2Q 2018 Earnings Call Presentation

July 31, 2018

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2Q 18 Highlights – Continued Double-Digit Portfolio Growth

(dollars in millions)	2Q 18	2Q 17	Chg B/(W)	% Chg B/(W)
Total Finance Receivables	$847.2	$726.8	$120.5	16.6%
Core Finance Receivables	776.8	616.7	160.1	26.0%
Total Revenue	72.4	65.3	7.1	10.8%
Provision for Credit Losses	20.2	18.6	(1.6)	(8.7%)
G&A Expense	33.2	31.6	(1.6)	(5.0%)
Interest Expense	7.9	5.2	(2.7)	(51.6%)
Net Income	**$8.5**	**$6.1**	**$2.3**	**38.3%**
ROA	4.0%	3.5%	0.5%	14.3%
ROE	13.4%	11.3%	2.1%	18.6%
Diluted EPS	$0.70	$0.52	$0.18	34.6%

- **Net income of $8.5 million, or $0.70 diluted EPS**
- **Revenue growth of 10.8% driven by $120.5 million year-over-year loan portfolio growth**
  - Interest and fee income up 11.8% year-over-year on 15.6% increase in average finance receivables
  - Core finance receivables up 26.0% year-over-year
- **Provision for credit losses of $20.2 million was only up 8.7% despite 16.6% growth in finance receivables**
- **G&A expense increased 5.0%, or $1.6 million, year-over-year**
  - Primarily related to expansion of centralized collections, IT infrastructure, and incentive compensation
  - Annualized G&A expense as a percentage of finance receivables down 170 basis points year-over-year from 17.9% to 16.2%
- **Higher interest expense due to portfolio growth, Fed rate increases, and higher cost of warehouse financing**

Strategic Initiatives Update

- **Nortridge Loan System (NLS) Implementation**
  - NLS is performing very well
  - Enhanced functionality (automated underwriting, electronic payments, texting, imaging, and customer portal) has been rolled out to our entire branch network for several months
  - Continue to build out new capabilities to drive improved business performance

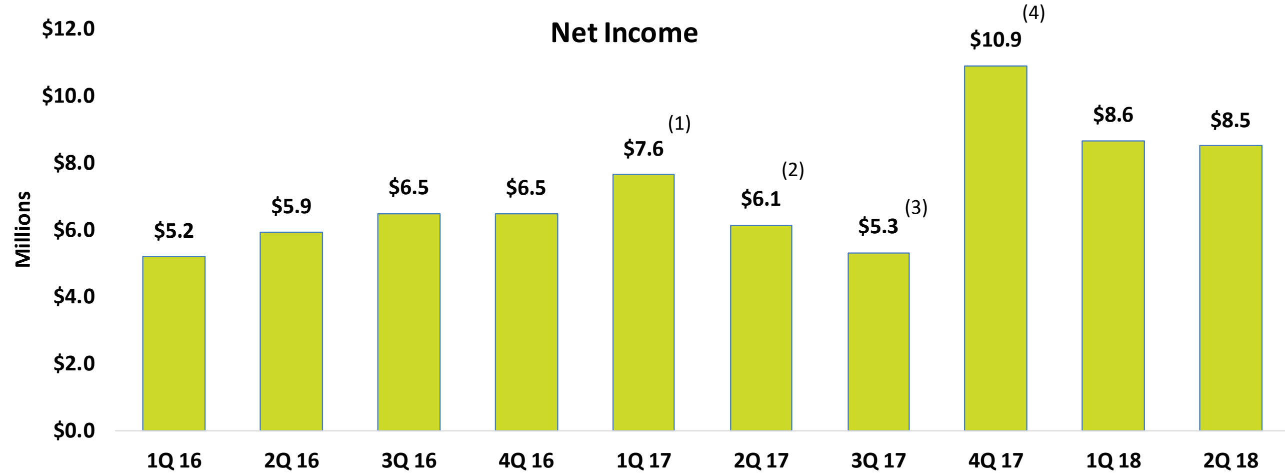
- **Credit Scorecards**
  - Deploying custom credit scorecards in the second half of 2018, which we expect will lower net credit losses in late 2019 and beyond
    - Testing in the third quarter
    - Targeted rollout to the entire branch network in the fourth quarter

- **Hybrid Growth Model**
  - Increase receivable growth within existing branch footprint
  - Increase de novo expansion to 25 – 30 branches in the second half of 2018
  - Expanding our footprint into 2 new states, Missouri and Wisconsin

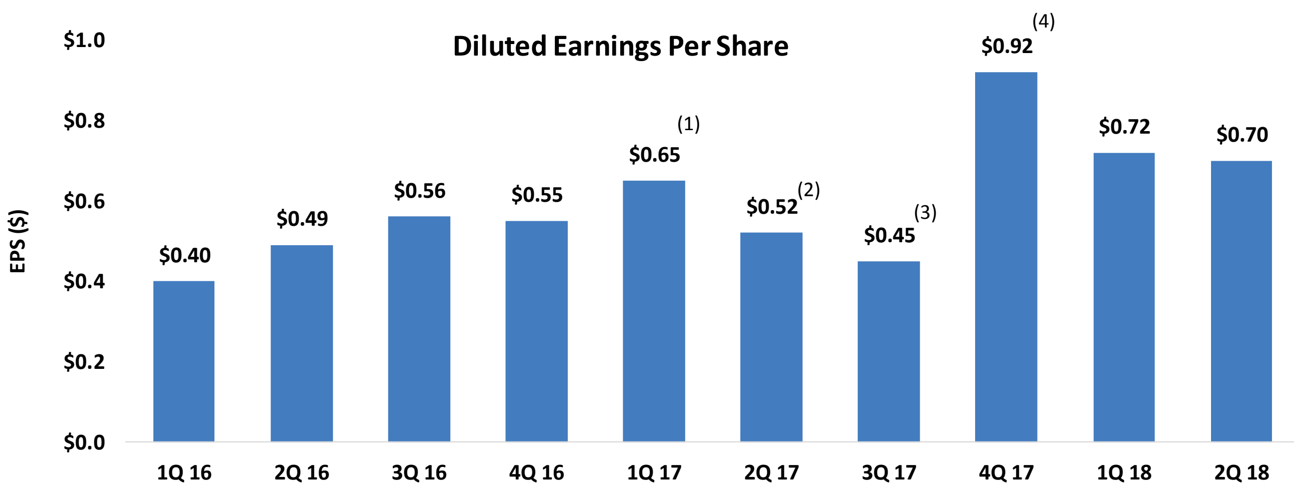
- **Marketing / Digital Update**
  - Developing next generation risk and response models to improve direct mail targeting
  - Expanded LendingTree relationship and added new partners
  - Actively recruiting and testing of additional affiliates
  - Continue to enhance digital foundation through website re-design and improved search engine optimization

- **Funding Diversification**
  - Successfully completed our first term ABS transaction in 2Q 18

Net Income and Diluted EPS



	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18
Net Income	$5.2	$5.9	$6.5	$6.5	$7.6	$6.1	$5.3	$10.9	$8.6	$8.5
Non-Operating Items	N/A	N/A	N/A	N/A	$1.5	($0.3)	($1.5)	$3.5	N/A	N/A



	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18
Diluted EPS	$0.40	$0.49	$0.56	$0.55	$0.65	$0.52	$0.45	$0.92	$0.72	$0.70
Non-Operating Items	N/A	N/A	N/A	N/A	$0.12	($0.02)	($0.13)	$0.30	N/A	N/A

(1) 1Q 17 included $1.5 million tax benefit from exercise of stock options

(2) 2Q 17 included $0.3 million after-tax executive transition costs

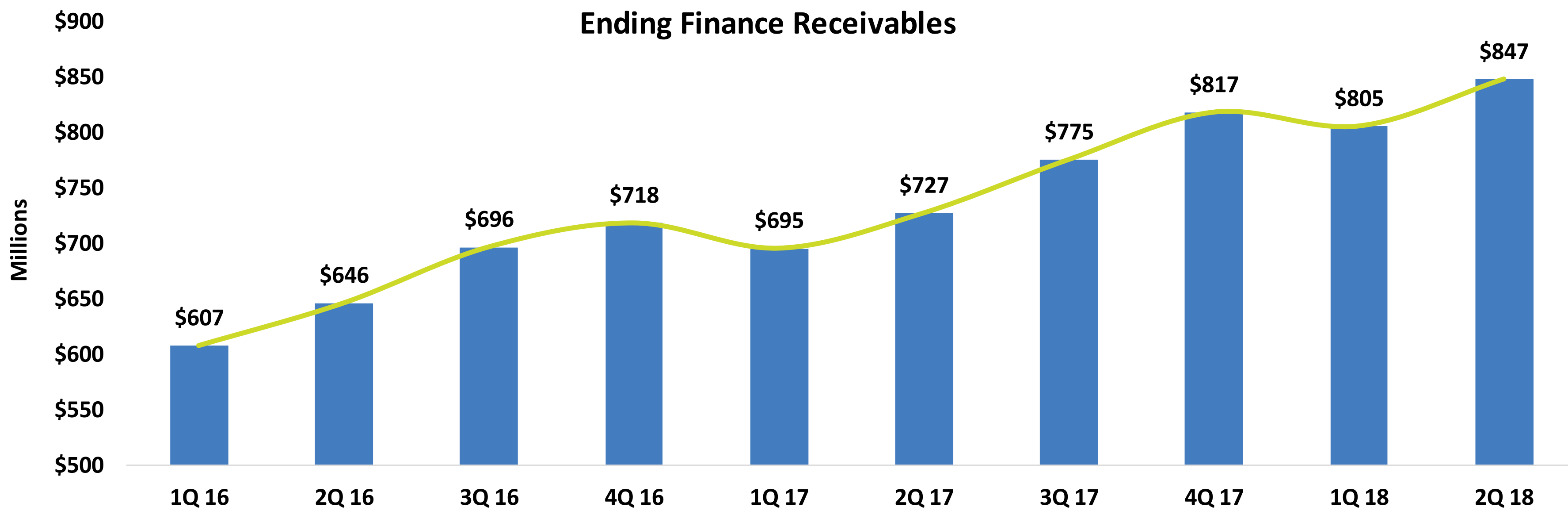
(3) 3Q 17 was impacted by the following after-tax non-operating items:

	Net Income	Diluted EPS
As reported	$5.3	$0.45
Hurricane impact	($2.2)	($0.18)
Bulk sale impact [5]	$0.7	$0.05

(4) 4Q 17 included $3.5 million of tax benefits, $3.1 million of which relate to deferred taxes at the new lower corporate tax rate and $0.4 million of which relate to a R&D tax credit

(5) 3Q 17 results included $0.7 million of after-tax benefit from the bulk sale of bankrupt accounts

13 Consecutive Quarters of Double-Digit Growth



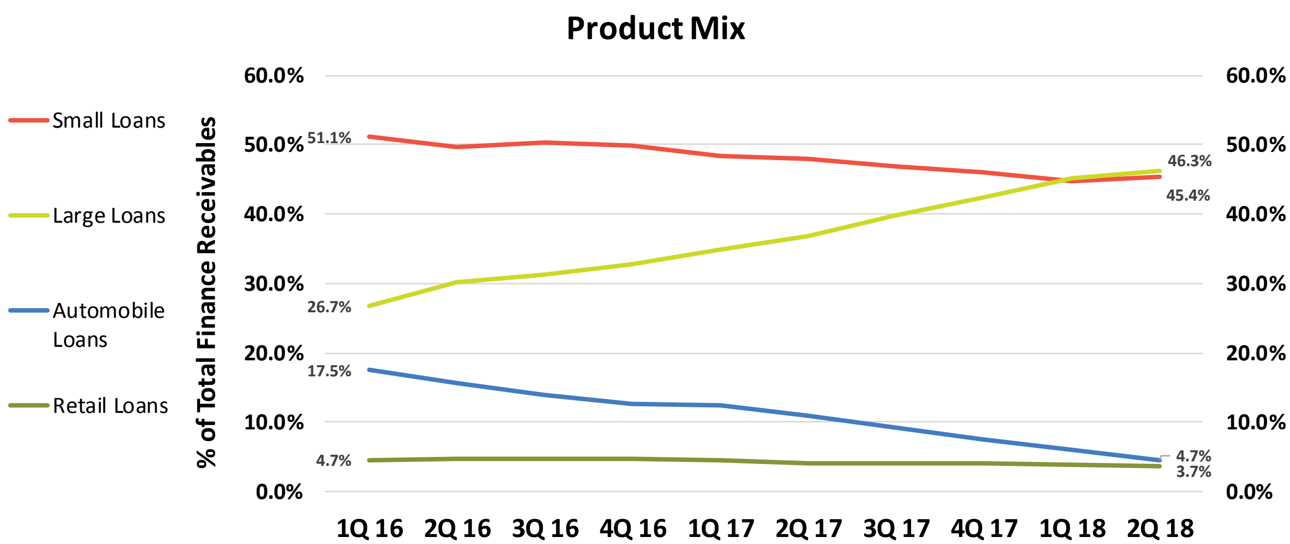
	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18
YoY Δ	$81.5	$73.2	$94.5	$89.3	$87.6	$81.0	$78.7	$99.7	$110.0	$120.5
YoY Δ %	15.5%	12.8%	15.7%	14.2%	14.4%	12.5%	11.3%	13.9%	15.8%	16.6%

- Strong 2Q 18 finance receivable growth of 16.6% over prior year
- 13th consecutive quarter with double-digit year-over-year ending finance receivables growth

Product Category Trends

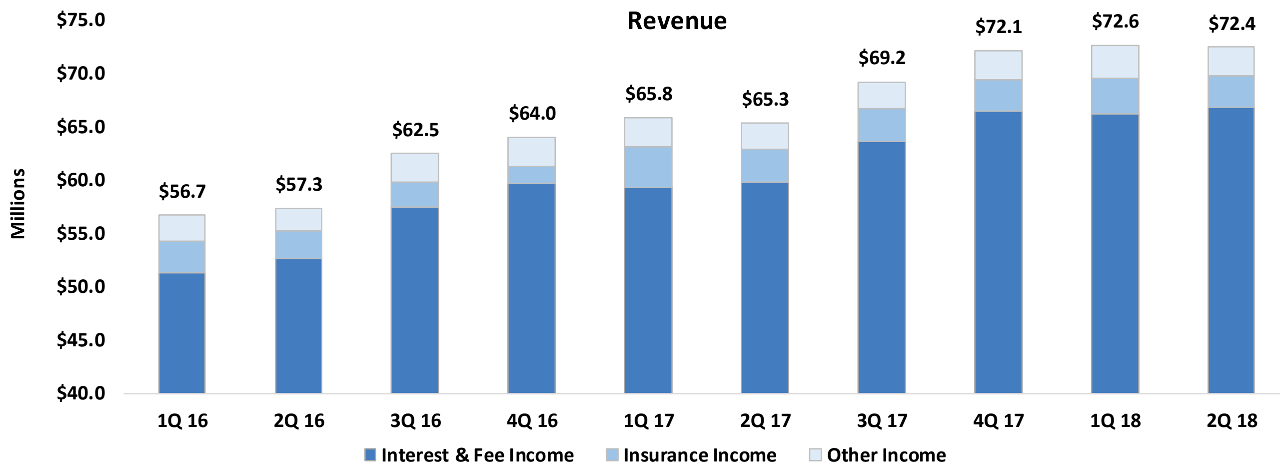
in millions

Ending Finance Receivables	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	vs. 1Q 18 $ Chg I/(D)	vs. 1Q 18 % Chg I/(D)	vs. 2Q 17 $ Chg I/(D)	vs. 2Q 17 % Chg I/(D)
Small Loans (≤ $2,500)	$311	$320	$349	$358	$336	$349	$363	$376	$360	$385	$24	6.7%	$36	10.3%
Large Loans (> $2,500)	$162	$195	$217	$235	$242	$268	$309	$347	$364	$392	$28	7.7%	$124	46.3%
Core Loan Products	**$473**	**$515**	**$566**	**$594**	**$578**	**$617**	**$672**	**$723**	**$724**	**$777**	**$52**	**7.2%**	**$160**	**26.0%**
Automobile Loans	$106	$101	$97	$90	$86	$80	$72	$61	$49	$39	($9)	(19.1%)	($40)	(50.6%)
Retail Loans	$28	$30	$33	$34	$31	$30	$31	$33	$32	$31	($1)	(2.6%)	$1	2.6%
Total	**$607**	**$646**	**$696**	**$718**	**$695**	**$727**	**$775**	**$817**	**$805**	**$847**	**$42**	**5.3%**	**$120**	**16.6%**
Total YoY Δ ($)	**$81**	**$73**	**$95**	**$89**	**$88**	**$81**	**$79**	**$100**	**$110**	**$120**				
Total YoY Δ (%)	**15%**	**13%**	**16%**	**14%**	**14%**	**13%**	**11%**	**14%**	**16%**	**17%**				



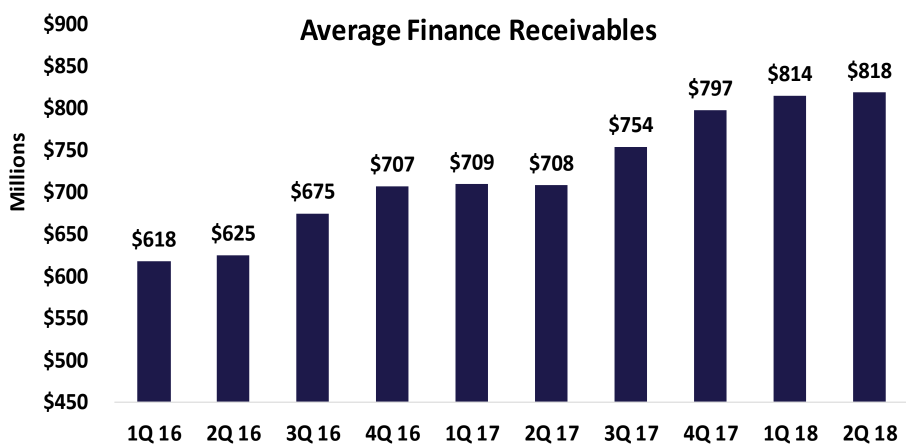
- Large loans continue to grow and now represent over 46% of total loan portfolio
- Core loans are 92% of total loan portfolio
- Strong small loan growth of 10.3% from prior year

Revenue Driven by Strong Year-Over-Year Portfolio Growth

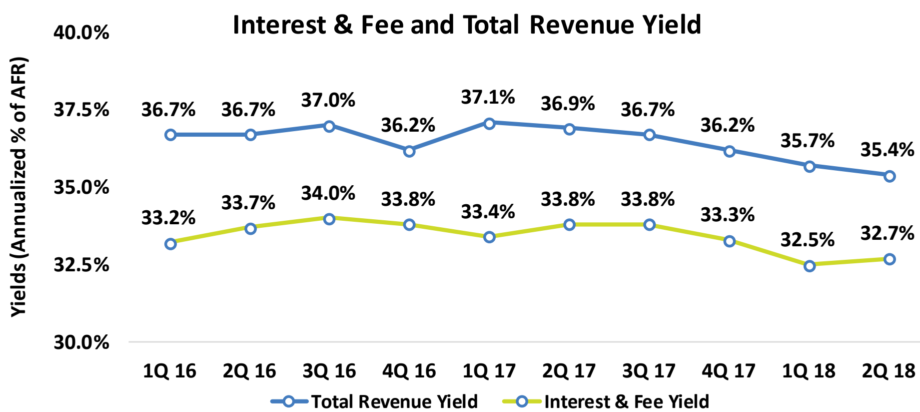


Total Revenue	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18
Sequential Δ	0.0%	1.1%	9.0%	2.5%	2.8%	(0.7%)	5.9%	4.2%	0.7%	(0.3%)
YoY Δ	7.9%	8.2%	13.4%	12.9%	16.1%	14.0%	10.8%	12.6%	10.3%	10.8%

- 2Q 18 interest and fee yield improved 20 basis points sequentially

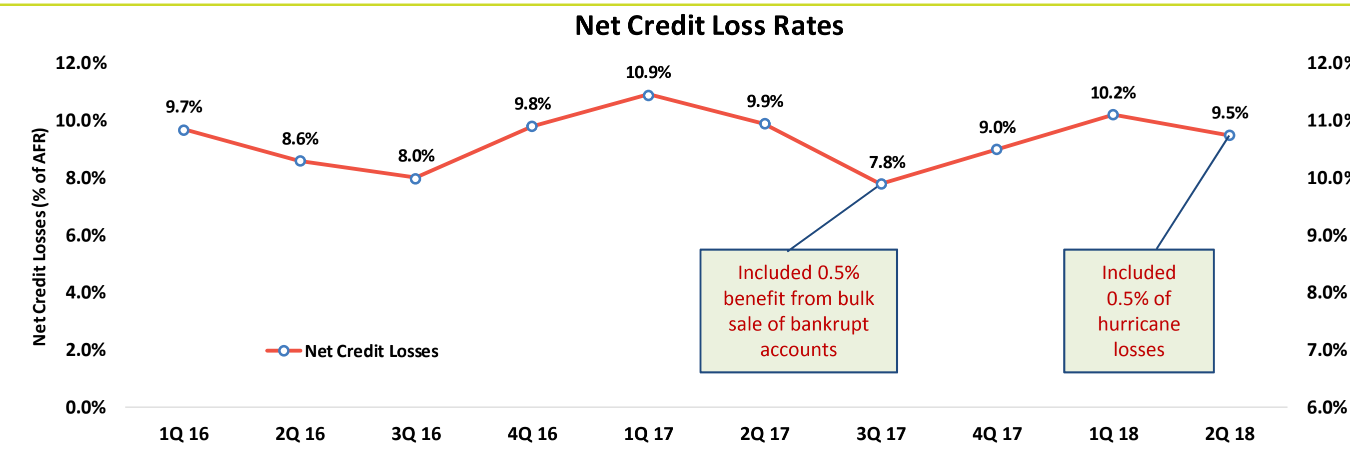


Sequential Δ	0.5%	1.2%	8.0%	4.8%	0.3%	(0.2%)	6.5%	5.7%	2.2%	0.4%
YoY Δ	15.7%	13.6%	14.6%	15.1%	14.9%	13.3%	11.8%	12.7%	14.8%	15.6%



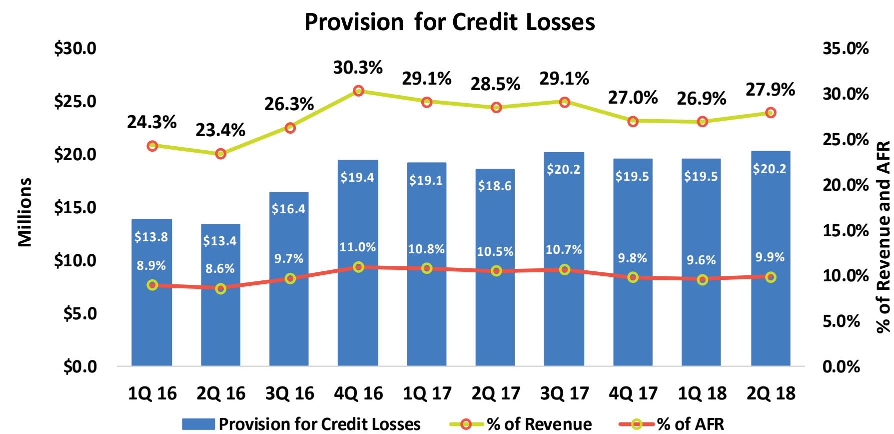
Total Revenue	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18
Sequential Δ	(0.2%)	0.0%	0.3%	(0.8%)	0.9%	(0.2%)	(0.2%)	(0.5%)	(0.5%)	(0.3%)
YoY Δ	(2.7%)	(1.8%)	(0.4%)	(0.7%)	0.4%	0.2%	(0.3%)	0.0%	(1.4%)	(1.5%)

Provision Flat; NCL Rate Down Year-Over-Year



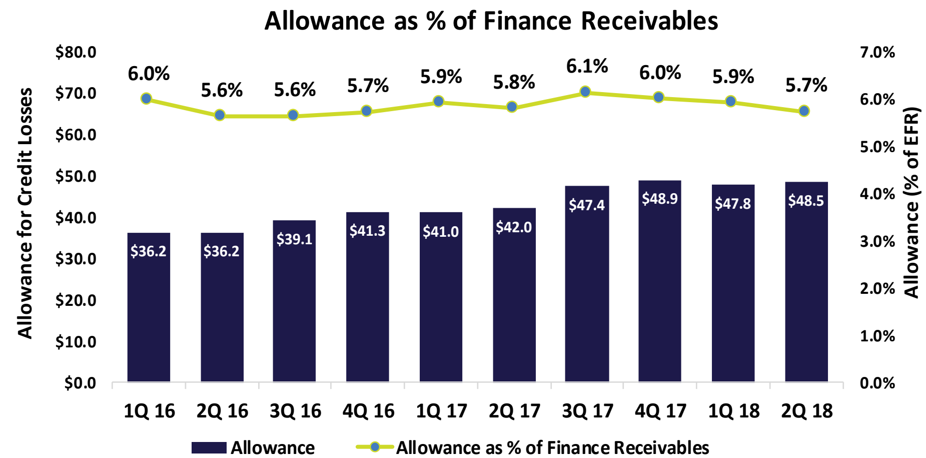
	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18
Sequential Δ	2.0%	(1.1%)	(0.6%)	1.8%	1.1%	(1.0%)	(2.1%)	1.2%	1.2%	(0.7%)
Year/Year Δ	(0.2%)	(0.8%)	(0.5%)	2.1%	1.2%	1.3%	(0.2%)	(0.8%)	(0.7%)	(0.4%)
Increase due to non-file claims [1]					0.5%	0.9%	0.5%	0.4%	0.3%	0.1%

- NCL rate in 2Q 18 decreased 40 basis points compared to 2Q 17
- 2Q 18 NCL rate includes 50 basis points of hurricane losses
- Provision as a percentage of revenue and average finance receivables is down year-over-year



% of Revenue	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18
Sequential Δ	4.1%	(0.9%)	2.9%	4.0%	(1.2%)	(0.6%)	0.6%	(2.1%)	(0.1%)	1.0%
YoY Δ	5.8%	0.6%	0.7%	10.1%	4.8%	5.1%	2.8%	(3.3%)	(2.2%)	(0.6%)

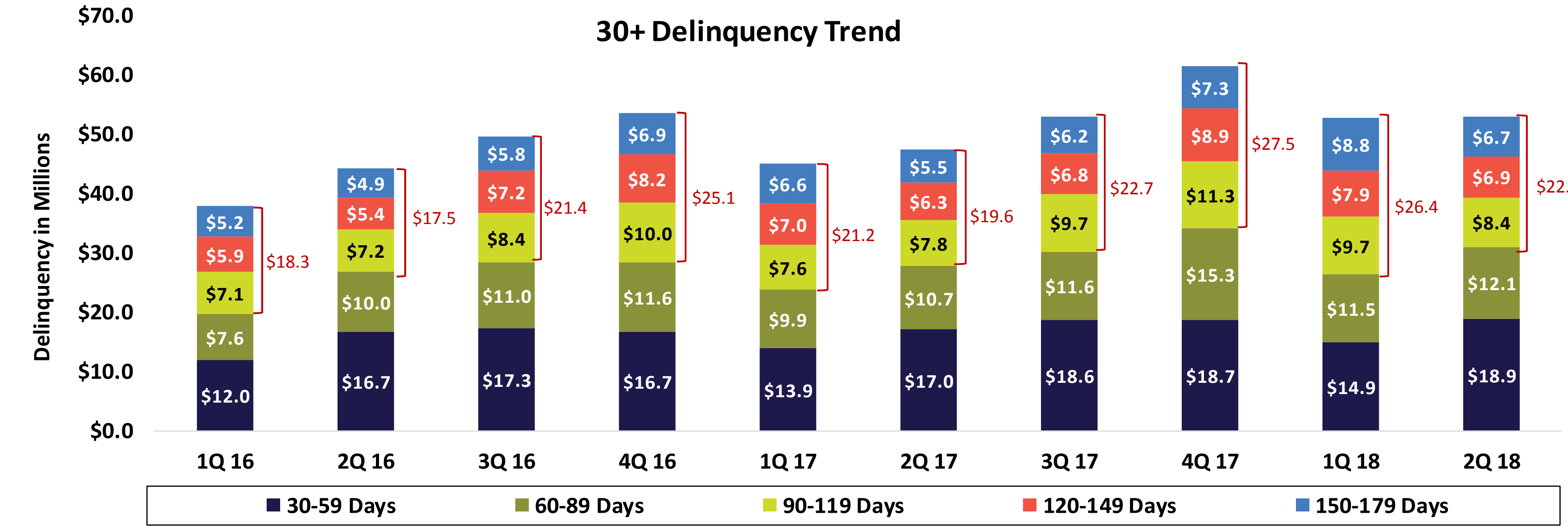
% of AFR	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18
Sequential Δ	1.4%	(0.3%)	1.1%	1.3%	(0.2%)	(0.3%)	0.2%	(0.9%)	(0.2%)	0.3%
YoY Δ	1.6%	(0.2%)	0.1%	3.5%	1.9%	1.9%	1.0%	(1.2%)	(1.2%)	(0.6%)

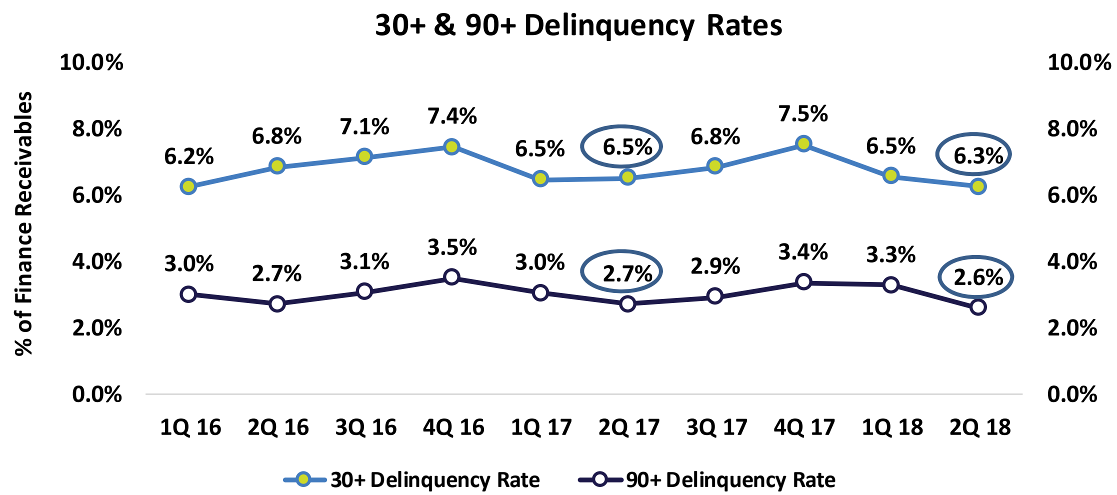


	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18
Sequential Δ	0.0%	(0.4%)	0.0%	0.1%	0.2%	(0.1%)	0.3%	(0.1%)	(0.1%)	(0.2%)
YoY Δ	(1.0%)	(0.7%)	(0.7%)	(0.3%)	(0.1%)	0.2%	0.5%	0.3%	0.0%	(0.1%)

[1] Increase due to loss of non-file claims coverage related to insurance carrier change in December 2016

Seasonal Pattern of Delinquency

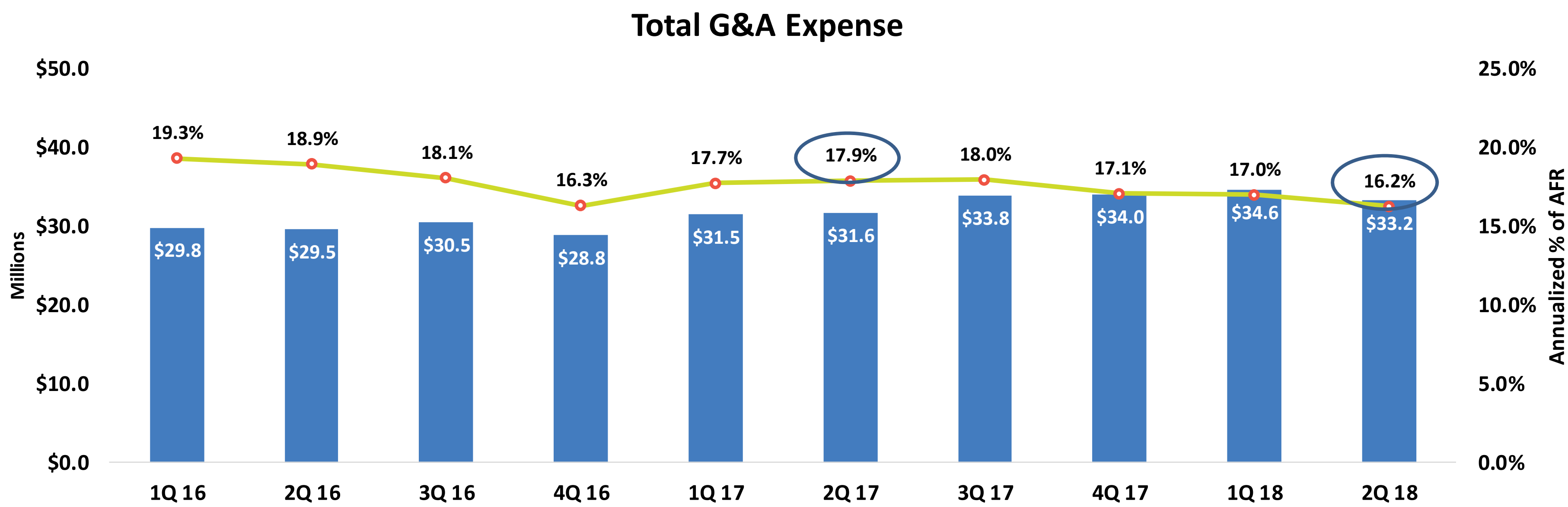




30+ DQ	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18
Sequential Δ	(1.0%)	0.6%	0.3%	0.3%	(0.9%)	0.0%	0.3%	0.7%	(1.0%)	(0.2%)
YoY Δ	(0.1%)	0.4%	(0.2%)	0.2%	0.3%	(0.3%)	(0.3%)	0.1%	0.0%	(0.2%)

- 2Q 18 Delinquency:
  - 30+ days past due of 6.3% is 0.2% lower than prior year
  - 90+ days past due of 2.6% is 0.1% lower than prior year

G&A Expense Dollars and Ratios



	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18
Sequential Δ	4.4%	(0.9%)	3.1%	(5.3%)	9.1%	0.6%	6.9%	0.5%	1.7%	(4.0%)
YoY Δ	(8.6%)	4.6%	16.3%	1.0%	5.5%	7.1%	11.1%	18.0%	10.0%	5.0%
As % of AFR	19.3%	18.9%	18.1%	16.3%	17.7%	17.9%	18.0%	17.1%	17.0%	16.2%

- 2Q 18 annualized G&A expense as a percentage of average finance receivables declined 170 basis points from the prior-year-period

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