

Enova International, Inc.  
**Selected Historical Data (Unaudited)**  
(In thousands, except per share data)



	2013					2014					2015
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
<b>Statement of Income Data:</b>											
Revenue	\$ 182,312	\$ 176,143	\$ 198,098	\$ 208,770	\$ 765,323	\$ 208,465	\$ 201,482	\$ 205,168	\$ 194,722	\$ 809,837	\$ 165,676
Cost of Revenue	67,998	70,160	90,389	86,505	315,052	66,436	66,840	72,919	60,592	266,787	38,570
<b>Gross Profit</b>	<b>114,314</b>	<b>105,983</b>	<b>107,709</b>	<b>122,265</b>	<b>450,271</b>	<b>142,029</b>	<b>134,642</b>	<b>132,249</b>	<b>134,130</b>	<b>543,050</b>	<b>127,106</b>
<b>Expenses</b>											
Marketing	27,295	30,774	36,523	40,744	135,336	28,478	30,828	33,393	35,163	127,862	24,156
Operations and technology	17,457	17,089	17,959	18,271	70,776	17,885	17,123	19,362	19,203	73,573	18,012
General and administrative	23,881	20,007	17,991	22,541	84,420	24,427	26,931	31,167	25,350	107,875	25,566
Depreciation and amortization	4,443	4,585	3,958	4,157	17,143	4,118	4,316	5,338	4,960	18,732	5,283
<b>Total Expenses</b>	<b>73,076</b>	<b>72,455</b>	<b>76,431</b>	<b>85,713</b>	<b>307,675</b>	<b>74,908</b>	<b>79,198</b>	<b>89,260</b>	<b>84,676</b>	<b>328,042</b>	<b>73,017</b>
<b>Income from Operations</b>	<b>41,238</b>	<b>33,528</b>	<b>31,278</b>	<b>36,552</b>	<b>142,596</b>	<b>67,121</b>	<b>55,444</b>	<b>42,989</b>	<b>49,454</b>	<b>215,008</b>	<b>54,089</b>
Interest expense	(5,025)	(4,804)	(4,909)	(5,050)	(19,788)	(4,754)	(7,311)	(13,136)	(13,273)	(38,474)	(13,305)
Foreign currency transaction (loss) gain	(355)	69	(737)	(153)	(1,176)	(101)	(299)	(155)	520	(35)	(944)
<b>Income before Income Taxes</b>	<b>35,858</b>	<b>28,793</b>	<b>25,632</b>	<b>31,349</b>	<b>121,632</b>	<b>62,266</b>	<b>47,834</b>	<b>29,698</b>	<b>36,701</b>	<b>176,499</b>	<b>39,840</b>
Provision for income taxes	13,050	10,365	8,544	11,635	43,594	22,211	17,205	11,213	14,199	64,828	15,310
<b>Net Income</b>	<b>\$ 22,808</b>	<b>\$ 18,428</b>	<b>\$ 17,088</b>	<b>\$ 19,714</b>	<b>\$ 78,038</b>	<b>\$ 40,055</b>	<b>\$ 30,629</b>	<b>\$ 18,485</b>	<b>\$ 22,502</b>	<b>\$ 111,671</b>	<b>\$ 24,530</b>
<b>Earnings Per Share</b>											
Earnings per common share:											
Basic	\$ 0.69	\$ 0.56	\$ 0.52	\$ 0.60	\$ 2.36	\$ 1.21	\$ 0.93	\$ 0.56	\$ 0.68	\$ 3.38	\$ 0.74
Diluted	\$ 0.69	\$ 0.56	\$ 0.52	\$ 0.60	\$ 2.36	\$ 1.21	\$ 0.93	\$ 0.56	\$ 0.68	\$ 3.38	\$ 0.74
Weighted average common shares outstanding:											
Basic	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000
Diluted	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,031	33,008	33,008
<b>Balance Sheet Data (at period end):</b>											
Cash and cash equivalents	\$ 49,231	\$ 50,210	\$ 61,381	\$ 47,480	\$ 47,480	\$ 56,241	\$ 79,785	\$ 104,241	\$ 75,106	\$ 75,106	\$ 143,444
Consumer loans, net	206,091	232,930	272,001	303,467	303,467	280,186	291,966	303,694	323,611	323,611	279,055
Total assets	596,030	620,674	676,847	692,152	692,152	673,078	727,613	760,438	760,197	760,197	782,553
Long-term debt	399,365	397,894	437,397	424,133	424,133	376,872	493,863	494,021	494,181	494,181	494,347
Total stockholder's equity	116,896	132,854	151,804	173,048	173,048	212,797	122,432	135,913	153,984	153,984	177,820

	2013					2014					2015
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
Net Income	\$ 22,808	\$ 18,428	\$ 17,088	\$ 19,714	\$ 78,038	\$ 40,055	\$ 30,629	\$ 18,485	\$ 22,502	\$ 111,671	\$ 24,530
Depreciation and amortization expenses	4,443	4,585	3,958	4,157	17,143	4,118	4,316	5,338	4,960	18,732	5,283
Interest expense, net	5,025	4,804	4,909	5,050	19,788	4,754	7,311	13,136	13,273	38,474	13,305
Foreign currency transaction loss (gain)	355	(69)	737	153	1,176	101	299	155	(520)	35	944
Provision for income taxes	13,050	10,365	8,544	11,635	43,594	22,211	17,205	11,213	14,199	64,828	15,310
Stock-based compensation expense	(64)	141	86	87	250	85	85	87	407	664	1,712
Adjustments:											
Regulatory Penalty <sup>(a)</sup>	—	—	—	2,500	2,500	—	—	—	—	—	—
<b>Adjusted EBITDA</b>	<b>\$ 45,617</b>	<b>\$ 38,254</b>	<b>\$ 35,322</b>	<b>\$ 43,296</b>	<b>\$ 162,489</b>	<b>\$ 71,324</b>	<b>\$ 59,845</b>	<b>\$ 48,414</b>	<b>\$ 54,821</b>	<b>\$ 234,404</b>	<b>\$ 61,084</b>
Adjusted EBITDA margin calculated as follows:											
Total Revenue	\$ 182,312	\$ 176,143	\$ 198,098	\$ 208,770	\$ 765,323	\$ 208,465	\$ 201,482	\$ 205,168	\$ 194,722	\$ 809,837	\$ 165,676
Adjusted EBITDA	\$ 45,617	\$ 38,254	\$ 35,322	\$ 43,296	\$ 162,489	\$ 71,324	\$ 59,845	\$ 48,414	\$ 54,821	\$ 234,404	\$ 61,084
Adjusted EBITDA as a percentage of total revenue	25.0%	21.7%	17.8%	20.7%	21.2%	34.2%	29.7%	23.6%	28.2%	28.9%	36.9%

(a) On November 20, 2013, Cash America International, Inc., Enova's former parent 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 2012 review of Cash America and us, to pay a civil money penalty of \$5 million, of which we and Cash America agreed to allocate \$2.5 million of this penalty to us, or the Regulatory Penalty. For the three months and year ended December 31, 2013, this item represents the amount paid in connection with the Regulatory Penalty, which is nondeductible for tax purposes.

	2013					2014					2015
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
Net Income	\$ 22,808	\$ 18,428	\$ 17,088	\$ 19,714	\$ 78,038	\$ 40,055	\$ 30,629	\$ 18,485	\$ 22,502	\$ 111,671	\$ 24,530
Adjustments (net of tax):											
Regulatory Penalty <sup>(a)</sup>	—	—	—	2,500	2,500	—	—	—	—	—	—
Intangible asset amortization	29	24	18	17	88	13	6	4	5	28	2
Stock-based compensation expense	(41)	90	57	54	160	55	54	55	256	420	1,054
Foreign currency transaction loss (gain)	226	(44)	479	94	755	65	192	97	(332)	22	581
Adjusted earnings	\$ 23,022	\$ 18,498	\$ 17,642	\$ 22,379	\$ 81,541	\$ 40,188	\$ 30,881	\$ 18,641	\$ 22,431	\$ 112,141	\$ 26,167
Diluted earnings per share	\$ 0.69	\$ 0.56	\$ 0.52	\$ 0.60	\$ 2.36	\$ 1.21	\$ 0.93	\$ 0.56	\$ 0.68	\$ 3.38	\$ 0.74
Adjusted earnings per share	\$ 0.70	\$ 0.57	\$ 0.53	\$ 0.68	\$ 2.47	\$ 1.22	\$ 0.94	\$ 0.56	\$ 0.68	\$ 3.40	\$ 0.79

(a) On November 20, 2013, Cash America International, Inc., Enova's former parent 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 2012 review of Cash America and us, to pay a civil money penalty of \$5 million, of which we and Cash America agreed to allocate \$2.5 million of this penalty to us, or the Regulatory Penalty. For the three months and year ended December 31, 2013, this item represents the amount paid in connection with the Regulatory Penalty, which is nondeductible for tax purposes.

	2013				2014				2015
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
<b>Short-term consumer loans:</b>									
Cost of revenue	\$ 39,604	\$ 37,069	\$ 33,606	\$ 25,678	\$ 16,316	\$ 19,670	\$ 18,936	\$ 14,984	\$ 11,843
Charge-offs (net of recoveries)	41,267	37,656	42,922	35,863	19,156	19,755	19,630	17,803	13,908
Average short-term combined consumer loans and fees receivable, gross <sup>(a)(b)</sup>	175,607	157,563	143,983	121,020	106,007	94,426	90,890	83,544	80,933
Ending short-term combined consumer loans and fees receivable, gross <sup>(b)</sup>	158,102	157,306	131,633	122,165	95,553	95,055	86,211	92,561	73,406
Ending allowance and liability for losses	\$ 41,346	\$ 40,772	\$ 32,514	\$ 22,513	\$ 19,726	\$ 19,829	\$ 18,857	\$ 15,899	\$ 13,650
<b>Short-term consumer loan ratios:</b>									
Cost of revenue as a % of average short-term combined consumer loans and fees receivable, gross <sup>(a)(b)</sup>	22.6%	23.5%	23.3%	21.2%	15.4%	20.8%	20.8%	17.9%	14.6%
Charge-offs (net of recoveries) as a % of average short-term combined consumer loans and fees receivable, gross <sup>(a)(b)</sup>	23.5%	23.9%	29.8%	29.6%	18.1%	20.9%	21.6%	21.3%	17.2%
Gross profit margin	65.6%	64.0%	63.7%	67.6%	77.6%	70.1%	69.4%	73.5%	76.7%
Allowance and liability for losses as a % of combined consumer loans and fees receivable, gross <sup>(b)(c)</sup>	26.2%	25.9%	24.7%	18.4%	20.6%	20.9%	21.9%	17.2%	18.6%

(a) The average short-term combined consumer loans and fees receivable 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 consumer loans and fees receivable, gross, is determined using period-end balances.

	2013				2014				2015
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
<b>Line of credit accounts:</b>									
Cost of revenue	\$ 6,510	\$ 9,964	\$ 26,152	\$ 29,682	\$ 23,913	\$ 21,786	\$ 25,913	\$ 20,849	\$ 7,813
Charge-offs (net of recoveries)	9,596	7,321	14,211	25,159	26,602	27,211	24,292	23,381	14,926
Average consumer loan balance <sup>(a)</sup>	39,558	45,629	79,757	110,439	121,457	120,228	126,908	121,950	95,777
Ending consumer loan balance	37,120	58,071	99,606	125,802	119,004	122,409	128,275	118,680	76,196
Ending allowance for losses balance	\$ 9,479	\$ 12,109	\$ 24,405	\$ 29,244	\$ 26,669	\$ 21,579	\$ 22,672	\$ 19,749	\$ 12,340
<b>Line of credit account ratios:</b>									
Cost of revenue as a % of average consumer loan balance <sup>(a)</sup>	16.5%	21.8%	32.8%	26.9%	19.7%	18.1%	20.4%	17.1%	8.2%
Charge-offs (net of recoveries) as a % of average consumer loan balance <sup>(a)</sup>	24.3%	16.0%	17.8%	22.8%	21.9%	22.6%	19.1%	19.2%	15.6%
Gross profit margin	72.0%	64.8%	48.2%	56.7%	67.3%	70.9%	68.0%	72.7%	86.0%
Allowance for losses as a % of consumer loan balance <sup>(b)</sup>	25.5%	20.9%	24.5%	23.2%	22.4%	17.6%	17.7%	16.6%	16.2%

(a) The average consumer 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 consumer loan balance is determined using period-end balances.

	2013				2014				2015
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
<b>Installment loans:</b>									
Cost of revenue	\$ 21,884	\$ 23,127	\$ 30,631	\$ 31,145	\$ 26,203	\$ 25,384	\$ 28,070	\$ 24,759	\$ 18,914
Charge-offs (net of recoveries)	22,329	23,025	26,089	30,866	29,899	26,818	25,620	23,509	23,302
Average installment combined consumer loans and fees receivable, gross <sup>(a)(b)</sup>	120,035	122,339	146,142	168,588	175,198	171,043	186,308	201,821	208,995
Ending installment combined consumer loans and fees receivable, gross <sup>(b)</sup>	116,727	130,217	162,944	179,230	169,552	177,211	194,636	213,588	206,028
Ending allowance and liability for losses	\$ 26,403	\$ 26,555	\$ 32,077	\$ 32,608	\$ 29,084	\$ 27,967	\$ 29,914	\$ 30,876	\$ 26,175
<b>Installment loan ratios:</b>									
Cost of revenue as a % of average installment combined consumer loans and fees receivable, gross <sup>(a)(b)</sup>	18.2%	18.9%	21.0%	18.5%	15.0%	14.8%	15.1%	12.3%	9.0%
Charge-offs (net of recoveries) as a % of average installment combined consumer loans and fees receivable, gross <sup>(a)(b)</sup>	18.6%	18.8%	17.9%	18.3%	17.0%	15.7%	13.8%	11.6%	11.1%
Gross profit margin	49.8%	48.0%	44.1%	49.0%	58.0%	58.3%	54.6%	59.8%	67.8%
Allowance and liability for losses as a % of combined consumer loans and fees receivable, gross <sup>(b)(c)</sup>	22.6%	20.4%	19.7%	18.2%	17.2%	15.8%	15.4%	14.5%	12.7%

(a) The average installment combined consumer loan and fees receivable 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 consumer loans and fees receivable, gross, is determined using period-end balances.



	2013					2014					2015
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
<b>Domestic</b>											
Revenue	\$ 91,075	\$ 87,858	\$ 105,199	\$ 111,417	\$ 395,549	\$ 109,087	\$ 108,786	\$ 126,130	\$ 130,712	\$ 474,715	\$ 119,053
Cost of Revenue	29,759	33,400	50,232	43,953	157,344	29,103	38,731	55,058	48,906	171,798	33,930
Gross Profit	\$ 61,316	\$ 54,458	\$ 54,967	\$ 67,464	\$ 238,205	\$ 79,984	\$ 70,055	\$ 71,072	\$ 81,806	\$ 302,917	\$ 85,123
Gross Profit Margin	67.3%	62.0%	52.3%	60.6%	60.2%	73.3%	64.4%	56.3%	62.6%	63.8%	71.5%
<b>International</b>											
Revenue	\$ 91,237	\$ 88,285	\$ 92,899	\$ 97,353	\$ 369,774	\$ 99,378	\$ 92,696	\$ 79,038	\$ 64,010	\$ 335,122	\$ 46,623
Cost of Revenue	38,239	36,760	40,157	42,552	157,708	37,333	28,109	17,861	11,686	94,989	4,640
Gross Profit	\$ 52,998	\$ 51,525	\$ 52,742	\$ 54,801	\$ 212,066	\$ 62,045	\$ 64,587	\$ 61,177	\$ 52,324	\$ 240,133	\$ 41,983
Gross Profit Margin	58.1%	58.4%	56.8%	56.3%	57.4%	62.4%	69.7%	77.4%	81.7%	71.7%	90.0%
<b>Total</b>											
Revenue	\$ 182,312	\$ 176,143	\$ 198,098	\$ 208,770	\$ 765,323	\$ 208,465	\$ 201,482	\$ 205,168	\$ 194,722	\$ 809,837	\$ 165,676
Cost of Revenue	67,998	70,160	90,389	86,505	315,052	66,436	66,840	72,919	60,592	266,787	38,570
Gross Profit	\$ 114,314	\$ 105,983	\$ 107,709	\$ 122,265	\$ 450,271	\$ 142,029	\$ 134,642	\$ 132,249	\$ 134,130	\$ 543,050	\$ 127,106
Gross Profit Margin	62.7%	60.2%	54.4%	58.6%	58.8%	68.1%	66.8%	64.5%	68.9%	67.1%	76.7%



## Combined Consumer Loan Balances by Geography (Unaudited)

(Dollars in thousands)



	2013				2014				2015
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
<b>Domestic consumer loan balances, gross:</b>									
Company owned	\$ 104,453	\$ 121,805	\$ 154,371	\$ 175,309	\$ 157,729	\$ 195,043	\$ 242,425	\$ 270,801	\$ 250,345
Guaranteed by the Company	29,592	35,115	35,107	41,412	29,643	34,915	35,429	36,270	25,355
Combined	<u>\$ 134,045</u>	<u>\$ 156,920</u>	<u>\$ 189,478</u>	<u>\$ 216,721</u>	<u>\$ 187,372</u>	<u>\$ 229,958</u>	<u>\$ 277,854</u>	<u>\$ 307,071</u>	<u>\$ 275,700</u>
<b>International loan balances, gross:</b>									
Company owned	\$ 177,494	\$ 188,373	\$ 204,684	\$ 210,476	\$ 196,737	\$ 164,717	\$ 131,268	\$ 117,758	\$ 79,930
Guaranteed by the Company	410	301	22	—	—	—	—	—	—
Combined	<u>\$ 177,904</u>	<u>\$ 188,674</u>	<u>\$ 204,706</u>	<u>\$ 210,476</u>	<u>\$ 196,737</u>	<u>\$ 164,717</u>	<u>\$ 131,268</u>	<u>\$ 117,758</u>	<u>\$ 79,930</u>
<b>Total consumer loan balances, gross:</b>									
Company owned	\$ 281,947	\$ 310,178	\$ 359,055	\$ 385,785	\$ 354,466	\$ 359,760	\$ 373,693	\$ 388,559	\$ 330,275
Guaranteed by the Company	30,002	35,416	35,129	41,412	29,643	34,915	35,429	36,270	25,355
Combined	<u>\$ 311,949</u>	<u>\$ 345,594</u>	<u>\$ 394,184</u>	<u>\$ 427,197</u>	<u>\$ 384,109</u>	<u>\$ 394,675</u>	<u>\$ 409,122</u>	<u>\$ 424,829</u>	<u>\$ 355,630</u>

## Reconciliation of GAAP to Non-GAAP Financial Measures - Combined Consumer Loan Balances (Unaudited)

(Dollars in thousands)

	2013				2014				2015
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
<b>Short-term consumer loan balances, gross:</b>									
Company owned	\$ 128,100	\$ 121,890	\$ 96,505	\$ 80,753	\$ 65,910	\$ 60,140	\$ 50,822	\$ 56,298	\$ 49,012
Guaranteed by the Company	30,002	35,416	35,129	41,412	29,643	34,915	35,389	36,263	24,394
Combined	<u>\$ 158,102</u>	<u>\$ 157,306</u>	<u>\$ 131,634</u>	<u>\$ 122,165</u>	<u>\$ 95,553</u>	<u>\$ 95,055</u>	<u>\$ 86,211</u>	<u>\$ 92,561</u>	<u>\$ 73,406</u>
<b>Line of credit account balances, gross:</b>									
Company owned	\$ 37,120	\$ 58,071	\$ 99,606	\$ 125,802	\$ 119,004	\$ 122,409	\$ 128,275	\$ 118,680	\$ 76,196
Guaranteed by the Company	—	—	—	—	—	—	—	—	—
Combined	<u>\$ 37,120</u>	<u>\$ 58,071</u>	<u>\$ 99,606</u>	<u>\$ 125,802</u>	<u>\$ 119,004</u>	<u>\$ 122,409</u>	<u>\$ 128,275</u>	<u>\$ 118,680</u>	<u>\$ 76,196</u>
<b>Installment loan balances, gross:</b>									
Company owned	\$ 116,727	\$ 130,217	\$ 162,944	\$ 179,230	\$ 169,552	\$ 177,211	\$ 194,596	\$ 213,581	\$ 205,067
Guaranteed by the Company	—	—	—	—	—	—	40	7	961
Combined	<u>\$ 116,727</u>	<u>\$ 130,217</u>	<u>\$ 162,944</u>	<u>\$ 179,230</u>	<u>\$ 169,552</u>	<u>\$ 177,211</u>	<u>\$ 194,636</u>	<u>\$ 213,588</u>	<u>\$ 206,028</u>
<b>Total consumer loan balances, gross:</b>									
Company owned	\$ 281,947	\$ 310,178	\$ 359,055	\$ 385,785	\$ 354,466	\$ 359,760	\$ 373,693	\$ 388,559	\$ 330,275
Guaranteed by the Company	30,002	35,416	35,129	41,412	29,643	34,915	35,429	36,270	25,355
Combined	<u>\$ 311,949</u>	<u>\$ 345,594</u>	<u>\$ 394,184</u>	<u>\$ 427,197</u>	<u>\$ 384,109</u>	<u>\$ 394,675</u>	<u>\$ 409,122</u>	<u>\$ 424,829</u>	<u>\$ 355,630</u>