

	Year Ended December 31, 1998			
	Network Services	Software Solutions	Corporate Services	Total
	<i>(in thousands)</i>			
Total Revenues	\$11,525	\$ 371	\$ —	\$ 11,896
Total operating expenses	26,350	2,671	5,486	34,507
Operating loss	(14,825)	(2,300)	(5,486)	(22,611)
Interest income	193	1	2,320	2,514
Interest expense	(1,903)	—	(5,923)	(7,826)
Foreign exchange (loss)/gain, net	102	—	(2,013)	(1,911)
Net loss before income taxes	\$(16,433)	\$ (2,299)	\$(11,102)	\$ (29,834)
Segment assets	\$57,828	19,493	\$ 56,117	\$ 133,438
Fixed assets	32,400	697	85	33,182
Depreciation and amortization	4,724	190	41	4,955

The following is a reconciliation of the segmented information to the consolidated financial statements.

	Year ended December 31,		
	2000	1999	1998
	<i>(in thousands)</i>		
Revenues:			
Total revenues for reportable segments	\$ 52,920	\$ 41,652	\$ 11,896
Elimination of inter-segment revenues	(180)	(180)	(15)
Total consolidated revenues	\$ 52,740	\$ 41,472	\$ 11,881
Operating expenses:			
Total operating expenses for reportable segments	\$ 88,316	\$ 68,450	\$ 34,507
Elimination of inter-segment expenses	(180)	(180)	(15)
Total consolidated operating expenses	\$ 88,136	\$ 68,270	\$ 34,492

Total revenues and long-lived assets for the years ended December 31, 200, 1999 and 1998 for the Company analyzed by geographical location is as follows:

	Total Revenues			Long-lived Assets	
	Year ended December 31,			December 31,	
	2000	1999	1998	2000	1999
	<i>(in thousands)</i>				
United States	\$ 17,442	\$ 16,172	\$ 356	\$ 984	\$ 1,155
Germany	9,984	11,160	2,394	4,800	6,635
Hungary	6,524	5,606	5,936	5,878	9,114
Poland	9,147	5,798	2,787	9,824	10,991
Other	9,643	2,736	408	10,171	8,798
Total	\$ 52,740	\$ 41,472	\$ 11,881	\$ 31,657	\$ 36,693

Total revenues are attributed to countries based on location of customer for the ATM and related service segment. For revenues generated by the Euronet USA software solutions segment, all revenues are attributed to the United States. Long lived assets consist of property, plant, and equipment, net of accumulated depreciation.