

Financial Highlights

(\$ 000s unless otherwise indicated)	For Three Months Ended			Year Ended	
	Dec 31, 2017	Sept 30, 2017	Dec 31, 2016	Dec 31, 2017	Dec 31, 2016
Net loans receivable (before derecognition), end of period	247,306	482,896	1,029,122	247,306	1,029,122
Gross loans receivable (before derecognition), end of period ⁽¹⁾	1,046,983	1,038,592	1,313,994	1,046,983	1,313,994
Average loan portfolio outstanding ⁽¹⁾	1,055,468	1,024,383	1,282,593	1,081,937	1,218,691
Gross yield (%) ⁽¹⁾	10.8%	10.7%	20.1%	13.9%	19.5%
Total revenues ⁽²⁾	52,808	54,539	39,978	165,810	160,065
Net interest margin (%) ⁽¹⁾	1.9%	2.5%	11.1%	4.0%	11.7%
Net (loss) income	(171,599)	(17,569)	(58,542)	(218,486)	1,153
Earnings per share (diluted)	(\$3.37)	(\$0.35)	(\$1.16)	(\$4.32)	\$0.02
Unrecognized non-IFRS yield enhancements, end of period ⁽¹⁾	75,000	112,700	123,500	75,000	123,500
Recognized yield enhancements ⁽³⁾	900	900	(23,800)	6,700	14,400
Leverage ratio (%) ⁽¹⁾	37.3%	37.1%	40.4%	37.3%	40.4%