

| | 2015 | | | | | 2016 | | | | | 2017 | | | |
|---|------------------|------------------|-----------------|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|------------------|------------------|------------------|-------------------|------------------|
| | 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 | Year to Date |
| Statement of Income Data: | | | | | | | | | | | | | | |
| Revenue | \$ 165,676 | \$ 146,280 | \$ 165,227 | \$ 175,417 | \$ 652,600 | \$ 174,653 | \$ 172,535 | \$ 195,943 | \$ 202,438 | \$ 745,569 | \$ 192,263 | \$ 189,904 | \$ 217,878 | \$ 600,045 |
| Cost of Revenue | 38,570 | 41,536 | 65,614 | 71,138 | 216,858 | 69,577 | 65,453 | 95,391 | 97,545 | 327,966 | 81,884 | 79,862 | 107,341 | 269,087 |
| Gross Profit | 127,106 | 104,744 | 99,613 | 104,279 | 435,742 | 105,076 | 107,082 | 100,552 | 104,893 | 417,603 | 110,379 | 110,042 | 110,537 | 330,958 |
| Expenses | | | | | | | | | | | | | | |
| Marketing | 24,156 | 24,707 | 35,568 | 32,451 | 116,882 | 21,181 | 25,597 | 26,722 | 23,904 | 97,404 | 19,583 | 23,410 | 27,000 | 69,993 |
| Operations and technology | 18,012 | 17,554 | 18,590 | 19,856 | 74,012 | 20,134 | 20,935 | 20,637 | 23,496 | 85,202 | 23,531 | 21,818 | 27,163 | 72,512 |
| General and administrative | 25,566 | 27,089 | 22,627 | 26,791 | 102,073 | 27,925 | 27,515 | 21,307 | 21,209 | 97,956 | 25,696 | 26,245 | 25,164 | 77,105 |
| Depreciation and amortization | 5,283 | 5,033 | 3,882 | 4,190 | 18,388 | 3,987 | 4,228 | 3,789 | 3,560 | 15,564 | 3,497 | 3,366 | 3,533 | 10,396 |
| Total Expenses | 73,017 | 74,383 | 80,667 | 83,288 | 311,355 | 73,227 | 78,275 | 72,455 | 72,169 | 296,126 | 72,307 | 74,839 | 82,860 | 230,006 |
| Income from Operations | 54,089 | 30,361 | 18,946 | 20,991 | 124,387 | 31,849 | 28,807 | 28,097 | 32,724 | 121,477 | 38,072 | 35,203 | 27,677 | 100,952 |
| Interest expense | (13,305) | (12,904) | (13,292) | (13,382) | (52,883) | (15,915) | (16,026) | (16,117) | (17,545) | (65,603) | (17,222) | (17,012) | (18,292) | (52,526) |
| Foreign currency transaction (loss) gain | (944) | (31) | (212) | 202 | (985) | 1,568 | 471 | 145 | (622) | 1,562 | 227 | 62 | 65 | 354 |
| Loss on early extinguishment of debt | — | — | — | — | — | — | — | — | — | — | — | — | (14,927) | (14,927) |
| Income (loss) before Income Taxes | 39,840 | 17,426 | 5,442 | 7,811 | 70,519 | 17,502 | 13,252 | 12,125 | 14,557 | 57,436 | 21,077 | 18,253 | (5,477) | 33,853 |
| Provision for (benefit from) income taxes | 15,310 | 6,562 | 1,025 | 3,630 | 26,527 | 7,639 | 5,064 | 4,288 | 5,843 | 22,834 | 7,225 | 6,380 | (2,109) | 11,496 |
| Net Income (Loss) | \$ 24,530 | \$ 10,864 | \$ 4,417 | \$ 4,181 | \$ 43,992 | \$ 9,863 | \$ 8,188 | \$ 7,837 | \$ 8,714 | \$ 34,602 | \$ 13,852 | \$ 11,873 | \$ (3,368) | \$ 22,357 |
| Earnings Per Share | | | | | | | | | | | | | | |
| Earnings per common share: | | | | | | | | | | | | | | |
| Basic | \$ 0.74 | \$ 0.33 | \$ 0.13 | \$ 0.13 | \$ 1.33 | \$ 0.30 | \$ 0.25 | \$ 0.24 | \$ 0.26 | \$ 1.04 | \$ 0.42 | \$ 0.35 | \$ (0.10) | \$ 0.67 |
| Diluted | \$ 0.74 | \$ 0.33 | \$ 0.13 | \$ 0.13 | \$ 1.33 | \$ 0.30 | \$ 0.25 | \$ 0.23 | \$ 0.26 | \$ 1.03 | \$ 0.41 | \$ 0.35 | \$ (0.10) | \$ 0.66 |
| Weighted average common shares outstanding: | | | | | | | | | | | | | | |
| Basic | 33,000 | 33,000 | 33,000 | 33,024 | 33,006 | 33,142 | 33,175 | 33,211 | 33,237 | 33,192 | 33,372 | 33,553 | 33,670 | 33,533 |
| Diluted | 33,008 | 33,015 | 33,022 | 33,061 | 33,026 | 33,187 | 33,335 | 33,558 | 33,767 | 33,462 | 34,036 | 34,125 | 33,670 | 34,119 |
| Balance Sheet Data (at period end): | | | | | | | | | | | | | | |
| Cash and cash equivalents | \$ 143,444 | \$ 96,237 | \$ 34,310 | \$ 42,066 | \$ 42,066 | \$ 112,211 | \$ 39,167 | \$ 45,681 | \$ 39,934 | \$ 39,934 | \$ 97,030 | \$ 46,209 | \$ 110,054 | \$ 110,054 |
| Loans and finance receivables, net | 279,055 | 317,454 | 380,805 | 434,633 | 434,633 | 428,202 | 489,990 | 542,865 | 561,550 | 561,550 | 515,463 | 563,996 | 637,736 | 637,736 |
| Total assets ^{(a)(b)} | 749,895 | 769,506 | 780,172 | 840,537 | 840,537 | 915,176 | 910,869 | 975,079 | 977,879 | 977,879 | 985,413 | 1,001,869 | 1,139,778 | 1,139,778 |
| Long-term debt ^(b) | 481,417 | 482,110 | 482,808 | 541,909 | 541,909 | 594,414 | 588,824 | 635,179 | 649,911 | 649,911 | 631,117 | 638,749 | 765,395 | 765,395 |
| Total stockholder's equity | 177,820 | 195,086 | 199,276 | 205,968 | 205,968 | 217,605 | 224,281 | 233,085 | 241,699 | 241,699 | 258,473 | 274,568 | 274,805 | 274,805 |

(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.

| | 2015 | | | | | 2016 | | | | | 2017 | | | |
|---|---------------|----------------|---------------|----------------|------------|---------------|----------------|---------------|----------------|------------|---------------|----------------|---------------|--------------|
| | 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 | Year to Date |
| Net Income | \$ 24,530 | \$ 10,864 | \$ 4,417 | \$ 4,181 | \$ 43,992 | \$ 9,863 | \$ 8,188 | \$ 7,837 | \$ 8,714 | \$ 34,602 | \$ 13,852 | \$ 11,873 | \$ (3,368) | \$ 22,357 |
| Depreciation and amortization expenses | 5,283 | 5,033 | 3,882 | 4,190 | 18,388 | 3,987 | 4,228 | 3,789 | 3,560 | 15,564 | 3,497 | 3,366 | 3,533 | 10,396 |
| Interest expense, net | 13,305 | 12,904 | 13,292 | 13,382 | 52,883 | 15,915 | 16,026 | 16,117 | 17,545 | 65,603 | 17,222 | 17,012 | 18,292 | 52,526 |
| Foreign currency transaction loss (gain) | 944 | 31 | 212 | (202) | 985 | (1,568) | (471) | (145) | 622 | (1,562) | (227) | (62) | (65) | (354) |
| Provision for income taxes | 15,310 | 6,562 | 1,025 | 3,630 | 26,527 | 7,639 | 5,064 | 4,288 | 5,843 | 22,834 | 7,225 | 6,380 | (2,109) | 11,496 |
| Stock-based compensation expense | 1,712 | 2,204 | 2,625 | 3,089 | 9,630 | 1,968 | 2,181 | 2,265 | 2,108 | 8,522 | 2,320 | 2,987 | 2,996 | 8,303 |
| Adjustments: | | | | | | | | | | | | | | |
| Acquisition related costs ^(a) | — | — | — | — | — | — | — | — | (3,300) | (3,300) | — | — | — | — |
| Lease termination and relocation costs ^(b) | — | 3,480 | (210) | — | 3,270 | — | — | — | — | — | — | — | — | — |
| Loss on early extinguishment of debt ^(c) | — | — | — | — | — | — | — | — | — | — | — | — | 14,927 | 14,927 |
| Adjusted EBITDA | \$ 61,084 | \$ 41,078 | \$ 25,243 | \$ 28,270 | \$ 155,675 | \$ 37,804 | \$ 35,216 | \$ 34,151 | \$ 35,092 | \$ 142,263 | \$ 43,889 | \$ 41,556 | \$ 34,206 | \$ 119,651 |
| Adjusted EBITDA margin calculated as follows: | | | | | | | | | | | | | | |
| Total Revenue | \$ 165,676 | \$ 146,280 | \$ 165,227 | \$ 175,417 | \$ 652,600 | \$ 174,653 | \$ 172,535 | \$ 195,943 | \$ 202,438 | \$ 745,569 | \$ 192,263 | \$ 189,904 | \$ 217,878 | \$ 600,045 |
| Adjusted EBITDA | \$ 61,084 | \$ 41,078 | \$ 25,243 | \$ 28,270 | \$ 155,675 | \$ 37,804 | \$ 35,216 | \$ 34,151 | \$ 35,092 | \$ 142,263 | \$ 43,889 | \$ 41,556 | \$ 34,206 | \$ 119,651 |
| Adjusted EBITDA as a percentage of total revenue | 36.9% | 28.1% | 15.3% | 16.1% | 23.9% | 21.6% | 20.4% | 17.4% | 17.3% | 19.1% | 22.8% | 21.9% | 15.7% | 19.9% |

(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.

(c) In the third quarter of 2017, the Company recorded a \$14.9 million loss on early extinguishment of debt (\$9.2 million net of tax) related to the repurchase of \$155.0 million principal amount of senior notes.

| | 2015 | | | | | 2016 | | | | | 2017 | | | |
|---|---------------|----------------|---------------|----------------|------------|---------------|----------------|---------------|----------------|------------|---------------|----------------|---------------|--------------|
| | 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 | Year to Date |
| Net Income | \$ 24,530 | \$ 10,864 | \$ 4,417 | \$ 4,181 | \$ 43,992 | \$ 9,863 | \$ 8,188 | \$ 7,837 | \$ 8,714 | \$ 34,602 | \$ 13,852 | \$ 11,873 | \$ (3,368) | \$ 22,357 |
| Adjustments (net of tax): | | | | | | | | | | | | | | |
| Acquisition related costs ^(a) | — | — | — | — | — | — | — | — | (3,300) | (3,300) | — | — | — | — |
| Lease termination and relocation costs ^(b) | — | 3,480 | (210) | — | 3,270 | — | — | — | — | — | — | — | — | — |
| Loss on early extinguishment of debt ^(c) | — | — | — | — | — | — | — | — | — | — | — | — | 14,927 | 14,927 |
| Intangible asset amortization | 3 | 4 | 3 | 484 | 494 | 320 | 276 | 271 | 270 | 1,137 | 271 | 271 | 269 | 811 |
| Stock-based compensation expense | 1,712 | 2,204 | 2,625 | 3,089 | 9,630 | 1,968 | 2,181 | 2,265 | 2,108 | 8,522 | 2,320 | 2,987 | 2,996 | 8,303 |
| Foreign currency transaction loss (gain) | 944 | 31 | 212 | (202) | 985 | (1,568) | (471) | (145) | 622 | (1,562) | (227) | (62) | (65) | (354) |
| Cumulative tax effect of adjustments | (1,022) | (2,155) | (842) | (1,354) | (5,373) | (315) | (803) | (902) | 113 | (1,907) | (810) | (1,113) | (6,121) | (8,044) |
| Adjusted earnings | \$ 26,167 | \$ 14,428 | \$ 6,205 | \$ 6,198 | \$ 52,998 | \$ 10,268 | \$ 9,371 | \$ 9,326 | \$ 8,527 | \$ 37,492 | \$ 15,406 | \$ 13,956 | \$ 8,638 | \$ 38,000 |
| Diluted earnings per share | \$ 0.74 | \$ 0.33 | \$ 0.13 | \$ 0.13 | \$ 1.33 | \$ 0.30 | \$ 0.25 | \$ 0.23 | \$ 0.26 | \$ 1.03 | \$ 0.41 | \$ 0.35 | \$ (0.10) | \$ 0.66 |
| Adjusted earnings per share | \$ 0.79 | \$ 0.44 | \$ 0.19 | \$ 0.19 | \$ 1.60 | \$ 0.31 | \$ 0.28 | \$ 0.28 | \$ 0.25 | \$ 1.12 | \$ 0.45 | \$ 0.41 | \$ 0.25 | \$ 1.11 |

(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.

(c) In the third quarter of 2017, the Company recorded a \$14.9 million loss on early extinguishment of debt (\$9.2 million net of tax) related to the repurchase of \$155.0 million principal amount of senior notes.



| | 2015 | | | | 2016 | | | | 2017 | | |
|---|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|
| | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | First Quarter | Second Quarter | Third Quarter |
| Short-term loans: | | | | | | | | | | | |
| Cost of revenue | \$ 11,843 | \$ 14,299 | \$ 18,315 | \$ 17,837 | \$ 13,276 | \$ 14,214 | \$ 20,531 | \$ 21,600 | \$ 15,602 | \$ 16,584 | \$ 23,849 |
| Charge-offs (net of recoveries) | 13,908 | 12,683 | 17,226 | 18,125 | 16,540 | 11,720 | 15,956 | 21,021 | 18,975 | 15,539 | 20,439 |
| Average short-term combined loan balance, gross ^{(a)(b)} | 80,933 | 78,376 | 87,160 | 83,513 | 80,990 | 75,767 | 85,439 | 84,437 | 81,882 | 79,021 | 91,736 |
| Ending short-term combined loan balance, gross ^(b) | 73,406 | 86,032 | 88,174 | 83,944 | 72,915 | 83,249 | 83,503 | 89,097 | 72,059 | 85,688 | 91,967 |
| Ending allowance and liability for losses | \$ 13,650 | \$ 15,472 | \$ 16,380 | \$ 15,950 | \$ 12,598 | \$ 14,746 | \$ 19,184 | \$ 19,486 | \$ 16,205 | \$ 17,449 | \$ 21,047 |
| Short-term loan ratios: | | | | | | | | | | | |
| Cost of revenue as a % of average short-term combined loan balance, gross ^{(a)(b)} | 14.6% | 18.2% | 21.0% | 21.4% | 16.4% | 18.8% | 24.0% | 25.6% | 19.1% | 21.0% | 26.0% |
| Charge-offs (net of recoveries) as a % of average short-term combined loan balance, gross ^{(a)(b)} | 17.2% | 16.2% | 19.8% | 21.7% | 20.4% | 15.5% | 18.7% | 24.9% | 23.2% | 19.7% | 22.3% |
| Gross profit margin | 76.7% | 70.5% | 66.4% | 65.0% | 72.1% | 69.5% | 60.5% | 56.8% | 67.1% | 64.5% | 52.2% |
| Allowance and liability for losses as a % of combined loan balance, gross ^{(b)(c)} | 18.6% | 18.0% | 18.6% | 19.0% | 17.3% | 17.7% | 23.0% | 21.9% | 22.5% | 20.4% | 22.9% |

(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.



| | 2015 | | | | 2016 | | | | 2017 | | |
|---|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|
| | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | First Quarter | Second Quarter | Third Quarter |
| Line of credit accounts: | | | | | | | | | | | |
| Cost of revenue | \$ 7,813 | \$ 4,870 | \$ 13,048 | \$ 17,816 | \$ 16,471 | \$ 17,251 | \$ 29,739 | \$ 25,028 | \$ 19,831 | \$ 19,868 | \$ 23,439 |
| Charge-offs (net of recoveries) | 14,926 | 8,231 | 9,262 | 14,962 | 16,914 | 14,506 | 20,973 | 25,229 | 24,660 | 18,786 | 19,476 |
| Average loan balance ^(a) | 95,777 | 72,584 | 81,511 | 94,532 | 100,648 | 105,553 | 126,371 | 138,259 | 135,621 | 128,348 | 145,398 |
| Ending loan balance | 76,196 | 73,539 | 89,142 | 100,855 | 98,351 | 118,030 | 132,388 | 144,183 | 124,498 | 134,154 | 154,689 |
| Ending allowance for losses balance | \$ 12,340 | \$ 9,091 | \$ 12,873 | \$ 15,727 | \$ 15,284 | \$ 18,029 | \$ 26,795 | \$ 26,594 | \$ 21,765 | \$ 22,847 | \$ 26,810 |
| Line of credit account ratios: | | | | | | | | | | | |
| Cost of revenue as a % of average loan balance ^(a) | 8.2% | 6.7% | 16.0% | 18.8% | 16.4% | 16.3% | 23.5% | 18.1% | 14.6% | 15.5% | 16.1% |
| Charge-offs (net of recoveries) as a % of average loan balance ^(a) | 15.6% | 11.3% | 11.4% | 15.8% | 16.8% | 13.7% | 16.6% | 18.2% | 18.2% | 14.6% | 13.4% |
| Gross profit margin | 86.0% | 88.1% | 70.2% | 60.5% | 66.4% | 65.7% | 49.7% | 59.7% | 66.6% | 66.2% | 66.0% |
| Allowance for losses as a % of loan balance ^(b) | 16.2% | 12.4% | 14.4% | 15.6% | 15.5% | 15.3% | 20.2% | 18.4% | 17.5% | 17.0% | 17.3% |

(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.



| | 2015 | | | | 2016 | | | | 2017 | | |
|---|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|
| | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | First Quarter | Second Quarter | Third Quarter |
| Installment loans: | | | | | | | | | | | |
| Cost of revenue | \$ 18,914 | \$ 22,367 | \$ 34,251 | \$ 35,485 | \$ 39,830 | \$ 33,988 | \$ 45,121 | \$ 50,917 | \$ 46,451 | \$ 43,410 | \$ 60,053 |
| Charge-offs (net of recoveries) | 23,302 | 20,627 | 24,553 | 35,470 | 36,541 | 32,332 | 37,383 | 46,411 | 55,179 | 44,443 | 46,598 |
| Average installment combined loan and finance receivable balance, gross ^{(a)(b)} | 208,995 | 219,402 | 273,075 | 329,067 | 351,806 | 368,316 | 425,825 | 455,046 | 445,760 | 437,329 | 492,064 |
| Ending installment combined loan and finance receivable balance, gross ^(b) | 206,028 | 240,683 | 304,915 | 351,279 | 351,754 | 393,758 | 451,421 | 459,414 | 424,706 | 456,006 | 525,083 |
| Ending allowance and liability for losses | \$ 26,175 | \$ 28,126 | \$ 37,465 | \$ 37,401 | \$ 41,004 | \$ 42,878 | \$ 50,495 | \$ 54,861 | \$ 46,471 | \$ 45,484 | \$ 59,220 |
| Installment loan ratios: | | | | | | | | | | | |
| Cost of revenue as a % of average installment combined loan and finance receivable balance, gross ^{(a)(b)} | 9.0% | 10.2% | 12.5% | 10.8% | 11.3% | 9.2% | 10.6% | 11.2% | 10.4% | 9.9% | 12.2% |
| Charge-offs (net of recoveries) as a % of average installment combined loan and finance receivable balance, gross ^{(a)(b)} | 11.1% | 9.4% | 9.0% | 10.8% | 10.4% | 8.8% | 8.8% | 10.2% | 12.4% | 10.2% | 9.5% |
| Gross profit margin | 67.8% | 60.4% | 48.4% | 55.0% | 48.6% | 54.7% | 46.8% | 43.5% | 45.4% | 48.4% | 39.3% |
| Allowance and liability for losses as a % of combined loan and finance receivable balance, gross ^{(b)(c)} | 12.7% | 11.7% | 12.3% | 10.6% | 11.7% | 10.9% | 11.2% | 11.9% | 10.9% | 10.0% | 11.3% |

(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.



| | 2015 | | | | | 2016 | | | | | 2017 | | | |
|-------------------------------|---------------|----------------|---------------|----------------|--------------|---------------|----------------|---------------|----------------|--------------|---------------|----------------|---------------|--------------|
| | 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 | Year to Date |
| Domestic | | | | | | | | | | | | | | |
| Revenue | \$ 119,053 | \$ 113,420 | \$ 133,661 | \$ 144,108 | \$ 510,242 | \$ 143,428 | \$ 140,342 | \$ 165,330 | \$ 173,891 | \$ 622,991 | \$ 164,669 | \$ 158,073 | \$ 181,584 | \$ 504,326 |
| Cost of Revenue | 33,930 | 40,149 | 59,056 | 63,828 | 196,963 | 60,456 | 57,752 | 85,862 | 87,194 | 291,264 | 70,649 | 67,393 | 88,419 | 226,461 |
| Gross Profit | \$ 85,123 | \$ 73,271 | \$ 74,605 | \$ 80,280 | \$ 313,279 | \$ 82,972 | \$ 82,590 | \$ 79,468 | \$ 86,697 | \$ 331,727 | \$ 94,020 | \$ 90,680 | \$ 93,165 | \$ 277,865 |
| Gross Profit Margin | 71.5% | 64.6% | 55.8% | 55.7% | 61.4% | 57.8% | 58.8% | 48.1% | 49.9% | 53.2% | 57.1% | 57.4% | 51.3% | 55.1% |
| Total Operating Expenses | \$ 25,455 | \$ 24,329 | \$ 35,842 | \$ 36,162 | \$ 121,788 | \$ 25,808 | \$ 31,885 | \$ 34,068 | \$ 29,877 | \$ 121,638 | \$ 30,424 | \$ 30,583 | \$ 35,764 | \$ 96,771 |
| Depreciation and Amortization | 2,485 | 2,177 | 1,441 | 1,817 | 7,920 | 1,582 | 1,585 | 1,385 | 1,453 | 6,005 | 1,526 | 1,532 | 1,634 | 4,692 |
| Income from Operations | \$ 57,183 | \$ 46,765 | \$ 37,322 | \$ 42,301 | \$ 183,571 | \$ 55,582 | \$ 49,120 | \$ 44,015 | \$ 55,367 | \$ 204,084 | \$ 62,070 | \$ 58,565 | \$ 55,767 | \$ 176,402 |
| International | | | | | | | | | | | | | | |
| Revenue | \$ 46,623 | \$ 32,860 | \$ 31,566 | \$ 31,309 | \$ 142,358 | \$ 31,225 | \$ 32,193 | \$ 30,613 | \$ 28,547 | \$ 122,578 | \$ 27,594 | \$ 31,831 | \$ 36,294 | \$ 95,719 |
| Cost of Revenue | 4,640 | 1,387 | 6,558 | 7,310 | 19,895 | 9,121 | 7,701 | 9,529 | 10,351 | 36,702 | 11,235 | 12,469 | 18,922 | 42,626 |
| Gross Profit | \$ 41,983 | \$ 31,473 | \$ 25,008 | \$ 23,999 | \$ 122,463 | \$ 22,104 | \$ 24,492 | \$ 21,084 | \$ 18,196 | \$ 85,876 | \$ 16,359 | \$ 19,362 | \$ 17,372 | \$ 53,093 |
| Gross Profit Margin | 90.0% | 95.8% | 79.2% | 76.7% | 86.0% | 70.8% | 76.1% | 68.9% | 63.7% | 70.1% | 59.3% | 60.8% | 47.9% | 55.5% |
| Total Operating Expenses | \$ 17,523 | \$ 19,828 | \$ 21,617 | \$ 18,443 | \$ 77,411 | \$ 18,348 | \$ 16,367 | \$ 15,016 | \$ 14,191 | \$ 63,922 | \$ 13,786 | \$ 15,273 | \$ 18,959 | \$ 48,018 |
| Depreciation and Amortization | 523 | 559 | 581 | 591 | 2,254 | 605 | 799 | 409 | 354 | 2,167 | 379 | 361 | 396 | 1,136 |
| Income from Operations | \$ 23,937 | \$ 11,086 | \$ 2,810 | \$ 4,965 | \$ 42,798 | \$ 3,151 | \$ 7,326 | \$ 5,659 | \$ 3,651 | \$ 19,787 | \$ 2,194 | \$ 3,728 | \$ (1,983) | \$ 3,939 |
| Corporate Services | | | | | | | | | | | | | | |
| Total Operating Expenses | \$ 24,756 | \$ 25,193 | \$ 19,326 | \$ 24,493 | \$ 93,768 | \$ 25,084 | \$ 25,795 | \$ 19,582 | \$ 24,541 | \$ 95,002 | \$ 24,600 | \$ 25,617 | \$ 24,604 | \$ 74,821 |
| Depreciation and Amortization | 2,275 | 2,297 | 1,860 | 1,782 | 8,214 | 1,800 | 1,844 | 1,995 | 1,753 | 7,392 | 1,592 | 1,473 | 1,503 | 4,568 |
| Loss from Operations | \$ (27,031) | \$ (27,490) | \$ (21,186) | \$ (26,275) | \$ (101,982) | \$ (26,884) | \$ (27,639) | \$ (21,577) | \$ (26,294) | \$ (102,394) | \$ (26,192) | \$ (27,090) | \$ (26,107) | \$ (79,389) |
| Total | | | | | | | | | | | | | | |
| Revenue | \$ 165,676 | \$ 146,280 | \$ 165,227 | \$ 175,417 | \$ 652,600 | \$ 174,653 | \$ 172,535 | \$ 195,943 | \$ 202,438 | \$ 745,569 | \$ 192,263 | \$ 189,904 | \$ 217,878 | \$ 600,045 |
| Cost of Revenue | 38,570 | 41,536 | 65,614 | 71,138 | 216,858 | 69,577 | 65,453 | 95,391 | 97,545 | 327,966 | 81,884 | 79,862 | 107,341 | 269,087 |
| Gross Profit | \$ 127,106 | \$ 104,744 | \$ 99,613 | \$ 104,279 | \$ 435,742 | \$ 105,076 | \$ 107,082 | \$ 100,552 | \$ 104,893 | \$ 417,603 | \$ 110,379 | \$ 110,042 | \$ 110,537 | \$ 330,958 |
| Gross Profit Margin | 76.7% | 71.6% | 60.3% | 59.4% | 66.8% | 60.2% | 62.1% | 51.3% | 51.8% | 56.0% | 57.4% | 57.9% | 50.7% | 55.2% |
| Total Operating Expenses | \$ 67,734 | \$ 69,350 | \$ 76,785 | \$ 79,098 | \$ 292,967 | \$ 69,240 | \$ 74,047 | \$ 68,666 | \$ 68,609 | \$ 280,562 | \$ 68,810 | \$ 71,473 | \$ 79,327 | \$ 219,610 |
| Depreciation and Amortization | 5,283 | 5,033 | 3,882 | 4,190 | 18,388 | 3,987 | 4,228 | 3,789 | 3,560 | 15,564 | 3,497 | 3,366 | 3,533 | 10,396 |
| Income from Operations | \$ 54,089 | \$ 30,361 | \$ 18,946 | \$ 20,991 | \$ 124,387 | \$ 31,849 | \$ 28,807 | \$ 28,097 | \$ 32,724 | \$ 121,477 | \$ 38,072 | \$ 35,203 | \$ 27,677 | \$ 100,952 |

(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.



| | 2015 | | | | 2016 | | | | 2017 | | |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | First Quarter | Second Quarter | Third Quarter |
| Domestic loan and finance receivable balances, gross: | | | | | | | | | | | |
| Company owned | \$ 250,345 | \$ 294,663 | \$ 369,775 | \$ 422,399 | \$ 415,950 | \$ 482,801 | \$ 556,056 | \$ 576,992 | \$ 520,615 | \$ 557,566 | \$ 640,793 |
| Guaranteed by the Company | 25,355 | 31,539 | 36,684 | 34,123 | 27,114 | 31,227 | 29,700 | 32,199 | 22,546 | 28,013 | 28,943 |
| Combined | <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> | <u>\$ 543,161</u> | <u>\$ 585,579</u> | <u>\$ 669,736</u> |
| International loan and finance receivable balances, gross: | | | | | | | | | | | |
| Company owned | \$ 79,930 | \$ 74,052 | \$ 75,772 | \$ 79,556 | \$ 79,956 | \$ 81,009 | \$ 81,556 | \$ 83,503 | \$ 78,102 | \$ 90,269 | \$ 102,003 |
| Guaranteed by the Company | — | — | — | — | — | — | — | — | — | — | — |
| Combined | <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> | <u>\$ 78,102</u> | <u>\$ 90,269</u> | <u>\$ 102,003</u> |
| Total loan and finance receivable balances, gross: | | | | | | | | | | | |
| Company owned | \$ 330,275 | \$ 368,715 | \$ 445,547 | \$ 501,955 | \$ 495,906 | \$ 563,810 | \$ 637,612 | \$ 660,495 | \$ 598,717 | \$ 647,835 | \$ 742,796 |
| Guaranteed by the Company | 25,355 | 31,539 | 36,684 | 34,123 | 27,114 | 31,227 | 29,700 | 32,199 | 22,546 | 28,013 | 28,943 |
| Combined | <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> | <u>\$ 621,263</u> | <u>\$ 675,848</u> | <u>\$ 771,739</u> |



| | 2015 | | | | 2016 | | | | 2017 | | |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | First Quarter | Second Quarter | Third Quarter |
| Short-term loan balances, gross: | | | | | | | | | | | |
| Company owned | \$ 49,012 | \$ 58,315 | \$ 62,208 | \$ 58,793 | \$ 52,381 | \$ 58,798 | \$ 60,124 | \$ 63,005 | \$ 53,205 | \$ 61,565 | \$ 67,719 |
| Guaranteed by the Company | 24,394 | 27,717 | 25,966 | 25,151 | 20,534 | 24,451 | 23,379 | 26,092 | 18,854 | 24,123 | 24,248 |
| Combined | <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> | <u>\$ 72,059</u> | <u>\$ 85,688</u> | <u>\$ 91,967</u> |
| Line of credit account balances, gross: | | | | | | | | | | | |
| Company owned | \$ 76,196 | \$ 73,539 | \$ 89,142 | \$ 100,855 | \$ 98,351 | \$ 118,030 | \$ 132,388 | \$ 144,183 | \$ 124,498 | \$ 134,154 | \$ 154,689 |
| Guaranteed by the Company | — | — | — | — | — | — | — | — | — | — | — |
| Combined | <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> | <u>\$ 124,498</u> | <u>\$ 134,154</u> | <u>\$ 154,689</u> |
| Installment loan and finance receivable balances, gross: | | | | | | | | | | | |
| Company owned | \$ 205,067 | \$ 236,861 | \$ 294,197 | \$ 342,307 | \$ 345,174 | \$ 386,982 | \$ 445,100 | \$ 453,307 | \$ 421,014 | \$ 452,116 | \$ 520,388 |
| Guaranteed by the Company | 961 | 3,822 | 10,718 | 8,972 | 6,580 | 6,776 | 6,321 | 6,107 | 3,692 | 3,890 | 4,695 |
| Combined | <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> | <u>\$ 424,706</u> | <u>\$ 456,006</u> | <u>\$ 525,083</u> |
| Total loan and finance receivable balances, gross: | | | | | | | | | | | |
| Company owned | \$ 330,275 | \$ 368,715 | \$ 445,547 | \$ 501,955 | \$ 495,906 | \$ 563,810 | \$ 637,612 | \$ 660,495 | \$ 598,717 | \$ 647,835 | \$ 742,796 |
| Guaranteed by the Company | 25,355 | 31,539 | 36,684 | 34,123 | 27,114 | 31,227 | 29,700 | 32,199 | 22,546 | 28,013 | 28,943 |
| Combined | <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> | <u>\$ 621,263</u> | <u>\$ 675,848</u> | <u>\$ 771,739</u> |



| | 2015 | | | | | 2016 | | | | | 2017 | | | |
|--|-------------------|-------------------|-------------------|-------------------|---------------------|-------------------|-------------------|-------------------|-------------------|---------------------|-------------------|-------------------|-------------------|---------------------|
| | 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 | Year to Date |
| Combined loan and finance receivable originations | | | | | | | | | | | | | | |
| Consumer: | | | | | | | | | | | | | | |
| Near-prime installment loans | \$ 47,171 | \$ 59,538 | \$ 72,589 | \$ 79,384 | \$ 258,682 | \$ 54,415 | \$ 84,647 | \$ 105,414 | \$ 63,480 | \$ 307,956 | \$ 48,864 | \$ 80,367 | \$ 103,438 | \$ 232,669 |
| Other Installment loans | 35,864 | 44,509 | 63,481 | 64,186 | 208,040 | 47,443 | 52,205 | 62,965 | 61,287 | 223,900 | 50,124 | 62,306 | 82,933 | 195,363 |
| Line of credit accounts | 39,604 | 47,583 | 61,568 | 67,824 | 216,579 | 54,000 | 67,347 | 75,930 | 76,826 | 274,103 | 59,393 | 62,816 | 66,328 | 188,537 |
| Short-term loans | 276,397 | 285,458 | 312,576 | 303,928 | 1,178,359 | 258,455 | 271,939 | 301,438 | 284,059 | 1,115,891 | 262,378 | 274,528 | 285,784 | 822,690 |
| Total consumer | 399,036 | 437,088 | 510,214 | 515,322 | 1,861,660 | 414,313 | 476,138 | 545,747 | 485,652 | 1,921,850 | 420,759 | 480,017 | 538,483 | 1,439,259 |
| Small business | 2,375 | 6,979 | 30,593 | 31,030 | 70,977 | 32,154 | 39,961 | 35,930 | 27,258 | 135,303 | 26,777 | 32,529 | 29,725 | 89,031 |
| Total combined originations | \$ 401,411 | \$ 444,067 | \$ 540,807 | \$ 546,352 | \$ 1,932,637 | \$ 446,467 | \$ 516,099 | \$ 581,677 | \$ 512,910 | \$ 2,057,153 | \$ 447,536 | \$ 512,546 | \$ 568,208 | \$ 1,528,290 |
| Combined loan and finance receivable balances, gross | | | | | | | | | | | | | | |
| Consumer: | | | | | | | | | | | | | | |
| Near-prime installment loans | \$ 127,118 | \$ 150,703 | \$ 180,773 | \$ 208,347 | | \$ 211,850 | \$ 242,768 | \$ 286,626 | \$ 290,802 | | \$ 278,929 | \$ 299,568 | \$ 344,312 | |
| Other Installment loans | 78,910 | 79,219 | 96,885 | 103,773 | | 94,410 | 95,843 | 109,389 | 119,597 | | 99,575 | 107,539 | 135,893 | |
| Line of credit accounts | 72,609 | 66,821 | 78,610 | 84,944 | | 77,516 | 90,748 | 99,175 | 107,618 | | 87,860 | 97,875 | 115,159 | |
| Short-term loans | 73,406 | 86,032 | 88,174 | 83,944 | | 72,915 | 83,249 | 83,503 | 89,097 | | 72,059 | 85,688 | 91,967 | |
| Total consumer | 352,043 | 382,775 | 444,442 | 481,008 | | 456,691 | 512,608 | 578,693 | 607,114 | | 538,423 | 590,670 | 687,331 | |
| Small business | 3,587 | 17,479 | 37,789 | 55,070 | | 66,329 | 82,429 | 88,619 | 85,580 | | 82,840 | 85,178 | 84,408 | |
| Total combined loan and finance receivable balances, gross: | \$ 355,630 | \$ 400,254 | \$ 482,231 | \$ 536,078 | | \$ 523,020 | \$ 595,037 | \$ 667,312 | \$ 692,694 | | \$ 621,263 | \$ 675,848 | \$ 771,739 | |