1Q 2018 Earnings Call Presentation

May 1, 2018

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1Q 18 Highlights – Continued Double-Digit Portfolio Growth

(dollars in millions)	1Q 18	1Q 17	Chg B/(W)	% Chg B/(W)
Total Finance Receivables	$805.0	$695.0	$110.0	15.8%
Core Finance Receivables	724.4	577.9	146.5	25.3%
Total Revenue	72.6	65.8	6.8	10.3%
Provision for Credit Losses	19.5	19.1	(0.4)	(2.0%)
G&A Expense	34.6	31.5	(3.1)	(10.0%)
Interest Expense	7.2	5.2	(2.0)	(37.7%)
Net Income	**$8.6**	**$7.6**	**$1.0**	**13.2%**
ROA	4.2%	4.3%	(0.1%)	(2.3%)
ROE	14.1%	14.5%	(0.4%)	(2.8%)
Diluted EPS	$0.72	$0.65	$0.07	10.8%

- **Net income of $8.6 million, or $0.72 diluted EPS**
- **Revenue growth of 10.3% driven by $110.0 million year-over-year loan portfolio growth**
  - Interest and fee income up 11.6% year-over-year on 14.8% increase in average finance receivables
  - Core finance receivables up 25.3% year-over-year
- **Provision for credit losses of $19.5 million was only up 2% despite 15.8% growth in receivables**
- **G&A expenses increased 10.0%, or $3.1 million, year-over-year**
  - Primarily related to expansion of centralized collections, IT infrastructure, and incentive compensation
  - G&A expenses as a percentage of finance receivables down 70 basis points year-over-year from 17.7% to 17.0%
- **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) is now rolled out to our entire branch network
  - Continue to build out new capabilities to drive improved business performance

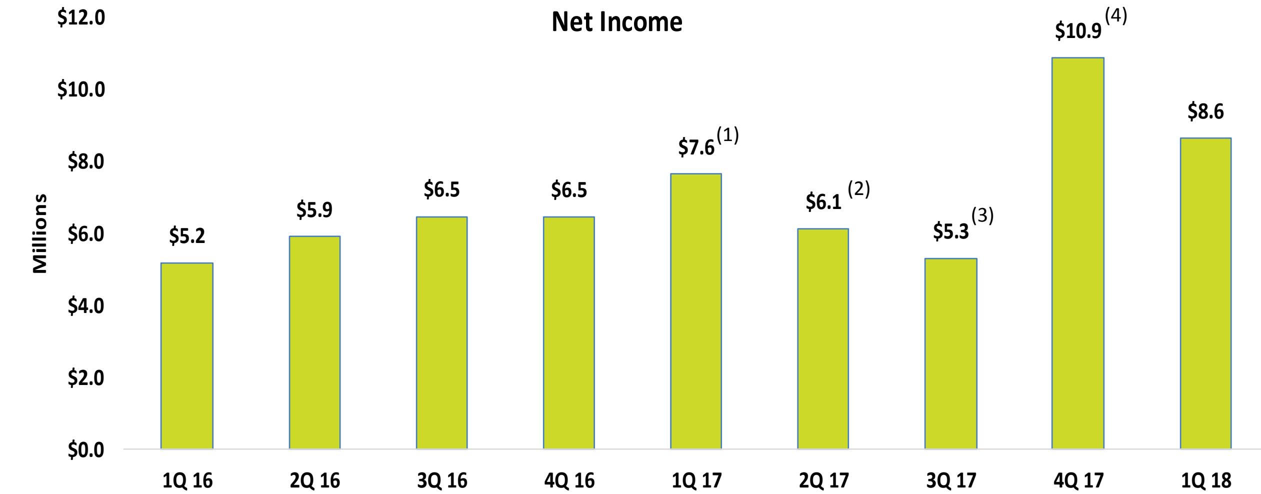
- **Centralized Collections & Credit Scorecards**
  - Centralized collections will deliver improved roll rates and lower future net credit losses in the coming quarters
  - Deploying custom credit scorecards in late 2Q 18, which we expect will increase approved loans and lower net credit losses

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

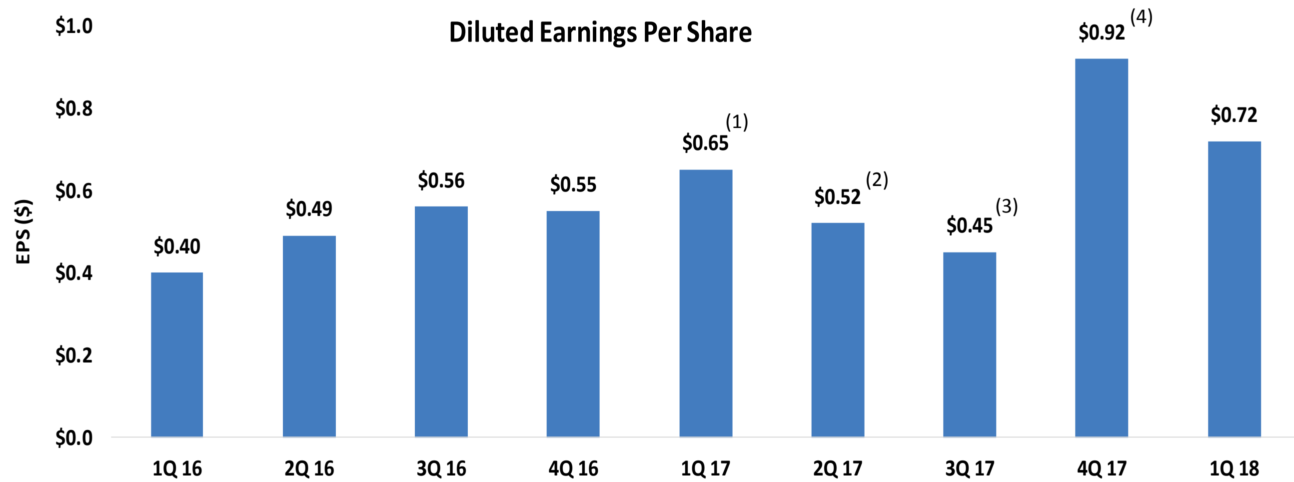
- **Marketing / Digital Update**
  - Developing next generation risk and response models to improve direct mail targeting
  - Expanded LendingTree relationship and added Credit Karma as new partner
  - Actively recruiting and testing of additional affiliate partnerships
  - Continue to enhance digital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

- **Funding Diversification**
  - Expect first term ABS transaction in mid-2018

Net Income and Diluted EPS



Net Income	$5.2	$5.9	$6.5	$6.5	$7.6	$6.1	$5.3	$10.9	$8.6
Non Operating Items	N/A	N/A	N/A	N/A	$1.5	($0.3)	($1.5)	$3.5	N/A



Diluted EPS	$0.40	$0.49	$0.56	$0.55	$0.65	$0.52	$0.45	$0.92	$0.72
Non Operating Items	N/A	N/A	N/A	N/A	$0.12	($0.02)	($0.13)	$0.30	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

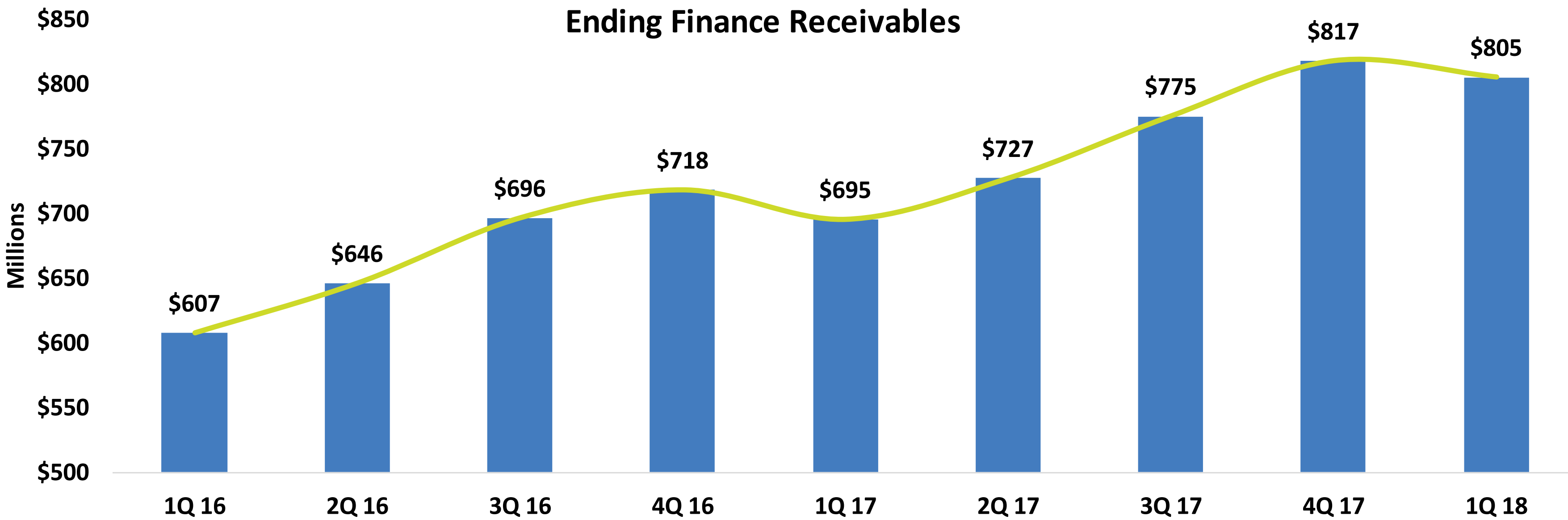
(3) 3Q 17 was impacted by the following after-tax non-operating items:

	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

12 Consecutive Quarters of Double-Digit Growth



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

- Strong 1Q 18 finance receivable growth of 15.8% over prior year
- 12th consecutive quarter with double-digit year-over-year ending finance receivable growth
- Lower liquidation in 2018 – 1.5% decline in 1Q 18 vs. 3.2% decrease in 1Q 17

Product Category Trends

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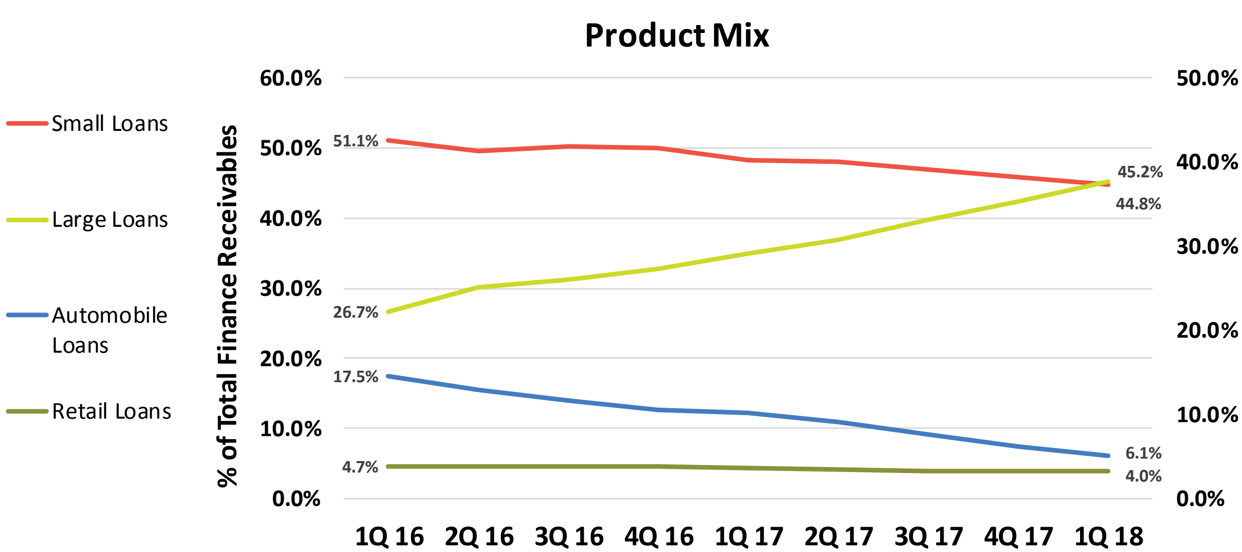
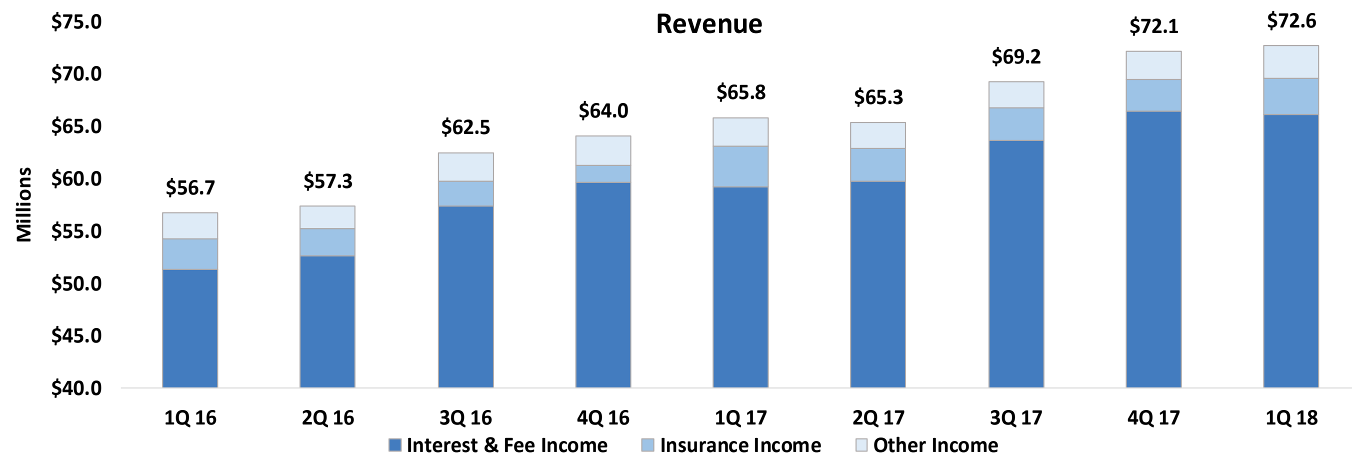
in millions

										vs. 4Q 17		vs. 1Q 17	
Finance Receivables	**1Q 16**	**2Q 16**	**3Q 16**	**4Q 16**	**1Q 17**	**2Q 17**	**3Q 17**	**4Q 17**	**1Q 18**	**$ Chg I/(D)**	**% Chg I/(D)**	**$ Chg I/(D)**	**% Chg I/(D)**
Small Loans (≤ $2,500)	$311	$320	$349	$358	$336	$349	$363	$376	$360	($15)	(4.1%)	$25	7.4%
Large Loans (> $2,500)	$162	$195	$217	$235	$242	$268	$309	$347	$364	$17	4.8%	$122	50.1%
Core Loan Products	**$473**	**$515**	**$566**	**$594**	**$578**	**$617**	**$672**	**$723**	**$724**	**$1**	**0.2%**	**$146**	**25.3%**
Automobile Loans	$106	$101	$97	$90	$86	$80	$72	$61	$49	($13)	(20.7%)	($37)	(43.3%)
Retail Loans	$28	$30	$33	$34	$31	$30	$31	$33	$32	($1)	(3.6%)	$1	2.1%
Total	**$607**	**$646**	**$696**	**$718**	**$695**	**$727**	**$775**	**$817**	**$805**	**($13)**	**(1.5%)**	**$110**	**15.8%**
Total YoY Δ ($)	**$81**	**$73**	**$95**	**$89**	**$88**	**$81**	**$79**	**$100**	**$110**				
Total YoY Δ (%)	**15%**	**13%**	**16%**	**14%**	**14%**	**13%**	**11%**	**14%**	**16%**				



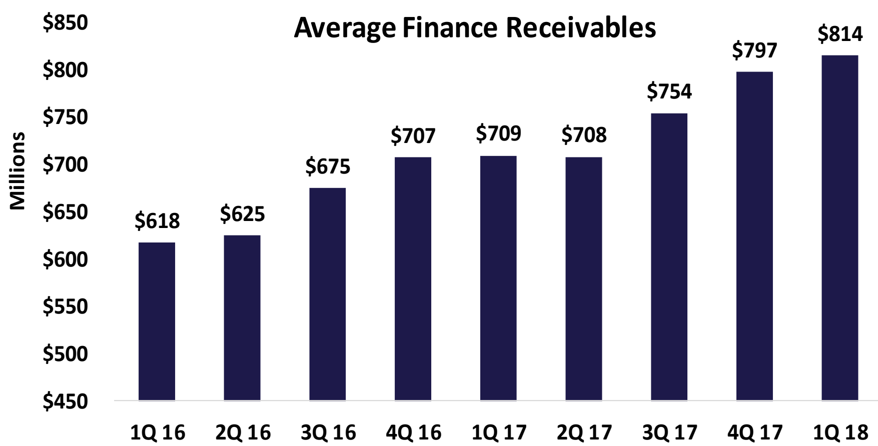
- Large loans continue to grow and now represent over 45% of total loan portfolio
- For first time, large loans ($364 million) are greater than small loans ($360 million)
- Core loans are 90% of total loan portfolio
- 1st time core loans grew in 1Q

Revenue Driven by Strong Year-Over-Year Portfolio Growth

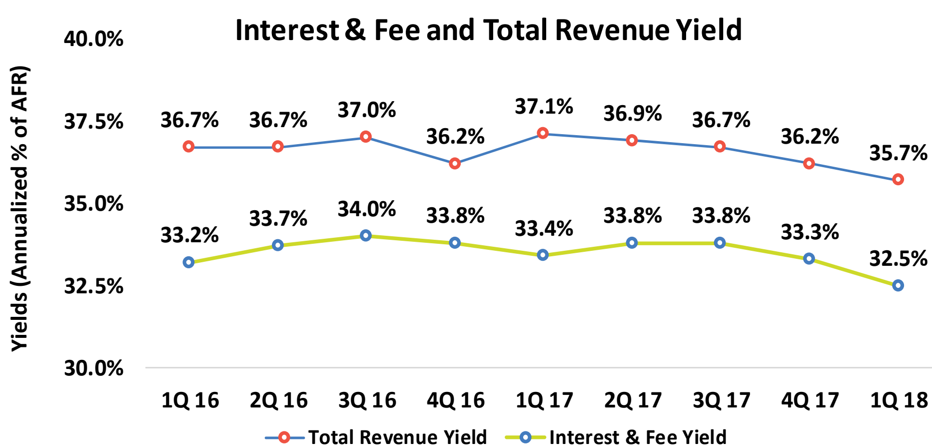


- Seasonal 1Q yield decrease from higher yielding loans paying off from tax refunds
- Yields negatively impacted 10 basis points by hurricanes

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

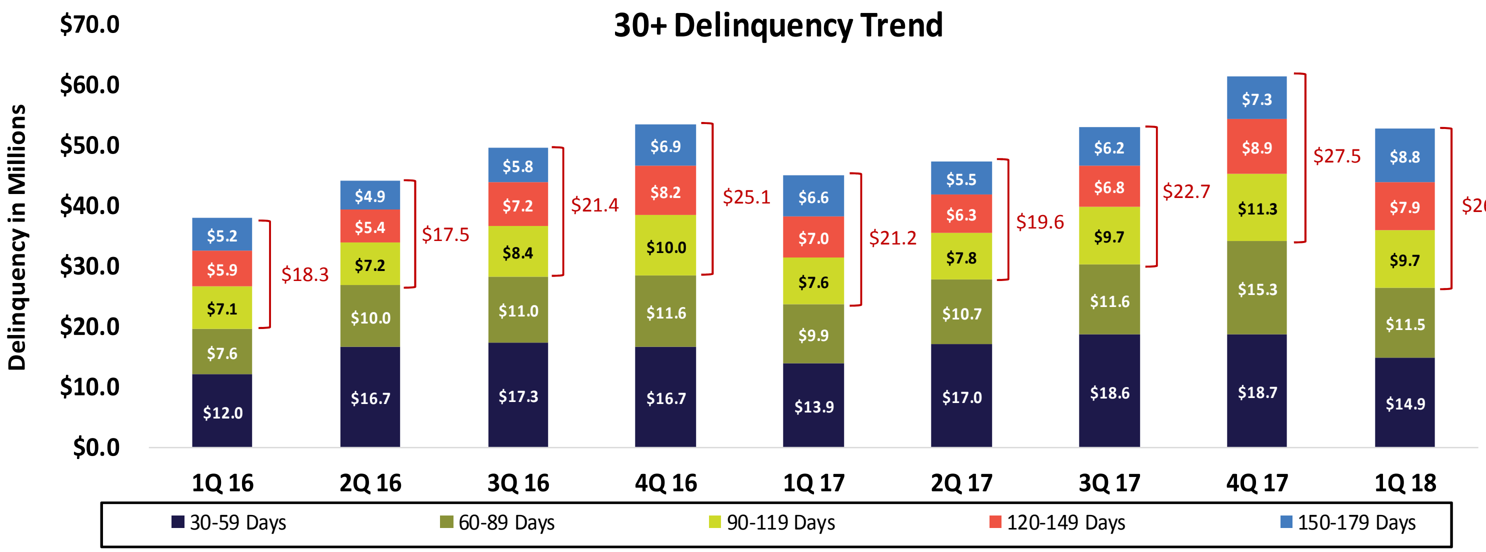


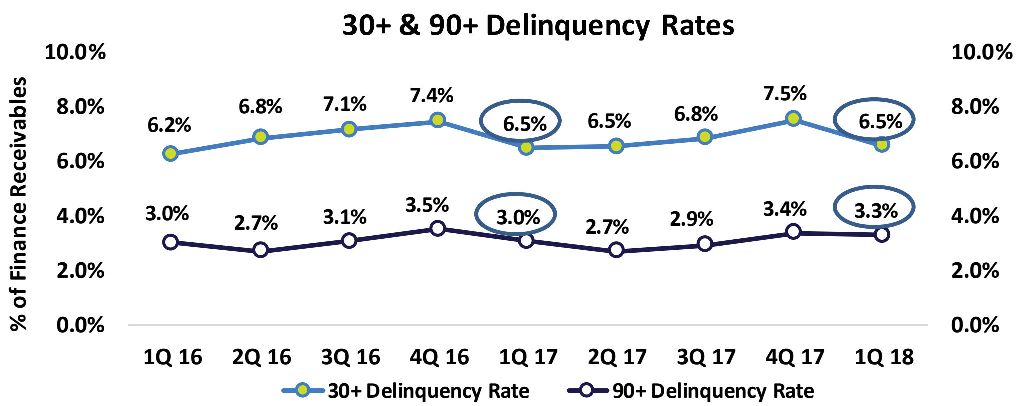
Sequential Δ	0.5%	1.2%	8.0%	4.8%	0.3%	(0.2%)	6.5%	5.7%	2.2%
YoY Δ	15.7%	13.6%	14.6%	15.1%	14.9%	13.3%	11.8%	12.7%	14.8%



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

Seasonal Pattern of Delinquency





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

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

- 1Q 18 Delinquency:
  - 30+ days past due is flat to prior year at 6.5%, but includes 0.2% impact related to hurricanes
  - 90+ days past due of 3.3% is 0.3% higher than prior year, but includes 0.2% impact related to hurricanes

Provision Flat; NCL Rate Down Year-Over-Year

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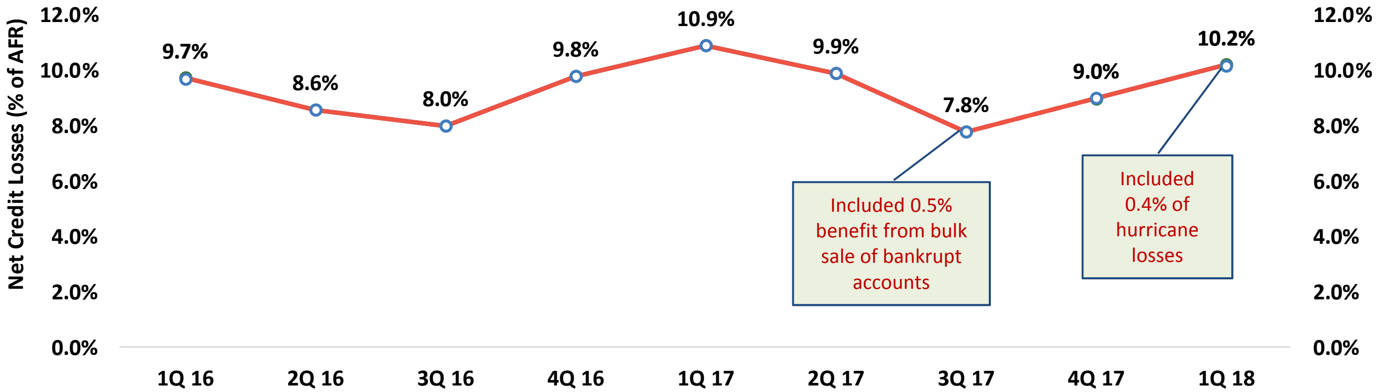
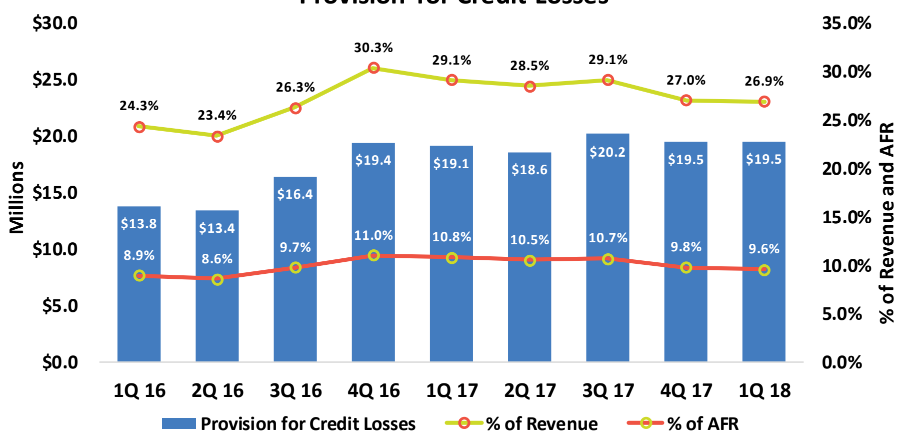
Net Credit Loss Rates [1]



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

- NCL rate in 1Q 18 decreased 70 basis points compared to 1Q 17
- 1Q 18 NCL rate includes 40 basis points of hurricane losses
- Provision as a percent of revenue and average finance receivables is down year-over-year

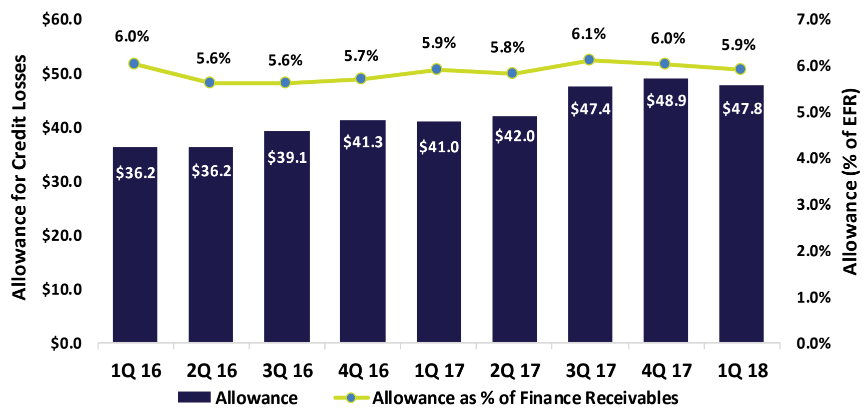
Provision for Credit Losses



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

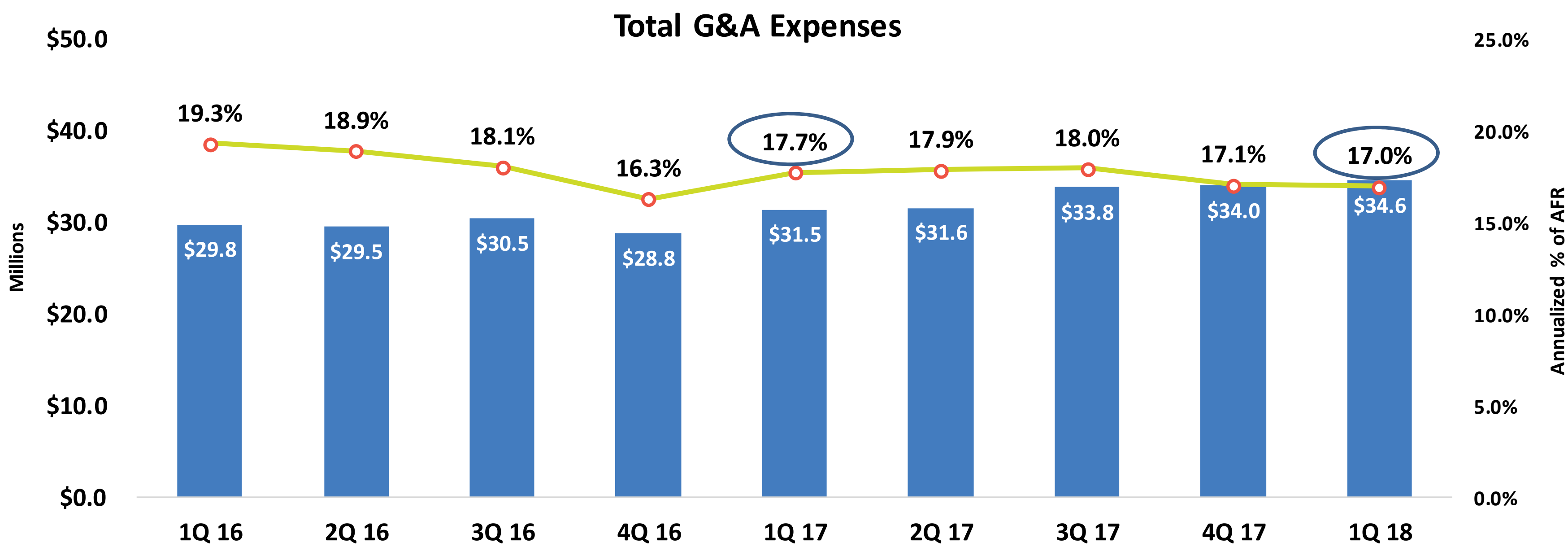
% of AFR	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18
Sequential Δ	1.4%	(0.3%)	1.1%	1.3%	(0.2%)	(0.3%)	0.2%	(0.9%)	(0.2%)
YoY Δ	1.6%	(0.2%)	0.1%	3.5%	1.9%	1.9%	1.0%	(1.2%)	(1.2%)

Allowance as % of Finance Receivables



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

G&A Expense Dollars and Ratios



Sequential Δ	4.4%	(0.9%)	3.1%	(5.3%)	9.1%	0.6%	6.9%	0.5%	1.7%
YoY Δ	(8.6%)	4.6%	16.3%	1.0%	5.5%	7.1%	11.1%	18.0%	10.0%
As % of AFR	19.3%	18.9%	18.1%	16.3%	17.7%	17.9%	18.0%	17.1%	17.0%

- G&A expenses as a percent of average finance receivables declined 70 basis points from the prior-year-period

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