

	2014					2015					2016			
	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	\$ 208,465	\$ 201,482	\$ 205,168	\$ 194,722	\$ 809,837	\$ 165,676	\$ 146,280	\$ 165,227	\$ 175,417	\$ 652,600	\$ 174,653	\$ 172,535	\$ 195,943	\$ 543,131
Cost of Revenue	66,436	66,840	72,919	60,592	266,787	38,570	41,536	65,614	71,138	216,858	69,577	65,453	95,391	230,421
<b>Gross Profit</b>	<b>142,029</b>	<b>134,642</b>	<b>132,249</b>	<b>134,130</b>	<b>543,050</b>	<b>127,106</b>	<b>104,744</b>	<b>99,613</b>	<b>104,279</b>	<b>435,742</b>	<b>105,076</b>	<b>107,082</b>	<b>100,552</b>	<b>312,710</b>
<b>Expenses</b>														
Marketing	28,478	30,828	33,393	35,163	127,862	24,156	24,707	35,568	32,451	116,882	21,181	25,597	26,722	73,500
Operations and technology	17,885	17,123	19,362	19,203	73,573	18,012	17,554	18,590	19,856	74,012	20,134	20,935	20,637	61,706
General and administrative	24,427	26,931	31,167	25,350	107,875	25,566	27,089	22,627	26,791	102,073	27,925	27,515	21,307	76,747
Depreciation and amortization	4,118	4,316	5,338	4,960	18,732	5,283	5,033	3,882	4,190	18,388	3,987	4,228	3,789	12,004
<b>Total Expenses</b>	<b>74,908</b>	<b>79,198</b>	<b>89,260</b>	<b>84,676</b>	<b>328,042</b>	<b>73,017</b>	<b>74,383</b>	<b>80,667</b>	<b>83,288</b>	<b>311,355</b>	<b>73,227</b>	<b>78,275</b>	<b>72,455</b>	<b>223,957</b>
<b>Income from Operations</b>	<b>67,121</b>	<b>55,444</b>	<b>42,989</b>	<b>49,454</b>	<b>215,008</b>	<b>54,089</b>	<b>30,361</b>	<b>18,946</b>	<b>20,991</b>	<b>124,387</b>	<b>31,849</b>	<b>28,807</b>	<b>28,097</b>	<b>88,753</b>
Interest expense	(4,754)	(7,311)	(13,136)	(13,273)	(38,474)	(13,305)	(12,904)	(13,292)	(13,382)	(52,883)	(15,915)	(16,026)	(16,117)	(48,058)
Foreign currency transaction (loss) gain	(101)	(299)	(155)	520	(35)	(944)	(31)	(212)	202	(985)	1,568	471	145	2,184
<b>Income before Income Taxes</b>	<b>62,266</b>	<b>47,834</b>	<b>29,698</b>	<b>36,701</b>	<b>176,499</b>	<b>39,840</b>	<b>17,426</b>	<b>5,442</b>	<b>7,811</b>	<b>70,519</b>	<b>17,502</b>	<b>13,252</b>	<b>12,125</b>	<b>42,879</b>
Provision for income taxes	22,211	17,205	11,213	14,199	64,828	15,310	6,562	1,025	3,630	26,527	7,639	5,064	4,288	16,991
<b>Net Income</b>	<b>\$ 40,055</b>	<b>\$ 30,629</b>	<b>\$ 18,485</b>	<b>\$ 22,502</b>	<b>\$ 111,671</b>	<b>\$ 24,530</b>	<b>\$ 10,864</b>	<b>\$ 4,417</b>	<b>\$ 4,181</b>	<b>\$ 43,992</b>	<b>\$ 9,863</b>	<b>\$ 8,188</b>	<b>\$ 7,837</b>	<b>\$ 25,888</b>
<b>Earnings Per Share</b>														
Earnings per common share:														
Basic	\$ 1.21	\$ 0.93	\$ 0.56	\$ 0.68	\$ 3.38	\$ 0.74	\$ 0.33	\$ 0.13	\$ 0.13	\$ 1.33	\$ 0.30	\$ 0.25	\$ 0.24	\$ 0.78
Diluted	\$ 1.21	\$ 0.93	\$ 0.56	\$ 0.68	\$ 3.38	\$ 0.74	\$ 0.33	\$ 0.13	\$ 0.13	\$ 1.33	\$ 0.30	\$ 0.25	\$ 0.23	\$ 0.78
Weighted average common shares outstanding:														
Basic	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,024	33,006	33,142	33,175	33,211	33,176
Diluted	33,000	33,000	33,000	33,031	33,008	33,008	33,015	33,022	33,061	33,026	33,187	33,335	33,558	33,360
<b>Balance Sheet Data (at period end):</b>														
Cash and cash equivalents	\$ 56,241	\$ 79,785	\$ 104,241	\$ 75,106	\$ 75,106	\$ 143,444	\$ 96,237	\$ 34,310	\$ 42,066	\$ 42,066	\$ 112,211	\$ 39,167	\$ 45,681	\$ 45,681
Loans and finance receivables, net	280,186	291,966	303,694	323,611	323,611	279,055	317,454	380,805	434,633	434,633	428,202	489,990	542,865	542,865
<b>Total assets</b> <sup>(a)(b)</sup>	<b>646,321</b>	<b>687,274</b>	<b>719,907</b>	<b>721,315</b>	<b>721,315</b>	<b>749,895</b>	<b>769,506</b>	<b>780,172</b>	<b>840,537</b>	<b>840,537</b>	<b>915,176</b>	<b>910,869</b>	<b>975,079</b>	<b>975,079</b>
Long-term debt <sup>(b)</sup>	376,872	479,365	480,048	480,726	480,726	481,417	482,110	482,808	541,909	541,909	594,414	588,824	635,179	635,179
<b>Total stockholder's equity</b>	<b>212,797</b>	<b>122,432</b>	<b>135,913</b>	<b>153,984</b>	<b>153,984</b>	<b>177,820</b>	<b>195,086</b>	<b>199,276</b>	<b>205,968</b>	<b>205,968</b>	<b>217,605</b>	<b>224,281</b>	<b>233,085</b>	<b>233,085</b>

(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.

	2014					2015					2016			
	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	\$ 40,055	\$ 30,629	\$ 18,485	\$ 22,502	\$ 111,671	\$ 24,530	\$ 10,864	\$ 4,417	\$ 4,181	\$ 43,992	\$ 9,863	\$ 8,188	\$ 7,837	\$ 25,888
Depreciation and amortization expenses	4,118	4,316	5,338	4,960	18,732	5,283	5,033	3,882	4,190	18,388	3,987	4,228	3,789	12,004
Interest expense, net	4,754	7,311	13,136	13,273	38,474	13,305	12,904	13,292	13,382	52,883	15,915	16,026	16,117	48,058
Foreign currency transaction loss (gain)	101	299	155	(520)	35	944	31	212	(202)	985	(1,568)	(471)	(145)	(2,184)
Provision for income taxes	22,211	17,205	11,213	14,199	64,828	15,310	6,562	1,025	3,630	26,527	7,639	5,064	4,288	16,991
Stock-based compensation expense	85	85	87	407	664	1,712	2,204	2,625	3,089	9,630	1,968	2,181	2,265	6,414
Adjustments:														
Lease termination and relocation costs <sup>(a)</sup>	—	1,415	—	—	1,415	—	3,480	(210)	—	3,270	—	—	—	—
Adjusted EBITDA	<u>\$ 71,324</u>	<u>\$ 61,260</u>	<u>\$ 48,414</u>	<u>\$ 54,821</u>	<u>\$ 235,819</u>	<u>\$ 61,084</u>	<u>\$ 41,078</u>	<u>\$ 25,243</u>	<u>\$ 28,270</u>	<u>\$ 155,675</u>	<u>\$ 37,804</u>	<u>\$ 35,216</u>	<u>\$ 34,151</u>	<u>\$ 107,171</u>
Adjusted EBITDA margin calculated as follows:														
Total Revenue	\$ 208,465	\$ 201,482	\$ 205,168	\$ 194,722	\$ 809,837	\$ 165,676	\$ 146,280	\$ 165,227	\$ 175,417	\$ 652,600	\$ 174,653	\$ 172,535	\$ 195,943	\$ 543,131
Adjusted EBITDA	\$ 71,324	\$ 61,260	\$ 48,414	\$ 54,821	\$ 235,819	\$ 61,084	\$ 41,078	\$ 25,243	\$ 28,270	\$ 155,675	\$ 37,804	\$ 35,216	\$ 34,151	\$ 107,171
Adjusted EBITDA as a percentage of total revenue	34.2%	30.4%	23.6%	28.2%	29.1%	36.9%	28.1%	15.3%	16.1%	23.9%	21.6%	20.4%	17.4%	19.7%

(a) 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.

	2014					2015					2016			
	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	\$ 40,055	\$ 30,629	\$ 18,485	\$ 22,502	\$ 111,671	\$ 24,530	\$ 10,864	\$ 4,417	\$ 4,181	\$ 43,992	\$ 9,863	\$ 8,188	\$ 7,837	\$ 25,888
Adjustments (net of tax):														
Lease termination and relocation costs <sup>(a)</sup>	—	1,415	—	—	1,415	—	3,480	(210)	—	3,270	—	—	—	—
Intangible asset amortization	20	10	7	8	45	3	4	3	484	494	320	276	271	867
Stock-based compensation expense	85	85	87	407	664	1,712	2,204	2,625	3,089	9,630	1,968	2,181	2,265	6,414
Foreign currency transaction loss (gain)	101	299	155	(520)	35	944	31	212	(202)	985	(1,568)	(471)	(145)	(2,184)
Cumulative tax effect of adjustments	(73)	(651)	(93)	34	(783)	(1,022)	(2,155)	(842)	(1,354)	(5,373)	(315)	(803)	(902)	(2,020)
Adjusted earnings	\$ 40,188	\$ 31,787	\$ 18,641	\$ 22,431	\$ 113,047	\$ 26,167	\$ 14,428	\$ 6,205	\$ 6,198	\$ 52,998	\$ 10,268	\$ 9,371	\$ 9,326	\$ 28,965
Diluted earnings per share	\$ 1.21	\$ 0.93	\$ 0.56	\$ 0.68	\$ 3.38	\$ 0.74	\$ 0.33	\$ 0.13	\$ 0.13	\$ 1.33	\$ 0.30	\$ 0.25	\$ 0.23	\$ 0.78
Adjusted earnings per share	\$ 1.22	\$ 0.96	\$ 0.56	\$ 0.68	\$ 3.42	\$ 0.79	\$ 0.44	\$ 0.19	\$ 0.19	\$ 1.60	\$ 0.31	\$ 0.28	\$ 0.28	\$ 0.87

(a) 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.

	2014				2015				2016		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter
<b>Short-term loans:</b>											
Cost of revenue	\$ 16,316	\$ 19,670	\$ 18,936	\$ 14,984	\$ 11,843	\$ 14,299	\$ 18,315	\$ 17,837	\$ 13,276	\$ 14,214	\$ 20,531
Charge-offs (net of recoveries)	19,156	19,755	19,630	17,803	13,908	12,683	17,226	18,125	16,540	11,720	15,956
Average short-term combined loan balance, gross <sup>(a)(b)</sup>	106,007	94,426	90,890	83,544	80,933	78,376	87,160	83,513	80,990	75,767	85,439
Ending short-term combined loan balance, gross <sup>(b)</sup>	95,553	95,055	86,211	92,561	73,406	86,032	88,174	83,944	72,915	83,249	83,503
Ending allowance and liability for losses	\$ 19,726	\$ 19,829	\$ 18,857	\$ 15,899	\$ 13,650	\$ 15,472	\$ 16,380	\$ 15,950	\$ 12,598	\$ 14,746	\$ 19,184
<b>Short-term loan ratios:</b>											
Cost of revenue as a % of average short-term combined loan balance, gross <sup>(a)(b)</sup>	15.4%	20.8%	20.8%	17.9%	14.6%	18.2%	21.0%	21.4%	16.4%	18.8%	24.0%
Charge-offs (net of recoveries) as a % of average short-term combined loan balance, gross <sup>(a)(b)</sup>	18.1%	20.9%	21.6%	21.3%	17.2%	16.2%	19.8%	21.7%	20.4%	15.5%	18.7%
Gross profit margin	77.6%	70.1%	69.4%	73.5%	76.7%	70.5%	66.4%	65.0%	72.1%	69.5%	60.5%
Allowance and liability for losses as a % of combined loan balance, gross <sup>(b)(c)</sup>	20.6%	20.9%	21.9%	17.2%	18.6%	18.0%	18.6%	19.0%	17.3%	17.7%	23.0%

(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.

	2014				2015				2016			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	
<b>Line of credit accounts:</b>												
Cost of revenue	\$ 23,913	\$ 21,786	\$ 25,913	\$ 20,849	\$ 7,813	\$ 4,870	\$ 13,048	\$ 17,816	\$ 16,471	\$ 17,251	\$ 29,739	
Charge-offs (net of recoveries)	26,602	27,211	24,292	23,381	14,926	8,231	9,262	14,962	16,914	14,506	20,973	
Average loan balance <sup>(a)</sup>	121,457	120,228	126,908	121,950	95,777	72,584	81,511	94,532	100,648	105,553	126,371	
Ending loan balance	119,004	122,409	128,275	118,680	76,196	73,539	89,142	100,855	98,351	118,030	132,388	
Ending allowance for losses balance	\$ 26,669	\$ 21,579	\$ 22,672	\$ 19,749	\$ 12,340	\$ 9,091	\$ 12,873	\$ 15,727	\$ 15,284	\$ 18,029	\$ 26,795	
<b>Line of credit account ratios:</b>												
Cost of revenue as a % of average loan balance <sup>(a)</sup>	19.7%	18.1%	20.4%	17.1%	8.2%	6.7%	16.0%	18.8%	16.4%	16.3%	23.5%	
Charge-offs (net of recoveries) as a % of average loan balance <sup>(a)</sup>	21.9%	22.6%	19.1%	19.2%	15.6%	11.3%	11.4%	15.8%	16.8%	13.7%	16.6%	
Gross profit margin	67.3%	70.9%	68.0%	72.7%	86.0%	88.1%	70.2%	60.5%	66.4%	65.7%	49.7%	
Allowance for losses as a % of loan balance <sup>(b)</sup>	22.4%	17.6%	17.7%	16.6%	16.2%	12.4%	14.4%	15.6%	15.5%	15.3%	20.2%	

(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.

	2014				2015				2016		
	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:</b>											
Cost of revenue	\$ 26,203	\$ 25,384	\$ 28,070	\$ 24,759	\$ 18,914	\$ 22,367	\$ 34,251	\$ 35,485	\$ 39,830	\$ 33,988	\$ 45,121
Charge-offs (net of recoveries)	29,899	26,818	25,620	23,509	23,302	20,627	24,553	35,470	36,541	32,332	37,383
Average installment combined loan and finance receivable balance, gross <sup>(a)(b)</sup>	175,198	171,043	186,308	201,821	208,995	219,402	273,075	329,067	351,806	368,316	425,825
Ending installment combined loan and finance receivable balance, gross <sup>(b)</sup>	169,552	177,211	194,636	213,588	206,028	240,683	304,915	351,279	351,754	393,758	451,421
Ending allowance and liability for losses	\$ 29,084	\$ 27,967	\$ 29,914	\$ 30,876	\$ 26,175	\$ 28,126	\$ 37,465	\$ 37,401	\$ 41,004	\$ 42,878	\$ 50,495
<b>Installment loan ratios:</b>											
Cost of revenue as a % of average installment combined loan and finance receivable balance, gross <sup>(a)(b)</sup>	15.0%	14.8%	15.1%	12.3%	9.0%	10.2%	12.5%	10.8%	11.3%	9.2%	10.6%
Charge-offs (net of recoveries) as a % of average installment combined loan and finance receivable balance, gross <sup>(a)(b)</sup>	17.0%	15.7%	13.8%	11.6%	11.1%	9.4%	9.0%	10.8%	10.4%	8.8%	8.8%
Gross profit margin	58.0%	58.3%	54.6%	59.8%	67.8%	60.4%	48.4%	55.0%	48.6%	54.7%	46.8%
Allowance and liability for losses as a % of combined loan and finance receivable balance, gross <sup>(b)(c)</sup>	17.2%	15.8%	15.4%	14.5%	12.7%	11.7%	12.3%	10.6%	11.7%	10.9%	11.2%

(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.



Income (Loss) from Operations by Geography (Unaudited) <sup>(a)</sup>

(Dollars in thousands)

	2014					2015					2016			
	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</b>														
Revenue	\$ 109,087	\$ 108,786	\$ 126,130	\$ 130,712	\$ 474,715	\$ 119,053	\$ 113,420	\$ 133,661	\$ 144,108	\$ 510,242	\$ 143,428	\$ 140,342	\$ 165,330	\$ 449,100
Cost of Revenue	29,103	38,731	55,058	48,906	171,798	33,930	40,149	59,056	63,828	196,963	60,456	57,752	85,862	204,070
Gross Profit	\$ 79,984	\$ 70,055	\$ 71,072	\$ 81,806	\$ 302,917	\$ 85,123	\$ 73,271	\$ 74,605	\$ 80,280	\$ 313,279	\$ 82,972	\$ 82,590	\$ 79,468	\$ 245,030
Gross Profit Margin	73.3%	64.4%	56.3%	62.6%	63.8%	71.5%	64.6%	55.8%	55.7%	61.4%	57.8%	58.8%	48.1%	54.6%
Total Operating Expenses	\$ 21,960	\$ 27,207	\$ 32,211	\$ 35,398	\$ 116,776	\$ 25,455	\$ 24,329	\$ 35,842	\$ 36,162	\$ 121,788	\$ 25,808	\$ 31,885	\$ 34,068	\$ 91,761
Depreciation and Amortization	1,906	2,053	2,618	2,129	8,706	2,485	2,177	1,441	1,817	7,920	1,582	1,585	1,385	4,552
Income from Operations	\$ 56,118	\$ 40,795	\$ 36,243	\$ 44,279	\$ 177,435	\$ 57,183	\$ 46,765	\$ 37,322	\$ 42,301	\$ 183,571	\$ 55,582	\$ 49,120	\$ 44,015	\$ 148,717
<b>International</b>														
Revenue	\$ 99,378	\$ 92,696	\$ 79,038	\$ 64,010	\$ 335,122	\$ 46,623	\$ 32,860	\$ 31,566	\$ 31,309	\$ 142,358	\$ 31,225	\$ 32,193	\$ 30,613	\$ 94,031
Cost of Revenue	37,333	28,109	17,861	11,686	94,989	4,640	1,387	6,558	7,310	19,895	9,121	7,701	9,529	26,351
Gross Profit	\$ 62,045	\$ 64,587	\$ 61,177	\$ 52,324	\$ 240,133	\$ 41,983	\$ 31,473	\$ 25,008	\$ 23,999	\$ 122,463	\$ 22,104	\$ 24,492	\$ 21,084	\$ 67,680
Gross Profit Margin	62.4%	69.7%	77.4%	81.7%	71.7%	90.0%	95.8%	79.2%	76.7%	86.0%	70.8%	76.1%	68.9%	72.0%
Total Operating Expenses	\$ 26,539	\$ 22,643	\$ 23,240	\$ 20,776	\$ 93,198	\$ 17,523	\$ 19,828	\$ 21,617	\$ 18,443	\$ 77,411	\$ 18,348	\$ 16,367	\$ 15,016	\$ 49,731
Depreciation and Amortization	522	560	601	765	2,448	523	559	581	591	2,254	605	799	409	1,813
Income from Operations	\$ 34,984	\$ 41,384	\$ 37,336	\$ 30,783	\$ 144,487	\$ 23,937	\$ 11,086	\$ 2,810	\$ 4,965	\$ 42,798	\$ 3,151	\$ 7,326	\$ 5,659	\$ 16,136
<b>Corporate Services</b>														
Total Operating Expenses	\$ 22,291	\$ 25,032	\$ 28,471	\$ 23,542	\$ 99,336	\$ 24,756	\$ 25,193	\$ 19,326	\$ 24,493	\$ 93,768	\$ 25,084	\$ 25,795	\$ 19,582	\$ 70,461
Depreciation and Amortization	1,690	1,703	2,119	2,066	7,578	2,275	2,297	1,860	1,782	8,214	1,800	1,844	1,995	5,639
Loss from Operations	\$ (23,981)	\$ (26,735)	\$ (30,590)	\$ (25,608)	\$ (106,914)	\$ (27,031)	\$ (27,490)	\$ (21,186)	\$ (26,275)	\$ (101,982)	\$ (26,884)	\$ (27,639)	\$ (21,577)	\$ (76,100)
<b>Total</b>														
Revenue	\$ 208,465	\$ 201,482	\$ 205,168	\$ 194,722	\$ 809,837	\$ 165,676	\$ 146,280	\$ 165,227	\$ 175,417	\$ 652,600	\$ 174,653	\$ 172,535	\$ 195,943	\$ 543,131
Cost of Revenue	66,436	66,840	72,919	60,592	266,787	38,570	41,536	65,614	71,138	216,858	69,577	65,453	95,391	230,421
Gross Profit	\$ 142,029	\$ 134,642	\$ 132,249	\$ 134,130	\$ 543,050	\$ 127,106	\$ 104,744	\$ 99,613	\$ 104,279	\$ 435,742	\$ 105,076	\$ 107,082	\$ 100,552	\$ 312,710
Gross Profit Margin	68.1%	66.8%	64.5%	68.9%	67.1%	76.7%	71.6%	60.3%	59.4%	66.8%	60.2%	62.1%	51.3%	57.6%
Total Operating Expenses	\$ 70,790	\$ 74,882	\$ 83,922	\$ 79,716	\$ 309,310	\$ 67,734	\$ 69,350	\$ 76,785	\$ 79,098	\$ 292,967	\$ 69,240	\$ 74,047	\$ 68,666	\$ 211,953
Depreciation and Amortization	4,118	4,316	5,338	4,960	18,732	5,283	5,033	3,882	4,190	18,388	3,987	4,228	3,789	12,004
Income from Operations	\$ 67,121	\$ 55,444	\$ 42,989	\$ 49,454	\$ 215,008	\$ 54,089	\$ 30,361	\$ 18,946	\$ 20,991	\$ 124,387	\$ 31,849	\$ 28,807	\$ 28,097	\$ 88,753

(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)

	2014				2015				2016		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter
<b>Domestic loan and finance receivable balances, gross:</b>											
Company owned	\$ 157,729	\$ 195,043	\$ 242,425	\$ 270,801	\$ 250,345	\$ 294,663	\$ 369,775	\$ 422,399	\$ 415,950	\$ 482,801	\$ 556,056
Guaranteed by the Company	29,643	34,915	35,429	36,270	25,355	31,539	36,684	34,123	27,114	31,227	29,700
Combined	<u>\$ 187,372</u>	<u>\$ 229,958</u>	<u>\$ 277,854</u>	<u>\$ 307,071</u>	<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>
<b>International loan and finance receivable balances, gross:</b>											
Company owned	\$ 196,737	\$ 164,717	\$ 131,268	\$ 117,758	\$ 79,930	\$ 74,052	\$ 75,772	\$ 79,556	\$ 79,956	\$ 81,009	\$ 81,556
Guaranteed by the Company	—	—	—	—	—	—	—	—	—	—	—
Combined	<u>\$ 196,737</u>	<u>\$ 164,717</u>	<u>\$ 131,268</u>	<u>\$ 117,758</u>	<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>
<b>Total loan and finance receivable balances, gross:</b>											
Company owned	\$ 354,466	\$ 359,760	\$ 373,693	\$ 388,559	\$ 330,275	\$ 368,715	\$ 445,547	\$ 501,955	\$ 495,906	\$ 563,810	\$ 637,612
Guaranteed by the Company	29,643	34,915	35,429	36,270	25,355	31,539	36,684	34,123	27,114	31,227	29,700
Combined	<u>\$ 384,109</u>	<u>\$ 394,675</u>	<u>\$ 409,122</u>	<u>\$ 424,829</u>	<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>

	2014				2015				2016		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter
<b>Short-term loan balances, gross:</b>											
Company owned	\$ 65,910	\$ 60,140	\$ 50,822	\$ 56,298	\$ 49,012	\$ 58,315	\$ 62,208	\$ 58,793	\$ 52,381	\$ 58,798	\$ 60,124
Guaranteed by the Company	29,643	34,915	35,389	36,263	24,394	27,717	25,966	25,151	20,534	24,451	23,379
Combined	<u>\$ 95,553</u>	<u>\$ 95,055</u>	<u>\$ 86,211</u>	<u>\$ 92,561</u>	<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>
<b>Line of credit account balances, gross:</b>											
Company owned	\$ 119,004	\$ 122,409	\$ 128,275	\$ 118,680	\$ 76,196	\$ 73,539	\$ 89,142	\$ 100,855	\$ 98,351	\$ 118,030	\$ 132,388
Guaranteed by the Company	—	—	—	—	—	—	—	—	—	—	—
Combined	<u>\$ 119,004</u>	<u>\$ 122,409</u>	<u>\$ 128,275</u>	<u>\$ 118,680</u>	<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>
<b>Installment loan and finance receivable balances, gross:</b>											
Company owned	\$ 169,552	\$ 177,211	\$ 194,596	\$ 213,581	\$ 205,067	\$ 236,861	\$ 294,197	\$ 342,307	\$ 345,174	\$ 386,982	\$ 445,100
Guaranteed by the Company	—	—	40	7	961	3,822	10,718	8,972	6,580	6,776	6,321
Combined	<u>\$ 169,552</u>	<u>\$ 177,211</u>	<u>\$ 194,636</u>	<u>\$ 213,588</u>	<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>
<b>Total loan and finance receivable balances, gross:</b>											
Company owned	\$ 354,466	\$ 359,760	\$ 373,693	\$ 388,559	\$ 330,275	\$ 368,715	\$ 445,547	\$ 501,955	\$ 495,906	\$ 563,810	\$ 637,612
Guaranteed by the Company	29,643	34,915	35,429	36,270	25,355	31,539	36,684	34,123	27,114	31,227	29,700
Combined	<u>\$ 384,109</u>	<u>\$ 394,675</u>	<u>\$ 409,122</u>	<u>\$ 424,829</u>	<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>

	2014					2015					2016			
	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	\$ 14,265	\$ 30,629	\$ 51,205	\$ 50,355	\$ 146,454	\$ 47,171	\$ 59,538	\$ 72,589	\$ 79,384	\$ 258,682	\$ 54,415	\$ 84,647	\$ 105,414	\$ 244,476
Other Installment loans	98,416	84,067	67,166	65,329	314,978	35,864	44,509	63,481	64,186	208,040	47,443	52,205	62,965	162,613
Line of credit accounts	115,609	125,949	106,077	90,154	437,789	39,604	47,583	61,568	67,824	216,579	54,000	67,347	75,930	197,277
Short-term loans	349,527	327,114	314,721	311,869	1,303,231	276,397	285,458	312,576	303,928	1,178,359	258,455	271,939	301,438	831,832
<b>Total consumer</b>	<b>577,817</b>	<b>567,759</b>	<b>539,169</b>	<b>517,707</b>	<b>2,202,452</b>	<b>399,036</b>	<b>437,088</b>	<b>510,214</b>	<b>515,322</b>	<b>1,861,660</b>	<b>414,313</b>	<b>476,138</b>	<b>545,747</b>	<b>1,436,198</b>
Small business	—	—	423	1,350	1,773	2,375	6,979	30,593	31,030	70,977	32,154	39,961	35,930	108,045
<b>Total combined originations</b>	<b>\$ 577,817</b>	<b>\$ 567,759</b>	<b>\$ 539,592</b>	<b>\$ 519,057</b>	<b>\$ 2,204,225</b>	<b>\$ 401,411</b>	<b>\$ 444,067</b>	<b>\$ 540,807</b>	<b>\$ 546,352</b>	<b>\$ 1,932,637</b>	<b>\$ 446,467</b>	<b>\$ 516,099</b>	<b>\$ 581,677</b>	<b>\$ 1,544,243</b>
<b>Combined loan and finance receivable balances, gross</b>														
Consumer:														
Near-prime installment loans	\$ 33,286	\$ 52,386	\$ 87,173	\$ 113,212		\$ 127,118	\$ 150,703	\$ 180,773	\$ 208,347		\$ 211,850	\$ 242,768	\$ 286,626	
Other Installment loans	136,266	124,825	107,463	100,376		78,910	79,219	96,885	103,773		94,410	95,843	109,389	
Line of credit accounts	119,004	122,409	127,874	117,015		72,609	66,821	78,610	84,944		77,516	90,748	99,175	
Short-term loans	95,553	95,055	86,211	92,561		73,406	86,032	88,174	83,944		72,915	83,249	83,503	
<b>Total consumer</b>	<b>384,109</b>	<b>394,675</b>	<b>408,721</b>	<b>423,164</b>		<b>352,043</b>	<b>382,775</b>	<b>444,442</b>	<b>481,008</b>		<b>456,691</b>	<b>512,608</b>	<b>578,693</b>	
Small business	—	—	401	1,665		3,587	17,479	37,789	55,070		66,329	82,429	88,619	
<b>Total combined loan and finance receivable balances, gross:</b>	<b>\$ 384,109</b>	<b>\$ 394,675</b>	<b>\$ 409,122</b>	<b>\$ 424,829</b>		<b>\$ 355,630</b>	<b>\$ 400,254</b>	<b>\$ 482,231</b>	<b>\$ 536,078</b>		<b>\$ 523,020</b>	<b>\$ 595,037</b>	<b>\$ 667,312</b>	