



Additional Information:

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For Immediate Release

CASH AMERICA REPORTS A 31% INCREASE IN THIRD QUARTER NET INCOME PER SHARE FROM CONTINUING OPERATIONS AND DECLARES REGULAR DIVIDEND

Fort Worth, Texas (October 25, 2007) - - Cash America International, Inc. (NYSE: CSH) announced today that net income for the third quarter of 2007 was \$20,616,000 (68 cents per share). The third quarter results include a pre-tax gain of \$6.3 million (13 cents per share after taxes) from the Company's sale of its notes receivable and its rights to acquire a minority ownership position in an overseas pawn lending business, Svensk Pantbelåning. Excluding the gain from the sale, the Company generated a 31% increase in earnings per share as net income increased to \$16,560,000 (55 cents per share) during the third quarter 2007 compared to \$12,941,000 (42 cents per share) reported in the same period of 2006.

Total revenue increased 40% during the third quarter 2007 to \$231.5 million, up from \$165.9 million during the same period in 2006. The primary contributor to the increase in total revenue was a 97% increase in cash advance fees, which were \$95.4 million during the third quarter 2007, compared to \$48.4 million during the same period in 2006. The growth in cash advance fees is predominantly attributed to the continued expansion of the number of customers accessing credit using the Company's online distribution channel for the product. Also contributing to the increase in total revenue was a 14% increase in revenue related to pawn lending operations, including a 23% increase in sales from the disposition of merchandise and a 5% increase in fees and service charges on pawn loans.

For the first nine months of fiscal year 2007, Cash America produced a 30% increase in net income excluding one-time gains, of \$49,003,000 (\$1.61 per share) compared to \$37,833,000 (\$1.24 per share) in the same period of the prior year. The 2006 year-to-date net income excludes a \$1.4 million (5 cents per share) after-tax gain on proceeds from a lease contract that was terminated during the second quarter of that year. Driving the year-over-year net income gain was a 40% increase in total revenue to \$668.3 million for the nine-month period ended September 2007 up from \$478.8 million for the same period in 2006.

Commenting on the results for the third quarter, Daniel R. Feehan, President and Chief Executive Officer said, "We are pleased to see the strong year-over-year growth in revenue in each of our businesses during the third quarter. In addition, during the quarter we began to experience a slight improvement in sequential loss rates on our cash advance loan portfolio as the mix of first time customers using our online platform moderated as a percent of total customers. This natural progression allowed us to begin to demonstrate the opportunity for the growth in earnings and marginal profitability that we anticipated from this distribution platform. We are pleased to see continued growth in this service alternative for our cash advance customers. In addition, we enjoyed another successful quarter from our pawn lending activities led by a 20% increase in gross profit from the disposition of merchandise on strong sales activities during the period."

Cash America will conduct a conference call to discuss its third quarter earnings Thursday, October 25, 2007 at 3:45 PM CST. A live web cast of the call will be available on the Company's corporate web site in the Investor Relations section (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.

Additionally, the Company announced that the Board of Directors, at its regularly scheduled quarterly meeting, declared a \$0.035 (3.5 cents) per share cash dividend on common stock outstanding. The dividend will be paid to shareholders of record on November 7, 2007, and will be paid at the close of business on November 21, 2007.

Outlook for the Fourth Quarter of 2007 and Related Fiscal Year

Expectations for the remainder of fiscal 2007 will be impacted by earning asset levels based on customer demand for credit products and by customer demand for the sale of merchandise in pawn locations. Other elements expected to affect the growth in revenue include the ongoing maturation of the 169 gross additional pawn and cash advance locations opened or acquired during the last 36 months, the regulatory governance of loan products and the development and profitable growth of the Company's online distribution channel for cash advance products. Based on its views and expectations related to the preceding factors management expects that the fourth quarter 2007 net income per share will be between 84 and 94 cents per share compared to 71 cents per share in the fourth quarter 2006. Therefore, management's expectation for the full year 2007

earnings per share will be between \$2.45 and \$2.55 compared to \$1.95 per share in fiscal 2006. These full year results exclude the pre-tax gain of \$6.3 million (13 cents per share after taxes) in the third quarter 2007 and the \$1.4 million after-tax gain (5 cents per share) in the second quarter of 2006.

In addition, management is initiating its preliminary expectations for fiscal year 2008 with an anticipated range of earnings per share of 2.85 to \$3.05.

Cash America International, Inc. is a provider of specialty financial services to individuals in the United States with 936 total locations. Cash America is the largest provider of secured non-recourse loans to individuals, commonly referred to as pawn loans, through 495 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 301 locations that offer this service under the brand names Cash America Payday Advance and Cashland. Short-term cash advances are also offered over the Internet to customers in 31 states in the United States and the United Kingdom at <http://www.cashnetusa.com> and <http://www.quickquid.co.uk>, respectively. In addition, check cashing services are provided through its 140 franchised and Company-owned "Mr. Payroll" check cashing centers.

For additional information regarding the Company and the services it provides, visit the Company's websites located at:

<http://www.cashamerica.com>

<http://www.cashnetusa.com>

<http://www.cashlandloans.com>

<http://www.quickquid.co.uk>

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 continued acceptance of the online distribution channel by the Company's cash advance customers, the actions of third parties who offer products and services at the Company's locations, fluctuations in the price of gold, 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 foreign currency exchange rates, changes in the capital markets, changes in tax and other laws and governmental rules and regulations applicable to the Company's businesses, the ability to successfully integrate newly acquired businesses into the Company's operations 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		Nine Months Ended	
	September 30,		September 30,	
	<u>2007</u>	<u>2006</u>	<u>2007</u>	<u>2006</u>
Consolidated Operations:				
Total revenue.....	\$231,512	\$165,917	\$668,265	\$478,800
Net revenue	\$173,819	\$119,636	\$495,863	\$336,891
Total operating expenses	\$143,022	\$ 96,292	\$408,034	\$270,165
Income from operations	\$ 30,797	\$ 23,344	\$ 87,829	\$ 66,726
Income before income taxes.....	\$ 32,829	\$ 20,684	\$ 83,032	\$ 62,330
Net Income	\$ 20,616	\$ 12,941	\$ 53,059	\$ 39,242
Earnings per share:				
Basic.....	\$ 0.70	\$ 0.44	\$ 1.78	\$ 1.32
Diluted	\$ 0.68	\$ 0.42	\$ 1.74	\$ 1.29
Weighted average shares:				
Basic.....	29,535	29,707	29,745	29,652
Diluted.....	30,235	30,548	30,464	30,515

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

	September 30,		December 31,
	2007	2006	2006
	(Unaudited)		
Assets			
Current assets:			
Cash and cash equivalents.....	\$ 26,412	\$ 30,241	\$ 25,723
Pawn loans	136,722	133,734	127,384
Cash advances, net	82,785	70,253	79,975
Merchandise held for disposition, net	98,751	83,179	87,060
Finance and service charges receivable.....	25,528	23,846	25,377
Other receivables and prepaid expenses.....	15,349	11,539	16,128
Deferred tax assets	22,455	14,657	16,324
Total current assets	408,002	367,449	377,971
Property and equipment, net	147,813	110,983	119,261
Goodwill	283,554	193,379	238,499
Intangible assets, net.....	24,569	27,078	27,477
Other assets.....	3,017	12,296	13,036
Total assets	\$ 866,955	\$ 711,185	\$ 776,244
Liabilities and Stockholders' Equity			
Current liabilities:			
Accounts payable and accrued expenses.....	\$ 104,784	\$ 52,045	\$ 91,217
Customer deposits	8,211	7,470	7,464
Income taxes currently payable.....	16	2,456	2,691
Current portion of long-term debt	12,786	16,786	16,786
Total current liabilities	125,797	78,757	118,158
Deferred tax liabilities	15,854	11,688	12,770
Other liabilities	1,621	1,578	1,625
Long-term debt	251,427	200,617	202,963
Total liabilities	394,699	292,640	335,516
Stockholders' equity:			
Common stock, \$.10 par value per share, 80,000,000 shares authorized, 30,235,164 shares issued	3,024	3,024	3,024
Additional paid-in capital	162,837	160,234	161,683
Retained earnings	337,909	267,004	287,962
Accumulated other comprehensive income (loss).....	(4)	21	20
Notes receivable secured by common stock.....	—	(382)	(18)
Treasury shares, at cost (1,088,493 shares, 682,800 shares and 565,840 shares at September 30, 2007 and 2006, and December 31, 2006, respectively).....	(31,510)	(11,356)	(11,943)
Total stockholders' equity	472,256	418,545	440,728
Total liabilities and stockholders' equity.....	\$ 866,955	\$ 711,185	\$ 776,244

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

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2007	2006	2007	2006
	(Unaudited)			
Revenue				
Finance and service charges.....	\$ 41,386	\$ 39,404	\$ 117,011	\$ 109,047
Proceeds from disposition of merchandise	91,366	74,426	277,342	234,172
Cash advance fees.....	95,417	48,401	260,880	123,235
Check cashing fees, royalties and other	<u>3,343</u>	<u>3,686</u>	<u>13,032</u>	<u>12,346</u>
Total Revenue	231,512	165,917	668,265	478,800
Cost of Revenue				
Disposed merchandise	<u>57,693</u>	<u>46,281</u>	<u>172,402</u>	<u>141,909</u>
Net Revenue	173,819	119,636	495,863	336,891
Expenses				
Operations.....	74,695	58,263	221,672	177,178
Cash advance loss provision	43,612	17,503	118,688	32,738
Administration	16,450	13,580	43,976	40,447
Depreciation and amortization.....	<u>8,265</u>	<u>6,946</u>	<u>23,698</u>	<u>19,802</u>
Total Expenses	<u>143,022</u>	<u>96,292</u>	<u>408,034</u>	<u>270,165</u>
Income from Operations	30,797	23,344	87,829	66,726
Interest expense.....	(4,378)	(3,162)	(12,119)	(8,010)
Interest income.....	145	435	999	1,202
Foreign currency transaction gain.....	5	67	63	245
Gain from termination of contract	—	—	—	2,167
Gain on sale of foreign notes	<u>6,260</u>	<u>—</u>	<u>6,260</u>	<u>—</u>
Income before Income Taxes	32,829	20,684	83,032	62,330
Provision for income taxes.....	<u>12,213</u>	<u>7,743</u>	<u>29,973</u>	<u>23,088</u>
Net Income	<u>\$ 20,616</u>	<u>\$ 12,941</u>	<u>\$ 53,059</u>	<u>\$ 39,242</u>
Earnings Per Share:				
Basic	\$ 0.70	\$ 0.44	\$ 1.78	\$ 1.32
Diluted	\$ 0.68	\$ 0.42	\$ 1.74	\$ 1.29
Weighted average common shares outstanding:				
Basic	29,535	29,707	29,745	29,652
Diluted	30,235	30,548	30,464	30,515
Dividends declared per common share	\$ 0.035	\$ 0.025	\$ 0.105	\$ 0.075

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

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2007	2006	2007	2006
PAWN LENDING OPERATIONS:				
Pawn loans				
Annualized yield on pawn loans.....	121.4%	119.3%	124.1%	123.3%
Total amount of pawn loans written and renewed.....	\$ 138,100	\$ 129,269	\$ 378,058	\$ 357,170
Average pawn loan balance outstanding.....	\$ 135,205	\$ 131,089	\$ 126,043	\$ 118,297
Average pawn loan balance per average location in operation.....	\$ 281	\$ 284	\$ 263	\$ 258
Ending pawn loan balance per location in operation.....	\$ 283	\$ 289	\$ 283	\$ 289
Average pawn loan amount at end of period (not in thousands).....	\$ 102	\$ 100	\$ 105	\$ 100
Profit margin on disposition of merchandise as a percentage of proceeds from disposition of merchandise.....	36.9%	37.8%	37.8%	39.4%
Average annualized merchandise turnover.....	2.5x	2.4x	2.7x	2.6x
Average balance of merchandise held for disposition per average location in operation.....	\$ 192	\$ 167	\$ 182	\$ 157
Ending balance of merchandise held for disposition per location in operation.....	\$ 204	\$ 180	\$ 204	\$ 180
Pawnshop locations in operation –				
Beginning of period, owned.....	480	457	475	456
Acquired.....	2	5	5	7
Start-ups.....	1	1	4	2
Combined or closed.....	<u>—</u>	<u>—</u>	<u>(1)</u>	<u>(2)</u>
End of period, owned.....	483	463	483	463
Franchise locations at end of period.....	<u>12</u>	<u>11</u>	<u>12</u>	<u>11</u>
Total pawnshop locations at end of period.....	<u>495</u>	<u>474</u>	<u>495</u>	<u>474</u>
Average number of owned pawnshop locations.....	<u>482</u>	<u>462</u>	<u>479</u>	<u>459</u>
Cash advances ^(a)				
Pawn locations offering cash advances at end of period.....	429	417	429	417
Average number of pawn locations offering cash advances.....	427	416	425	423
Amount of cash advances written at pawn locations:				
Funded by the Company.....	\$ 16,652	\$ 18,978	\$ 48,899	\$ 49,113
Funded by third-party lenders ^{(b)(d)}	<u>49,634</u>	<u>57,062</u>	<u>141,510</u>	<u>151,673</u>
Aggregate amount of cash advances written at pawn locations ^{(b)(f)}	<u>\$ 66,286</u>	<u>\$ 76,040</u>	<u>\$ 190,409</u>	<u>\$ 200,786</u>
Number of cash advances written at pawn locations (not in thousands):				
By the Company.....	54,821	61,516	160,253	154,545
By third-party lenders ^{(b)(d)}	<u>105,873</u>	<u>129,176</u>	<u>308,729</u>	<u>355,651</u>
Aggregate number of cash advances written at pawn locations ^{(b)(f)}	<u>160,694</u>	<u>190,692</u>	<u>468,982</u>	<u>510,196</u>
Cash advance customer balances due at pawn locations (gross):				
Owned by Company ^(c)	\$ 8,803	\$ 8,779	\$ 8,803	\$ 8,779
Owned by third-party lenders ^{(b)(d)}	<u>9,179</u>	<u>10,474</u>	<u>9,179</u>	<u>10,474</u>
Aggregate cash advance customer balances due at pawn locations (gross) ^{(b)(f)}	<u>\$ 17,982</u>	<u>\$ 19,253</u>	<u>\$ 17,982</u>	<u>\$ 19,253</u>

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

	<u>Three Months Ended</u> <u>September 30,</u>		<u>Nine Months Ended</u> <u>September 30,</u>	
	<u>2007</u>	<u>2006</u>	<u>2007</u>	<u>2006</u>
CASH ADVANCE OPERATIONS ^(e):				
Storefront operations:				
Amount of cash advances written:				
Funded by the Company.....	\$ 187,302	\$ 168,743	\$ 522,719	\$ 431,569
Funded by third-party lenders ^{(b) (d)}	<u>30,212</u>	<u>34,899</u>	<u>84,884</u>	<u>103,995</u>
Aggregate amount of cash advances written ^{(b) (f)}	<u>\$ 217,514</u>	<u>\$ 203,642</u>	<u>\$ 607,603</u>	<u>\$ 535,564</u>
Number of cash advances written (not in thousands):				
By the Company.....	513,135	482,560	1,438,490	1,235,431
By third-party lenders ^{(b) (d)}	<u>55,090</u>	<u>66,098</u>	<u>159,427</u>	<u>204,114</u>
Aggregate number of cash advances written ^{(b) (f)}	<u>568,225</u>	<u>548,658</u>	<u>1,597,917</u>	<u>1,439,545</u>
Cash advance customer balances due (gross):				
Owned by the Company ^(c)	\$ 51,316	\$ 46,642	\$ 51,316	\$ 46,642
Owned by third-party lenders ^{(b) (d)}	<u>5,259</u>	<u>5,916</u>	<u>5,259</u>	<u>5,916</u>
Aggregate cash advance customer balances due (gross) ^{(b) (f)}	<u>\$ 56,575</u>	<u>\$ 52,558</u>	<u>\$ 56,575</u>	<u>\$ 52,558</u>
Cash advance locations in operation (excluding online lending) –				
Beginning of period.....	296	291	295	286
Start-ups.....	7	2	10	10
Combined or closed	<u>(2)</u>	<u>—</u>	<u>(4)</u>	<u>(3)</u>
End of period.....	<u>301</u>	<u>293</u>	<u>301</u>	<u>293</u>
Average number of cash advance locations.....	<u>299</u>	<u>292</u>	<u>297</u>	<u>289</u>
Internet lending operations:				
Amount of cash advances written:				
Funded by the Company.....	\$ 157,887	\$ 15,625	\$ 435,665	\$ 15,625
Funded by third-party lenders ^{(b) (d)}	<u>96,096</u>	<u>—</u>	<u>251,880</u>	<u>—</u>
Aggregate amount of cash advances written ^{(b) (f)}	<u>\$ 253,983</u>	<u>\$ 15,625</u>	<u>\$ 687,545</u>	<u>\$ 15,625</u>
Number of cash advances written (not in thousands):				
By the Company.....	400,942	40,480	1,117,466	40,480
By third-party lenders ^{(b) (d)}	<u>159,711</u>	<u>—</u>	<u>441,402</u>	<u>—</u>
Aggregate number of cash advances written ^{(b) (f)}	<u>560,653</u>	<u>40,480</u>	<u>1,558,868</u>	<u>40,480</u>
Cash advance customer balances due (gross):				
Owned by the Company ^(c)	\$ 53,591	\$ 25,921	\$ 53,591	\$ 25,921
Owned by third-party lenders ^{(b) (d)}	<u>16,631</u>	<u>—</u>	<u>16,631</u>	<u>—</u>
Aggregate cash advance customer balances due (gross) ^{(b) (f)}	<u>\$ 70,222</u>	<u>\$ 25,921</u>	<u>\$ 70,222</u>	<u>\$ 25,921</u>
Number of states with online lending at end of period	31	27	31	27
Number of countries with online lending at end of period.....	2	1	2	1

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CASH AMERICA INTERNATIONAL, INC., AND SUBSIDIARIES
FINANCIAL AND OPERATING DATA (Continued)

(\$ in thousands unless otherwise noted)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2007	2006	2007	2006
Combined Storefront and Internet lending operations:				
Amount of cash advances written:				
Funded by the Company.....	\$ 345,189	\$ 184,368	\$ 958,384	\$ 447,194
Funded by third-party lenders ^{(b) (d)}	<u>126,308</u>	<u>34,899</u>	<u>336,764</u>	<u>103,995</u>
Aggregate amount of cash advances written ^{(b) (f)}	<u>\$ 471,497</u>	<u>\$ 219,267</u>	<u>\$ 1,295,148</u>	<u>\$ 551,189</u>
Number of cash advances written (not in thousands):				
By the Company	914,077	523,040	2,555,956	1,275,911
By third-party lenders ^{(b) (d)}	<u>214,801</u>	<u>66,098</u>	<u>600,829</u>	<u>204,114</u>
Aggregate number of cash advances written ^{(b) (f)}	<u>1,128,878</u>	<u>589,138</u>	<u>3,156,785</u>	<u>1,480,025</u>
Cash advance customer balances due (gross):				
Owned by the Company ^(c)	\$ 104,907	\$ 72,563	\$ 104,907	\$ 72,563
Owned by third-party lenders ^{(b) (d)}	<u>21,890</u>	<u>5,916</u>	<u>21,890</u>	<u>5,916</u>
Aggregate cash advance customer balances due (gross) ^{(b) (f)}	<u>\$ 126,797</u>	<u>\$ 78,479</u>	<u>\$ 126,797</u>	<u>\$ 78,479</u>
CONSOLIDATED CASH ADVANCE PRODUCT SUMMARY ^{(a) (b) (e)}:				
Amount of cash advances written:				
Funded by the Company.....	\$ 361,841	\$ 203,346	\$ 1,007,283	\$ 496,307
Funded by third-party lenders ^{(b) (d)}	<u>175,942</u>	<u>91,961</u>	<u>478,274</u>	<u>255,668</u>
Aggregate amount of cash advances written ^{(b) (f)}	<u>\$ 537,783</u>	<u>\$ 295,307</u>	<u>\$ 1,485,557</u>	<u>\$ 751,975</u>
Number of cash advances written (not in thousands):				
By the Company	968,898	584,556	2,716,209	1,430,456
By third-party lenders ^{(b) (d)}	<u>320,674</u>	<u>195,274</u>	<u>909,558</u>	<u>559,765</u>
Aggregate number of cash advances written ^{(b) (f)}	<u>1,289,572</u>	<u>779,830</u>	<u>3,625,767</u>	<u>1,990,221</u>
Average amount per cash advance written (not in thousands):				
Funded by the Company.....	\$ 373	\$ 348	\$ 371	\$ 347
Funded by third-party lenders ^{(b) (d)}	<u>549</u>	<u>471</u>	<u>526</u>	<u>474</u>
Aggregate average amount per cash advance ^{(b) (f)}	<u>\$ 417</u>	<u>\$ 379</u>	<u>\$ 410</u>	<u>\$ 382</u>
Cash advance customer balances due (gross):				
Owned by the Company ^(c)	\$ 113,710	\$ 81,342	\$ 113,710	\$ 81,342
Owned by third-party lenders ^{(b) (d)}	<u>31,069</u>	<u>16,390</u>	<u>31,069</u>	<u>16,390</u>
Aggregate cash advance customer balances due (gross) ^{(b) (f)}	<u>\$ 144,779</u>	<u>\$ 97,732</u>	<u>\$ 144,779</u>	<u>\$ 97,732</u>
Total locations offering cash advances at end of period (excluding online lending)				
	730	710	730	710
Average total locations offering cash advances (excluding online lending)				
	726	708	722	712
Number of states with online lending at end of period				
	31	27	31	27
Number of countries with online lending at end of period				
	2	1	2	1

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CASH AMERICA INTERNATIONAL, INC., AND SUBSIDIARIES
FINANCIAL AND OPERATING DATA (Continued)

(\$ in thousands unless otherwise noted)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2007	2006	2007	2006
CHECK CASHING OPERATIONS (Mr. Payroll):				
Centers in operation at end of year (not in thousands):				
Company-owned locations	5	5	5	5
Franchised locations ^(b)	<u>135</u>	<u>133</u>	<u>135</u>	<u>133</u>
Combined centers in operations at end of year ^(b)	<u>140</u>	<u>138</u>	<u>140</u>	<u>138</u>
Revenue from Company-owned locations	\$ 106	\$ 126	\$ 379	\$ 442
Revenue from franchise royalties and other	<u>561</u>	<u>582</u>	<u>1,902</u>	<u>1,949</u>
Total revenue ^(c)	<u>\$ 667</u>	<u>\$ 708</u>	<u>\$ 2,281</u>	<u>\$ 2,391</u>
Face amount of checks cashed:				
Company-owned locations	\$ 7,902	\$ 9,196	\$ 25,724	\$ 29,191
Franchised locations ^(b)	<u>291,255</u>	<u>302,366</u>	<u>958,277</u>	<u>968,963</u>
Combined face amount of checks cashed ^(b)	<u>\$ 299,157</u>	<u>\$ 311,562</u>	<u>\$ 984,001</u>	<u>\$ 998,154</u>
Fees collected from customers:				
Company-owned locations ^(c)	\$ 106	\$ 124	\$ 379	\$ 442
Franchised locations ^(b)	<u>3,968</u>	<u>4,140</u>	<u>13,544</u>	<u>13,774</u>
Combined fees collected from customers ^(b)	<u>\$ 4,074</u>	<u>\$ 4,264</u>	<u>\$ 13,923</u>	<u>\$ 14,216</u>
Fees as a percentage of checks cashed:				
Company-owned locations	1.3%	1.4%	1.5%	1.5%
Franchised locations ^(b)	<u>1.4</u>	<u>1.4</u>	<u>1.4</u>	<u>1.4</u>
Combined fees as a percentage of checks cashed ^(b)	<u>1.4%</u>	<u>1.4%</u>	<u>1.4%</u>	<u>1.4%</u>
Average check cashed (not in thousands):				
Company-owned locations	\$ 375	\$ 379	\$ 396	\$ 400
Franchised locations ^(b)	<u>416</u>	<u>402</u>	<u>442</u>	<u>426</u>
Combined average check cashed ^(b)	<u>\$ 415</u>	<u>\$ 401</u>	<u>\$ 441</u>	<u>\$ 425</u>

^(a) Includes cash advance activities at the Company's pawn lending locations.

^(b) Non-GAAP presentation. For informational purposes and to provide a greater understanding of the Company's businesses. Management believes information provided with this level of detail is meaningful and useful in understanding the activities and business metrics of the Company's operations.

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

^(d) Cash advances written by third-party lenders that were arranged by the Company on behalf of the third-party lenders.

^(e) Includes cash advance activities at the Company's cash advance storefront locations and through the Company's internet distribution channel.

^(f) Includes (i) cash advances written by the Company, and (ii) cash advances written by third-party lenders that were arranged by the Company on behalf of the third-party lenders.

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
CONSOLIDATED CASH ADVANCES OUTSTANDING AND RELATED ALLOWANCE FOR LOSSES
(in thousands)

	September 30,	
	2007	2006
Funded by the Company ^(b)		
Active cash advances and fees receivable	\$ 69,005	\$ 54,741
Cash advances and fees in collection.....	28,817	20,146
Total funded by the Company ^(b)	97,822	74,887
Funded by third-party lenders ^{(a) (c)}		
Active cash advances and fees receivable	31,069	17,072
Cash advances and fees in collection.....	15,888	5,773
Total funded by third-party lenders ^{(a) (c)}	46,957	22,845
Combined gross portfolio ^{(a) (d)}	144,779	97,732
Less: Elimination of cash advances owned by third-party lenders	31,069	16,390
Company-owned cash advances and fees receivable, gross	113,710	81,342
Less: Allowance for losses.....	30,925	11,089
Cash advances and fees receivable, net	\$ 82,785	\$ 70,253

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2007	2006	2007	2006
Allowance for company-owned cash advances				
Balance at beginning of period	\$ 32,173	\$ 7,541	\$ 19,513	\$ 6,309
Cash advance loss provision	43,604	17,641	118,011	32,859
Charge-offs	(48,283)	(16,266)	(117,133)	(35,924)
Recoveries.....	3,431	2,173	10,534	7,845
Balance at end of period	<u>\$30,925</u>	<u>\$ 11,089</u>	<u>\$ 30,925</u>	<u>\$ 11,089</u>
Accrual for third-party lender-owned cash advances				
Balance at beginning of period	\$ 1,824	\$ 891	\$ 1,155	\$ 874
Increase (decrease) in loss provision	8	(138)	677	(121)
Balance at end of period	<u>\$ 1,832</u>	<u>\$ 753</u>	<u>\$ 1,832</u>	<u>\$ 753</u>
Combined statistics ^(d)				
Combined cash advance loss provision	<u>\$ 43,612</u>	<u>\$ 17,503</u>	<u>\$118,688</u>	<u>\$ 32,738</u>
Combined cash advance loss provision as a % of combined cash advances written ^(a)	<u>8.1%</u>	<u>5.9%</u>	<u>8.0%</u>	<u>4.4%</u>
Charge-offs (net of recoveries) as a % of combined cash advances written ^(a)	<u>8.3%</u>	<u>4.8%</u>	<u>7.2%</u>	<u>3.7%</u>
Combined allowance for losses and accrued third-party lender losses as a % of combined gross portfolio ^(a)	<u>22.6%</u>	<u>12.1%</u>	<u>22.6%</u>	<u>12.1%</u>

^(a) Non-GAAP presentation. For informational purposes and to provide a greater understanding of the Company's businesses. Management believes information provided with this level of detail is meaningful and useful in understanding the activities and business metrics of the Company's operations.

^(b) Cash advances written by the Company in its pawn and cash advance locations and through the Company's Internet distribution channel.

^(c) Cash advances written by third-party lenders that were arranged by the Company on behalf of the third-party lenders, all at the Company's pawn and cash advance locations and through the Company's Internet distribution channel.

^(d) Includes (i) cash advances written by the Company, and (ii) cash advances written by third-party lenders that were arranged by the Company on behalf of the third-party lenders, all at the Company's pawn and cash advance locations and through the Company's Internet distribution channel.

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
INCOME FROM OPERATIONS BY OPERATING SEGMENT
THREE MONTHS ENDED SEPTEMBER 30, 2007 AND 2006
(in thousands)

	<u>Pawn Lending</u>	<u>Cash Advance⁽¹⁾</u>	<u>Check Cashing</u>	<u>Consolidated</u>
<u>Three Months Ended September 30, 2007:</u>				
Revenue				
Finance and service charges	\$ 41,386	\$ —	\$ —	\$ 41,386
Proceeds from disposition of merchandise	91,366	—	—	91,366
Cash advance fees	11,301	84,116	—	95,417
Check cashing fees, royalties and other	<u>698</u>	<u>1,826</u>	<u>819</u>	<u>3,343</u>
Total revenue	144,751	85,942	819	231,512
Cost of revenue – disposed merchandise	<u>57,693</u>	<u>—</u>	<u>—</u>	<u>57,693</u>
Net revenue	<u>87,058</u>	<u>85,942</u>	<u>819</u>	<u>173,819</u>
Expenses				
Operations	46,955	27,461	279	74,695
Cash advance loss provision	4,973	38,639	—	43,612
Administration	9,587	6,632	231	16,450
Depreciation and amortization	<u>5,272</u>	<u>2,901</u>	<u>92</u>	<u>8,265</u>
Total expenses	<u>66,787</u>	<u>75,633</u>	<u>602</u>	<u>143,022</u>
Income from operations	<u>\$ 20,271</u>	<u>\$ 10,309</u>	<u>\$ 217</u>	<u>\$ 30,797</u>
<u>As of September 30, 2007:</u>				
Total assets	<u>\$ 582,072</u>	<u>\$ 277,986</u>	<u>\$ 6,897</u>	<u>\$ 866,955</u>
Goodwill	<u>\$ 143,665</u>	<u>\$ 134,579</u>	<u>\$ 5,310</u>	<u>\$ 283,554</u>
 <u>Three Months Ended September 30, 2006:</u>				
Revenue				
Finance and service charges	\$ 39,404	\$ —	\$ —	\$ 39,404
Proceeds from disposition of merchandise	74,426	—	—	74,426
Cash advance fees	11,963	36,438	—	48,401
Check cashing fees, royalties and other	<u>743</u>	<u>1,887</u>	<u>1,056</u>	<u>3,686</u>
Total revenue	126,536	38,325	1,056	165,917
Cost of revenue – disposed merchandise	<u>46,281</u>	<u>—</u>	<u>—</u>	<u>46,281</u>
Net revenue	<u>80,255</u>	<u>38,325</u>	<u>1,056</u>	<u>119,636</u>
Expenses				
Operations	43,148	14,788	327	58,263
Cash advance loss provision	5,934	11,569	—	17,503
Administration	8,164	5,118	298	13,580
Depreciation and amortization	<u>4,748</u>	<u>2,107</u>	<u>91</u>	<u>6,946</u>
Total expenses	<u>61,994</u>	<u>33,582</u>	<u>716</u>	<u>96,292</u>
Income from operations	<u>\$ 18,261</u>	<u>\$ 4,743</u>	<u>\$ 340</u>	<u>\$ 23,344</u>
<u>As of September 30, 2006:</u>				
Total assets	<u>\$ 529,258</u>	<u>\$ 174,621</u>	<u>\$ 7,306</u>	<u>\$ 711,185</u>
Goodwill	<u>\$ 132,142</u>	<u>\$ 55,927</u>	<u>\$ 5,310</u>	<u>\$ 193,379</u>

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
INCOME FROM OPERATIONS BY OPERATING SEGMENT
NINE MONTHS ENDED SEPTEMBER 30, 2007 AND 2006
(in thousands)

<u>Nine Months Ended September 30, 2007:</u>	<u>Pawn Lending</u>	<u>Cash Advance⁽¹⁾</u>	<u>Check Cashing</u>	<u>Consolidated</u>
Revenue				
Finance and service charges	\$ 117,011	\$ —	\$ —	\$ 117,011
Proceeds from disposition of merchandise	277,342	—	—	277,342
Cash advance fees	31,411	229,469	—	260,880
Check cashing fees, royalties and other	<u>2,438</u>	<u>7,777</u>	<u>2,817</u>	<u>13,032</u>
Total revenue	428,202	237,246	2,817	668,265
Cost of revenue – disposed merchandise	<u>172,402</u>	—	—	<u>172,402</u>
Net revenue	<u>255,800</u>	<u>237,246</u>	<u>2,817</u>	<u>495,863</u>
Expenses				
Operations	140,654	80,074	944	221,672
Cash advance loss provision	11,542	107,146	—	118,688
Administration	25,894	17,326	756	43,976
Depreciation and amortization	<u>15,406</u>	<u>7,998</u>	<u>294</u>	<u>23,698</u>
Total expenses	<u>193,496</u>	<u>212,544</u>	<u>1,994</u>	<u>408,034</u>
Income from operations	<u>\$ 62,304</u>	<u>\$ 24,702</u>	<u>\$ 823</u>	<u>\$ 87,829</u>

Nine Months Ended September 30, 2006:

Revenue				
Finance and service charges	\$ 109,047	\$ —	\$ —	\$ 109,047
Proceeds from disposition of merchandise	234,172	—	—	234,172
Cash advance fees	31,893	91,342	—	123,235
Check cashing fees, royalties and other	<u>2,046</u>	<u>7,220</u>	<u>3,080</u>	<u>12,346</u>
Total revenue	377,158	98,562	3,080	478,800
Cost of revenue – disposed merchandise	<u>141,909</u>	—	—	<u>141,909</u>
Net revenue	<u>235,249</u>	<u>98,562</u>	<u>3,080</u>	<u>336,891</u>
Expenses				
Operations	132,164	44,033	981	177,178
Cash advance loss provision	11,541	21,197	—	32,738
Administration	24,396	14,872	1,179	40,447
Depreciation and amortization	<u>13,568</u>	<u>5,973</u>	<u>261</u>	<u>19,802</u>
Total expenses	<u>181,669</u>	<u>86,075</u>	<u>2,421</u>	<u>270,165</u>
Income from operations	<u>\$ 53,580</u>	<u>\$ 12,487</u>	<u>\$ 659</u>	<u>\$ 66,726</u>

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
INCOME FROM OPERATIONS BY OPERATING SEGMENT
THREE MONTHS ENDED SEPTEMBER 30, 2007 AND 2006
(in thousands)

(1) The Cash Advance segment is comprised of two distribution channels for the same product, a multi-unit, “storefront” platform of 301 units and an on-line, internet based lending platform. The amounts for the three and nine months ended September 30, 2006 include 15 days of activity, as the internet based lending platform was purchased on September 15, 2006. The following table summarizes the results from each channel’s contributions to the Cash Advance segment as of September 30, 2007:

<u>Three Months Ended September 30, 2007:</u>	<u>Storefront</u>	<u>Internet Lending</u>	<u>Total Cash Advance</u>
Revenue			
Cash advance fees.....	\$ 34,249	\$ 49,867	\$ 84,116
Check cashing fees, royalties and other.....	<u>1,826</u>	<u>—</u>	<u>1,826</u>
Total revenue.....	36,075	49,867	85,942
Expenses			
Operations.....	17,194	10,267	27,461
Cash advance loss provision.....	11,585	27,054	38,639
Administration.....	2,780	3,852	6,632
Depreciation and amortization.....	<u>2,072</u>	<u>829</u>	<u>2,901</u>
Total expenses.....	<u>33,631</u>	<u>42,002</u>	<u>75,633</u>
Income from operations.....	<u>\$ 2,444</u>	<u>\$ 7,865</u>	<u>\$ 10,309</u>
<u>As of September 30, 2007:</u>			
Total assets.....	<u>\$ 122,673</u>	<u>\$ 155,313</u>	<u>\$ 277,986</u>
Goodwill.....	<u>\$ 44,618</u>	<u>\$ 89,961</u>	<u>\$ 134,579</u>
<u>Three Months Ended September 30, 2006:</u>	<u>Storefront</u>	<u>Internet Lending</u>	<u>Total Cash Advance</u>
Revenue			
Cash advance fees.....	\$ 32,815	\$ 3,623	\$ 36,438
Check cashing fees, royalties and other.....	<u>1,887</u>	<u>—</u>	<u>1,887</u>
Total revenue.....	<u>34,702</u>	<u>3,623</u>	<u>38,325</u>
Expenses			
Operations.....	14,193	595	14,788
Cash advance loss provision.....	10,332	1,237	11,569
Administration.....	4,928	190	5,118
Depreciation and amortization.....	<u>1,947</u>	<u>160</u>	<u>2,107</u>
Total expenses.....	<u>31,400</u>	<u>2,182</u>	<u>33,582</u>
Income from operations.....	<u>\$ 3,302</u>	<u>\$ 1,441</u>	<u>\$ 4,743</u>
<u>As of September 30, 2006:</u>			
Total assets.....	<u>\$ 122,232</u>	<u>\$ 52,389</u>	<u>\$ 174,621</u>
Goodwill.....	<u>\$ 44,618</u>	<u>\$ 11,309</u>	<u>\$ 55,927</u>

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
INCOME FROM OPERATIONS BY OPERATING SEGMENT
NINE MONTHS ENDED SEPTEMBER 30, 2007 AND 2006
(in thousands)

<u>Nine Months Ended September 30, 2007:</u>	<u>Storefront</u>	<u>Internet Lending</u>	<u>Total Cash Advance</u>
Revenue			
Cash advance fees	\$ 95,240	\$ 134,229	\$ 229,469
Check cashing fees, royalties and other	<u>7,772</u>	<u>5</u>	<u>7,777</u>
Total revenue	<u>103,012</u>	<u>134,234</u>	<u>237,246</u>
Expenses			
Operations	50,539	29,535	80,074
Cash advance loss provision	28,716	78,430	107,146
Administration	7,935	9,391	17,326
Depreciation and amortization	<u>5,924</u>	<u>2,074</u>	<u>7,998</u>
Total expenses	<u>93,114</u>	<u>119,430</u>	<u>212,544</u>
Income from operations	<u>\$ 9,898</u>	<u>\$ 14,804</u>	<u>\$ 24,702</u>

<u>Nine Months Ended September 30, 2006:</u>	<u>Storefront</u>	<u>Internet Lending</u>	<u>Total Cash Advance</u>
Revenue			
Cash advance fees	\$ 87,719	\$ 3,623	\$ 91,342
Check cashing fees, royalties and other	<u>7,220</u>	<u>—</u>	<u>7,220</u>
Total revenue	<u>94,939</u>	<u>3,623</u>	<u>98,562</u>
Expenses			
Operations	43,438	595	44,033
Cash advance loss provision	19,960	1,237	21,197
Administration	14,682	190	14,872
Depreciation and amortization	<u>5,813</u>	<u>160</u>	<u>5,973</u>
Total expenses	<u>83,893</u>	<u>2,182</u>	<u>86,075</u>
Income from operations	<u>\$ 11,046</u>	<u>\$ 1,441</u>	<u>\$ 12,487</u>