

	2018					2019					2020			
	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
<b>Statement of Income Data:</b>														
Revenue	\$ 219,309	\$ 219,291	\$ 257,315	\$ 276,706	\$ 972,621	\$ 264,438	\$ 259,445	\$ 305,612	\$ 345,262	\$ 1,174,757	\$ 362,252	\$ 253,061	\$ 204,545	\$ 819,858
Change in Fair Value	—	—	—	—	—	—	—	—	—	—	(235,719)	(120,672)	(22,777)	(379,168)
Cost of Revenue	(92,793)	(106,361)	(146,803)	(157,448)	(503,405)	(118,858)	(123,433)	(162,186)	(198,417)	(602,894)	—	—	—	—
<b>Net Revenue</b>	<b>126,516</b>	<b>112,930</b>	<b>110,512</b>	<b>119,258</b>	<b>469,216</b>	<b>145,580</b>	<b>136,012</b>	<b>143,426</b>	<b>146,845</b>	<b>571,863</b>	<b>126,533</b>	<b>132,389</b>	<b>181,768</b>	<b>440,690</b>
<b>Expenses</b>														
Marketing	20,633	21,984	27,615	25,728	95,960	19,061	25,861	34,505	35,705	115,132	34,558	2,988	4,629	42,175
Operations and technology	18,169	18,910	19,587	21,701	78,367	20,579	20,057	20,717	22,909	84,262	31,266	16,504	17,702	65,472
General and administrative	26,337	27,902	23,870	27,034	105,143	29,051	28,244	27,267	24,642	109,204	27,951	22,336	33,656	83,943
Depreciation and amortization	3,591	3,594	3,453	3,562	14,200	3,934	3,681	3,433	4,007	15,055	3,670	4,004	3,770	11,444
<b>Total Expenses</b>	<b>68,730</b>	<b>72,390</b>	<b>74,525</b>	<b>78,025</b>	<b>293,670</b>	<b>72,625</b>	<b>77,843</b>	<b>85,922</b>	<b>87,263</b>	<b>323,653</b>	<b>97,445</b>	<b>45,832</b>	<b>59,757</b>	<b>203,034</b>
<b>Income from Operations</b>	<b>57,786</b>	<b>40,540</b>	<b>35,987</b>	<b>41,233</b>	<b>175,546</b>	<b>72,955</b>	<b>58,169</b>	<b>57,504</b>	<b>59,582</b>	<b>248,210</b>	<b>29,088</b>	<b>86,557</b>	<b>122,011</b>	<b>237,656</b>
Interest expense	(19,676)	(19,359)	(20,251)	(20,078)	(79,364)	(19,502)	(18,116)	(18,235)	(19,751)	(75,604)	(20,381)	(20,372)	(18,634)	(59,387)
Foreign currency transaction (loss) gain	(2,088)	(202)	27	(55)	(2,318)	(143)	(35)	(12)	(26)	(216)	41	(18)	(30)	(7)
Loss on early extinguishment of debt	(4,710)	—	(12,469)	(7,812)	(24,991)	(2,321)	—	—	—	(2,321)	—	—	—	—
<b>Income before Income Taxes</b>	<b>31,312</b>	<b>20,979</b>	<b>3,294</b>	<b>13,288</b>	<b>68,873</b>	<b>50,989</b>	<b>40,018</b>	<b>39,257</b>	<b>39,805</b>	<b>170,069</b>	<b>8,748</b>	<b>66,167</b>	<b>103,347</b>	<b>178,262</b>
Provision for (benefit from) income taxes	6,861	4,919	(9,973)	3,494	5,301	12,010	9,392	10,374	10,277	42,053	3,000	18,141	9,671	30,812
<b>Net income from continuing operations</b>	<b>24,451</b>	<b>16,060</b>	<b>13,267</b>	<b>9,794</b>	<b>63,572</b>	<b>38,979</b>	<b>30,626</b>	<b>28,883</b>	<b>29,528</b>	<b>128,016</b>	<b>5,748</b>	<b>48,026</b>	<b>93,676</b>	<b>147,450</b>
Net income (loss) from discontinued operations	3,447	2,165	2,037	(1,123)	6,526	(3,962)	(5,563)	(1,798)	(80,081)	(91,404)	(288)	—	(9)	(297)
<b>Net Income (Loss)</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>\$ 25,063</b>	<b>\$ 27,085</b>	<b>\$ (50,553)</b>	<b>\$ 36,612</b>	<b>\$ 5,460</b>	<b>\$ 48,026</b>	<b>\$ 93,667</b>	<b>\$ 147,153</b>
<b>Earnings Per Share</b>														
Earnings per common share:														
Basic	\$ 0.83	\$ 0.54	\$ 0.45	\$ 0.25	\$ 2.06	\$ 1.05	\$ 0.74	\$ 0.80	\$ (1.51)	\$ 1.09	\$ 0.17	\$ 1.59	\$ 3.11	\$ 4.77
Diluted EPS - continuing operations	\$ 0.71	\$ 0.46	\$ 0.37	\$ 0.28	\$ 1.81	\$ 1.13	\$ 0.89	\$ 0.83	\$ 0.87	\$ 3.72	\$ 0.18	\$ 1.58	\$ 3.09	\$ 4.73
Diluted EPS - discontinued operations	\$ 0.10	\$ 0.06	\$ 0.06	\$ (0.03)	\$ 0.18	\$ (0.11)	\$ (0.16)	\$ (0.05)	\$ (2.35)	\$ (2.66)	\$ (0.01)	\$ —	\$ —	\$ (0.01)
Diluted - total	\$ 0.81	\$ 0.52	\$ 0.43	\$ 0.25	\$ 1.99	\$ 1.02	\$ 0.73	\$ 0.78	\$ (1.48)	\$ 1.06	\$ 0.17	\$ 1.58	\$ 3.09	\$ 4.72
Weighted average common shares outstanding:														
Basic	33,669	33,984	34,168	34,158	33,993	33,481	33,826	33,997	33,553	33,715	32,337	30,203	30,108	30,880
Diluted	34,572	35,371	35,665	35,103	35,176	34,421	34,469	34,577	34,119	34,398	32,833	30,352	30,363	31,180
<b>Balance Sheet Data (at period end):</b>														
Cash and cash equivalents	\$ 46,350	\$ 27,359	\$ 141,699	\$ 28,114	\$ 28,114	\$ 57,715	\$ 33,849	\$ 28,864	\$ 35,895	\$ 35,895	\$ 161,076	\$ 321,472	\$ 490,033	\$ 490,033
Loans and finance receivables, net	625,124	674,653	753,454	780,112	780,112	752,560	829,458	950,188	1,062,650	1,062,650	1,093,207	799,662	693,370	693,370
Total assets	1,162,490	1,188,212	1,431,715	1,334,351	1,334,351	1,343,130	1,390,299	1,506,961	1,574,352	1,574,352	1,733,301	1,578,973	1,634,164	1,634,164
Long-term debt	754,650	762,831	951,091	857,929	857,929	791,908	785,504	873,744	991,181	991,181	1,091,732	906,588	863,472	863,472
Total stockholder's equity	315,733	333,645	352,668	347,768	347,768	379,214	406,453	433,971	376,613	376,613	438,214	476,220	573,695	573,695

	2018					2019					2020			
	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 from continuing operations	\$ 24,451	\$ 16,060	\$ 13,267	\$ 9,794	\$ 63,572	\$ 38,979	\$ 30,626	\$ 28,883	\$ 29,528	\$ 128,016	\$ 5,748	\$ 48,026	\$ 93,676	\$ 147,450
Depreciation and amortization expenses	3,591	3,594	3,453	3,562	14,200	3,934	3,681	3,433	4,007	15,055	3,670	4,004	3,770	11,444
Interest expense, net	19,676	19,359	20,251	20,078	79,364	19,502	18,116	18,235	19,751	75,604	20,381	20,372	18,634	59,387
Foreign currency transaction loss (gain)	2,088	202	(27)	55	2,318	143	35	12	26	216	(41)	18	30	7
Provision for income taxes	6,861	4,919	(9,973)	3,494	5,301	12,010	9,392	10,374	10,277	42,053	3,000	18,141	9,671	30,812
Stock-based compensation expense	2,433	2,834	2,882	3,511	11,660	3,074	3,323	3,387	2,183	11,967	3,460	3,660	3,768	10,888
Adjustments:														
Acquisition-related costs <sup>(a)</sup>	—	—	—	—	—	—	—	—	—	—	—	—	6,593	6,593
Loss on early extinguishment of debt <sup>(b)</sup>	4,710	—	12,469	7,812	24,991	2,321	—	—	—	2,321	—	—	—	—
Lease termination and cease-use costs <sup>(c)</sup>	—	—	—	—	—	370	—	—	—	370	—	—	—	—
Regulatory settlement <sup>(d)</sup>	—	—	—	633	633	—	—	—	—	—	—	—	—	—
Adjusted EBITDA	\$ 63,810	\$ 46,968	\$ 42,322	\$ 48,939	\$ 202,039	\$ 80,333	\$ 65,173	\$ 64,324	\$ 65,772	\$ 275,602	\$ 36,218	\$ 94,221	\$ 136,142	\$ 266,581
Adjusted EBITDA margin calculated as follows:														
Total Revenue	\$ 219,309	\$ 219,291	\$ 257,315	\$ 276,706	\$ 972,621	\$ 264,438	\$ 259,445	\$ 305,612	\$ 345,262	\$ 1,174,757	\$ 362,252	\$ 253,061	\$ 204,545	\$ 819,858
Adjusted EBITDA	\$ 63,810	\$ 46,968	\$ 42,322	\$ 48,939	\$ 202,039	\$ 80,333	\$ 65,173	\$ 64,324	\$ 65,772	\$ 275,602	\$ 36,218	\$ 94,221	\$ 136,142	\$ 266,581
Adjusted EBITDA as a percentage of total revenue	29.1%	21.4%	16.4%	17.7%	20.8%	30.4%	25.1%	21.0%	19.0%	23.5%	10.0%	37.2%	66.6%	32.5%

(a) In the third quarter of 2020, the Company recorded \$6.6 million (\$5.0 million net of tax) of costs related to an acquisition.

(b) In the first, third and fourth quarters of 2018 and the first quarter of 2019, the Company recorded \$4.7 million (\$3.7 million net of tax), \$12.5 million (\$9.9 million net of tax), \$7.8 million (\$6.0 million net of tax) and \$2.3 million (\$1.8 million net of tax) losses on early extinguishment of debt related to the repurchase of \$50.0 million principal amount of senior notes, the repurchase of \$178.5 million principal amount of senior notes, the repurchase of \$116.5 million principal amount of senior notes, and the redemption of \$44.1 million of securitization 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.

	2018					2019					2020			
	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 from continuing operations	\$ 24,451	\$ 16,060	\$ 13,267	\$ 9,794	\$ 63,572	\$ 38,979	\$ 30,626	\$ 28,883	\$ 29,528	\$ 128,016	\$ 5,748	\$ 48,026	\$ 93,676	\$ 147,450
Adjustments (net of tax):														
Acquisition-related costs <sup>(a)</sup>	—	—	—	—	—	—	—	—	—	—	—	—	6,593	6,593
Loss on early extinguishment of debt <sup>(b)</sup>	4,710	—	12,469	7,812	24,991	2,321	—	—	—	2,321	—	—	—	—
Intangible asset amortization	267	268	268	267	1,070	268	267	268	267	1,070	267	268	27	562
Stock-based compensation expense	2,433	2,834	2,882	3,511	11,660	3,074	3,323	3,387	2,183	11,967	3,460	3,660	3,768	10,888
Foreign currency transaction loss (gain)	2,088	202	(27)	55	2,318	143	35	12	26	216	(41)	18	30	7
Cumulative tax effect of adjustments	(1,979)	(777)	(3,332)	(2,797)	(8,885)	(1,519)	(843)	(853)	(693)	(3,908)	(868)	(929)	(2,454)	(4,251)
Discrete tax adjustments <sup>(c)</sup>	—	—	(11,237)	—	(11,237)	(141)	—	—	—	(141)	—	—	(11,604)	(11,604)
Lease termination and cease-use costs <sup>(d)</sup>	—	—	—	—	—	726	—	—	—	726	—	—	—	—
Regulatory settlement <sup>(e)</sup>	—	—	—	633	633	—	—	—	—	—	—	—	—	—
Adjusted earnings	\$ 31,970	\$ 18,587	\$ 14,290	\$ 19,275	\$ 84,122	\$ 43,851	\$ 33,408	\$ 31,697	\$ 31,311	\$ 140,267	\$ 8,566	\$ 51,043	\$ 90,036	\$ 149,645
Diluted earnings per share	\$ 0.71	\$ 0.45	\$ 0.37	\$ 0.28	\$ 1.81	\$ 1.13	\$ 0.89	\$ 0.84	\$ 0.87	\$ 3.72	\$ 0.18	\$ 1.58	\$ 3.09	\$ 4.73
Adjusted earnings per share	\$ 0.92	\$ 0.53	\$ 0.40	\$ 0.55	\$ 2.39	\$ 1.27	\$ 0.97	\$ 0.92	\$ 0.92	\$ 4.08	\$ 0.26	\$ 1.68	\$ 2.97	\$ 4.80

(a) In the third quarter of 2020, the Company recorded \$6.6 million (\$5.0 million net of tax) of costs related to an acquisition.

(b) In the first, third and fourth quarters of 2018 and the first quarter of 2019, the Company recorded \$4.7 million (\$3.7 million net of tax), \$12.5 million (\$9.9 million net of tax), \$7.8 million (\$6.0 million net of tax) and \$2.3 million (\$1.8 million net of tax) losses on early extinguishment of debt related to the repurchase of \$50.0 million principal amount of senior notes, the repurchase of \$178.5 million principal amount of senior notes, the repurchase of \$116.5 million principal amount of senior notes, and the redemption of \$44.1 million of securitization notes, respectively.

(c) 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. In the third quarter of 2020, the Company recognized an \$11.6 million income tax benefit resulting from the remeasurement of its liability for certain previously unrecognized tax benefits.

(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.

	2018				2019				2020		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter
<b>Installment loans and RPAs:</b>											
Total combined loan and finance receivable principal <sup>(b)</sup>	\$ 552,985	\$ 590,074	\$ 653,951	\$ 678,211	\$ 631,798	\$ 676,403	\$ 744,270	\$ 819,852	\$ 758,709	\$ 575,685	\$ 488,526
Ending combined loan and finance receivable fair value balance <sup>(b)</sup>	—	—	—	—	—	—	—	—	784,914	594,154	513,346
Fair value as a % of principal <sup>(a)(b)</sup>	—%	—%	—%	—%	—%	—%	—%	—%	103.5%	103.2%	105.1%
Ending combined loan and finance receivable balance, including principal and accrued fees/interest outstanding <sup>(b)</sup>	\$ 577,070	\$ 615,526	\$ 685,551	\$ 708,907	\$ 660,050	\$ 703,323	\$ 772,972	\$ 847,990	\$ 788,490	\$ 596,630	\$ 508,607
Ending allowance for losses balance (prior to FVO adoption)	70,454	77,031	95,310	95,371	82,390	87,572	86,027	87,448	—	—	—
Allowance for losses as a % of combined loan and finance receivable balance <sup>(a)(b)</sup>	12.2%	12.5%	13.9%	13.5%	12.5%	12.5%	11.1%	10.3%	—%	—%	—%
Average combined loan and finance receivable balance <sup>(b)</sup>	\$ 590,120	\$ 595,365	\$ 655,163	\$ 699,241	\$ 692,105	\$ 676,846	\$ 741,338	\$ 808,085	\$ 820,864	\$ 688,227	\$ 546,563
Revenue	140,494	139,356	158,394	169,513	159,642	148,531	159,025	168,917	174,034	126,224	103,674
Cost of revenue/change in fair value	(67,014)	(74,842)	(99,869)	(97,628)	(80,958)	(74,884)	(78,264)	(90,477)	(131,517)	(70,170)	(6,044)
Gross profit/net revenue	73,480	64,514	58,525	71,885	78,684	73,647	80,761	78,440	42,517	56,054	97,630
Gross profit margin/net revenue margin	52.3%	46.3%	36.9%	42.4%	49.3%	49.6%	50.8%	46.4%	24.4%	44.4%	94.2%
Cost of revenue/change in fair value as a % of average combined loan and finance receivable balance <sup>(b)</sup>	11.4%	12.6%	15.2%	14.0%	11.7%	11.1%	10.6%	11.2%	16.0%	10.2%	1.1%
<b>Delinquencies:</b>											
>30 days delinquent	\$ 32,543	\$ 30,056	\$ 38,353	\$ 45,666	\$ 36,044	\$ 32,889	\$ 44,904	\$ 46,783	\$ 47,502	\$ 22,256	\$ 18,007
>30 days delinquent as a % of combined loan and finance receivable balance <sup>(a)(b)</sup>	5.6%	4.9%	5.6%	6.4%	5.5%	4.7%	5.8%	5.5%	6.0%	3.7%	3.5%
<b>Charge-offs:</b>											
Charge-offs (net of recoveries)	\$ 75,492	\$ 67,611	\$ 81,413	\$ 97,733	\$ 93,913	\$ 69,761	\$ 79,577	\$ 89,114	\$ 96,272	\$ 71,362	\$ 15,247
Charge-offs (net recoveries) as a % of average combined loan and finance receivable balance <sup>(b)(c)</sup>	12.8%	11.4%	12.4%	14.0%	13.6%	10.3%	10.7%	11.0%	11.7%	10.4%	2.8%

Note: All amounts presented in this schedule exclude discontinued operations.

(a) Amounts as a % of loan balance are determined using period-end balances.

(b) Non-GAAP measure.

(c) The average installment combined loan and finance receivable balance is the average of the month-end balances during the period.

Line of credit accounts:	2018				2019				2020		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter
Total principal	\$ 137,506	\$ 155,085	\$ 180,972	\$ 192,311	\$ 184,822	\$ 223,545	\$ 282,556	\$ 329,011	\$ 312,986	\$ 197,114	\$ 169,668
Ending fair value balance	—	—	—	—	—	—	—	—	320,738	212,122	187,435
Fair value as a % of principal <sup>(a)</sup>	—%	—%	—%	—%	—%	—%	—%	—%	102.5%	107.6%	110.5%
Ending loan balance, including principal and accrued fees/interest outstanding	\$ 161,529	\$ 182,331	\$ 217,730	\$ 228,775	\$ 218,854	\$ 264,021	\$ 336,839	\$ 389,832	\$ 369,056	\$ 226,329	\$ 198,457
Ending allowance for losses balance (prior to FVO adoption)	27,120	31,050	41,478	51,009	41,363	51,419	75,413	91,002	—	—	—
Allowance for losses as a % of loan balance <sup>(a)</sup>	16.8%	17.0%	19.1%	22.3%	18.9%	19.5%	22.4%	23.3%	—%	—%	—%
Average loan balance <sup>(b)</sup>	\$ 168,831	\$ 169,885	\$ 201,975	\$ 222,888	\$ 224,973	\$ 237,821	\$ 301,213	\$ 358,440	\$ 387,180	\$ 291,507	\$ 208,248
Revenue	78,309	79,658	98,666	106,862	104,483	110,670	146,362	174,227	185,772	125,478	99,723
Cost of revenue/change in fair value	(25,779)	(31,519)	(46,934)	(59,820)	(37,900)	(48,549)	(83,922)	(107,940)	(104,202)	(50,502)	(16,733)
Gross profit/net revenue	52,530	48,139	51,732	47,042	66,583	62,121	62,440	66,287	81,570	74,976	82,990
Gross profit margin/net revenue margin	67.1%	60.4%	52.4%	44.0%	63.7%	56.1%	42.7%	38.0%	43.9%	59.8%	83.2%
Cost of revenue/change in fair value as a % of average loan balance <sup>(b)</sup>	15.3%	18.6%	23.2%	26.8%	16.8%	20.4%	27.9%	30.1%	26.9%	17.3%	8.0%
Delinquencies:											
>30 days delinquent	\$ 12,735	\$ 10,807	\$ 17,651	\$ 22,704	\$ 16,587	\$ 17,085	\$ 32,868	\$ 36,532	\$ 38,792	\$ 14,541	\$ 7,834
>30 days delinquent as a % of loan balance <sup>(a)</sup>	7.9%	5.9%	8.1%	9.9%	7.6%	6.5%	9.8%	9.4%	10.5%	6.4%	3.9%
Charge-offs:											
Charge-offs (net of recoveries)	\$ 29,807	\$ 27,589	\$ 36,506	\$ 50,290	\$ 47,546	\$ 38,493	\$ 59,928	\$ 92,351	\$ 106,952	\$ 84,613	\$ 19,919
Charge-offs (net recoveries) as a % of average loan balance <sup>(c)</sup>	17.7%	16.2%	18.1%	22.6%	21.1%	16.2%	19.9%	25.8%	27.6%	29.0%	9.6%

Note: All amounts presented in this schedule exclude discontinued operations.

(a) Amounts as a % of loan balance are determined using period-end balances.

(b) The average loan balance for line of credit accounts is the average of the month-end balances during the period.

	2018					2019					2020			
	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
Installment loans and RPAs	\$ 140,494	\$ 139,356	\$ 158,394	\$ 169,513	\$ 607,757	\$ 159,642	\$ 148,531	\$ 159,025	\$ 168,917	\$ 636,115	\$ 174,034	\$ 126,224	\$ 103,674	\$ 403,932
Line of credit accounts	78,309	79,658	98,666	106,862	363,495	104,483	110,670	146,362	174,227	535,742	185,772	125,478	99,723	410,973
Total loans and finance receivables revenue	218,803	219,014	257,060	276,375	971,252	264,125	259,201	305,387	343,144	1,171,857	359,806	251,702	203,397	814,905
Other	506	277	255	331	1,369	313	244	225	2,118	2,900	2,446	1,359	1,148	4,953
Total revenue	\$ 219,309	\$ 219,291	\$ 257,315	\$ 276,706	\$ 972,621	\$ 264,438	\$ 259,445	\$ 305,612	\$ 345,262	\$ 1,174,757	\$ 362,252	\$ 253,061	\$ 204,545	\$ 819,858

	2018					2019					2020			
	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
Installment loans and RPAs	64.1%	63.6%	61.6%	61.3%	62.5%	60.4%	57.2%	52.0%	48.9%	54.2%	48.0%	49.9%	50.7%	49.3%
Line of credit accounts	35.7%	36.3%	38.3%	38.6%	37.4%	39.5%	42.7%	47.9%	50.5%	45.6%	51.3%	49.6%	48.7%	50.1%
Total loans and finance receivables revenue	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.4%	99.8%	99.3%	99.5%	99.4%	99.4%
Other	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.6%	0.2%	0.7%	0.5%	0.6%	0.6%
Total revenue	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Note: All amounts presented in this schedule exclude discontinued operations.

	2018					2019					2020			
	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
<b>Domestic &amp; International</b>														
Revenue	\$ 219,309	\$ 219,291	\$ 257,315	\$ 276,706	\$ 972,621	\$ 264,438	\$ 259,445	\$ 305,612	\$ 345,262	\$ 1,174,757	\$ 362,252	\$ 253,061	\$ 204,545	\$ 819,858
Cost of Revenue/Change in Fair Value	(92,793)	(106,361)	(146,803)	(157,448)	(503,405)	(118,858)	(123,433)	(162,186)	(198,417)	(602,894)	(235,719)	(120,672)	(22,777)	(379,168)
Gross Profit/Net Revenue	\$ 126,516	\$ 112,930	\$ 110,512	\$ 119,258	\$ 469,216	\$ 145,580	\$ 136,012	\$ 143,426	\$ 146,845	\$ 571,863	\$ 126,533	\$ 132,389	\$ 181,768	\$ 440,690
Gross Profit Margin/Net Revenue Margin	57.7%	51.5%	42.9%	43.1%	48.2%	55.1%	52.4%	46.9%	42.5%	48.7%	34.9%	52.3%	88.9%	53.8%
Total Operating Expenses	\$ 38,982	\$ 40,206	\$ 46,477	\$ 47,556	\$ 173,221	\$ 39,437	\$ 45,446	\$ 55,309	\$ 57,655	\$ 197,847	\$ 64,584	\$ 18,195	\$ 20,845	\$ 103,624
Depreciation and Amortization	1,983	2,025	1,923	2,008	7,939	2,356	2,095	2,041	2,489	8,981	2,178	2,446	2,289	6,913
Income from Operations	\$ 85,551	\$ 70,699	\$ 62,112	\$ 69,694	\$ 288,056	\$ 103,787	\$ 88,471	\$ 86,076	\$ 86,701	\$ 365,035	\$ 59,771	\$ 111,748	\$ 158,634	\$ 330,153
<b>Corporate Services</b>														
Total Operating Expenses	\$ 26,157	\$ 28,590	\$ 24,595	\$ 26,907	\$ 106,249	\$ 29,254	\$ 28,716	\$ 27,180	\$ 25,601	\$ 110,751	\$ 29,191	\$ 23,633	\$ 35,142	\$ 87,966
Depreciation and Amortization	1,608	1,569	1,530	1,554	6,261	1,578	1,586	1,392	1,518	6,074	1,492	1,558	1,481	4,531
Loss from Operations	\$ (27,765)	\$ (30,159)	\$ (26,125)	\$ (28,461)	\$ (112,510)	\$ (30,832)	\$ (30,302)	\$ (28,572)	\$ (27,119)	\$ (116,825)	\$ (30,683)	\$ (25,191)	\$ (36,623)	\$ (92,497)
<b>Total</b>														
Revenue	\$ 219,309	\$ 219,291	\$ 257,315	\$ 276,706	\$ 972,621	\$ 264,438	\$ 259,445	\$ 305,612	\$ 345,262	\$ 1,174,757	\$ 362,252	\$ 253,061	\$ 204,545	\$ 819,858
Cost of Revenue	(92,793)	(106,361)	(146,803)	(157,448)	(503,405)	(118,858)	(123,433)	(162,186)	(198,417)	(602,894)	(235,719)	(120,672)	(22,777)	(379,168)
Gross Profit	\$ 126,516	\$ 112,930	\$ 110,512	\$ 119,258	\$ 469,216	\$ 145,580	\$ 136,012	\$ 143,426	\$ 146,845	\$ 571,863	\$ 126,533	\$ 132,389	\$ 181,768	\$ 440,690
Gross Profit Margin	57.7%	51.5%	42.9%	43.1%	48.2%	55.1%	52.4%	46.9%	42.5%	48.7%	34.9%	52.3%	88.9%	53.8%
Total Operating Expenses	\$ 65,139	\$ 68,796	\$ 71,072	\$ 74,463	\$ 279,470	\$ 68,691	\$ 74,162	\$ 82,489	\$ 83,256	\$ 308,598	\$ 93,775	\$ 41,828	\$ 55,987	\$ 191,590
Depreciation and Amortization	3,591	3,594	3,453	3,562	14,200	3,934	3,681	3,433	4,007	15,055	3,670	4,004	3,770	11,444
Income from Operations	\$ 57,786	\$ 40,540	\$ 35,987	\$ 41,233	\$ 175,546	\$ 72,955	\$ 58,169	\$ 57,504	\$ 59,582	\$ 248,210	\$ 29,088	\$ 86,557	\$ 122,011	\$ 237,656

Note: All amounts presented in this schedule exclude discontinued operations.

	2018				2019				2020		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter
<b>Installment loan and finance receivable balances, gross:</b>											
Company owned	\$ 560,366	\$ 599,508	\$ 671,374	\$ 696,763	\$ 656,070	\$ 702,898	\$ 773,077	\$ 846,752	\$ 776,692	\$ 590,576	\$ 500,507
Guaranteed by the Company	26,594	28,681	30,106	29,704	22,296	21,463	23,648	27,560	11,798	6,054	8,100
Combined	<u>\$ 586,960</u>	<u>\$ 628,189</u>	<u>\$ 701,480</u>	<u>\$ 726,467</u>	<u>\$ 678,366</u>	<u>\$ 724,361</u>	<u>\$ 796,725</u>	<u>\$ 874,312</u>	<u>\$ 788,490</u>	<u>\$ 596,630</u>	<u>\$ 508,607</u>
<b>Line of credit account balances, gross:</b>											
Company owned	\$ 160,922	\$ 181,134	\$ 216,624	\$ 227,563	\$ 218,979	\$ 263,825	\$ 336,847	\$ 392,837	\$ 369,056	\$ 226,329	\$ 198,457
Guaranteed by the Company	—	—	—	—	—	—	—	—	—	—	—
Combined	<u>\$ 160,922</u>	<u>\$ 181,134</u>	<u>\$ 216,624</u>	<u>\$ 227,563</u>	<u>\$ 218,979</u>	<u>\$ 263,825</u>	<u>\$ 336,847</u>	<u>\$ 392,837</u>	<u>\$ 369,056</u>	<u>\$ 226,329</u>	<u>\$ 198,457</u>
<b>Total loan and finance receivable balances, gross:</b>											
Company owned	\$ 721,288	\$ 780,642	\$ 887,998	\$ 924,326	\$ 875,049	\$ 966,723	\$ 1,109,924	\$ 1,239,589	\$ 1,145,748	\$ 816,905	\$ 698,964
Guaranteed by the Company	26,594	28,681	30,106	29,704	22,296	21,463	23,648	27,560	11,798	6,054	8,100
Combined	<u>\$ 747,882</u>	<u>\$ 809,323</u>	<u>\$ 918,104</u>	<u>\$ 954,030</u>	<u>\$ 897,345</u>	<u>\$ 988,186</u>	<u>\$ 1,133,572</u>	<u>\$ 1,267,149</u>	<u>\$ 1,157,546</u>	<u>\$ 822,959</u>	<u>\$ 707,064</u>



	2018					2019					2020			
	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
<b>Combined loan and finance receivable originations</b>														
Consumer:														
Near-prime installment loans	\$ 79,922	\$ 104,448	\$ 120,627	\$ 109,671	\$ 414,668	\$ 86,063	\$ 137,520	\$ 167,192	\$ 177,737	\$ 568,512	\$ 115,877	\$ 8,679	\$ 12,619	\$ 137,175
Other installment loans	66,271	68,293	81,119	81,333	297,016	51,714	51,602	59,745	67,267	230,328	32,774	9,385	16,672	58,831
Line of credit accounts	61,340	82,569	100,782	100,663	345,354	81,995	115,108	162,590	170,652	530,345	129,278	40,119	68,391	237,788
Short-term loans	181,180	179,420	212,168	229,887	802,655	190,883	160,032	155,974	156,384	663,273	117,082	31,216	39,938	188,236
Total consumer	388,713	434,730	514,696	521,554	1,859,693	410,655	464,262	545,501	572,040	1,992,458	395,011	89,399	137,620	622,030
Small business	28,494	25,038	29,917	35,258	118,707	44,991	60,117	66,593	83,985	255,686	76,434	174	2,500	79,108
Total combined originations	\$ 417,207	\$ 459,768	\$ 544,613	\$ 556,812	\$ 1,978,400	\$ 455,646	\$ 524,379	\$ 612,094	\$ 656,025	\$ 2,248,144	\$ 471,445	\$ 89,573	\$ 140,120	\$ 701,138
<b>Combined loan and finance receivable balances, gross</b>														
Consumer:														
Near-prime installment loans	\$ 376,821	\$ 409,176	\$ 453,054	\$ 470,303		\$ 454,428	\$ 494,600	\$ 554,978	\$ 606,789		\$ 582,979	\$ 479,387	\$ 413,830	
Other installment loans	122,539	125,808	145,800	152,702		126,729	120,288	121,539	130,797		89,048	52,696	42,146	
Line of credit accounts	121,346	141,490	175,467	183,323		166,837	199,081	264,752	304,186		270,590	159,857	153,269	
Short-term loans	48,654	56,339	63,832	63,156		47,008	44,888	43,910	44,621		28,467	8,105	13,531	
Total consumer	669,360	732,813	838,153	869,484		795,002	858,857	985,179	1,086,393		971,084	700,045	622,776	
Small business	78,522	76,510	79,951	84,546		102,343	129,329	148,393	180,756		186,462	122,914	84,288	
Total combined loan and finance receivable balances, gross:	\$ 747,882	\$ 809,323	\$ 918,104	\$ 954,030		\$ 897,345	\$ 988,186	\$ 1,133,572	\$ 1,267,149		\$ 1,157,546	\$ 822,959	\$ 707,064	