3Q 2018 Earnings Call Supplemental Presentation

November 8, 2018

Safe Harbor Statement

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This presentation also contains certain non-GAAP measures. Please refer to the Appendix accompanying this presentation for a reconciliation of non-GAAP measures to the most comparable GAAP measures.

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3Q 18 Highlights – Continued Double-Digit Growth

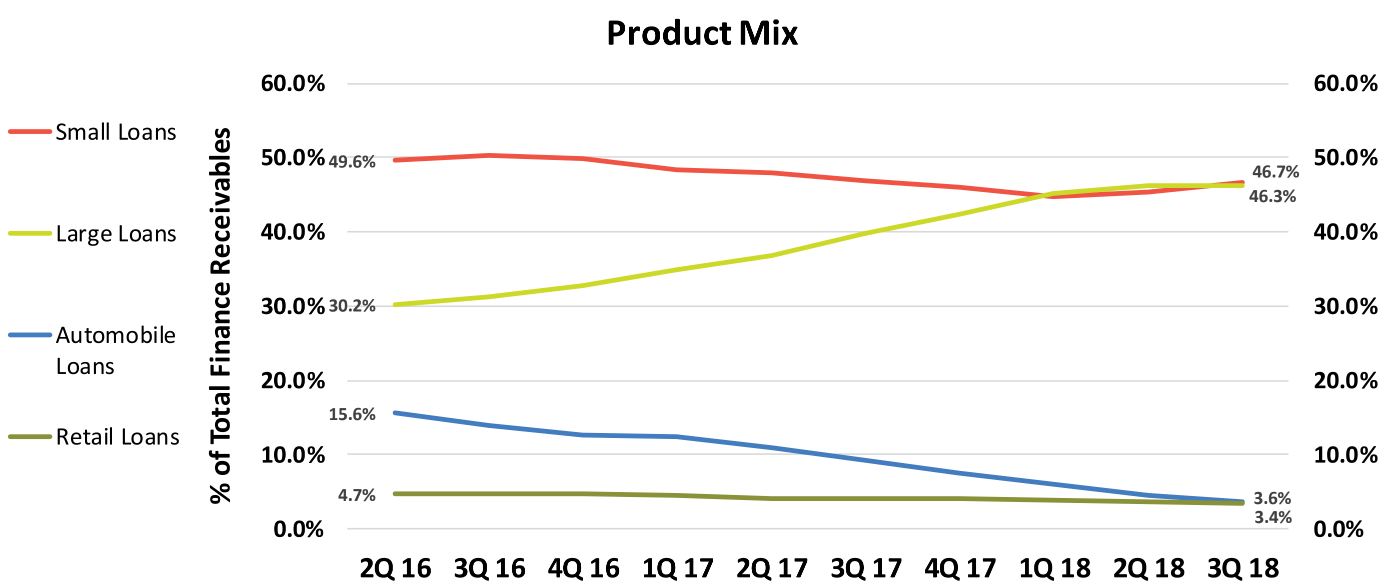
(dollars in millions, except EPS)	3Q 18	3Q 17	Chg B/(W)	% Chg B/(W)
Total Finance Receivables	$888.1	$774.9	$113.2	14.6%
Total Revenue	77.9	69.2	8.7	12.6%
Provision for Credit Losses	23.6	20.2	(3.5)	(17.3%)
G&A Expense	35.9	33.8	(2.0)	(6.0%)
Net Income	**$7.4**	**$5.3**	**$2.1**	**40.3%**
Non-GAAP Net Income	**$10.3**	**$6.9**	**$3.5**	**50.8%**
ROA	3.3%	2.8%	0.5%	17.9%
ROE	11.3%	9.4%	1.9%	20.2%
Diluted EPS	**$0.61**	**$0.45**	**$0.16**	**35.6%**
Non-GAAP Diluted EPS	**$0.85**	**$0.58**	**$0.27**	**46.6%**

- **Net income of $7.4 million, or $0.61 diluted EPS; non-GAAP net income of $10.3 million, or $0.85 non-GAAP diluted EPS**
  - Non-GAAP results in 3Q 18 and 3Q 17 exclude the negative impact of hurricanes, while 3Q 17 also excludes the benefit from the bulk sale of previously charged-off bankrupt accounts
  - See detailed GAAP to non-GAAP reconciliation on slide 10
- **Revenue growth of 12.6% driven by a 14.6% increase in year-over-year finance receivables growth**
- **Provision for credit losses increased 17.3% versus the prior-year period**
  - Provision for credit losses for 3Q 18 included $3.9 million of incremental hurricane allowance; 3Q 17 provision for credit losses included $3.0 million of incremental hurricane allowance and a $1.0 million benefit resulting from the bulk sale
- **G&A expense increased 6.0%, or $2.0 million, year-over-year**
  - Annualized G&A expense as a percentage of average finance receivables is down 150 basis points year-over-year from 18.0% to 16.5%

14 Consecutive Quarters of Double-Digit Portfolio Growth

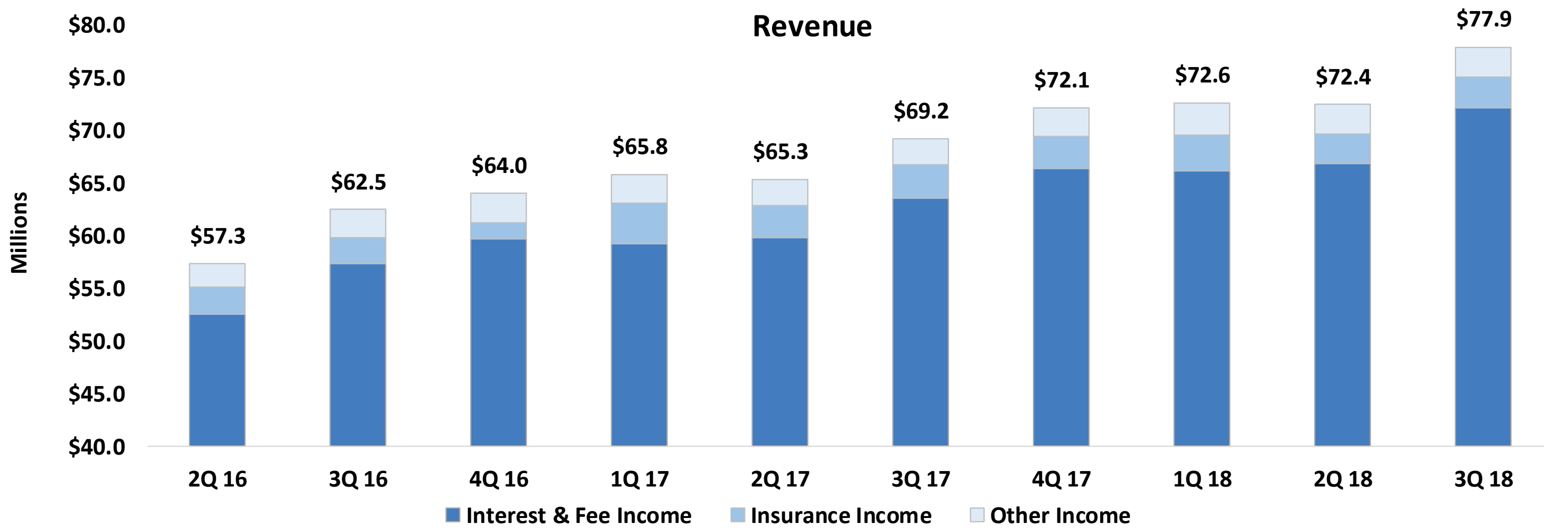
in millions

Finance Receivables	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18	vs. 2Q 18 $ Chg I/(D)	vs. 2Q 18 % Chg I/(D)	vs. 3Q 17 $ Chg I/(D)	vs. 3Q 17 % Chg I/(D)
Small Loans (≤ $2,500)	$320	$349	$358	$336	$349	$363	$376	$360	$385	$414	$30	7.7%	$51	14.1%
Large Loans (> $2,500)	$195	$217	$235	$242	$268	$309	$347	$364	$392	$411	$19	4.8%	$102	33.1%
Core Loan Products	**$515**	**$566**	**$594**	**$578**	**$617**	**$672**	**$723**	**$724**	**$777**	**$825**	**$48**	**6.2%**	**$153**	**22.8%**
Automobile Loans	$101	$97	$90	$86	$80	$72	$61	$49	$39	$32	($7)	(18.0%)	($39)	(54.9%)
Retail Loans	$30	$33	$34	$31	$30	$31	$33	$32	$31	$31	($1)	(1.7%)	($1)	(2.5%)
Total	**$646**	**$696**	**$718**	**$695**	**$727**	**$775**	**$817**	**$805**	**$847**	**$888**	**$41**	**4.8%**	**$113**	**14.6%**
Total YoY Δ ($)	**$73**	**$95**	**$89**	**$88**	**$81**	**$79**	**$100**	**$110**	**$120**	**$113**				
Total YoY Δ (%)	**12.8%**	**15.7%**	**14.2%**	**14.4%**	**12.5%**	**11.3%**	**13.9%**	**15.8%**	**16.6%**	**14.6%**				



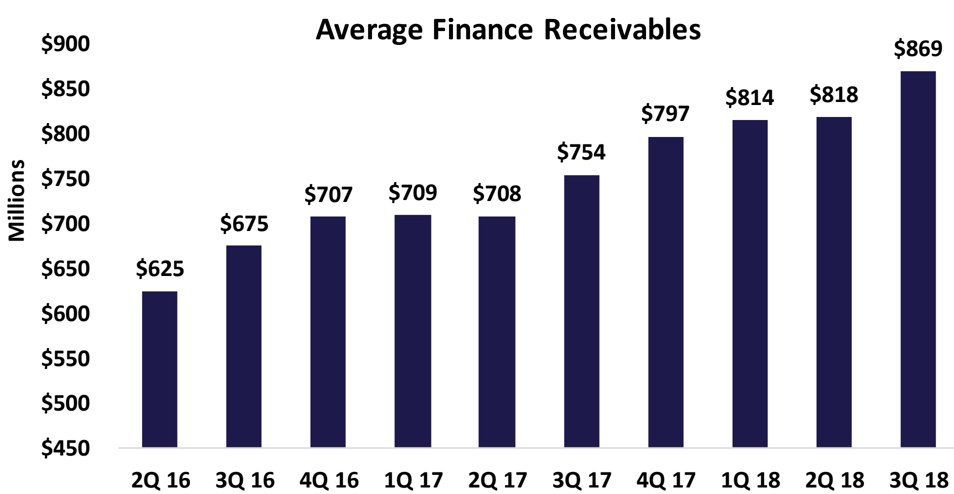
- 14 consecutive quarters of double-digit growth
- Core loans are 93% of total loan portfolio
- Strong small loan growth of 14% from prior year
- Approximately 50% of small loans qualify to apply for a large loan offer

Revenue Driven by Strong Year-Over-Year Portfolio Growth

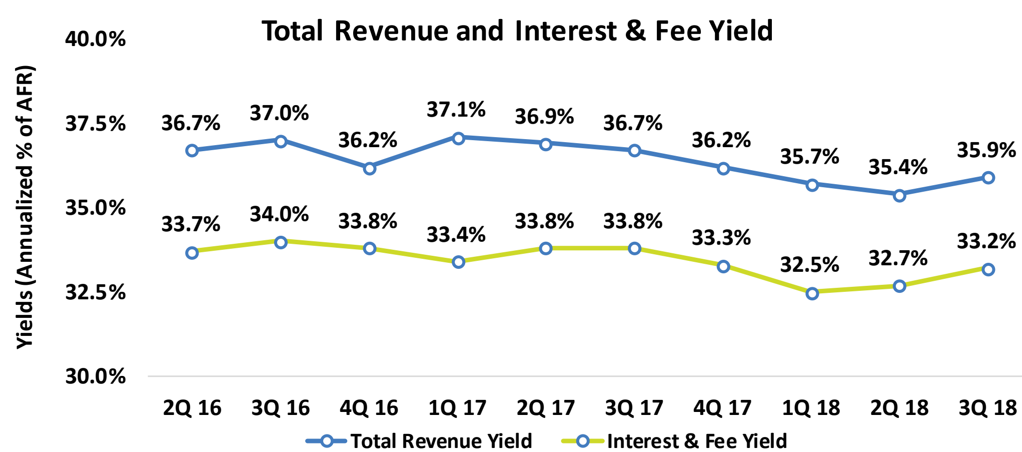


- 9 consecutive quarters of year-over-year double-digit revenue growth
- 3Q 18 interest and fee yield improved 50 basis points sequentially

Total Revenue	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18
Sequential Δ	1.1%	9.0%	2.5%	2.8%	(0.7%)	5.9%	4.2%	0.7%	(0.3%)	7.6%
YoY Δ	8.2%	13.4%	12.9%	16.1%	14.0%	10.8%	12.6%	10.3%	10.8%	12.6%



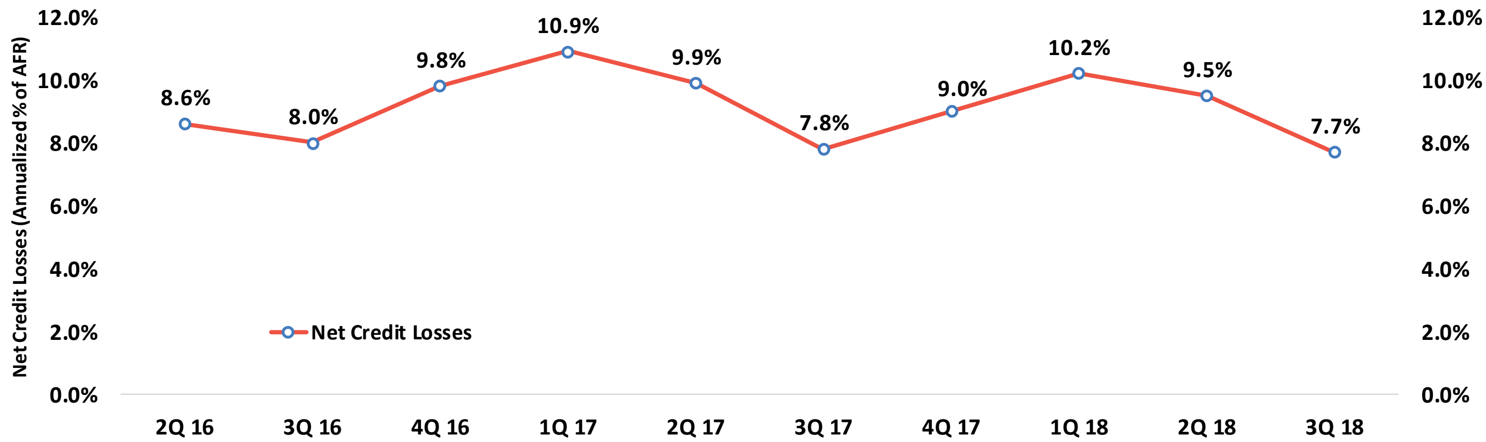
Sequential Δ	1.2%	8.0%	4.8%	0.3%	(0.2%)	6.5%	5.7%	2.2%	0.4%	6.2%
YoY Δ	13.6%	14.6%	15.1%	14.9%	13.3%	11.8%	12.7%	14.8%	15.6%	15.3%



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

Provision Tracking with Growth; NCL Rate Down Year-Over-Year

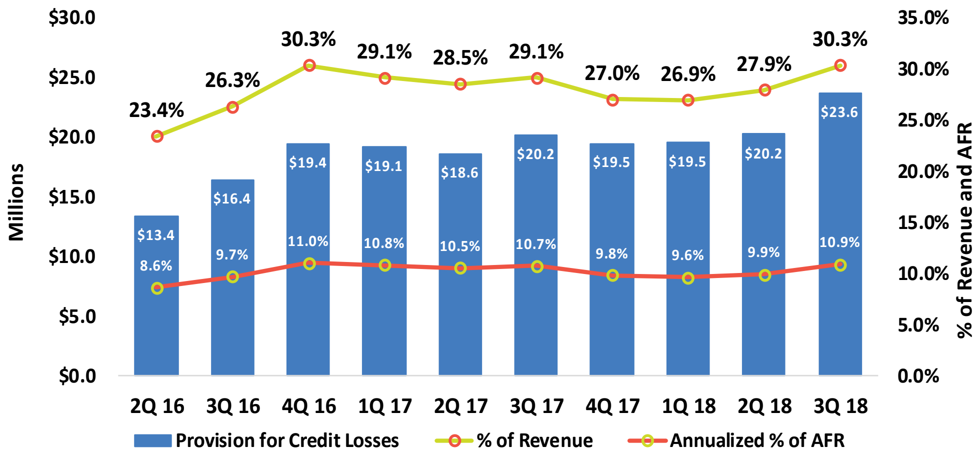
Net Credit Loss Rates



	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18
Sequential Δ	(1.1%)	(0.6%)	1.8%	1.1%	(1.0%)	(2.1%)	1.2%	1.2%	(0.7%)	(1.8%)
Year/Year Δ	(0.8%)	(0.5%)	2.1%	1.2%	1.3%	(0.2%)	(0.8%)	(0.7%)	(0.4%)	(0.1%)

- NCL rate in 3Q 18 decreased 10 basis points compared to 3Q 17
- Provision as a percentage of revenue and allowance as a percentage of finance receivables increased year-over-year due to hurricane reserves

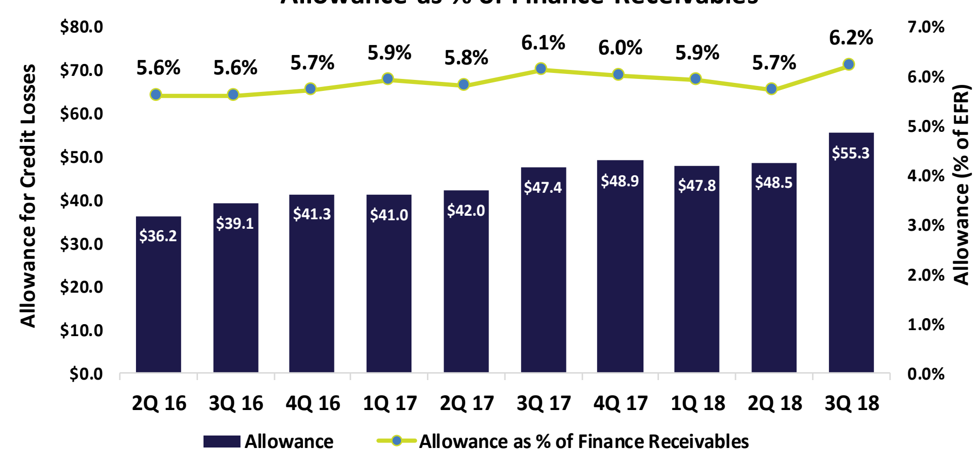
Provision for Credit Losses



% of Revenue	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18
Sequential Δ	(0.9%)	2.9%	4.0%	(1.2%)	(0.6%)	0.6%	(2.1%)	(0.1%)	1.0%	2.4%
YoY Δ	0.6%	0.7%	10.1%	4.8%	5.1%	2.8%	(3.3%)	(2.2%)	(0.6%)	1.2%

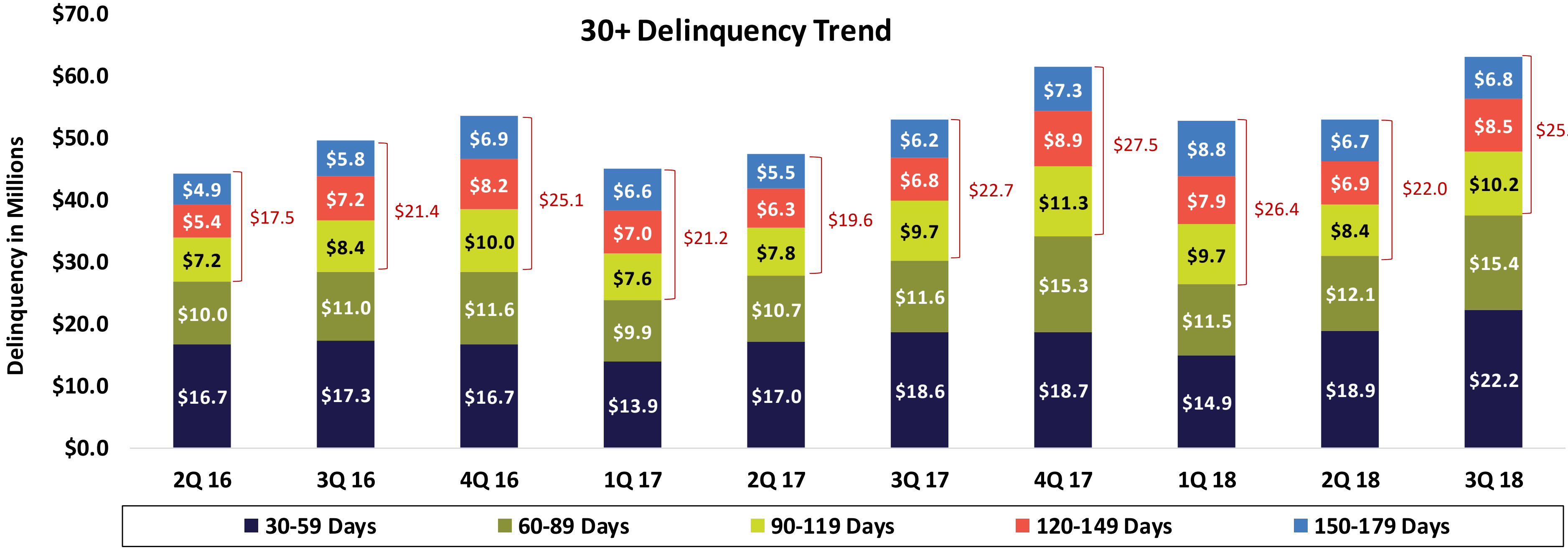
% of AFR	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18
Sequential Δ	(0.3%)	1.1%	1.3%	(0.2%)	(0.3%)	0.2%	(0.9%)	(0.2%)	0.3%	1.0%
YoY Δ	(0.2%)	0.1%	3.5%	1.9%	1.9%	1.0%	(1.2%)	(1.2%)	(0.6%)	0.2%

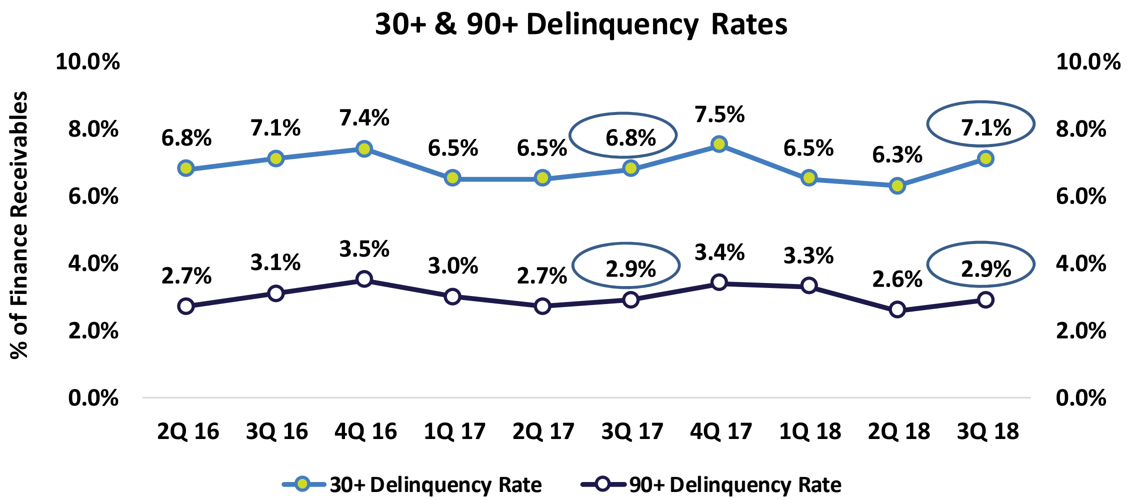
Allowance as % of Finance Receivables



Sequential Δ	(0.4%)	0.0%	0.1%	0.2%	(0.1%)	0.3%	(0.1%)	(0.1%)	(0.2%)	0.5%
YoY Δ	(0.7%)	(0.7%)	(0.3%)	(0.1%)	0.2%	0.5%	0.3%	0.0%	(0.1%)	0.1%

Seasonal Pattern of Delinquency

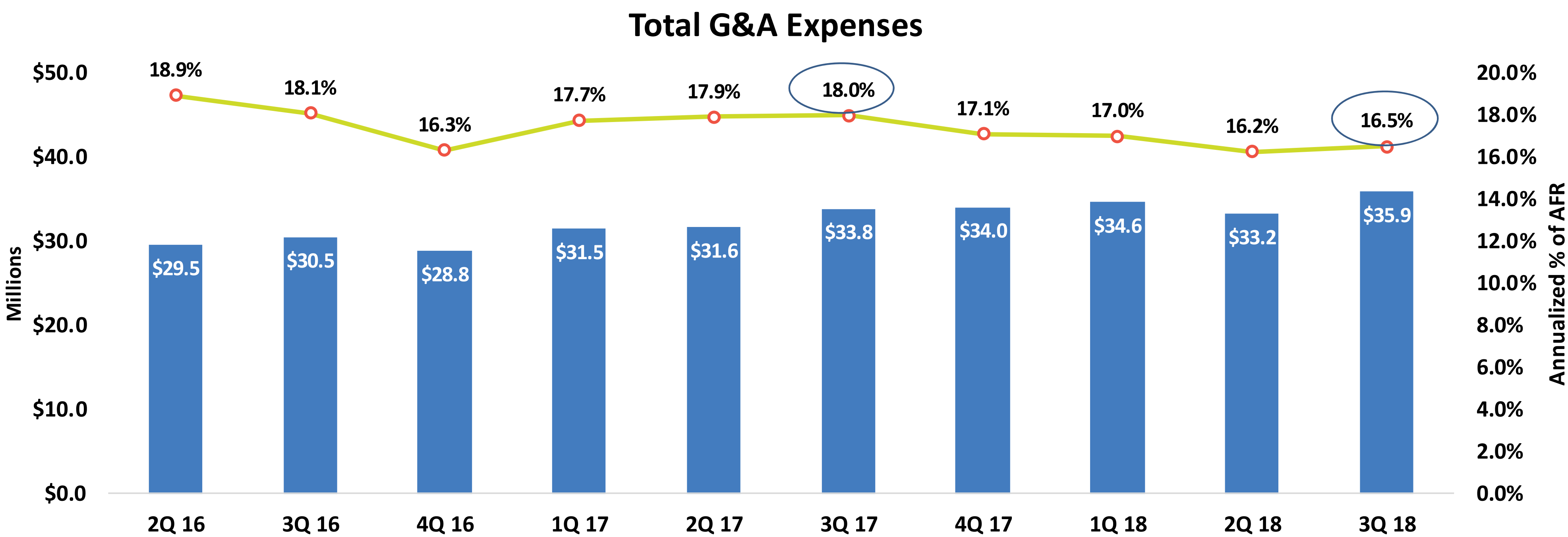




30+ DQ	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18
Sequential Δ	0.6%	0.3%	0.3%	(0.9%)	0.0%	0.3%	0.7%	(1.0%)	(0.2%)	0.8%
YoY Δ	0.4%	(0.2%)	0.2%	0.3%	(0.3%)	(0.3%)	0.1%	0.0%	(0.2%)	0.3%

- 3Q 18 Delinquency:
  - 30+ days past due of 7.1% is 0.3% higher than prior year
  - 90+ days past due of 2.9% is consistent with the prior-year period
- October Delinquency:
  - 30+ days past due returned to same level as the prior-year period

G&A Expense Ratio Improved 150 Basis Points



	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	2Q 18	3Q 18
Sequential Δ	(0.9%)	3.1%	(5.3%)	9.1%	0.6%	6.9%	0.5%	1.7%	(4.0%)	8.0%
YoY Δ	4.6%	16.3%	1.0%	5.5%	7.1%	11.1%	18.0%	10.0%	5.0%	6.0%
As % of AFR	18.9%	18.1%	16.3%	17.7%	17.9%	18.0%	17.1%	17.0%	16.2%	16.5%

- 3Q 18 annualized G&A expense as a percentage of average finance receivables improved 150 basis points from the prior-year period
- Potential to improve an additional 150 to 200 basis points over next 3 years (assuming current finance receivable growth rate)

Appendix

GAAP to Non-GAAP Reconciliation

We utilize certain non-GAAP measures as additional metrics to aid in, and enhance, the understanding of our financial results and related measures. We believe that these non-GAAP measures provide useful information by excluding certain material items that may not be indicative of our core operating results. We have presented non-GAAP measures that adjust for the impact of the bulk sale of previously charged-off bankrupt accounts (2017) and natural disasters (2017 and 2018) because these types of events rarely occurred prior to 2017 and, we believe, will occur infrequently in the future. As a result, we believe that the non-GAAP measures that we have presented will allow for a better evaluation of the operating performance of the business and facilitate a meaningful comparison of our results in the current period to those in prior and future periods. The non-GAAP financial information should be considered in addition to, not as a substitute for or superior to, measures of financial performance prepared in accordance with GAAP. In addition, our non-GAAP measures may not be comparable to similarly titled non-GAAP measures of other companies. The following table provides a reconciliation of GAAP measures to non-GAAP measures for the periods which include non-GAAP adjustments.

	Non-GAAP Reconciliation		
(in millions, except EPS)	3Q 18	Adj (1)	Non-GAAP
Net income	$7.4	$2.9	$10.3
Diluted net income per common share	$0.61	$0.24	$0.85

	Non-GAAP Reconciliation		
(in millions, except EPS)	3Q 17	Adj (1)	Non-GAAP
Net income	$5.3	$1.5	$6.9
Diluted net income per common share	$0.45	$0.13	$0.58

(1) Non-GAAP adjustment details are listed below:

	Non-GAAP Adjustments (2)	
(in millions, except EPS)	3Q 18	3Q 17
Estimated hurricane impacts (3)	$2.9	$2.2
Bulk sale of previously charged-off accounts	—	(0.6)
Adjustments to net income	**$2.9**	**$1.5**
Diluted shares	12.1	11.8
Adjustments to diluted EPS	**$0.24**	**$0.13**

(2) The effective tax rates were 25.0% and 38.3% for 3Q 18 and 3Q 17, respectively.

(3) The estimated hurricane impact relates to an incremental pre-tax allowance for credit losses of $3.9 million (3Q 18) and $3.0 million (3Q 17), along with lesser impacts to revenue and expenses.

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