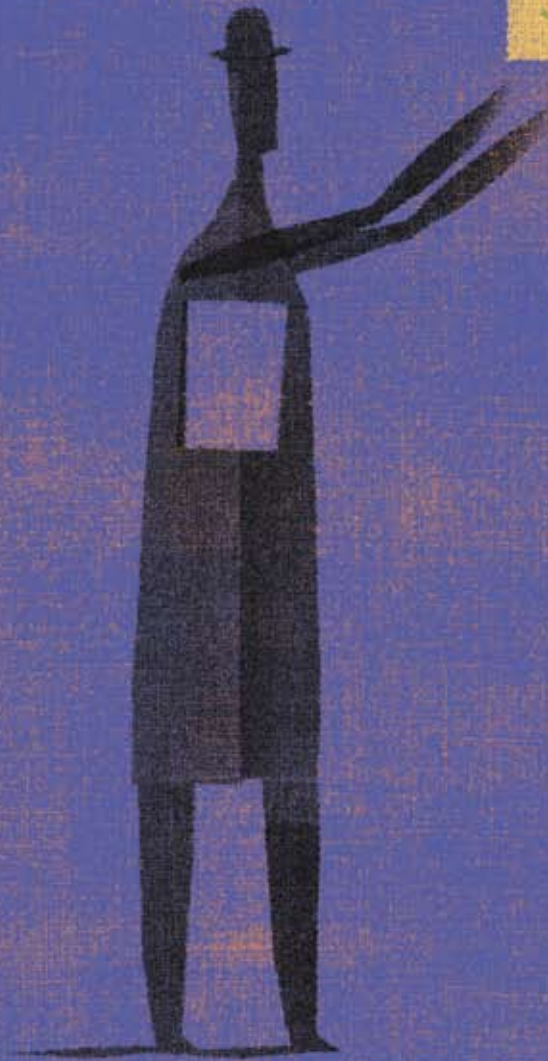


Creating accessibility



Cash America International, Inc.
2006 Annual Report

CASH AMERICA INTERNATIONAL, INC.

is a provider of specialty financial services to individuals in the United States, with 918 total locations. Cash America is the largest provider of secured non-recourse loans to individuals, commonly referred to as pawn loans, through 487 locations in 22 states under the brand names Cash America Pawn and SuperPawn. The Company also offers short-term cash advances in many of its locations, including 295 locations that offer this service under the brand names Cash America Payday Advance and Cashland. Short-term cash advances are also offered to customers via the Internet distribution channel of CashNetUSA located at www.cashnetusa.com. In addition, check cashing services are provided through its 136 franchised and Company-owned "Mr. Payroll" check cashing centers.

For additional information, visit the Company's Web site at www.cashamerica.com. Cash America common shares are listed on the New York Stock Exchange under the symbol "CSH."

CORE PURPOSE

We provide financial solutions that
help ordinary people meet their needs
and pursue their dreams!

CORE VALUES

- We are family.
- We strive for excellence.
- We bring honor to our team.
- We have fun.
- We act with a servant's heart.

Cash America[®]
Cash America International, Inc.

Financial Highlights

(Dollars in thousands, except per share data)

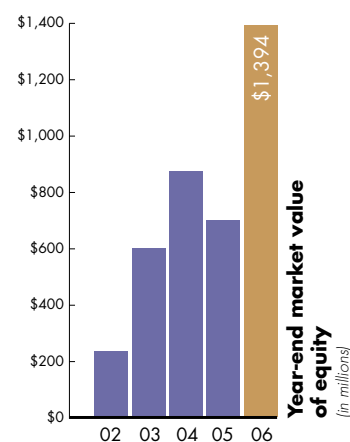
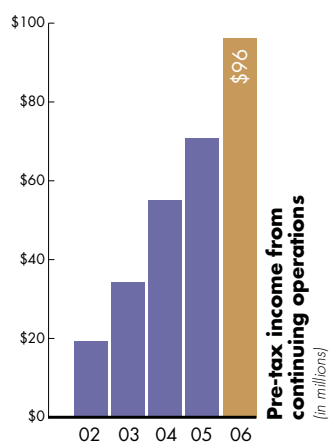
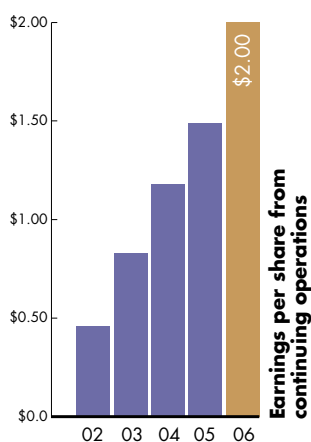
	2006	2005	2004
OPERATIONS – years ended December 31 (a)			
Total revenue	\$693,214	\$594,346	\$469,478
Income from operations before depreciation and amortization	131,331	104,129	78,623
Income from operations	104,019	80,712	61,413
Income from continuing operations (b)	\$ 60,940	\$ 44,821	\$ 34,965
Income from continuing operations per share – Diluted	\$ 2.00	\$ 1.48	\$ 1.18
Net income (b)	\$ 60,940	\$ 45,018	\$ 56,835
Net income per share – Diluted	\$ 2.00	\$ 1.49	\$ 1.92
Dividends per share	\$ 0.10	\$ 0.10	\$ 0.37
BALANCE SHEETS – at December 31 (a)			
Earning assets	\$294,419	\$228,667	\$212,893
Total assets	776,244	598,648	555,165
Total debt	219,749	165,994	166,626
Stockholders' equity	440,728	374,716	333,936
Current ratio	3.2x	4.8x	4.6x
Debt to equity ratio	49.9%	44.3%	49.9%
Return on assets (c)	9.3%	7.9%	8.3%
Return on equity (c)	15.0%	12.8%	11.7%
Net book value per common share outstanding	\$ 14.83	\$ 12.79	\$ 11.37
Common shares outstanding (d)	29,728,465	29,300,774	29,366,713

(a) In September 2004, the Company sold its foreign pawn lending operations. The amounts for all periods presented have been reclassified to reflect the foreign operations as discontinued operations.

(b) See "Management's Discussion and Analysis of Financial Condition and Results of Operations" and "Financial Statements and Supplementary Data" for amounts related to details of gain from termination of contract for 2006 and discontinued operations for 2005 and 2004.

(c) Returns based on Income from Continuing Operations after taxes divided by average total assets and average total equity of the Company.

(d) Includes 59,141 shares, 64,957 shares and 69,935 shares in 2006, 2005 and 2004, respectively, held in the Company's Non-qualified Savings Plan.





Cash America exists to help people gain access to the things that are important in their lives. They are able to get to work. To buy diapers. To pay tuition. To go to the doctor. Reading through this year's annual report, you'll see that the means by which we are providing access to services continue to evolve and expand

It's all about access.

with the times and with our customers' demands. We're finding ways to add convenience to their lives. We're growing geographically and technologically. The results are impressive, and you have full access to them on the pages of this report.

To my fellow shareholders,



2006 was a great year to be a shareholder of Cash America. I know because I'm married to a significant shareholder who commented frequently in 2006 that she was enjoying Cash America's share price appreciation. By the way, this is

the same lady who quickly lets me know when things are not going well, which she has found an occasional opportunity to do during my lengthy career at Cash America. Please take comfort in the knowledge that I'll be working hard to extend this moment of marital bliss well into 2007 and beyond.

2006 was indeed a great year for both the Company and its shareholders, a causal relationship which should, but doesn't necessarily, always follow. Cash America enjoyed another record year for revenue and net income while also registering stock appreciation of 102% for the calendar year and posting an all-time high stock price of \$47.98 per share in late December. For those of you interested in other benchmarks, 2006 was the first year in our history that we passed the \$100 million threshold in income from operations, broke the \$2 barrier for earnings per share and eclipsed the \$1 billion mark for market capitalization. We also achieved most of our non-financial goals that now form stepping stones for future growth.

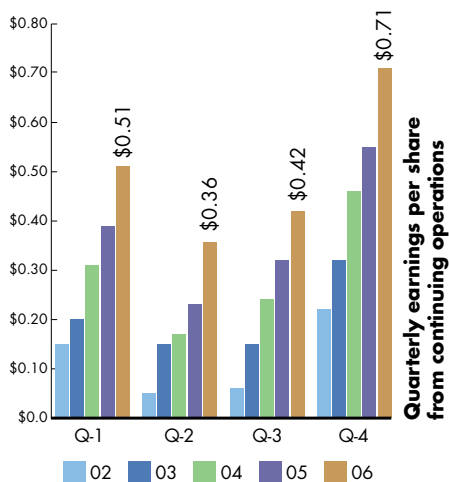
While it is fun to highlight the specific accomplishments of Cash America, I would be remiss if I failed to acknowledge that 2006 was a great year for most of the companies operating within our sector of specialty finance. I believe the share appreciation of all of the public companies in our space handily beat the returns of the S&P 500, and a number of our

competitors also registered record-high share prices during the year. My competitive juices urge me to spin a tale enumerating the many ways our home run was better than their home run, but the reality is that we all stepped up to the plate and made solid contact against a pitcher (a.k.a. market conditions) who failed to throw any regulatory curveballs and served a high-hanging fastball of robust consumer demand. Like competitors in any industry, in the deep recess of our emotional psyche, we secretly hope our competitors stumble as we sprint ahead. Fortunately, rational thought prevails in teaching us that our shareholders benefit the most when the entire sector performs well. Clearly, the success of the entire sector has elevated earnings multiples to a level that each of us may have found difficult to reach as a stand-alone winner.

Interestingly, the market success of our sector has attracted the heightened attention of a number of watchful constituents, some welcomed and some not.

The private equity funds have now entered our world with significant investments and plans for expansion. In 2006, one East Coast fund purchased a private payday lender based in Ohio, and another East Coast fund purchased ACE Cash Express, a public company offering check cashing and payday loan services. The ACE transaction alone was valued at \$455 million, demonstrating a sizable investment in our sector. The entrance of private equity groups into our business realm helps validate our business model and brings new capital and talent to the industry. While this development adds another layer of competitive threat, I believe the sector would be foolish to do anything but welcome the enhanced visibility and validation private equity brings to our companies.

In addition to the private equity funds, the more traditional financial institutions such as commercial banks, credit unions, thrifts and credit card companies have remained interested constituents. These lenders



recognize that our sub-prime specialty finance sector serves a young and expanding customer group that feels disenfranchised by a perceived lack of courtesy, respect and convenience missing in traditional outlets. Statistics show that immigration, wage stagnation and certain cultural factors are driving higher population growth rates in our customer group than the traditional lenders find in their core customer base. Crafting products and services that appeal to the unbanked and underbanked segments has proven frustratingly elusive for these institutions, but they continue to watch our progress and envy the relationships we have established with our customers.

Is this attention welcomed or not? My view is that the attention of these larger institutions will ultimately create value for owners in the specialty finance sector, not destroy it. I am not naïve enough to ignore potential competitive intrusions from traditional lenders, but I do believe these institutions are hamstrung by a regulatory and political fabric that is unlikely to ever be unwoven. Our specialty finance sector offers products that are generally of small denominations for short durations requiring an extraordinarily high level of touch. Asking traditional lenders to compete on these products within their well-established regulatory framework is like asking the Dallas Cowboys to play without helmets and shoulder pads. The focus from these lenders and their frustration in serving our customers help create value by illuminating the marketplace vacuum that objective legislators realize must be filled by companies such as Cash America. Such attention only strengthens our sector's march toward mainstream – a march that should ultimately translate into greater value for all owners.

Finally, our sector's success continues to frustrate consumer activists and the left-wing media. Despite fundamental economic principles of supply and demand and free market efficiency, these groups have adopted the simpleton view that every business relationship involves a win-lose proposition. If our specialty finance sector is winning (as evidenced by unit expansion, job growth, increased tax revenue and wealth creation), then the consumer must be losing – and the activists want to protect them by stripping away their financial freedom to select products that best fit their particular need. This is not welcomed attention for us or our customers. I believe we are winning this war, but plenty of battles remain.

With this backdrop on the overall sector, you may be wondering about my balance of optimism and anxiety over the specific prospects of Cash America. I had the opportunity to address this particular issue in a keynote speech recently delivered to a gathering of our pawn

segment field management team. I told this group of seasoned veterans that I have never been more excited about the future of our company in the 22 years I have been associated with Cash America.

Why is that?

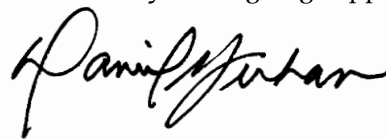
Simply stated, my enthusiasm for the future is underpinned by a long-term vision that foresees Cash America as a diversified, multi-product, multi-channel financial services company serving the needs of a customer base significantly larger than we have access to today. This vision has evolved to a grander scale as we have expanded our examination of the full breadth of opportunities encompassed by our core purpose of providing financial solutions to help ordinary people meet their needs and pursue their dreams. While some may judge this purpose as oddly quixotic, I assure you that it provides a frame of reference that has opened our eyes to opportunities previously considered unapproachable.

Our 2006 acquisition of CashNetUSA has filled an important gap in our long-term vision by launching us into the online channel, which we believe to be the fastest growing channel in the short-term cash advance arena. This particular component of our business strategy establishes the most significant point of differentiation we have ever enjoyed vis-à-vis the competitors I acknowledged earlier in this message. Fortunately, I don't think we will have to wait long to determine if this point of differentiation is meaningful to earnings and shareholder value.

But our entry into the online channel is not the only move we will make in pursuit of our grander vision. We believe other channels are ripe for development, and we see ourselves offering an expanded array of financial products, predominantly loan products – some of which are offered by others today and some which have not yet been developed. We will be expanding our reach among the demographic customer base we serve today while searching for ways to continue serving those customers who are migrating up the sub-prime scale.

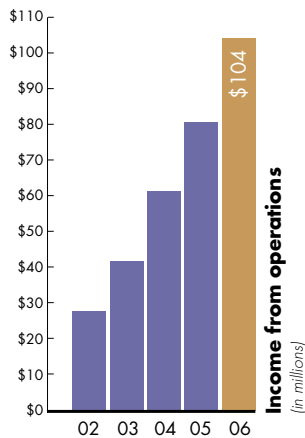
A skeptic may find a hyperbolic glow in our vision, but I believe great achievements are preceded by great dreams. I hope you stick around long enough to enjoy the journey with your management team.

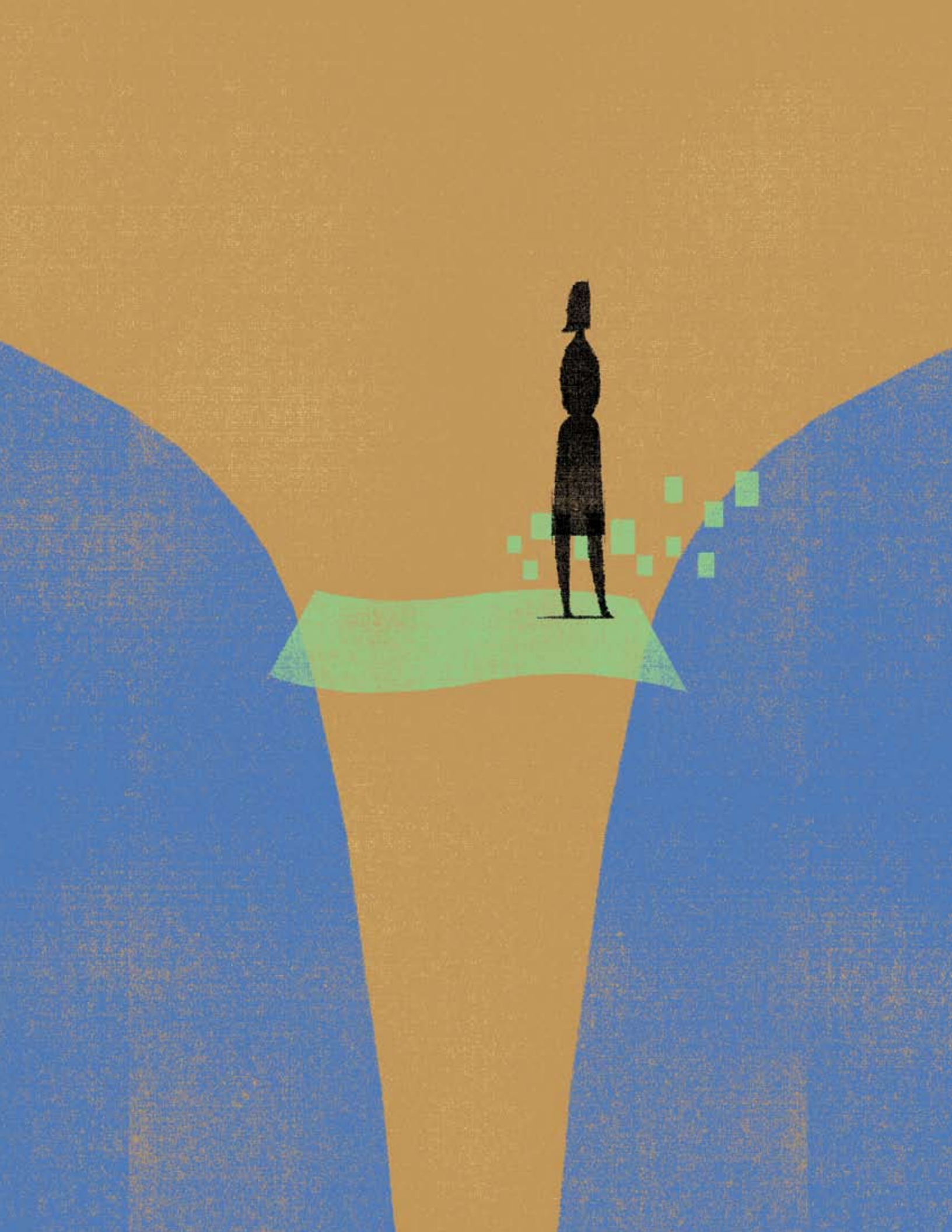
Thanks for your ongoing support.



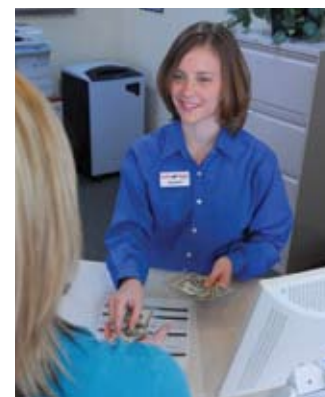
Daniel R. Feehan

Chief Executive Officer and President
February 2007





Friendly and knowledgeable customer service representatives are prepared to assist customers in all 782 lending locations.



Cash access.

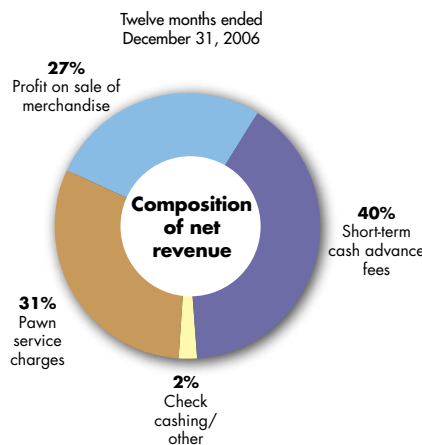
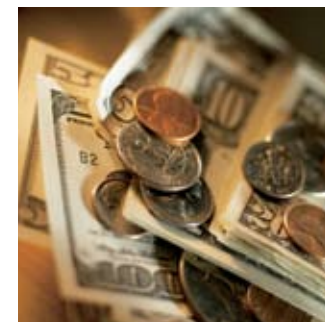
How Americans gain access when traditional services fail them.



In today's fast-paced environment, it is not unusual for ordinary hardworking Americans to be faced with an unexpected urgent need for cash. Frequently the ability to access this cash is not available at traditional banks, and Cash America is there in that time of need, providing access and alternatives to our customers. Offering small, short-term loans gives customers a lower-cost option to high penalties or late fees associated with the inability to receive cash when they need it. Our loans range from a few weeks to a few months, giving customers the ability to choose a financial solution that is right for them.

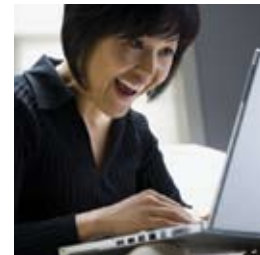
One of the fastest-growing financial tools available in America today is our cash advance product, often referred to as a payday loan. Cash advances are preferred by our customers over increasingly high bank fees, NSF charges, late fees on credit cards and, of course, penalty charges and fees on delinquent accounts from utility companies or mortgage services.

A customer brings in paperwork such as a current pay stub, bank statements and utility bills and applies for a short-term loan. The customer signs a promissory note and related documents and, in many cases, leaves a personal check for the loan amount plus fees. The customer has the option of paying off the loan in cash or allowing Cash America to deposit or electronically process the check at the end of the loan term, which is usually about two weeks. Unlike pawn loans, cash advances are based on the customer's personal credit, with no collateral. Cash advances are typically larger than average pawn loans. Customers with a job, an active checking account and a qualifying credit score from our internally developed scoring model have access to the cash advance option as a means of getting the funds they need quickly.





With 720 lending locations offering cash advances, Cash America provides fast and convenient solutions to satisfy our customers' needs for short-term loans.



Online access.



The needs for cash advances are as varied as the people who use them. Our customers are the teachers, road workers, medical technicians, waitresses, students and bank tellers who are America's backbone. These are the people who have come to know Cash America as a resource in their community and in their lives. People choose cash advances to pay for items such as car repairs, unusually high utility bills, unexpected medical expenses, college books and other short-term needs. With this tool, we're providing a financial bridge to their next payday. It's designed as a short-term solution to an immediate problem. We encourage our customers to seek other solutions for their longer-term financial needs.

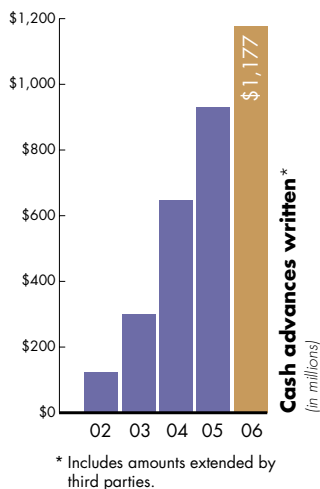
Online access expands the universe of possibilities.

An additional avenue for accessing cash was made available to our customers with the purchase in September 2006 of CashNetUSA, a leading provider of online cash advances. Through CashNetUSA, customers in 29 states can arrange cash advances via the Internet. With its proprietary software and delivery platform, CashNetUSA has served over 320,000 new customers since its inception in 2004. Clearly, many people prefer this convenient, proven and accepted method for obtaining the funds they need. Adding CashNetUSA to our team is another example of Cash America's effort to use the latest technology and innovations to provide solutions for our customers.



These are also the people who traditional banking institutions have, in many ways, ignored. Our typical customer has limited access to many financial options, even as our economy strengthens and expands. These are hardworking Americans, busy pursuing their dreams.

In 2006, Cash America funded \$1.2 billion in cash advances — up from \$930 million in 2005. Loan sizes range from \$100 to \$1,500. As with our traditional pawn business, Cash America leads the way in defining and implementing the industry standard of "fair practices" in an effort to make the cash advance product as fair and beneficial to our customers as possible.





Items of personal property can easily be used to collateralize a pawn loan, providing the customer cash in minutes.



Staying connected.

How we originally connected with people, and how we stay connected.

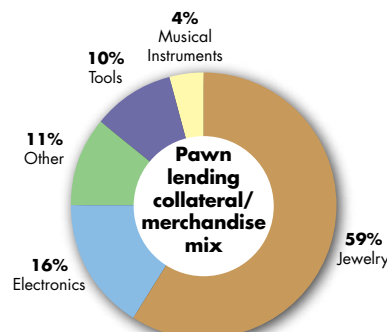
Our traditional pawn business, our reason for existence in the beginning, continues to grow. Cash America locations are bright, well-lit stores staffed with knowledgeable, friendly associates. Here's how a traditional pawn loan works. Customers bring in items of personal property for which they receive a loan based on Cash America's expected resale value of that property. They have the choice of returning and paying the loan balance and redeeming their items, or Cash America can keep the property in complete satisfaction of the customer's obligation, with no negative effects on the customer's credit.



While about 70 percent of customers choose to redeem their property, many do not. And so, retail customers gain access to attractively priced items for sale in our stores. It's a pleasant environment in which to shop and find terrific bargains on a variety of merchandise, from musical instruments to jewelry to electronics.



Since customers have come to rely on us as a financial resource, we have worked to expand our offerings, giving people access to more and more financial tools. Today, we offer check cashing services in our Cashland, Mr. Payroll and many of our pawn locations, as well as money orders, money transfers, stored value cards, insurance and other products. Not all are available in every location, but we continue to broaden their accessibility.



As of December 31, 2006



Cash America is establishing new lending locations in developing markets to enhance geographic penetration and to serve more customers every day.



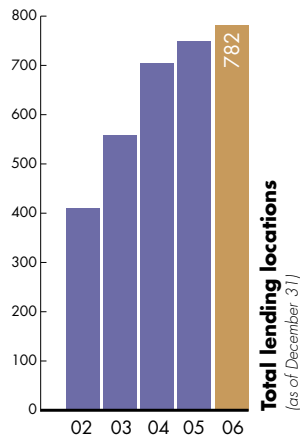
Growing access.

Growing more accessible every day.

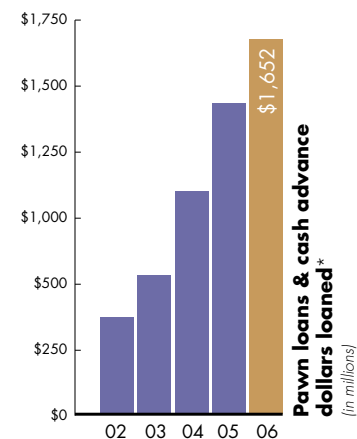


As demand for both cash advances and pawn loans increases, Cash America is expanding geographically. This year we added 32 lending locations (23 pawn and 9 cash advance), including the purchase of the largest pawnshop chain in Alaska, based in Anchorage, and an 11-location chain in Houston, Texas. We ended the year with a total of 782 lending locations in 23 states, where customers have access to Cash America's services.

Our pioneering management training program ensures that Cash America's core values will extend throughout our organization, wherever we do business. We want every customer and co-worker to have access to the best service in the country.



We continue to be committed to the ongoing development and expansion of our industry-leading point-of-sale and management information systems. We chose early in the year to evolve to a new, more customer-centric platform that will enhance information flow and keep our operations quick and efficient. The new system is scheduled to be in our cash advance locations in late 2007.



* Includes cash advances extended by third parties.





Access benefits everyone.

The results prove it – providing access for everyone benefits everyone.

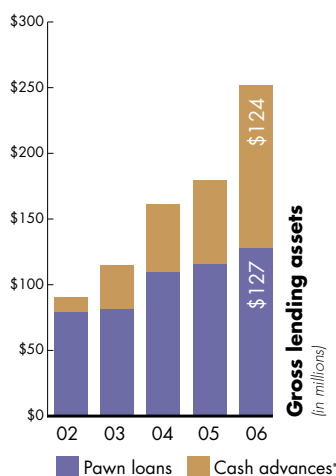
It's been an amazing year. We're a leader in a dynamic, fast-growing industry. It comes with its challenges, of course. But the numbers speak for themselves.

After-tax earnings from continuing operations increased 36% in 2006, reaching \$61 million, on a 17% increase in total revenue, which fell just under \$700 million at \$693 million. The earnings increase of 36% in 2006 comes after increases of 28% and 59% in 2005 and 2004, respectively. Our total assets have grown from \$377 million in 2003 to \$776 million as of year-end 2006.



Our emphasis on performance and results led to a record year for after-tax returns on assets and equity as these two fundamental financial measures of performance reached 9.3% and 15%, respectively, for fiscal year 2006.

Our financial success was recognized by Wall Street as the share price of Cash America reached a new all-time high in December of 2006 of \$47.98, representing a total market value of equity of \$1.42 billion, the largest in our industry sector.







* Gross cash advances in pawn and cash advance locations (includes amounts extended by third parties).



Products and items depicted on this and preceding pages are representative of the previously owned merchandise offered for resale by Cash America. The manufacturers of these items do not in any way sponsor or promote Cash America.

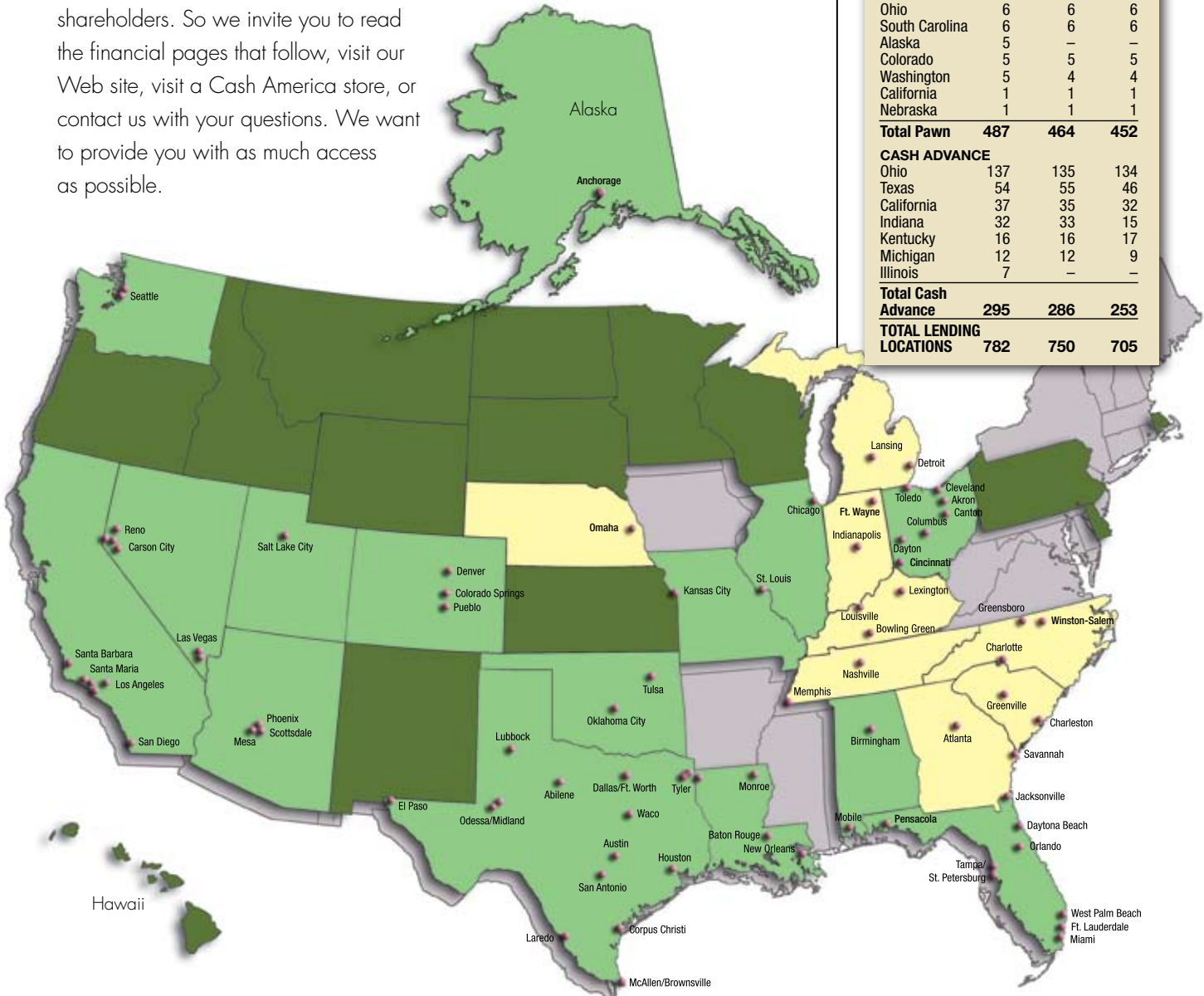
Accessing a nation.

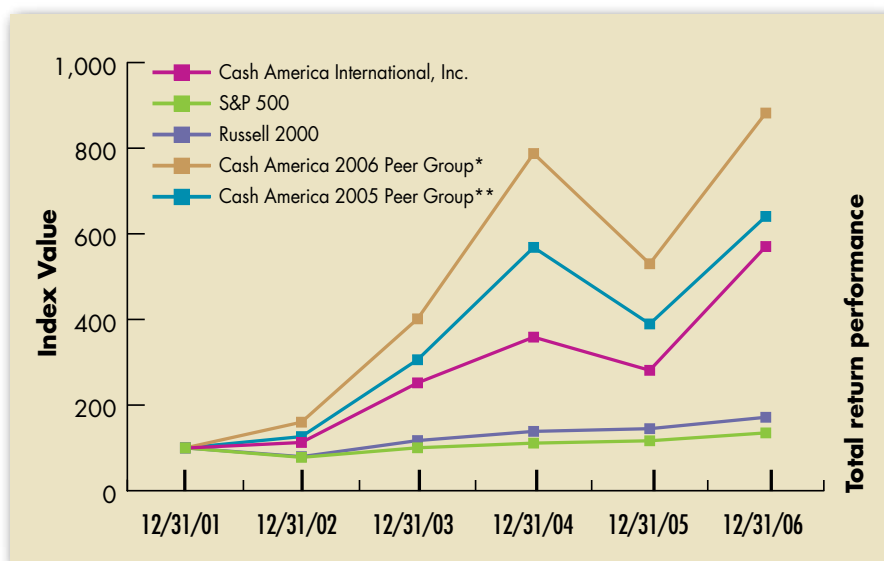
We're not about to rest on our laurels. Continuing to help our customers gain access to the things they need requires our ongoing commitment to excellence in everything we do. Our core values guide us as we widen the scope and availability of our products, as we develop new offerings, as we expand geographically, and as we continue to answer the needs of our customers, co-workers and shareholders. So we invite you to read the financial pages that follow, visit our Web site, visit a Cash America store, or contact us with your questions. We want to provide you with as much access as possible.

-  Bricks & Mortar and Internet Lending
-  Internet Lending Only
-  Bricks & Mortar Lending Only
-  No Lending Activity

Traditional bricks and mortar locations cover 23 states as of year end, as shown below. During 2006, Cash America added the convenience of online access to cash advance loans, which serves 29 states as of year-end 2006.

LENDING LOCATIONS			
<i>As of December 31</i>			
PAWN	2006	2005	2004
Texas	195	181	174
Florida	67	67	64
Nevada	25	26	26
Tennessee	21	22	23
Louisiana	20	20	20
Arizona	18	16	15
Georgia	17	17	17
Missouri	16	16	16
Illinois	15	12	11
Oklahoma	15	15	15
Indiana	13	13	13
Kentucky	10	10	9
North Carolina	10	10	10
Alabama	9	9	9
Utah	7	7	7
Ohio	6	6	6
South Carolina	6	6	6
Alaska	5	-	-
Colorado	5	5	5
Washington	5	4	4
California	1	1	1
Nebraska	1	1	1
Total Pawn	487	464	452
CASH ADVANCE			
Ohio	137	135	134
Texas	54	55	46
California	37	35	32
Indiana	32	33	15
Kentucky	16	16	17
Michigan	12	12	9
Illinois	7	-	-
Total Cash Advance	295	286	253
TOTAL LENDING LOCATIONS	782	750	705



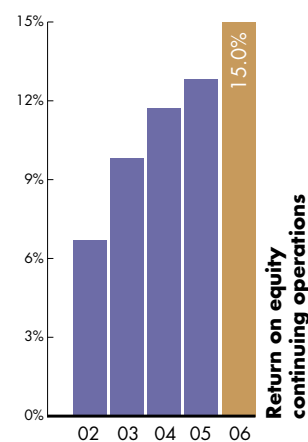
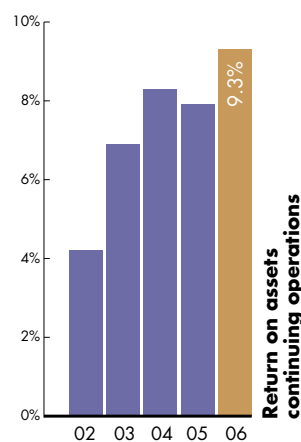
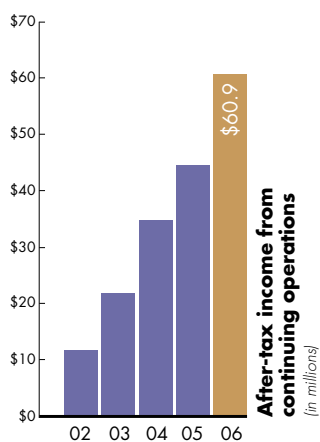
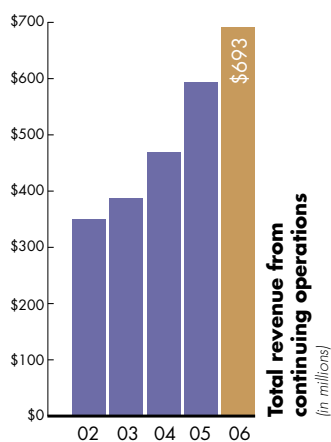


Index	Period Ending					
	12/31/01	12/31/02	12/31/03	12/31/04	12/31/05	12/31/06
Cash America International, Inc.	100.00	112.65	251.85	358.69	281.15	570.32
S&P 500	100.00	77.90	100.24	111.14	116.59	135.00
Russell 2000	100.00	79.52	117.09	138.55	144.86	171.47
Cash America 2006 Peer Group*	100.00	160.04	401.37	787.50	530.02	882.06
Cash America 2005 Peer Group**	100.00	126.35	305.85	568.31	389.47	640.61

* The Cash America 2006 Peer Group includes First Cash Financial Services, Inc., EZCORP, Inc., Dollar Financial Corp., QC Holdings, Inc., and Advance America, Cash Advance Centers, Inc.

** The Cash America 2005 Peer Group includes First Cash Financial Services, Inc., EZCORP, Inc., Dollar Financial Corp., ACE Cash Express, Inc., QC Holdings, Inc., and Advance America, Cash Advance Centers, Inc.

Source: SNL Financial LC, Charlottesville, VA



Financial access



Board of Directors

Jack R. Daugherty

Chairman of the Board

Daniel E. Berce (a) (b)

Chief Executive Officer and President
AmeriCredit Corp.

A. R. Dike (a)

Chairman of the Board and President
The Dike Co., Inc.

Daniel R. Feehan

Chief Executive Officer and President
Cash America International, Inc.

James H. Graves (b) (c)

Managing Director and Partner
Erwin Graves & Associates, LP

B. D. Hunter (a)

Consultant
Service Corporation International

Timothy J. McKibben (b) (c)

Chairman of the Board
Ancor Holdings, L.P.

Alfred M. Micallef (c)

Chairman of the Board and President
JMK International, Inc.

(a) Management Development and
Compensation Committee Member

(b) Audit Committee Member

(c) Nominating and Corporate
Governance Committee Member

Executive Officers

Daniel R. Feehan

Chief Executive Officer and President

Thomas A. Bessant, Jr.

Executive Vice President
Chief Financial Officer

Robert D. Brockman

Executive Vice President
Administration

Jerry D. Finn

Executive Vice President
Pawn Operations

Michael D. Gaston

Executive Vice President
Business Development

Albert Goldstein

Executive Vice President
Internet Lending

James H. Kauffman

Executive Vice President
Financial Services

J. Curtis Linscott

Executive Vice President
General Counsel and Secretary

Jerry A. Wackerhagen

Executive Vice President
Chief Information Officer

Other Information

Corporate Offices

Cash America International Building
1600 West 7th Street
Fort Worth, Texas 76102-2599
(817) 335-1100
www.cashamerica.com

Investor Relations

Information requests
should be forwarded to:
L. Dee Littrell
Director, Investor Relations

Transfer Agent and Registrar

Mellon Investor Services LLC
480 Washington Boulevard
Jersey City, NJ 07310-1900
(800) 542-7530
www.melloninvestor.com/isd

Direct Stock Purchase/Dividend Reinvestment Plan

Mellon Investor Services LLC administers a Direct Stock Purchase Plan that allows interested investors to purchase Cash America International, Inc. stock directly, rather than through a broker, and become a registered stockholder of the Company. The program offers many features, including dividend reinvestment. For detailed information regarding this program, call Mellon Investor Services LLC toll free at 1-800-542-7530 or write to:

Mellon Bank, N.A.
c/o Mellon Investor Services LLC
P.O. Box 3338
S. Hackensack, NJ 07606-1938

Stock Listing

Symbol: CSH



Independent Public Accountants

PricewaterhouseCoopers LLP
Fort Worth, Texas

Annual Stockholders' Meeting

April 25, 2007
8:00 AM
Arizona Biltmore
2400 East Missouri Avenue
Phoenix, AZ 85016