



Additional Information:

Thomas A. Bessant, Jr.
(817) 335-1100

For Immediate Release

**CASH AMERICA COMPLETES 2005 WITH 20% INCREASE IN FOURTH QUARTER
EARNINGS AND DECLARES DIVIDEND**

Fort Worth, Texas (January 26, 2006) - - Cash America International, Inc. (NYSE: CSH) announced today that income from continuing operations for the fourth quarter ended December 31, 2005 increased 20% to \$16,456,000 (55 cents per share) compared to \$13,716,000 (46 cents per share) for the same period in 2004. The prior year fourth quarter 2004 results included a gain on foreign currency of \$575,000 after tax (2 cents per share). Excluding the impact of the gain in the 2004 results, Cash America's fourth quarter 2005 income from continuing operations exceeded the prior year by 25%.

Total revenue for the fourth quarter increased 21% to \$171.0 million led by a 27% increase in revenue from combined cash advance fees and service charges on pawn loans which rose from \$61.0 million in the 2004 quarter to \$77.3 million in the 2005 quarter. In addition, the Company enjoyed strong holiday sales as merchandise sold during the quarter was 18% above the prior year reaching \$91.4 million.

Commenting on the results of the quarter, Daniel R. Feehan, President and Chief Executive Officer of Cash America said, "The holiday traffic translated into higher sales levels, which benefited further from an increase in year-over-year gross profit margins to 38.7% from 38.1%, providing additional leverage on the increase in revenue contributing to a successful fourth quarter." Same store net revenue, defined as total revenue reduced by cost of goods sold, rose 9.7% in the fourth quarter of 2005 versus the same period in 2004.

Cash America finished fiscal year 2005 with income from continuing operations up 28% to \$44,821,000 (\$1.48 per share) for the twelve-month period compared to \$34,965,000 (\$1.18 per share) in fiscal 2004. Total revenue for 2005 was \$594.3 million, up 27% from \$469.5 million in 2004. During the calendar year 2005 Cash America added 51 total lending outlets and has increased its total location count by 200 owned locations, excluding 10 closed locations, over the last 24 months.

Cash America will host a conference call to discuss the fourth quarter results on Thursday, January 26th at 3:45 PM CST. A live web cast of the call will be available on the Investor Relations section of the Company's corporate web site (www.cashamerica.com). To listen to the live call, please go to the web site at least fifteen minutes early to register, download, and install any necessary audio software. A replay will be available on the Company's web site for 90 days following the conference call.

Additionally, the Company announced that the Board of Directors, at its regularly scheduled quarterly meeting, declared a \$0.025 (2.5 cents) per share cash dividend on common stock outstanding. The dividend will be paid to shareholders of record on February 8, 2006 and will be paid at the close of business on February 22, 2006.

Outlook for the First Quarter of 2006 and Related Fiscal Year

Management believes that continued growth in earnings will be largely a function of sustained increases in demand for its loan products, which lead to higher asset balances and revenue. Other elements that will affect the growth in revenue include the development of new locations opened in the last 24 months and the regulatory governance of its loan products. As it enters 2006, management anticipates that demand for products will remain strong. Based on the preceding factors management expects that the first quarter income from continuing operations will be between 43 cents and 45 cents per share in 2006 compared to 39 cents per share in 2005. Expectations for the remainder of fiscal 2006 will be impacted by the magnitude of personal income tax refunds for many of the Company's customers and the subsequent recovery of earning asset levels in later periods based on customer demand for credit products. Tax refund proceeds, received by the Company's customers during the first quarter, may be used to pay past due cash advance obligations, redeem pawned merchandise and for the purchase of merchandise at the Company's locations. At this time, management expects that full year 2006 earnings per share from income from continuing operations will range between \$1.70 and \$1.80 compared to \$1.48 per share in fiscal 2005.

Cash America International, Inc. is a provider of specialty financial services to individuals in the United States with 886 total locations. Cash America is the largest provider of secured non-recourse loans to individuals, commonly referred to as pawn loans, through 464 locations in 21 states under the brand names Cash America Pawn and SuperPawn. The Company also offers short-term cash advances in many of its U.S. locations including 286 locations that offer this service under the brand names Cash America Payday Advance and Cashland. In addition, check cashing services are provided through its 136 franchised and Company-owned "Mr. Payroll" check cashing centers.

Safe Harbor Statement under the Private Securities Litigation Reform Act of 1995

This release contains forward-looking statements about the business, financial condition and prospects of Cash America International, Inc. and its subsidiaries ("the Company"). The actual results of the Company could differ materially from those indicated by the forward-looking statements because of various risks and uncertainties including, without limitation, changes in demand for the Company's services, the actions of third parties who offer products and services at the Company's locations, changes in competition, the ability of the Company to open new operating units in accordance with its plans, economic conditions, real estate market fluctuations, interest rate fluctuations, changes in the capital markets, changes in tax and other laws and governmental rules and regulations applicable to the Company's business, and other risks indicated in the Company's filings with the Securities and Exchange Commission. These risks and uncertainties are beyond the ability of the Company to control, nor can the Company predict, in many cases, all of the risks and uncertainties that could cause its actual results to differ materially from those indicated by the forward-looking statements. When used in this release, terms such as "believes", "estimates", "plans", "expects", "anticipates" and similar expressions as they relate to the Company or its management are intended to identify forward-looking statements. The Company disclaims any intention or obligation to update or revise any forward-looking statements to reflect events or circumstances occurring after the date of this release.

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CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
HIGHLIGHTS OF CONSOLIDATED RESULTS OF OPERATIONS
(in thousands, except per share data)

	Three Months Ended		Year Ended	
	December 31,		December 31,	
	2005	2004	2005	2004
Consolidated Operations:				
Total revenue	\$171,015	\$140,781	\$594,346	\$469,478
Net revenue.....	\$114,973	\$ 92,670	\$410,547	\$315,612
Total operating expenses	\$ 86,623	\$ 70,745	\$329,835	\$254,199
Income from operations	\$ 28,350	\$ 21,925	\$ 80,712	\$ 61,413
Income from continuing operations before income taxes..	\$ 25,775	\$ 21,364	\$ 70,882	\$ 55,023
Income from Continuing Operations	\$ 16,456	\$ 13,716	\$ 44,821	\$ 34,965
Income from Discontinued Operations ⁽¹⁾	\$ 197	\$ 726	\$ 197	\$ 21,870
Net Income	\$ 16,653	\$ 14,442	\$ 45,018	\$ 56,835
Earnings per share:				
Basic –				
Income from continuing operations	\$ 0.56	\$ 0.48	\$ 1.53	\$ 1.23
Net income	\$ 0.57	\$ 0.50	\$ 1.54	\$ 2.00
Diluted –				
Income from continuing operations	\$ 0.55	\$ 0.46	\$ 1.48	\$ 1.18
Net income	\$ 0.55	\$ 0.48	\$ 1.49	\$ 1.92
Weighted average shares:				
Basic	29,252	28,765	29,262	28,402
Diluted	30,169	29,884	30,206	29,584

⁽¹⁾ Includes foreign pawn lending operations in the United Kingdom and Sweden that were sold in September 2004. The 2005 amount represents the tax benefits resulting from final tax adjustments to the 2004 foreign operations tax returns. For 2004, the amounts include gain on disposition of \$726 and \$15,415 for the quarter and year ended December 31, 2004, respectively. The 2004 year-end results also include income from those operations for the period from January 1, 2004 through September 7, 2004 (the date of sale), of \$6,455.

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
(in thousands, except share data)

	December 31,	
	2005	2004
	(Unaudited)	
Assets		
Current assets:		
Cash and cash equivalents	\$ 18,852	\$ 15,103
Pawn loans	115,280	109,353
Cash advances, net	40,704	36,490
Merchandise held for disposition, net	72,683	67,050
Finance and service charges receivable	22,048	20,458
Other receivables and prepaid expenses	13,406	10,547
Deferred taxes assets	11,274	9,293
Total current assets	294,247	268,294
Property and equipment, net	94,856	87,612
Goodwill	174,987	164,073
Intangible assets, net	23,391	24,361
Other assets	11,167	10,825
Total assets	\$ 598,648	\$ 555,165
Liabilities and Stockholders' Equity		
Current liabilities:		
Accounts payable and accrued expenses	\$ 37,217	\$ 33,854
Customer deposits	6,239	5,686
Income taxes currently payable	1,449	2,505
Current portion of long-term debt	16,786	16,786
Total current liabilities	61,691	58,831
Deferred tax liabilities	11,344	10,999
Other liabilities	1,689	1,559
Long-term debt	149,208	149,840
Total liabilities	223,932	221,229
Stockholders' equity:		
Common stock, \$.10 par value per share, 80,000,000 shares authorized, 30,235,164 shares issued	3,024	3,024
Additional paid-in capital	156,557	154,294
Retained earnings	229,975	187,860
Accumulated other comprehensive income	(5)	—
Notes receivable secured by common stock	(2,488)	(2,488)
Treasury shares, at cost (999,347 shares and 938,386 shares at December 31, 2005 and 2004, respectively)	(12,347)	(8,754)
Total stockholders' equity	374,716	333,936
Total liabilities and stockholders' equity	\$ 598,648	\$ 555,165

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF INCOME
(in thousands, except per share data)

	Three Months Ended December 31,		Year Ended December 31,	
	2005	2004	2005	2004
	(Unaudited)			
Revenue				
Finance and service charges.....	\$ 37,296	\$ 30,198	\$139,772	\$110,495
Proceeds from disposition of merchandise	91,401	77,734	301,502	250,291
Cash advance fees.....	39,954	30,762	142,068	99,202
Check cashing royalties and fees	<u>2,364</u>	<u>2,087</u>	<u>11,004</u>	<u>9,490</u>
Total Revenue	171,015	140,781	594,346	469,478
Cost of Revenue				
Disposed merchandise	<u>56,042</u>	<u>48,111</u>	<u>183,799</u>	<u>153,866</u>
Net Revenue	<u>114,973</u>	<u>92,670</u>	<u>410,547</u>	<u>315,612</u>
Expenses				
Operations.....	58,061	48,117	220,357	173,277
Cash advance loss provision	10,929	8,089	42,834	23,529
Administration	11,303	9,644	43,227	40,183
Depreciation and amortization	<u>6,330</u>	<u>4,895</u>	<u>23,417</u>	<u>17,210</u>
Total Expenses	<u>86,623</u>	<u>70,745</u>	<u>329,835</u>	<u>254,199</u>
Income from Operations	28,350	21,925	80,712	61,413
Interest expense.....	2,996	1,884	10,610	8,148
Interest income.....	(387)	(439)	(1,614)	(642)
Foreign currency transaction losses (gains)	<u>(34)</u>	<u>(884)</u>	<u>834</u>	<u>(1,116)</u>
Income from Continuing Operations before Income Taxes	25,775	21,364	70,882	55,023
Provision for income taxes.....	<u>9,319</u>	<u>7,648</u>	<u>26,061</u>	<u>20,058</u>
Income from Continuing Operations	<u>16,456</u>	<u>13,716</u>	<u>44,821</u>	<u>34,965</u>
Income from discontinued operations before income taxes (including gain on disposal of \$19,023 for 2004)	—	121	—	28,284
Provision for income taxes (benefits) (including \$3,608 on gain on disposal for 2004).....	<u>(197)</u>	<u>(605)</u>	<u>(197)</u>	<u>6,414</u>
Income from discontinued operations.....	<u>197</u>	<u>726</u>	<u>197</u>	<u>21,870</u>
Net Income	<u>\$ 16,653</u>	<u>\$ 14,442</u>	<u>\$ 45,018</u>	<u>\$ 56,835</u>
Earnings Per Share:				
Basic –				
Income from continuing operations	\$ 0.56	\$ 0.48	\$ 1.53	\$ 1.23
Income from discontinued operations	\$ 0.01	\$ 0.03	\$ 0.01	\$ 0.77
Net income	\$ 0.57	\$ 0.50	\$ 1.54	\$ 2.00
Diluted –				
Income from continuing operations	\$ 0.55	\$ 0.46	\$ 1.48	\$ 1.18
Income from discontinued operations	\$ 0.01	\$ 0.02	\$ 0.01	\$ 0.74
Net income	\$ 0.55	\$ 0.48	\$ 1.49	\$ 1.92
Weighted average common shares outstanding:				
Basic	29,252	28,765	29,262	28,402
Diluted	30,169	29,884	30,206	29,584
Dividends declared per common share	\$ 0.025	\$ 0.0175	\$ 0.1000	\$ 0.3700

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
FINANCIAL AND OPERATING DATA — CONTINUING OPERATIONS
(\$ in thousands unless noted otherwise)

	Three Months Ended		Year Ended	
	December 31,		December 31,	
	2005	2004	2005	2004
PAWN LENDING OPERATIONS:				
Pawn loans				
Annualized yield on pawn loans.....	123.7%	131.0%	124.8%	131.1%
Total amount of pawn loans written and renewed.....	\$ 108,424	\$ 85,255	\$ 438,955	\$ 336,021
Average pawn loan balance outstanding.....	\$ 119,655	\$ 91,690	\$ 112,031	\$ 84,283
Average pawn loan balance per average location in operation.....	\$ 263	\$ 225	\$ 251	\$ 211
Ending pawn loan balance per location in operation.....	\$ 253	\$ 248	\$ 253	\$ 248
Average pawn loan amount at end of period (not in thousands).....	\$ 95	\$ 89	\$ 95	\$ 89
Profit margin on disposition of merchandise as a percentage of proceeds from disposition of merchandise.....	38.7%	38.1%	39.0%	38.5%
Average annualized merchandise turnover.....	2.9x	3.1x	2.7x	3.0x
Average balance of merchandise held for disposition per average location in operation.....	\$ 166	\$ 150	\$ 151	\$ 130
Ending balance of merchandise held for disposition per location in operation.....	\$ 159	\$ 152	\$ 159	\$ 152
Pawnshop locations in operation –				
Beginning of period, owned.....	453	398	441	398
Acquired.....	3	42	9	42
Start-ups.....	—	1	7	3
Combined or closed.....	—	—	(1)	(2)
End of period, owned.....	456	441	456	441
Franchise locations at end of period.....	8	11	8	11
Total pawnshop locations at end of period.....	<u>464</u>	<u>452</u>	<u>464</u>	<u>452</u>
Average number of owned pawnshop locations in operation.....	<u>455</u>	<u>408</u>	<u>447</u>	<u>399</u>
Cash advances				
Total amount of cash advances written ^(a)	\$ 73,901	\$ 65,709	\$ 275,375	\$ 220,303
Number of cash advances written (not in thousands) ^(a)	199,567	198,716	798,081	675,008
Average amount per cash advances (not in thousands) ^(a) ..	\$ 370	\$ 331	\$ 345	\$ 326
Combined cash advances outstanding ^(a)	\$ 19,354	\$ 18,318	\$ 19,354	\$ 18,318
Cash advances outstanding per location at end of period ^(a) ..	\$ 44	\$ 43	\$ 44	\$ 43
Cash advances outstanding before allowance for losses ^(b) ..	\$ 9,402	\$ 11,301	\$ 9,402	\$ 11,301
Locations offering cash advances at end of period.....	<u>441</u>	<u>425</u>	<u>441</u>	<u>425</u>
Average number of locations offering cash advances.....	<u>436</u>	<u>399</u>	<u>430</u>	<u>391</u>
CASH ADVANCE OPERATIONS ^(c):				
Total amount of cash advances written ^(a)	\$ 187,598	\$ 141,415	\$ 654,960	\$ 427,443
Number of cash advances written (not in thousands) ^(a)	500,128	407,481	1,790,588	1,252,177
Average amount per cash advance (not in thousands) ^(a)	\$ 375	\$ 347	\$ 366	\$ 341
Combined cash advances outstanding ^(a)	\$ 44,921	\$ 33,352	\$ 44,921	\$ 33,352
Cash advances outstanding per location at end of period ^(a) ..	\$ 157	\$ 132	\$ 157	\$ 132
Cash advances outstanding before allowance for losses ^(b) ..	\$ 37,611	\$ 29,547	\$ 37,611	\$ 29,547
Cash advance locations in operation –				
Beginning of period.....	279	230	253	154
Acquired.....	—	—	1	32
Start-ups.....	7	23	34	72
Combined or closed.....	—	—	(2)	(5)
End of period.....	<u>286</u>	<u>253</u>	<u>286</u>	<u>253</u>
Average number of cash advance locations in operation.....	<u>283</u>	<u>243</u>	<u>271</u>	<u>192</u>

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
FINANCIAL AND OPERATING DATA — CONTINUING OPERATIONS (Continued)
(\$ in thousands unless noted otherwise)

	Three Months Ended		Year Ended	
	December 31,		December 31,	
	2005	2004	2005	2004
CHECK CASHING OPERATIONS (Mr. Payroll Corp.) ^(d)				
Face amount of checks cashed	\$ 310,890	\$ 272,829	\$1,220,381	\$1,132,627
Gross fees collected.....	\$ 4,244	\$ 3,686	\$ 16,964	\$ 15,660
Fees as a percentage of checks cashed	1.4%	1.4%	1.4%	1.4%
Average check cashed (not in thousands).....	382	\$ 353	\$ 386	\$ 372
Centers in operation at end of period.....	136	134	136	134
Average centers in operation for period	137	131	136	135

^(a) Includes cash advances made by the Company and cash advances made by third-party lenders offered at the Company's locations.

^(b) Amounts recorded in the Company's consolidated financial statements.

^(c) Includes only cash advance locations.

^(d) Includes franchised and company-owned locations.

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
CONSOLIDATED CASH ADVANCES OUTSTANDING
(in thousands)

	December 31,	
	2005	2004
<i>Originated by the Company</i>		
Active cash advances and fees receivable.....	\$ 32,207	\$ 23,967
Cash advances and fees in collection	7,510	5,376
Total originated by the Company	39,717	29,343
<i>Originated by third-party lenders</i>		
Active cash advances and fees receivable.....	19,548	17,532
Cash advances and fees in collection	5,010	4,795
Total originated by third-party lenders	24,558	22,327
Combined gross portfolio.....	64,275	51,670
Less: Elimination of cash advances owned by third-party lenders.....	16,912	10,150
Less: Discount on cash advances assigned by third-party lenders.....	350	672
Company cash advances and fees receivable, gross.....	47,013	40,848
Less: Allowance for losses.....	6,309	4,358
Cash advances and fees receivable, net.....	\$ 40,704	\$ 36,490

ALLOWANCE FOR LOSSES ON CASH ADVANCES
(\$ in thousands)

	Three Months Ended December 31,		Year Ended December 31,	
	2005	2004	2005	2004
Company-owned cash advances				
Balance at beginning of period	\$ 10,002	\$ 4,592	\$ 4,358	\$ 3,393
Cash advance loss provision	10,882	8,031	42,302	23,242
Charge-offs	(17,454)	(10,136)	(50,145)	(29,833)
Recoveries.....	2,879	1,871	9,794	7,556
Balance at end of period	\$ 6,309	\$ 4,358	\$ 6,309	\$ 4,358
Accrual for third-party lender-owned cash advances				
Balance at beginning of period	\$ 827	\$ 284	\$ 342	\$ 55
Increase in loss provision.....	47	58	532	287
Balance at end of period	\$ 874	\$ 342	\$ 874	\$ 342
Combined statistics				
Combined cash advance loss provision	\$ 10,929	\$ 8,089	\$ 42,834	\$ 23,529
Charge-offs, net of recoveries.....	\$ 14,575	\$ 8,265	\$ 40,351	\$ 22,277
Combined cash advances written.....	\$261,499	\$207,124	\$930,335	\$647,746
Combined cash advance loss provision as a % of combined cash advances written.....	<u>4.2%</u>	<u>3.9%</u>	<u>4.6%</u>	<u>3.6%</u>
Charge-offs (net of recoveries) as a % of combined cash advances written.....	<u>5.6%</u>	<u>4.0%</u>	<u>4.3%</u>	<u>3.4%</u>
Combined allowance for losses and accrued third-party losses as a % of combined gross portfolio	<u>11.2%</u>	<u>9.1%</u>	<u>11.2%</u>	<u>9.1%</u>

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
INCOME FROM CONTINUING OPERATIONS BY OPERATING SEGMENT
THREE MONTHS ENDED DECEMBER 31, 2005 AND 2004

(in thousands)

	<u>Pawn Lending</u>	<u>Cash Advance</u>	<u>Check Cashing</u>	<u>Consolidated</u>
<u>Three Months Ended December 31, 2005:</u>				
Revenue				
Finance and service charges.....	\$ 37,296	\$ —	\$ —	\$ 37,296
Proceeds from disposition of merchandise...	91,401	—	—	91,401
Cash advance fees	11,034	28,920	—	39,954
Check cashing royalties and fees.....	—	1,464	900	2,364
Total revenue	<u>139,731</u>	<u>30,384</u>	<u>900</u>	<u>171,015</u>
Cost of revenue – disposed merchandise	<u>56,042</u>	<u>—</u>	<u>—</u>	<u>56,042</u>
Net revenue	<u>83,689</u>	<u>30,384</u>	<u>900</u>	<u>114,973</u>
Expenses				
Operations	44,226	13,507	328	58,061
Cash advance loss provision.....	4,194	6,735	—	10,929
Administration.....	8,555	2,496	252	11,303
Depreciation and amortization	4,220	2,020	90	6,330
Total expenses	<u>61,195</u>	<u>24,758</u>	<u>670</u>	<u>86,623</u>
Income from operations	<u>\$ 22,494</u>	<u>\$ 5,626</u>	<u>\$ 230</u>	<u>\$ 28,350</u>
<u>As of December 31, 2005:</u>				
Total assets.....	<u>\$475,527</u>	<u>\$115,778</u>	<u>\$ 7,343</u>	<u>\$ 598,648</u>
<u>Three Months Ended December 31, 2004:</u>				
Revenue				
Finance and service charges.....	\$ 30,198	\$ —	\$ —	\$ 30,198
Proceeds from disposition of merchandise...	77,734	—	—	77,734
Cash advance fees	9,502	21,260	—	30,762
Check cashing royalties and fees.....	—	1,269	818	2,087
Total revenue	<u>117,434</u>	<u>22,529</u>	<u>818</u>	<u>140,781</u>
Cost of revenue – disposed merchandise	<u>48,111</u>	<u>—</u>	<u>—</u>	<u>48,111</u>
Net revenue	<u>69,323</u>	<u>22,529</u>	<u>818</u>	<u>92,670</u>
Expenses				
Operations	35,595	12,158	364	48,117
Cash advance loss provision.....	2,729	5,360	—	8,089
Administration.....	6,489	2,908	247	9,644
Depreciation and amortization	3,257	1,527	111	4,895
Total expenses	<u>48,070</u>	<u>21,953</u>	<u>722</u>	<u>70,745</u>
Income from operations	<u>\$ 21,253</u>	<u>\$ 576</u>	<u>\$ 96</u>	<u>\$ 21,925</u>
<u>As of December 31, 2004:</u>				
Total assets.....	<u>\$442,420</u>	<u>\$105,650</u>	<u>\$ 7,095</u>	<u>\$ 555,165</u>

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
INCOME FROM CONTINUING OPERATIONS BY OPERATING SEGMENT
YEAR ENDED DECEMBER 31, 2005

(in thousands)

	<u>Pawn Lending</u>	<u>Cash Advance</u>	<u>Check Cashing</u>	<u>Consolidated</u>
<u>Year Ended December 31, 2005:</u>				
Revenue				
Finance and service charges	\$139,772	\$ —	\$ —	\$ 139,772
Proceeds from disposition of merchandise...	301,502	—	—	301,502
Cash advance fees	41,405	100,663	—	142,068
Check cashing royalties and fees.....	<u>—</u>	<u>7,185</u>	<u>3,819</u>	<u>11,004</u>
Total revenue	482,679	107,848	3,819	594,346
Cost of revenue – disposed merchandise	<u>183,799</u>	<u>—</u>	<u>—</u>	<u>183,799</u>
Net revenue	<u>298,880</u>	<u>107,848</u>	<u>3,819</u>	<u>410,547</u>
Expenses				
Operations	167,272	51,706	1,379	220,357
Cash advance loss provision.....	15,663	27,171	—	42,834
Administration.....	32,769	9,503	955	43,227
Depreciation and amortization	<u>15,786</u>	<u>7,299</u>	<u>332</u>	<u>23,417</u>
Total expenses	<u>231,490</u>	<u>95,679</u>	<u>2,666</u>	<u>329,835</u>
Income from operations	<u>\$ 67,390</u>	<u>\$ 12,169</u>	<u>\$ 1,153</u>	<u>\$ 80,712</u>
<u>Year Ended December 31, 2004:</u>				
Revenue				
Finance and service charges	\$110,495	\$ —	\$ —	\$ 110,495
Proceeds from disposition of merchandise...	250,291	—	—	250,291
Cash advance fees	32,952	66,250	—	99,202
Check cashing royalties and fees.....	<u>—</u>	<u>5,904</u>	<u>3,586</u>	<u>9,490</u>
Total revenue	393,738	72,154	3,586	469,478
Cost of revenue – disposed merchandise	<u>153,866</u>	<u>—</u>	<u>—</u>	<u>153,866</u>
Net revenue	<u>239,872</u>	<u>72,154</u>	<u>3,586</u>	<u>315,612</u>
Expenses				
Operations	134,878	36,982	1,417	173,277
Cash advance loss provision.....	8,750	14,779	—	23,529
Administration.....	30,034	9,178	971	40,183
Depreciation and amortization	<u>11,984</u>	<u>4,754</u>	<u>472</u>	<u>17,210</u>
Total expenses	<u>185,646</u>	<u>65,693</u>	<u>2,860</u>	<u>254,199</u>
Income from operations	<u>\$ 54,226</u>	<u>\$ 6,461</u>	<u>\$ 726</u>	<u>\$ 61,413</u>