

	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	Third Quarter	Fourth Quarter	Total Year
Statement of Income Data:															
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	\$ 293,879	\$ 312,596	\$ 1,114,074
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	163,763	177,190	571,000
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	130,116	135,406	543,074
Expenses															
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	36,011	32,136	125,269
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	28,260	31,490	112,483
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	24,360	27,484	107,060
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	3,688	3,827	15,190
Total Expenses	73,227	78,275	72,455	72,169	296,126	72,307	74,839	82,860	82,689	312,695	84,033	88,713	92,319	94,937	360,002
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	37,797	40,469	183,072
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)	(20,244)	(20,076)	(79,348)
Foreign currency transaction (loss) gain	1,568	471	145	(622)	1,562	227	62	65	30	384	(2,088)	(204)	27	(55)	(2,320)
Loss on early extinguishment of debt	—	—	—	—	—	—	—	(14,927)	(7,968)	(22,895)	(4,710)	—	(12,469)	(7,812)	(24,991)
Income (loss) before Income Taxes	17,502	13,252	12,125	14,557	57,436	21,077	18,253	(5,477)	4,047	37,900	35,241	23,535	5,111	12,526	76,413
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	(10,193)	3,855	6,315
Net Income (Loss)	\$ 9,863	\$ 8,188	\$ 7,837	\$ 8,714	\$ 34,602	\$ 13,852	\$ 11,873	\$ (3,368)	\$ 6,883	\$ 29,240	\$ 27,898	\$ 18,225	\$ 15,304	\$ 8,671	\$ 70,098
Earnings Per Share															
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	\$ 0.45	\$ 0.25	\$ 2.06
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	\$ 0.43	\$ 0.25	\$ 1.99
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	34,168	34,158	33,993
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	35,665	35,103	35,176
Balance Sheet Data (at period end):															
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	\$ 164,122	\$ 52,917	\$ 52,917
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	838,783	859,946	859,946
Total assets	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	1,426,268	1,328,185	1,328,185
Long-term debt	594,414	588,824	635,179	649,911	649,911	631,117	638,749	765,395	788,542	788,542	754,650	762,831	951,091	857,929	857,929
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	352,668	347,768	347,768

	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	Third Quarter	Fourth Quarter	Total Year
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	\$ 15,304	\$ 8,671	\$ 70,098
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	3,688	3,827	15,190
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	20,244	20,076	79,348
Foreign currency transaction loss (gain)	(1,568)	(471)	(145)	622	(1,562)	(227)	(62)	(65)	(30)	(384)	2,088	204	(27)	55	2,320
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	(10,193)	3,855	6,315
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	2,882	3,511	11,660
Adjustments:															
Acquisition related costs ^(a)	—	—	—	(3,300)	(3,300)	—	—	—	(2,358)	(2,358)	—	—	—	—	—
Loss on early extinguishment of debt ^(b)	—	—	—	—	—	—	—	14,927	7,968	22,895	4,710	—	12,469	7,812	24,991
Regulatory settlement ^(c)	—	—	—	—	—	—	—	—	—	—	—	—	—	633	633
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	\$ 44,367	\$ 48,440	\$ 210,555
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	\$ 293,879	\$ 312,596	\$ 1,114,074
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	\$ 44,367	\$ 48,440	\$ 210,555
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%	15.1%	15.5%	18.9%

(a) In the fourth quarters of 2016 and 2017, the Company recorded a \$3.3 million (\$2.0 million net of tax) and \$2.4 million (\$1.8 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, third and fourth quarters 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), \$12.5 million (\$9.9 million net of tax) and \$7.8 million (\$6.0 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, the repurchase of \$50.0 million principal amount of senior notes, the repurchase of \$178.5 million principal amount of senior notes, and the repurchase of \$116.5 million principal amount of senior notes, respectively.

(c) In the fourth quarter of 2018, the 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 2014 review of us, to pay a civil money penalty of \$3.2 million, which is nondeductible for tax purposes.

	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	Third Quarter	Fourth Quarter	Total Year
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	\$ 15,304	\$ 8,671	\$ 70,098
Adjustments (net of tax):															
Acquisition related costs ^(a)	—	—	—	(3,300)	(3,300)	—	—	—	(2,358)	(2,358)	—	—	—	—	—
Loss on early extinguishment of debt ^(b)	—	—	—	—	—	—	—	14,927	7,968	22,895	4,710	—	12,469	7,812	24,991
Intangible asset amortization	320	276	271	270	1,137	271	271	269	269	1,080	267	268	268	267	1,070
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	2,882	3,511	11,660
Foreign currency transaction loss (gain)	(1,568)	(471)	(145)	622	(1,562)	(227)	(62)	(65)	(30)	(384)	2,088	204	(27)	55	2,320
Cumulative tax effect of adjustments	(315)	(803)	(902)	113	(1,907)	(810)	(1,113)	(6,121)	609	(7,435)	(1,979)	(777)	(3,332)	(2,797)	(8,885)
Discrete tax adjustments ^(c)	—	—	—	—	—	—	—	—	(7,452)	(7,452)	—	—	(11,237)	—	(11,237)
Regulatory settlement ^(d)	—	—	—	—	—	—	—	—	—	—	—	—	—	633	633
Adjusted earnings	\$ 10,268	\$ 9,371	\$ 9,326	\$ 8,527	\$ 37,492	\$ 15,406	\$ 13,956	\$ 8,638	\$ 8,893	\$ 46,893	\$ 35,417	\$ 20,754	\$ 16,327	\$ 18,152	\$ 90,650
Diluted earnings per share	\$ 0.30	\$ 0.25	\$ 0.23	\$ 0.26	\$ 1.03	\$ 0.41	\$ 0.35	\$ (0.10)	\$ 0.20	\$ 0.86	\$ 0.81	\$ 0.52	\$ 0.43	\$ 0.25	\$ 1.99
Adjusted earnings per share	\$ 0.31	\$ 0.28	\$ 0.28	\$ 0.25	\$ 1.12	\$ 0.45	\$ 0.41	\$ 0.25	\$ 0.26	\$ 1.37	\$ 1.02	\$ 0.59	\$ 0.46	\$ 0.52	\$ 2.58

(a) In the fourth quarters of 2016 and 2017, the Company recorded a \$3.3 million (\$2.0 million net of tax) and \$2.4 million (\$1.8 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, third and fourth quarters 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), \$12.5 million (\$9.9 million net of tax) and \$7.8 million (\$6.0 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, the repurchase of \$50.0 million principal amount of senior notes, the repurchase of \$178.5 million principal amount of senior notes, and the repurchase of \$116.5 million principal amount of senior notes, respectively.

(c) In the fourth quarter of 2017, the Company recognized a \$7.5 million income tax benefit from the remeasurement of deferred tax assets and liabilities at lower enacted corporate tax rates as a result of the U.S. Tax Cuts and Jobs Act. In the third quarter of 2018, the Company recognized an \$11.2 million income tax benefit from the optimization of timing of certain income tax deductions for prior year loan- and fixed asset-related deferred tax items, coupled with the lower enacted corporate tax rates as a result of the U.S. Tax Cuts and Jobs Act.

(d) In the fourth quarter of 2018, the 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 2014 review of us, to pay a civil money penalty of \$3.2 million, which is nondeductible for tax purposes.

	2016				2017				2018			
	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	\$ 13,276	\$ 14,214	\$ 20,531	\$ 21,600	\$ 15,602	\$ 16,584	\$ 23,849	\$ 22,129	\$ 20,323	\$ 20,386	\$ 26,174	\$ 25,386
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	21,835	26,822
Average short-term combined loan balance, gross ^{(a)(b)}	80,990	75,767	85,439	84,437	81,882	79,021	91,736	96,825	97,825	89,809	99,389	98,238
Ending short-term combined loan balance, gross ^(b)	72,915	83,249	83,503	89,097	72,059	85,688	91,967	102,547	87,267	92,019	104,041	93,113
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	\$ 24,981	\$ 23,384
Short-term loan ratios:												
Cost of revenue as a % of average short-term combined loan balance, gross ^{(a)(b)}	16.4%	18.8%	24.0%	25.6%	19.1%	21.0%	26.0%	22.9%	20.8%	22.7%	26.3%	25.8%
Charge-offs (net of recoveries) as a % of average short-term combined loan balance, gross ^{(a)(b)}	20.4%	15.5%	18.7%	24.9%	23.2%	19.7%	22.3%	21.9%	22.7%	21.9%	22.0%	27.3%
Gross profit margin	72.1%	69.5%	60.5%	56.8%	67.1%	64.5%	52.2%	58.5%	61.9%	59.5%	54.8%	56.0%
Allowance and liability for losses as a % of combined loan balance, gross ^{(b)(c)}	17.3%	17.7%	23.0%	21.9%	22.5%	20.4%	22.9%	21.5%	23.4%	22.5%	24.0%	25.1%

(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:	2016				2017				2018			
	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	\$ 16,471	\$ 17,251	\$ 29,739	\$ 25,028	\$ 19,831	\$ 19,868	\$ 23,439	\$ 30,278	\$ 25,383	\$ 31,211	\$ 46,749	\$ 59,632
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	36,321	50,102
Average loan balance ^(a)	100,648	105,553	126,371	138,259	135,621	128,348	145,398	161,905	168,118	168,881	200,710	221,721
Ending loan balance	98,351	118,030	132,388	144,183	124,498	134,154	154,689	170,068	160,923	181,134	216,624	227,563
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	\$ 41,478	\$ 51,008
Line of credit account ratios:												
Cost of revenue as a % of average loan balance ^(a)	16.4%	16.3%	23.5%	18.1%	14.6%	15.5%	16.1%	18.7%	15.1%	18.5%	23.3%	26.9%
Charge-offs (net of recoveries) as a % of average loan balance ^(a)	16.8%	13.7%	16.6%	18.2%	18.2%	14.6%	13.4%	16.0%	17.5%	16.2%	18.1%	22.6%
Gross profit margin	66.4%	65.7%	49.7%	59.7%	66.6%	66.2%	66.0%	59.9%	67.6%	60.8%	52.6%	44.2%
Allowance for losses as a % of loan balance ^(b)	15.5%	15.3%	20.2%	18.4%	17.5%	17.0%	17.3%	18.3%	16.9%	17.1%	19.1%	22.4%

(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.

	2016				2017				2018			
	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	\$ 39,830	\$ 33,988	\$ 45,121	\$ 50,917	\$ 46,451	\$ 43,410	\$ 60,053	\$ 75,138	\$ 62,847	\$ 69,897	\$ 90,840	\$ 92,172
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	75,261	88,429
Average installment combined loan and finance receivable balance, gross ^{(a)(b)}	351,806	368,316	425,825	455,046	445,760	437,329	492,064	557,028	597,499	609,525	667,712	718,100
Ending installment combined loan and finance receivable balance, gross ^(b)	351,754	393,758	451,421	459,414	424,706	456,006	525,083	589,268	595,763	627,443	699,809	732,282
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	\$ 87,370	\$ 91,082
Installment loan ratios:												
Cost of revenue as a % of average installment combined loan and finance receivable balance, gross ^{(a)(b)}	11.3%	9.2%	10.6%	11.2%	10.4%	9.9%	12.2%	13.5%	10.5%	11.5%	13.6%	12.8%
Charge-offs (net of recoveries) as a % of average installment combined loan and finance receivable balance, gross ^{(a)(b)}	10.4%	8.8%	8.8%	10.2%	12.4%	10.2%	9.5%	11.2%	11.2%	10.6%	11.3%	12.3%
Gross profit margin	48.6%	54.7%	46.8%	43.5%	45.4%	48.4%	39.3%	34.4%	48.5%	43.2%	33.7%	37.6%
Allowance and liability for losses as a % of combined loan and finance receivable balance, gross ^{(b)(c)}	11.7%	10.9%	11.2%	11.9%	10.9%	10.0%	11.3%	12.2%	11.4%	11.5%	12.5%	12.4%

(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	Third Quarter	Fourth Quarter	Total Year
Domestic															
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	\$ 251,054	\$ 268,857	\$ 946,515
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	142,702	152,361	485,382
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	\$ 108,352	\$ 116,496	\$ 461,133
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%	43.2%	43.3%	48.7%
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	\$ 43,143	\$ 43,789	\$ 159,520
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	1,800	1,875	7,430
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	\$ 63,409	\$ 70,832	\$ 294,183
International															
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	\$ 42,825	\$ 43,739	\$ 167,559
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	21,061	24,829	85,618
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	\$ 21,764	\$ 18,910	\$ 81,941
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%	50.8%	43.2%	48.9%
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	\$ 20,893	\$ 20,414	\$ 79,043
Depreciation and Amortization	605	799	409	354	2,167	379	361	396	403	1,539	372	371	358	398	1,499
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	\$ 513	\$ (1,902)	\$ 1,399
Corporate Services															
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	\$ 24,595	\$ 26,907	\$ 106,249
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	1,530	1,554	6,261
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)	\$ (26,125)	\$ (28,461)	\$ (112,510)
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	\$ 293,879	\$ 312,596	\$ 1,114,074
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	163,763	177,190	571,000
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	\$ 130,116	\$ 135,406	\$ 543,074
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%	44.3%	43.3%	48.7%
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	\$ 88,631	\$ 91,110	\$ 344,812
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	3,688	3,827	15,190
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	\$ 37,797	\$ 40,469	\$ 183,072

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	Third Quarter	Fourth Quarter
Domestic loan and finance receivable balances, gross:												
Company owned	\$ 415,950	\$ 482,801	\$ 556,056	\$ 576,992	\$ 520,615	\$ 557,566	\$ 640,793	\$ 716,555	\$ 702,818	\$ 763,742	\$ 867,916	\$ 902,447
Guaranteed by the Company	27,114	31,227	29,700	32,199	22,546	28,013	28,943	34,134	26,594	28,681	30,106	29,704
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>	<u>\$ 898,022</u>	<u>\$ 932,151</u>
International loan and finance receivable balances, gross:												
Company owned	\$ 79,956	\$ 81,009	\$ 81,556	\$ 83,503	\$ 78,102	\$ 90,269	\$ 102,003	\$ 111,194	\$ 114,541	\$ 108,173	\$ 122,452	\$ 120,807
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>	<u>\$ 122,452</u>	<u>\$ 120,807</u>
Total loan and finance receivable balances, gross:												
Company owned	\$ 495,906	\$ 563,810	\$ 637,612	\$ 660,495	\$ 598,717	\$ 647,835	\$ 742,796	\$ 827,749	\$ 817,359	\$ 871,915	\$ 990,368	\$ 1,023,254
Guaranteed by the Company	27,114	31,227	29,700	32,199	22,546	28,013	28,943	34,134	26,594	28,681	30,106	29,704
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>	<u>\$ 1,020,474</u>	<u>\$ 1,052,958</u>

	2016				2017				2018			
	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	\$ 52,381	\$ 58,798	\$ 60,124	\$ 63,005	\$ 53,205	\$ 61,565	\$ 67,719	\$ 73,672	\$ 65,858	\$ 67,255	\$ 78,508	\$ 67,725
Guaranteed by the Company	20,534	24,451	23,379	26,092	18,854	24,123	24,248	28,875	21,409	24,764	25,533	25,388
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>	<u>\$ 104,041</u>	<u>\$ 93,113</u>
Line of credit account balances, gross:												
Company owned	\$ 98,351	\$ 118,030	\$ 132,388	\$ 144,183	\$ 124,498	\$ 134,154	\$ 154,689	\$ 170,068	\$ 160,923	\$ 181,134	\$ 216,624	\$ 227,563
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>	<u>\$ 216,624</u>	<u>\$ 227,563</u>
Installment loan and finance receivable balances, gross:												
Company owned	\$ 345,174	\$ 386,982	\$ 445,100	\$ 453,307	\$ 421,014	\$ 452,116	\$ 520,388	\$ 584,009	\$ 590,578	\$ 623,526	\$ 695,236	\$ 727,966
Guaranteed by the Company	6,580	6,776	6,321	6,107	3,692	3,890	4,695	5,259	5,185	3,917	4,573	4,316
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>	<u>\$ 699,809</u>	<u>\$ 732,282</u>
Total loan and finance receivable balances, gross:												
Company owned	\$ 495,906	\$ 563,810	\$ 637,612	\$ 660,495	\$ 598,717	\$ 647,835	\$ 742,796	\$ 827,749	\$ 817,359	\$ 871,915	\$ 990,368	\$ 1,023,254
Guaranteed by the Company	27,114	31,227	29,700	32,199	22,546	28,013	28,943	34,134	26,594	28,681	30,106	29,704
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>	<u>\$ 1,020,474</u>	<u>\$ 1,052,958</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	Third Quarter	Fourth Quarter	Total Year
Combined loan and finance receivable originations															
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	\$ 120,755	\$ 109,671	\$ 415,337
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	119,907	123,785	439,935
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	100,782	100,663	345,354
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	326,329	319,262	1,223,700
Total consumer	414,313	476,138	545,747	485,652	1,921,850	420,759	480,017	538,483	586,126	2,025,385	528,930	574,242	667,773	653,381	2,424,326
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	29,917	35,258	118,707
Total combined originations	\$ 446,467	\$ 516,099	\$ 581,677	\$ 512,910	\$ 2,057,153	\$ 447,536	\$ 512,546	\$ 568,208	\$ 612,757	\$ 2,141,047	\$ 557,424	\$ 599,280	\$ 697,690	\$ 688,639	\$ 2,543,033
Combined loan and finance receivable balances, gross															
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	\$ 458,798	\$ 474,601	
Other Installment loans	94,410	95,843	109,389	119,597		99,575	107,539	135,893	165,527		170,202	174,112	202,217	217,375	
Line of credit accounts	77,516	90,748	99,175	107,618		87,860	97,875	115,159	130,638		121,347	141,490	175,467	183,323	
Short-term loans	72,915	83,249	83,503	89,097		72,059	85,688	91,967	102,547		87,267	92,019	104,041	93,113	
Total consumer	456,691	512,608	578,693	607,114		538,423	590,670	687,331	781,960		765,431	824,086	940,523	968,412	
Small business	66,329	82,429	88,619	85,580		82,840	85,178	84,408	79,923		78,522	76,510	79,951	84,546	
Total combined loan and finance receivable balances, gross:	\$ 523,020	\$ 595,037	\$ 667,312	\$ 692,694		\$ 621,263	\$ 675,848	\$ 771,739	\$ 861,883		\$ 843,953	\$ 900,596	\$ 1,020,474	\$ 1,052,958	