

	2018					2019					2020		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Year to Date
Statement of Income Data:													
Revenue	\$ 219,309	\$ 219,291	\$ 257,315	\$ 276,706	\$ 972,621	\$ 264,438	\$ 259,445	\$ 305,612	\$ 345,262	\$ 1,174,757	\$ 362,252	\$ 253,061	\$ 615,313
Change in Fair Value	—	—	—	—	—	—	—	—	—	—	(235,719)	(120,672)	(356,391)
Cost of Revenue	(92,793)	(106,361)	(146,803)	(157,448)	(503,405)	(118,858)	(123,433)	(162,186)	(198,417)	(602,894)	—	—	—
Net Revenue	126,516	112,930	110,512	119,258	469,216	145,580	136,012	143,426	146,845	571,863	126,533	132,389	258,922
Expenses													
Marketing	20,633	21,984	27,615	25,728	95,960	19,061	25,861	34,505	35,705	115,132	34,558	2,988	37,546
Operations and technology	18,169	18,910	19,587	21,701	78,367	20,579	20,057	20,717	22,909	84,262	31,266	16,504	47,770
General and administrative	26,337	27,902	23,870	27,034	105,143	29,051	28,244	27,267	24,642	109,204	27,951	22,336	50,287
Depreciation and amortization	3,591	3,594	3,453	3,562	14,200	3,934	3,681	3,433	4,007	15,055	3,670	4,004	7,674
Total Expenses	68,730	72,390	74,525	78,025	293,670	72,625	77,843	85,922	87,263	323,653	97,445	45,832	143,277
Income from Operations	57,786	40,540	35,987	41,233	175,546	72,955	58,169	57,504	59,582	248,210	29,088	86,557	115,645
Interest expense	(19,676)	(19,359)	(20,251)	(20,078)	(79,364)	(19,502)	(18,116)	(18,235)	(19,751)	(75,604)	(20,381)	(20,372)	(40,753)
Foreign currency transaction (loss) gain	(2,088)	(202)	27	(55)	(2,318)	(143)	(35)	(12)	(26)	(216)	41	(18)	23
Loss on early extinguishment of debt	(4,710)	—	(12,469)	(7,812)	(24,991)	(2,321)	—	—	—	(2,321)	—	—	—
Income before Income Taxes	31,312	20,979	3,294	13,288	68,873	50,989	40,018	39,257	39,805	170,069	8,748	66,167	74,915
Provision for (benefit from) income taxes	6,861	4,919	(9,973)	3,494	5,301	12,010	9,392	10,374	10,277	42,053	3,000	18,141	21,141
Net income from continuing operations	24,451	16,060	13,267	9,794	63,572	38,979	30,626	28,883	29,528	128,016	5,748	48,026	53,774
Net income (loss) from discontinued operations	3,447	2,165	2,037	(1,123)	6,526	(3,962)	(5,563)	(1,798)	(80,081)	(91,404)	(288)	—	(288)
Net Income (Loss)	\$ 27,898	\$ 18,225	\$ 15,304	\$ 8,671	\$ 70,098	\$ 35,017	\$ 25,063	\$ 27,085	\$ (50,553)	\$ 36,612	\$ 5,460	\$ 48,026	\$ 53,486
Earnings Per Share													
Earnings per common share:													
Basic	\$ 0.83	\$ 0.54	\$ 0.45	\$ 0.25	\$ 2.06	\$ 1.05	\$ 0.74	\$ 0.80	\$ (1.51)	\$ 1.09	\$ 0.17	\$ 1.59	\$ 1.71
Diluted EPS - continuing operations	\$ 0.71	\$ 0.46	\$ 0.37	\$ 0.28	\$ 1.81	\$ 1.13	\$ 0.89	\$ 0.83	\$ 0.87	\$ 3.72	\$ 0.18	\$ 1.58	\$ 1.70
Diluted EPS - discontinued operations	\$ 0.10	\$ 0.06	\$ 0.06	\$ (0.03)	\$ 0.18	\$ (0.11)	\$ (0.16)	\$ (0.05)	\$ (2.35)	\$ (2.66)	\$ (0.01)	\$ —	\$ (0.01)
Diluted - total	\$ 0.81	\$ 0.52	\$ 0.43	\$ 0.25	\$ 1.99	\$ 1.02	\$ 0.73	\$ 0.78	\$ (1.48)	\$ 1.06	\$ 0.17	\$ 1.58	\$ 1.69
Weighted average common shares outstanding:													
Basic	33,669	33,984	34,168	34,158	33,993	33,481	33,826	33,997	33,553	33,715	32,337	30,203	31,270
Diluted	34,572	35,371	35,665	35,103	35,176	34,421	34,469	34,577	34,119	34,398	32,833	30,352	31,592
Balance Sheet Data (at period end):													
Cash and cash equivalents	\$ 46,350	\$ 27,359	\$ 141,699	\$ 28,114	\$ 28,114	\$ 57,715	\$ 33,849	\$ 28,864	\$ 35,895	\$ 35,895	\$ 161,076	\$ 321,472	\$ 321,472
Loans and finance receivables, net	625,124	674,653	753,454	780,112	780,112	752,560	829,458	950,188	1,062,650	1,062,650	1,093,207	799,662	799,662
Total assets	1,162,490	1,188,212	1,431,715	1,334,351	1,334,351	1,343,130	1,390,299	1,506,961	1,574,352	1,574,352	1,733,301	1,578,973	1,578,973
Long-term debt	754,650	762,831	951,091	857,929	857,929	791,908	785,504	873,744	991,181	991,181	1,091,732	906,588	906,588
Total stockholder's equity	315,733	333,645	352,668	347,768	347,768	379,214	406,453	433,971	376,613	376,613	438,214	476,220	476,220

	2018					2019					2020		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Year to Date
Net income from continuing operations	\$ 24,451	\$ 16,060	\$ 13,267	\$ 9,794	\$ 63,572	\$ 38,979	\$ 30,626	\$ 28,883	\$ 29,528	\$ 128,016	\$ 5,748	\$ 48,026	\$ 53,774
Depreciation and amortization expenses	3,591	3,594	3,453	3,562	14,200	3,934	3,681	3,433	4,007	15,055	3,670	4,004	7,674
Interest expense, net	19,676	19,359	20,251	20,078	79,364	19,502	18,116	18,235	19,751	75,604	20,381	20,372	40,753
Foreign currency transaction loss (gain)	2,088	202	(27)	55	2,318	143	35	12	26	216	(41)	18	(23)
Provision for income taxes	6,861	4,919	(9,973)	3,494	5,301	12,010	9,392	10,374	10,277	42,053	3,000	18,141	21,141
Stock-based compensation expense	2,433	2,834	2,882	3,511	11,660	3,074	3,323	3,387	2,183	11,967	3,460	3,660	7,120
Adjustments:													
Loss on early extinguishment of debt ^(b)	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	\$ 63,810	\$ 46,968	\$ 42,322	\$ 48,939	\$ 202,039	\$ 80,333	\$ 65,173	\$ 64,324	\$ 65,772	\$ 275,602	\$ 36,218	\$ 94,221	\$ 130,439

Adjusted EBITDA margin calculated as follows:

Total Revenue	\$ 219,309	\$ 219,291	\$ 257,315	\$ 276,706	\$ 972,621	\$ 264,438	\$ 259,445	\$ 305,612	\$ 345,262	\$ 1,174,757	\$ 362,252	\$ 253,061	\$ 615,313
Adjusted EBITDA	\$ 63,810	\$ 46,968	\$ 42,322	\$ 48,939	\$ 202,039	\$ 80,333	\$ 65,173	\$ 64,324	\$ 65,772	\$ 275,602	\$ 36,218	\$ 94,221	\$ 130,439
Adjusted EBITDA as a percentage of total revenue	29.1%	21.4%	16.4%	17.7%	20.8%	30.4%	25.1%	21.0%	19.0%	23.5%	10.0%	37.2%	21.2%

(a) In the first, third and fourth quarters of 2018 and the first quarter of 2019, the Company recorded \$4.7 million (\$3.7 million net of tax), \$12.5 million (\$9.9 million net of tax), \$7.8 million (\$6.0 million net of tax) and \$2.3 million (\$1.8 million net of tax) losses on early extinguishment of debt related to the repurchase of \$50.0 million principal amount of senior notes, the repurchase of \$178.5 million principal amount of senior notes, the repurchase of \$116.5 million principal amount of senior notes, and the redemption of \$44.1 million of securitization notes, respectively.

(b) 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.

(c) 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.

	2018					2019					2020		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Year to Date
Net income from continuing operations	\$ 24,451	\$ 16,060	\$ 13,267	\$ 9,794	\$ 63,572	\$ 38,979	\$ 30,626	\$ 28,883	\$ 29,528	\$ 128,016	\$ 5,748	\$ 48,026	\$ 53,774
Adjustments (net of tax):													
Loss on early extinguishment of debt ^(a)	4,710	—	12,469	7,812	24,991	2,321	—	—	—	2,321	—	—	—
Intangible asset amortization	267	268	268	267	1,070	268	267	268	267	1,070	267	268	535
Stock-based compensation expense	2,433	2,834	2,882	3,511	11,660	3,074	3,323	3,387	2,183	11,967	3,460	3,660	7,120
Foreign currency transaction loss (gain)	2,088	202	(27)	55	2,318	143	35	12	26	216	(41)	18	(23)
Cumulative tax effect of adjustments	(1,979)	(777)	(3,332)	(2,797)	(8,885)	(1,519)	(843)	(853)	(693)	(3,908)	(868)	(929)	(1,797)
Discrete tax adjustments ^(b)	—	—	(11,237)	—	(11,237)	(141)	—	—	—	(141)	—	—	—
Lease termination and cease-use costs ^(c)	—	—	—	—	—	726	—	—	—	726	—	—	—
Regulatory settlement ^(d)	—	—	—	633	633	—	—	—	—	—	—	—	—
Adjusted earnings	\$ 31,970	\$ 18,587	\$ 14,290	\$ 19,275	\$ 84,122	\$ 43,851	\$ 33,408	\$ 31,697	\$ 31,311	\$ 140,267	\$ 8,566	\$ 51,043	\$ 59,609
Diluted earnings per share	\$ 0.71	\$ 0.45	\$ 0.37	\$ 0.28	\$ 1.81	\$ 1.13	\$ 0.89	\$ 0.84	\$ 0.87	\$ 3.72	\$ 0.18	\$ 1.58	\$ 1.70
Adjusted earnings per share	\$ 0.92	\$ 0.53	\$ 0.40	\$ 0.55	\$ 2.39	\$ 1.27	\$ 0.97	\$ 0.92	\$ 0.92	\$ 4.08	\$ 0.26	\$ 1.68	\$ 1.89

(a) In the first, third and fourth quarters of 2018 and the first quarter of 2019, the Company recorded \$4.7 million (\$3.7 million net of tax), \$12.5 million (\$9.9 million net of tax), \$7.8 million (\$6.0 million net of tax) and \$2.3 million (\$1.8 million net of tax) losses on early extinguishment of debt related to the repurchase of \$50.0 million principal amount of senior notes, the repurchase of \$178.5 million principal amount of senior notes, the repurchase of \$116.5 million principal amount of senior notes, and the redemption of \$44.1 million of securitization notes, respectively.

(b) 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.

(c) 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.

(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.

	2018				2019				2020	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter
Installment loans and RPAs:										
Total combined loan and finance receivable principal ^(b)	\$ 552,985	\$ 590,074	\$ 653,951	\$ 678,211	\$ 631,798	\$ 676,403	\$ 744,270	\$ 819,852	\$ 758,709	\$ 575,685
Ending combined loan and finance receivable fair value balance ^(b)	—	—	—	—	—	—	—	—	784,914	594,154
Fair value as a % of principal ^{(a)(b)}	—%	—%	—%	—%	—%	—%	—%	—%	103.5%	103.2%
Ending combined loan and finance receivable balance, including principal and accrued fees/interest outstanding ^(b)	\$ 577,070	\$ 615,526	\$ 685,551	\$ 708,907	\$ 660,050	\$ 703,323	\$ 772,972	\$ 847,990	\$ 788,490	\$ 596,630
Ending allowance for losses balance (prior to FVO adoption)	70,454	77,031	95,310	95,371	82,390	87,572	86,027	87,448	—	—
Allowance for losses as a % of combined loan and finance receivable balance ^{(a)(b)}	12.2%	12.5%	13.9%	13.5%	12.5%	12.5%	11.1%	10.3%	—%	—%
Average combined loan and finance receivable balance ^(b)	\$ 590,120	\$ 595,365	\$ 655,163	\$ 699,241	\$ 692,105	\$ 676,846	\$ 741,338	\$ 808,085	\$ 820,864	\$ 688,227
Revenue	140,494	139,356	158,394	169,513	159,642	148,531	159,025	168,917	174,034	126,224
Cost of revenue/change in fair value	(67,014)	(74,842)	(99,869)	(97,628)	(80,958)	(74,884)	(78,264)	(90,477)	(131,517)	(70,170)
Gross profit/net revenue	73,480	64,514	58,525	71,885	78,684	73,647	80,761	78,440	42,517	56,054
Gross profit margin/net revenue margin	52.3%	46.3%	36.9%	42.4%	49.3%	49.6%	50.8%	46.4%	24.4%	44.4%
Cost of revenue/change in fair value as a % of average combined loan and finance receivable balance ^(b)	11.4%	12.6%	15.2%	14.0%	11.7%	11.1%	10.6%	11.2%	16.0%	10.2%
Delinquencies:										
>30 days delinquent	\$ 32,543	\$ 30,056	\$ 38,353	\$ 45,666	\$ 36,044	\$ 32,889	\$ 44,904	\$ 46,783	\$ 47,502	\$ 22,256
>30 days delinquent as a % of combined loan and finance receivable balance ^{(a)(b)}	5.6%	4.9%	5.6%	6.4%	5.5%	4.7%	5.8%	5.5%	6.0%	3.7%
Charge-offs:										
Charge-offs (net of recoveries)	\$ 75,492	\$ 67,611	\$ 81,413	\$ 97,733	\$ 93,913	\$ 69,761	\$ 79,577	\$ 89,114	\$ 96,272	\$ 71,362
Charge-offs (net recoveries) as a % of average combined loan and finance receivable balance ^{(b)(c)}	12.8%	11.4%	12.4%	14.0%	13.6%	10.3%	10.7%	11.0%	11.7%	10.4%

Note: All amounts presented in this schedule exclude discontinued operations.

(a) Amounts as a % of loan balance are determined using period-end balances.

(b) Non-GAAP measure.

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

Line of credit accounts:	2018				2019				2020	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter
Total principal	\$ 137,506	\$ 155,085	\$ 180,972	\$ 192,311	\$ 184,822	\$ 223,545	\$ 282,556	\$ 329,011	\$ 312,986	\$ 197,114
Ending fair value balance	—	—	—	—	—	—	—	—	320,738	212,122
Fair value as a % of principal ^(a)	—%	—%	—%	—%	—%	—%	—%	—%	102.5%	107.6%
Ending loan balance, including principal and accrued fees/interest outstanding	\$ 161,529	\$ 182,331	\$ 217,730	\$ 228,775	\$ 218,854	\$ 264,021	\$ 336,839	\$ 389,832	\$ 369,056	\$ 226,329
Ending allowance for losses balance (prior to FVO adoption)	27,120	31,050	41,478	51,009	41,363	51,419	75,413	91,002	—	—
Allowance for losses as a % of loan balance ^(a)	16.8%	17.0%	19.1%	22.3%	18.9%	19.5%	22.4%	23.3%	—%	—%
Average loan balance ^(b)	\$ 168,831	\$ 169,885	\$ 201,975	\$ 222,888	\$ 224,973	\$ 237,821	\$ 301,213	\$ 358,440	\$ 387,180	\$ 291,507
Revenue	78,309	79,658	98,666	106,862	104,483	110,670	146,362	174,227	185,772	125,478
Cost of revenue/change in fair value	(25,779)	(31,519)	(46,934)	(59,820)	(37,900)	(48,549)	(83,922)	(107,940)	(104,202)	(50,502)
Gross profit/net revenue	52,530	48,139	51,732	47,042	66,583	62,121	62,440	66,287	81,570	74,976
Gross profit margin/net revenue margin	67.1%	60.4%	52.4%	44.0%	63.7%	56.1%	42.7%	38.0%	43.9%	59.8%
Cost of revenue/change in fair value as a % of average loan balance ^(b)	15.3%	18.6%	23.2%	26.8%	16.8%	20.4%	27.9%	30.1%	26.9%	17.3%
Delinquencies:										
>30 days delinquent	\$ 12,735	\$ 10,807	\$ 17,651	\$ 22,704	\$ 16,587	\$ 17,085	\$ 32,868	\$ 36,532	\$ 38,792	\$ 14,541
>30 days delinquent as a % of loan balance ^(a)	7.9%	5.9%	8.1%	9.9%	7.6%	6.5%	9.8%	9.4%	10.5%	6.4%
Charge-offs:										
Charge-offs (net of recoveries)	\$ 29,807	\$ 27,589	\$ 36,506	\$ 50,290	\$ 47,546	\$ 38,493	\$ 59,928	\$ 92,351	\$ 106,952	\$ 84,613
Charge-offs (net recoveries) as a % of average loan balance ^(c)	17.7%	16.2%	18.1%	22.6%	21.1%	16.2%	19.9%	25.8%	27.6%	29.0%

Note: All amounts presented in this schedule exclude discontinued operations.

(a) Amounts as a % of loan balance are determined using period-end balances.

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

	2018					2019					2020		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Year to Date
Installment loans and RPAs	\$ 140,494	\$ 139,356	\$ 158,394	\$ 169,513	\$ 607,757	\$ 159,642	\$ 148,531	\$ 159,025	\$ 168,917	\$ 636,115	\$ 174,034	\$ 126,224	\$ 300,258
Line of credit accounts	78,309	79,658	98,666	106,862	363,495	104,483	110,670	146,362	174,227	535,742	185,772	125,478	311,250
Total loans and finance receivables revenue	218,803	219,014	257,060	276,375	971,252	264,125	259,201	305,387	343,144	1,171,857	359,806	251,702	611,508
Other	506	277	255	331	1,369	313	244	225	2,118	2,900	2,446	1,359	3,805
Total revenue	<u>\$ 219,309</u>	<u>\$ 219,291</u>	<u>\$ 257,315</u>	<u>\$ 276,706</u>	<u>\$ 972,621</u>	<u>\$ 264,438</u>	<u>\$ 259,445</u>	<u>\$ 305,612</u>	<u>\$ 345,262</u>	<u>\$ 1,174,757</u>	<u>\$ 362,252</u>	<u>\$ 253,061</u>	<u>\$ 615,313</u>

	2018					2019					2020		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Year to Date
Installment loans and RPAs	64.1%	63.6%	61.6%	61.3%	62.5%	60.4%	57.2%	52.0%	48.9%	54.2%	48.0%	49.9%	48.8%
Line of credit accounts	35.7%	36.3%	38.3%	38.6%	37.4%	39.5%	42.7%	47.9%	50.5%	45.6%	51.3%	49.6%	50.6%
Total loans and finance receivables revenue	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.4%	99.8%	99.3%	99.5%	99.4%
Other	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.6%	0.2%	0.7%	0.5%	0.6%
Total revenue	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>

Note: All amounts presented in this schedule exclude discontinued operations.

Enova International, Inc.
Income from Operations by Geography (Unaudited)
(Dollars in thousands)



	2018					2019					2020		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Year to Date
Domestic & International													
Revenue	\$ 219,309	\$ 219,291	\$ 257,315	\$ 276,706	\$ 972,621	\$ 264,438	\$ 259,445	\$ 305,612	\$ 345,262	\$ 1,174,757	\$ 362,252	\$ 253,061	\$ 615,313
Cost of Revenue/Change in Fair Value	(92,793)	(106,361)	(146,803)	(157,448)	(503,405)	(118,858)	(123,433)	(162,186)	(198,417)	(602,894)	(235,719)	(120,672)	(356,391)
Gross Profit/Net Revenue	\$ 126,516	\$ 112,930	\$ 110,512	\$ 119,258	\$ 469,216	\$ 145,580	\$ 136,012	\$ 143,426	\$ 146,845	\$ 571,863	\$ 126,533	\$ 132,389	\$ 258,922
Gross Profit Margin/Net Revenue Margin	57.7%	51.5%	42.9%	43.1%	48.2%	55.1%	52.4%	46.9%	42.5%	48.7%	34.9%	52.3%	42.1%
Total Operating Expenses	\$ 38,982	\$ 40,206	\$ 46,477	\$ 47,556	\$ 173,221	\$ 39,437	\$ 45,446	\$ 55,309	\$ 57,655	\$ 197,847	\$ 64,584	\$ 18,195	\$ 82,779
Depreciation and Amortization	1,983	2,025	1,923	2,008	7,939	2,356	2,095	2,041	2,489	8,981	2,178	2,446	4,624
Income from Operations	\$ 85,551	\$ 70,699	\$ 62,112	\$ 69,694	\$ 288,056	\$ 103,787	\$ 88,471	\$ 86,076	\$ 86,701	\$ 365,035	\$ 59,771	\$ 111,748	\$ 171,519
Corporate Services													
Total Operating Expenses	\$ 26,157	\$ 28,590	\$ 24,595	\$ 26,907	\$ 106,249	\$ 29,254	\$ 28,716	\$ 27,180	\$ 25,601	\$ 110,751	\$ 29,191	\$ 23,633	\$ 52,824
Depreciation and Amortization	1,608	1,569	1,530	1,554	6,261	1,578	1,586	1,392	1,518	6,074	1,492	1,558	3,050
Loss from Operations	\$ (27,765)	\$ (30,159)	\$ (26,125)	\$ (28,461)	\$ (112,510)	\$ (30,832)	\$ (30,302)	\$ (28,572)	\$ (27,119)	\$ (116,825)	\$ (30,683)	\$ (25,191)	\$ (55,874)
Total													
Revenue	\$ 219,309	\$ 219,291	\$ 257,315	\$ 276,706	\$ 972,621	\$ 264,438	\$ 259,445	\$ 305,612	\$ 345,262	\$ 1,174,757	\$ 362,252	\$ 253,061	\$ 615,313
Cost of Revenue	(92,793)	(106,361)	(146,803)	(157,448)	(503,405)	(118,858)	(123,433)	(162,186)	(198,417)	(602,894)	(235,719)	(120,672)	(356,391)
Gross Profit	\$ 126,516	\$ 112,930	\$ 110,512	\$ 119,258	\$ 469,216	\$ 145,580	\$ 136,012	\$ 143,426	\$ 146,845	\$ 571,863	\$ 126,533	\$ 132,389	\$ 258,922
Gross Profit Margin	57.7%	51.5%	42.9%	43.1%	48.2%	55.1%	52.4%	46.9%	42.5%	48.7%	34.9%	52.3%	42.1%
Total Operating Expenses	\$ 65,139	\$ 68,796	\$ 71,072	\$ 74,463	\$ 279,470	\$ 68,691	\$ 74,162	\$ 82,489	\$ 83,256	\$ 308,598	\$ 93,775	\$ 41,828	\$ 135,603
Depreciation and Amortization	3,591	3,594	3,453	3,562	14,200	3,934	3,681	3,433	4,007	15,055	3,670	4,004	7,674
Income from Operations	\$ 57,786	\$ 40,540	\$ 35,987	\$ 41,233	\$ 175,546	\$ 72,955	\$ 58,169	\$ 57,504	\$ 59,582	\$ 248,210	\$ 29,088	\$ 86,557	\$ 115,645

Note: All amounts presented in this schedule exclude discontinued operations.

	2018				2019				2020	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter
Installment loan and finance receivable balances, gross:										
Company owned	\$ 560,366	\$ 599,508	\$ 671,374	\$ 696,763	\$ 656,070	\$ 702,898	\$ 773,077	\$ 846,752	\$ 776,692	\$ 590,576
Guaranteed by the Company	26,594	28,681	30,106	29,704	22,296	21,463	23,648	27,560	11,798	6,054
Combined	<u>\$ 586,960</u>	<u>\$ 628,189</u>	<u>\$ 701,480</u>	<u>\$ 726,467</u>	<u>\$ 678,366</u>	<u>\$ 724,361</u>	<u>\$ 796,725</u>	<u>\$ 874,312</u>	<u>\$ 788,490</u>	<u>\$ 596,630</u>
Line of credit account balances, gross:										
Company owned	\$ 160,922	\$ 181,134	\$ 216,624	\$ 227,563	\$ 218,979	\$ 263,825	\$ 336,847	\$ 392,837	\$ 369,056	\$ 226,329
Guaranteed by the Company	—	—	—	—	—	—	—	—	—	—
Combined	<u>\$ 160,922</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>	<u>\$ 392,837</u>	<u>\$ 369,056</u>	<u>\$ 226,329</u>
Total loan and finance receivable balances, gross:										
Company owned	\$ 721,288	\$ 780,642	\$ 887,998	\$ 924,326	\$ 875,049	\$ 966,723	\$ 1,109,924	\$ 1,239,589	\$ 1,145,748	\$ 816,905
Guaranteed by the Company	26,594	28,681	30,106	29,704	22,296	21,463	23,648	27,560	11,798	6,054
Combined	<u>\$ 747,882</u>	<u>\$ 809,323</u>	<u>\$ 918,104</u>	<u>\$ 954,030</u>	<u>\$ 897,345</u>	<u>\$ 988,186</u>	<u>\$ 1,133,572</u>	<u>\$ 1,267,149</u>	<u>\$ 1,157,546</u>	<u>\$ 822,959</u>

	2018					2019					2020		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Year to Date
Combined loan and finance receivable originations													
Consumer:													
Near-prime installment loans	\$ 79,922	\$ 104,448	\$ 120,627	\$ 109,671	\$ 414,668	\$ 86,063	\$ 137,520	\$ 167,192	\$ 177,737	\$ 568,512	\$ 115,877	\$ 8,679	\$ 124,556
Other installment loans	66,271	68,293	81,119	81,333	297,016	51,714	51,602	59,745	67,267	230,328	32,774	9,385	42,159
Line of credit accounts	61,340	82,569	100,782	100,663	345,354	81,995	115,108	162,590	170,652	530,345	129,278	40,119	169,397
Short-term loans	181,180	179,420	212,168	229,887	802,655	190,883	160,032	155,974	156,384	663,273	117,082	31,216	148,298
Total consumer	388,713	434,730	514,696	521,554	1,859,693	410,655	464,262	545,501	572,040	1,992,458	395,011	89,399	484,410
Small business	28,494	25,038	29,917	35,258	118,707	44,991	60,117	66,593	83,985	255,686	76,434	174	76,608
Total combined originations	\$ 417,207	\$ 459,768	\$ 544,613	\$ 556,812	\$ 1,978,400	\$ 455,646	\$ 524,379	\$ 612,094	\$ 656,025	\$ 2,248,144	\$ 471,445	\$ 89,573	\$ 561,018
Combined loan and finance receivable balances, gross													
Consumer:													
Near-prime installment loans	\$ 376,821	\$ 409,176	\$ 453,054	\$ 470,303		\$ 454,428	\$ 494,600	\$ 554,978	\$ 606,789		\$ 582,979	\$ 479,387	
Other installment loans	122,539	125,808	145,800	152,702		126,729	120,288	121,539	130,797		89,048	52,696	
Line of credit accounts	121,346	141,490	175,467	183,323		166,837	199,081	264,752	304,186		270,590	159,857	
Short-term loans	48,654	56,339	63,832	63,156		47,008	44,888	43,910	44,621		28,467	8,105	
Total consumer	669,360	732,813	838,153	869,484		795,002	858,857	985,179	1,086,393		971,084	700,045	
Small business	78,522	76,510	79,951	84,546		102,343	129,329	148,393	180,756		186,462	122,914	
Total combined loan and finance receivable balances, gross:	\$ 747,882	\$ 809,323	\$ 918,104	\$ 954,030		\$ 897,345	\$ 988,186	\$ 1,133,572	\$ 1,267,149		\$ 1,157,546	\$ 822,959	