1Q 2017 Earnings Call Presentation

May 2, 2017

Safe Harbor Statement

This presentation and the responses to various questions contain forward-looking statements, which reflect our current views with respect to, among other things, the Company's operations and financial performance. You can identify these forward-looking statements by the use of words such as "outlook," "believes," "expects," "potential," "continues," "may," "will," "should," "seeks," "approximately," "predicts," "intends," "plans," "estimates," "anticipates" or the negative version of these words or other comparable words. Such forward-looking statements are subject to various risks and uncertainties. Accordingly, there are or will be important factors that could cause actual outcomes or results to differ materially from those indicated in these statements. These factors include but are not limited to those described under "Risk Factors" in the Company's Annual Report on Form 10-K and Quarterly Reports on Form 10-Q. We cannot guarantee future events, results, actions, levels of activity, performance or achievements. Neither the Company nor any of its respective agents, employees or advisors undertake any duty or obligation to supplement, amend, update or revise any forward-looking statement, whether as a result of new information or otherwise.

The information and opinions contained in this document are provided as of the date of this presentation and are subject to change without notice. This document has not been approved by any regulatory or supervisory authority.

1Q17 Highlights – Strong Year-over-Year Portfolio Growth

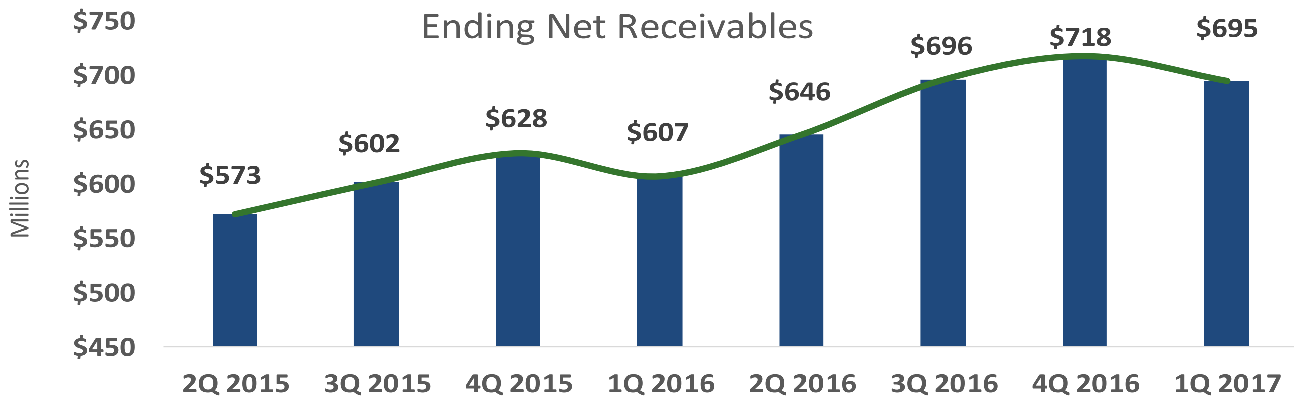
(in millions, except EPS)	1Q17	1Q16	$ Chg B/(W)	% Chg B/(W)
Finance Receivables	$695.0	$607.4	$87.6	14.4%
Interest & Fee Income	59.3	51.3	8.0	15.5%
Total Revenue	65.8	56.7	9.1	16.1%
Provision for Credit Losses	19.1	13.8	(5.3)	(38.7%)
G&A Expense	31.5	29.8	(1.6)	(5.5%)
Interest Expense	5.2	4.7	(0.5)	(10.7%)
Net Income	**$7.6**	**$5.2**	**$2.5**	**47.5%**
ROA	4.3%	3.4%	0.9%	26.5%
ROE	14.5%	10.1%	4.4%	43.6%
Diluted EPS	$0.65	$0.40	$0.25	62.5%

- **Net income of $7.6 million – 47.5% increase**
  - Includes $1.5 million tax benefit related to share-based compensation
- **Revenue growth of 16.1% driven by $87.6 million year-over-year portfolio growth**
  - Interest and fee income up 15.5% year-over-year on 14.9% increase in average net receivables
- **1Q17 provision for credit losses increased by $5.3 million**
  - Year-over-year increase was due to:
    - Average portfolio growth of 14.9%
    - Elevated 4Q back-end delinquencies
    - $2.2 million of insurance claims expense that temporarily shifted into provision for credit losses during a transition in the company's insurance provider
    - Allowance release of $0.3 million in 1Q17 vs. a release of $1.2 million in 1Q16

Strategic Updates

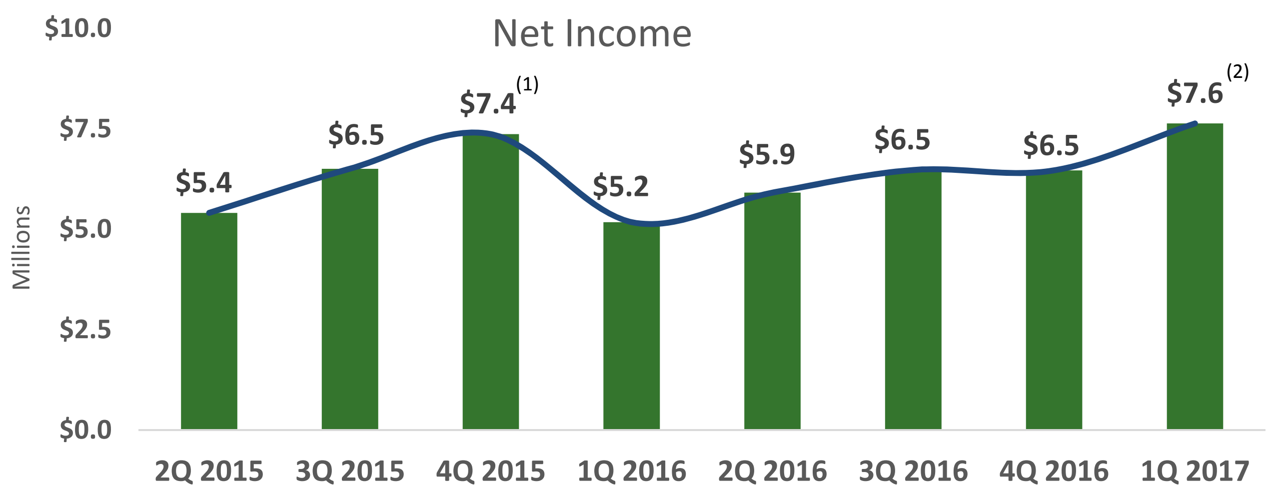
- **Nortridge Loan Management System Implementation**
  - Conversion to NLS progressing
  - Successfully built enhanced functionality (texting, imaging, and customer portal)
  - Plan to resume state conversions in 2Q17 and to convert remaining states throughout 2017
- **Marketing / De Novo Branches**
  - Rolled out improved targeting and segmentation in direct mail campaigns
  - Plan to increase marketing spend to drive traffic into branches through remainder of 2017
  - Hybrid growth model
    - Increase receivable growth within existing branch footprint
    - Maintain plans to open 10-15 de novo branches in Virginia in 2017; 5 have been opened as of March 31, 2017
- **Online Lending Update**
  - Continue to utilize test-and-learn approach
  - LendingTree Partnership:
    - Continues to show positive results
    - Working toward full system integration with LendingTree
  - Plan to integrate online system with NLS once state conversions are complete
- **Centralized Collections**
  - Strong results from limited testing in Texas, North Carolina, and South Carolina
  - Expand centralized collections test in other geographies starting 2Q17

Net Income Follows Seasonal Pattern of Ledger Growth



YoY Change	$54.6 10.5%	$58.3 10.7%	$82.3 15.1%	$81.5 15.5%	$73.2 12.8%	$94.5 15.7%	$89.3 14.2%	$87.6 14.4%

- Seasonal 1Q liquidation from lower volume demand and higher payoffs associated with tax refunds
- Eight consecutive quarters of double-digit YoY receivable growth



NI YoY %	22.5%	365.8%	117.9%	26.8%	9.3%	(0.5%)	(12.2%)	47.5%
EPS	$0.41	$0.50	$0.56	$0.40	$0.49	$0.56	$0.55	$0.65

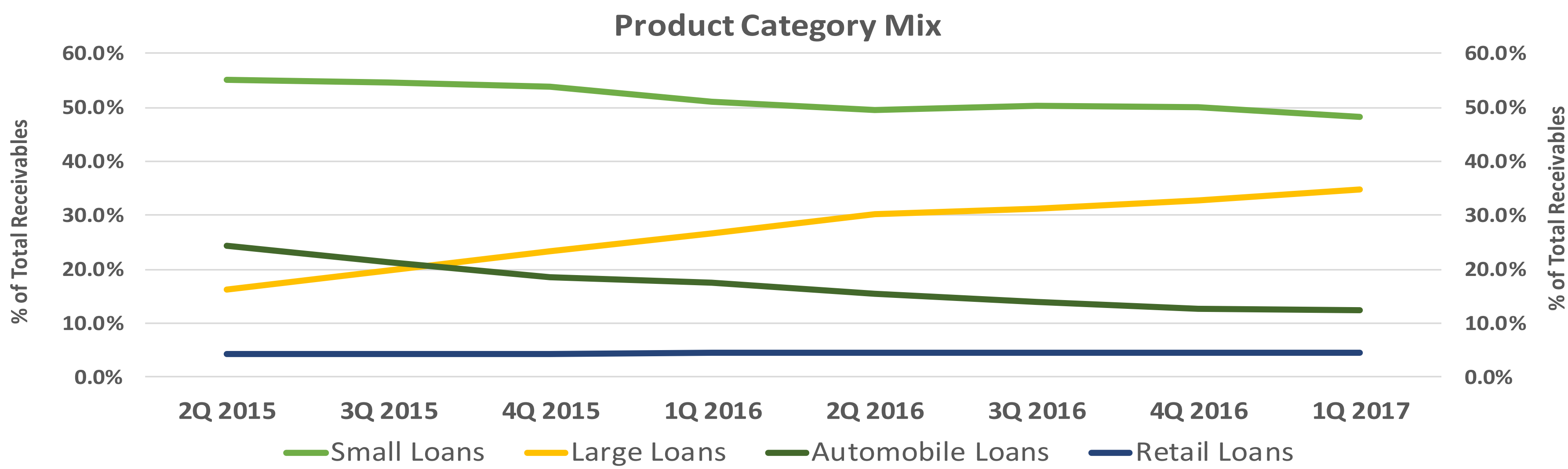
(1) 4Q15 includes $1.2MM after-tax benefit from bulk charged-off debt sale

(2) 1Q17 includes $1.5MM tax benefit from share-based compensation

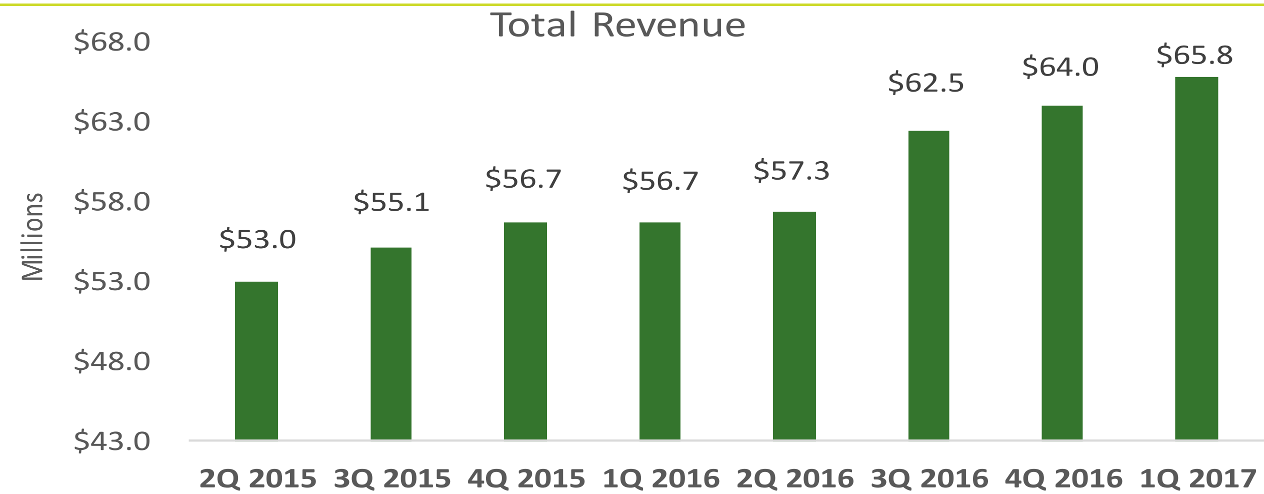
Product Category Trends

in millions

Ending Net Receivables	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	vs. 4Q16	vs. 1Q16	% Chg I/(D) vs. 4Q16	% Chg I/(D) vs. 1Q16
Small Loans	$315	$328	$338	$311	$320	$349	$358	$336	($23)	$25	(6.4%)	8.1%
Large Loans	$93	$120	$147	$162	$195	$217	$235	$242	$7	$80	3.0%	49.3%
Core loan products	**$408**	**$448**	**$485**	**$473**	**$515**	**$566**	**$594**	**$578**	**($16)**	**$105**	**(2.7%)**	**22.2%**
Automobile Loans	$140	$128	$116	$106	$101	$97	$90	$86	($5)	($20)	(5.0%)	(19.2%)
Retail Loans	$25	$26	$28	$28	$30	$33	$34	$31	($2)	$3	(6.9%)	10.4%
Total	**$573**	**$602**	**$628**	**$607**	**$646**	**$696**	**$718**	**$695**	**($23)**	**$88**	**(3.2%)**	**14.4%**

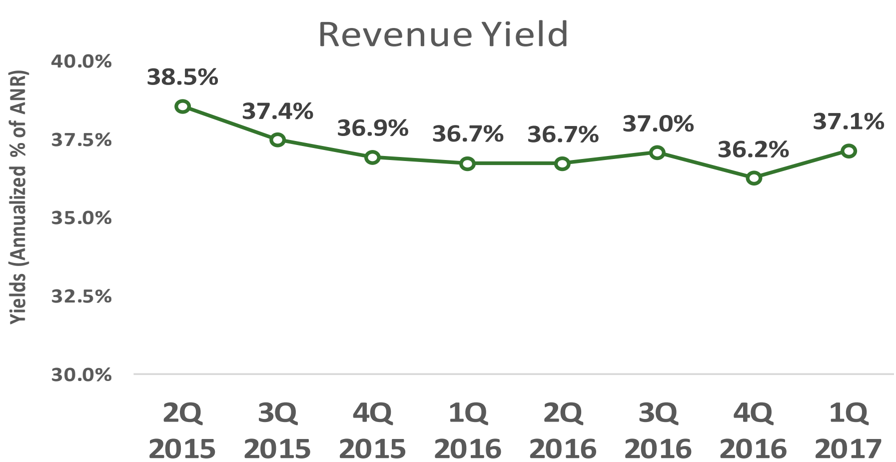


Revenue Driven by Strong Year-over-Year Portfolio Growth

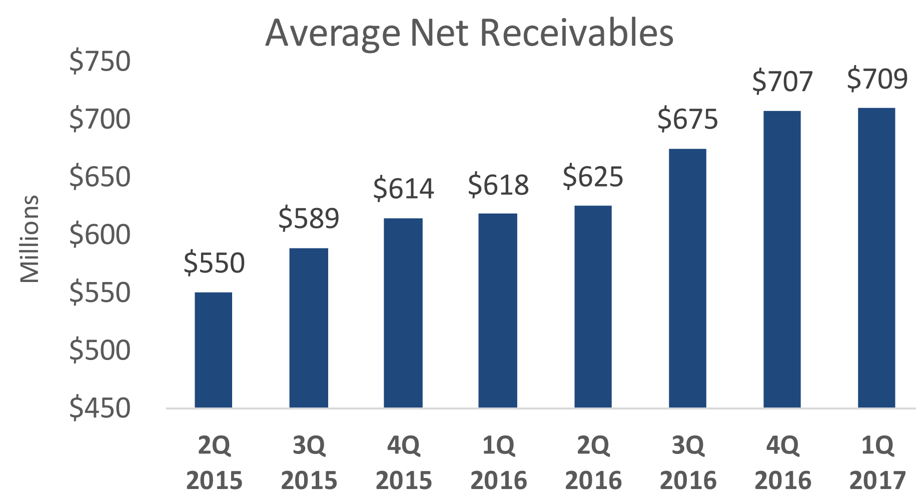


Sequential Δ	0.9%	4.0%	2.9%	0.0%	1.1%	9.0%	2.5%	2.8%
Year / Year Δ	11.7%	2.2%	5.4%	7.9%	8.2%	13.4%	12.9%	16.1%

- Total revenue yields impacted by reversal of accrued interest on higher net credit losses
- Insurance income increased $2.2 million due to a temporary shift of certain claims expense into provision for credit losses

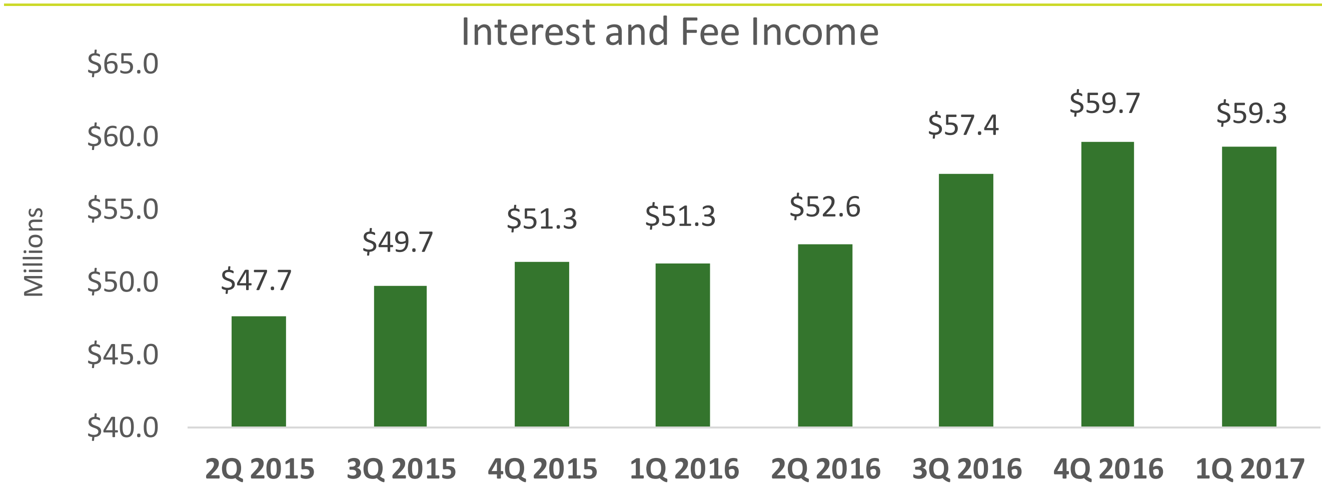


Sequential Δ	(0.9%)	(1.1%)	(0.5%)	(0.2%)	0.0%	0.3%	(0.8%)	0.9%
Year / Year Δ	1.1%	(2.7%)	(2.9%)	(2.7%)	(1.8%)	(0.4%)	(0.7%)	0.4%



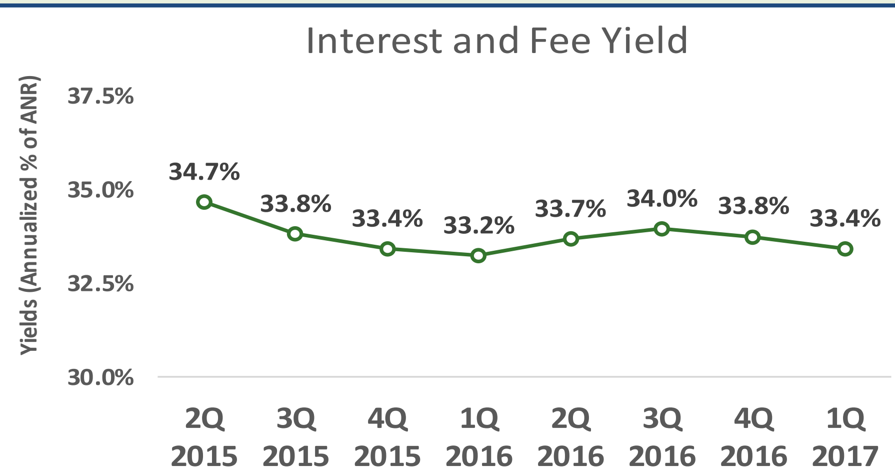
Sequential Δ	3.1%	7.0%	4.4%	0.5%	1.2%	8.0%	4.8%	0.3%
Year / Year Δ	8.5%	9.4%	13.5%	15.7%	13.6%	14.6%	15.1%	14.9%

Interest & Fee Income Driven by Strong Portfolio Growth

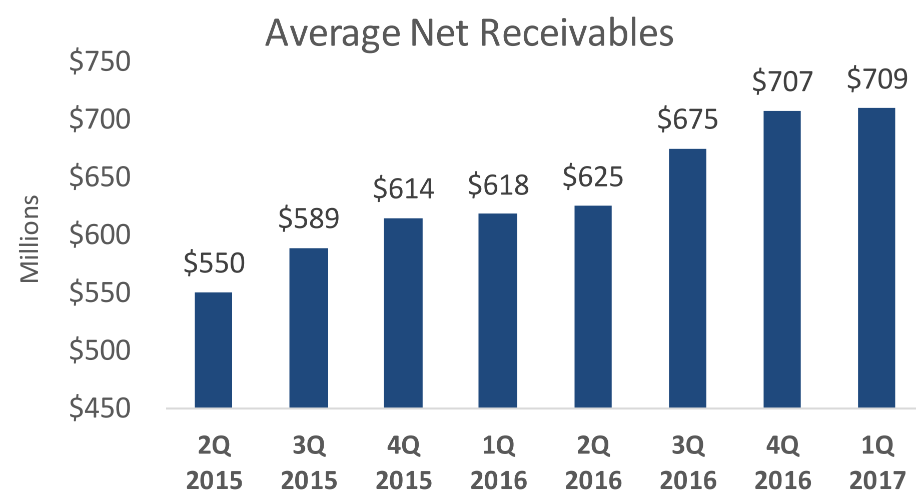


	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017
Sequential Δ	1.3%	4.3%	3.2%	0.0%	2.5%	9.2%	3.9%	(0.7%)
Year/ Year Δ	11.0%	1.9%	4.8%	9.0%	10.3%	15.4%	16.2%	15.5%

- Interest and fee yields impacted by reversal of accrued interest on higher net credit losses and by seasonal pay down of higher yielding loans

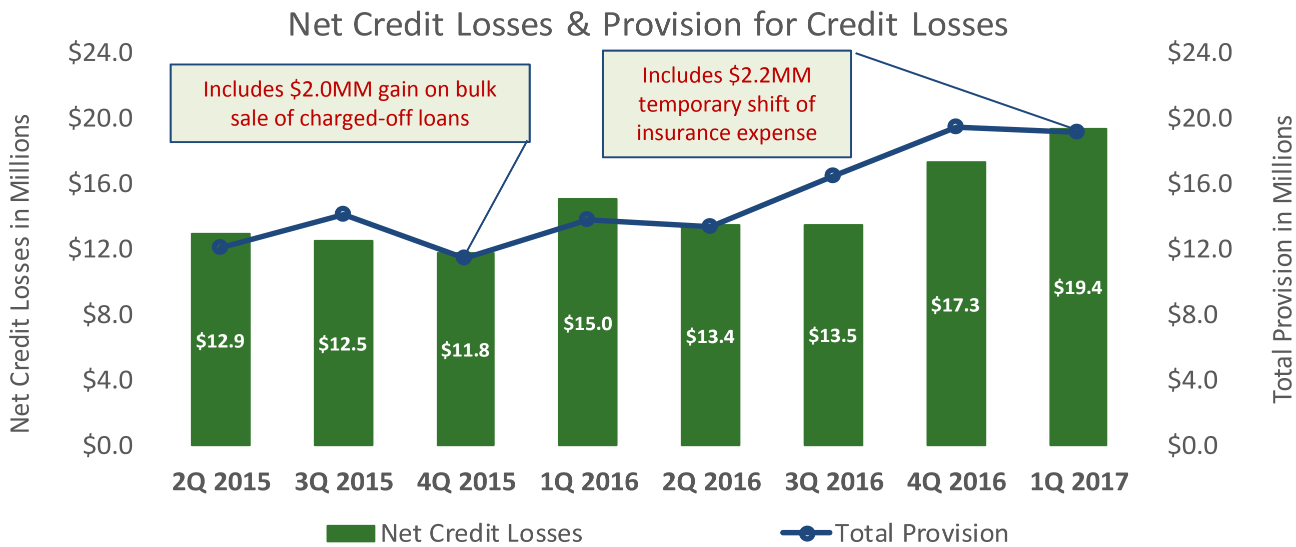


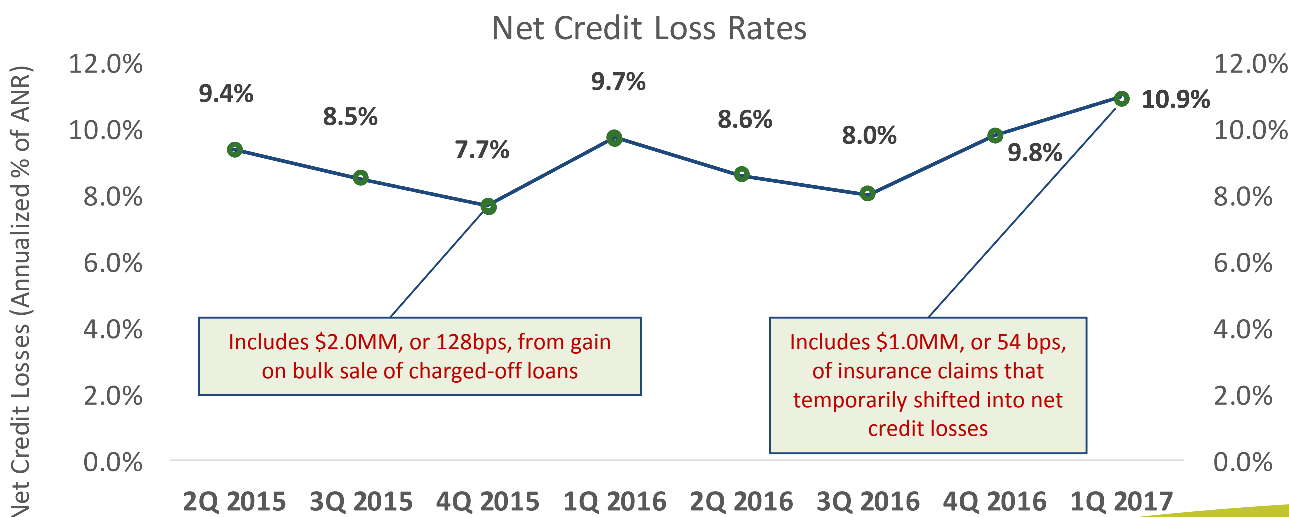
	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017
Sequential Δ	(0.6%)	(0.9%)	(0.4%)	(0.2%)	0.5%	0.3%	(0.2%)	(0.4%)
Year / Year Δ	0.8%	(2.5%)	(2.8%)	(2.1%)	(1.0%)	0.2%	0.4%	0.2%



	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017
Sequential Δ	3.1%	7.0%	4.4%	0.5%	1.2%	8.0%	4.8%	0.3%
Year / Year Δ	8.5%	9.4%	13.5%	15.7%	13.6%	14.6%	15.1%	14.9%

Stabilizing Credit – Provision Consistent with Portfolio Growth

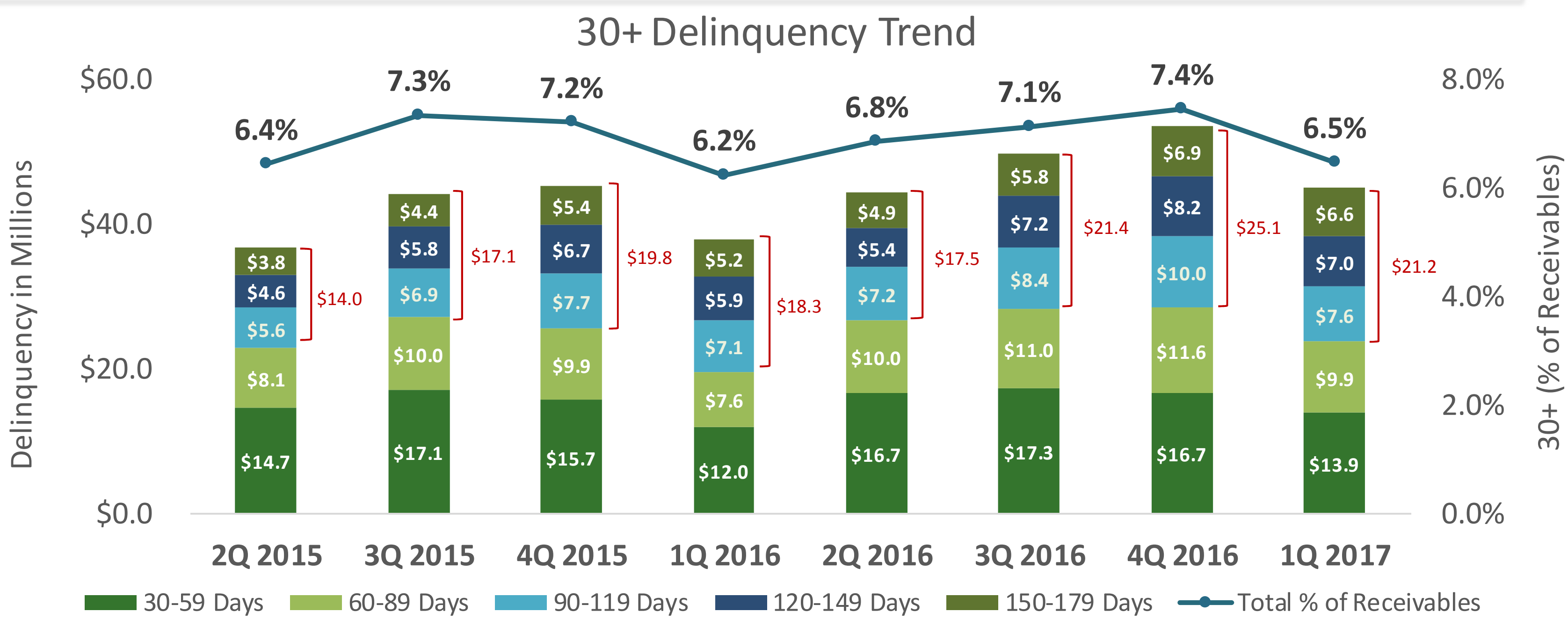




- Provision for credit losses includes $2.2 million due to temporary shift of certain insurance claims expense during a transition in the company's insurance provider
- Released $1.0 million less allowance in 1Q17 vs. 1Q16
- As expected, net credit losses were higher in 1Q17 due to elevated late stage delinquencies in 4Q16

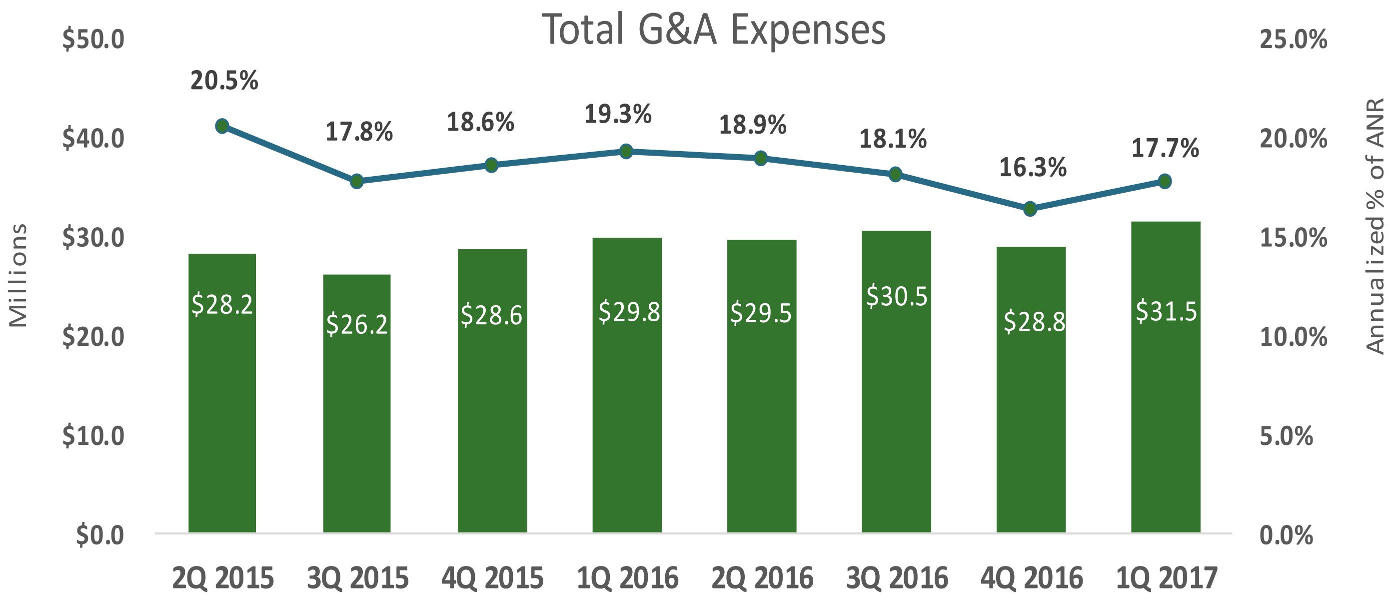
Seasonal Pattern of Delinquency

- 1Q 2017 Delinquency:
  - Slow file, 1+ days past due is at historic low of 15.7%
  - 30+ days past due decreases sequentially to 6.5%
- Last three delinquency buckets remain somewhat elevated as a cohort with higher losses rolls through



1+ days past due %	20.6%	22.4%	20.3%	16.7%	18.3%	18.2%	18.1%	15.7%
30+ days past due %	6.4%	7.3%	7.2%	6.2%	6.8%	7.1%	7.4%	6.5%

Continuing to Manage Expenses Closely



Sequential Δ	(13.4%)	(7.3%)	9.0%	4.4%	(0.9%)	3.1%	(5.3%)	9.1%
Year / Year Δ	21.7%	3.6%	0.5%	(8.6%)	4.6%	16.3%	1.0%	5.5%
As % of ANR [1]	20.5%	17.8%	18.6%	19.3%	18.9%	18.1%	16.3%	17.7%

- 1Q17 sequential increase due to higher personnel costs (consistent with seasonally fewer originations that drive lower salary deferral for loan origination costs), as well as increased other expenses

[1] As an annualized percentage of average net receivables (ANR)