

	2017					2018					2019
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
<b>Statement of Income Data:</b>											
Revenue	\$ 192,263	\$ 189,904	\$ 217,878	\$ 243,696	\$ 843,741	\$ 254,298	\$ 253,301	\$ 293,879	\$ 312,596	\$ 1,114,074	\$ 293,183
Cost of Revenue	81,884	79,862	107,341	127,545	396,632	108,553	121,494	163,763	177,190	571,000	139,045
<b>Gross Profit</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>130,116</b>	<b>135,406</b>	<b>543,074</b>	<b>154,138</b>
<b>Expenses</b>											
Marketing	19,583	23,410	27,000	31,436	101,429	27,736	29,386	36,011	32,136	125,269	23,662
Operations and technology	23,531	21,818	27,163	22,643	95,155	25,538	27,195	28,260	31,490	112,483	29,600
General and administrative	25,696	26,245	25,164	24,618	101,723	26,921	28,295	24,360	27,484	107,060	29,573
Depreciation and amortization	3,497	3,366	3,533	3,992	14,388	3,838	3,837	3,688	3,827	15,190	4,184
<b>Total Expenses</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>92,319</b>	<b>94,937</b>	<b>360,002</b>	<b>87,019</b>
<b>Income from Operations</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>37,797</b>	<b>40,469</b>	<b>183,072</b>	<b>67,119</b>
Interest expense	(17,222)	(17,012)	(18,292)	(21,477)	(74,003)	(19,673)	(19,355)	(20,244)	(20,076)	(79,348)	(19,500)
Foreign currency transaction (loss) gain	227	62	65	30	384	(2,088)	(204)	27	(55)	(2,320)	(143)
Loss on early extinguishment of debt	—	—	(14,927)	(7,968)	(22,895)	(4,710)	—	(12,469)	(7,812)	(24,991)	(2,321)
<b>Income (loss) before Income Taxes</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>5,111</b>	<b>12,526</b>	<b>76,413</b>	<b>45,155</b>
Provision for (benefit from) income taxes	7,225	6,380	(2,109)	(2,836)	8,660	7,343	5,310	(10,193)	3,855	6,315	10,138
<b>Net Income (Loss)</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>\$ 15,304</b>	<b>\$ 8,671</b>	<b>\$ 70,098</b>	<b>\$ 35,017</b>
<b>Earnings Per Share</b>											
Earnings per common share:											
Basic	\$ 0.42	\$ 0.35	\$ (0.10)	\$ 0.21	\$ 0.87	\$ 0.83	\$ 0.52	\$ 0.45	\$ 0.25	\$ 2.06	\$ 1.05
Diluted	\$ 0.41	\$ 0.35	\$ (0.10)	\$ 0.20	\$ 0.86	\$ 0.81	\$ 0.52	\$ 0.43	\$ 0.25	\$ 1.99	\$ 1.02
Weighted average common shares outstanding:											
Basic	33,372	33,553	33,670	33,494	33,523	33,669	34,984	34,168	34,158	33,993	33,481
Diluted	34,036	34,125	33,670	34,172	34,132	34,572	35,371	35,665	35,103	35,176	34,421
<b>Balance Sheet Data (at period end):</b>											
Cash and cash equivalents	\$ 97,030	\$ 46,209	\$ 110,054	\$ 68,684	\$ 68,684	\$ 69,900	\$ 47,414	\$ 164,122	\$ 52,917	\$ 52,917	\$ 92,829
Loans and finance receivables, net	515,463	563,996	637,736	704,705	704,705	703,076	750,131	838,783	859,946	859,946	815,856
Total assets	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	1,338,419
Long-term debt	631,117	638,749	765,395	788,542	788,542	754,650	762,831	951,091	857,929	857,929	791,908
Total stockholder's equity	258,473	274,568	274,805	281,687	281,687	315,733	333,645	352,668	347,768	347,768	379,214

	2017					2018					2019
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
Net Income	\$ 13,852	\$ 11,873	\$ (3,368)	\$ 6,883	\$ 29,240	\$ 27,898	\$ 18,225	\$ 15,304	\$ 8,671	\$ 70,098	\$ 35,017
Depreciation and amortization expenses	3,497	3,366	3,533	3,992	14,388	3,838	3,837	3,688	3,827	15,190	4,184
Interest expense, net	17,222	17,012	18,292	21,477	74,003	19,673	19,355	20,244	20,076	79,348	19,500
Foreign currency transaction loss (gain)	(227)	(62)	(65)	(30)	(384)	2,088	204	(27)	55	2,320	143
Provision for income taxes	7,225	6,380	(2,109)	(2,836)	8,660	7,343	5,310	(10,193)	3,855	6,315	10,138
Stock-based compensation expense	2,320	2,987	2,996	3,004	11,307	2,433	2,834	2,882	3,511	11,660	3,074
Adjustments:											
Acquisition related costs <sup>(a)</sup>	—	—	—	(2,358)	(2,358)	—	—	—	—	—	—
Loss on early extinguishment of debt <sup>(b)</sup>	—	—	14,927	7,968	22,895	4,710	—	12,469	7,812	24,991	2,321
Lease termination and cease-use costs <sup>(c)</sup>	—	—	—	—	—	—	—	—	—	—	370
Regulatory settlement <sup>(d)</sup>	—	—	—	—	—	—	—	—	633	633	—
<b>Adjusted EBITDA</b>	<b>\$ 43,889</b>	<b>\$ 41,556</b>	<b>\$ 34,206</b>	<b>\$ 38,100</b>	<b>\$ 157,751</b>	<b>\$ 67,983</b>	<b>\$ 49,765</b>	<b>\$ 44,367</b>	<b>\$ 48,440</b>	<b>\$ 210,555</b>	<b>\$ 74,747</b>
Adjusted EBITDA margin calculated as follows:											
Total Revenue	\$ 192,263	\$ 189,904	\$ 217,878	\$ 243,696	\$ 843,741	\$ 254,298	\$ 253,301	\$ 293,879	\$ 312,596	\$ 1,114,074	\$ 293,183
Adjusted EBITDA	\$ 43,889	\$ 41,556	\$ 34,206	\$ 38,100	\$ 157,751	\$ 67,983	\$ 49,765	\$ 44,367	\$ 48,440	\$ 210,555	\$ 74,747
Adjusted EBITDA as a percentage of total revenue	22.8%	21.9%	15.7%	15.6%	18.7%	26.7%	19.6%	15.1%	15.5%	18.9%	25.5%

(a) In the fourth quarter of 2017, the Company recorded a \$2.4 million (\$1.8 million net of tax) fair value adjustment to contingent consideration 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 first quarter of 2019, the Company recorded a \$0.4 million (\$0.3 million net of tax) impairment charge to operating right-of-use lease assets related to its decision to cease use and sublease a portion of a leased office space.

(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.

	2017					2018					2019
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
Net Income	\$ 13,852	\$ 11,873	\$ (3,368)	\$ 6,883	\$ 29,240	\$ 27,898	\$ 18,225	\$ 15,304	\$ 8,671	\$ 70,098	\$ 35,017
Adjustments (net of tax):											
Acquisition related costs <sup>(a)</sup>	—	—	—	(2,358)	(2,358)	—	—	—	—	—	—
Loss on early extinguishment of debt <sup>(b)</sup>	—	—	14,927	7,968	22,895	4,710	—	12,469	7,812	24,991	2,321
Intangible asset amortization	271	271	269	269	1,080	267	268	268	267	1,070	268
Stock-based compensation expense	2,320	2,987	2,996	3,004	11,307	2,433	2,834	2,882	3,511	11,660	3,074
Foreign currency transaction loss (gain)	(227)	(62)	(65)	(30)	(384)	2,088	204	(27)	55	2,320	143
Cumulative tax effect of adjustments	(810)	(1,113)	(6,121)	609	(7,435)	(1,979)	(777)	(3,332)	(2,797)	(8,885)	(1,519)
Discrete tax adjustments <sup>(c)</sup>	—	—	—	(7,452)	(7,452)	—	—	(11,237)	—	(11,237)	(141)
Lease termination and cease-use costs <sup>(d)</sup>	—	—	—	—	—	—	—	—	—	—	726
Regulatory settlement <sup>(e)</sup>	—	—	—	—	—	—	—	—	633	633	—
Adjusted earnings	<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>\$ 16,327</u>	<u>\$ 18,152</u>	<u>\$ 90,650</u>	<u>\$ 39,889</u>
Diluted earnings per share	<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>\$ 0.43</u>	<u>\$ 0.25</u>	<u>\$ 1.99</u>	<u>\$ 1.02</u>
Adjusted earnings per share	<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>\$ 0.46</u>	<u>\$ 0.52</u>	<u>\$ 2.58</u>	<u>\$ 1.16</u>

(a) In the fourth quarter of 2017, the Company recorded a \$2.4 million (\$1.8 million net of tax) fair value adjustment to contingent consideration 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. In the first quarter of 2019, the Company recognized \$0.1 million of interest income on a tax refund received as a result of the U.S. Tax Cuts and Jobs Act.

(d) In the first quarter of 2019, the Company recorded a \$0.7 million (\$0.6 million net of tax) impairment charges to operating right-of-use lease assets and leasehold improvement assets related to its decision to cease use and sublease a portion of a leased office space.

(e) 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.

	2017				2018				2019
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
<b>Short-term loans:</b>									
Cost of revenue	\$ 15,602	\$ 16,584	\$ 23,849	\$ 22,129	\$ 20,323	\$ 20,386	\$ 26,174	\$ 25,386	\$ 17,090
Charge-offs (net of recoveries)	18,975	15,539	20,439	21,201	22,213	19,626	21,835	26,822	24,101
Average short-term combined loan balance, gross <sup>(a)(b)</sup>	81,882	79,021	91,736	96,825	97,825	89,809	99,389	98,238	82,476
Ending short-term combined loan balance, gross <sup>(b)</sup>	72,059	85,688	91,967	102,547	87,267	92,019	104,041	93,113	67,487
Ending allowance and liability for losses	\$ 16,205	\$ 17,449	\$ 21,047	\$ 22,022	\$ 20,397	\$ 20,744	\$ 24,981	\$ 23,384	\$ 16,524
<b>Short-term loan ratios:</b>									
Cost of revenue as a % of average short-term combined loan balance, gross <sup>(a)(b)</sup>	19.1%	21.0%	26.0%	22.9%	20.8%	22.7%	26.3%	25.8%	20.7%
Charge-offs (net of recoveries) as a % of average short-term combined loan balance, gross <sup>(a)(b)</sup>	23.2%	19.7%	22.3%	21.9%	22.7%	21.9%	22.0%	27.3%	29.2%
Gross profit margin	67.1%	64.5%	52.2%	58.5%	61.9%	59.5%	54.8%	56.0%	63.1%
Allowance and liability for losses as a % of combined loan balance, gross <sup>(b)(c)</sup>	22.5%	20.4%	22.9%	21.5%	23.4%	22.5%	24.0%	25.1%	24.5%

(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.

	2017				2018				2019
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
<b>Line of credit accounts:</b>									
Cost of revenue	\$ 19,831	\$ 19,868	\$ 23,439	\$ 30,278	\$ 25,383	\$ 31,211	\$ 46,749	\$ 59,632	\$ 37,739
Charge-offs (net of recoveries)	24,660	18,786	19,476	25,940	29,411	27,281	36,321	50,102	47,385
Average loan balance <sup>(a)</sup>	135,621	128,348	145,398	161,905	168,118	168,881	200,710	221,721	224,416
Ending loan balance	124,498	134,154	154,689	170,068	160,923	181,134	216,624	227,563	218,979
Ending allowance for losses balance	\$ 21,765	\$ 22,847	\$ 26,810	\$ 31,148	\$ 27,120	\$ 31,050	\$ 41,478	\$ 51,008	\$ 41,362
<b>Line of credit account ratios:</b>									
Cost of revenue as a % of average loan balance <sup>(a)</sup>	14.6%	15.5%	16.1%	18.7%	15.1%	18.5%	23.3%	26.9%	16.8%
Charge-offs (net of recoveries) as a % of average loan balance <sup>(a)</sup>	18.2%	14.6%	13.4%	16.0%	17.5%	16.2%	18.1%	22.6%	21.1%
Gross profit margin	66.6%	66.2%	66.0%	59.9%	67.6%	60.8%	52.6%	44.2%	63.9%
Allowance for losses as a % of loan balance <sup>(b)</sup>	17.5%	17.0%	17.3%	18.3%	16.9%	17.1%	19.1%	22.4%	18.9%

(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.

	2017				2018				2019
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
<b>Installment loans:</b>									
Cost of revenue	\$ 46,451	\$ 43,410	\$ 60,053	\$ 75,138	\$ 62,847	\$ 69,897	\$ 90,840	\$ 92,172	\$ 84,216
Charge-offs (net of recoveries)	55,179	44,443	46,598	62,116	67,081	64,878	75,261	88,429	90,764
Average installment combined loan and finance receivable balance, gross <sup>(a)(b)</sup>	445,760	437,329	492,064	557,028	597,499	609,525	667,712	718,100	718,625
Ending installment combined loan and finance receivable balance, gross <sup>(b)</sup>	424,706	456,006	525,083	589,268	595,763	627,443	699,809	732,282	693,087
Ending allowance and liability for losses	\$ 46,471	\$ 45,484	\$ 59,220	\$ 72,132	\$ 68,176	\$ 72,082	\$ 87,370	\$ 91,082	\$ 84,779
<b>Installment loan ratios:</b>									
Cost of revenue as a % of average installment combined loan and finance receivable balance, gross <sup>(a)(b)</sup>	10.4%	9.9%	12.2%	13.5%	10.5%	11.5%	13.6%	12.8%	11.7%
Charge-offs (net of recoveries) as a % of average installment combined loan and finance receivable balance, gross <sup>(a)(b)</sup>	12.4%	10.2%	9.5%	11.2%	11.2%	10.6%	11.3%	12.3%	12.6%
Gross profit margin	45.4%	48.4%	39.3%	34.4%	48.5%	43.2%	33.7%	37.6%	40.7%
Allowance and liability for losses as a % of combined loan and finance receivable balance, gross <sup>(b)(c)</sup>	10.9%	10.0%	11.3%	12.2%	11.4%	11.5%	12.5%	12.4%	12.2%

(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.



	2017					2018					2019
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
<b>Domestic</b>											
Revenue	\$ 164,669	\$ 158,073	\$ 181,584	\$ 205,211	\$ 709,537	\$ 212,966	\$ 213,638	\$ 251,054	\$ 268,857	\$ 946,515	\$ 257,988
Cost of Revenue	70,649	67,393	88,419	108,993	335,454	88,113	102,206	142,702	152,361	485,382	113,871
Gross Profit	\$ 94,020	\$ 90,680	\$ 93,165	\$ 96,218	\$ 374,083	\$ 124,853	\$ 111,432	\$ 108,352	\$ 116,496	\$ 461,133	\$ 144,117
Gross Profit Margin	57.1%	57.4%	51.3%	46.9%	52.7%	58.6%	52.2%	43.2%	43.3%	48.7%	55.9%
Total Operating Expenses	\$ 30,424	\$ 30,583	\$ 35,764	\$ 37,478	\$ 134,249	\$ 35,236	\$ 37,352	\$ 43,143	\$ 43,789	\$ 159,520	\$ 36,803
Depreciation and Amortization	1,526	1,532	1,634	2,077	6,769	1,858	1,897	1,800	1,875	7,430	2,208
Income from Operations	\$ 62,070	\$ 58,565	\$ 55,767	\$ 56,663	\$ 233,065	\$ 87,759	\$ 72,183	\$ 63,409	\$ 70,832	\$ 294,183	\$ 105,106
<b>International</b>											
Revenue	\$ 27,594	\$ 31,831	\$ 36,294	\$ 38,485	\$ 134,204	\$ 41,332	\$ 39,663	\$ 42,825	\$ 43,739	\$ 167,559	\$ 35,195
Cost of Revenue	11,235	12,469	18,922	18,552	61,178	20,440	19,288	21,061	24,829	85,618	25,174
Gross Profit	\$ 16,359	\$ 19,362	\$ 17,372	\$ 19,933	\$ 73,026	\$ 20,892	\$ 20,375	\$ 21,764	\$ 18,910	\$ 81,941	\$ 10,021
Gross Profit Margin	59.3%	60.8%	47.9%	51.8%	54.4%	50.5%	51.4%	50.8%	43.2%	48.9%	28.5%
Total Operating Expenses	\$ 13,786	\$ 15,273	\$ 18,959	\$ 17,322	\$ 65,340	\$ 18,802	\$ 18,934	\$ 20,893	\$ 20,414	\$ 79,043	\$ 16,778
Depreciation and Amortization	379	361	396	403	1,539	372	371	358	398	1,499	398
Income from Operations	\$ 2,194	\$ 3,728	\$ (1,983)	\$ 2,208	\$ 6,147	\$ 1,718	\$ 1,070	\$ 513	\$ (1,902)	\$ 1,399	\$ (7,155)
<b>Corporate Services</b>											
Total Operating Expenses	\$ 24,600	\$ 25,617	\$ 24,604	\$ 23,897	\$ 98,718	\$ 26,157	\$ 28,590	\$ 24,595	\$ 26,907	\$ 106,249	\$ 29,254
Depreciation and Amortization	1,592	1,473	1,503	1,512	6,080	1,608	1,569	1,530	1,554	6,261	1,578
Loss from Operations	\$ (26,192)	\$ (27,090)	\$ (26,107)	\$ (25,409)	\$ (104,798)	\$ (27,765)	\$ (30,159)	\$ (26,125)	\$ (28,461)	\$ (112,510)	\$ (30,832)
<b>Total</b>											
Revenue	\$ 192,263	\$ 189,904	\$ 217,878	\$ 243,696	\$ 843,741	\$ 254,298	\$ 253,301	\$ 293,879	\$ 312,596	\$ 1,114,074	\$ 293,183
Cost of Revenue	81,884	79,862	107,341	127,545	396,632	108,553	121,494	163,763	177,190	571,000	139,045
Gross Profit	\$ 110,379	\$ 110,042	\$ 110,537	\$ 116,151	\$ 447,109	\$ 145,745	\$ 131,807	\$ 130,116	\$ 135,406	\$ 543,074	\$ 154,138
Gross Profit Margin	57.4%	57.9%	50.7%	47.7%	53.0%	57.3%	52.0%	44.3%	43.3%	48.7%	52.6%
Total Operating Expenses	\$ 68,810	\$ 71,473	\$ 79,327	\$ 78,697	\$ 298,307	\$ 80,195	\$ 84,876	\$ 88,631	\$ 91,110	\$ 344,812	\$ 82,835
Depreciation and Amortization	3,497	3,366	3,533	3,992	14,388	3,838	3,837	3,688	3,827	15,190	4,184
Income from Operations	\$ 38,072	\$ 35,203	\$ 27,677	\$ 33,462	\$ 134,414	\$ 61,712	\$ 43,094	\$ 37,797	\$ 40,469	\$ 183,072	\$ 67,119



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

(Dollars in thousands)

	2017				2018				2019
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
<b>Domestic loan and finance receivable balances, gross:</b>									
Company owned	\$ 520,615	\$ 557,566	\$ 640,793	\$ 716,555	\$ 702,818	\$ 763,742	\$ 867,916	\$ 902,447	\$ 858,149
Guaranteed by the Company	22,546	28,013	28,943	34,134	26,594	28,681	30,106	29,704	22,296
Combined	<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>	<u>\$ 880,445</u>
<b>International loan and finance receivable balances, gross:</b>									
Company owned	\$ 78,102	\$ 90,269	\$ 102,003	\$ 111,194	\$ 114,541	\$ 108,173	\$ 122,452	\$ 120,807	\$ 99,108
Guaranteed by the Company	—	—	—	—	—	—	—	—	—
Combined	<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>	<u>\$ 99,108</u>
<b>Total loan and finance receivable balances, gross:</b>									
Company owned	\$ 598,717	\$ 647,835	\$ 742,796	\$ 827,749	\$ 817,359	\$ 871,915	\$ 990,368	\$ 1,023,254	\$ 957,257
Guaranteed by the Company	22,546	28,013	28,943	34,134	26,594	28,681	30,106	29,704	22,296
Combined	<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>	<u>\$ 979,553</u>

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

(Dollars in thousands)

	2017				2018				2019
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
<b>Short-term loan balances, gross:</b>									
Company owned	\$ 53,205	\$ 61,565	\$ 67,719	\$ 73,672	\$ 65,858	\$ 67,255	\$ 78,508	\$ 67,725	\$ 49,148
Guaranteed by the Company	18,854	24,123	24,248	28,875	21,409	24,764	25,533	25,388	18,339
Combined	<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>	<u>\$ 67,487</u>
<b>Line of credit account balances, gross:</b>									
Company owned	\$ 124,498	\$ 134,154	\$ 154,689	\$ 170,068	\$ 160,923	\$ 181,134	\$ 216,624	\$ 227,563	\$ 218,979
Guaranteed by the Company	—	—	—	—	—	—	—	—	—
Combined	<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>	<u>\$ 218,979</u>
<b>Installment loan and finance receivable balances, gross:</b>									
Company owned	\$ 421,014	\$ 452,116	\$ 520,388	\$ 584,009	\$ 590,578	\$ 623,526	\$ 695,236	\$ 727,966	\$ 689,130
Guaranteed by the Company	3,692	3,890	4,695	5,259	5,185	3,917	4,573	4,316	3,957
Combined	<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>	<u>\$ 693,087</u>
<b>Total loan and finance receivable balances, gross:</b>									
Company owned	\$ 598,717	\$ 647,835	\$ 742,796	\$ 827,749	\$ 817,359	\$ 871,915	\$ 990,368	\$ 1,023,254	\$ 957,257
Guaranteed by the Company	22,546	28,013	28,943	34,134	26,594	28,681	30,106	29,704	22,296
Combined	<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>	<u>\$ 979,553</u>

## Combined Originations and Loan and Finance Receivables Balances by Product and Customer Group (Unaudited)

(Dollars in thousands)

	2017					2018					2019
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
<b>Combined loan and finance receivable originations</b>											
Consumer:											
Near-prime installment loans	\$ 48,864	\$ 80,367	\$ 103,438	\$ 108,009	\$ 340,678	\$ 80,163	\$ 104,748	\$ 120,755	\$ 109,671	\$ 415,337	\$ 86,063
Other Installment loans	50,124	62,306	82,933	99,973	295,336	95,407	100,836	119,907	123,785	439,935	81,870
Line of credit accounts	59,393	62,816	66,328	73,044	261,581	61,340	82,569	100,782	100,663	345,354	81,995
Short-term loans	262,378	274,528	285,784	305,100	1,127,790	292,020	286,089	326,329	319,262	1,223,700	247,337
<b>Total consumer</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>667,773</b>	<b>653,381</b>	<b>2,424,326</b>	<b>497,265</b>
Small business	26,777	32,529	29,725	26,631	115,662	28,494	25,038	29,917	35,258	118,707	44,991
<b>Total combined originations</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>\$ 697,690</b>	<b>\$ 688,639</b>	<b>\$ 2,543,033</b>	<b>\$ 542,256</b>
<b>Combined loan and finance receivable balances, gross</b>											
Consumer:											
Near-prime installment loans	\$ 278,929	\$ 299,568	\$ 344,312	\$ 383,248		\$ 386,615	\$ 416,465	\$ 458,798	\$ 474,601		\$ 457,541
Other Installment loans	99,575	107,539	135,893	165,527		170,202	174,112	202,217	217,375		185,345
Line of credit accounts	87,860	97,875	115,159	130,638		121,347	141,490	175,467	183,323		166,837
Short-term loans	72,059	85,688	91,967	102,547		87,267	92,019	104,041	93,113		67,487
<b>Total consumer</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>	<b>940,523</b>	<b>968,412</b>		<b>877,210</b>
Small business	82,840	85,178	84,408	79,923		78,522	76,510	79,951	84,546		102,343
<b>Total combined loan and finance receivable balances, gross:</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>	<b>\$ 1,020,474</b>	<b>\$ 1,052,958</b>		<b>\$ 979,553</b>