assets	596,030	620,674	676,847	692,152	692,152	673,078	727,613	760,438	760,197	760,197	782,553	803,558	820,154	880,870	880,870
Long-term debt	399,365	397,894	437,397	424,133	424,133	376,872	493,863	494,021	494,181	494,181	494,347	494,516	494,690	553,267	553,267
Total stockholder's equity	116,896	132,854	151,804	173,048	173,048	212,797	122,432	135,913	153,984	153,984	177,820	195,086	199,276	205,968	205,968

	2013					2014					2015				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year
Net Income	\$ 22,808	\$ 18,428	\$ 17,088	\$ 19,714	\$ 78,038	\$ 40,055	\$ 30,629	\$ 18,485	\$ 22,502	\$ 111,671	\$ 24,530	\$ 10,864	\$ 4,417	\$ 4,181	\$ 43,992
Depreciation and amortization expenses	4,443	4,585	3,958	4,157	17,143	4,118	4,316	5,338	4,960	18,732	5,283	5,033	3,882	4,190	18,388
Interest expense, net	5,025	4,804	4,909	5,050	19,788	4,754	7,311	13,136	13,273	38,474	13,305	12,904	13,292	13,382	52,883
Foreign currency transaction loss (gain)	355	(69)	737	153	1,176	101	299	155	(520)	35	944	31	212	(202)	985
Provision for income taxes	13,050	10,365	8,544	11,635	43,594	22,211	17,205	11,213	14,199	64,828	15,310	6,562	1,025	3,630	26,527
Stock-based compensation expense	(64)	141	86	87	250	85	85	87	407	664	1,712	2,204	2,625	3,089	9,630
Adjustments:															
Lease termination and relocation costs ^(a)	—	—	—	—	—	—	1,415	—	—	1,415	—	3,480	(210)	—	3,270
Regulatory Penalty ^(b)	—	—	—	2,500	2,500	—	—	—	—	—	—	—	—	—	—
Adjusted EBITDA	\$ 45,617	\$ 38,254	\$ 35,322	\$ 43,296	\$ 162,489	\$ 71,324	\$ 61,260	\$ 48,414	\$ 54,821	\$ 235,819	\$ 61,084	\$ 41,078	\$ 25,243	\$ 28,270	\$ 155,675
Adjusted EBITDA margin calculated as follows:															
Total Revenue	\$ 182,312	\$ 176,143	\$ 198,098	\$ 208,770	\$ 765,323	\$ 208,465	\$ 201,482	\$ 205,168	\$ 194,722	\$ 809,837	\$ 165,676	\$ 146,280	\$ 165,227	\$ 175,417	\$ 652,600
Adjusted EBITDA	\$ 45,617	\$ 38,254	\$ 35,322	\$ 43,296	\$ 162,489	\$ 71,324	\$ 61,260	\$ 48,414	\$ 54,821	\$ 235,819	\$ 61,084	\$ 41,078	\$ 25,243	\$ 28,270	\$ 155,675
Adjusted EBITDA as a percentage of total revenue	25.0%	21.7%	17.8%	20.7%	21.2%	34.2%	30.4%	23.6%	28.2%	29.1%	36.9%	28.1%	15.3%	16.1%	23.9%

(a) In May 2015, the Company relocated its headquarters and as a result incurred \$3.3 million of facility cease-use charges (\$2.1 million net of tax) consisting of remaining lease obligations and disposal costs on its prior headquarters. During the third quarter the Company made adjustments to its lease termination costs.

(b) On November 20, 2013, Cash America International, Inc., Enova's former parent company, consented to the issuance of a Consent Order by the Consumer Financial Protection Bureau, or the CFPB, pursuant to which it agreed, without admitting or denying any of the facts or conclusions made by the CFPB from its 2012 review of Cash America and us, to pay a civil money penalty of \$5 million, of which we and Cash America agreed to allocate \$2.5 million of this penalty to us, or the Regulatory Penalty. For the three months and year ended December 31, 2013, this item represents the amount paid in connection with the Regulatory Penalty, which is nondeductible for tax purposes.

	2013					2014					2015				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year
Net Income	\$ 22,808	\$ 18,428	\$ 17,088	\$ 19,714	\$ 78,038	\$ 40,055	\$ 30,629	\$ 18,485	\$ 22,502	\$ 111,671	\$ 24,530	\$ 10,864	\$ 4,417	\$ 4,181	\$ 43,992
Adjustments (net of tax):															
Lease termination and relocation costs ^(a)	—	—	—	—	—	—	906	—	—	906	—	2,170	(94)	—	2,076
Regulatory Penalty ^(b)	—	—	—	2,500	2,500	—	—	—	—	—	—	—	—	—	—
Intangible asset amortization	29	24	18	17	88	13	6	4	5	28	2	2	3	301	308
Stock-based compensation expense	(41)	90	57	54	160	55	54	55	256	420	1,054	1,373	1,725	1,856	6,008
Foreign currency transaction loss (gain)	226	(44)	479	94	755	65	192	97	(332)	22	581	19	154	(140)	614
Adjusted earnings	\$ 23,022	\$ 18,498	\$ 17,642	\$ 22,379	\$ 81,541	\$ 40,188	\$ 31,787	\$ 18,641	\$ 22,431	\$ 113,047	\$ 26,167	\$ 14,428	\$ 6,205	\$ 6,198	\$ 52,998
Diluted earnings per share	\$ 0.69	\$ 0.56	\$ 0.52	\$ 0.60	\$ 2.36	\$ 1.21	\$ 0.93	\$ 0.56	\$ 0.68	\$ 3.38	\$ 0.74	\$ 0.33	\$ 0.13	\$ 0.13	\$ 1.33
Adjusted earnings per share	\$ 0.70	\$ 0.57	\$ 0.53	\$ 0.68	\$ 2.47	\$ 1.22	\$ 0.96	\$ 0.56	\$ 0.68	\$ 3.42	\$ 0.79	\$ 0.44	\$ 0.19	\$ 0.19	\$ 1.60

(a) In May 2015, the Company relocated its headquarters and as a result incurred \$3.3 million of facility cease-use charges (\$2.1 million net of tax) consisting of remaining lease obligations and disposal costs on its prior headquarters. During the third quarter the Company made adjustments to its lease termination costs.

(b) On November 20, 2013, Cash America International, Inc., Enova's former parent company, consented to the issuance of a Consent Order by the Consumer Financial Protection Bureau, or the CFPB, pursuant to which it agreed, without admitting or denying any of the facts or conclusions made by the CFPB from its 2012 review of Cash America and us, to pay a civil money penalty of \$5 million, of which we and Cash America agreed to allocate \$2.5 million of this penalty to us, or the Regulatory Penalty. For the three months and year ended December 31, 2013, this item represents the amount paid in connection with the Regulatory Penalty, which is nondeductible for tax purposes.

	2013				2014				2015			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Short-term loans:												
Cost of revenue	\$ 39,604	\$ 37,069	\$ 33,606	\$ 25,678	\$ 16,316	\$ 19,670	\$ 18,936	\$ 14,984	\$ 11,843	\$ 14,299	\$ 18,315	\$ 17,837
Charge-offs (net of recoveries)	41,267	37,656	42,922	35,863	19,156	19,755	19,630	17,803	13,908	12,683	17,226	18,125
Average short-term combined loan balance, gross ^{(a)(b)}	175,607	157,563	143,983	121,020	106,007	94,426	90,890	83,544	80,933	78,376	87,160	83,513
Ending short-term combined loan balance, gross ^(b)	158,102	157,306	131,633	122,165	95,553	95,055	86,211	92,561	73,406	86,032	88,174	83,944
Ending allowance and liability for losses	\$ 41,346	\$ 40,772	\$ 32,514	\$ 22,513	\$ 19,726	\$ 19,829	\$ 18,857	\$ 15,899	\$ 13,650	\$ 15,472	\$ 16,380	\$ 15,950
Short-term loan ratios:												
Cost of revenue as a % of average short-term combined loan balance, gross ^{(a)(b)}	22.6%	23.5%	23.3%	21.2%	15.4%	20.8%	20.8%	17.9%	14.6%	18.2%	21.0%	21.4%
Charge-offs (net of recoveries) as a % of average short-term combined loan balance, gross ^{(a)(b)}	23.5%	23.9%	29.8%	29.6%	18.1%	20.9%	21.6%	21.3%	17.2%	16.2%	19.8%	21.7%
Gross profit margin	65.6%	64.0%	63.7%	67.6%	77.6%	70.1%	69.4%	73.5%	76.7%	70.5%	66.4%	65.0%
Allowance and liability for losses as a % of combined loan balance, gross ^{(b)(c)}	26.2%	25.9%	24.7%	18.4%	20.6%	20.9%	21.9%	17.2%	18.6%	18.0%	18.6%	19.0%

(a) The average short-term combined loan balance is the average of the month-end balances during the period.

(b) Non-GAAP measure.

(c) Allowance and liability for losses as a % of combined loan balance, gross, is determined using period-end balances.

Line of credit accounts:	2013				2014				2015			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Cost of revenue	\$ 6,510	\$ 9,964	\$ 26,152	\$ 29,682	\$ 23,913	\$ 21,786	\$ 25,913	\$ 20,849	\$ 7,813	\$ 4,870	\$ 13,048	\$ 17,816
Charge-offs (net of recoveries)	9,596	7,321	14,211	25,159	26,602	27,211	24,292	23,381	14,926	8,231	9,262	14,962
Average loan balance ^(a)	39,558	45,629	79,757	110,439	121,457	120,228	126,908	121,950	95,777	72,584	81,511	94,532
Ending loan balance	37,120	58,071	99,606	125,802	119,004	122,409	128,275	118,680	76,196	73,539	89,142	100,855
Ending allowance for losses balance	\$ 9,479	\$ 12,109	\$ 24,405	\$ 29,244	\$ 26,669	\$ 21,579	\$ 22,672	\$ 19,749	\$ 12,340	\$ 9,091	\$ 12,873	\$ 15,727
Line of credit account ratios:												
Cost of revenue as a % of average loan balance ^(a)	16.5%	21.8%	32.8%	26.9%	19.7%	18.1%	20.4%	17.1%	8.2%	6.7%	16.0%	18.8%
Charge-offs (net of recoveries) as a % of average loan balance ^(a)	24.3%	16.0%	17.8%	22.8%	21.9%	22.6%	19.1%	19.2%	15.6%	11.3%	11.4%	15.8%
Gross profit margin	72.0%	64.8%	48.2%	56.7%	67.3%	70.9%	68.0%	72.7%	86.0%	88.1%	70.2%	60.5%
Allowance for losses as a % of loan balance ^(b)	25.5%	20.9%	24.5%	23.2%	22.4%	17.6%	17.7%	16.6%	16.2%	12.4%	14.4%	15.6%

(a) The average loan balance for line of credit accounts is the average of the month-end balances during the period.

(b) Allowance for losses as a % of loan balance is determined using period-end balances.

	2013				2014				2015			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Installment loans:												
Cost of revenue	\$ 21,884	\$ 23,127	\$ 30,631	\$ 31,145	\$ 26,203	\$ 25,384	\$ 28,070	\$ 24,759	\$ 18,914	\$ 22,367	\$ 34,251	\$ 35,485
Charge-offs (net of recoveries)	22,329	23,025	26,089	30,866	29,899	26,818	25,620	23,509	23,302	20,627	24,553	35,470
Average installment combined loan and finance receivable balance, gross ^{(a)(b)}	120,035	122,339	146,142	168,588	175,198	171,043	186,308	201,821	208,995	219,402	273,075	329,067
Ending installment combined loan and finance receivable balance, gross ^(b)	116,727	130,217	162,944	179,230	169,552	177,211	194,636	213,588	206,028	240,683	304,915	351,279
Ending allowance and liability for losses	\$ 26,403	\$ 26,555	\$ 32,077	\$ 32,608	\$ 29,084	\$ 27,967	\$ 29,914	\$ 30,876	\$ 26,175	\$ 28,126	\$ 37,465	\$ 37,401
Installment loan ratios:												
Cost of revenue as a % of average installment combined loan and finance receivable balance, gross ^{(a)(b)}	18.2%	18.9%	21.0%	18.5%	15.0%	14.8%	15.1%	12.3%	9.0%	10.2%	12.5%	10.8%
Charge-offs (net of recoveries) as a % of average installment combined loan and finance receivable balance, gross ^{(a)(b)}	18.6%	18.8%	17.9%	18.3%	17.0%	15.7%	13.8%	11.6%	11.1%	9.4%	9.0%	10.8%
Gross profit margin	49.8%	48.0%	44.1%	49.0%	58.0%	58.3%	54.6%	59.8%	67.8%	60.4%	48.4%	55.0%
Allowance and liability for losses as a % of combined loan and finance receivable balance, gross ^{(b)(c)}	22.6%	20.4%	19.7%	18.2%	17.2%	15.8%	15.4%	14.5%	12.7%	11.7%	12.3%	10.6%

(a) The average installment combined loan and finance receivable balance is the average of the month-end balances during the period.

(b) Non-GAAP measure.

(c) Allowance and liability for losses as a % of combined loan and finance receivable balance, gross, is determined using period-end balances.

	2013					2014					2015				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year
Domestic															
Revenue	\$ 91,075	\$ 87,858	\$ 105,199	\$ 111,417	\$ 395,549	\$ 109,087	\$ 108,786	\$ 126,130	\$ 130,712	\$ 474,715	\$ 119,053	\$ 113,420	\$ 133,661	\$ 144,108	\$ 510,242
Cost of Revenue	29,759	33,400	50,232	43,953	157,344	29,103	38,731	55,058	48,906	171,798	33,930	40,149	59,056	63,828	196,963
Gross Profit	\$ 61,316	\$ 54,458	\$ 54,967	\$ 67,464	\$ 238,205	\$ 79,984	\$ 70,055	\$ 71,072	\$ 81,806	\$ 302,917	\$ 85,123	\$ 73,271	\$ 74,605	\$ 80,280	\$ 313,279
Gross Profit Margin	67.3%	62.0%	52.3%	60.6%	60.2%	73.3%	64.4%	56.3%	62.6%	63.8%	71.5%	64.6%	55.8%	55.7%	61.4%
International															
Revenue	\$ 91,237	\$ 88,285	\$ 92,899	\$ 97,353	\$ 369,774	\$ 99,378	\$ 92,696	\$ 79,038	\$ 64,010	\$ 335,122	\$ 46,623	\$ 32,860	\$ 31,566	\$ 31,309	\$ 142,358
Cost of Revenue	38,239	36,760	40,157	42,552	157,708	37,333	28,109	17,861	11,686	94,989	4,640	1,387	6,558	7,310	19,895
Gross Profit	\$ 52,998	\$ 51,525	\$ 52,742	\$ 54,801	\$ 212,066	\$ 62,045	\$ 64,587	\$ 61,177	\$ 52,324	\$ 240,133	\$ 41,983	\$ 31,473	\$ 25,008	\$ 23,999	\$ 122,463
Gross Profit Margin	58.1%	58.4%	56.8%	56.3%	57.4%	62.4%	69.7%	77.4%	81.7%	71.7%	90.0%	95.8%	79.2%	76.7%	86.0%
Total															
Revenue	\$ 182,312	\$ 176,143	\$ 198,098	\$ 208,770	\$ 765,323	\$ 208,465	\$ 201,482	\$ 205,168	\$ 194,722	\$ 809,837	\$ 165,676	\$ 146,280	\$ 165,227	\$ 175,417	\$ 652,600
Cost of Revenue	67,998	70,160	90,389	86,505	315,052	66,436	66,840	72,919	60,592	266,787	38,570	41,536	65,614	71,138	216,858
Gross Profit	\$ 114,314	\$ 105,983	\$ 107,709	\$ 122,265	\$ 450,271	\$ 142,029	\$ 134,642	\$ 132,249	\$ 134,130	\$ 543,050	\$ 127,106	\$ 104,744	\$ 99,613	\$ 104,279	\$ 435,742
Gross Profit Margin	62.7%	60.2%	54.4%	58.6%	58.8%	68.1%	66.8%	64.5%	68.9%	67.1%	76.7%	71.6%	60.3%	59.4%	66.8%

Combined Loan and Finance Receivable Balances by Geography (Unaudited)

(Dollars in thousands)

	2013				2014				2015			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Domestic loan and finance receivable balances, gross:												
Company owned	\$ 104,453	\$ 121,805	\$ 154,371	\$ 175,309	\$ 157,729	\$ 195,043	\$ 242,425	\$ 270,801	\$ 250,345	\$ 294,663	\$ 369,775	\$ 422,399
Guaranteed by the Company	29,592	35,115	35,107	41,412	29,643	34,915	35,429	36,270	25,355	31,539	36,684	34,123
Combined	<u>\$ 134,045</u>	<u>\$ 156,920</u>	<u>\$ 189,478</u>	<u>\$ 216,721</u>	<u>\$ 187,372</u>	<u>\$ 229,958</u>	<u>\$ 277,854</u>	<u>\$ 307,071</u>	<u>\$ 275,700</u>	<u>\$ 326,202</u>	<u>\$ 406,459</u>	<u>\$ 456,522</u>
International loan and finance receivable balances, gross:												
Company owned	\$ 177,494	\$ 188,373	\$ 204,684	\$ 210,476	\$ 196,737	\$ 164,717	\$ 131,268	\$ 117,758	\$ 79,930	\$ 74,052	\$ 75,772	\$ 79,556
Guaranteed by the Company	410	301	22	—	—	—	—	—	—	—	—	—
Combined	<u>\$ 177,904</u>	<u>\$ 188,674</u>	<u>\$ 204,706</u>	<u>\$ 210,476</u>	<u>\$ 196,737</u>	<u>\$ 164,717</u>	<u>\$ 131,268</u>	<u>\$ 117,758</u>	<u>\$ 79,930</u>	<u>\$ 74,052</u>	<u>\$ 75,772</u>	<u>\$ 79,556</u>
Total loan and finance receivable balances, gross:												
Company owned	\$ 281,947	\$ 310,178	\$ 359,055	\$ 385,785	\$ 354,466	\$ 359,760	\$ 373,693	\$ 388,559	\$ 330,275	\$ 368,715	\$ 445,547	\$ 501,955
Guaranteed by the Company	30,002	35,416	35,129	41,412	29,643	34,915	35,429	36,270	25,355	31,539	36,684	34,123
Combined	<u>\$ 311,949</u>	<u>\$ 345,594</u>	<u>\$ 394,184</u>	<u>\$ 427,197</u>	<u>\$ 384,109</u>	<u>\$ 394,675</u>	<u>\$ 409,122</u>	<u>\$ 424,829</u>	<u>\$ 355,630</u>	<u>\$ 400,254</u>	<u>\$ 482,231</u>	<u>\$ 536,078</u>

	2013				2014				2015			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Short-term loan balances, gross:												
Company owned	\$ 128,100	\$ 121,890	\$ 96,505	\$ 80,753	\$ 65,910	\$ 60,140	\$ 50,822	\$ 56,298	\$ 49,012	\$ 58,315	\$ 62,208	\$ 58,793
Guaranteed by the Company	30,002	35,416	35,129	41,412	29,643	34,915	35,389	36,263	24,394	27,717	25,966	25,151
Combined	<u>\$ 158,102</u>	<u>\$ 157,306</u>	<u>\$ 131,634</u>	<u>\$ 122,165</u>	<u>\$ 95,553</u>	<u>\$ 95,055</u>	<u>\$ 86,211</u>	<u>\$ 92,561</u>	<u>\$ 73,406</u>	<u>\$ 86,032</u>	<u>\$ 88,174</u>	<u>\$ 83,944</u>
Line of credit account balances, gross:												
Company owned	\$ 37,120	\$ 58,071	\$ 99,606	\$ 125,802	\$ 119,004	\$ 122,409	\$ 128,275	\$ 118,680	\$ 76,196	\$ 73,539	\$ 89,142	\$ 100,855
Guaranteed by the Company	—	—	—	—	—	—	—	—	—	—	—	—
Combined	<u>\$ 37,120</u>	<u>\$ 58,071</u>	<u>\$ 99,606</u>	<u>\$ 125,802</u>	<u>\$ 119,004</u>	<u>\$ 122,409</u>	<u>\$ 128,275</u>	<u>\$ 118,680</u>	<u>\$ 76,196</u>	<u>\$ 73,539</u>	<u>\$ 89,142</u>	<u>\$ 100,855</u>
Installment loan and finance receivable balances, gross:												
Company owned	\$ 116,727	\$ 130,217	\$ 162,944	\$ 179,230	\$ 169,552	\$ 177,211	\$ 194,596	\$ 213,581	\$ 205,067	\$ 236,861	\$ 294,197	\$ 342,307
Guaranteed by the Company	—	—	—	—	—	—	40	7	961	3,822	10,718	8,972
Combined	<u>\$ 116,727</u>	<u>\$ 130,217</u>	<u>\$ 162,944</u>	<u>\$ 179,230</u>	<u>\$ 169,552</u>	<u>\$ 177,211</u>	<u>\$ 194,636</u>	<u>\$ 213,588</u>	<u>\$ 206,028</u>	<u>\$ 240,683</u>	<u>\$ 304,915</u>	<u>\$ 351,279</u>
Total loan and finance receivable balances, gross:												
Company owned	\$ 281,947	\$ 310,178	\$ 359,055	\$ 385,785	\$ 354,466	\$ 359,760	\$ 373,693	\$ 388,559	\$ 330,275	\$ 368,715	\$ 445,547	\$ 501,955
Guaranteed by the Company	30,002	35,416	35,129	41,412	29,643	34,915	35,429	36,270	25,355	31,539	36,684	34,123
Combined	<u>\$ 311,949</u>	<u>\$ 345,594</u>	<u>\$ 394,184</u>	<u>\$ 427,197</u>	<u>\$ 384,109</u>	<u>\$ 394,675</u>	<u>\$ 409,122</u>	<u>\$ 424,829</u>	<u>\$ 355,630</u>	<u>\$ 400,254</u>	<u>\$ 482,231</u>	<u>\$ 536,078</u>

	2013					2014					2015				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year
Combined loan and finance receivable originations															
Consumer:															
Near-prime installment loans	\$ 3,844	\$ 5,108	\$ 15,648	\$ 16,280	\$ 40,880	\$ 14,265	\$ 30,629	\$ 51,205	\$ 50,355	\$ 146,454	\$ 47,171	\$ 59,538	\$ 72,589	\$ 79,384	\$ 258,682
Other Installment loans	61,344	90,620	122,989	122,572	397,525	98,416	84,067	67,166	65,329	314,978	35,864	44,509	63,481	64,186	208,040
Line of credit accounts	28,806	51,133	105,834	125,876	311,649	115,609	125,949	106,077	90,154	437,789	39,604	47,583	61,568	67,824	216,579
Short-term loans	526,391	485,270	434,082	400,281	1,846,024	349,527	327,114	314,721	311,869	1,303,231	276,397	285,458	312,576	303,928	1,178,359
Total consumer	620,385	632,131	678,553	665,009	2,596,078	577,817	567,759	539,169	517,707	2,202,452	399,036	437,088	510,214	515,322	1,861,660
Small business	—	—	—	—	—	—	—	423	1,350	1,773	2,375	6,979	30,593	31,030	70,977
Total combined originations	\$ 620,385	\$ 632,131	\$ 678,553	\$ 665,009	\$ 2,596,078	\$ 577,817	\$ 567,759	\$ 539,592	\$ 519,057	\$ 2,204,225	\$ 401,411	\$ 444,067	\$ 540,807	\$ 546,352	\$ 1,932,637
Combined loan and finance receivable balances, gross															
Consumer:															
Near-prime installment loans	\$ 5,782	\$ 7,550	\$ 19,001	\$ 28,795		\$ 33,286	\$ 52,386	\$ 87,173	\$ 113,212		\$ 127,118	\$ 150,703	\$ 180,773	\$ 208,347	
Other Installment loans	110,945	122,667	143,943	150,435		136,266	124,825	107,463	100,376		78,910	79,219	96,885	103,773	
Line of credit accounts	37,120	58,071	99,606	125,802		119,004	122,409	127,874	117,015		72,609	66,821	78,610	84,944	
Short-term loans	158,102	157,306	131,634	122,165		95,553	95,055	86,211	92,561		73,406	86,032	88,174	83,944	
Total consumer	311,949	345,594	394,184	427,197		384,109	394,675	408,721	423,164		352,043	382,775	444,442	481,008	
Small business	—	—	—	—		—	—	401	1,665		3,587	17,479	37,789	55,070	
Total combined loan and finance receivable balances, gross:	\$ 311,949	\$ 345,594	\$ 394,184	\$ 427,197		\$ 384,109	\$ 394,675	\$ 409,122	\$ 424,829		\$ 355,630	\$ 400,254	\$ 482,231	\$ 536,078	