



Additional Information:

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For Immediate Release

**CASH AMERICA ANNOUNCES FOURTH QUARTER EARNINGS PER SHARE
INCREASES 24% AND DECLARES DIVIDEND**

Fort Worth, Texas (January 24, 2008) - - Cash America International, Inc. (NYSE: CSH) announced today that its fourth quarter 2007 earnings per share rose 24% to 88 cents on \$26,287,000 in net income compared to 71 cents per share on net income of \$21,699,000 for the fourth quarter of 2006. The successful fourth quarter 2007 period, which ended on December 31, is attributable to a 21% increase in total revenue for the period, which reached \$261,129,000, up from \$215,714,000 in the same period in 2006. The year-over-year revenue growth continued a trend that has existed throughout 2007, as revenue from the Company's various loan products increased 23% to \$138.3 million and revenue from the sale of merchandise increased 20% to \$119.5 million in the fourth quarter of 2007 compared to the fourth quarter of 2006.

Commenting on the results of the quarter, Daniel R. Feehan, President and Chief Executive Officer of Cash America said, "Our Company emerged from one of the most challenging fourth quarter economic environments in recent history with strong and improving trends in our key business metrics. During the period, we experienced the second consecutive quarter with a sequential decrease in loan losses and the disposition of merchandise in our stores increased year over year while gross profit margins expanded. These factors led to a sequential improvement in our marginal profitability compared to the third quarter and positions us well as we move ahead into fiscal 2008."

Total revenue for the fiscal year ended December 31, 2007, was \$929.4 million, up 34% from \$694.5 million in 2006. Cash America finished fiscal year 2007 with a 30% increase in net income to \$79,346,000 (\$2.61 per share) for the twelve-month period compared to \$60,940,000 (\$2.00 per share) in fiscal 2006. Included in the 2007 total is an after-tax gain of 13 cents per share from a pre-tax gain of \$6.3 million from the Company's third quarter sale of its notes receivable related to the 2004 sale of its overseas pawn lending business, Svensk Pantbelåning. Included in the 2006 total is an after-tax gain of 5 cents per share from a \$2,167,000 pre-tax gain on proceeds from a lease contract that was terminated during the second quarter of that year. Excluding these gains, income from continuing operations was up 26% to \$75,290,000 (\$2.48 per share) for the full year of 2007 compared to the full year of 2006.

Cash America will conduct a conference call to discuss its fourth quarter earnings Thursday, January 24, 2008 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. 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 \$0.035 (3.5 cents) per share cash dividend on common stock outstanding. The dividend will be paid at the close of business on February 20, 2008 to shareholders of record on February 6, 2008.

Outlook for the First Quarter of 2008 and the 2008 Fiscal Year

Management believes that the opportunities for sustained growth in revenue and earnings will be largely associated with the customer demand for the credit products provided by the Company, which take the form of pawn loans and short-term cash advances, and the ability to sell merchandise from unredeemed pawn loans. As it enters the first quarter of 2008, management anticipates that demand for the Company's products will remain strong, but also believes that, as in prior years, tax refunds received by the Company's customers during the first quarter will have a meaningful impact on the first quarter results. Typically the Company's

customers who receive refunds use those proceeds to pay-off current and past due cash advance obligations, to redeem pawned merchandise and to purchase merchandise at the Company's locations. Based on its views and on the preceding factors, management expects that the first quarter 2008 net income per share will be between 70 and 75 cents per share compared to 63 cents per share in the first quarter 2007.

Expectations for the remainder of fiscal 2008 will be affected by the magnitude and timing 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. At this time, management confirms its previously reported expectation that its fiscal year 2008 earnings per share will be in the range of \$2.85 and \$3.05, compared to \$2.48 per share from continuing operations in fiscal 2007. The fiscal 2007 comparable full year income from continuing operations excludes an after-tax gain of 13 cents per share related to the third quarter pre-tax gain of \$6.3 million from the Company's sale of its notes receivable from its former overseas pawn lending business.

Cash America International, Inc. is a provider of specialty financial services to individuals in the United States with 942 total locations. Cash America is the largest provider of secured non-recourse loans to individuals, commonly referred to as pawn loans, through 499 locations in 23 states under the brand names Cash America Pawn and SuperPawn. The Company also offers short-term cash advances in many of its locations including 304 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 32 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 139 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.cashlandloans.com>

<http://www.cashnetusa.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, changes in tax and other laws and governmental rules and regulations applicable to the Company's business, 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 Company's control, and the Company cannot predict 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,	
	<u>2007</u>	<u>2006</u>	<u>2007</u>	<u>2006</u>
Consolidated Operations:				
Total revenue.....	\$261,129	\$215,714	\$929,394	\$694,514
Net revenue	\$186,739	\$152,694	\$682,602	\$489,585
Total operating expenses	\$141,059	\$115,400	\$549,093	\$385,566
Income from operations	\$ 45,680	\$ 37,294	\$133,509	\$104,019
Income before income taxes.....	\$ 41,733	\$ 33,839	\$124,765	\$ 96,168
Net Income	\$ 26,287	\$ 21,699	\$ 79,346	\$ 60,940
Earnings per share:				
Basic.....	\$ 0.90	\$ 0.73	\$ 2.68	\$ 2.05
Diluted	\$ 0.88	\$ 0.71	\$ 2.61	\$ 2.00
Weighted average shares:				
Basic.....	29,338	29,750	29,643	29,676
Diluted.....	30,008	30,561	30,349	30,532

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

	December 31,	
	2007	2006
	(Unaudited)	
Assets		
Current assets:		
Cash and cash equivalents	\$ 22,725	\$ 25,723
Pawn loans	137,319	127,384
Cash advances, net	88,148	79,975
Merchandise held for disposition, net	98,134	87,060
Finance and service charges receivable	26,963	25,377
Other receivables and prepaid expenses	16,292	16,128
Deferred tax assets	20,204	16,324
Total current assets	409,785	377,971
Property and equipment, net	161,676	119,261
Goodwill	306,221	238,499
Intangible assets, net	23,484	27,477
Other assets	3,478	13,036
Total assets	\$ 904,644	\$ 776,244
Liabilities and Stockholders' Equity		
Current liabilities:		
Accounts payable and accrued expenses	\$ 87,399	\$ 91,217
Customer deposits	7,856	7,464
Income taxes currently payable	3,755	2,691
Current portion of long-term debt	8,500	16,786
Total current liabilities	107,510	118,158
Deferred tax liabilities	18,584	12,770
Other liabilities	1,671	1,625
Long-term debt	280,277	202,963
Total liabilities	408,042	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
Additional paid-in capital	163,581	161,683
Retained earnings	363,180	287,962
Accumulated other comprehensive income (loss)	16	20
Notes receivable secured by common stock	-	(18)
Treasury shares, at cost (1,136,059 shares and 565,840 shares at December 31, 2007 and 2006, respectively)	(33,199)	(11,943)
Total stockholders' equity	496,602	440,728
Total liabilities and stockholders' equity	\$ 904,644	\$ 776,244

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,	
	2007	2006	2007	2006
	(Unaudited)			
Revenue				
Finance and service charges.....	\$ 43,949	\$ 40,425	\$ 160,960	\$ 149,472
Proceeds from disposition of merchandise	119,479	99,864	396,821	334,036
Cash advance fees.....	94,316	71,870	355,196	195,105
Check cashing fees, royalties and other	3,385	3,555	16,417	15,901
Total Revenue	261,129	215,714	929,394	694,514
Cost of Revenue				
Disposed merchandise	74,390	63,020	246,792	204,929
Net Revenue	186,739	152,694	682,602	489,585
Expenses				
Operations.....	81,143	69,183	304,480	247,707
Cash advance loss provision	36,550	26,825	155,238	59,563
Administration	14,939	11,882	57,250	50,984
Depreciation and amortization	8,427	7,510	32,125	27,312
Total Expenses	141,059	115,400	549,093	385,566
Income from Operations	45,680	37,294	133,509	104,019
Interest expense.....	(3,902)	(3,935)	(16,021)	(11,945)
Interest income.....	42	429	1,041	1,631
Foreign currency transaction gain.....	(87)	51	(24)	296
Gain from termination of contract	-	-	-	2,167
Gain on sale of foreign notes	-	-	6,260	-
Income before Income Taxes	41,733	33,839	124,765	96,168
Provision for income taxes.....	15,446	12,140	45,419	35,228
Net Income	\$ 26,287	\$ 21,699	\$ 79,346	\$ 60,940
Earnings Per Share:				
Basic	\$ 0.90	\$ 0.73	\$ 2.68	\$ 2.05
Diluted	\$ 0.88	\$ 0.71	\$ 2.61	\$ 2.00
Weighted average common shares outstanding:				
Basic	29,338	29,750	29,643	29,676
Diluted	30,008	30,561	30,349	30,532
Dividends declared per common share	\$ 0.035	\$ 0.025	\$ 0.140	\$ 0.100

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

	Three Months Ended		Year Ended	
	December 31,		December 31,	
	<u>2007</u>	<u>2006</u>	<u>2007</u>	<u>2006</u>
PAWN LENDING OPERATIONS:				
Pawn loans				
Annualized yield on pawn loans.....	128.3%	122.7%	125.5%	123.6%
Total amount of pawn loans written and renewed.....	\$ 136,741	\$ 116,876	\$ 514,799	\$ 474,046
Average pawn loan balance outstanding.....	\$ 135,914	\$ 130,713	\$ 128,259	\$ 120,930
Average pawn loan balance per average location in operation.....	\$ 281	\$ 279	\$ 267	\$ 262
Ending pawn loan balance per location in operation.....	\$ 283	\$ 268	\$ 283	\$ 268
Average pawn loan amount at end of period (not in thousands).....	\$ 116	\$ 107	\$ 116	\$ 107
Profit margin on disposition of merchandise as a percentage of proceeds from disposition of merchandise.....	37.7%	36.9%	37.8%	38.7%
Average annualized merchandise turnover.....	2.9x	2.8x	2.7x	2.7x
Average balance of merchandise held for disposition per average location in operation.....	\$ 210	\$ 188	\$ 189	\$ 165
Ending balance of merchandise held for disposition per location in operation.....	\$ 202	\$ 183	\$ 202	\$ 183
Pawnshop locations in operation –				
Beginning of period, owned.....	483	463	475	456
Acquired.....	—	12	5	19
Start-ups.....	2	—	6	2
Combined or closed.....	—	—	(1)	(2)
End of period, owned.....	<u>485</u>	<u>475</u>	<u>485</u>	<u>475</u>
Franchise locations at end of period.....	<u>14</u>	<u>12</u>	<u>14</u>	<u>12</u>
Total pawnshop locations at end of period.....	<u>499</u>	<u>487</u>	<u>499</u>	<u>487</u>
Average number of owned pawnshop locations.....	<u>484</u>	<u>469</u>	<u>480</u>	<u>462</u>
Cash advances ^(a)				
Pawn locations offering cash advances at end of period.....	431	423	431	423
Average number of pawn locations offering cash advances.....	430	419	426	423
Amount of cash advances written at pawn locations:				
Funded by the Company.....	\$ 16,123	\$ 17,839	\$ 65,022	\$ 66,952
Funded by third-party lenders ^{(b)(d)}	<u>47,195</u>	<u>56,059</u>	<u>188,705</u>	<u>207,732</u>
Aggregate amount of cash advances written at pawn locations ^{(b)(f)}	<u>\$ 63,318</u>	<u>\$ 73,898</u>	<u>\$ 253,727</u>	<u>\$ 274,684</u>
Number of cash advances written at pawn locations (not in thousands):				
By the Company.....	53,020	58,922	213,273	213,467
By third-party lenders ^{(b)(d)}	<u>100,847</u>	<u>124,998</u>	<u>409,576</u>	<u>480,649</u>
Aggregate number of cash advances written at pawn locations ^{(b)(f)}	<u>153,867</u>	<u>183,920</u>	<u>622,849</u>	<u>694,116</u>
Cash advance customer balances due at pawn locations (gross):				
Owned by Company ^(c)	\$ 8,627	\$ 8,448	\$ 8,627	\$ 8,448
Owned by third-party lenders ^{(b)(d)}	<u>9,198</u>	<u>11,202</u>	<u>9,198</u>	<u>11,202</u>
Aggregate cash advance customer balances due at pawn locations (gross) ^{(b)(f)}	<u>\$ 17,825</u>	<u>\$ 19,650</u>	<u>\$ 17,825</u>	<u>\$ 19,650</u>

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

(\$ in thousands unless otherwise noted)

	Three Months Ended December 31,		Year Ended December 31,	
	2007	2006	2007	2006
CASH ADVANCE OPERATIONS ^(e):				
Storefront operations:				
Amount of cash advances written:				
Funded by the Company.....	\$ 184,120	\$ 182,439	\$ 706,839	\$ 614,008
Funded by third-party lenders ^{(b) (d)}	<u>30,599</u>	<u>33,350</u>	<u>115,483</u>	<u>137,345</u>
Aggregate amount of cash advances written ^{(b) (f)}	<u>\$ 214,719</u>	<u>\$ 215,789</u>	<u>\$ 822,322</u>	<u>\$ 751,353</u>
Number of cash advances written (not in thousands):				
By the Company.....	505,761	505,184	1,944,251	1,740,615
By third-party lenders ^{(b) (d)}	<u>54,945</u>	<u>62,275</u>	<u>214,372</u>	<u>266,389</u>
Aggregate number of cash advances written ^{(b) (f)}	<u>560,706</u>	<u>567,459</u>	<u>2,158,623</u>	<u>2,007,004</u>
Cash advance customer balances due (gross):				
Owned by the Company ^(c)	\$ 51,389	\$ 53,201	\$ 51,389	\$ 53,201
Owned by third-party lenders ^{(b) (d)}	<u>5,530</u>	<u>6,327</u>	<u>5,530</u>	<u>6,327</u>
Aggregate cash advance customer balances due (gross) ^{(b) (f)}	<u>\$ 56,919</u>	<u>\$ 59,528</u>	<u>\$ 56,919</u>	<u>\$ 59,528</u>
Cash advance locations in operation (excluding online lending) –				
Beginning of period.....	301	293	295	286
Start-ups.....	4	2	14	12
Combined or closed	<u>(1)</u>	<u>—</u>	<u>(5)</u>	<u>(3)</u>
End of period.....	<u>304</u>	<u>295</u>	<u>304</u>	<u>295</u>
Average number of cash advance locations.....	<u>303</u>	<u>295</u>	<u>299</u>	<u>290</u>
Internet lending operations:				
Amount of cash advances written:				
Funded by the Company.....	\$ 162,641	\$ 120,601	\$ 598,306	\$ 136,226
Funded by third-party lenders ^{(b) (d)}	<u>98,692</u>	<u>15,500</u>	<u>350,572</u>	<u>15,500</u>
Aggregate amount of cash advances written ^{(b) (f)}	<u>\$ 261,333</u>	<u>\$ 136,101</u>	<u>\$ 948,878</u>	<u>\$ 151,726</u>
Number of cash advances written (not in thousands):				
By the Company.....	406,406	316,081	1,523,872	356,561
By third-party lenders ^{(b) (d)}	<u>153,507</u>	<u>32,442</u>	<u>594,909</u>	<u>32,442</u>
Aggregate number of cash advances written ^{(b) (f)}	<u>559,913</u>	<u>348,523</u>	<u>2,118,781</u>	<u>389,003</u>
Cash advance customer balances due (gross):				
Owned by the Company ^(c)	\$ 53,808	\$ 37,839	\$ 53,808	\$ 37,839
Owned by third-party lenders ^{(b) (d)}	<u>19,852</u>	<u>7,158</u>	<u>19,852</u>	<u>7,158</u>
Aggregate cash advance customer balances due (gross) ^{(b) (f)}	<u>\$ 73,660</u>	<u>\$ 44,997</u>	<u>\$ 73,660</u>	<u>\$ 44,997</u>
Number of states with online lending at end of period	32	29	32	29
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 December 31,		Year Ended December 31,	
	<u>2007</u>	<u>2006</u>	<u>2007</u>	<u>2006</u>
Combined Storefront and Internet lending operations:				
Amount of cash advances written:				
Funded by the Company.....	\$ 346,761	\$ 303,040	\$ 1,305,145	\$ 750,234
Funded by third-party lenders ^{(b) (d)}	<u>129,291</u>	<u>48,850</u>	<u>466,055</u>	<u>152,845</u>
Aggregate amount of cash advances written ^{(b) (f)}	<u>\$ 476,052</u>	<u>\$ 351,890</u>	<u>\$ 1,771,200</u>	<u>\$ 903,079</u>
Number of cash advances written (not in thousands):				
By the Company	912,167	821,265	3,468,123	2,097,176
By third-party lenders ^{(b) (d)}	<u>208,452</u>	<u>94,717</u>	<u>809,281</u>	<u>298,831</u>
Aggregate number of cash advances written ^{(b) (f)}	<u>1,120,619</u>	<u>915,982</u>	<u>4,277,404</u>	<u>2,396,007</u>
Cash advance customer balances due (gross):				
Owned by the Company ^(c)	\$ 105,197	\$ 91,040	\$ 105,197	\$ 91,040
Owned by third-party lenders ^{(b) (d)}	<u>25,382</u>	<u>13,485</u>	<u>25,382</u>	<u>13,485</u>
Aggregate cash advance customer balances due (gross) ^{(b) (f)}	<u>\$ 130,579</u>	<u>\$ 104,525</u>	<u>\$ 130,579</u>	<u>\$ 104,525</u>
CONSOLIDATED CASH ADVANCE PRODUCT SUMMARY ^{(a) (b) (e)}:				
Amount of cash advances written:				
Funded by the Company.....	\$ 362,884	\$ 320,879	\$ 1,370,167	\$ 817,186
Funded by third-party lenders ^{(b) (d)}	<u>176,486</u>	<u>104,909</u>	<u>654,760</u>	<u>360,577</u>
Aggregate amount of cash advances written ^{(b) (f)}	<u>\$ 539,370</u>	<u>\$ 425,788</u>	<u>\$ 2,024,927</u>	<u>\$ 1,177,763</u>
Number of cash advances written (not in thousands):				
By the Company	965,187	880,187	3,681,396	2,310,643
By third-party lenders ^{(b) (d)}	<u>309,299</u>	<u>219,715</u>	<u>1,218,857</u>	<u>779,480</u>
Aggregate number of cash advances written ^{(b) (f)}	<u>1,274,486</u>	<u>1,099,902</u>	<u>4,900,253</u>	<u>3,090,123</u>
Average amount per cash advance written (not in thousands):				
Funded by the Company.....	\$ 376	\$ 365	\$ 372	\$ 354
Funded by third-party lenders ^{(b) (d)}	<u>571</u>	<u>477</u>	<u>537</u>	<u>463</u>
Aggregate average amount per cash advance ^{(b) (f)}	<u>\$ 423</u>	<u>\$ 387</u>	<u>\$ 413</u>	<u>\$ 381</u>
Cash advance customer balances due (gross):				
Owned by the Company ^(c)	\$ 113,824	\$ 99,488	\$ 113,824	\$ 99,488
Owned by third-party lenders ^{(b) (d)}	<u>34,580</u>	<u>24,687</u>	<u>34,580</u>	<u>24,687</u>
Aggregate cash advance customer balances due (gross) ^{(b) (f)}	<u>\$ 148,404</u>	<u>\$ 124,175</u>	<u>\$ 148,404</u>	<u>\$ 124,175</u>
Total locations offering cash advances at end of period (excluding online lending)				
	735	718	735	718
Average total locations offering cash advances (excluding online lending)				
	733	714	725	713
Number of states with online lending at end of period				
	32	29	32	29
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 December 31,		Year Ended December 31,	
	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)	134	131	134	131
Combined centers in operations at end of year ^(b)	139	136	139	136
Revenue from Company-owned locations	\$ 105	\$ 127	\$ 484	\$ 569
Revenue from franchise royalties and other	697	718	3,135	3,356
Total revenue ^(c)	\$ 802	\$ 845	\$ 3,619	\$ 3,925
Face amount of checks cashed:				
Company-owned locations	\$ 8,022	\$ 9,255	\$ 33,746	\$ 38,446
Franchised locations ^(b)	302,718	300,762	1,260,995	1,269,724
Combined face amount of checks cashed ^(b)	\$ 310,740	\$ 310,017	\$1,294,741	\$1,308,170
Fees collected from customers:				
Company-owned locations ^(c)	\$ 105	\$ 126	\$ 484	\$ 569
Franchised locations ^(b)	4,134	4,115	17,678	17,889
Combined fees collected from customers ^(b)	\$ 4,239	\$ 4,241	\$ 18,162	\$ 18,458
Fees as a percentage of checks cashed:				
Company-owned locations	1.3%	1.4%	1.4%	1.5%
Franchised locations ^(b)	1.4	1.4	1.4	1.4
Combined fees as a percentage of checks cashed ^(b)	1.4%	1.4%	1.4%	1.4%
Average check cashed (not in thousands):				
Company-owned locations	\$ 380	\$ 371	\$ 392	\$ 393
Franchised locations ^(b)	419	405	436	421
Combined average check cashed ^(b)	\$ 418	\$ 404	\$ 435	\$ 420

^(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)

	December 31,	
	2007	2006
<i>Funded by the Company</i> ^(b)		
Active cash advances and fees receivable	\$ 76,620	\$ 69,489
Cash advances and fees in collection.....	<u>24,099</u>	<u>24,499</u>
Total funded by the Company ^(b)	<u>100,719</u>	<u>93,988</u>
<i>Funded by third-party lenders</i> ^{(a) (c)}		
Active cash advances and fees receivable	34,580	24,721
Cash advances and fees in collection.....	<u>13,105</u>	<u>5,466</u>
Total funded by third-party lenders ^{(a) (c)}	<u>47,685</u>	<u>30,187</u>
Combined gross portfolio ^{(a) (d)}	148,404	124,175
Less: Elimination of cash advances owned by third-party lenders	<u>34,580</u>	<u>24,687</u>
Company-owned cash advances and fees receivable, gross	113,824	99,488
Less: Allowance for losses.....	<u>25,676</u>	<u>19,513</u>
Cash advances and fees receivable, net	<u>\$ 88,148</u>	<u>\$ 79,975</u>

	Three Months Ended December 31,		Year Ended December 31,	
	2007	2006	2007	2006
Allowance for company-owned cash advances				
Balance at beginning of period	\$ 30,925	\$ 11,089	\$ 19,513	\$ 6,309
Cash advance loss provision	36,554	26,425	154,565	59,284
Charge-offs	(46,219)	(20,351)	(163,352)	(56,276)
Recoveries.....	<u>4,416</u>	<u>2,350</u>	<u>14,950</u>	<u>10,196</u>
Balance at end of period	<u>\$ 25,676</u>	<u>\$ 19,513</u>	<u>\$ 25,676</u>	<u>\$ 19,513</u>
Accrual for third-party lender-owned cash advances				
Balance at beginning of period	\$ 1,832	\$ 753	\$ 1,155	\$ 874
Increase (decrease) in loss provision	<u>(4)</u>	<u>400</u>	<u>673</u>	<u>279</u>
Balance at end of period	<u>\$ 1,828</u>	<u>\$ 1,153</u>	<u>\$ 1,828</u>	<u>\$ 1,153</u>
Combined statistics ^(d)				
Combined cash advance loss provision	<u>\$ 36,550</u>	<u>\$ 26,825</u>	<u>\$ 155,238</u>	<u>\$ 59,563</u>
Combined cash advance loss provision as a % of combined cash advances written ^(a)	<u>6.8%</u>	<u>6.3%</u>	<u>7.7%</u>	<u>5.1%</u>
Charge-offs (net of recoveries) as a % of combined cash advances written ^(a)	<u>7.8%</u>	<u>4.2%</u>	<u>7.3%</u>	<u>3.9%</u>
Combined allowance for losses and accrued third-party lender losses as a % of combined gross portfolio ^(a)	<u>18.5%</u>	<u>16.6%</u>	<u>18.5%</u>	<u>16.6%</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 DECEMBER 31, 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 December 31, 2007:</u>				
Revenue				
Finance and service charges	\$ 43,949	\$ —	\$ —	\$ 43,949
Proceeds from disposition of merchandise	119,479	—	—	119,479
Cash advance fees	10,607	83,709	—	94,316
Check cashing fees, royalties and other	<u>830</u>	<u>1,753</u>	<u>802</u>	<u>3,385</u>
Total revenue	174,865	85,462	802	261,129
Cost of revenue – disposed merchandise	<u>74,390</u>	<u>—</u>	<u>—</u>	<u>74,390</u>
Net revenue	<u>100,475</u>	<u>85,462</u>	<u>802</u>	<u>186,739</u>
Expenses				
Operations	51,631	29,186	326	81,143
Cash advance loss provision	3,443	33,107	—	36,550
Administration	7,335	7,401	203	14,939
Depreciation and amortization	<u>5,344</u>	<u>2,990</u>	<u>93</u>	<u>8,427</u>
Total expenses	<u>67,753</u>	<u>72,684</u>	<u>622</u>	<u>141,059</u>
Income from operations	<u>\$ 32,722</u>	<u>\$ 12,778</u>	<u>\$ 180</u>	<u>\$ 45,680</u>
<u>As of December 31, 2007:</u>				
Total assets	<u>\$ 593,514</u>	<u>\$ 304,170</u>	<u>\$ 6,960</u>	<u>\$ 904,644</u>
Goodwill	<u>\$ 143,556</u>	<u>\$ 157,355</u>	<u>\$ 5,310</u>	<u>\$ 306,221</u>
 <u>Three Months Ended December 31, 2006:</u>				
Revenue				
Finance and service charges	\$ 40,425	\$ —	\$ —	\$ 40,425
Proceeds from disposition of merchandise	99,864	—	—	99,864
Cash advance fees	11,783	60,087	—	71,870
Check cashing fees, royalties and other	<u>770</u>	<u>1,940</u>	<u>845</u>	<u>3,555</u>
Total revenue	152,842	62,027	845	215,714
Cost of revenue – disposed merchandise	<u>63,020</u>	<u>—</u>	<u>—</u>	<u>63,020</u>
Net revenue	<u>89,822</u>	<u>62,027</u>	<u>845</u>	<u>152,694</u>
Expenses				
Operations	46,455	22,405	323	69,183
Cash advance loss provision	3,836	22,989	—	26,825
Administration	4,947	6,622	313	11,882
Depreciation and amortization	<u>5,011</u>	<u>2,384</u>	<u>115</u>	<u>7,510</u>
Total expenses	<u>60,249</u>	<u>54,400</u>	<u>751</u>	<u>115,400</u>
Income from operations	<u>\$ 29,573</u>	<u>\$ 7,627</u>	<u>\$ 94</u>	<u>\$ 37,294</u>
<u>As of December 31, 2006:</u>				
Total assets	<u>\$ 545,593</u>	<u>\$ 223,131</u>	<u>\$ 7,520</u>	<u>\$ 776,244</u>
Goodwill	<u>\$ 141,700</u>	<u>\$ 91,489</u>	<u>\$ 5,310</u>	<u>\$ 238,499</u>

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
INCOME FROM OPERATIONS BY OPERATING SEGMENT
YEAR ENDED DECEMBER 31, 2007 AND 2006
(in thousands)

<u>Year Ended December 31, 2007:</u>	<u>Pawn</u> <u>Lending</u>	<u>Cash</u> <u>Advance⁽¹⁾</u>	<u>Check</u> <u>Cashing</u>	<u>Consolidated</u>
Revenue				
Finance and service charges	\$ 160,960	\$ —	\$ —	\$ 160,960
Proceeds from disposition of merchandise	396,821	—	—	396,821
Cash advance fees	42,018	313,178	—	355,196
Check cashing fees, royalties and other	<u>3,268</u>	<u>9,530</u>	<u>3,619</u>	<u>16,417</u>
Total revenue	603,067	322,708	3,619	929,394
Cost of revenue – disposed merchandise	<u>246,792</u>	—	—	<u>246,792</u>
Net revenue	<u>356,275</u>	<u>322,708</u>	<u>3,619</u>	<u>682,602</u>
Expenses				
Operations	193,950	109,260	1,270	304,480
Cash advance loss provision	14,985	140,253	—	155,238
Administration	31,564	24,727	959	57,250
Depreciation and amortization	<u>20,750</u>	<u>10,988</u>	<u>387</u>	<u>32,125</u>
Total expenses	<u>261,249</u>	<u>285,228</u>	<u>2,616</u>	<u>549,093</u>
Income from operations	<u>\$ 95,026</u>	<u>\$ 37,480</u>	<u>\$ 1,003</u>	<u>\$ 133,509</u>

Year Ended December 31, 2006:

Revenue				
Finance and service charges	\$ 149,472	\$ —	\$ —	\$ 149,472
Proceeds from disposition of merchandise	334,036	—	—	334,036
Cash advance fees	43,676	151,429	—	195,105
Check cashing fees, royalties and other	<u>2,816</u>	<u>9,160</u>	<u>3,925</u>	<u>15,901</u>
Total revenue	530,000	160,589	3,925	694,514
Cost of revenue – disposed merchandise	<u>204,929</u>	—	—	<u>204,929</u>
Net revenue	<u>325,071</u>	<u>160,589</u>	<u>3,925</u>	<u>489,585</u>
Expenses				
Operations	179,965	66,438	1,304	247,707
Cash advance loss provision	15,377	44,186	—	59,563
Administration	27,998	21,494	1,492	50,984
Depreciation and amortization	<u>18,579</u>	<u>8,357</u>	<u>376</u>	<u>27,312</u>
Total expenses	<u>241,919</u>	<u>140,475</u>	<u>3,172</u>	<u>385,566</u>
Income from operations	<u>\$ 83,152</u>	<u>\$ 20,114</u>	<u>\$ 753</u>	<u>\$ 104,019</u>

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
INCOME FROM OPERATIONS BY OPERATING SEGMENT
THREE MONTHS ENDED DECEMBER 31, 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 304 units and an on-line, internet based lending platform. The amounts for the three months and year ended December 31, 2006 include activity from September 15, 2006 through December 31, 2006, 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 for the three months and year ended December 31, 2007 and 2006:

<u>Three Months Ended December 31, 2007:</u>	<u>Storefront</u>	<u>Internet Lending</u>	<u>Total Cash Advance</u>
Revenue			
Cash advance fees.....	\$ 33,214	\$ 50,495	\$ 83,709
Check cashing fees, royalties and other.....	<u>1,753</u>	<u>—</u>	<u>1,753</u>
Total revenue	34,967	50,495	85,462
Expenses			
Operations	17,710	11,476	29,186
Cash advance loss provision.....	8,667	24,440	33,107
Administration.....	2,862	4,539	7,401
Depreciation and amortization.....	<u>2,056</u>	<u>934</u>	<u>2,990</u>
Total expenses.....	<u>31,295</u>	<u>41,389</u>	<u>72,684</u>
Income from operations	<u>\$ 3,672</u>	<u>\$ 9,106</u>	<u>\$ 12,778</u>
<u>As of December 31, 2007:</u>			
Total assets.....	<u>\$ 123,760</u>	<u>\$ 180,410</u>	<u>\$304,170</u>
Goodwill	<u>\$ 44,618</u>	<u>\$ 112,737</u>	<u>\$157,355</u>
<u>Three Months Ended December 31, 2006:</u>	<u>Storefront</u>	<u>Internet Lending</u>	<u>Total Cash Advance</u>
Revenue			
Cash advance fees.....	\$ 33,227	\$ 26,860	\$ 60,087
Check cashing fees, royalties and other	<u>1,940</u>	<u>—</u>	<u>1,940</u>
Total revenue	<u>35,167</u>	<u>26,860</u>	<u>62,027</u>
Expenses			
Operations	15,194	7,211	22,405
Cash advance loss provision	9,409	13,580	22,989
Administration	4,830	1,792	6,622
Depreciation and amortization	<u>1,885</u>	<u>499</u>	<u>2,384</u>
Total expenses	<u>31,318</u>	<u>23,082</u>	<u>54,400</u>
Income from operations.....	<u>\$ 3,849</u>	<u>\$ 3,778</u>	<u>\$ 7,627</u>
<u>As of December 31, 2006:</u>			
Total assets	<u>\$ 130,361</u>	<u>\$ 92,770</u>	<u>\$ 223,131</u>
Goodwill	<u>\$ 44,618</u>	<u>\$ 46,871</u>	<u>\$ 91,489</u>

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
INCOME FROM OPERATIONS BY OPERATING SEGMENT
YEAR ENDED DECEMBER 31, 2007 AND 2006
(in thousands)

<u>Year Ended December 31, 2007:</u>	<u>Storefront</u>	<u>Internet Lending</u>	<u>Total Cash Advance</u>
Revenue			
Cash advance fees	\$ 128,454	\$ 184,724	\$ 313,178
Check cashing fees, royalties and other	<u>9,525</u>	<u>5</u>	<u>9,530</u>
Total revenue	<u>137,979</u>	<u>184,729</u>	<u>322,708</u>
Expenses			
Operations	68,249	41,011	109,260
Cash advance loss provision	37,383	102,870	140,253
Administration	10,797	13,930	24,727
Depreciation and amortization	<u>7,980</u>	<u>3,008</u>	<u>10,988</u>
Total expenses	<u>124,409</u>	<u>160,819</u>	<u>285,228</u>
Income from operations	<u>\$ 13,570</u>	<u>\$ 23,910</u>	<u>\$ 37,480</u>

<u>Year Ended December 31, 2006:</u>	<u>Storefront</u>	<u>Internet Lending</u>	<u>Total Cash Advance</u>
Revenue			
Cash advance fees	\$ 120,946	\$ 30,483	\$ 151,429
Check cashing fees, royalties and other	<u>9,160</u>	<u>—</u>	<u>9,160</u>
Total revenue	<u>130,106</u>	<u>30,483</u>	<u>160,589</u>
Expenses			
Operations	58,632	7,806	66,438
Cash advance loss provision	29,369	14,817	44,186
Administration	19,512	1,982	21,494
Depreciation and amortization	<u>7,698</u>	<u>659</u>	<u>8,357</u>
Total expenses	<u>115,211</u>	<u>25,264</u>	<u>140,475</u>
Income from operations	<u>\$ 14,895</u>	<u>\$ 5,219</u>	<u>\$ 20,114</u>