

	2015					2016					2017
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
Statement of Income Data:											
Revenue	\$ 165,676	\$ 146,280	\$ 165,227	\$ 175,417	\$ 652,600	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569	\$ 192,263
Cost of Revenue	38,570	41,536	65,614	71,138	216,858	69,577	65,453	95,391	97,545	327,966	81,884
Gross Profit	127,106	104,744	99,613	104,279	435,742	105,076	107,082	100,552	104,893	417,603	110,379
Expenses											
Marketing	24,156	24,707	35,568	32,451	116,882	21,181	25,597	26,722	23,904	97,404	19,583
Operations and technology	18,012	17,554	18,590	19,856	74,012	20,134	20,935	20,637	23,496	85,202	23,531
General and administrative	25,566	27,089	22,627	26,791	102,073	27,925	27,515	21,307	21,209	97,956	25,696
Depreciation and amortization	5,283	5,033	3,882	4,190	18,388	3,987	4,228	3,789	3,560	15,564	3,497
Total Expenses	73,017	74,383	80,667	83,288	311,355	73,227	78,275	72,455	72,169	296,126	72,307
Income from Operations	54,089	30,361	18,946	20,991	124,387	31,849	28,807	28,097	32,724	121,477	38,072
Interest expense	(13,305)	(12,904)	(13,292)	(13,382)	(52,883)	(15,915)	(16,026)	(16,117)	(17,545)	(65,603)	(17,222)
Foreign currency transaction (loss) gain	(944)	(31)	(212)	202	(985)	1,568	471	145	(622)	1,562	227
Income before Income Taxes	39,840	17,426	5,442	7,811	70,519	17,502	13,252	12,125	14,557	57,436	21,077
Provision for income taxes	15,310	6,562	1,025	3,630	26,527	7,639	5,064	4,288	5,843	22,834	7,225
Net Income	\$ 24,530	\$ 10,864	\$ 4,417	\$ 4,181	\$ 43,992	\$ 9,863	\$ 8,188	\$ 7,837	\$ 8,714	\$ 34,602	\$ 13,852
Earnings Per Share											
Earnings per common share:											
Basic	\$ 0.74	\$ 0.33	\$ 0.13	\$ 0.13	\$ 1.33	\$ 0.30	\$ 0.25	\$ 0.24	\$ 0.26	\$ 1.04	\$ 0.42
Diluted	\$ 0.74	\$ 0.33	\$ 0.13	\$ 0.13	\$ 1.33	\$ 0.30	\$ 0.25	\$ 0.23	\$ 0.26	\$ 1.03	\$ 0.41
Weighted average common shares outstanding:											
Basic	33,000	33,000	33,000	33,024	33,006	33,142	33,175	33,211	33,237	33,192	33,372
Diluted	33,008	33,015	33,022	33,061	33,026	33,187	33,335	33,558	33,767	33,462	34,036
Balance Sheet Data (at period end):											
Cash and cash equivalents	\$ 143,444	\$ 96,237	\$ 34,310	\$ 42,066	\$ 42,066	\$ 112,211	\$ 39,167	\$ 45,681	\$ 39,934	\$ 39,934	\$ 97,030
Loans and finance receivables, net	279,055	317,454	380,805	434,633	434,633	428,202	489,990	542,865	561,550	561,550	515,463
Total assets ^{(a)(b)}	749,895	769,506	780,172	840,537	840,537	915,176	910,869	975,079	977,879	977,879	985,413
Long-term debt ^(b)	481,417	482,110	482,808	541,909	541,909	594,414	588,824	635,179	649,911	649,911	631,117
Total stockholder's equity	177,820	195,086	199,276	205,968	205,968	217,605	224,281	233,085	241,699	241,699	258,473

(a) On January 1, 2016, the Company adopted an accounting change which requires the classification of deferred tax liabilities and assets as noncurrent. Prior period balances have been revised to conform.

(b) On January 1, 2016, the Company adopted an accounting change which requires the presentation of debt issuance costs in the consolidated balance sheets as a deduction from the carrying amount of the related debt liability instead of a deferred charge (as an asset). Prior period balances have been revised to conform.

	2015					2016					2017
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
Net Income	\$ 24,530	\$ 10,864	\$ 4,417	\$ 4,181	\$ 43,992	\$ 9,863	\$ 8,188	\$ 7,837	\$ 8,714	\$ 34,602	\$ 13,852
Depreciation and amortization expenses	5,283	5,033	3,882	4,190	18,388	3,987	4,228	3,789	3,560	15,564	3,497
Interest expense, net	13,305	12,904	13,292	13,382	52,883	15,915	16,026	16,117	17,545	65,603	17,222
Foreign currency transaction loss (gain)	944	31	212	(202)	985	(1,568)	(471)	(145)	622	(1,562)	(227)
Provision for income taxes	15,310	6,562	1,025	3,630	26,527	7,639	5,064	4,288	5,843	22,834	7,225
Stock-based compensation expense	1,712	2,204	2,625	3,089	9,630	1,968	2,181	2,265	2,108	8,522	2,320
Adjustments:											
Acquisition related costs ^(a)	—	—	—	—	—	—	—	—	(3,300)	(3,300)	—
Lease termination and relocation costs ^(b)	—	3,480	(210)	—	3,270	—	—	—	—	—	—
Adjusted EBITDA	\$ 61,084	\$ 41,078	\$ 25,243	\$ 28,270	\$ 155,675	\$ 37,804	\$ 35,216	\$ 34,151	\$ 35,092	\$ 142,263	\$ 43,889
Adjusted EBITDA margin calculated as follows:											
Total Revenue	\$ 165,676	\$ 146,280	\$ 165,227	\$ 175,417	\$ 652,600	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569	\$ 192,263
Adjusted EBITDA	\$ 61,084	\$ 41,078	\$ 25,243	\$ 28,270	\$ 155,675	\$ 37,804	\$ 35,216	\$ 34,151	\$ 35,092	\$ 142,263	\$ 43,889
Adjusted EBITDA as a percentage of total revenue	36.9%	28.1%	15.3%	16.1%	23.9%	21.6%	20.4%	17.4%	17.3%	19.1%	22.8%

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

(b) In May 2015, the Company relocated its headquarters and as a result incurred \$3.3 million of facility cease-use charges (\$2.1 million net of tax) consisting of remaining lease obligations and disposal costs on its prior headquarters. During the third quarter of 2015 the Company made adjustments to its lease termination costs.

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



	2015					2016					2017
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
Net Income	\$ 24,530	\$ 10,864	\$ 4,417	\$ 4,181	\$ 43,992	\$ 9,863	\$ 8,188	\$ 7,837	\$ 8,714	\$ 34,602	\$ 13,852
Adjustments (net of tax):											
Acquisition related costs ^(a)	—	—	—	—	—	—	—	—	(3,300)	(3,300)	—
Lease termination and relocation costs ^(b)	—	3,480	(210)	—	3,270	—	—	—	—	—	—
Intangible asset amortization	3	4	3	484	494	320	276	271	270	1,137	271
Stock-based compensation expense	1,712	2,204	2,625	3,089	9,630	1,968	2,181	2,265	2,108	8,522	2,320
Foreign currency transaction loss (gain)	944	31	212	(202)	985	(1,568)	(471)	(145)	622	(1,562)	(227)
Cumulative tax effect of adjustments	(1,022)	(2,155)	(842)	(1,354)	(5,373)	(315)	(803)	(902)	113	(1,907)	(810)
Adjusted earnings	\$ 26,167	\$ 14,428	\$ 6,205	\$ 6,198	\$ 52,998	\$ 10,268	\$ 9,371	\$ 9,326	\$ 8,527	\$ 37,492	\$ 15,406
Diluted earnings per share	\$ 0.74	\$ 0.33	\$ 0.13	\$ 0.13	\$ 1.33	\$ 0.30	\$ 0.25	\$ 0.23	\$ 0.26	\$ 1.03	\$ 0.41
Adjusted earnings per share	\$ 0.79	\$ 0.44	\$ 0.19	\$ 0.19	\$ 1.60	\$ 0.31	\$ 0.28	\$ 0.28	\$ 0.25	\$ 1.12	\$ 0.45

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

(b) In May 2015, the Company relocated its headquarters and as a result incurred \$3.3 million of facility cease-use charges (\$2.1 million net of tax) consisting of remaining lease obligations and disposal costs on its prior headquarters. During the third quarter of 2015 the Company made adjustments to its lease termination costs.

	2015				2016				2017
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
Short-term loans:									
Cost of revenue	\$ 11,843	\$ 14,299	\$ 18,315	\$ 17,837	\$ 13,276	\$ 14,214	\$ 20,531	\$ 21,600	\$ 15,602
Charge-offs (net of recoveries)	13,908	12,683	17,226	18,125	16,540	11,720	15,956	21,021	18,975
Average short-term combined loan balance, gross ^{(a)(b)}	80,933	78,376	87,160	83,513	80,990	75,767	85,439	84,437	81,882
Ending short-term combined loan balance, gross ^(b)	73,406	86,032	88,174	83,944	72,915	83,249	83,503	89,097	72,059
Ending allowance and liability for losses	\$ 13,650	\$ 15,472	\$ 16,380	\$ 15,950	\$ 12,598	\$ 14,746	\$ 19,184	\$ 19,486	\$ 16,205

Short-term loan ratios:

Cost of revenue as a % of average short-term combined loan balance, gross ^{(a)(b)}	14.6%	18.2%	21.0%	21.4%	16.4%	18.8%	24.0%	25.6%	19.1%
Charge-offs (net of recoveries) as a % of average short-term combined loan balance, gross ^{(a)(b)}	17.2%	16.2%	19.8%	21.7%	20.4%	15.5%	18.7%	24.9%	23.2%
Gross profit margin	76.7%	70.5%	66.4%	65.0%	72.1%	69.5%	60.5%	56.8%	67.1%
Allowance and liability for losses as a % of combined loan balance, gross ^{(b)(c)}	18.6%	18.0%	18.6%	19.0%	17.3%	17.7%	23.0%	21.9%	22.5%

(a) The average short-term combined loan balance is the average of the month-end balances during the period.

(b) Non-GAAP measure.

(c) Allowance and liability for losses as a % of combined loan balance, gross, is determined using period-end balances.

	2015				2016				2017
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
Line of credit accounts:									
Cost of revenue	\$ 7,813	\$ 4,870	\$ 13,048	\$ 17,816	\$ 16,471	\$ 17,251	\$ 29,739	\$ 25,028	\$ 19,831
Charge-offs (net of recoveries)	14,926	8,231	9,262	14,962	16,914	14,506	20,973	25,229	24,660
Average loan balance ^(a)	95,777	72,584	81,511	94,532	100,648	105,553	126,371	138,259	135,621
Ending loan balance	76,196	73,539	89,142	100,855	98,351	118,030	132,388	144,183	124,498
Ending allowance for losses balance	\$ 12,340	\$ 9,091	\$ 12,873	\$ 15,727	\$ 15,284	\$ 18,029	\$ 26,795	\$ 26,594	\$ 21,765
Line of credit account ratios:									
Cost of revenue as a % of average loan balance ^(a)	8.2%	6.7%	16.0%	18.8%	16.4%	16.3%	23.5%	18.1%	14.6%
Charge-offs (net of recoveries) as a % of average loan balance ^(a)	15.6%	11.3%	11.4%	15.8%	16.8%	13.7%	16.6%	18.2%	18.2%
Gross profit margin	86.0%	88.1%	70.2%	60.5%	66.4%	65.7%	49.7%	59.7%	66.6%
Allowance for losses as a % of loan balance ^(b)	16.2%	12.4%	14.4%	15.6%	15.5%	15.3%	20.2%	18.4%	17.5%

(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.

	2015				2016				2017
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
Installment loans:									
Cost of revenue	\$ 18,914	\$ 22,367	\$ 34,251	\$ 35,485	\$ 39,830	\$ 33,988	\$ 45,121	\$ 50,917	\$ 46,451
Charge-offs (net of recoveries)	23,302	20,627	24,553	35,470	36,541	32,332	37,383	46,411	55,179
Average installment combined loan and finance receivable balance, gross ^{(a)(b)}	208,995	219,402	273,075	329,067	351,806	368,316	425,825	455,046	445,760
Ending installment combined loan and finance receivable balance, gross ^(b)	206,028	240,683	304,915	351,279	351,754	393,758	451,421	459,414	424,706
Ending allowance and liability for losses	\$ 26,175	\$ 28,126	\$ 37,465	\$ 37,401	\$ 41,004	\$ 42,878	\$ 50,495	\$ 54,861	\$ 46,471
Installment loan ratios:									
Cost of revenue as a % of average installment combined loan and finance receivable balance, gross ^{(a)(b)}	9.0%	10.2%	12.5%	10.8%	11.3%	9.2%	10.6%	11.2%	10.4%
Charge-offs (net of recoveries) as a % of average installment combined loan and finance receivable balance, gross ^{(a)(b)}	11.1%	9.4%	9.0%	10.8%	10.4%	8.8%	8.8%	10.2%	12.4%
Gross profit margin	67.8%	60.4%	48.4%	55.0%	48.6%	54.7%	46.8%	43.5%	45.4%
Allowance and liability for losses as a % of combined loan and finance receivable balance, gross ^{(b)(c)}	12.7%	11.7%	12.3%	10.6%	11.7%	10.9%	11.2%	11.9%	10.9%

(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.

Income (Loss) from Operations by Geography (Unaudited) ^(a)

(Dollars in thousands)

	2015					2016					2017
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
Domestic											
Revenue	\$ 119,053	\$ 113,420	\$ 133,661	\$ 144,108	\$ 510,242	\$ 143,428	\$ 140,342	\$ 165,330	\$ 173,891	\$ 622,991	\$ 164,669
Cost of Revenue	33,930	40,149	59,056	63,828	196,963	60,456	57,752	85,862	87,194	291,264	70,649
Gross Profit	\$ 85,123	\$ 73,271	\$ 74,605	\$ 80,280	\$ 313,279	\$ 82,972	\$ 82,590	\$ 79,468	\$ 86,697	\$ 331,727	\$ 94,020
Gross Profit Margin	71.5%	64.6%	55.8%	55.7%	61.4%	57.8%	58.8%	48.1%	49.9%	53.2%	57.1%
Total Operating Expenses	\$ 25,455	\$ 24,329	\$ 35,842	\$ 36,162	\$ 121,788	\$ 25,808	\$ 31,885	\$ 34,068	\$ 29,877	\$ 121,638	\$ 30,424
Depreciation and Amortization	2,485	2,177	1,441	1,817	7,920	1,582	1,585	1,385	1,453	6,005	1,526
Income from Operations	\$ 57,183	\$ 46,765	\$ 37,322	\$ 42,301	\$ 183,571	\$ 55,582	\$ 49,120	\$ 44,015	\$ 55,367	\$ 204,084	\$ 62,070
International											
Revenue	\$ 46,623	\$ 32,860	\$ 31,566	\$ 31,309	\$ 142,358	\$ 31,225	\$ 32,193	\$ 30,613	\$ 28,547	\$ 122,578	\$ 27,594
Cost of Revenue	4,640	1,387	6,558	7,310	19,895	9,121	7,701	9,529	10,351	36,702	11,235
Gross Profit	\$ 41,983	\$ 31,473	\$ 25,008	\$ 23,999	\$ 122,463	\$ 22,104	\$ 24,492	\$ 21,084	\$ 18,196	\$ 85,876	\$ 16,359
Gross Profit Margin	90.0%	95.8%	79.2%	76.7%	86.0%	70.8%	76.1%	68.9%	63.7%	70.1%	59.3%
Total Operating Expenses	\$ 17,523	\$ 19,828	\$ 21,617	\$ 18,443	\$ 77,411	\$ 18,348	\$ 16,367	\$ 15,016	\$ 14,191	\$ 63,922	\$ 13,786
Depreciation and Amortization	523	559	581	591	2,254	605	799	409	354	2,167	379
Income from Operations	\$ 23,937	\$ 11,086	\$ 2,810	\$ 4,965	\$ 42,798	\$ 3,151	\$ 7,326	\$ 5,659	\$ 3,651	\$ 19,787	\$ 2,194
Corporate Services											
Total Operating Expenses	\$ 24,756	\$ 25,193	\$ 19,326	\$ 24,493	\$ 93,768	\$ 25,084	\$ 25,795	\$ 19,582	\$ 24,541	\$ 95,002	\$ 24,600
Depreciation and Amortization	2,275	2,297	1,860	1,782	8,214	1,800	1,844	1,995	1,753	7,392	1,592
Loss from Operations	\$ (27,031)	\$ (27,490)	\$ (21,186)	\$ (26,275)	\$ (101,982)	\$ (26,884)	\$ (27,639)	\$ (21,577)	\$ (26,294)	\$ (102,394)	\$ (26,192)
Total											
Revenue	\$ 165,676	\$ 146,280	\$ 165,227	\$ 175,417	\$ 652,600	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569	\$ 192,263
Cost of Revenue	38,570	41,536	65,614	71,138	216,858	69,577	65,453	95,391	97,545	327,966	81,884
Gross Profit	\$ 127,106	\$ 104,744	\$ 99,613	\$ 104,279	\$ 435,742	\$ 105,076	\$ 107,082	\$ 100,552	\$ 104,893	\$ 417,603	\$ 110,379
Gross Profit Margin	76.7%	71.6%	60.3%	59.4%	66.8%	60.2%	62.1%	51.3%	51.8%	56.0%	57.4%
Total Operating Expenses	\$ 67,734	\$ 69,350	\$ 76,785	\$ 79,098	\$ 292,967	\$ 69,240	\$ 74,047	\$ 68,666	\$ 68,609	\$ 280,562	\$ 68,810
Depreciation and Amortization	5,283	5,033	3,882	4,190	18,388	3,987	4,228	3,789	3,560	15,564	3,497
Income from Operations	\$ 54,089	\$ 30,361	\$ 18,946	\$ 20,991	\$ 124,387	\$ 31,849	\$ 28,807	\$ 28,097	\$ 32,724	\$ 121,477	\$ 38,072

(a) During the first quarter of 2016, the Company changed the presentation of its reportable segment information to report corporate services separately from its domestic and international operations. Corporate services expenses, which was previously allocated between domestic and international based on revenue, is included under the "Corporate Services" heading in the tables above. For comparison purposes, income (loss) from operations and depreciation and amortization expenses for prior periods have been conformed to the current presentation. Corporate Services primarily includes personnel, occupancy and other operating expenses for shared functions, such as executive management, technology, analytics, business development, legal and licensing, compliance, risk management, internal audit, human resources, payroll, treasury, finance, accounting, and tax.

Combined Loan and Finance Receivable Balances by Geography (Unaudited)

(Dollars in thousands)

	2015				2016				2017
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
Domestic loan and finance receivable balances, gross:									
Company owned	\$ 250,345	\$ 294,663	\$ 369,775	\$ 422,399	\$ 415,950	\$ 482,801	\$ 556,056	\$ 576,992	\$ 520,615
Guaranteed by the Company	25,355	31,539	36,684	34,123	27,114	31,227	29,700	32,199	22,546
Combined	<u>\$ 275,700</u>	<u>\$ 326,202</u>	<u>\$ 406,459</u>	<u>\$ 456,522</u>	<u>\$ 443,064</u>	<u>\$ 514,028</u>	<u>\$ 585,756</u>	<u>\$ 609,191</u>	<u>\$ 543,161</u>
International loan and finance receivable balances, gross:									
Company owned	\$ 79,930	\$ 74,052	\$ 75,772	\$ 79,556	\$ 79,956	\$ 81,009	\$ 81,556	\$ 83,503	\$ 78,102
Guaranteed by the Company	—	—	—	—	—	—	—	—	—
Combined	<u>\$ 79,930</u>	<u>\$ 74,052</u>	<u>\$ 75,772</u>	<u>\$ 79,556</u>	<u>\$ 79,956</u>	<u>\$ 81,009</u>	<u>\$ 81,556</u>	<u>\$ 83,503</u>	<u>\$ 78,102</u>
Total loan and finance receivable balances, gross:									
Company owned	\$ 330,275	\$ 368,715	\$ 445,547	\$ 501,955	\$ 495,906	\$ 563,810	\$ 637,612	\$ 660,495	\$ 598,717
Guaranteed by the Company	25,355	31,539	36,684	34,123	27,114	31,227	29,700	32,199	22,546
Combined	<u>\$ 355,630</u>	<u>\$ 400,254</u>	<u>\$ 482,231</u>	<u>\$ 536,078</u>	<u>\$ 523,020</u>	<u>\$ 595,037</u>	<u>\$ 667,312</u>	<u>\$ 692,694</u>	<u>\$ 621,263</u>

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

(Dollars in thousands)

	2015				2016				2017
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
Short-term loan balances, gross:									
Company owned	\$ 49,012	\$ 58,315	\$ 62,208	\$ 58,793	\$ 52,381	\$ 58,798	\$ 60,124	\$ 63,005	\$ 53,205
Guaranteed by the Company	24,394	27,717	25,966	25,151	20,534	24,451	23,379	26,092	18,854
Combined	<u>\$ 73,406</u>	<u>\$ 86,032</u>	<u>\$ 88,174</u>	<u>\$ 83,944</u>	<u>\$ 72,915</u>	<u>\$ 83,249</u>	<u>\$ 83,503</u>	<u>\$ 89,097</u>	<u>\$ 72,059</u>
Line of credit account balances, gross:									
Company owned	\$ 76,196	\$ 73,539	\$ 89,142	\$ 100,855	\$ 98,351	\$ 118,030	\$ 132,388	\$ 144,183	\$ 124,498
Guaranteed by the Company	—	—	—	—	—	—	—	—	—
Combined	<u>\$ 76,196</u>	<u>\$ 73,539</u>	<u>\$ 89,142</u>	<u>\$ 100,855</u>	<u>\$ 98,351</u>	<u>\$ 118,030</u>	<u>\$ 132,388</u>	<u>\$ 144,183</u>	<u>\$ 124,498</u>
Installment loan and finance receivable balances, gross:									
Company owned	\$ 205,067	\$ 236,861	\$ 294,197	\$ 342,307	\$ 345,174	\$ 386,982	\$ 445,100	\$ 453,307	\$ 421,014
Guaranteed by the Company	961	3,822	10,718	8,972	6,580	6,776	6,321	6,107	3,692
Combined	<u>\$ 206,028</u>	<u>\$ 240,683</u>	<u>\$ 304,915</u>	<u>\$ 351,279</u>	<u>\$ 351,754</u>	<u>\$ 393,758</u>	<u>\$ 451,421</u>	<u>\$ 459,414</u>	<u>\$ 424,706</u>
Total loan and finance receivable balances, gross:									
Company owned	\$ 330,275	\$ 368,715	\$ 445,547	\$ 501,955	\$ 495,906	\$ 563,810	\$ 637,612	\$ 660,495	\$ 598,717
Guaranteed by the Company	25,355	31,539	36,684	34,123	27,114	31,227	29,700	32,199	22,546
Combined	<u>\$ 355,630</u>	<u>\$ 400,254</u>	<u>\$ 482,231</u>	<u>\$ 536,078</u>	<u>\$ 523,020</u>	<u>\$ 595,037</u>	<u>\$ 667,312</u>	<u>\$ 692,694</u>	<u>\$ 621,263</u>

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

(Dollars in thousands)

	2015					2016					2017
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
Combined loan and finance receivable originations											
Consumer:											
Near-prime installment loans	\$ 47,171	\$ 59,538	\$ 72,589	\$ 79,384	\$ 258,682	\$ 54,415	\$ 84,647	\$ 105,414	\$ 63,480	\$ 307,956	\$ 48,864
Other Installment loans	35,864	44,509	63,481	64,186	208,040	47,443	52,205	62,965	61,287	223,900	50,124
Line of credit accounts	39,604	47,583	61,568	67,824	216,579	54,000	67,347	75,930	76,826	274,103	59,393
Short-term loans	276,397	285,458	312,576	303,928	1,178,359	258,455	271,939	301,438	284,059	1,115,891	262,378
Total consumer	399,036	437,088	510,214	515,322	1,861,660	414,313	476,138	545,747	485,652	1,921,850	420,759
Small business	2,375	6,979	30,593	31,030	70,977	32,154	39,961	35,930	27,258	135,303	26,777
Total combined originations	\$ 401,411	\$ 444,067	\$ 540,807	\$ 546,352	\$ 1,932,637	\$ 446,467	\$ 516,099	\$ 581,677	\$ 512,910	\$ 2,057,153	\$ 447,536
Combined loan and finance receivable balances, gross											
Consumer:											
Near-prime installment loans	\$ 127,118	\$ 150,703	\$ 180,773	\$ 208,347		\$ 211,850	\$ 242,768	\$ 286,626	\$ 290,802		\$ 278,929
Other Installment loans	78,910	79,219	96,885	103,773		94,410	95,843	109,389	119,597		99,575
Line of credit accounts	72,609	66,821	78,610	84,944		77,516	90,748	99,175	107,618		87,860
Short-term loans	73,406	86,032	88,174	83,944		72,915	83,249	83,503	89,097		72,059
Total consumer	352,043	382,775	444,442	481,008		456,691	512,608	578,693	607,114		538,423
Small business	3,587	17,479	37,789	55,070		66,329	82,429	88,619	85,580		82,840
Total combined loan and finance receivable balances, gross:	\$ 355,630	\$ 400,254	\$ 482,231	\$ 536,078		\$ 523,020	\$ 595,037	\$ 667,312	\$ 692,694		\$ 621,263