

	2016					2017					2018		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Year to Date
<b>Statement of Income Data:</b>													
Revenue	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569	\$ 192,263	\$ 189,904	\$ 217,878	\$ 243,696	\$ 843,741	\$ 254,298	\$ 253,301	\$ 507,599
Cost of Revenue	69,577	65,453	95,391	97,545	327,966	81,884	79,862	107,341	127,545	396,632	108,553	121,494	230,047
<b>Gross Profit</b>	<b>105,076</b>	<b>107,082</b>	<b>100,552</b>	<b>104,893</b>	<b>417,603</b>	<b>110,379</b>	<b>110,042</b>	<b>110,537</b>	<b>116,151</b>	<b>447,109</b>	<b>145,745</b>	<b>131,807</b>	<b>277,552</b>
<b>Expenses</b>													
Marketing	21,181	25,597	26,722	23,904	97,404	19,583	23,410	27,000	31,436	101,429	27,736	29,386	57,122
Operations and technology	20,134	20,935	20,637	23,496	85,202	23,531	21,818	27,163	22,643	95,155	25,538	27,195	52,733
General and administrative	27,925	27,515	21,307	21,209	97,956	25,696	26,245	25,164	24,618	101,723	26,921	28,295	55,216
Depreciation and amortization	3,987	4,228	3,789	3,560	15,564	3,497	3,366	3,533	3,992	14,388	3,838	3,837	7,675
<b>Total Expenses</b>	<b>73,227</b>	<b>78,275</b>	<b>72,455</b>	<b>72,169</b>	<b>296,126</b>	<b>72,307</b>	<b>74,839</b>	<b>82,860</b>	<b>82,689</b>	<b>312,695</b>	<b>84,033</b>	<b>88,713</b>	<b>172,746</b>
<b>Income from Operations</b>	<b>31,849</b>	<b>28,807</b>	<b>28,097</b>	<b>32,724</b>	<b>121,477</b>	<b>38,072</b>	<b>35,203</b>	<b>27,677</b>	<b>33,462</b>	<b>134,414</b>	<b>61,712</b>	<b>43,094</b>	<b>104,806</b>
Interest expense	(15,915)	(16,026)	(16,117)	(17,545)	(65,603)	(17,222)	(17,012)	(18,292)	(21,477)	(74,003)	(19,673)	(19,355)	(39,028)
Foreign currency transaction (loss) gain	1,568	471	145	(622)	1,562	227	62	65	30	384	(2,088)	(204)	(2,292)
Loss on early extinguishment of debt	—	—	—	—	—	—	—	(14,927)	(7,968)	(22,895)	(4,710)	—	(4,710)
<b>Income (loss) before Income Taxes</b>	<b>17,502</b>	<b>13,252</b>	<b>12,125</b>	<b>14,557</b>	<b>57,436</b>	<b>21,077</b>	<b>18,253</b>	<b>(5,477)</b>	<b>4,047</b>	<b>37,900</b>	<b>35,241</b>	<b>23,535</b>	<b>58,776</b>
Provision for (benefit from) income taxes	7,639	5,064	4,288	5,843	22,834	7,225	6,380	(2,109)	(2,836)	8,660	7,343	5,310	12,653
<b>Net Income (Loss)</b>	<b>\$ 9,863</b>	<b>\$ 8,188</b>	<b>\$ 7,837</b>	<b>\$ 8,714</b>	<b>\$ 34,602</b>	<b>\$ 13,852</b>	<b>\$ 11,873</b>	<b>\$ (3,368)</b>	<b>\$ 6,883</b>	<b>\$ 29,240</b>	<b>\$ 27,898</b>	<b>\$ 18,225</b>	<b>\$ 46,123</b>
<b>Earnings Per Share</b>													
Earnings per common share:													
Basic	\$ 0.30	\$ 0.25	\$ 0.24	\$ 0.26	\$ 1.04	\$ 0.42	\$ 0.35	\$ (0.10)	\$ 0.21	\$ 0.87	\$ 0.83	\$ 0.52	\$ 1.36
Diluted	\$ 0.30	\$ 0.25	\$ 0.23	\$ 0.26	\$ 1.03	\$ 0.41	\$ 0.35	\$ (0.10)	\$ 0.20	\$ 0.86	\$ 0.81	\$ 0.52	\$ 1.32
Weighted average common shares outstanding:													
Basic	33,142	33,175	33,211	33,237	33,192	33,372	33,553	33,670	33,494	33,523	33,669	34,984	33,821
Diluted	33,187	33,335	33,558	33,767	33,462	34,036	34,125	33,670	34,172	34,132	34,572	35,371	34,966
<b>Balance Sheet Data (at period end):</b>													
Cash and cash equivalents	\$ 112,211	\$ 39,167	\$ 45,681	\$ 39,934	\$ 39,934	\$ 97,030	\$ 46,209	\$ 110,054	\$ 68,684	\$ 68,684	\$ 69,900	\$ 47,414	\$ 47,414
Loans and finance receivables, net	428,202	489,990	542,865	561,550	561,550	515,463	563,996	637,736	704,705	704,705	703,076	750,131	750,131
Total assets <sup>(a)(b)</sup>	915,176	910,869	975,079	977,879	977,879	985,413	1,001,869	1,139,778	1,159,460	1,159,460	1,158,200	1,183,204	1,183,204
Long-term debt <sup>(b)</sup>	594,414	588,824	635,179	649,911	649,911	631,117	638,749	765,395	788,542	788,542	754,650	762,831	762,831
Total stockholder's equity	217,605	224,281	233,085	241,699	241,699	258,473	274,568	274,805	281,687	281,687	315,733	333,645	333,645

	2016					2017					2018		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Year to Date
Net Income	\$ 9,863	\$ 8,188	\$ 7,837	\$ 8,714	\$ 34,602	\$ 13,852	\$ 11,873	\$ (3,368)	\$ 6,883	\$ 29,240	\$ 27,898	\$ 18,225	\$ 46,123
Depreciation and amortization expenses	3,987	4,228	3,789	3,560	15,564	3,497	3,366	3,533	3,992	14,388	3,838	3,837	7,675
Interest expense, net	15,915	16,026	16,117	17,545	65,603	17,222	17,012	18,292	21,477	74,003	19,673	19,355	39,028
Foreign currency transaction loss (gain)	(1,568)	(471)	(145)	622	(1,562)	(227)	(62)	(65)	(30)	(384)	2,088	204	2,292
Provision for income taxes	7,639	5,064	4,288	5,843	22,834	7,225	6,380	(2,109)	(2,836)	8,660	7,343	5,310	12,653
Stock-based compensation expense	1,968	2,181	2,265	2,108	8,522	2,320	2,987	2,996	3,004	11,307	2,433	2,834	5,267
Adjustments:													
Acquisition related costs <sup>(a)</sup>	—	—	—	(3,300)	(3,300)	—	—	—	(2,358)	(2,358)	—	—	—
Loss on early extinguishment of debt <sup>(b)</sup>	—	—	—	—	—	—	—	14,927	7,968	22,895	4,710	—	4,710
Adjusted EBITDA	\$ 37,804	\$ 35,216	\$ 34,151	\$ 35,092	\$ 142,263	\$ 43,889	\$ 41,556	\$ 34,206	\$ 38,100	\$ 157,751	\$ 67,983	\$ 49,765	\$ 117,748
Adjusted EBITDA margin calculated as follows:													
Total Revenue	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569	\$ 192,263	\$ 189,904	\$ 217,878	\$ 243,696	\$ 843,741	\$ 254,298	\$ 253,301	\$ 507,599
Adjusted EBITDA	\$ 37,804	\$ 35,216	\$ 34,151	\$ 35,092	\$ 142,263	\$ 43,889	\$ 41,556	\$ 34,206	\$ 38,100	\$ 157,751	\$ 67,983	\$ 49,765	\$ 117,748
Adjusted EBITDA as a percentage of total revenue	21.6%	20.4%	17.4%	17.3%	19.1%	22.8%	21.9%	15.7%	15.6%	18.7%	26.7%	19.6%	23.2%

(a) In the fourth quarters of 2017 and 2016, the Company recorded a \$2.4 million (\$1.8 million net of tax) and \$3.3 million (\$2.0 million net of tax) fair value adjustment to contingent consideration, respectively, related to a prior year acquisition.

(b) In the third and fourth quarters of 2017 and the first quarter of 2018, the Company recorded \$14.9 million (\$9.2 million net of tax), \$8.0 million (\$8.5 million net of tax) and \$4.7 million (\$3.7 million net of tax) losses on early extinguishment of debt related to the repurchase of \$155.0 million principal amount of senior notes, the redemption of \$160.9 million of securitization notes and the repurchase of \$50.0 million principal amount of senior notes, respectively.

	2016					2017					2018		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Year to Date
Net Income	\$ 9,863	\$ 8,188	\$ 7,837	\$ 8,714	\$ 34,602	\$ 13,852	\$ 11,873	\$ (3,368)	\$ 6,883	\$ 29,240	\$ 27,898	\$ 18,225	\$ 46,123
Adjustments (net of tax):													
Acquisition related costs <sup>(a)</sup>	—	—	—	(3,300)	(3,300)	—	—	—	(2,358)	(2,358)	—	—	—
Loss on early extinguishment of debt <sup>(b)</sup>	—	—	—	—	—	—	—	14,927	7,968	22,895	4,710	—	4,710
Intangible asset amortization	320	276	271	270	1,137	271	271	269	269	1,080	267	268	535
Stock-based compensation expense	1,968	2,181	2,265	2,108	8,522	2,320	2,987	2,996	3,004	11,307	2,433	2,834	5,267
Foreign currency transaction loss (gain)	(1,568)	(471)	(145)	622	(1,562)	(227)	(62)	(65)	(30)	(384)	2,088	204	2,292
Cumulative tax effect of adjustments	(315)	(803)	(902)	113	(1,907)	(810)	(1,113)	(6,121)	609	(7,435)	(1,979)	(777)	(2,756)
Impact of U.S. Tax Cuts and Jobs Act <sup>(c)</sup>	—	—	—	—	—	—	—	—	(7,452)	(7,452)	—	—	—
Adjusted earnings	<u>\$ 10,268</u>	<u>\$ 9,371</u>	<u>\$ 9,326</u>	<u>\$ 8,527</u>	<u>\$ 37,492</u>	<u>\$ 15,406</u>	<u>\$ 13,956</u>	<u>\$ 8,638</u>	<u>\$ 8,893</u>	<u>\$ 46,893</u>	<u>\$ 35,417</u>	<u>\$ 20,754</u>	<u>\$ 56,171</u>
Diluted earnings per share	<u>\$ 0.30</u>	<u>\$ 0.25</u>	<u>\$ 0.23</u>	<u>\$ 0.26</u>	<u>\$ 1.03</u>	<u>\$ 0.41</u>	<u>\$ 0.35</u>	<u>\$ (0.10)</u>	<u>\$ 0.20</u>	<u>\$ 0.86</u>	<u>\$ 0.81</u>	<u>\$ 0.52</u>	<u>\$ 1.32</u>
Adjusted earnings per share	<u>\$ 0.31</u>	<u>\$ 0.28</u>	<u>\$ 0.28</u>	<u>\$ 0.25</u>	<u>\$ 1.12</u>	<u>\$ 0.45</u>	<u>\$ 0.41</u>	<u>\$ 0.25</u>	<u>\$ 0.26</u>	<u>\$ 1.37</u>	<u>\$ 1.02</u>	<u>\$ 0.59</u>	<u>\$ 1.61</u>

(a) In the fourth quarters of 2017 and 2016, the Company recorded a \$2.4 million (\$1.8 million net of tax) and \$3.3 million (\$2.0 million net of tax) fair value adjustment to contingent consideration, respectively, related to a prior year acquisition.

(b) In the third and fourth quarters of 2017 and the first quarter of 2018, the Company recorded \$14.9 million (\$9.2 million net of tax), \$8.0 million (\$8.5 million net of tax) and \$4.7 million (\$3.7 million net of tax) losses on early extinguishment of debt related to the repurchase of \$155.0 million principal amount of senior notes, the redemption of \$160.9 million of securitization notes and the repurchase of \$50.0 million principal amount of senior notes, respectively.

(c) In the fourth quarter of 2017, the Company recorded a one-time estimated \$7.5 million income tax benefit from the U.S. Tax Cuts and Jobs Act.

	2016				2017				2018	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter
<b>Short-term loans:</b>										
Cost of revenue	\$ 13,276	\$ 14,214	\$ 20,531	\$ 21,600	\$ 15,602	\$ 16,584	\$ 23,849	\$ 22,129	\$ 20,323	\$ 20,386
Charge-offs (net of recoveries)	16,540	11,720	15,956	21,021	18,975	15,539	20,439	21,201	22,213	19,626
Average short-term combined loan balance, gross <sup>(a)(b)</sup>	80,990	75,767	85,439	84,437	81,882	79,021	91,736	96,825	97,825	89,809
Ending short-term combined loan balance, gross <sup>(b)</sup>	72,915	83,249	83,503	89,097	72,059	85,688	91,967	102,547	87,267	92,019
Ending allowance and liability for losses	\$ 12,598	\$ 14,746	\$ 19,184	\$ 19,486	\$ 16,205	\$ 17,449	\$ 21,047	\$ 22,022	\$ 20,397	\$ 20,744
<b>Short-term loan ratios:</b>										
Cost of revenue as a % of average short-term combined loan balance, gross <sup>(a)(b)</sup>	16.4%	18.8%	24.0%	25.6%	19.1%	21.0%	26.0%	22.9%	20.8%	22.7%
Charge-offs (net of recoveries) as a % of average short-term combined loan balance, gross <sup>(a)(b)</sup>	20.4%	15.5%	18.7%	24.9%	23.2%	19.7%	22.3%	21.9%	22.7%	21.9%
Gross profit margin	72.1%	69.5%	60.5%	56.8%	67.1%	64.5%	52.2%	58.5%	61.9%	59.5%
Allowance and liability for losses as a % of combined loan balance, gross <sup>(b)(c)</sup>	17.3%	17.7%	23.0%	21.9%	22.5%	20.4%	22.9%	21.5%	23.4%	22.5%

(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.

	2016				2017				2018	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter
<b>Line of credit accounts:</b>										
Cost of revenue	\$ 16,471	\$ 17,251	\$ 29,739	\$ 25,028	\$ 19,831	\$ 19,868	\$ 23,439	\$ 30,278	\$ 25,383	\$ 31,211
Charge-offs (net of recoveries)	16,914	14,506	20,973	25,229	24,660	18,786	19,476	25,940	29,411	27,281
Average loan balance <sup>(a)</sup>	100,648	105,553	126,371	138,259	135,621	128,348	145,398	161,905	168,118	168,881
Ending loan balance	98,351	118,030	132,388	144,183	124,498	134,154	154,689	170,068	160,923	181,134
Ending allowance for losses balance	\$ 15,284	\$ 18,029	\$ 26,795	\$ 26,594	\$ 21,765	\$ 22,847	\$ 26,810	\$ 31,148	\$ 27,120	\$ 31,050
<b>Line of credit account ratios:</b>										
Cost of revenue as a % of average loan balance <sup>(a)</sup>	16.4%	16.3%	23.5%	18.1%	14.6%	15.5%	16.1%	18.7%	15.1%	18.5%
Charge-offs (net of recoveries) as a % of average loan balance <sup>(a)</sup>	16.8%	13.7%	16.6%	18.2%	18.2%	14.6%	13.4%	16.0%	17.5%	16.2%
Gross profit margin	66.4%	65.7%	49.7%	59.7%	66.6%	66.2%	66.0%	59.9%	67.6%	60.8%
Allowance for losses as a % of loan balance <sup>(b)</sup>	15.5%	15.3%	20.2%	18.4%	17.5%	17.0%	17.3%	18.3%	16.9%	17.1%

(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.

	2016				2017				2018	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter
<b>Installment loans:</b>										
Cost of revenue	\$ 39,830	\$ 33,988	\$ 45,121	\$ 50,917	\$ 46,451	\$ 43,410	\$ 60,053	\$ 75,138	\$ 62,847	\$ 69,897
Charge-offs (net of recoveries)	36,541	32,332	37,383	46,411	55,179	44,443	46,598	62,116	67,081	64,878
Average installment combined loan and finance receivable balance, gross <sup>(a)(b)</sup>	351,806	368,316	425,825	455,046	445,760	437,329	492,064	557,028	597,499	609,525
Ending installment combined loan and finance receivable balance, gross <sup>(b)</sup>	351,754	393,758	451,421	459,414	424,706	456,006	525,083	589,268	595,763	627,443
Ending allowance and liability for losses	\$ 41,004	\$ 42,878	\$ 50,495	\$ 54,861	\$ 46,471	\$ 45,484	\$ 59,220	\$ 72,132	\$ 68,176	\$ 72,082
<b>Installment loan ratios:</b>										
Cost of revenue as a % of average installment combined loan and finance receivable balance, gross <sup>(a)(b)</sup>	11.3%	9.2%	10.6%	11.2%	10.4%	9.9%	12.2%	13.5%	10.5%	11.5%
Charge-offs (net of recoveries) as a % of average installment combined loan and finance receivable balance, gross <sup>(a)(b)</sup>	10.4%	8.8%	8.8%	10.2%	12.4%	10.2%	9.5%	11.2%	11.2%	10.6%
Gross profit margin	48.6%	54.7%	46.8%	43.5%	45.4%	48.4%	39.3%	34.4%	48.5%	43.2%
Allowance and liability for losses as a % of combined loan and finance receivable balance, gross <sup>(b)(c)</sup>	11.7%	10.9%	11.2%	11.9%	10.9%	10.0%	11.3%	12.2%	11.4%	11.5%

(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.



	2016					2017					2018		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Year to Date
<b>Domestic</b>													
Revenue	\$ 143,428	\$ 140,342	\$ 165,330	\$ 173,891	\$ 622,991	\$ 164,669	\$ 158,073	\$ 181,584	\$ 205,211	\$ 709,537	\$ 212,966	\$ 213,638	\$ 426,604
Cost of Revenue	60,456	57,752	85,862	87,194	291,264	70,649	67,393	88,419	108,993	335,454	88,113	102,206	190,319
Gross Profit	\$ 82,972	\$ 82,590	\$ 79,468	\$ 86,697	\$ 331,727	\$ 94,020	\$ 90,680	\$ 93,165	\$ 96,218	\$ 374,083	\$ 124,853	\$ 111,432	\$ 236,285
Gross Profit Margin	57.8%	58.8%	48.1%	49.9%	53.2%	57.1%	57.4%	51.3%	46.9%	52.7%	58.6%	52.2%	55.4%
Total Operating Expenses	\$ 25,808	\$ 31,885	\$ 34,068	\$ 29,877	\$ 121,638	\$ 30,424	\$ 30,583	\$ 35,764	\$ 37,478	\$ 134,249	\$ 35,236	\$ 37,352	\$ 72,588
Depreciation and Amortization	1,582	1,585	1,385	1,453	6,005	1,526	1,532	1,634	2,077	6,769	1,858	1,897	3,755
Income from Operations	\$ 55,582	\$ 49,120	\$ 44,015	\$ 55,367	\$ 204,084	\$ 62,070	\$ 58,565	\$ 55,767	\$ 56,663	\$ 233,065	\$ 87,759	\$ 72,183	\$ 159,942
<b>International</b>													
Revenue	\$ 31,225	\$ 32,193	\$ 30,613	\$ 28,547	\$ 122,578	\$ 27,594	\$ 31,831	\$ 36,294	\$ 38,485	\$ 134,204	\$ 41,332	\$ 39,663	\$ 80,995
Cost of Revenue	9,121	7,701	9,529	10,351	36,702	11,235	12,469	18,922	18,552	61,178	20,440	19,288	39,728
Gross Profit	\$ 22,104	\$ 24,492	\$ 21,084	\$ 18,196	\$ 85,876	\$ 16,359	\$ 19,362	\$ 17,372	\$ 19,933	\$ 73,026	\$ 20,892	\$ 20,375	\$ 41,267
Gross Profit Margin	70.8%	76.1%	68.9%	63.7%	70.1%	59.3%	60.8%	47.9%	51.8%	54.4%	50.5%	51.4%	51.0%
Total Operating Expenses	\$ 18,348	\$ 16,367	\$ 15,016	\$ 14,191	\$ 63,922	\$ 13,786	\$ 15,273	\$ 18,959	\$ 17,322	\$ 65,340	\$ 18,802	\$ 18,934	\$ 37,736
Depreciation and Amortization	605	799	409	354	2,167	379	361	396	403	1,539	372	371	743
Income from Operations	\$ 3,151	\$ 7,326	\$ 5,659	\$ 3,651	\$ 19,787	\$ 2,194	\$ 3,728	\$ (1,983)	\$ 2,208	\$ 6,147	\$ 1,718	\$ 1,070	\$ 2,788
<b>Corporate Services</b>													
Total Operating Expenses	\$ 25,084	\$ 25,795	\$ 19,582	\$ 24,541	\$ 95,002	\$ 24,600	\$ 25,617	\$ 24,604	\$ 23,897	\$ 98,718	\$ 26,157	\$ 28,590	\$ 54,747
Depreciation and Amortization	1,800	1,844	1,995	1,753	7,392	1,592	1,473	1,503	1,512	6,080	1,608	1,569	3,177
Loss from Operations	\$ (26,884)	\$ (27,639)	\$ (21,577)	\$ (26,294)	\$ (102,394)	\$ (26,192)	\$ (27,090)	\$ (26,107)	\$ (25,409)	\$ (104,798)	\$ (27,765)	\$ (30,159)	\$ (57,924)
<b>Total</b>													
Revenue	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569	\$ 192,263	\$ 189,904	\$ 217,878	\$ 243,696	\$ 843,741	\$ 254,298	\$ 253,301	\$ 507,599
Cost of Revenue	69,577	65,453	95,391	97,545	327,966	81,884	79,862	107,341	127,545	396,632	108,553	121,494	230,047
Gross Profit	\$ 105,076	\$ 107,082	\$ 100,552	\$ 104,893	\$ 417,603	\$ 110,379	\$ 110,042	\$ 110,537	\$ 116,151	\$ 447,109	\$ 145,745	\$ 131,807	\$ 277,552
Gross Profit Margin	60.2%	62.1%	51.3%	51.8%	56.0%	57.4%	57.9%	50.7%	47.7%	53.0%	57.3%	52.0%	54.7%
Total Operating Expenses	\$ 69,240	\$ 74,047	\$ 68,666	\$ 68,609	\$ 280,562	\$ 68,810	\$ 71,473	\$ 79,327	\$ 78,697	\$ 298,307	\$ 80,195	\$ 84,876	\$ 165,071
Depreciation and Amortization	3,987	4,228	3,789	3,560	15,564	3,497	3,366	3,533	3,992	14,388	3,838	3,837	7,675
Income from Operations	\$ 31,849	\$ 28,807	\$ 28,097	\$ 32,724	\$ 121,477	\$ 38,072	\$ 35,203	\$ 27,677	\$ 33,462	\$ 134,414	\$ 61,712	\$ 43,094	\$ 104,806



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

(Dollars in thousands)

	2016				2017				2018	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter
<b>Domestic loan and finance receivable balances, gross:</b>										
Company owned	\$ 415,950	\$ 482,801	\$ 556,056	\$ 576,992	\$ 520,615	\$ 557,566	\$ 640,793	\$ 716,555	\$ 702,818	\$ 763,742
Guaranteed by the Company	27,114	31,227	29,700	32,199	22,546	28,013	28,943	34,134	26,594	28,681
Combined	<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>	<u>\$ 750,689</u>	<u>\$ 729,412</u>	<u>\$ 792,423</u>
<b>International loan and finance receivable balances, gross:</b>										
Company owned	\$ 79,956	\$ 81,009	\$ 81,556	\$ 83,503	\$ 78,102	\$ 90,269	\$ 102,003	\$ 111,194	\$ 114,541	\$ 108,173
Guaranteed by the Company	—	—	—	—	—	—	—	—	—	—
Combined	<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>	<u>\$ 111,194</u>	<u>\$ 114,541</u>	<u>\$ 108,173</u>
<b>Total loan and finance receivable balances, gross:</b>										
Company owned	\$ 495,906	\$ 563,810	\$ 637,612	\$ 660,495	\$ 598,717	\$ 647,835	\$ 742,796	\$ 827,749	\$ 817,359	\$ 871,915
Guaranteed by the Company	27,114	31,227	29,700	32,199	22,546	28,013	28,943	34,134	26,594	28,681
Combined	<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>	<u>\$ 861,883</u>	<u>\$ 843,953</u>	<u>\$ 900,596</u>

## Reconciliation of GAAP to Non-GAAP Financial Measures - Combined Loan and Finance Receivable Balances (Unaudited)

(Dollars in thousands)

	2016				2017				2018	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter
<b>Short-term loan balances, gross:</b>										
Company owned	\$ 52,381	\$ 58,798	\$ 60,124	\$ 63,005	\$ 53,205	\$ 61,565	\$ 67,719	\$ 73,672	\$ 65,858	\$ 67,255
Guaranteed by the Company	20,534	24,451	23,379	26,092	18,854	24,123	24,248	28,875	21,409	24,764
Combined	<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>	<u>\$ 102,547</u>	<u>\$ 87,267</u>	<u>\$ 92,019</u>
<b>Line of credit account balances, gross:</b>										
Company owned	\$ 98,351	\$ 118,030	\$ 132,388	\$ 144,183	\$ 124,498	\$ 134,154	\$ 154,689	\$ 170,068	\$ 160,923	\$ 181,134
Guaranteed by the Company	—	—	—	—	—	—	—	—	—	—
Combined	<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>	<u>\$ 170,068</u>	<u>\$ 160,923</u>	<u>\$ 181,134</u>
<b>Installment loan and finance receivable balances, gross:</b>										
Company owned	\$ 345,174	\$ 386,982	\$ 445,100	\$ 453,307	\$ 421,014	\$ 452,116	\$ 520,388	\$ 584,009	\$ 590,578	\$ 623,526
Guaranteed by the Company	6,580	6,776	6,321	6,107	3,692	3,890	4,695	5,259	5,185	3,917
Combined	<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>	<u>\$ 589,268</u>	<u>\$ 595,763</u>	<u>\$ 627,443</u>
<b>Total loan and finance receivable balances, gross:</b>										
Company owned	\$ 495,906	\$ 563,810	\$ 637,612	\$ 660,495	\$ 598,717	\$ 647,835	\$ 742,796	\$ 827,749	\$ 817,359	\$ 871,915
Guaranteed by the Company	27,114	31,227	29,700	32,199	22,546	28,013	28,943	34,134	26,594	28,681
Combined	<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>	<u>\$ 861,883</u>	<u>\$ 843,953</u>	<u>\$ 900,596</u>

	2016					2017					2018		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Total Year
<b>Combined loan and finance receivable originations</b>													
Consumer:													
Near-prime installment loans	\$ 54,415	\$ 84,647	\$ 105,414	\$ 63,480	\$ 307,956	\$ 48,864	\$ 80,367	\$ 103,438	\$ 108,009	\$ 340,678	\$ 80,163	\$ 104,748	\$ 184,911
Other Installment loans	47,443	52,205	62,965	61,287	223,900	50,124	62,306	82,933	99,973	295,336	95,407	100,836	196,243
Line of credit accounts	54,000	67,347	75,930	76,826	274,103	59,393	62,816	66,328	73,044	261,581	61,340	82,569	143,909
Short-term loans	258,455	271,939	301,438	284,059	1,115,891	262,378	274,528	285,784	305,100	1,127,790	292,020	286,089	578,109
<b>Total consumer</b>	<b>414,313</b>	<b>476,138</b>	<b>545,747</b>	<b>485,652</b>	<b>1,921,850</b>	<b>420,759</b>	<b>480,017</b>	<b>538,483</b>	<b>586,126</b>	<b>2,025,385</b>	<b>528,930</b>	<b>574,242</b>	<b>1,103,172</b>
Small business	32,154	39,961	35,930	27,258	135,303	26,777	32,529	29,725	26,631	115,662	28,494	25,038	53,532
<b>Total combined originations</b>	<b>\$ 446,467</b>	<b>\$ 516,099</b>	<b>\$ 581,677</b>	<b>\$ 512,910</b>	<b>\$ 2,057,153</b>	<b>\$ 447,536</b>	<b>\$ 512,546</b>	<b>\$ 568,208</b>	<b>\$ 612,757</b>	<b>\$ 2,141,047</b>	<b>\$ 557,424</b>	<b>\$ 599,280</b>	<b>\$ 1,156,704</b>
<b>Combined loan and finance receivable balances, gross</b>													
Consumer:													
Near-prime installment loans	\$ 211,850	\$ 242,768	\$ 286,626	\$ 290,802		\$ 278,929	\$ 299,568	\$ 344,312	\$ 383,248		\$ 386,615	\$ 416,465	
Other Installment loans	94,410	95,843	109,389	119,597		99,575	107,539	135,893	165,527		170,202	174,112	
Line of credit accounts	77,516	90,748	99,175	107,618		87,860	97,875	115,159	130,638		121,347	141,490	
Short-term loans	72,915	83,249	83,503	89,097		72,059	85,688	91,967	102,547		87,267	92,019	
<b>Total consumer</b>	<b>456,691</b>	<b>512,608</b>	<b>578,693</b>	<b>607,114</b>		<b>538,423</b>	<b>590,670</b>	<b>687,331</b>	<b>781,960</b>		<b>765,431</b>	<b>824,086</b>	
Small business	66,329	82,429	88,619	85,580		82,840	85,178	84,408	79,923		78,522	76,510	
<b>Total combined loan and finance receivable balances, gross:</b>	<b>\$ 523,020</b>	<b>\$ 595,037</b>	<b>\$ 667,312</b>	<b>\$ 692,694</b>		<b>\$ 621,263</b>	<b>\$ 675,848</b>	<b>\$ 771,739</b>	<b>\$ 861,883</b>		<b>\$ 843,953</b>	<b>\$ 900,596</b>	