

	2014					2015					2016				
	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
<b>Statement of Income Data:</b>															
Revenue	\$ 208,465	\$ 201,482	\$ 205,168	\$ 194,722	\$ 809,837	\$ 165,676	\$ 146,280	\$ 165,227	\$ 175,417	\$ 652,600	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569
Cost of Revenue	66,436	66,840	72,919	60,592	266,787	38,570	41,536	65,614	71,138	216,858	69,577	65,453	95,391	97,545	327,966
<b>Gross Profit</b>	<b>142,029</b>	<b>134,642</b>	<b>132,249</b>	<b>134,130</b>	<b>543,050</b>	<b>127,106</b>	<b>104,744</b>	<b>99,613</b>	<b>104,279</b>	<b>435,742</b>	<b>105,076</b>	<b>107,082</b>	<b>100,552</b>	<b>104,893</b>	<b>417,603</b>
<b>Expenses</b>															
Marketing	28,478	30,828	33,393	35,163	127,862	24,156	24,707	35,568	32,451	116,882	21,181	25,597	26,722	23,904	97,404
Operations and technology	17,885	17,123	19,362	19,203	73,573	18,012	17,554	18,590	19,856	74,012	20,134	20,935	20,637	23,496	85,202
General and administrative	24,427	26,931	31,167	25,350	107,875	25,566	27,089	22,627	26,791	102,073	27,925	27,515	21,307	21,209	97,956
Depreciation and amortization	4,118	4,316	5,338	4,960	18,732	5,283	5,033	3,882	4,190	18,388	3,987	4,228	3,789	3,560	15,564
<b>Total Expenses</b>	<b>74,908</b>	<b>79,198</b>	<b>89,260</b>	<b>84,676</b>	<b>328,042</b>	<b>73,017</b>	<b>74,383</b>	<b>80,667</b>	<b>83,288</b>	<b>311,355</b>	<b>73,227</b>	<b>78,275</b>	<b>72,455</b>	<b>72,169</b>	<b>296,126</b>
<b>Income from Operations</b>	<b>67,121</b>	<b>55,444</b>	<b>42,989</b>	<b>49,454</b>	<b>215,008</b>	<b>54,089</b>	<b>30,361</b>	<b>18,946</b>	<b>20,991</b>	<b>124,387</b>	<b>31,849</b>	<b>28,807</b>	<b>28,097</b>	<b>32,724</b>	<b>121,477</b>
Interest expense	(4,754)	(7,311)	(13,136)	(13,273)	(38,474)	(13,305)	(12,904)	(13,292)	(13,382)	(52,883)	(15,915)	(16,026)	(16,117)	(17,545)	(65,603)
Foreign currency transaction (loss) gain	(101)	(299)	(155)	520	(35)	(944)	(31)	(212)	202	(985)	1,568	471	145	(622)	1,562
<b>Income before Income Taxes</b>	<b>62,266</b>	<b>47,834</b>	<b>29,698</b>	<b>36,701</b>	<b>176,499</b>	<b>39,840</b>	<b>17,426</b>	<b>5,442</b>	<b>7,811</b>	<b>70,519</b>	<b>17,502</b>	<b>13,252</b>	<b>12,125</b>	<b>14,557</b>	<b>57,436</b>
Provision for income taxes	22,211	17,205	11,213	14,199	64,828	15,310	6,562	1,025	3,630	26,527	7,639	5,064	4,288	5,843	22,834
<b>Net Income</b>	<b>\$ 40,055</b>	<b>\$ 30,629</b>	<b>\$ 18,485</b>	<b>\$ 22,502</b>	<b>\$ 111,671</b>	<b>\$ 24,530</b>	<b>\$ 10,864</b>	<b>\$ 4,417</b>	<b>\$ 4,181</b>	<b>\$ 43,992</b>	<b>\$ 9,863</b>	<b>\$ 8,188</b>	<b>\$ 7,837</b>	<b>\$ 8,714</b>	<b>\$ 34,602</b>
<b>Earnings Per Share</b>															
Earnings per common share:															
Basic	\$ 1.21	\$ 0.93	\$ 0.56	\$ 0.68	\$ 3.38	\$ 0.74	\$ 0.33	\$ 0.13	\$ 0.13	\$ 1.33	\$ 0.30	\$ 0.25	\$ 0.24	\$ 0.39	\$ 1.04
Diluted	\$ 1.21	\$ 0.93	\$ 0.56	\$ 0.68	\$ 3.38	\$ 0.74	\$ 0.33	\$ 0.13	\$ 0.13	\$ 1.33	\$ 0.30	\$ 0.25	\$ 0.23	\$ 0.26	\$ 1.03
Weighted average common shares outstanding:															
Basic	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,024	33,006	33,142	33,175	33,211	22,327	33,192
Diluted	33,000	33,000	33,000	33,031	33,008	33,008	33,015	33,022	33,061	33,026	33,187	33,335	33,558	33,767	33,462
<b>Balance Sheet Data (at period end):</b>															
Cash and cash equivalents	\$ 56,241	\$ 79,785	\$ 104,241	\$ 75,106	\$ 75,106	\$ 143,444	\$ 96,237	\$ 34,310	\$ 42,066	\$ 42,066	\$ 112,211	\$ 39,167	\$ 45,681	\$ 39,934	\$ 39,934
Loans and finance receivables, net	280,186	291,966	303,694	323,611	323,611	279,055	317,454	380,805	434,633	434,633	428,202	489,990	542,865	561,550	561,550
Total assets <sup>(a)(b)</sup>	646,321	687,274	719,907	721,315	721,315	749,895	769,506	780,172	840,537	840,537	915,176	910,869	975,079	977,879	977,879
Long-term debt <sup>(b)</sup>	376,872	479,365	480,048	480,726	480,726	481,417	482,110	482,808	541,909	541,909	594,414	588,824	635,179	649,911	649,911
Total stockholder's equity	212,797	122,432	135,913	153,984	153,984	177,820	195,086	199,276	205,968	205,968	217,605	224,281	233,085	241,699	241,699

(a) On January 1, 2016, the Company adopted an accounting change which requires the classification of deferred tax liabilities and assets as noncurrent. Prior period balances have been revised to conform.

(b) On January 1, 2016, the Company adopted an accounting change which requires the presentation of debt issuance costs in the consolidated balance sheets as a deduction from the carrying amount of the related debt liability instead of a deferred charge (as an asset). Prior period balances have been revised to conform.

	2014					2015					2016				
	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	\$ 40,055	\$ 30,629	\$ 18,485	\$ 22,502	\$ 111,671	\$ 24,530	\$ 10,864	\$ 4,417	\$ 4,181	\$ 43,992	\$ 9,863	\$ 8,188	\$ 7,837	\$ 8,714	\$ 34,602
Depreciation and amortization expenses	4,118	4,316	5,338	4,960	18,732	5,283	5,033	3,882	4,190	18,388	3,987	4,228	3,789	3,560	15,564
Interest expense, net	4,754	7,311	13,136	13,273	38,474	13,305	12,904	13,292	13,382	52,883	15,915	16,026	16,117	17,545	65,603
Foreign currency transaction loss (gain)	101	299	155	(520)	35	944	31	212	(202)	985	(1,568)	(471)	(145)	622	(1,562)
Provision for income taxes	22,211	17,205	11,213	14,199	64,828	15,310	6,562	1,025	3,630	26,527	7,639	5,064	4,288	5,843	22,834
Stock-based compensation expense	85	85	87	407	664	1,712	2,204	2,625	3,089	9,630	1,968	2,181	2,265	2,108	8,522
Adjustments:															
Acquisition related costs <sup>(a)</sup>	—	—	—	—	—	—	—	—	—	—	—	—	—	(3,300)	(3,300)
Lease termination and relocation costs <sup>(b)</sup>	—	1,415	—	—	1,415	—	3,480	(210)	—	3,270	—	—	—	—	—
<b>Adjusted EBITDA</b>	<b>\$ 71,324</b>	<b>\$ 61,260</b>	<b>\$ 48,414</b>	<b>\$ 54,821</b>	<b>\$ 235,819</b>	<b>\$ 61,084</b>	<b>\$ 41,078</b>	<b>\$ 25,243</b>	<b>\$ 28,270</b>	<b>\$ 155,675</b>	<b>\$ 37,804</b>	<b>\$ 35,216</b>	<b>\$ 34,151</b>	<b>\$ 35,092</b>	<b>\$ 142,263</b>
Adjusted EBITDA margin calculated as follows:															
Total Revenue	\$ 208,465	\$ 201,482	\$ 205,168	\$ 194,722	\$ 809,837	\$ 165,676	\$ 146,280	\$ 165,227	\$ 175,417	\$ 652,600	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569
Adjusted EBITDA	\$ 71,324	\$ 61,260	\$ 48,414	\$ 54,821	\$ 235,819	\$ 61,084	\$ 41,078	\$ 25,243	\$ 28,270	\$ 155,675	\$ 37,804	\$ 35,216	\$ 34,151	\$ 35,092	\$ 142,263
Adjusted EBITDA as a percentage of total revenue	34.2%	30.4%	23.6%	28.2%	29.1%	36.9%	28.1%	15.3%	16.1%	23.9%	21.6%	20.4%	17.4%	17.3%	19.1%

(a) In the fourth quarter of 2016, the Company recorded a \$3.3 million fair value adjustment (\$2.0 million net of tax) to contingent consideration related to a prior year acquisition.

(b) 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 of 2015 the Company made adjustments to its lease termination costs.

	2014					2015					2016				
	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	\$ 40,055	\$ 30,629	\$ 18,485	\$ 22,502	\$ 111,671	\$ 24,530	\$ 10,864	\$ 4,417	\$ 4,181	\$ 43,992	\$ 9,863	\$ 8,188	\$ 7,837	\$ 8,714	\$ 34,602
Adjustments (net of tax):															
Acquisition related costs <sup>(a)</sup>	—	—	—	—	—	—	—	—	—	—	—	—	—	(3,300)	(3,300)
Lease termination and relocation costs <sup>(b)</sup>	—	1,415	—	—	1,415	—	3,480	(210)	—	3,270	—	—	—	—	—
Intangible asset amortization	20	10	7	8	45	3	4	3	484	494	320	276	271	270	1,137
Stock-based compensation expense	85	85	87	407	664	1,712	2,204	2,625	3,089	9,630	1,968	2,181	2,265	2,108	8,522
Foreign currency transaction loss (gain)	101	299	155	(520)	35	944	31	212	(202)	985	(1,568)	(471)	(145)	622	(1,562)
Cumulative tax effect of adjustments	(73)	(651)	(93)	34	(783)	(1,022)	(2,155)	(842)	(1,354)	(5,373)	(315)	(803)	(902)	113	(1,907)
<b>Adjusted earnings</b>	<b>\$ 40,188</b>	<b>\$ 31,787</b>	<b>\$ 18,641</b>	<b>\$ 22,431</b>	<b>\$ 113,047</b>	<b>\$ 26,167</b>	<b>\$ 14,428</b>	<b>\$ 6,205</b>	<b>\$ 6,198</b>	<b>\$ 52,998</b>	<b>\$ 10,268</b>	<b>\$ 9,371</b>	<b>\$ 9,326</b>	<b>\$ 8,527</b>	<b>\$ 37,492</b>
Diluted earnings per share	\$ 1.21	\$ 0.93	\$ 0.56	\$ 0.68	\$ 3.38	\$ 0.74	\$ 0.33	\$ 0.13	\$ 0.13	\$ 1.33	\$ 0.30	\$ 0.25	\$ 0.23	\$ 0.26	\$ 1.03
Adjusted earnings per share	\$ 1.22	\$ 0.96	\$ 0.56	\$ 0.68	\$ 3.42	\$ 0.79	\$ 0.44	\$ 0.19	\$ 0.19	\$ 1.60	\$ 0.31	\$ 0.28	\$ 0.28	\$ 0.25	\$ 1.12

(a) In the fourth quarter of 2016, the Company recorded a \$3.3 million fair value adjustment (\$2.0 million net of tax) to contingent consideration related to a prior year acquisition.

(b) 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 of 2015 the Company made adjustments to its lease termination costs.

	2014				2015				2016			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
<b>Short-term loans:</b>												
Cost of revenue	\$ 16,316	\$ 19,670	\$ 18,936	\$ 14,984	\$ 11,843	\$ 14,299	\$ 18,315	\$ 17,837	\$ 13,276	\$ 14,214	\$ 20,531	\$ 21,600
Charge-offs (net of recoveries)	19,156	19,755	19,630	17,803	13,908	12,683	17,226	18,125	16,540	11,720	15,956	21,021
Average short-term combined loan balance, gross <sup>(a)(b)</sup>	106,007	94,426	90,890	83,544	80,933	78,376	87,160	83,513	80,990	75,767	85,439	84,437
Ending short-term combined loan balance, gross <sup>(b)</sup>	95,553	95,055	86,211	92,561	73,406	86,032	88,174	83,944	72,915	83,249	83,503	89,097
Ending allowance and liability for losses	\$ 19,726	\$ 19,829	\$ 18,857	\$ 15,899	\$ 13,650	\$ 15,472	\$ 16,380	\$ 15,950	\$ 12,598	\$ 14,746	\$ 19,184	\$ 19,486
<b>Short-term loan ratios:</b>												
Cost of revenue as a % of average short-term combined loan balance, gross <sup>(a)(b)</sup>	15.4%	20.8%	20.8%	17.9%	14.6%	18.2%	21.0%	21.4%	16.4%	18.8%	24.0%	25.6%
Charge-offs (net of recoveries) as a % of average short-term combined loan balance, gross <sup>(a)(b)</sup>	18.1%	20.9%	21.6%	21.3%	17.2%	16.2%	19.8%	21.7%	20.4%	15.5%	18.7%	24.9%
Gross profit margin	77.6%	70.1%	69.4%	73.5%	76.7%	70.5%	66.4%	65.0%	72.1%	69.5%	60.5%	56.8%
Allowance and liability for losses as a % of combined loan balance, gross <sup>(b)(c)</sup>	20.6%	20.9%	21.9%	17.2%	18.6%	18.0%	18.6%	19.0%	17.3%	17.7%	23.0%	21.9%

(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:	2014				2015				2016			
	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	\$ 23,913	\$ 21,786	\$ 25,913	\$ 20,849	\$ 7,813	\$ 4,870	\$ 13,048	\$ 17,816	\$ 16,471	\$ 17,251	\$ 29,739	\$ 25,028
Charge-offs (net of recoveries)	26,602	27,211	24,292	23,381	14,926	8,231	9,262	14,962	16,914	14,506	20,973	25,229
Average loan balance <sup>(a)</sup>	121,457	120,228	126,908	121,950	95,777	72,584	81,511	94,532	100,648	105,553	126,371	138,259
Ending loan balance	119,004	122,409	128,275	118,680	76,196	73,539	89,142	100,855	98,351	118,030	132,388	144,183
Ending allowance for losses balance	\$ 26,669	\$ 21,579	\$ 22,672	\$ 19,749	\$ 12,340	\$ 9,091	\$ 12,873	\$ 15,727	\$ 15,284	\$ 18,029	\$ 26,795	\$ 26,594
<b>Line of credit account ratios:</b>												
Cost of revenue as a % of average loan balance <sup>(a)</sup>	19.7%	18.1%	20.4%	17.1%	8.2%	6.7%	16.0%	18.8%	16.4%	16.3%	23.5%	18.1%
Charge-offs (net of recoveries) as a % of average loan balance <sup>(a)</sup>	21.9%	22.6%	19.1%	19.2%	15.6%	11.3%	11.4%	15.8%	16.8%	13.7%	16.6%	18.2%
Gross profit margin	67.3%	70.9%	68.0%	72.7%	86.0%	88.1%	70.2%	60.5%	66.4%	65.7%	49.7%	59.7%
Allowance for losses as a % of loan balance <sup>(b)</sup>	22.4%	17.6%	17.7%	16.6%	16.2%	12.4%	14.4%	15.6%	15.5%	15.3%	20.2%	18.4%

(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.

	2014				2015				2016			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
<b>Installment loans:</b>												
Cost of revenue	\$ 26,203	\$ 25,384	\$ 28,070	\$ 24,759	\$ 18,914	\$ 22,367	\$ 34,251	\$ 35,485	\$ 39,830	\$ 33,988	\$ 45,121	\$ 50,917
Charge-offs (net of recoveries)	29,899	26,818	25,620	23,509	23,302	20,627	24,553	35,470	36,541	32,332	37,383	46,411
Average installment combined loan and finance receivable balance, gross <sup>(a)(b)</sup>	175,198	171,043	186,308	201,821	208,995	219,402	273,075	329,067	351,806	368,316	425,825	441,195
Ending installment combined loan and finance receivable balance, gross <sup>(b)</sup>	169,552	177,211	194,636	213,588	206,028	240,683	304,915	351,279	351,754	393,758	451,421	459,414
Ending allowance and liability for losses	\$ 29,084	\$ 27,967	\$ 29,914	\$ 30,876	\$ 26,175	\$ 28,126	\$ 37,465	\$ 37,401	\$ 41,004	\$ 42,878	\$ 50,495	\$ 54,861
<b>Installment loan ratios:</b>												
Cost of revenue as a % of average installment combined loan and finance receivable balance, gross <sup>(a)(b)</sup>	15.0%	14.8%	15.1%	12.3%	9.0%	10.2%	12.5%	10.8%	11.3%	9.2%	10.6%	11.5%
Charge-offs (net of recoveries) as a % of average installment combined loan and finance receivable balance, gross <sup>(a)(b)</sup>	17.0%	15.7%	13.8%	11.6%	11.1%	9.4%	9.0%	10.8%	10.4%	8.8%	8.8%	10.5%
Gross profit margin	58.0%	58.3%	54.6%	59.8%	67.8%	60.4%	48.4%	55.0%	48.6%	54.7%	46.8%	43.5%
Allowance and liability for losses as a % of combined loan and finance receivable balance, gross <sup>(b)(c)</sup>	17.2%	15.8%	15.4%	14.5%	12.7%	11.7%	12.3%	10.6%	11.7%	10.9%	11.2%	11.9%

(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.



	2014					2015					2016				
	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
<b>Domestic</b>															
Revenue	\$ 109,087	\$ 108,786	\$ 126,130	\$ 130,712	\$ 474,715	\$ 119,053	\$ 113,420	\$ 133,661	\$ 144,108	\$ 510,242	\$ 143,428	\$ 140,342	\$ 165,330	\$ 173,891	\$ 622,991
Cost of Revenue	29,103	38,731	55,058	48,906	171,798	33,930	40,149	59,056	63,828	196,963	60,456	57,752	85,862	87,194	291,264
Gross Profit	\$ 79,984	\$ 70,055	\$ 71,072	\$ 81,806	\$ 302,917	\$ 85,123	\$ 73,271	\$ 74,605	\$ 80,280	\$ 313,279	\$ 82,972	\$ 82,590	\$ 79,468	\$ 86,697	\$ 331,727
Gross Profit Margin	73.3%	64.4%	56.3%	62.6%	63.8%	71.5%	64.6%	55.8%	55.7%	61.4%	57.8%	58.8%	48.1%	49.9%	53.2%
Total Operating Expenses	\$ 21,960	\$ 27,207	\$ 32,211	\$ 35,398	\$ 116,776	\$ 25,455	\$ 24,329	\$ 35,842	\$ 36,162	\$ 121,788	\$ 25,808	\$ 31,885	\$ 34,068	\$ 29,877	\$ 121,638
Depreciation and Amortization	1,906	2,053	2,618	2,129	8,706	2,485	2,177	1,441	1,817	7,920	1,582	1,585	1,385	1,453	6,005
Income from Operations	\$ 56,118	\$ 40,795	\$ 36,243	\$ 44,279	\$ 177,435	\$ 57,183	\$ 46,765	\$ 37,322	\$ 42,301	\$ 183,571	\$ 55,582	\$ 49,120	\$ 44,015	\$ 55,367	\$ 204,084
<b>International</b>															
Revenue	\$ 99,378	\$ 92,696	\$ 79,038	\$ 64,010	\$ 335,122	\$ 46,623	\$ 32,860	\$ 31,566	\$ 31,309	\$ 142,358	\$ 31,225	\$ 32,193	\$ 30,613	\$ 28,547	\$ 122,578
Cost of Revenue	37,333	28,109	17,861	11,686	94,989	4,640	1,387	6,558	7,310	19,895	9,121	7,701	9,529	10,351	36,702
Gross Profit	\$ 62,045	\$ 64,587	\$ 61,177	\$ 52,324	\$ 240,133	\$ 41,983	\$ 31,473	\$ 25,008	\$ 23,999	\$ 122,463	\$ 22,104	\$ 24,492	\$ 21,084	\$ 18,196	\$ 85,876
Gross Profit Margin	62.4%	69.7%	77.4%	81.7%	71.7%	90.0%	95.8%	79.2%	76.7%	86.0%	70.8%	76.1%	68.9%	63.7%	70.1%
Total Operating Expenses	\$ 26,539	\$ 22,643	\$ 23,240	\$ 20,776	\$ 93,198	\$ 17,523	\$ 19,828	\$ 21,617	\$ 18,443	\$ 77,411	\$ 18,348	\$ 16,367	\$ 15,016	\$ 14,191	\$ 63,922
Depreciation and Amortization	522	560	601	765	2,448	523	559	581	591	2,254	605	799	409	354	2,167
Income from Operations	\$ 34,984	\$ 41,384	\$ 37,336	\$ 30,783	\$ 144,487	\$ 23,937	\$ 11,086	\$ 2,810	\$ 4,965	\$ 42,798	\$ 3,151	\$ 7,326	\$ 5,659	\$ 3,651	\$ 19,787
<b>Corporate Services</b>															
Total Operating Expenses	\$ 22,291	\$ 25,032	\$ 28,471	\$ 23,542	\$ 99,336	\$ 24,756	\$ 25,193	\$ 19,326	\$ 24,493	\$ 93,768	\$ 25,084	\$ 25,795	\$ 19,582	\$ 24,541	\$ 95,002
Depreciation and Amortization	1,690	1,703	2,119	2,066	7,578	2,275	2,297	1,860	1,782	8,214	1,800	1,844	1,995	1,753	7,392
Loss from Operations	\$ (23,981)	\$ (26,735)	\$ (30,590)	\$ (25,608)	\$ (106,914)	\$ (27,031)	\$ (27,490)	\$ (21,186)	\$ (26,275)	\$ (101,982)	\$ (26,884)	\$ (27,639)	\$ (21,577)	\$ (26,294)	\$ (102,394)
<b>Total</b>															
Revenue	\$ 208,465	\$ 201,482	\$ 205,168	\$ 194,722	\$ 809,837	\$ 165,676	\$ 146,280	\$ 165,227	\$ 175,417	\$ 652,600	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569
Cost of Revenue	66,436	66,840	72,919	60,592	266,787	38,570	41,536	65,614	71,138	216,858	69,577	65,453	95,391	97,545	327,966
Gross Profit	\$ 142,029	\$ 134,642	\$ 132,249	\$ 134,130	\$ 543,050	\$ 127,106	\$ 104,744	\$ 99,613	\$ 104,279	\$ 435,742	\$ 105,076	\$ 107,082	\$ 100,552	\$ 104,893	\$ 417,603
Gross Profit Margin	68.1%	66.8%	64.5%	68.9%	67.1%	76.7%	71.6%	60.3%	59.4%	66.8%	60.2%	62.1%	51.3%	51.8%	56.0%
Total Operating Expenses	\$ 70,790	\$ 74,882	\$ 83,922	\$ 79,716	\$ 309,310	\$ 67,734	\$ 69,350	\$ 76,785	\$ 79,098	\$ 292,967	\$ 69,240	\$ 74,047	\$ 68,666	\$ 68,609	\$ 280,562
Depreciation and Amortization	4,118	4,316	5,338	4,960	18,732	5,283	5,033	3,882	4,190	18,388	3,987	4,228	3,789	3,560	15,564
Income from Operations	\$ 67,121	\$ 55,444	\$ 42,989	\$ 49,454	\$ 215,008	\$ 54,089	\$ 30,361	\$ 18,946	\$ 20,991	\$ 124,387	\$ 31,849	\$ 28,807	\$ 28,097	\$ 32,724	\$ 121,477

(a) During the first quarter of 2016, the Company changed the presentation of its reportable segment information to report corporate services separately from its domestic and international operations. Corporate services expenses, which was previously allocated between domestic and international based on revenue, is included under the "Corporate Services" heading in the tables above. For comparison purposes, income (loss) from operations and depreciation and amortization expenses for prior periods have been conformed to the current presentation. Corporate Services primarily includes personnel, occupancy and other operating expenses for shared functions, such as executive management, technology, analytics, business development, legal and licensing, compliance, risk management, internal audit, human resources, payroll, treasury, finance, accounting, and tax.



## Combined Loan and Finance Receivable Balances by Geography (Unaudited)

(Dollars in thousands)

	2014				2015				2016			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
<b>Domestic loan and finance receivable balances, gross:</b>												
Company owned	\$ 157,729	\$ 195,043	\$ 242,425	\$ 270,801	\$ 250,345	\$ 294,663	\$ 369,775	\$ 422,399	\$ 415,950	\$ 482,801	\$ 556,056	\$ 576,992
Guaranteed by the Company	29,643	34,915	35,429	36,270	25,355	31,539	36,684	34,123	27,114	31,227	29,700	32,199
Combined	<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>	<u>\$ 443,064</u>	<u>\$ 514,028</u>	<u>\$ 585,756</u>	<u>\$ 609,191</u>
<b>International loan and finance receivable balances, gross:</b>												
Company owned	\$ 196,737	\$ 164,717	\$ 131,268	\$ 117,758	\$ 79,930	\$ 74,052	\$ 75,772	\$ 79,556	\$ 79,956	\$ 81,009	\$ 81,556	\$ 83,503
Guaranteed by the Company	—	—	—	—	—	—	—	—	—	—	—	—
Combined	<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>	<u>\$ 79,956</u>	<u>\$ 81,009</u>	<u>\$ 81,556</u>	<u>\$ 83,503</u>
<b>Total loan and finance receivable balances, gross:</b>												
Company owned	\$ 354,466	\$ 359,760	\$ 373,693	\$ 388,559	\$ 330,275	\$ 368,715	\$ 445,547	\$ 501,955	\$ 495,906	\$ 563,810	\$ 637,612	\$ 660,495
Guaranteed by the Company	29,643	34,915	35,429	36,270	25,355	31,539	36,684	34,123	27,114	31,227	29,700	32,199
Combined	<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>	<u>\$ 523,020</u>	<u>\$ 595,037</u>	<u>\$ 667,312</u>	<u>\$ 692,694</u>

	2014				2015				2016			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
<b>Short-term loan balances, gross:</b>												
Company owned	\$ 65,910	\$ 60,140	\$ 50,822	\$ 56,298	\$ 49,012	\$ 58,315	\$ 62,208	\$ 58,793	\$ 52,381	\$ 58,798	\$ 60,124	\$ 63,005
Guaranteed by the Company	29,643	34,915	35,389	36,263	24,394	27,717	25,966	25,151	20,534	24,451	23,379	26,092
Combined	<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>	<u>\$ 72,915</u>	<u>\$ 83,249</u>	<u>\$ 83,503</u>	<u>\$ 89,097</u>
<b>Line of credit account balances, gross:</b>												
Company owned	\$ 119,004	\$ 122,409	\$ 128,275	\$ 118,680	\$ 76,196	\$ 73,539	\$ 89,142	\$ 100,855	\$ 98,351	\$ 118,030	\$ 132,388	\$ 144,183
Guaranteed by the Company	—	—	—	—	—	—	—	—	—	—	—	—
Combined	<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>	<u>\$ 98,351</u>	<u>\$ 118,030</u>	<u>\$ 132,388</u>	<u>\$ 144,183</u>
<b>Installment loan and finance receivable balances, gross:</b>												
Company owned	\$ 169,552	\$ 177,211	\$ 194,596	\$ 213,581	\$ 205,067	\$ 236,861	\$ 294,197	\$ 342,307	\$ 345,174	\$ 386,982	\$ 445,100	\$ 453,307
Guaranteed by the Company	—	—	40	7	961	3,822	10,718	8,972	6,580	6,776	6,321	6,107
Combined	<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>	<u>\$ 351,754</u>	<u>\$ 393,758</u>	<u>\$ 451,421</u>	<u>\$ 459,414</u>
<b>Total loan and finance receivable balances, gross:</b>												
Company owned	\$ 354,466	\$ 359,760	\$ 373,693	\$ 388,559	\$ 330,275	\$ 368,715	\$ 445,547	\$ 501,955	\$ 495,906	\$ 563,810	\$ 637,612	\$ 660,495
Guaranteed by the Company	29,643	34,915	35,429	36,270	25,355	31,539	36,684	34,123	27,114	31,227	29,700	32,199
Combined	<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>	<u>\$ 523,020</u>	<u>\$ 595,037</u>	<u>\$ 667,312</u>	<u>\$ 692,694</u>

	2014					2015					2016				
	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
<b>Combined loan and finance receivable originations</b>															
Consumer:															
Near-prime installment loans	\$ 14,265	\$ 30,629	\$ 51,205	\$ 50,355	\$ 146,454	\$ 47,171	\$ 59,538	\$ 72,589	\$ 79,384	\$ 258,682	\$ 54,415	\$ 84,647	\$ 105,414	\$ 63,480	\$ 307,956
Other Installment loans	98,416	84,067	67,166	65,329	314,978	35,864	44,509	63,481	64,186	208,040	47,443	52,205	62,965	61,287	223,900
Line of credit accounts	115,609	125,949	106,077	90,154	437,789	39,604	47,583	61,568	67,824	216,579	54,000	67,347	75,930	76,826	274,103
Short-term loans	349,527	327,114	314,721	311,869	1,303,231	276,397	285,458	312,576	303,928	1,178,359	258,455	271,939	301,438	284,059	1,115,891
<b>Total consumer</b>	<b>577,817</b>	<b>567,759</b>	<b>539,169</b>	<b>517,707</b>	<b>2,202,452</b>	<b>399,036</b>	<b>437,088</b>	<b>510,214</b>	<b>515,322</b>	<b>1,861,660</b>	<b>414,313</b>	<b>476,138</b>	<b>545,747</b>	<b>485,652</b>	<b>1,921,850</b>
Small business	—	—	423	1,350	1,773	2,375	6,979	30,593	31,030	70,977	32,154	39,961	35,930	27,258	135,303
<b>Total combined originations</b>	<b>\$ 577,817</b>	<b>\$ 567,759</b>	<b>\$ 539,592</b>	<b>\$ 519,057</b>	<b>\$ 2,204,225</b>	<b>\$ 401,411</b>	<b>\$ 444,067</b>	<b>\$ 540,807</b>	<b>\$ 546,352</b>	<b>\$ 1,932,637</b>	<b>\$ 446,467</b>	<b>\$ 516,099</b>	<b>\$ 581,677</b>	<b>\$ 512,910</b>	<b>\$ 2,057,153</b>
<b>Combined loan and finance receivable balances, gross</b>															
Consumer:															
Near-prime installment loans	\$ 33,286	\$ 52,386	\$ 87,173	\$ 113,212		\$ 127,118	\$ 150,703	\$ 180,773	\$ 208,347		\$ 211,850	\$ 242,768	\$ 286,626	\$ 290,802	
Other Installment loans	136,266	124,825	107,463	100,376		78,910	79,219	96,885	103,773		94,410	95,843	109,389	119,597	
Line of credit accounts	119,004	122,409	127,874	117,015		72,609	66,821	78,610	84,944		77,516	90,748	99,175	107,618	
Short-term loans	95,553	95,055	86,211	92,561		73,406	86,032	88,174	83,944		72,915	83,249	83,503	89,097	
<b>Total consumer</b>	<b>384,109</b>	<b>394,675</b>	<b>408,721</b>	<b>423,164</b>		<b>352,043</b>	<b>382,775</b>	<b>444,442</b>	<b>481,008</b>		<b>456,691</b>	<b>512,608</b>	<b>578,693</b>	<b>607,114</b>	
Small business	—	—	401	1,665		3,587	17,479	37,789	55,070		66,329	82,429	88,619	85,580	
<b>Total combined loan and finance receivable balances, gross:</b>	<b>\$ 384,109</b>	<b>\$ 394,675</b>	<b>\$ 409,122</b>	<b>\$ 424,829</b>		<b>\$ 355,630</b>	<b>\$ 400,254</b>	<b>\$ 482,231</b>	<b>\$ 536,078</b>		<b>\$ 523,020</b>	<b>\$ 595,037</b>	<b>\$ 667,312</b>	<b>\$ 692,694</b>	