2Q 2017 Earnings Call Presentation

August 1, 2017

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2Q 17 Highlights – Strong Portfolio Growth

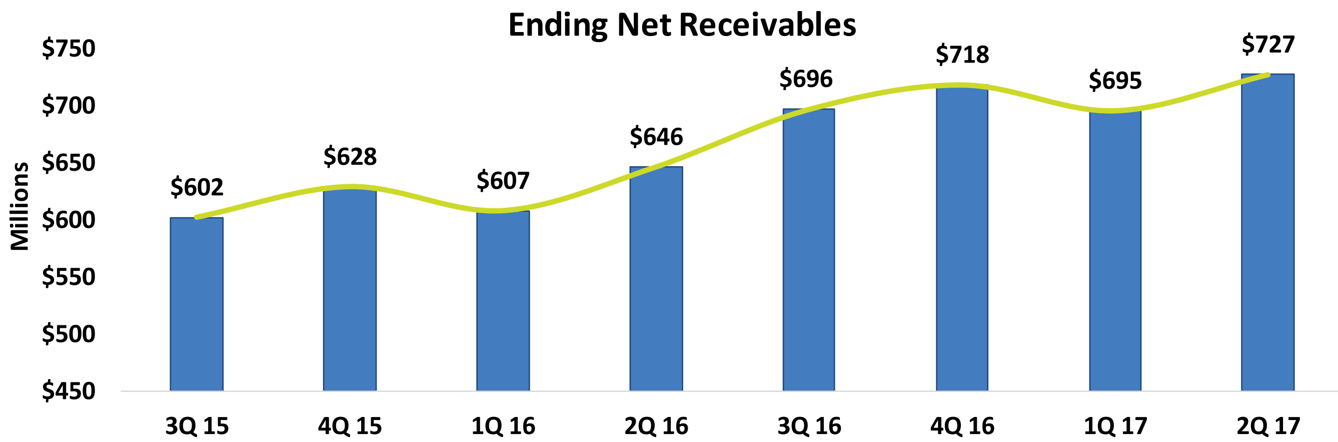
(dollars in millions, except EPS)	2Q 17	2Q 16	$ Chg B/(W)	% Chg B/(W)
Finance Receivables	$726.8	$645.7	$81.0	12.5%
Interest & Fee Income	59.8	52.6	7.2	13.7%
Total Revenue	65.3	57.3	8.0	14.0%
Provision for Credit Losses	18.6	13.4	(5.2)	(38.9%)
G&A Expense	31.6	29.5	(2.1)	(7.1%)
Interest Expense	5.2	4.8	(0.4)	(8.5%)
Net Income	**$6.1**	**$5.9**	**$0.2**	**3.8%**
ROA	3.5%	3.8%	(0.3%)	(7.9%)
ROE	11.3%	12.0%	(0.7%)	(5.8%)
Diluted EPS	$0.52	$0.49	$0.03	6.1%

- **Net income of $6.1 million, 3.8% increase from prior-year period**
  - 2Q 17 net income includes $0.3 million of after-tax COO transition costs
- **Revenue growth of 14.0% driven by $81.0 million year-over-year loan portfolio growth**
  - Interest and fee income up 13.7% year-over-year, primarily due to 12.5% increase in receivables
- **2Q 17 provision for credit losses increased by $5.2 million**
  - Year-over-year net credit losses increased $4.2 million due to:
    - Loan portfolio growth of 12.5%
    - $1.6 million due to claims typically included in the insurance line
  - $1.0 million build of allowance for credit losses in 2Q 17 vs. a slight release in 2Q 16

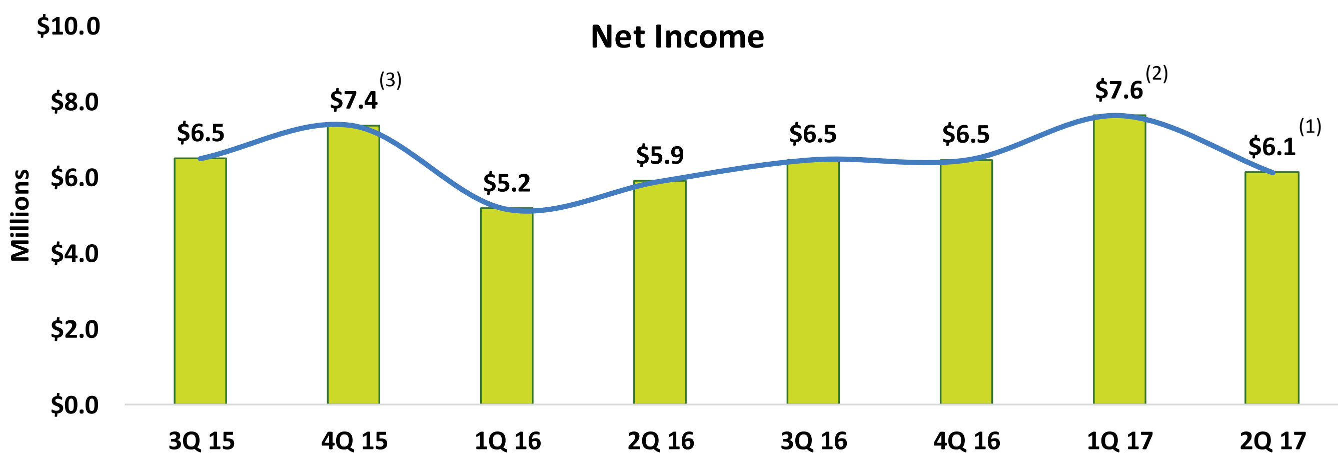
Strategic Updates

- **Centralized Collections**
  - Strong results from limited testing in Texas, North Carolina, and South Carolina
  - Continue to expand centralized collections function in other geographies in 3Q 17
- **Nortridge Loan Management System Implementation**
  - Conversion to NLS progressing
  - Successfully built enhanced functionality (texting, imaging, and customer portal)
  - Successfully converted Oklahoma in June and South Carolina in July; on schedule to complete conversion in all states by end of 2017
- **Marketing / De Novo Branches**
  - Hybrid growth model
    - Increase receivable growth within existing branch footprint
    - Modest de novo expansion in 2017 while completing our system conversion
  - Rolled out improved targeting and segmentation in direct mail campaigns
  - Plan to increase marketing spend through remainder of 2017 to drive traffic into branches
- **Digital Channel / Online Lending Update**
  - Continue to utilize test-and-learn approach
  - LendingTree Partnership:
    - Continues to show positive results
    - Rolled LendingTree out to entire network
  - Plan to integrate online system with NLS once state conversions are complete
- **Funding**
  - Entered into $125.0 million revolving warehouse credit facility, which is expandable to $150.0 million
  - Increased committed line of senior revolving credit facility to $638.0 million from previous amount of $585.0 million

Net Income Follows Seasonal Pattern of Ledger Growth



	3Q 15	4Q 15	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17
YoY	$58.3	$82.3	$81.5	$73.2	$94.5	$89.3	$87.6	$81.0
Change	10.7%	15.1%	15.5%	12.8%	15.7%	14.2%	14.4%	12.5%



	3Q 15	4Q 15	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17
NI YoY %	365.7%	117.9%	26.8%	9.3%	-0.5%	-12.2%	47.5%	3.8%
EPS [4]	$0.50	$0.56	$0.40	$0.49	$0.56	$0.55	$0.65	$0.52

- Strong 2Q 17 growth moves portfolio up 12.5% over prior year and 4.6% sequentially

[1] 2Q 17 included $0.3MM after-tax cost of COO transition

[2] 1Q 17 included $1.5MM tax benefit from exercise of stock options

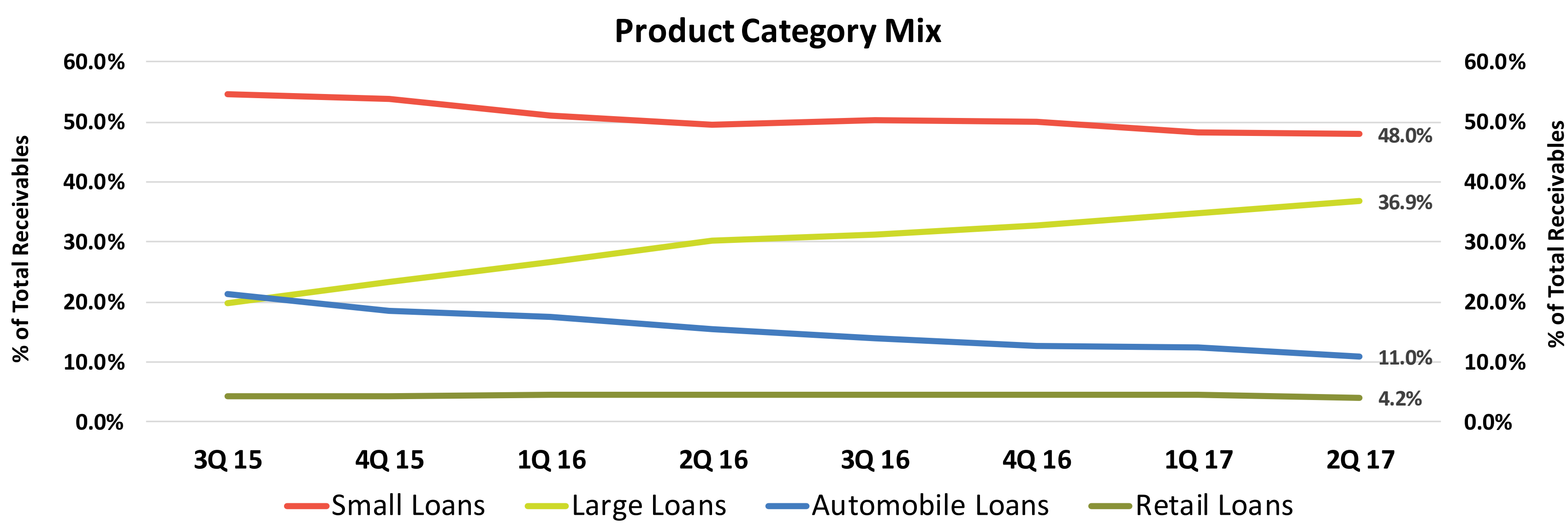
[3] 4Q 15 included $1.2MM after-tax benefit from bulk charged-off debt sale

[4] Calculated using diluted share count

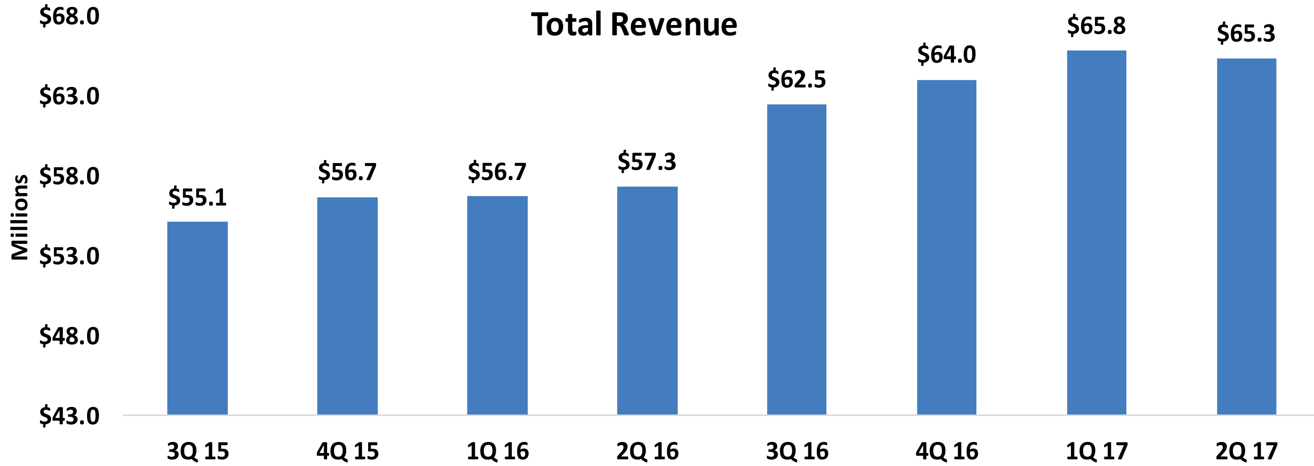
Product Category Trends

in millions

Ending Net Receivables	3Q 15	4Q 15	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	$ Chg I/(D) vs. 1Q 17	$ Chg I/(D) vs. 2Q 16	% Chg I/(D) vs. 1Q 17	% Chg I/(D) vs. 2Q 16
Small Loans	$328	$338	$311	$320	$349	$358	$336	$349	$13	$29	3.9%	9.0%
Large Loans	$120	$147	$162	$195	$217	$235	$242	$268	$26	$73	10.5%	37.5%
Core loan products	**$448**	**$485**	**$473**	**$515**	**$566**	**$594**	**$578**	**$617**	**$39**	**$102**	**6.7%**	**19.8%**
Automobile Loans	$128	$116	$106	$101	$97	$90	$86	$80	($6)	($21)	(7.0%)	(20.7%)
Retail Loans	$26	$28	$28	$30	$33	$34	$31	$30	($1)	$0	(3.1%)	0.5%
Total	**$602**	**$628**	**$607**	**$646**	**$696**	**$718**	**$695**	**$727**	**$32**	**$81**	**4.6%**	**12.5%**

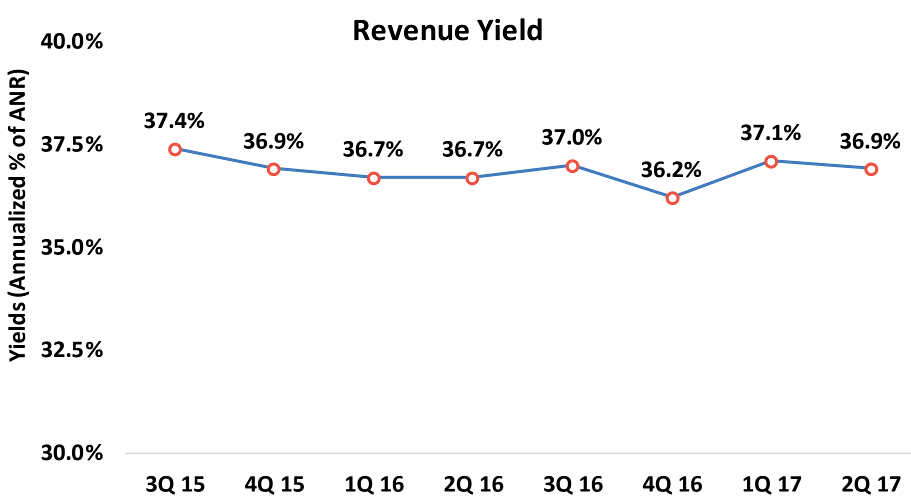


Revenue Driven by Strong Year-Over-Year Portfolio Growth

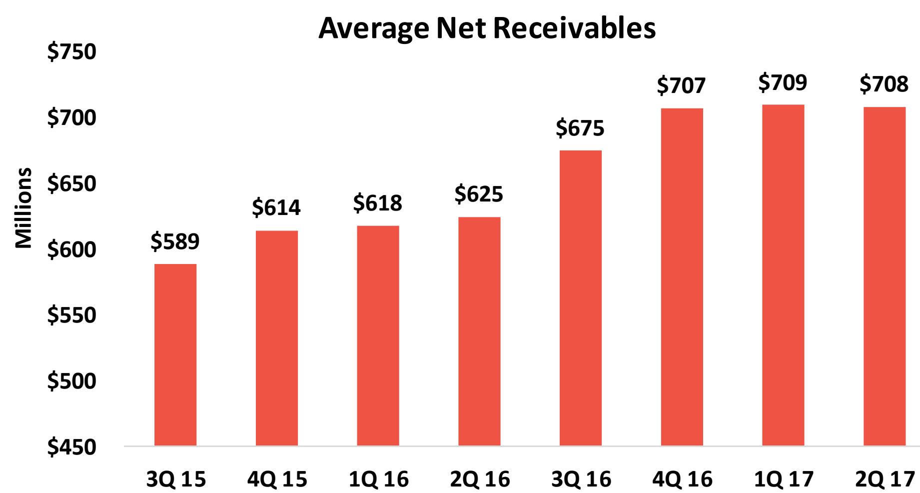


	3Q 15	4Q 15	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17
Sequential Δ	4.0%	2.9%	0.0%	1.1%	9.0%	2.5%	2.8%	(0.7%)
Year/Year Δ	2.2%	5.4%	7.9%	8.2%	13.4%	12.9%	16.1%	14.0%

- Revenue includes benefits from line swings between insurance income and provision for credit losses related to the insurance carrier change of $1.0 million and $2.2 million for 2Q 17 and 1Q 17, respectively
- Average net receivables increase of $83 million, or 13.3%, over prior-year period

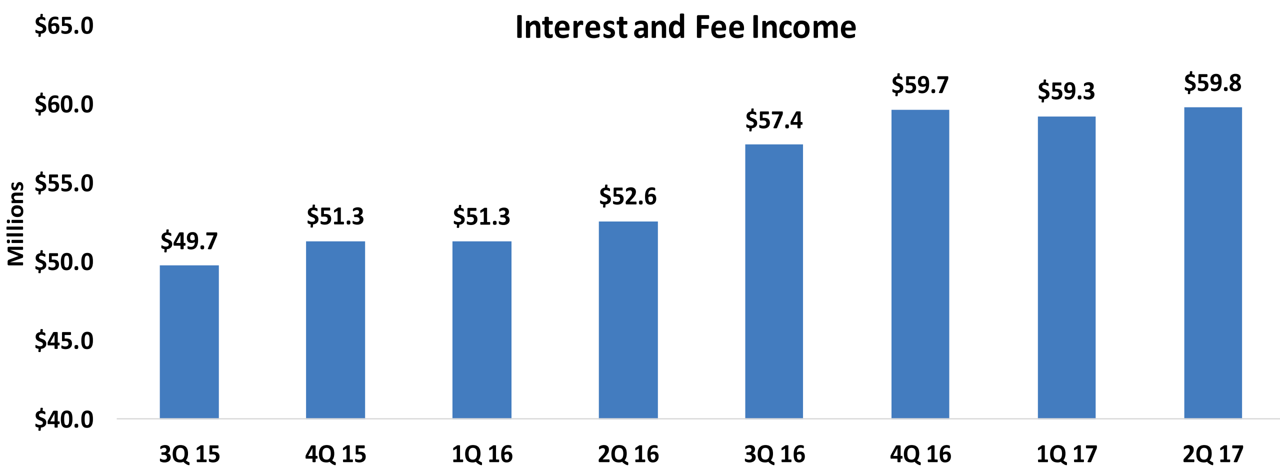


	3Q 15	4Q 15	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17
Sequential Δ	(1.1%)	(0.5%)	(0.2%)	0.0%	0.3%	(0.8%)	0.9%	(0.2%)
Year / Year Δ	(2.7%)	(2.9%)	(2.7%)	(1.8%)	(0.4%)	(0.7%)	0.4%	0.2%



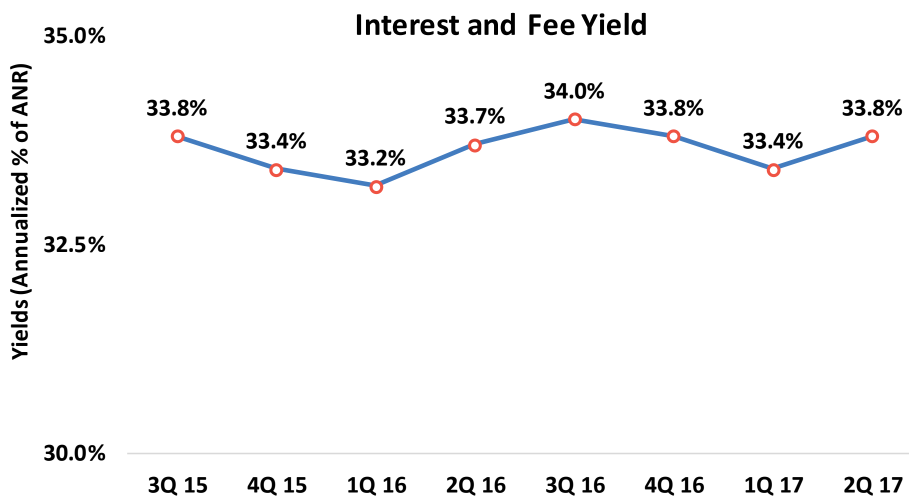
	3Q 15	4Q 15	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17
Sequential Δ	7.0%	4.4%	0.5%	1.2%	8.0%	4.8%	0.3%	(0.2%)
Year / Year Δ	9.4%	13.5%	15.7%	13.6%	14.6%	15.1%	14.9%	13.3%

Interest & Fee Income Driven by Strong Portfolio Growth

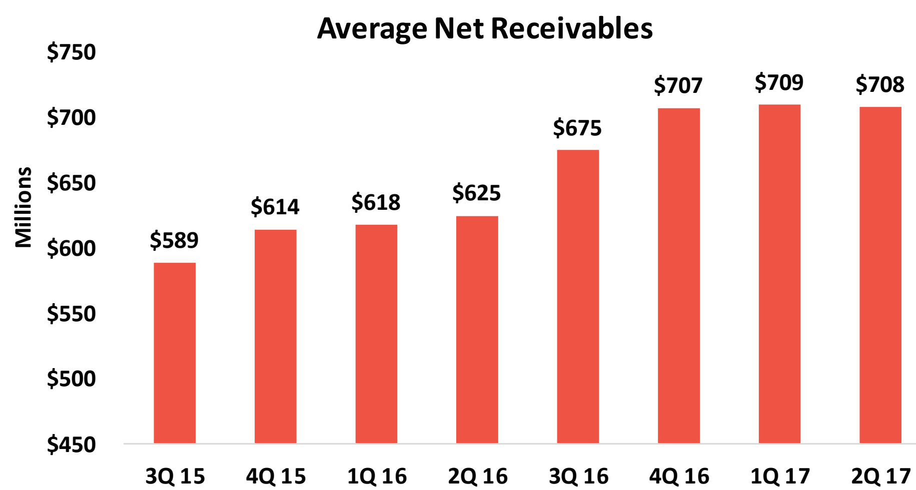


	3Q 15	4Q 15	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17
Sequential Δ	4.3%	3.2%	0.0%	2.5%	9.2%	3.9%	(0.7%)	0.9%
Year/Year Δ	1.9%	4.8%	9.0%	10.3%	15.4%	16.2%	15.5%	13.7%

- Interest and fee yield improved by 40 bps sequentially due to a lower dollar amount of loans in non-accrual status
- Average net receivables increased $83 million, or 13.3%, over prior-year period

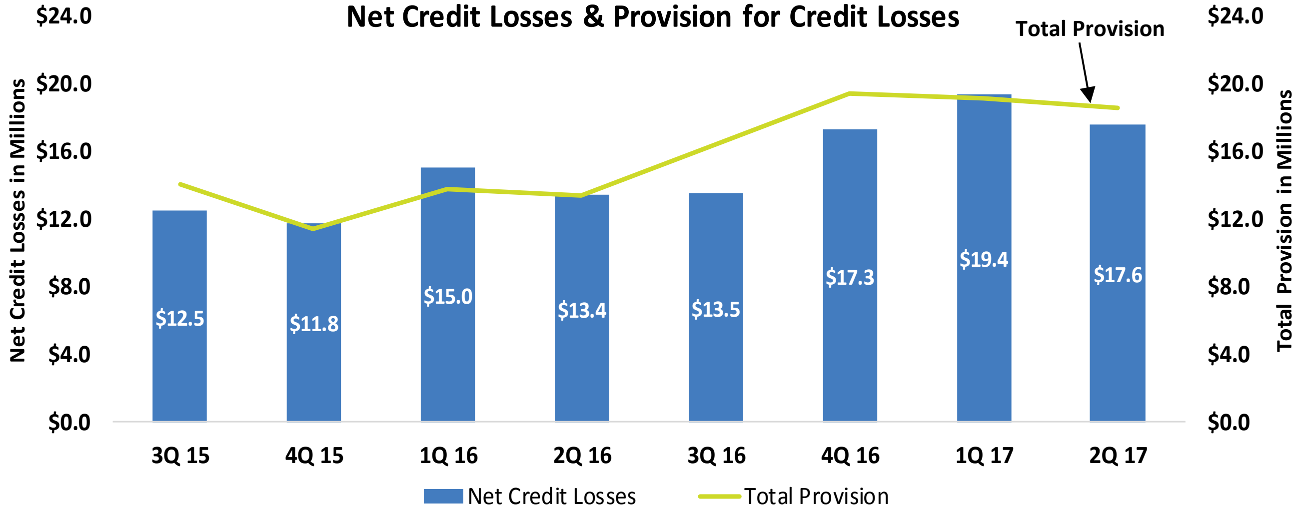


	3Q 15	4Q 15	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17
Sequential Δ	(0.9%)	(0.4%)	(0.2%)	0.5%	0.3%	(0.2%)	(0.4%)	0.4%
Year / Year Δ	(2.5%)	(2.8%)	(2.1%)	(1.0%)	0.2%	0.4%	0.2%	0.1%

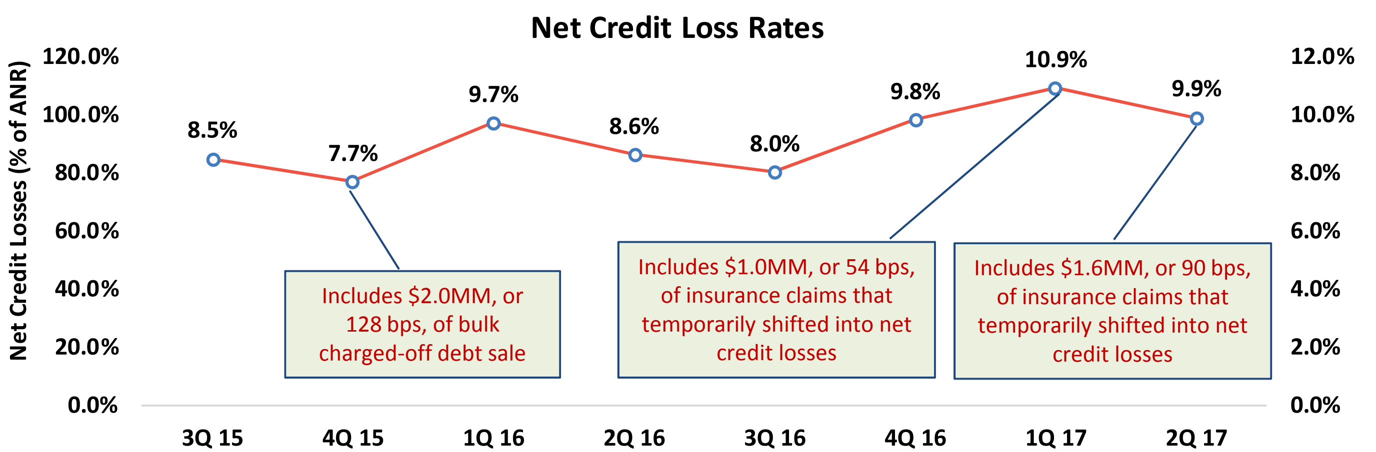


	3Q 15	4Q 15	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17
Sequential Δ	7.0%	4.4%	0.5%	1.2%	8.0%	4.8%	0.3%	(0.2%)
Year / Year Δ	9.4%	13.5%	15.7%	13.6%	14.6%	15.1%	14.9%	13.3%

Improving Credit – Provision Consistent with Portfolio Growth



	3Q 15	4Q 15	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17
Sequential Δ	(3.2%)	(5.5%)	27.4%	(10.6%)	0.7%	27.9%	12.2%	(9.3%)
Year/Year Δ	(9.8%)	(37.1%)	13.1%	4.2%	8.3%	46.6%	29.1%	31.1%



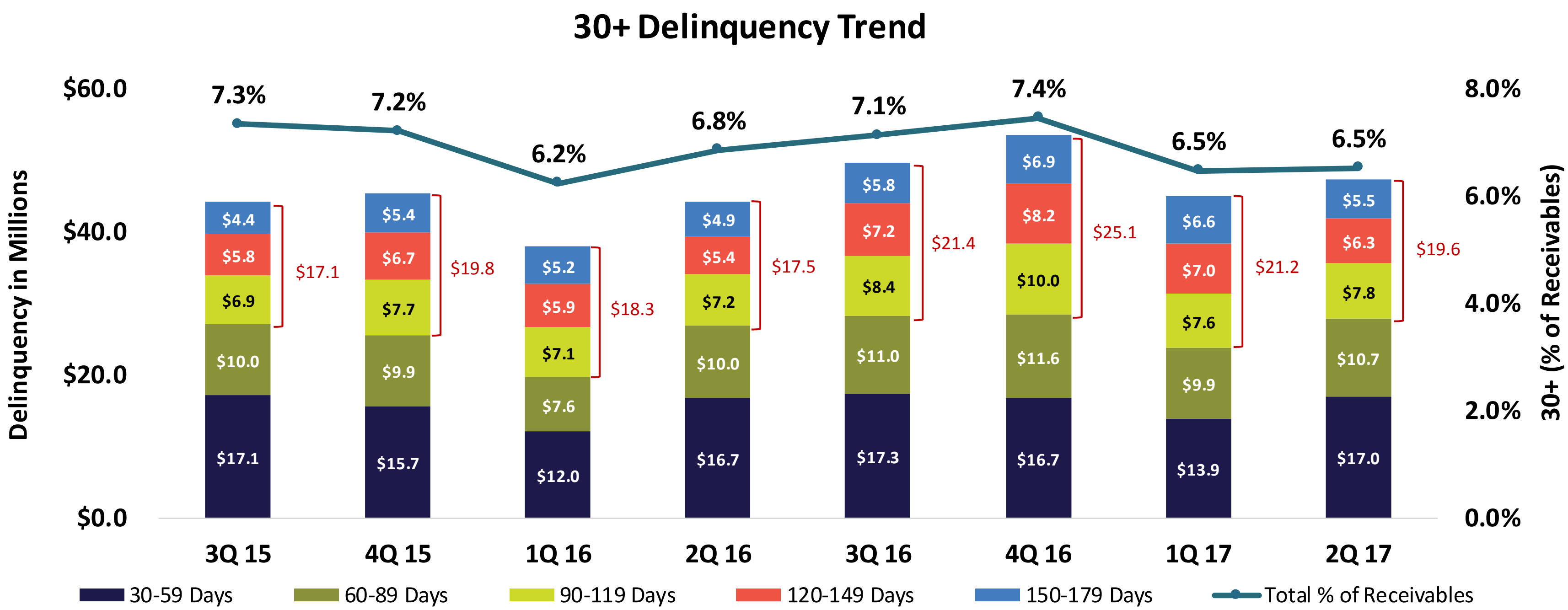
	3Q 15	4Q 15	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17
Sequential Δ	(0.9%)	(0.8%)	2.0%	(1.1%)	(0.6%)	1.8%	1.1%	(1.0%)
Year/Year Δ	(1.8%)	(6.2%)	(0.2%)	(0.8%)	(0.5%)	2.1%	1.2%	1.3%

- Growth in 2Q 17 pushed the allowance for credit loses higher by $1 million sequentially
- $1.6 million of the NCL is due to a line swing from insurance income to net credit losses

- NCL rate in 2Q 17 decreased 100 bps sequentially
- NCL rate in 2Q 17 included 90 bps due to a line swing with insurance income

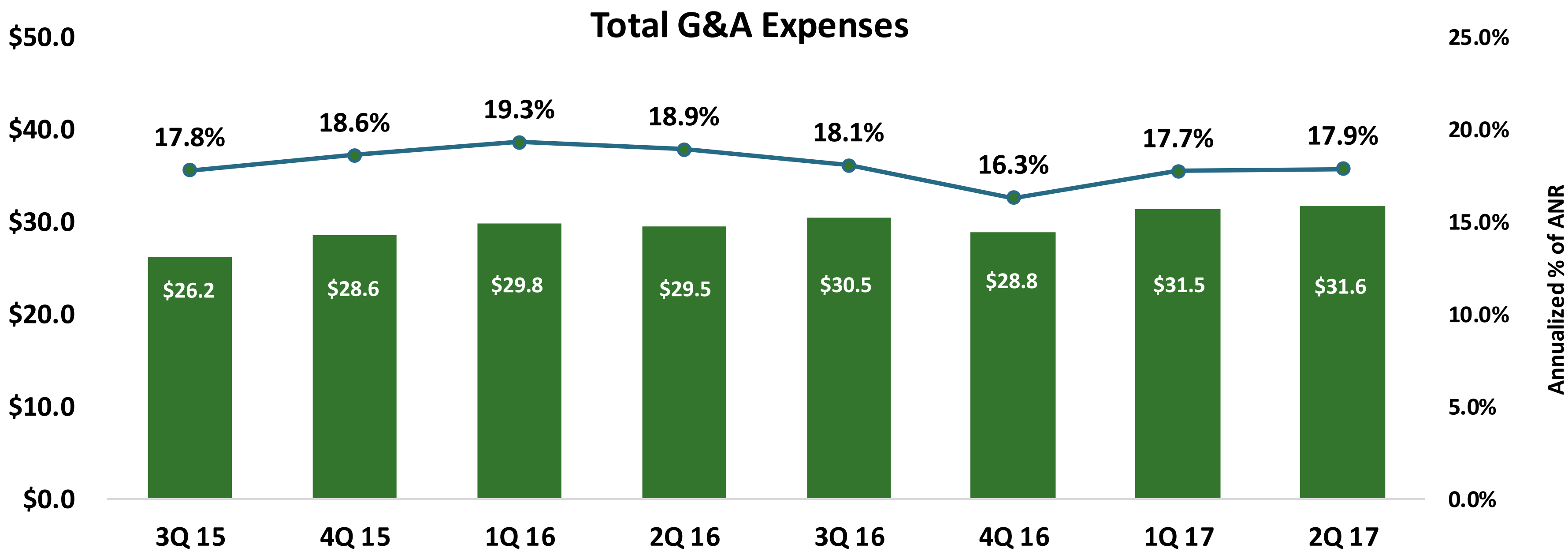
Seasonal Pattern of Delinquency

- 2Q 17 delinquency:
  - 1+ days past due of 17.5%; 80 bps below 2Q 16
  - 30+ days past due of 6.5%; comparable to 1Q 17 and 30 bps below 2Q 16
  - 90+ day delinquencies are substantially below 1Q 17



1+ days past due %	22.4%	20.3%	16.7%	18.3%	18.2%	18.1%	15.7%	17.5%
30+ days past due %	7.3%	7.2%	6.2%	6.8%	7.1%	7.4%	6.5%	6.5%

Continuing to Manage Expenses Closely



Sequential Δ	**(7.3%)**	**9.0%**	**4.4%**	**(0.9%)**	**3.1%**	**(5.3%)**	**9.1%**	**0.6%**
Year/Year Δ	**3.6%**	**0.5%**	**(8.6%)**	**4.6%**	**16.3%**	**1.0%**	**5.5%**	**7.1%**
As % of ANR	**17.8%**	**18.6%**	**19.3%**	**18.9%**	**18.1%**	**16.3%**	**17.7%**	**17.9%**

- 2Q 17 G&A expenses as a percentage of average net receivables down 100 bps from 2Q 16

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