1Q 2019 Earnings Call Supplemental Presentation

May 8, 2019

Safe Harbor Statement

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1Q 19 Highlights

dollars in millions (except per share amounts)	1Q 19	1Q 18	Chg B/(W)	% Chg B/(W)
Average Finance Receivables	$924.9	$814.5	$110.5	13.6%
Interest & Fee Income	74.3	66.2	8.2	12.4%
Total Revenue Yield	35.4%	35.7%	(0.3%)	(0.8%)
Total Revenue	81.7	72.6	9.1	12.6%
Provision for Credit Losses	23.3	19.5	(3.8)	(19.6%)
G&A Expense	38.2	34.6	(3.6)	(10.4%)
Interest Expense	9.7	7.2	(2.5)	(35.4%)
Net Income	**$8.1**	**$8.6**	**($0.5)**	**(6.2%)**
Book Value Per Share	$24.15	$21.19	$2.96	14.0%
ROA	3.4%	4.2%	(0.8%)	(19.0%)
ROE	11.5%	14.1%	(2.6%)	(18.4%)
Diluted EPS	**$0.67**	**$0.72**	**($0.05)**	**(6.9%)**

- **Net income of $8.1 million, or $0.67 diluted EPS**
- **Total revenue growth of 12.6% driven by $110.5 million year-over-year average portfolio growth**
  - Interest and fee income up 12.4% year-over-year on 13.6% increase in average finance receivables
  - Insurance income increased 21.4% to $4.1 million primarily due to reduction in non-file claims filed (corresponding increase in net credit losses and was neutral to net income)
- **Provision for credit losses was up $3.8 million primarily due to 13.6% increase in average finance receivables**
- **Annualized G&A expenses as a percentage of average finance receivables improved 0.5% from the prior-year period**
  - Current year includes $1.1 million of expense from de novos
- **Higher interest expense due to portfolio growth as well as Fed rate increases**

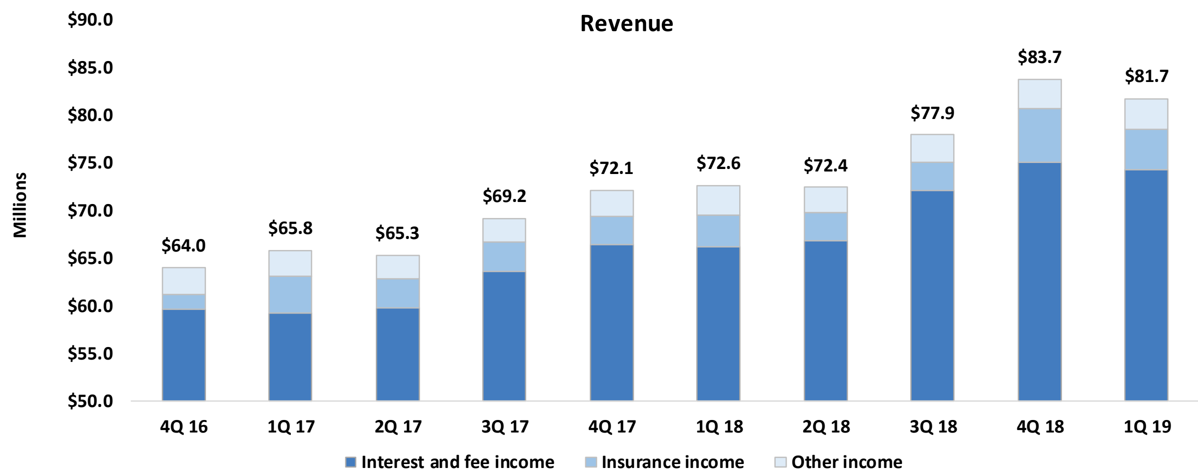
16 Consecutive Quarters of Year-Over-Year Double-Digit Portfolio Growth

in millions

Finance Receivables	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19	vs. 4Q 18 $ Chg I/(D)	vs. 4Q 18 % Chg I/(D)	vs. 1Q 18 $ Chg I/(D)	vs. 1Q 18 % Chg I/(D)
Small Loans (≤ $2,500)	$358	$336	$349	$363	$376	$360	$385	$414	$438	$422	($16)	(3.6%)	$61	17.0%
Large Loans (> $2,500)	$235	$242	$268	$309	$347	$364	$392	$411	$438	$441	$3	0.6%	$77	21.1%
Core Loan Products	**$594**	**$578**	**$617**	**$672**	**$723**	**$724**	**$777**	**$825**	**$876**	**$862**	**($13)**	**(1.5%)**	**$138**	**19.1%**
Automobile Loans	$90	$86	$80	$72	$61	$49	$39	$32	$26	$21	($6)	(21.6%)	($28)	(57.9%)
Retail Loans	$34	$31	$30	$31	$33	$32	$31	$31	$30	$29	($1)	(3.6%)	($3)	(7.9%)
Total	**$718**	**$695**	**$727**	**$775**	**$817**	**$805**	**$847**	**$888**	**$932**	**$912**	**($20)**	**(2.1%)**	**$107**	**13.3%**
Total YoY Δ ($)	**$89**	**$88**	**$81**	**$79**	**$100**	**$110**	**$120**	**$113**	**$115**	**$107**				
Total YoY Δ (%)	**14.2%**	**14.4%**	**12.5%**	**11.3%**	**13.9%**	**15.8%**	**16.6%**	**14.6%**	**14.0%**	**13.3%**				

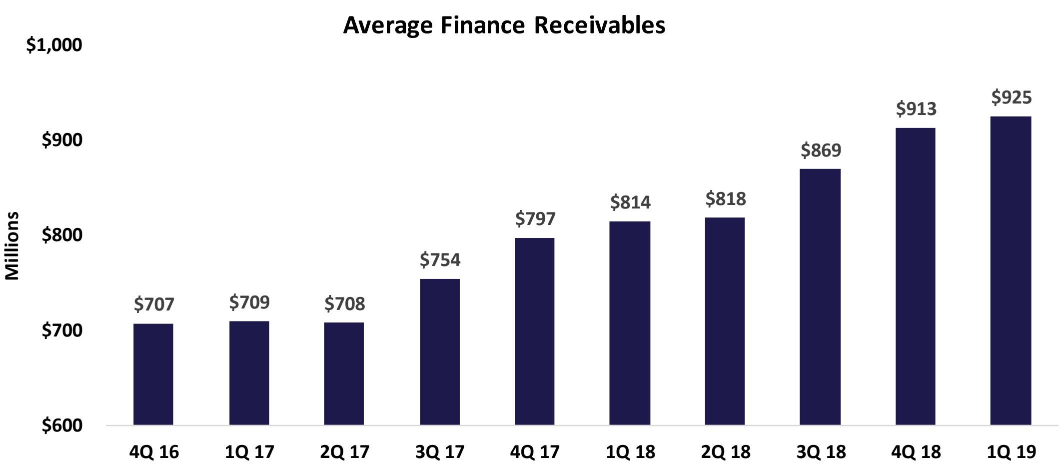
- 16 consecutive quarters of double-digit year-over-year growth
- Strong core loan growth of 19% from prior year

11 Consecutive Quarters of Double-Digit Revenue Growth

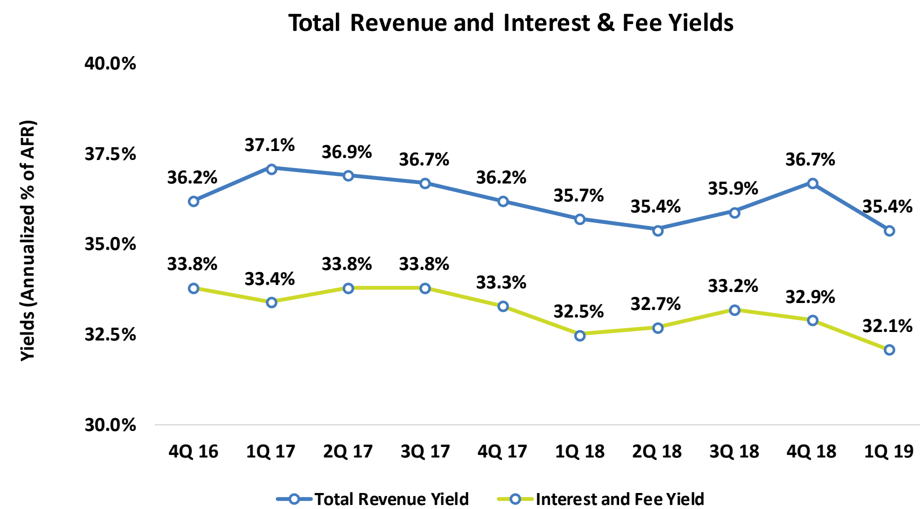


Total Revenue	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19
Sequential Δ	2.5%	2.8%	(0.7%)	5.9%	4.2%	0.7%	(0.3%)	7.6%	7.5%	(2.4%)
YoY Δ	12.9%	16.1%	14.0%	10.8%	12.6%	10.3%	10.8%	12.6%	16.1%	12.6%

- Interest & fee income increased 12.4% and total revenue increased 12.6% vs. prior-year period
- Seasonal 1Q yield decrease from higher yielding loans paying off from tax refunds & higher reversal of accrued interest and insurance premiums due to higher net charge-offs



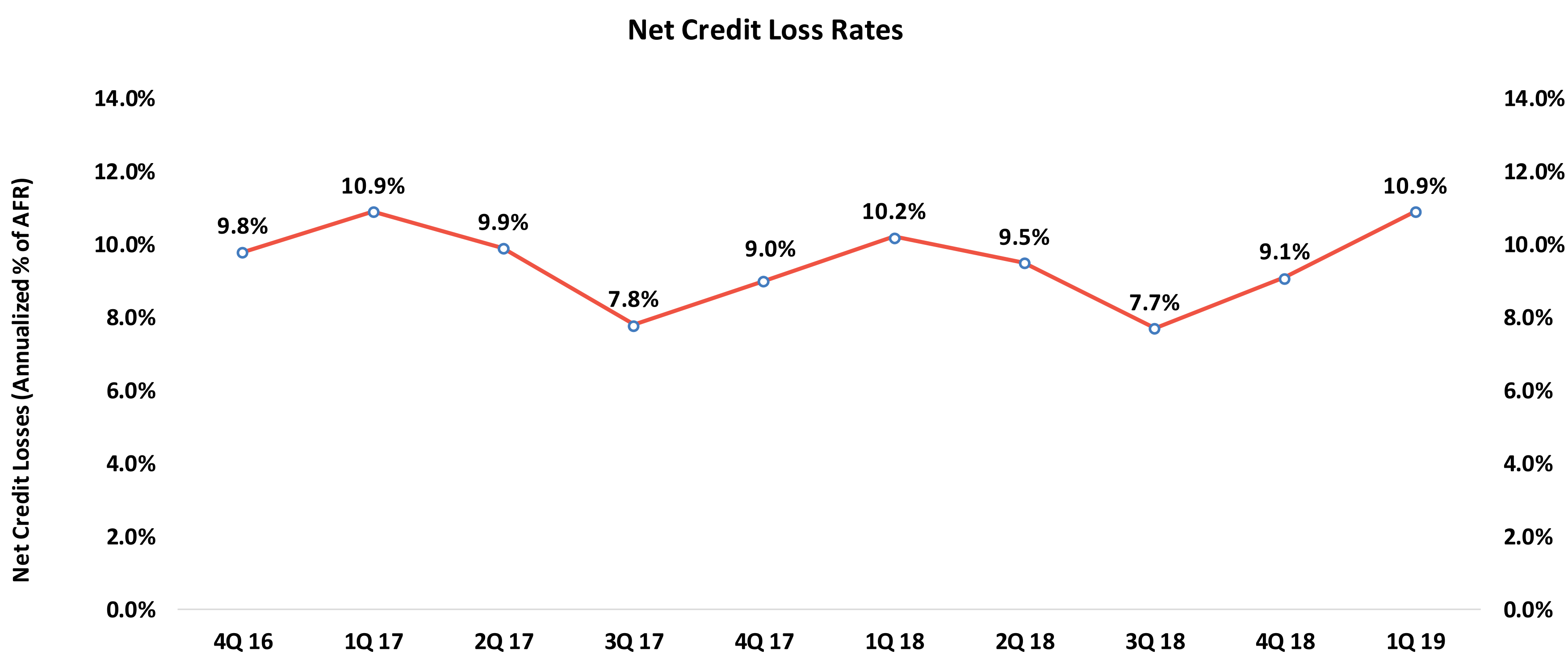
AFP	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19
Sequential Δ	4.8%	0.3%	(0.2%)	6.5%	5.7%	2.2%	0.4%	6.2%	5.0%	1.4%
YoY Δ	15.1%	14.9%	13.3%	11.8%	12.7%	14.8%	15.6%	15.3%	14.5%	13.6%



Total Revenue	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19
Sequential Δ	(0.8%)	0.9%	(0.2%)	(0.2%)	(0.5%)	(0.5%)	(0.3%)	0.5%	0.8%	(1.3%)
YoY Δ	(0.7%)	0.4%	0.2%	(0.3%)	-	(1.4%)	(1.5%)	(0.8%)	0.5%	(0.3%)

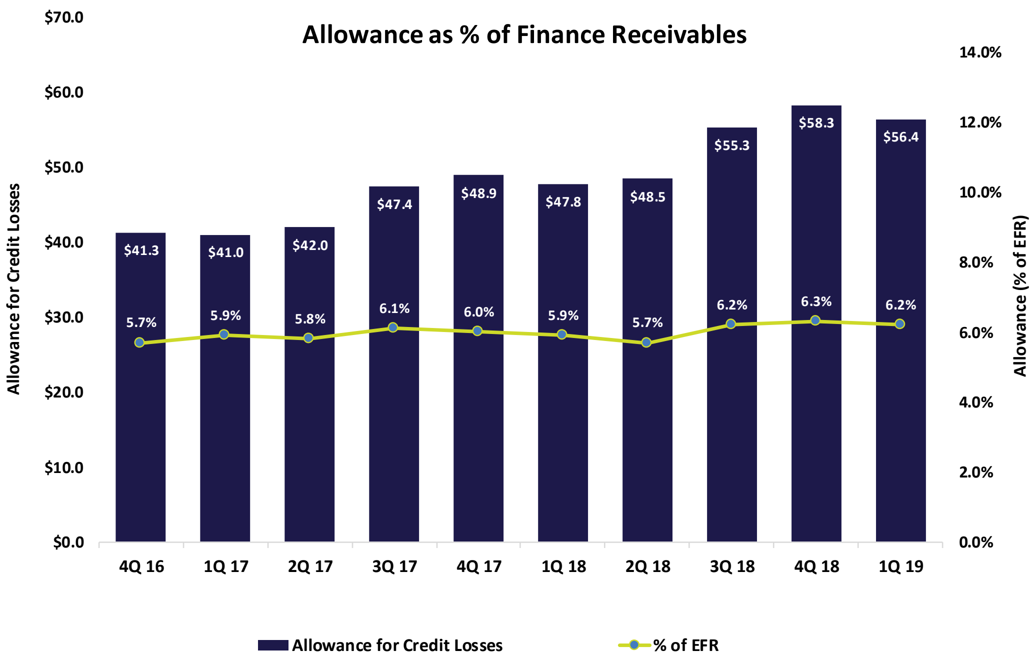
Year-Over-Year Credit Trends

- Annualized net credit loss rate increased 0.7% vs. prior-year period. The increase includes 0.4% of additional non-file claims (bankruptcy losses) shifted to net credit losses from the business policy change implemented in 4Q 18.

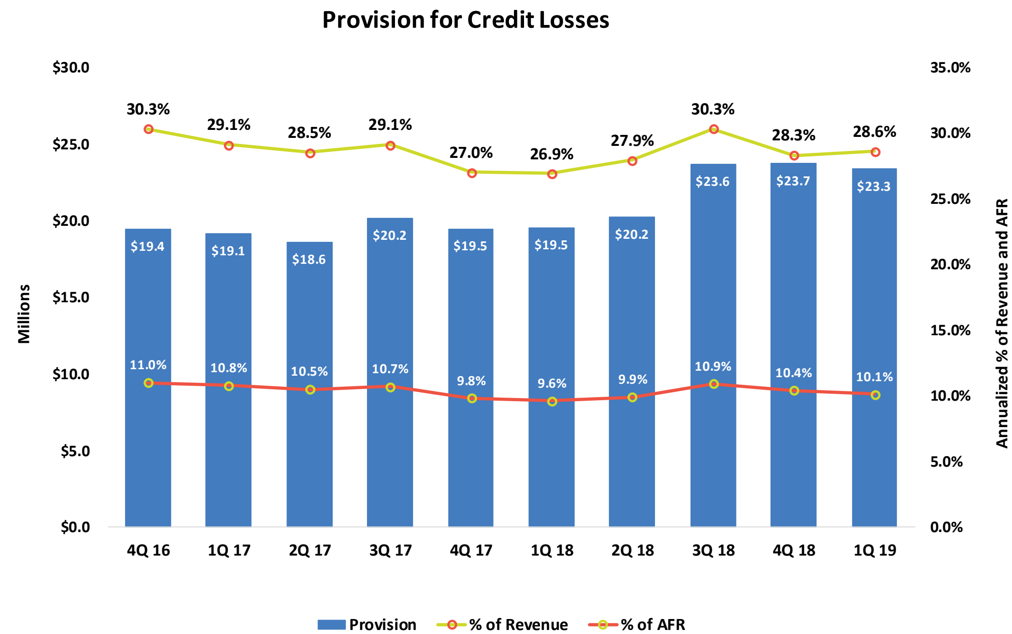


	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19
Sequential Δ	1.8%	1.1%	(1.0%)	(2.1%)	1.2%	1.2%	(0.7%)	(1.8%)	1.4%	1.8%
Year/Year Δ	2.1%	1.2%	1.3%	(0.2%)	(0.8%)	(0.7%)	(0.4%)	(0.1%)	0.1%	0.7%
Net credit loss rate above includes:										
Non-file claims	0.5%	0.9%	0.5%	0.4%	0.3%	0.1%	0.2%	0.7%	0.7%	
Bulk debt sale proceeds	-	-	(0.5%)	-	-	-	-	-	-	
Hurricane losses	-	-	-	-	0.4%	0.5%	-	0.1%	0.4%	

Year-Over-Year Credit Trends



% of EFR	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19
Sequential Δ	0.1%	0.2%	(0.1%)	0.3%	(0.1%)	(0.1%)	(0.2%)	0.5%	0.1%	(0.1%)
YoY Δ	(0.3%)	(0.1%)	0.2%	0.5%	0.3%	-	(0.1%)	0.1%	0.3%	0.3%

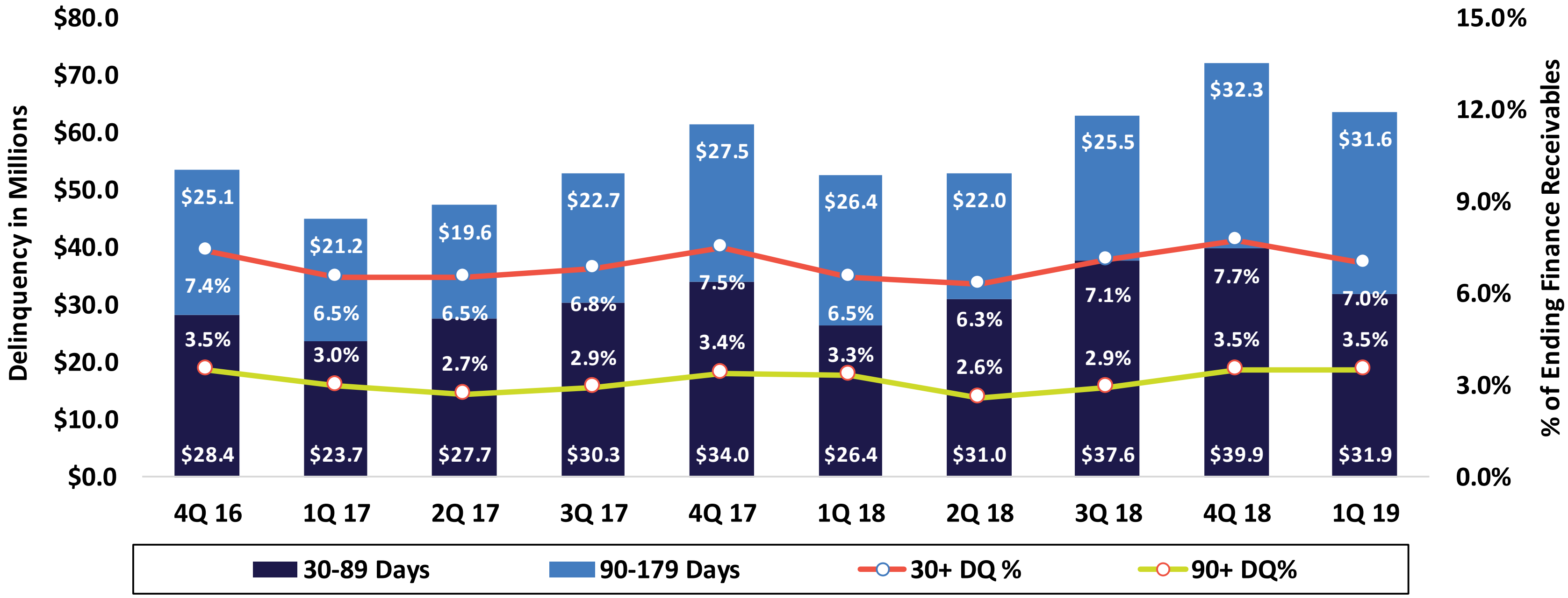


% of Revenue	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19
Sequential Δ	4.0%	(1.2%)	(0.6%)	0.6%	(2.1%)	(0.1%)	1.0%	2.4%	(2.0%)	0.3%
YoY Δ	10.1%	4.8%	5.1%	2.8%	(3.3%)	(2.2%)	(0.6%)	1.2%	1.3%	1.7%

% of AFR	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19
Sequential Δ	1.3%	(0.2%)	(0.3%)	0.2%	(0.9%)	(0.2%)	0.3%	1.0%	(0.5%)	(0.3%)
YoY Δ	3.5%	1.9%	1.9%	1.0%	(1.2%)	(1.2%)	(0.6%)	0.2%	0.6%	0.5%

Seasonal Pattern of Delinquency

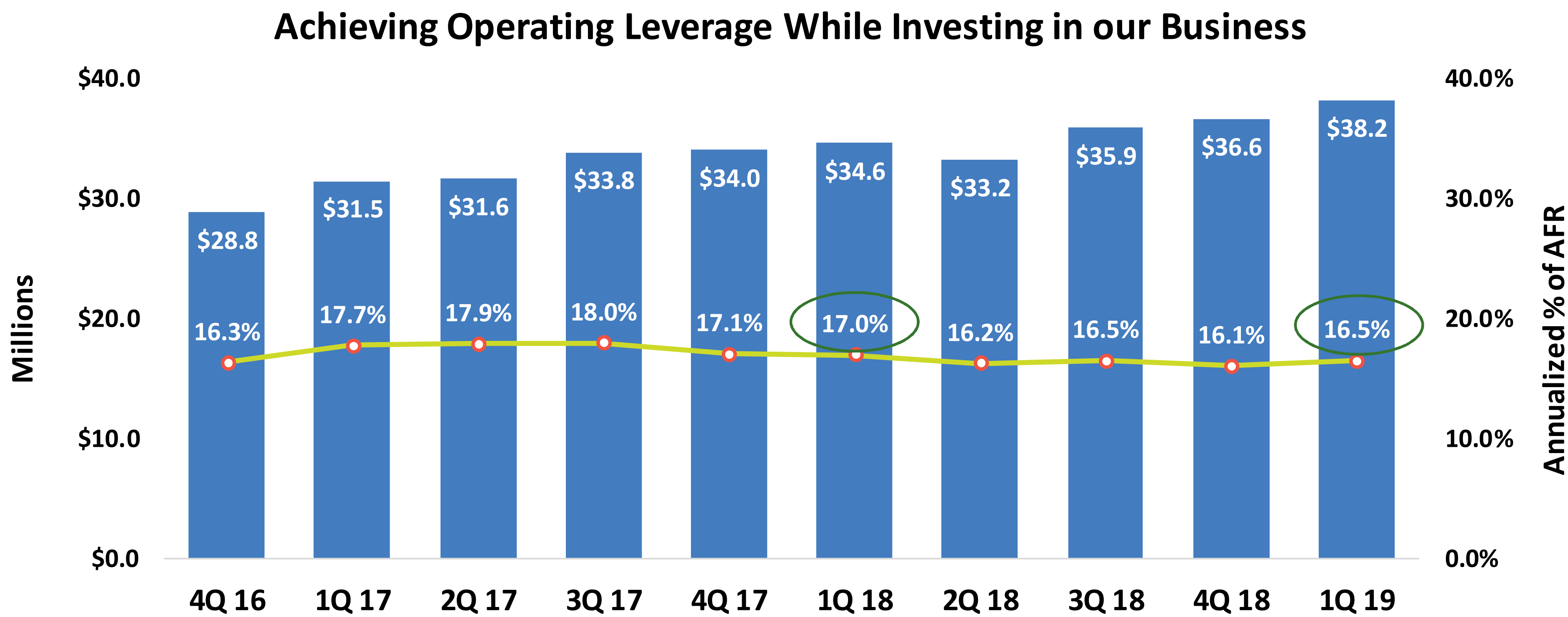
- Custom credit scorecards have underwritten roughly 25% of the branch small and large loan portfolios and should improve DQ over time
- 30+ days past due of 7.0% is 0.5% higher than prior year and includes 0.4% and 0.3% related to hurricane-affected branches as of March 31, 2019 and March 31, 2018, respectively
- 90+ days past due of 3.5% is 0.2% higher than prior year and includes 0.3% and 0.3% related to hurricane-affected branches as of March 31, 2019 and March 31, 2018, respectively



30+ DQ	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19
Sequential Δ	0.3%	(0.9%)	-	0.3%	0.7%	(1.0%)	(0.2%)	0.8%	0.6%	(0.7%)
YoY Δ	0.2%	0.3%	(0.3%)	(0.3%)	0.1%	-	(0.2%)	0.3%	0.2%	0.5%

90+ DQ	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19
Sequential Δ	0.4%	(0.5%)	(0.3%)	0.2%	0.5%	(0.1%)	(0.7%)	0.3%	0.6%	-
YoY Δ	0.4%	-	-	(0.2%)	(0.1%)	0.3%	(0.1%)	-	0.1%	0.2%

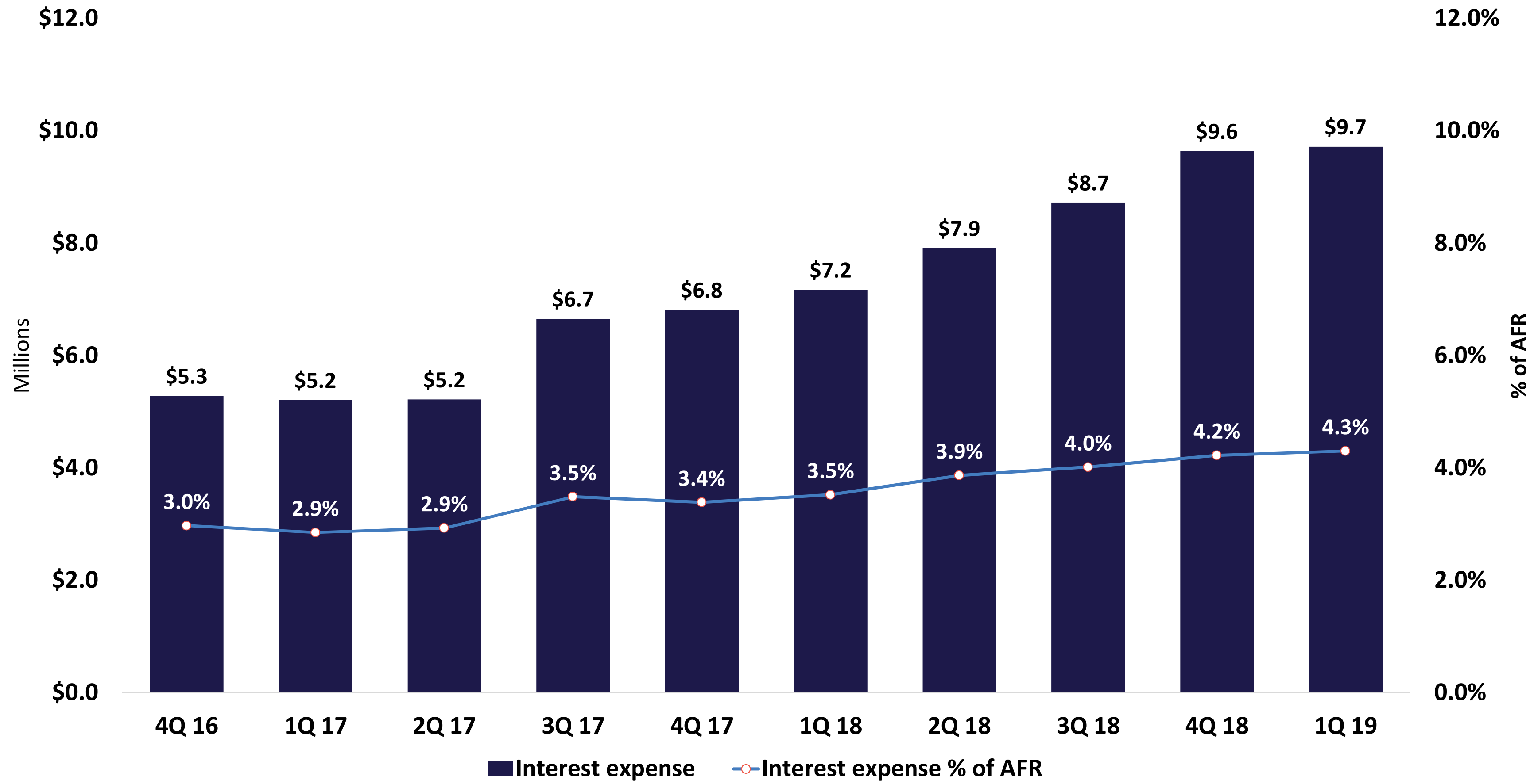
G&A Expense Ratio Improved 50 Basis Points



% of AFR	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19
YoY Δ	(2.3%)	(1.6%)	(1.0%)	(0.1%)	0.8%	(0.7%)	(1.6%)	(1.5%)	(1.0%)	(0.5%)

- 1Q 19 annualized G&A expense as a percentage of average finance receivables improved 0.5% from the prior-year period

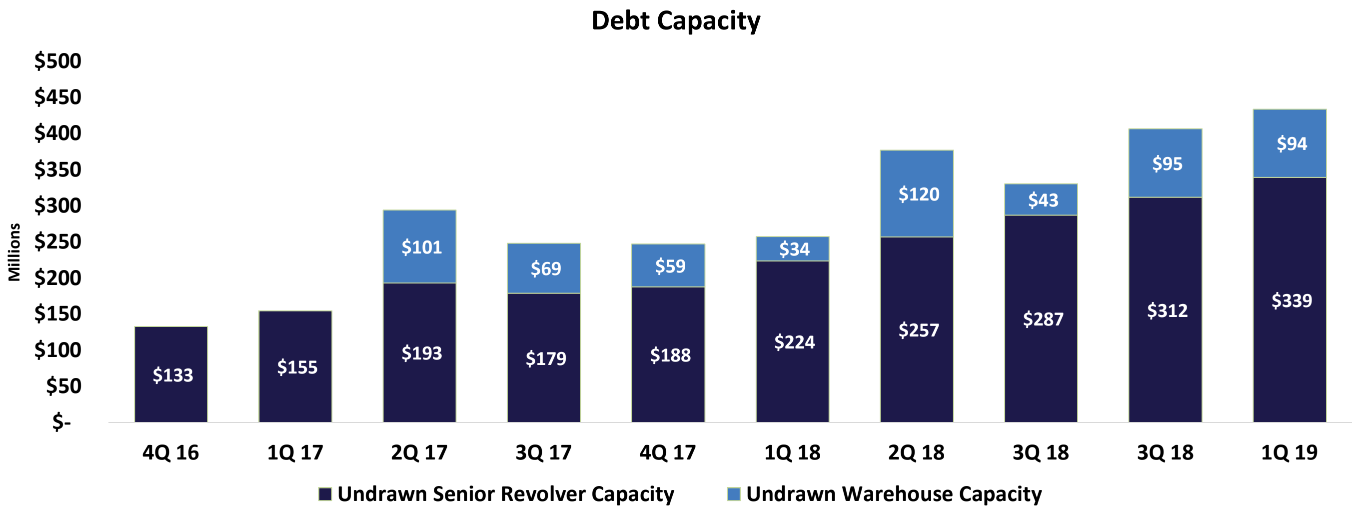
Interest Expense



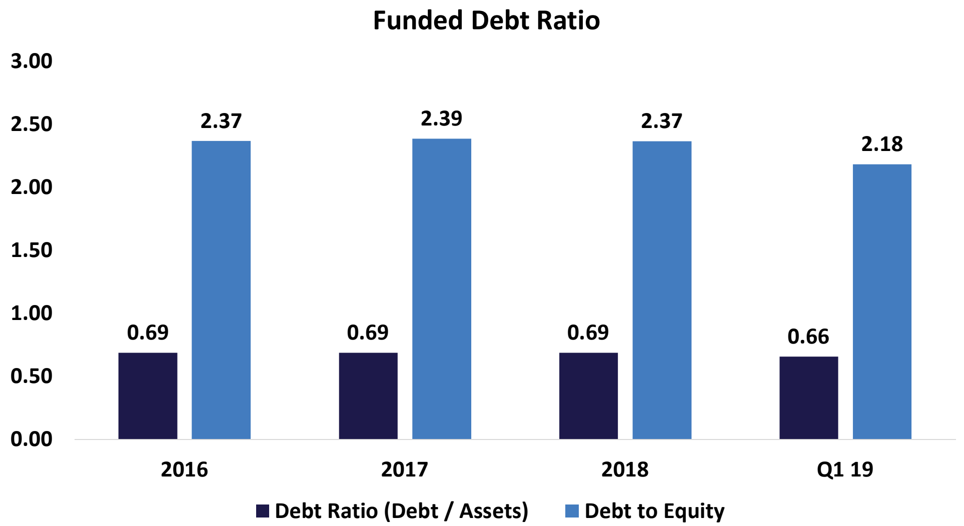
% of AFP	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19
YoY Δ	0.2%	(0.1%)	(0.1%)	(0.3%)	0.3%	0.4%	0.6%	0.9%	0.5%	0.8%

- 1Q 19 annualized interest expense as a percentage of average finance receivables increased 0.8% from the prior-year period due primarily to Fed rate increases
- Currently have $350 million notional amount of interest rate caps to hedge against rapid rate increases

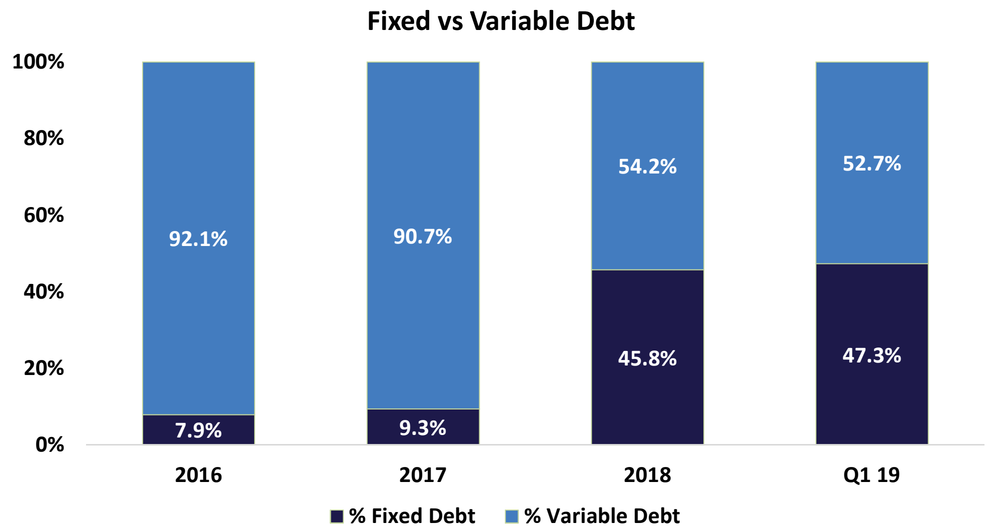
Strong Funding Profile



- As of March 31, 2019, total undrawn capacity was $433M (subject to borrowing base)
- Increased fixed rate debt from 8% to 47% over the last twelve months



Interest Expense % (1)	3.1%	3.2%	3.9%	4.3%



(1) Annualized Interest expense as a percentage of average finance receivables

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