

(\$ IN 000'S EXCEPT EARNINGS PER SHARE)	THREE MONTHS ENDED		YEAR ENDED	
	DECEMBER 31, 2024	DECEMBER 31, 2023	DECEMBER 31, 2024	DECEMBER 31, 2022
Net income as stated	<b>73,825</b>	74,602	<b>283,110</b>	247,898
Impact of adjusting items				
<i>Other operating expenses</i>				
Advisory costs <sup>1</sup>	-	-	<b>4,941</b>	-
Integration costs <sup>2</sup>	<b>92</b>	131	<b>497</b>	608
Contract exit fee <sup>4</sup>	-	-	-	934
<i>Depreciation and amortization</i>				
Amortization of acquired intangible assets <sup>3</sup>	<b>3,275</b>	3,275	<b>13,100</b>	13,100
<i>Other income</i> <sup>5</sup>	<b>(6,105)</b>	(1,310)	<b>(3,132)</b>	(9,771)
<i>Finance costs</i>				
Refinancing costs related to notes payable <sup>6,7</sup>	<b>9,429</b>	9,501	<b>9,429</b>	9,501
Discount on the repurchase of Notes Payable <sup>6</sup>	<b>(1,487)</b>	-	<b>(1,487)</b>	-
Fair value change on prepayment options related to Notes Payable <sup>8</sup>	<b>761</b>	(19,035)	<b>(13,216)</b>	(19,035)
Total pre-tax impact of adjusting items	<b>5,965</b>	(7,438)	<b>10,132</b>	(4,663)
Income tax impact of above adjusting items	<b>(2,391)</b>	1,797	<b>(3,100)</b>	(60)
After-tax impact of adjusting items	<b>3,574</b>	(5,641)	<b>7,032</b>	(4,723)
<b>Adjusted net income</b>	<b>77,399</b>	68,961	<b>290,142</b>	243,175
<b>Weighted average number of diluted shares outstanding</b>	<b>17,383</b>	17,207	<b>17,366</b>	17,117
<b>Diluted earnings per share as stated</b>	<b>4.25</b>	4.34	<b>16.30</b>	14.48
Per share impact of adjusting items	<b>0.20</b>	(0.33)	<b>0.41</b>	(0.27)
<b>Adjusted diluted earnings per share</b>	<b>4.45</b>	4.01	<b>16.71</b>	14.21

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	DECEMBER 31, 2022	DECEMBER 31, 2021	DECEMBER 31, 2022	DECEMBER 31, 2021
Net income as stated	<b>28,576</b>	49,961	<b>140,161</b>	244,943
Impact of adjusting items				
<i>Bad debts</i>				
Day one loan loss provision on the acquired loans <sup>1</sup>	-	-	-	14,252
<i>Other operating expenses</i>				
Write off of an intangible asset <sup>5</sup>	<b>20,460</b>	-	<b>20,460</b>	-
Corporate development costs <sup>6</sup>	-	-	<b>2,314</b>	-
Integration costs <sup>3</sup>	<b>122</b>	3,447	<b>1,081</b>	5,047
Transaction costs <sup>2</sup>	-	-	-	7,615
<i>Depreciation and amortization</i>				
Amortization of acquired intangible assets <sup>4</sup>	<b>3,275</b>	3,277	<b>13,100</b>	8,735
<i>Other loss (income)<sup>7</sup></i>	<b>5,609</b>	(8,371)	<b>28,659</b>	(114,876)
<i>Finance costs</i>				
Transaction costs <sup>2</sup>	-	-	-	1,726
Total pre-tax impact of adjusting items	<b>29,466</b>	(1,647)	<b>65,614</b>	(77,501)
Income tax impact of above adjusting items	<b>(7,016)</b>	(670)	<b>(13,514)</b>	7,317
After-tax impact of adjusting items	<b>22,450</b>	(2,317)	<b>52,100</b>	(70,184)
<b>Adjusted net income</b>	<b>51,026</b>	47,644	<b>192,261</b>	174,759
Weighted average number of diluted shares outstanding	<b>16,753</b>	17,233	<b>16,650</b>	16,757
Diluted earnings per share as stated	<b>1.71</b>	2.90	<b>8.42</b>	14.62
Per share impact of adjusting items	<b>1.34</b>	(0.14)	<b>3.13</b>	(4.19)
<b>Adjusted diluted earnings per share</b>	<b>3.05</b>	2.76	<b>11.55</b>	10.43

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	DECEMBER 31, 2020	DECEMBER 31, 2019	DECEMBER 31, 2020	DECEMBER 31, 2019
Net income as stated	<b>48,911</b>	6,683	<b>136,505</b>	64,349
Refinancing cost <sup>1</sup>	-	21,723	-	21,723
Other income <sup>2</sup>	<b>(16,040)</b>	-	<b>(21,740)</b>	-
Tax impact of above items	<b>2,125</b>	(5,757)	<b>2,881</b>	(5,757)
After-tax impact	<b>(13,915)</b>	15,966	<b>(18,859)</b>	15,966
<b>Adjusted net income</b>	<b>34,996</b>	22,649	<b>117,646</b>	80,315
After-tax impact of Debentures	-	677	<b>1,586</b>	2,698
<b>Fully diluted adjusted net income</b>	<b>34,996</b>	23,326	<b>119,232</b>	83,013
Weighted average number of diluted shares outstanding	<b>15,589</b>	16,108	<b>15,757</b>	16,062
Diluted earnings per share as stated	<b>3.14</b>	0.46	<b>8.76</b>	4.17
Per share impact of normalized items	<b>(0.90)</b>	0.99	<b>(1.19)</b>	1.00
<b>Adjusted diluted earnings per share</b>	<b>2.24</b>	1.45	<b>7.57</b>	5.17

<sup>1</sup> During the fourth quarter of 2019, the Company repaid its 2022 Notes incurring a \$16.0 million after-tax impact of refinancing cost.

<sup>2</sup> During the three-month period and year ended December 31, 2020, the Company recognized an unrealized fair value gain before-tax of \$16.0 and \$21.7 million, respectively, on the PayBright investment.