

	2017					2018					2019			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Year to Date
Statement of Income Data:														
Revenue	\$ 192,263	\$ 189,904	\$ 217,878	\$ 243,696	\$ 843,741	\$ 254,298	\$ 253,301	\$ 293,879	\$ 312,596	\$ 1,114,074	\$ 293,183	\$ 285,700	\$ 329,513	\$ 908,396
Cost of Revenue	81,884	79,862	107,341	127,545	396,632	108,553	121,494	163,763	177,190	571,000	139,045	138,297	171,266	448,608
Gross Profit	110,379	110,042	110,537	116,151	447,109	145,745	131,807	130,116	135,406	543,074	154,138	147,403	158,247	459,788
Expenses														
Marketing	19,583	23,410	27,000	31,436	101,429	27,736	29,386	36,011	32,136	125,269	23,662	31,904	36,993	92,559
Operations and technology	23,531	21,818	27,163	22,643	95,155	25,538	27,195	28,260	31,490	112,483	29,600	32,411	34,310	96,321
General and administrative	25,696	26,245	25,164	24,618	101,723	26,921	28,295	24,360	27,484	107,060	29,573	28,876	28,787	87,236
Depreciation and amortization	3,497	3,366	3,533	3,992	14,388	3,838	3,837	3,688	3,827	15,190	4,184	3,942	3,716	11,842
Total Expenses	72,307	74,839	82,860	82,689	312,695	84,033	88,713	92,319	94,937	360,002	87,019	97,133	103,806	287,958
Income from Operations														
Interest expense	(17,222)	(17,012)	(18,292)	(21,477)	(74,003)	(19,673)	(19,355)	(20,244)	(20,076)	(79,348)	(19,500)	(18,115)	(18,232)	(55,847)
Foreign currency transaction (loss) gain	227	62	65	30	384	(2,088)	(204)	27	(55)	(2,320)	(143)	(38)	(12)	(193)
Loss on early extinguishment of debt	—	—	(14,927)	(7,968)	(22,895)	(4,710)	—	(12,469)	(7,812)	(24,991)	(2,321)	—	—	(2,321)
Income (loss) before Income Taxes	21,077	18,253	(5,477)	4,047	37,900	35,241	23,535	5,111	12,526	76,413	45,155	32,117	36,197	113,469
Provision for (benefit from) income taxes	7,225	6,380	(2,109)	(2,836)	8,660	7,343	5,310	(10,193)	3,855	6,315	10,138	7,054	9,112	26,304
Net Income (Loss)	\$ 13,852	\$ 11,873	\$ (3,368)	\$ 6,883	\$ 29,240	\$ 27,898	\$ 18,225	\$ 15,304	\$ 8,671	\$ 70,098	\$ 35,017	\$ 25,063	\$ 27,085	\$ 87,165
Earnings Per Share														
Earnings per common share:														
Basic	\$ 0.42	\$ 0.35	\$ (0.10)	\$ 0.21	\$ 0.87	\$ 0.83	\$ 0.52	\$ 0.45	\$ 0.25	\$ 2.06	\$ 1.05	\$ 0.74	\$ 0.80	\$ 2.58
Diluted	\$ 0.41	\$ 0.35	\$ (0.10)	\$ 0.20	\$ 0.86	\$ 0.81	\$ 0.52	\$ 0.43	\$ 0.25	\$ 1.99	\$ 1.02	\$ 0.73	\$ 0.78	\$ 2.53
Weighted average common shares outstanding:														
Basic	33,372	33,553	33,670	33,494	33,523	33,669	34,984	34,168	34,158	33,993	33,481	33,826	33,997	33,770
Diluted	34,036	34,125	33,670	34,172	34,132	34,572	35,371	35,665	35,103	35,176	34,421	34,469	34,577	34,492
Balance Sheet Data (at period end):														
Cash and cash equivalents	\$ 97,030	\$ 46,209	\$ 110,054	\$ 68,684	\$ 68,684	\$ 69,900	\$ 47,414	\$ 164,122	\$ 52,917	\$ 52,917	\$ 92,829	\$ 65,503	\$ 69,945	\$ 69,945
Loans and finance receivables, net	515,463	563,996	637,736	704,705	704,705	703,076	750,131	838,783	859,946	859,946	815,856	892,582	1,001,154	1,001,154
Total assets	985,413	1,001,869	1,139,778	1,159,460	1,159,460	1,158,200	1,183,204	1,426,268	1,328,185	1,328,185	1,338,419	1,383,467	1,500,677	1,500,677
Long-term debt	631,117	638,749	765,395	788,542	788,542	754,650	762,831	951,091	857,929	857,929	791,908	785,504	873,744	873,744
Total stockholder's equity	258,473	274,568	274,805	281,687	281,687	315,733	333,645	352,668	347,768	347,768	379,214	406,453	433,971	433,971

	2017					2018					2019			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Year to Date
Net Income	\$ 13,852	\$ 11,873	\$ (3,368)	\$ 6,883	\$ 29,240	\$ 27,898	\$ 18,225	\$ 15,304	\$ 8,671	\$ 70,098	\$ 35,017	\$ 25,063	\$ 27,085	\$ 87,165
Depreciation and amortization expenses	3,497	3,366	3,533	3,992	14,388	3,838	3,837	3,688	3,827	15,190	4,184	3,942	3,716	11,842
Interest expense, net	17,222	17,012	18,292	21,477	74,003	19,673	19,355	20,244	20,076	79,348	19,500	18,115	18,232	55,847
Foreign currency transaction loss (gain)	(227)	(62)	(65)	(30)	(384)	2,088	204	(27)	55	2,320	143	38	12	193
Provision for income taxes	7,225	6,380	(2,109)	(2,836)	8,660	7,343	5,310	(10,193)	3,855	6,315	10,138	7,054	9,112	26,304
Stock-based compensation expense	2,320	2,987	2,996	3,004	11,307	2,433	2,834	2,882	3,511	11,660	3,074	3,323	3,387	9,784
Adjustments:														
Acquisition related costs ^(a)	—	—	—	(2,358)	(2,358)	—	—	—	—	—	—	—	—	—
Loss on early extinguishment of debt ^(b)	—	—	14,927	7,968	22,895	4,710	—	12,469	7,812	24,991	2,321	—	—	2,321
Lease termination and cease-use costs ^(c)	—	—	—	—	—	—	—	—	—	—	370	—	—	370
Regulatory settlement ^(d)	—	—	—	—	—	—	—	—	633	633	—	—	—	—
Adjusted EBITDA	\$ 43,889	\$ 41,556	\$ 34,206	\$ 38,100	\$ 157,751	\$ 67,983	\$ 49,765	\$ 44,367	\$ 48,440	\$ 210,555	\$ 74,747	\$ 57,535	\$ 61,544	\$ 193,826
Adjusted EBITDA margin calculated as follows:														
Total Revenue	\$ 192,263	\$ 189,904	\$ 217,878	\$ 243,696	\$ 843,741	\$ 254,298	\$ 253,301	\$ 293,879	\$ 312,596	\$ 1,114,074	\$ 293,183	\$ 285,700	\$ 329,513	\$ 908,396
Adjusted EBITDA	\$ 43,889	\$ 41,556	\$ 34,206	\$ 38,100	\$ 157,751	\$ 67,983	\$ 49,765	\$ 44,367	\$ 48,440	\$ 210,555	\$ 74,747	\$ 57,535	\$ 61,544	\$ 193,826
Adjusted EBITDA as a percentage of total revenue	22.8%	21.9%	15.7%	15.6%	18.7%	26.7%	19.6%	15.1%	15.5%	18.9%	25.5%	20.1%	18.7%	21.3%

(a) In the fourth quarter of 2017, the Company recorded a \$2.4 million (\$1.8 million net of tax) fair value adjustment to contingent consideration related to a prior year acquisition.

(b) In the third and fourth quarters of 2017 and the first, third and fourth quarters of 2018, the Company recorded \$14.9 million (\$9.2 million net of tax), \$8.0 million (\$8.5 million net of tax) and \$4.7 million (\$3.7 million net of tax), \$12.5 million (\$9.9 million net of tax) and \$7.8 million (\$6.0 million net of tax) losses on early extinguishment of debt related to the repurchase of \$155.0 million principal amount of senior notes, the redemption of \$160.9 million of securitization notes, the repurchase of \$50.0 million principal amount of senior notes, the repurchase of \$178.5 million principal amount of senior notes, and the repurchase of \$116.5 million principal amount of senior notes, respectively.

(c) In the first quarter of 2019, the Company recorded a \$0.4 million (\$0.3 million net of tax) impairment charge to operating right-of-use lease assets related to its decision to cease use and sublease a portion of a leased office space.

(d) In the fourth quarter of 2018, the Company consented to the issuance of a Consent Order by the Consumer Financial Protection Bureau, or the CFPB, pursuant to which it agreed, without admitting or denying any of the facts or conclusions made by the CFPB from its 2014 review of us, to pay a civil money penalty of \$3.2 million, which is nondeductible for tax purposes.

	2017					2018					2019			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Year to Date
Net Income	\$ 13,852	\$ 11,873	\$ (3,368)	\$ 6,883	\$ 29,240	\$ 27,898	\$ 18,225	\$ 15,304	\$ 8,671	\$ 70,098	\$ 35,017	\$ 25,063	\$ 27,085	\$ 87,165
Adjustments (net of tax):														
Acquisition related costs ^(a)	—	—	—	(2,358)	(2,358)	—	—	—	—	—	—	—	—	—
Loss on early extinguishment of debt ^(b)	—	—	14,927	7,968	22,895	4,710	—	12,469	7,812	24,991	2,321	—	—	2,321
Intangible asset amortization	271	271	269	269	1,080	267	268	268	267	1,070	268	267	268	803
Stock-based compensation expense	2,320	2,987	2,996	3,004	11,307	2,433	2,834	2,882	3,511	11,660	3,074	3,323	3,387	9,784
Foreign currency transaction loss (gain)	(227)	(62)	(65)	(30)	(384)	2,088	204	(27)	55	2,320	143	38	12	193
Cumulative tax effect of adjustments	(810)	(1,113)	(6,121)	609	(7,435)	(1,979)	(777)	(3,332)	(2,797)	(8,885)	(1,519)	(843)	(853)	(3,215)
Discrete tax adjustments ^(c)	—	—	—	(7,452)	(7,452)	—	—	(11,237)	—	(11,237)	(141)	—	—	(141)
Lease termination and cease-use costs ^(d)	—	—	—	—	—	—	—	—	—	—	726	—	—	726
Regulatory settlement ^(e)	—	—	—	—	—	—	—	—	633	633	—	—	—	—
Adjusted earnings	\$ 15,406	\$ 13,956	\$ 8,638	\$ 8,893	\$ 46,893	\$ 35,417	\$ 20,754	\$ 16,327	\$ 18,152	\$ 90,650	\$ 39,889	\$ 27,848	\$ 29,899	\$ 97,636
Diluted earnings per share	\$ 0.41	\$ 0.35	\$ (0.10)	\$ 0.20	\$ 0.86	\$ 0.81	\$ 0.52	\$ 0.43	\$ 0.25	\$ 1.99	\$ 1.02	\$ 0.73	\$ 0.78	\$ 2.53
Adjusted earnings per share	\$ 0.45	\$ 0.41	\$ 0.25	\$ 0.26	\$ 1.37	\$ 1.02	\$ 0.59	\$ 0.46	\$ 0.52	\$ 2.58	\$ 1.16	\$ 0.81	\$ 0.86	\$ 2.83

(a) In the fourth quarter of 2017, the Company recorded a \$2.4 million (\$1.8 million net of tax) fair value adjustment to contingent consideration related to a prior year acquisition.

(b) In the third and fourth quarters of 2017 and the first, third and fourth quarters of 2018, the Company recorded \$14.9 million (\$9.2 million net of tax), \$8.0 million (\$8.5 million net of tax) and \$4.7 million (\$3.7 million net of tax), \$12.5 million (\$9.9 million net of tax) and \$7.8 million (\$6.0 million net of tax) losses on early extinguishment of debt related to the repurchase of \$155.0 million principal amount of senior notes, the redemption of \$160.9 million of securitization notes, the repurchase of \$50.0 million principal amount of senior notes, the repurchase of \$178.5 million principal amount of senior notes, and the repurchase of \$116.5 million principal amount of senior notes, respectively.

(c) In the fourth quarter of 2017, the Company recognized a \$7.5 million income tax benefit from the remeasurement of deferred tax assets and liabilities at lower enacted corporate tax rates as a result of the U.S. Tax Cuts and Jobs Act. In the third quarter of 2018, the Company recognized an \$11.2 million income tax benefit from the optimization of timing of certain income tax deductions for prior year loan- and fixed asset-related deferred tax items, coupled with the lower enacted corporate tax rates as a result of the U.S. Tax Cuts and Jobs Act. In the first quarter of 2019, the Company recognized \$0.1 million of interest income on a tax refund received as a result of the U.S. Tax Cuts and Jobs Act.

(d) In the first quarter of 2019, the Company recorded a \$0.7 million (\$0.6 million net of tax) impairment charges to operating right-of-use lease assets and leasehold improvement assets related to its decision to cease use and sublease a portion of a leased office space.

(e) In the fourth quarter of 2018, the Company consented to the issuance of a Consent Order by the Consumer Financial Protection Bureau, or the CFPB, pursuant to which it agreed, without admitting or denying any of the facts or conclusions made by the CFPB from its 2014 review of us, to pay a civil money penalty of \$3.2 million, which is nondeductible for tax purposes.

	2017				2018				2019			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	
Short-term loans:												
Cost of revenue	\$ 15,602	\$ 16,584	\$ 23,849	\$ 22,129	\$ 20,323	\$ 20,386	\$ 26,174	\$ 25,386	\$ 17,090	\$ 12,199	\$ 12,096	
Charge-offs (net of recoveries)	18,975	15,539	20,439	21,201	22,213	19,626	21,835	26,822	24,101	13,591	14,310	
Average short-term combined loan balance, gross ^{(a)(b)}	81,882	79,021	91,736	96,825	97,825	89,809	99,389	98,238	82,476	65,173	60,518	
Ending short-term combined loan balance, gross ^(b)	72,059	85,688	91,967	102,547	87,267	92,019	104,041	93,113	67,487	63,567	54,987	
Ending allowance and liability for losses	\$ 16,205	\$ 17,449	\$ 21,047	\$ 22,022	\$ 20,397	\$ 20,744	\$ 24,981	\$ 23,384	\$ 16,524	\$ 15,030	\$ 12,690	
Short-term loan ratios:												
Cost of revenue as a % of average short-term combined loan balance, gross ^{(a)(b)}	19.1%	21.0%	26.0%	22.9%	20.8%	22.7%	26.3%	25.8%	20.7%	18.7%	20.0%	
Charge-offs (net of recoveries) as a % of average short-term combined loan balance, gross ^{(a)(b)}	23.2%	19.7%	22.3%	21.9%	22.7%	21.9%	22.0%	27.3%	29.2%	20.9%	23.6%	
Gross profit margin	67.1%	64.5%	52.2%	58.5%	61.9%	59.5%	54.8%	56.0%	63.1%	66.8%	65.3%	
Allowance and liability for losses as a % of combined loan balance, gross ^{(b)(c)}	22.5%	20.4%	22.9%	21.5%	23.4%	22.5%	24.0%	25.1%	24.5%	23.6%	23.1%	

(a) The average short-term combined loan balance is the average of the month-end balances during the period.

(b) Non-GAAP measure.

(c) Allowance and liability for losses as a % of combined loan balance, gross, is determined using period-end balances.

	2017				2018				2019			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	
Line of credit accounts:												
Cost of revenue	\$ 19,831	\$ 19,868	\$ 23,439	\$ 30,278	\$ 25,383	\$ 31,211	\$ 46,749	\$ 59,632	\$ 37,739	\$ 48,326	\$ 83,755	
Charge-offs (net of recoveries)	24,660	18,786	19,476	25,940	29,411	27,281	36,321	50,102	47,385	38,269	59,761	
Average loan balance ^(a)	135,621	128,348	145,398	161,905	168,118	168,881	200,710	221,721	224,416	237,571	300,849	
Ending loan balance	124,498	134,154	154,689	170,068	160,923	181,134	216,624	227,563	218,979	263,825	336,847	
Ending allowance for losses balance	\$ 21,765	\$ 22,847	\$ 26,810	\$ 31,148	\$ 27,120	\$ 31,050	\$ 41,478	\$ 51,008	\$ 41,362	\$ 51,419	\$ 75,413	
Line of credit account ratios:												
Cost of revenue as a % of average loan balance ^(a)	14.6%	15.5%	16.1%	18.7%	15.1%	18.5%	23.3%	26.9%	16.8%	20.3%	27.8%	
Charge-offs (net of recoveries) as a % of average loan balance ^(a)	18.2%	14.6%	13.4%	16.0%	17.5%	16.2%	18.1%	22.6%	21.1%	16.1%	19.9%	
Gross profit margin	66.6%	66.2%	66.0%	59.9%	67.6%	60.8%	52.6%	44.2%	63.9%	56.3%	42.8%	
Allowance for losses as a % of loan balance ^(b)	17.5%	17.0%	17.3%	18.3%	16.9%	17.1%	19.1%	22.4%	18.9%	19.5%	22.4%	

(a) The average loan balance for line of credit accounts is the average of the month-end balances during the period.

(b) Allowance for losses as a % of loan balance is determined using period-end balances.

	2017				2018				2019		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter
Installment loans:											
Cost of revenue	\$ 46,451	\$ 43,410	\$ 60,053	\$ 75,138	\$ 62,847	\$ 69,897	\$ 90,840	\$ 92,172	\$ 84,216	\$ 77,772	\$ 75,415
Charge-offs (net of recoveries)	55,179	44,443	46,598	62,116	67,081	64,878	75,261	88,429	90,764	71,824	79,200
Average installment combined loan and finance receivable balance, gross ^{(a)(b)}	445,760	437,329	492,064	557,028	597,499	609,525	667,712	718,100	718,625	713,629	778,731
Ending installment combined loan and finance receivable balance, gross ^(b)	424,706	456,006	525,083	589,268	595,763	627,443	699,809	732,282	693,087	741,833	805,352
Ending allowance and liability for losses	\$ 46,471	\$ 45,484	\$ 59,220	\$ 72,132	\$ 68,176	\$ 72,082	\$ 87,370	\$ 91,082	\$ 84,779	\$ 90,457	\$ 85,984
Installment loan ratios:											
Cost of revenue as a % of average installment combined loan and finance receivable balance, gross ^{(a)(b)}	10.4%	9.9%	12.2%	13.5%	10.5%	11.5%	13.6%	12.8%	11.7%	10.9%	9.7%
Charge-offs (net of recoveries) as a % of average installment combined loan and finance receivable balance, gross ^{(a)(b)}	12.4%	10.2%	9.5%	11.2%	11.2%	10.6%	11.3%	12.3%	12.6%	10.1%	10.2%
Gross profit margin	45.4%	48.4%	39.3%	34.4%	48.5%	43.2%	33.7%	37.6%	40.7%	43.7%	49.1%
Allowance and liability for losses as a % of combined loan and finance receivable balance, gross ^{(b)(c)}	10.9%	10.0%	11.3%	12.2%	11.4%	11.5%	12.5%	12.4%	12.2%	12.2%	10.7%

(a) The average installment combined loan and finance receivable balance is the average of the month-end balances during the period.

(b) Non-GAAP measure.

(c) Allowance and liability for losses as a % of combined loan and finance receivable balance, gross, is determined using period-end balances.

	2017					2018					2019			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Year to Date
Domestic														
Revenue	\$ 164,669	\$ 158,073	\$ 181,584	\$ 205,211	\$ 709,537	\$ 212,966	\$ 213,638	\$ 251,054	\$ 268,857	\$ 946,515	\$ 257,988	\$ 254,205	\$ 300,609	\$ 812,802
Cost of Revenue	70,649	67,393	88,419	108,993	335,454	88,113	102,206	142,702	152,361	485,382	113,871	121,369	161,104	396,344
Gross Profit	\$ 94,020	\$ 90,680	\$ 93,165	\$ 96,218	\$ 374,083	\$ 124,853	\$ 111,432	\$ 108,352	\$ 116,496	\$ 461,133	\$ 144,117	\$ 132,836	\$ 139,505	\$ 416,458
Gross Profit Margin	57.1%	57.4%	51.3%	46.9%	52.7%	58.6%	52.2%	43.2%	43.3%	48.7%	55.9%	52.3%	46.4%	51.2%
Total Operating Expenses	\$ 30,424	\$ 30,583	\$ 35,764	\$ 37,478	\$ 134,249	\$ 35,236	\$ 37,352	\$ 43,143	\$ 43,789	\$ 159,520	\$ 36,803	\$ 42,915	\$ 52,742	\$ 132,460
Depreciation and Amortization	1,526	1,532	1,634	2,077	6,769	1,858	1,897	1,800	1,875	7,430	2,208	1,946	1,908	6,062
Income from Operations	\$ 62,070	\$ 58,565	\$ 55,767	\$ 56,663	\$ 233,065	\$ 87,759	\$ 72,183	\$ 63,409	\$ 70,832	\$ 294,183	\$ 105,106	\$ 87,975	\$ 84,855	\$ 277,936
International														
Revenue	\$ 27,594	\$ 31,831	\$ 36,294	\$ 38,485	\$ 134,204	\$ 41,332	\$ 39,663	\$ 42,825	\$ 43,739	\$ 167,559	\$ 35,195	\$ 31,495	\$ 28,904	\$ 95,594
Cost of Revenue	11,235	12,469	18,922	18,552	61,178	20,440	19,288	21,061	24,829	85,618	25,174	16,928	10,162	52,264
Gross Profit	\$ 16,359	\$ 19,362	\$ 17,372	\$ 19,933	\$ 73,026	\$ 20,892	\$ 20,375	\$ 21,764	\$ 18,910	\$ 81,941	\$ 10,021	\$ 14,567	\$ 18,742	\$ 43,330
Gross Profit Margin	59.3%	60.8%	47.9%	51.8%	54.4%	50.5%	51.4%	50.8%	43.2%	48.9%	28.5%	46.3%	64.8%	45.3%
Total Operating Expenses	\$ 13,786	\$ 15,273	\$ 18,959	\$ 17,322	\$ 65,340	\$ 18,802	\$ 18,934	\$ 20,893	\$ 20,414	\$ 79,043	\$ 16,778	\$ 21,560	\$ 20,168	\$ 58,506
Depreciation and Amortization	379	361	396	403	1,539	372	371	358	398	1,499	398	410	416	1,224
Income from Operations	\$ 2,194	\$ 3,728	\$ (1,983)	\$ 2,208	\$ 6,147	\$ 1,718	\$ 1,070	\$ 513	\$ (1,902)	\$ 1,399	\$ (7,155)	\$ (7,403)	\$ (1,842)	\$ (16,400)
Corporate Services														
Total Operating Expenses	\$ 24,600	\$ 25,617	\$ 24,604	\$ 23,897	\$ 98,718	\$ 26,157	\$ 28,590	\$ 24,595	\$ 26,907	\$ 106,249	\$ 29,254	\$ 28,716	\$ 27,180	\$ 85,150
Depreciation and Amortization	1,592	1,473	1,503	1,512	6,080	1,608	1,569	1,530	1,554	6,261	1,578	1,586	1,392	4,556
Loss from Operations	\$ (26,192)	\$ (27,090)	\$ (26,107)	\$ (25,409)	\$ (104,798)	\$ (27,765)	\$ (30,159)	\$ (26,125)	\$ (28,461)	\$ (112,510)	\$ (30,832)	\$ (30,302)	\$ (28,572)	\$ (89,706)
Total														
Revenue	\$ 192,263	\$ 189,904	\$ 217,878	\$ 243,696	\$ 843,741	\$ 254,298	\$ 253,301	\$ 293,879	\$ 312,596	\$ 1,114,074	\$ 293,183	\$ 285,700	\$ 329,513	\$ 908,396
Cost of Revenue	81,884	79,862	107,341	127,545	396,632	108,553	121,494	163,763	177,190	571,000	139,045	138,297	171,266	448,608
Gross Profit	\$ 110,379	\$ 110,042	\$ 110,537	\$ 116,151	\$ 447,109	\$ 145,745	\$ 131,807	\$ 130,116	\$ 135,406	\$ 543,074	\$ 154,138	\$ 147,403	\$ 158,247	\$ 459,788
Gross Profit Margin	57.4%	57.9%	50.7%	47.7%	53.0%	57.3%	52.0%	44.3%	43.3%	48.7%	52.6%	51.6%	48.0%	50.6%
Total Operating Expenses	\$ 68,810	\$ 71,473	\$ 79,327	\$ 78,697	\$ 298,307	\$ 80,195	\$ 84,876	\$ 88,631	\$ 91,110	\$ 344,812	\$ 82,835	\$ 93,191	\$ 100,090	\$ 276,116
Depreciation and Amortization	3,497	3,366	3,533	3,992	14,388	3,838	3,837	3,688	3,827	15,190	4,184	3,942	3,716	11,842
Income from Operations	\$ 38,072	\$ 35,203	\$ 27,677	\$ 33,462	\$ 134,414	\$ 61,712	\$ 43,094	\$ 37,797	\$ 40,469	\$ 183,072	\$ 67,119	\$ 50,270	\$ 54,441	\$ 171,830

Combined Loan and Finance Receivable Balances by Geography (Unaudited)

(Dollars in thousands)

	2017				2018				2019		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter
Domestic loan and finance receivable balances, gross:											
Company owned	\$ 520,615	\$ 557,566	\$ 640,793	\$ 716,555	\$ 702,818	\$ 763,742	\$ 867,916	\$ 902,447	\$ 858,149	\$ 951,289	\$ 1,095,967
Guaranteed by the Company	22,546	28,013	28,943	34,134	26,594	28,681	30,106	29,704	22,296	21,463	23,648
Combined	<u>\$ 543,161</u>	<u>\$ 585,579</u>	<u>\$ 669,736</u>	<u>\$ 750,689</u>	<u>\$ 729,412</u>	<u>\$ 792,423</u>	<u>\$ 898,022</u>	<u>\$ 932,151</u>	<u>\$ 880,445</u>	<u>\$ 972,752</u>	<u>\$ 1,119,615</u>
International loan and finance receivable balances, gross:											
Company owned	\$ 78,102	\$ 90,269	\$ 102,003	\$ 111,194	\$ 114,541	\$ 108,173	\$ 122,452	\$ 120,807	\$ 99,108	\$ 96,473	\$ 77,571
Guaranteed by the Company	—	—	—	—	—	—	—	—	—	—	—
Combined	<u>\$ 78,102</u>	<u>\$ 90,269</u>	<u>\$ 102,003</u>	<u>\$ 111,194</u>	<u>\$ 114,541</u>	<u>\$ 108,173</u>	<u>\$ 122,452</u>	<u>\$ 120,807</u>	<u>\$ 99,108</u>	<u>\$ 96,473</u>	<u>\$ 77,571</u>
Total loan and finance receivable balances, gross:											
Company owned	\$ 598,717	\$ 647,835	\$ 742,796	\$ 827,749	\$ 817,359	\$ 871,915	\$ 990,368	\$ 1,023,254	\$ 957,257	\$ 1,047,762	\$ 1,173,538
Guaranteed by the Company	22,546	28,013	28,943	34,134	26,594	28,681	30,106	29,704	22,296	21,463	23,648
Combined	<u>\$ 621,263</u>	<u>\$ 675,848</u>	<u>\$ 771,739</u>	<u>\$ 861,883</u>	<u>\$ 843,953</u>	<u>\$ 900,596</u>	<u>\$ 1,020,474</u>	<u>\$ 1,052,958</u>	<u>\$ 979,553</u>	<u>\$ 1,069,225</u>	<u>\$ 1,197,186</u>

Reconciliation of GAAP to Non-GAAP Financial Measures - Combined Loan and Finance Receivable Balances (Unaudited)

(Dollars in thousands)

	2017				2018				2019		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter
Short-term loan balances, gross:											
Company owned	\$ 53,205	\$ 61,565	\$ 67,719	\$ 73,672	\$ 65,858	\$ 67,255	\$ 78,508	\$ 67,725	\$ 49,148	\$ 50,263	\$ 41,065
Guaranteed by the Company	18,854	24,123	24,248	28,875	21,409	24,764	25,533	25,388	18,339	13,304	13,922
Combined	<u>\$ 72,059</u>	<u>\$ 85,688</u>	<u>\$ 91,967</u>	<u>\$ 102,547</u>	<u>\$ 87,267</u>	<u>\$ 92,019</u>	<u>\$ 104,041</u>	<u>\$ 93,113</u>	<u>\$ 67,487</u>	<u>\$ 63,567</u>	<u>\$ 54,987</u>
Line of credit account balances, gross:											
Company owned	\$ 124,498	\$ 134,154	\$ 154,689	\$ 170,068	\$ 160,923	\$ 181,134	\$ 216,624	\$ 227,563	\$ 218,979	\$ 263,825	\$ 336,847
Guaranteed by the Company	—	—	—	—	—	—	—	—	—	—	—
Combined	<u>\$ 124,498</u>	<u>\$ 134,154</u>	<u>\$ 154,689</u>	<u>\$ 170,068</u>	<u>\$ 160,923</u>	<u>\$ 181,134</u>	<u>\$ 216,624</u>	<u>\$ 227,563</u>	<u>\$ 218,979</u>	<u>\$ 263,825</u>	<u>\$ 336,847</u>
Installment loan and finance receivable balances, gross:											
Company owned	\$ 421,014	\$ 452,116	\$ 520,388	\$ 584,009	\$ 590,578	\$ 623,526	\$ 695,236	\$ 727,966	\$ 689,130	\$ 733,674	\$ 795,626
Guaranteed by the Company	3,692	3,890	4,695	5,259	5,185	3,917	4,573	4,316	3,957	8,159	9,726
Combined	<u>\$ 424,706</u>	<u>\$ 456,006</u>	<u>\$ 525,083</u>	<u>\$ 589,268</u>	<u>\$ 595,763</u>	<u>\$ 627,443</u>	<u>\$ 699,809</u>	<u>\$ 732,282</u>	<u>\$ 693,087</u>	<u>\$ 741,833</u>	<u>\$ 805,352</u>
Total loan and finance receivable balances, gross:											
Company owned	\$ 598,717	\$ 647,835	\$ 742,796	\$ 827,749	\$ 817,359	\$ 871,915	\$ 990,368	\$ 1,023,254	\$ 957,257	\$ 1,047,762	\$ 1,173,538
Guaranteed by the Company	22,546	28,013	28,943	34,134	26,594	28,681	30,106	29,704	22,296	21,463	23,648
Combined	<u>\$ 621,263</u>	<u>\$ 675,848</u>	<u>\$ 771,739</u>	<u>\$ 861,883</u>	<u>\$ 843,953</u>	<u>\$ 900,596</u>	<u>\$ 1,020,474</u>	<u>\$ 1,052,958</u>	<u>\$ 979,553</u>	<u>\$ 1,069,225</u>	<u>\$ 1,197,186</u>

	2017					2018					2019			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Year to Date
Combined loan and finance receivable originations														
Consumer:														
Near-prime installment loans	\$ 48,864	\$ 80,367	\$ 103,438	\$ 108,009	\$ 340,678	\$ 80,163	\$ 104,748	\$ 120,755	\$ 109,671	\$ 415,337	\$ 86,063	\$ 137,520	\$ 167,192	\$ 390,775
Other Installment loans	50,124	62,306	82,933	99,973	295,336	95,407	100,836	119,907	123,785	439,935	81,870	91,064	89,872	262,806
Line of credit accounts	59,393	62,816	66,328	73,044	261,581	61,340	82,569	100,782	100,663	345,354	81,995	115,108	162,590	359,693
Short-term loans	262,378	274,528	285,784	305,100	1,127,790	292,020	286,089	326,329	319,262	1,223,700	247,337	211,500	195,727	654,564
Total consumer	420,759	480,017	538,483	586,126	2,025,385	528,930	574,242	667,773	653,381	2,424,326	497,265	555,192	615,381	1,667,838
Small business	26,777	32,529	29,725	26,631	115,662	28,494	25,038	29,917	35,258	118,707	44,991	60,117	66,593	171,701
Total combined originations	\$ 447,536	\$ 512,546	\$ 568,208	\$ 612,757	\$ 2,141,047	\$ 557,424	\$ 599,280	\$ 697,690	\$ 688,639	\$ 2,543,033	\$ 542,256	\$ 615,309	\$ 681,974	\$ 1,839,539
Combined loan and finance receivable balances, gross														
Consumer:														
Near-prime installment loans	\$ 278,929	\$ 299,568	\$ 344,312	\$ 383,248		\$ 386,615	\$ 416,465	\$ 458,798	\$ 474,601		\$ 457,541	\$ 496,735	\$ 556,458	
Other Installment loans	99,575	107,539	135,893	165,527		170,202	174,112	202,217	217,375		185,345	180,513	172,596	
Line of credit accounts	87,860	97,875	115,159	130,638		121,347	141,490	175,467	183,323		166,837	199,081	264,752	
Short-term loans	72,059	85,688	91,967	102,547		87,267	92,019	104,041	93,113		67,487	63,567	54,987	
Total consumer	538,423	590,670	687,331	781,960		765,431	824,086	940,523	968,412		877,210	939,896	1,048,793	
Small business	82,840	85,178	84,408	79,923		78,522	76,510	79,951	84,546		102,343	129,329	148,393	
Total combined loan and finance receivable balances, gross:	\$ 621,263	\$ 675,848	\$ 771,739	\$ 861,883		\$ 843,953	\$ 900,596	\$ 1,020,474	\$ 1,052,958		\$ 979,553	\$ 1,069,225	\$ 1,197,186	

Enova International, Inc.
Selected Historical Metrics Excluding United Kingdom (Unaudited)
(In thousands, except per share data)



	2017					2018					2019			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Year to Date
Total Company														
Combined loan and finance receivable balances, gross	\$ 621,263	\$ 675,848	\$ 771,739	\$ 861,883	\$ 861,883	\$ 843,953	\$ 900,596	\$ 1,020,474	\$ 1,052,958	\$ 1,052,958	\$ 979,553	\$ 1,069,225	\$ 1,197,186	\$ 1,197,186
Revenue	192,263	189,904	217,878	243,696	843,741	254,298	253,301	293,879	312,596	1,114,074	293,183	285,700	329,513	908,396
Gross Profit	110,379	110,042	110,537	116,151	447,109	145,745	131,807	130,116	135,406	543,074	154,138	147,403	158,247	459,788
Adjusted EBITDA	43,889	41,556	34,206	38,100	157,751	67,983	49,765	44,367	48,440	210,555	74,747	57,535	61,544	193,826
Adjusted earnings	15,406	13,956	8,638	8,893	46,893	35,417	20,754	16,327	18,152	90,650	39,889	27,848	29,899	97,636
Adjusted earnings per share	\$ 0.45	\$ 0.41	\$ 0.26	\$ 0.26	\$ 1.37	\$ 1.02	\$ 0.59	\$ 0.46	\$ 0.52	\$ 2.58	\$ 1.16	\$ 0.81	\$ 0.86	\$ 2.83
Total Company Excluding U.K.^(a)														
Combined loan and finance receivable balances, gross	\$ 553,578	\$ 599,698	\$ 686,951	\$ 767,378	\$ 767,378	\$ 747,883	\$ 809,323	\$ 918,104	\$ 954,029	\$ 954,029	\$ 897,345	\$ 988,185	\$ 1,133,572	\$ 1,133,572
Revenue	167,820	162,498	187,199	211,386	728,903	219,309	219,291	257,315	276,705	972,620	264,438	259,444	305,613	829,495
Gross Profit	92,856	91,820	95,114	95,625	375,415	126,516	112,930	110,512	119,257	469,215	145,580	136,011	143,427	425,018
Adjusted EBITDA	37,707	35,647	33,801	31,265	138,420	63,810	46,967	42,323	48,938	202,038	80,329	65,170	64,331	209,830
Adjusted earnings	11,524	10,283	8,490	2,547	32,844	32,307	18,773	14,895	18,908	84,883	44,364	33,907	32,252	110,523
Adjusted earnings per share	\$ 0.34	\$ 0.30	\$ 0.25	\$ 0.07	\$ 0.96	\$ 0.93	\$ 0.53	\$ 0.42	\$ 0.54	\$ 2.41	\$ 1.29	\$ 0.98	\$ 0.93	\$ 3.20

(a) Total Company Excluding U.K. represents Total Company results adjusted to exclude U.K. results. Amounts are preliminary and are subject to change.