Enova International, Inc. Selected Historical Data (Unaudited) (In thousands, except per share data)



				2013										2014								2015		
	First		Second	Third		Fourth		Total		irst		Second		hird		Fourth		Total		First		Second		
Statement of Income Data:	Quarte	r	Quarter	Quarter		Quarter	_	Year	Qu	arter		Quarter	Q	uarter		Quarter	_	Year	_	Quarter	_	Quarter	Yea	ar to Date
	\$ 182.	242	\$ 176.143	\$ 198.098	Ś	208,770	Ś	765.323	\$ 2	08,465	Ś	201.482	Ś :	205.168	Ś	194.722	Ś	809,837	Ś	165,676	Ś	146.280	Ś	311,956
Revenue Cost of Revenue			, .				- T	,			Ş	- , -	, ¢	,	Ş	- /	Ş		Ş		Ş	-,	Ş	
Cost of Revenue	67,	998	70,160	90,389		86,505		315,052		66,436		66,840		72,919		60,592	_	266,787		38,570		41,536		80,106
Gross Profit	114,	314	105,983	107,709		122,265		450,271	1	42,029		134,642		132,249		134,130		543,050		127,106		104,744		231,850
Expenses																								
Marketing	27,	295	30,774	36,523		40,744		135,336		28,478		30,828		33,393		35,163		127,862		24,156		24,707		48,863
Operations and technology	17,	457	17,089	17,959)	18,271		70,776		17,885		17,123		19,362		19,203		73,573		18,012		17,554		35,566
General and administrative	23,	881	20,007	17,991		22,541		84,420		24,427		26,931		31,167		25,350		107,875		25,566		27,089		52,655
Depreciation and amortization	4,	443	4,585	3,958		4,157		17,143		4,118		4,316		5,338		4,960		18,732		5,283		5,033		10,316
Total Expenses	73,	076	72,455	76,431		85,713		307,675		74,908		79,198		89,260		84,676		328,042		73,017		74,383	_	147,400
Income from Operations	41,	238	33,528	31,278	}	36,552		142,596		67,121		55,444		42,989		49,454		215,008		54,089		30,361		84,450
Interest expense	(5,	025)	(4,804)	(4,909))	(5,050)		(19,788)		(4,754)		(7,311)		(13,136)		(13,273)		(38,474)		(13,305)		(12,904)		(26,209)
Foreign currency transaction (loss) gain		355)	69	(737		(153)		(1,176)		(101)		(299)		(155)		520		(35)		(944)		(31)		(975)
Income before Income Taxes	35,	858	28,793	25,632		31,349		121,632		62,266		47,834		29,698		36,701		176,499		39,840		17,426		57,266
Provision for income taxes	13,	050	10,365	8,544		11,635		43,594		22,211		17,205		11,213		14,199		64,828		15,310		6,562		21,872
Net Income	\$ 22,	808	\$ 18,428	\$ 17,088	\$	19,714	\$	78,038	\$	40,055	\$	30,629	\$	18,485	\$	22,502	\$	111,671	\$	24,530	\$	10,864	\$	35,394
Earnings Per Share																								
Earnings per common share:																								
Basic	\$ 0	0.69	\$ 0.56	\$ 0.52	\$	0.60	\$	2.36	\$	1.21	\$	0.93	\$	0.56	\$	0.68	\$	3.38	\$	0.74	\$	0.33	\$	1.07
Diluted	\$ 0	0.69	\$ 0.56	\$ 0.52	\$	0.60	\$	2.36	\$	1.21	\$	0.93	\$	0.56	\$	0.68	\$	3.38	\$	0.74	\$	0.33	\$	1.07
Weighted average common shares outstanding:																								
Basic	33,	000	33,000	33,000)	33,000		33,000		33,000		33,000		33,000		33,000		33,000		33,000		33,000		33,000
Diluted	33,	000	33,000	33,000)	33,000		33,000		33,000		33,000		33,000		33,031		33,008		33,008		33,015		33,012
Balance Sheet Data (at period end):																								
Cash and cash equivalents	\$ 49,	231	\$ 50,210	\$ 61,381	. \$	47,480	\$	47,480	\$	56,241	\$	79,785	\$	104,241	\$	75,106	\$	75,106	\$	143,444	\$	96,237	\$	96,237
Loans and finance receivables, net	206,	091	232,930	272,001		303,467		303,467	2	80,186		291,966	:	303,694		323,611		323,611		279,055		317,454		317,454
Total assets	596,	030	620,674	676,847		692,152		692,152	6	73,078		727,613		760,438		760,197		760,197		782,553		803,558		803,558
Long-term debt	399,	365	397,894	437,397		424,133		424,133	3	76,872		493,863		494,021		494,181		494,181		494,347		494,516		494,516
Total stockholder's equity	116,	896	132,854	151,804		173,048		173,048	2	12,797		122,432	:	135,913		153,984		153,984		177,820		195,086		195,086

Enova International, Inc. Adjusted EBITDA (Unaudited)



						2013										2014						2015		
		First		Second		Third		Fourth		Total		First		Second		Third		Fourth		Total	 First	Second		
	Q	uarter		Quarter		Quarter		Quarter		Year		Quarter		Quarter		Quarter		Quarter		Year	 Quarter	 Quarter	Yea	ar to Date
Net Income	\$	22,808	\$	18,428	\$	17,088	\$	19,714	\$	78,038	\$	40,055	\$	30,629	\$	18,485	\$	22,502	\$	111,671	\$ 24,530	\$ 10,864	\$	35,394
Depreciation and amortization expenses		4,443		4,585		3,958		4,157		17,143		4,118		4,316		5,338		4,960		18,732	5,283	5,033		10,316
Interest expense, net		5,025		4,804		4,909		5,050		19,788		4,754		7,311		13,136		13,273		38,474	13,305	12,904		26,209
Foreign currency transaction loss (gain)		355		(69)		737		153		1,176		101		299		155		(520)		35	944	31		975
Provision for income taxes		13,050		10,365		8,544		11,635		43,594		22,211		17,205		11,213		14,199		64,828	15,310	6,562		21,872
Stock-based compensation expense		(64)		141		86		87		250		85		85		87		407		664	1,712	2,204		3,916
Adjustments:																								
Lease termination and relocation costs (a)		_		_		_		_		_		_		1,415		_		_		1,415	_	3,480		3,480
Regulatory Penalty ^(b)				_				2,500		2,500										-		_		_
Adjusted EBITDA	¢	45,617	\$	38,254	Ś	35,322	\$	43,296	Ś	162,489	\$	71,324	Ś	61,260	Ś	48,414	\$	54,821	Ś	235,819	\$ 61,084	\$ 41,078	\$	102,162
Adjusted EstisiA	7	43,017	<u> </u>	30,234		33,322	<u> </u>	43,230	7	102,403	_	71,324		01,200	<u> </u>	40,414	<u> </u>	34,021	_	255,015	 01,004	 41,070	<u> </u>	102,102
Adjusted EBITDA margin calculated as follows:																								
Total Revenue	\$	182,312	\$	176,143	\$	198,098	\$	208,770	\$	765,323	\$	208,465	\$	201,482	\$	205,168	\$	194,722	\$	809,837	\$ 165,676	\$ 146,280	\$	311,956
Adjusted EBITDA	\$	45,617	\$	38,254	\$	35,322	\$	43,296	\$	162,489	\$	71,324	\$	61,260	\$	48,414	\$	54,821	\$	235,819	\$ 61,084	\$ 41,078	\$	102,162
Adjusted EBITDA as a percentage of total revenue		25.0%		21.7%		17.8%		20.7%		21.2%		34.2%		30.4%		23.6%		28.2%		29.1%	36.9%	28.1%		32.7%

⁽a) In May 2015, the Company relocated its headquarters and as a result incurred \$3.5 million of facility cease-use charges (\$2.2 million net of tax) consisting of remaining lease obligations and disposal costs on its prior headquarters.

⁽b) On November 20, 2013, Cash America International, Inc., Enova's former parent 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 2012 review of Cash America and us, to pay a civil money penalty of \$5 million, of which we and Cash America agreed to allocate \$2.5 million of this penalty to us, or the Regulatory Penalty. For the three months and year ended December 31, 2013, this item represents the amount paid in connection with the Regulatory Penalty, which is nondeductible for tax purposes.

Enova International, Inc. Adjusted Earnings (Unaudited) (Dollars in thousands)



			2013						2014				2015		
	First	econd	Third	Fourth	Total	First	Second		Third	Fourth	Total	First	Second		
	 Quarter	 Quarter	 Quarter	 Quarter	 Year	 Quarter	 Quarter	c	uarter	Quarter	 Year	 Quarter	 Quarter	Yea	ar to Date
Net Income	\$ 22,808	\$ 18,428	\$ 17,088	\$ 19,714	\$ 78,038	\$ 40,055	\$ 30,629	\$	18,485	\$ 22,502	\$ 111,671	\$ 24,530	\$ 10,864	\$	35,394
Adjustments (net of tax):															
Lease termination and relocation costs (a)	_	_	_	_	-	_	906		_	_	906	_	2,170		2,170
Regulatory Penalty (b)	_	_	_	2,500	2,500	_	_		_	_	_	_	_		_
Intangible asset amortization	29	24	18	17	88	13	6		4	5	28	2	2		4
Stock-based compensation expense	(41)	90	57	54	160	55	54		55	256	420	1,054	1,373		2,427
Foreign currency transaction loss (gain)	226	 (44)	 479	94	755	 65	192		97	 (332)	22	 581	19		600
Adjusted earnings	\$ 23,022	\$ 18,498	\$ 17,642	\$ 22,379	\$ 81,541	\$ 40,188	\$ 31,787	\$	18,641	\$ 22,431	\$ 113,047	\$ 26,167	\$ 14,428	\$	40,595
Diluted earnings per share	\$ 0.69	\$ 0.56	\$ 0.52	\$ 0.60	\$ 2.36	\$ 1.21	\$ 0.93	\$	0.56	\$ 0.68	\$ 3.38	\$ 0.74	\$ 0.33	\$	1.07
Adjusted earnings per share	\$ 0.70	\$ 0.57	\$ 0.53	\$ 0.68	\$ 2.47	\$ 1.22	\$ 0.96	\$	0.56	\$ 0.68	\$ 3.42	\$ 0.79	\$ 0.44	\$	1.23

⁽a) In May 2015, the Company relocated its headquarters and as a result incurred \$3.5 million of facility cease-use charges (\$2.2 million net of tax) consisting of remaining lease obligations and disposal costs on its prior headquarters.

⁽b) On November 20, 2013, Cash America International, Inc., Enova's former parent 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 2012 review of Cash America and us, to pay a civil money penalty of \$5 million, of which we and Cash America agreed to allocate \$2.5 million of this penalty to us, or the Regulatory Penalty. For the three months and year ended December 31, 2013, this item represents the amount paid in connection with the Regulatory Penalty, which is nondeductible for tax purposes.

Loss Experience Trends - Short-Term Loans (Unaudited)



		20	13			2014	4		20	15
	First	Second	Third	Fourth	First	Second	Third	Fourth	First	Second
Short-term loans:	Quarter									
Cost of revenue	\$ 39,604	\$ 37,069	\$ 33,606	\$ 25,678	\$ 16,316	\$ 19,670	\$ 18,936	\$ 14,984	\$ 11,843	\$ 14,299
Charge-offs (net of recoveries)	41,267	37,656	42,922	35,863	19,156	19,755	19,630	17,803	13,908	12,683
Average short-term combined loan balance, gross (a)(b)	175,607	157,563	143,983	121,020	106,007	94,426	90,890	83,544	80,933	78,376
Ending short-term combined loan balance, gross (b)	158,102	157,306	131,633	122,165	95,553	95,055	86,211	92,561	73,406	86,032
Ending allowance and liability for losses	\$ 41,346	\$ 40,772	\$ 32,514	\$ 22,513	\$ 19,726	\$ 19,829	\$ 18,857	\$ 15,899	\$ 13,650	\$ 15,472
Short-term loan ratios:										
Cost of revenue as a % of average short-term combined loan										
balance, gross ^{(a)(b)}	22.6%	23.5%	23.3%	21.2%	15.4%	20.8%	20.8%	17.9%	14.6%	18.2%
Charge-offs (net of recoveries) as a % of average short-term										
combined loan balance, gross (a)(b)	23.5%	23.9%	29.8%	29.6%	18.1%	20.9%	21.6%	21.3%	17.2%	16.2%
Gross profit margin	65.6%	64.0%	63.7%	67.6%	77.6%	70.1%	69.4%	73.5%	76.7%	70.5%
Allowance and liability for losses as a % of combined loan balance,										
gross ^{(b)(c)}	26.2%	25.9%	24.7%	18.4%	20.6%	20.9%	21.9%	17.2%	18.6%	18.0%

⁽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.

Loss Experience Trends - Line of Credit Accounts (Unaudited)



			20	13				20	14			2	015	
	 First		Second		Third	Fourth	First	Second		Third	Fourth	First		Second
Line of credit accounts:	 Quarter	(Quarter		Quarter	Quarter	Quarter	 Quarter		Quarter	 Quarter	Quarter		Quarter
Cost of revenue	\$ 6,510	\$	9,964	\$	26,152	\$ 29,682	\$ 23,913	\$ 21,786	\$	25,913	\$ 20,849	\$ 7,813	\$	4,870
Charge-offs (net of recoveries)	9,596		7,321		14,211	25,159	26,602	27,211		24,292	23,381	14,926		8,231
Average loan balance ^(a)	39,558		45,629		79,757	110,439	121,457	120,228		126,908	121,950	95,777		72,584
Ending loan balance	37,120		58,071		99,606	125,802	119,004	122,409		128,275	118,680	76,196		73,539
Ending allowance for losses balance	\$ 9,479	\$	12,109	\$	24,405	\$ 29,244	\$ 26,669	\$ 21,579	\$	22,672	\$ 19,749	\$ 12,340	\$	9,091
Line of credit account ratios:														
Cost of revenue as a % of average loan balance ^(a)	16.5%		21.8%		32.8%	26.9%	19.7%	18.1%		20.4%	17.1%	8.2%		6.7%
Charge-offs (net of recoveries) as a % of average loan balance ^(a)	24.3%		16.0%		17.8%	22.8%	21.9%	22.6%		19.1%	19.2%	15.6%		11.3%
Gross profit margin	72.0%		64.8%		48.2%	56.7%	67.3%	70.9%		68.0%	72.7%	86.0%		88.1%
Allowance for losses as a % of loan balance ^(b)	25.5%		20.9%		24.5%	23.2%	22.4%	17.6%		17.7%	16.6%	16.2%		12.4%

⁽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.

Loss Experience Trends - Installment Loans and RPAs (Unaudited)



		20	13			2014	4		20	15
	First	Second	Third	Fourth	First	Second	Third	Fourth	First	Second
Installment loans:	Quarter									
Cost of revenue	\$ 21,884	\$ 23,127	\$ 30,631	\$ 31,145	\$ 26,203	\$ 25,384	\$ 28,070	\$ 24,759	\$ 18,914	\$ 22,367
Charge-offs (net of recoveries)	22,329	23,025	26,089	30,866	29,899	26,818	25,620	23,509	23,302	20,627
Average installment combined loan and finance receivable balance,										
gross ^{(a)(b)}	120,035	122,339	146,142	168,588	175,198	171,043	186,308	201,821	208,995	219,402
Ending installment combined loan and finance receivable balance,										
gross ^(b)	116,727	130,217	162,944	179,230	169,552	177,211	194,636	213,588	206,028	240,683
Ending allowance and liability for losses	\$ 26,403	\$ 26,555	\$ 32,077	\$ 32,608	\$ 29,084	\$ 27,967	\$ 29,914	\$ 30,876	\$ 26,175	\$ 28,126
Installment lean ratios										
Installment loan ratios: Cost of revenue as a % of average installment combined loan and										
~										
finance receivable balance, gross ^{(a)(b)}	18.2%	18.9%	21.0%	18.5%	15.0%	14.8%	15.1%	12.3%	9.0%	10.2%
Charge-offs (net of recoveries) as a % of average installment										
combined loan and finance receivable balance, gross (a)(b)	18.6%	18.8%	17.9%	18.3%	17.0%	15.7%	13.8%	11.6%	11.1%	9.4%
Gross profit margin	49.8%	48.0%	44.1%	49.0%	58.0%	58.3%	54.6%	59.8%	67.8%	60.4%
Allowance and liability for losses as a % of combined loan and										
finance receivable balance, gross ^{(b)(c)}	22.6%	20.4%	19.7%	18.2%	17.2%	15.8%	15.4%	14.5%	12.7%	11.7%

⁽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.

Enova International, Inc. Revenue by Product (Unaudited) (Dollars in thousands)

Total loans and finance receivables revenue

Other

Total revenue

99.8%

0.2%

100.0%

99.8%

0.2%

100.0%

99.8%

0.2%

100.0%

100.0%

100.0%

-%



99.7%

0.3%

100.0%

			2013					2014				2015	
	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
Short-term loans	\$ 115,010	\$ 103,032	\$ 92,508	\$ 79,156	\$ 389,706	\$ 72,978	\$ 65,707	\$ 61,885	\$ 56,599	\$ 257,169	\$ 50,861	\$ 48,495	\$ 99,356
Line of credit accounts	23,234	28,282	50,506	68,474	170,496	73,037	74,893	80,909	76,279	305,118	55,653	40,915	96,568
Installment loans and RPAs	43,620	44,452	54,766	61,086	203,924	62,408	60,839	61,810	61,643	246,700	58,757	56,438	115,195
Total loans and finance receivables revenue	181,864	175,766	197,780	208,716	764,126	208,423	201,439	204,604	194,521	808,987	165,271	145,848	311,119
Other	448	377	318	54	1,197	42	43	564	201	850	405	432	837
Total revenue	\$ 182,312	\$ 176,143	\$ 198,098	\$ 208,770	\$ 765,323	\$ 208,465	\$ 201,482	\$ 205,168	\$ 194,722	\$ 809,837	\$ 165,676	\$ 146,280	\$ 311,956
			2013					2014				2015	
	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
Short-term loans	63.1%	58.5%	46.7%	37.9%	50.9%	35.0%	32.6%	30.2%	29.1%	31.7%	30.7%	33.1%	31.8%
Line of credit accounts	12.8%	16.1%	25.5%	32.8%	22.3%	35.0%	37.2%	39.4%	39.2%	37.7%	33.6%	28.0%	31.0%
Installment loans and RPAs	23 9%	25.2%	27.6%	29 3%	26.6%	30.0%	30.2%	30.1%	31.6%	30.5%	35.5%	38.6%	36.9%

99.8%

0.2%

100.0%

100.0%

100.0%

-%

100.0%

100.0%

-%

99.7%

0.3%

100.0%

99.9%

0.1%

100.0%

99.9%

0.1%

100.0%

99.8%

0.2%

100.0%

99.7%

0.3%

100.0%

Revenue and Gross Profit by Geography (Unaudited)



				2013						2014					2015		
	First	Second		Third	Fourth	Total		First	Second	Third	Fourth	Total		First	 Second		
	Quarter	Quarter		Quarter	Quarter	Year		Quarter	Quarter	 Quarter	Quarter	 Year		Quarter	 Quarter	Y	ear to Date
Domestic																	
Revenue	\$ 91,075	\$ 87,8	58 \$	105,199	\$ 111,417	\$ 395,549	\$	109,087	\$ 108,786	\$ 126,130	\$ 130,712	\$ 474,715	\$	119,053	\$ 113,420	\$	232,473
Cost of Revenue	29,759	33,4	00	50,232	43,953	157,344		29,103	38,731	55,058	48,906	171,798		33,930	40,149		74,079
Gross Profit	\$ 61,316	\$ 54,4	58 \$	54,967	\$ 67,464	\$ 238,205	\$	79,984	\$ 70,055	\$ 71,072	\$ 81,806	\$ 302,917	\$	85,123	\$ 73,271	\$	158,394
Gross Profit Margin	67.3%	62	0%	52.3%	60.6%	60.2%		73.3%	64.4%	56.3%	62.6%	63.8%		71.5%	64.6%		68.1%
International																	
Revenue	\$ 91,237	\$ 88,2	85 \$	92,899	\$ 97,353	\$ 369,774	\$	99,378	\$ 92,696	\$ 79,038	\$ 64,010	\$ 335,122	\$	46,623	\$ 32,860	\$	79,483
Cost of Revenue	38,239	36,7	60	40,157	42,552	157,708		37,333	28,109	17,861	11,686	94,989		4,640	1,387		6,027
Gross Profit	\$ 52,998	\$ 51,5	25 \$	52,742	\$ 54,801	\$ 212,066	\$	62,045	\$ 64,587	\$ 61,177	\$ 52,324	\$ 240,133	\$	41,983	\$ 31,473	\$	73,456
Gross Profit Margin	58.19	5 58	4%	56.8%	56.3%	57.4%		62.4%	69.7%	77.4%	81.7%	71.7%		90.0%	95.8%		92.4%
Total							•						`				
Revenue	\$ 182,312	\$ 176,1	43 \$	198,098	\$ 208,770	\$ 765,323	\$	208,465	\$ 201,482	\$ 205,168	\$ 194,722	\$ 809,837	\$	165,676	\$ 146,280	\$	311,956
Cost of Revenue	67,998	70,1	60	90,389	86,505	315,052		66,436	66,840	72,919	60,592	266,787		38,570	41,536		80,106
Gross Profit	\$ 114,314	\$ 105,9	83 \$	107,709	\$ 122,265	\$ 450,271	\$	142,029	\$ 134,642	\$ 132,249	\$ 134,130	\$ 543,050	\$	127,106	\$ 104,744	\$	231,850
Gross Profit Margin	62.79	60	2%	54.4%	58.6%	58.8%		68.1%	 66.8%	 64.5%	68.9%	67.1%		76.7%	71.6%		74.3%

Combined Loan and Finance Receivable Balances by Geography (Unaudited)



		20	13			20	14		20	15
	First	Second	Third	Fourth	First	Second	Third	Fourth	First	Second
	Quarter									
Domestic loan and finance receivable balances, gro	oss:									
Company owned	\$ 104,453	\$ 121,805	\$ 154,371	\$ 175,309	\$ 157,729	\$ 195,043	\$ 242,425	\$ 270,801	\$ 250,345	\$ 294,663
Guaranteed by the Company	29,592	35,115	35,107	41,412	29,643	34,915	35,429	36,270	25,355	31,539
Combined	\$ 134,045	\$ 156,920	\$ 189,478	\$ 216,721	\$ 187,372	\$ 229,958	\$ 277,854	\$ 307,071	\$ 275,700	\$ 326,202
International loan and finance receivable balances,	, gross:									
Company owned	\$ 177,494	\$ 188,373	\$ 204,684	\$ 210,476	\$ 196,737	\$ 164,717	\$ 131,268	\$ 117,758	\$ 79,930	\$ 74,052
Guaranteed by the Company	410	301	22					<u> </u>		
Combined	\$ 177,904	\$ 188,674	\$ 204,706	\$ 210,476	\$ 196,737	\$ 164,717	\$ 131,268	\$ 117,758	\$ 79,930	\$ 74,052
Total loan and finance receivable balances, gross:										
Company owned	\$ 281,947	\$ 310,178	\$ 359,055	\$ 385,785	\$ 354,466	\$ 359,760	\$ 373,693	\$ 388,559	\$ 330,275	\$ 368,715
Guaranteed by the Company	30,002	35,416	35,129	41,412	29,643	34,915	35,429	36,270	25,355	31,539
Combined	\$ 311,949	\$ 345,594	\$ 394,184	\$ 427,197	\$ 384,109	\$ 394,675	\$ 409,122	\$ 424,829	\$ 355,630	\$ 400,254

Company owned

Combined

Guaranteed by the Company

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

\$ 281,947

\$ 311,949

30,002

\$ 310,178

\$ 345,594

35,416

\$ 359,055

\$ 394,184

35,129



\$ 368,715

\$

31,539

400,254

2013 2014 2015 First Third Fourth First Third First Second Second Fourth Second Quarter Short-term loan balances, gross: Company owned \$ 128,100 \$ 121,890 \$ 96,505 Ś 80.753 \$ 65,910 Ś 60.140 \$ 50,822 \$ 56,298 Ś 49,012 \$ 58,315 Guaranteed by the Company 30,002 35,416 35,129 41,412 29,643 34,915 35,389 36,263 24,394 27,717 Combined \$ 158,102 \$ 157,306 Ś 131,634 \$ 122,165 \$ 95,553 Ś 95,055 \$ 86,211 \$ 92,561 Ś 73,406 \$ 86,032 Line of credit account balances, gross: Company owned Ś \$ 125.802 \$ 122,409 \$ 128.275 \$ 37.120 58.071 Ś 99.606 \$ 119.004 \$ 118,680 Ś 76.196 73.539 Guaranteed by the Company Combined 37,120 58,071 \$ 99,606 \$ 125,802 \$ 119,004 \$ 122,409 \$ 128,275 \$ 118,680 \$ 76,196 \$ 73,539 Installment loan and finance receivable balances, gross: \$ 194,596 Company owned \$ 116,727 \$ 130,217 \$ 162,944 \$ 179,230 \$ 169,552 \$ 177,211 \$ 213,581 \$ 205,067 \$ 236,861 Guaranteed by the Company 3,822 40 7 961 116,727 130,217 179,230 169,552 177,211 194,636 213,588 206,028 \$ 240,683 Combined 162,944 Total loan and finance receivable balances, gross:

\$ 385,785

\$ 427,197

41,412

\$ 354,466

\$ 384,109

29,643

\$ 359,760

\$ 394,675

34,915

\$ 373,693

35,429

409,122

\$ 388,559

\$

36,270

424,829

\$ 330,275

\$ 355,630

25,355