



Additional Information:

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For Immediate Release

**CASH AMERICA BEGINS 2006 WITH A 29% INCREASE IN
FIRST QUARTER NET INCOME AND DECLARES DIVIDEND**

Fort Worth, Texas (April 27, 2006) - - Cash America International, Inc. (NYSE: CSH) announced today that net income for the first quarter ended March 31, 2006 increased 29% to \$15,388,000 (51 cents per share) compared to \$11,902,000 (39 cents per share) for the same period in 2005. Earnings per share, which rose 31% for the first three months of 2006 compared to the same period in 2005, exceeded the Company's initially published expectations in January of 2006 and were slightly better than an updated release of expected results for the first quarter on April 6, 2006.

Leading the growth in earnings was higher total revenue for the first quarter, which increased 12% to \$162.6 million from \$145.0 million during the same period in 2005. Total revenue benefited from a 13% increase in revenue from combined cash advance fees and service charges on pawn loans, which rose from \$62.2 million in the 2005 first quarter to \$70.5 million in the first quarter of 2006. In addition, the Company experienced strong retail sales activity, as merchandise sold during the quarter was 11% above the prior year reaching \$87.5 million.

Underlying the first quarter growth in total revenue was a 20% increase in total cash advances written and a 6% increase in pawn loans written during the first quarter of 2006 compared to the same period in 2005. Higher volumes and lower loss rates enhanced the overall performance and earnings from the cash advance portfolio. Also contributing to the earnings growth in the first quarter was higher gross profit margins on the 11% increase in merchandise sales during the period, partially attributable to the increase in gold prices during recent months.

Commenting on the results of the quarter, Daniel R. Feehan, President and Chief Executive Officer of Cash America said, "We began the first quarter of 2006 with increased levels of earning assets and an emphasis on execution to enhance the operating performance of our cash advance portfolio. These opportunities and increased customer traffic in our lending locations led to increases in revenue from all business lines and created a very positive result for our shareholders in the first quarter."

Cash America will host a conference call to discuss the first quarter results on Thursday, April 27th 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 May 10, 2006 and will be paid at the close of business on May 24, 2006.

Outlook for the Second 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 the second quarter of 2006, management anticipates that demand for the Company's products will remain strong. Based on the preceding factors management expects that the second quarter income from continuing operations will be between 26 cents and 28 cents per share in 2006 compared to 23 cents per share in 2005. Expectations for the remainder of fiscal 2006 will be impacted by earning asset levels in later periods based on customer demand for credit products. At this time, management expects that full year 2006 earnings per share from income from continuing operations will range between \$1.76 and \$1.86 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 894 total locations. Cash America is the largest provider of secured non-recourse loans to individuals, commonly referred to as pawn loans, through 468 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 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 140 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	
	<u>March 31,</u>	
	<u>2006</u>	<u>2005</u>
Consolidated Operations:		
Total revenue.....	\$162,618	\$144,989
Net revenue	\$109,876	\$ 97,034
Total operating expenses.....	\$ 83,577	\$ 75,782
Income from operations	\$ 26,299	\$ 21,252
Income before income taxes.....	\$ 24,306	\$ 18,849
Net Income	\$ 15,388	\$ 11,902
Earnings per share:		
Basic.....	\$ 0.52	\$ 0.41
Diluted	\$ 0.51	\$ 0.39
Weighted average shares:		
Basic.....	29,450	29,332
Diluted	30,385	30,396

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

	March 31,		December 31,
	2006	2005	2005
	(Unaudited)		
Assets			
Current assets:			
Cash and cash equivalents.....	\$ 16,667	\$ 11,874	\$ 18,852
Pawn loans	103,031	97,307	115,280
Cash advances, net	29,704	30,318	40,704
Merchandise held for disposition, net	65,594	59,466	72,683
Finance and service charges receivable.....	19,140	17,789	22,048
Other receivables and prepaid expenses.....	15,533	11,941	13,406
Deferred tax assets	9,142	8,372	11,274
Total current assets	258,811	237,067	294,247
Property and equipment, net	97,173	88,906	94,856
Goodwill	175,596	164,374	174,987
Intangible assets, net.....	22,754	23,558	23,391
Other assets.....	11,234	11,212	11,167
Total assets	\$ 565,568	\$ 525,117	\$ 598,648
Liabilities and Stockholders' Equity			
Current liabilities:			
Accounts payable and accrued expenses.....	\$ 34,246	\$ 27,054	\$ 37,217
Customer deposits	7,295	6,358	6,239
Income taxes currently payable.....	6,324	6,009	1,449
Current portion of long-term debt	16,786	16,786	16,786
Total current liabilities	64,651	56,207	61,691
Deferred tax liabilities	10,853	10,520	11,344
Other liabilities	1,606	1,404	1,689
Long-term debt	92,270	113,617	149,208
Total liabilities	169,380	181,748	223,932
Stockholders' equity:			
Common stock	3,024	3,024	3,024
Additional paid-in capital	157,750	154,945	156,557
Retained earnings	244,630	199,050	229,975
Accumulated other comprehensive income (loss).....	34	—	(5)
Notes receivable secured by common stock.....	(382)	(2,488)	(2,488)
Treasury shares, at cost	(8,868)	(11,162)	(12,347)
Total stockholders' equity	396,188	343,369	374,716
Total liabilities and stockholders' equity.....	\$ 565,568	\$ 525,117	\$ 598,648

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

	Three Months Ended March 31,	
	2006	2005
	(Unaudited)	
Revenue		
Finance and service charges	\$ 35,055	\$ 33,919
Proceeds from disposition of merchandise	87,474	78,741
Cash advance fees.....	35,439	28,310
Check cashing royalties and fees	4,650	4,019
Total Revenue	162,618	144,989
Cost of Revenue		
Disposed merchandise	52,742	47,955
Net Revenue	109,876	97,034
Expenses		
Operations	59,273	53,673
Cash advance loss provision	4,437	5,634
Administration	13,514	10,909
Depreciation and amortization.....	6,353	5,566
Total Expenses	83,577	75,782
Income from Operations	26,299	21,252
Interest expense	(2,436)	(2,337)
Interest income	378	418
Foreign currency transaction gain (loss).....	65	(484)
Income before Income Taxes	24,306	18,849
Provision for income taxes	8,918	6,947
Net Income	\$ 15,388	\$ 11,902
Net Income Per Share:		
Basic	\$ 0.52	\$ 0.41
Diluted	\$ 0.51	\$ 0.39
Weighted average common shares outstanding:		
Basic	29,450	29,332
Diluted	30,385	30,396

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

	Three Months Ended	
	March 31,	
	2006	2005
PAWN LENDING OPERATIONS:		
Pawn loans		
Annualized yield on pawn loans.....	132.4%	135.2%
Total amount of pawn loans written and renewed.....	\$ 103,927	\$ 97,830
Average pawn loan balance outstanding.....	\$ 107,354	\$ 101,736
Average pawn loan balance per average location in operation.....	\$ 235	\$ 231
Ending pawn loan balance per location in operation.....	\$ 225	\$ 221
Average pawn loan amount at end of period (not in thousands).....	\$ 95	\$ 88
Profit margin on disposition of merchandise as a percentage of proceeds from disposition of merchandise.....	39.7%	39.1%
Average annualized merchandise turnover.....	3.1x	3.0x
Average balance of merchandise held for disposition per average location in operation...	\$ 153	\$ 145
Ending balance of merchandise held for disposition per location in operation.....	\$ 143	\$ 135
Pawnshop locations in operation –		
Beginning of period, owned.....	456	441
Acquired.....	2	—
Start-ups.....	1	1
Combined or closed.....	<u>(1)</u>	<u>(1)</u>
End of period, owned.....	458	441
Franchise locations at end of period.....	<u>10</u>	<u>11</u>
Total pawnshop locations at end of period.....	<u>468</u>	<u>452</u>
Average number of owned pawnshop locations.....	<u>457</u>	<u>441</u>
Cash advances		
Total amount of cash advances written ^(a)	\$ 59,013	\$ 56,740
Number of cash advances written (not in thousands) ^(a)	151,127	170,578
Average amount per cash advance (not in thousands) ^(a)	\$ 390	\$ 333
Combined cash advances outstanding ^(a)	\$ 13,724	\$ 14,692
Cash advances outstanding per location at end of period ^(a)	\$ 32	\$ 34
Cash advances outstanding before allowance for losses ^(b)	\$ 5,668	\$ 9,059
Locations offering cash advances at end of period.....	<u>431</u>	<u>427</u>
Average number of locations offering cash advances.....	<u>433</u>	<u>427</u>
CASH ADVANCE OPERATIONS ^(c):		
Total amount of cash advances written ^(a)	\$ 154,917	\$ 122,085
Number of cash advances written (not in thousands) ^(a)	412,003	350,550
Average amount per cash advance (not in thousands) ^(a)	\$ 376	\$ 348
Combined cash advances outstanding ^(a)	\$ 34,155	\$ 28,146
Cash advances outstanding per location at end of period ^(a)	\$ 119	\$ 107
Cash advances outstanding before allowance for losses ^(b)	\$ 27,577	\$ 24,355
Cash advance locations in operation –		
Beginning of period.....	286	253
Acquired.....	—	—
Start-ups.....	3	13
Combined or closed.....	<u>(3)</u>	<u>(2)</u>
End of period.....	<u>286</u>	<u>264</u>
Average number of cash advance locations.....	<u>286</u>	<u>258</u>

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	Three Months Ended	
	March 31,	
	2006	2005
CHECK CASHING OPERATIONS (Mr. Payroll Corp.) ^(d)		
Face amount of checks cashed.....	\$ 376,179	\$ 337,028
Gross fees collected.....	\$ 5,672	\$ 5,014
Fees as a percentage of checks cashed.....	1.5%	1.5%
Average check cashed (not in thousands).....	\$ 476	\$ 418
Centers in operation at end of period.....	<u>140</u>	<u>135</u>
Average number of check cashing centers	<u>139</u>	<u>135</u>

^(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)

	<u>March 31,</u>	
	<u>2006</u>	<u>2005</u>
Originated by the Company		
Active cash advances and fees receivable	\$ 24,677	\$ 20,341
Cash advances and fees in collection	<u>4,479</u>	<u>3,446</u>
Total originated by the Company	<u>29,156</u>	<u>23,787</u>
Originated by third-party lenders		
Active cash advances and fees receivable	15,440	15,149
Cash advances and fees in collection	<u>3,283</u>	<u>3,902</u>
Total originated by third-party lenders	<u>18,723</u>	<u>19,051</u>
Combined gross portfolio	<u>47,879</u>	<u>42,838</u>
Less: Elimination of cash advances owned by third-party lenders.....	14,599	8,855
Less: Discount on cash advances assigned by third-party banks	<u>35</u>	<u>569</u>
Company-owned cash advances and fees receivable, gross.....	33,245	33,414
Less: Allowance for losses	<u>3,541</u>	<u>3,096</u>
Cash advances and fees receivable, net	<u>\$ 29,704</u>	<u>\$ 30,318</u>

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

	<u>Three Months Ended</u>	
	<u>March 31,</u>	
	<u>2006</u>	<u>2005</u>
Company-owned cash advances		
Balance at beginning of period	\$ 6,309	\$ 4,358
Cash advance loss provision	4,706	5,681
Charge-offs.....	(11,045)	(9,841)
Recoveries	<u>3,571</u>	<u>2,898</u>
Balance at end of period.....	<u>\$ 3,541</u>	<u>\$ 3,096</u>
Accrual for third-party lender-owned cash advances		
Balance at beginning of period	\$ 874	\$ 342
Decrease in loss provision.....	<u>(269)</u>	<u>(47)</u>
Balance at end of period.....	<u>\$ 605</u>	<u>\$ 295</u>
Combined statistics		
Combined cash advance loss provision.....	\$ 4,437	\$ 5,634
Combined cash advance loss provision as a % of combined cash advances		
written	2.1%	3.2%
Charge-offs (net of recoveries) as a % of combined cash advances written	3.5%	3.9%
Combined allowance for losses and accrued third-party lenders losses as a % of combined gross portfolio	8.7%	7.9%

CASH AMERICA INTERNATIONAL, INC. AND SUBSIDIARIES
INCOME FROM OPERATIONS BY OPERATING SEGMENT
THREE MONTHS ENDED MARCH 31, 2006 AND 2005
(in thousands)

	<u>Pawn Lending</u>	<u>Cash Advance</u>	<u>Check Cashing</u>	<u>Consolidated</u>
			(Unaudited)	
<u>Three Months Ended March 31, 2006:</u>				
Revenue				
Finance and service charges	\$ 35,055	\$ —	\$ —	\$ 35,055
Proceeds from disposition of merchandise	87,474	—	—	87,474
Cash advance fees	9,648	25,791	—	35,439
Check cashing royalties and fees.....	<u>—</u>	<u>3,499</u>	<u>1,151</u>	<u>4,650</u>
Total revenue	132,177	29,290	1,151	162,618
Cost of revenue – disposed merchandise	<u>52,742</u>	<u>—</u>	<u>—</u>	<u>52,742</u>
Net revenue	<u>79,435</u>	<u>29,290</u>	<u>1,151</u>	<u>109,876</u>
Expenses				
Operations	44,217	14,722	334	59,273
Cash advance loss provision.....	1,883	2,554	—	4,437
Administration.....	10,610	2,652	252	13,514
Depreciation and amortization	<u>4,342</u>	<u>1,930</u>	<u>81</u>	<u>6,353</u>
Total expenses	<u>61,052</u>	<u>21,858</u>	<u>667</u>	<u>83,577</u>
Income from operations	<u>\$ 18,383</u>	<u>\$ 7,432</u>	<u>\$ 484</u>	<u>\$ 26,299</u>
<u>As of March 31, 2006:</u>				
Total assets.....	<u>\$ 453,214</u>	<u>\$ 105,264</u>	<u>\$ 7,090</u>	<u>\$ 565,568</u>
<u>Three Months Ended March 31, 2005:</u>				
Revenue				
Finance and service charges	\$ 33,919	\$ —	\$ —	\$ 33,919
Proceeds from disposition of merchandise	78,741	—	—	78,741
Cash advance fees	8,980	19,330	—	28,310
Check cashing royalties and fees.....	<u>—</u>	<u>2,888</u>	<u>1,131</u>	<u>4,019</u>
Total revenue	121,640	22,218	1,131	144,989
Cost of revenue – disposed merchandise	<u>47,955</u>	<u>—</u>	<u>—</u>	<u>47,955</u>
Net revenue	<u>73,685</u>	<u>22,218</u>	<u>1,131</u>	<u>97,034</u>
Expenses				
Operations	40,918	12,373	382	53,673
Cash advance loss provision.....	2,193	3,441	—	5,634
Administration.....	8,362	2,312	235	10,909
Depreciation and amortization	<u>3,792</u>	<u>1,691</u>	<u>83</u>	<u>5,566</u>
Total expenses	<u>55,265</u>	<u>19,817</u>	<u>700</u>	<u>75,782</u>
Income from operations	<u>\$ 18,420</u>	<u>\$ 2,401</u>	<u>\$ 431</u>	<u>\$ 21,252</u>
<u>As of March 31, 2005:</u>				
Total assets.....	<u>\$ 417,288</u>	<u>\$ 100,728</u>	<u>\$ 7,101</u>	<u>\$ 525,117</u>