

	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
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
Change in Fair Value	—	—	—	—	—	—	—	—	—	—	(235,719)
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
Expenses											
Marketing	20,633	21,984	27,615	25,728	95,960	19,061	25,861	34,505	35,705	115,132	34,558
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
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
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
Total Expenses	68,730	72,390	74,525	78,025	293,670	72,625	77,843	85,922	87,263	323,653	97,445
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
Interest expense	(19,676)	(19,359)	(20,251)	(20,078)	(79,364)	(19,502)	(18,116)	(18,235)	(19,751)	(75,604)	(20,381)
Foreign currency transaction (loss) gain	(2,088)	(202)	27	(55)	(2,318)	(143)	(35)	(12)	(26)	(216)	41
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
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
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
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)
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
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
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
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)
Diluted - total	\$ 0.81	\$ 0.52	\$ 0.43	\$ 0.25	\$ 1.99	\$ 1.02	\$ 0.73	\$ 0.78	\$ (1.48)	\$ 1.06	\$ 0.17
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
Diluted	34,572	35,371	35,665	35,103	35,176	34,421	34,469	34,577	34,119	34,398	32,833
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
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
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
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
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

	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
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
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
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
Foreign currency transaction loss (gain)	2,088	202	(27)	55	2,318	143	35	12	26	216	(41)
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
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
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
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
Adjusted EBITDA	\$ 63,810	\$ 46,968	\$ 42,322	\$ 48,939	\$ 202,039	\$ 80,333	\$ 65,173	\$ 64,324	\$ 65,772	\$ 275,602	\$ 36,218
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%

(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
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
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
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
Foreign currency transaction loss (gain)	2,088	202	(27)	55	2,318	143	35	12	26	216	(41)
Cumulative tax effect of adjustments	(1,979)	(777)	(3,332)	(2,797)	(8,885)	(1,519)	(843)	(853)	(693)	(3,908)	(868)
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
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
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

(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
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
Ending combined loan and finance receivable fair value balance ^(b)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	784,914
Fair value as a % of principal ^{(a)(b)}	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	103.5%
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
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	N/A
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%	N/A
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
Revenue	140,494	139,356	158,394	169,513	159,642	148,531	159,025	168,917	174,034
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)
Gross profit/net revenue	73,480	64,514	58,525	71,885	78,684	73,647	80,761	78,440	42,517
Gross profit margin/net revenue margin	52.3%	46.3%	36.9%	42.4%	49.3%	49.6%	50.8%	46.4%	24.4%
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%
Delinquencies:									
>30 days delinquent	\$ 32,543	\$ 30,056	\$ 38,353	\$ 45,666	\$ 36,044	\$ 32,889	\$ 44,904	\$ 46,783	\$ 47,502
>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%
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
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%

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
Total principal	\$ 137,506	\$ 155,085	\$ 180,972	\$ 192,311	\$ 184,822	\$ 223,545	\$ 282,556	\$ 329,011	\$ 312,986
Ending fair value balance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	320,738
Fair value as a % of principal ^(a)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	102.5%
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
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	N/A
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%	N/A
Average loan balance ^(b)	\$ 168,831	\$ 169,885	\$ 201,975	\$ 222,888	\$ 224,973	\$ 237,821	\$ 301,213	\$ 358,440	\$ 387,180
Revenue	78,309	79,658	98,666	106,862	104,483	110,670	146,362	174,227	185,772
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)
Gross profit/net revenue	52,530	48,139	51,732	47,042	66,583	62,121	62,440	66,287	81,570
Gross profit margin/net revenue margin	67.1%	60.4%	52.4%	44.0%	63.7%	56.1%	42.7%	38.0%	43.9%
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%
Delinquencies:									
>30 days delinquent	\$ 12,735	\$ 10,807	\$ 17,651	\$ 22,704	\$ 16,587	\$ 17,085	\$ 32,868	\$ 36,532	\$ 38,792
>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%
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
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%

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.

Enova International, Inc.
Revenue by Product (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
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
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
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
Other	506	277	255	331	1,369	313	244	225	2,118	2,900	2,446
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>

	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
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%
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%
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%
Other	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.6%	0.2%	0.7%
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>

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

	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
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
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)
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
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%
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
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
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
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
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
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)
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
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)
Gross Profit	\$ 126,516	\$ 112,930	\$ 110,512	\$ 119,258	\$ 469,216	\$ 145,580	\$ 136,012	\$ 143,426	\$ 146,845	\$ 571,863	\$ 126,533
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%
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
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
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

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

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

(Dollars in thousands)

	2018				2019				2020
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First 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
Guaranteed by the Company	26,594	28,681	30,106	29,704	22,296	21,463	23,648	27,560	11,798
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>
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
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>
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
Guaranteed by the Company	26,594	28,681	30,106	29,704	22,296	21,463	23,648	27,560	11,798
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>

Combined Originations and Loan and Finance Receivables Balances by Product and Customer Group (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
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
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
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
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
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
Small business	28,494	25,038	29,917	35,258	118,707	44,991	60,117	66,593	83,985	255,686	76,434
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
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
Other Installment loans	122,539	125,808	145,800	152,702		126,729	120,288	121,539	130,797		89,048
Line of credit accounts	121,346	141,490	175,467	183,323		166,837	199,081	264,752	304,186		270,590
Short-term loans	48,654	56,339	63,832	63,156		47,008	44,888	43,910	44,621		28,467
Total consumer	669,360	732,813	838,153	869,484		795,002	858,857	985,179	1,086,393		971,084
Small business	78,522	76,510	79,951	84,546		102,343	129,329	148,393	180,756		186,462
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