

	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	Third Quarter	Fourth Quarter	Total Year
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	\$ 204,545	\$ 263,852	\$ 1,083,710
Change in Fair Value	—	—	—	—	—	—	—	—	—	—	(235,719)	(120,672)	(22,777)	(20,349)	(399,517)
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	181,768	243,503	684,193
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	4,629	27,605	69,780
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	17,702	30,812	96,284
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	33,656	56,657	140,600
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	3,770	8,288	19,732
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	59,757	123,362	326,396
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	122,011	120,141	357,797
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)	(18,634)	(27,304)	(86,691)
Foreign currency transaction (loss) gain	(2,088)	(202)	27	(55)	(2,318)	(143)	(35)	(12)	(26)	(216)	41	(18)	(30)	521	514
Gain on bargain purchase	—	—	—	—	—	—	—	—	—	—	—	—	—	163,999	163,999
Loss on early extinguishment of debt	(4,710)	—	(12,469)	(7,812)	(24,991)	(2,321)	—	—	—	(2,321)	—	—	—	(827)	(827)
Equity investment income	—	—	—	—	—	—	—	—	—	—	—	—	—	628	628
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	103,347	257,158	435,420
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	9,671	26,379	57,191
Net income from Continuing Operations before Noncontrolling Interest	24,451	16,060	13,267	9,794	63,572	38,979	30,626	28,883	29,528	128,016	5,748	48,026	93,676	230,779	378,229
Less: Net income (loss) attributable to noncontrolling interest	—	—	—	—	—	—	—	—	—	—	—	—	—	85	85
Net Income (Loss) 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	93,676	230,694	378,144
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)	—	(9)	(3)	(300)
Net income (loss) attributable to Enova International, Inc.	\$ 27,898	\$ 18,225	\$ 15,304	\$ 8,671	\$ 70,098	\$ 35,017	\$ 25,063	\$ 27,085	\$ (50,553)	\$ 36,612	\$ 5,460	\$ 48,026	\$ 93,667	\$ 230,691	\$ 377,844
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	\$ 3.11	\$ 6.61	\$ 11.85
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	\$ 3.09	\$ 6.47	\$ 11.71
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	\$ 3.09	\$ 6.47	\$ 11.70
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	30,108	34,926	31,897
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	30,363	35,645	32,302
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	\$ 490,033	\$ 297,273	\$ 297,273
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	693,370	1,241,506	1,241,506
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	1,634,164	2,108,075	2,108,075
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	863,472	946,461	946,461
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	573,695	918,834	918,834

	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	Third Quarter	Fourth Quarter	Total Year
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	\$ 93,676	\$ 230,694	\$ 378,144
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	3,770	8,282	19,726
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	18,634	27,120	86,507
Foreign currency transaction loss (gain)	2,088	202	(27)	55	2,318	143	35	12	26	216	(41)	18	30	(506)	(499)
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	9,671	26,379	57,191
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	3,768	7,153	18,041
Adjustments:															
Gain on bargain purchase ^(a)	—	—	—	—	—	—	—	—	—	—	—	—	—	(163,999)	(163,999)
Acquisition-related costs ^(b)	—	—	—	—	—	—	—	—	—	—	—	—	6,593	13,430	20,023
Loss on early extinguishment of debt ^(c)	4,710	—	12,469	7,812	24,991	2,321	—	—	—	2,321	—	—	—	827	827
Equity method investment income	—	—	—	—	—	—	—	—	—	—	—	—	—	(628)	(628)
Lease termination and cease-use costs ^(d)	—	—	—	—	—	370	—	—	—	370	—	—	—	—	—
Regulatory settlement ^(e)	—	—	—	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	\$ 136,142	\$ 148,752	\$ 415,333
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	\$ 204,545	\$ 263,852	\$ 1,083,710
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	\$ 136,142	\$ 148,752	\$ 415,333
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%	66.6%	56.4%	38.3%

(a) In the fourth quarter of 2020, the Company recorded a gain on bargain purchase related to an acquisition.

(b) In the third and fourth quarters of 2020, the Company recorded costs related to an acquisition.

(c) In the first, third and fourth quarters of 2018 and the first quarter of 2019, the Company recorded 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.

(d) In the first quarter of 2019, the Company recorded an 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.

(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.

	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	Third Quarter	Fourth Quarter	Total Year
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	\$ 93,676	\$ 230,694	\$ 378,144
Adjustments (net of tax):															
Gain on bargain purchase ^(a)	—	—	—	—	—	—	—	—	—	—	—	—	—	(163,999)	(163,999)
Acquisition-related costs ^(b)	—	—	—	—	—	—	—	—	—	—	—	—	6,593	13,430	20,023
Loss on early extinguishment of debt ^(c)	4,710	—	12,469	7,812	24,991	2,321	—	—	—	2,321	—	—	—	827	827
Intangible asset amortization	267	268	268	267	1,070	268	267	268	267	1,070	267	268	27	1,215	1,777
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	3,768	7,153	18,041
Foreign currency transaction loss (gain)	2,088	202	(27)	55	2,318	143	35	12	26	216	(41)	18	30	(506)	(499)
Cumulative tax effect of adjustments	(1,979)	(777)	(3,332)	(2,797)	(8,885)	(1,519)	(843)	(853)	(693)	(3,908)	(868)	(929)	(2,454)	(3,787)	(8,038)
Discrete tax adjustments ^(d)	—	—	(11,237)	—	(11,237)	(141)	—	—	—	(141)	—	—	(11,604)	—	(11,604)
Lease termination and cease-use costs ^(e)	—	—	—	—	—	726	—	—	—	726	—	—	—	—	—
Regulatory settlement ^(f)	—	—	—	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	\$ 90,036	\$ 85,027	\$ 234,672
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	\$ 3.09	\$ 6.47	\$ 11.71
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	\$ 2.97	\$ 2.39	\$ 7.26

(a) In the fourth quarter of 2020, the Company recorded a gain on bargain purchase related to an acquisition.

(b) In the third and fourth quarters of 2020, the Company recorded costs related to an acquisition.

(c) In the first, third and fourth quarters of 2018 and the first quarter of 2019, the Company recorded 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.

(d) 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. In the third quarter of 2020, the Company recognized an \$11.6 million income tax benefit resulting from the remeasurement of its liability for certain previously unrecognized tax benefits.

(e) In the first quarter of 2019, the Company recorded 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.

(f) 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	Third Quarter	Fourth Quarter
Consumer loans and finance receivables:												
Total combined loan and finance receivable principal ^(b)	\$ 616,034	\$ 672,827	\$ 759,541	\$ 790,605	\$ 721,045	\$ 779,609	\$ 888,112	\$ 980,749	\$ 887,790	\$ 651,729	\$ 576,461	\$ 585,249
Ending combined loan and finance receivable fair value balance ^(b)	—	—	—	—	—	—	—	—	929,667	697,571	625,332	635,508
Fair value as a % of principal ^{(a)(b)}	—%	—%	—%	—%	—%	—%	—%	—%	104.7%	107.0%	108.5%	108.6%
Ending combined loan and finance receivable balance, including principal and accrued fees/interest outstanding ^(b)	\$ 663,010	\$ 724,337	\$ 826,494	\$ 856,865	\$ 781,412	\$ 845,111	\$ 970,432	\$ 1,068,635	\$ 971,084	\$ 700,045	\$ 622,776	\$ 629,251
Ending allowance for losses balance (prior to FVO adoption)	93,384	104,642	133,217	142,609	119,212	131,666	154,344	168,561	—	—	—	—
Allowance for losses as a % of combined loan and finance receivable balance ^{(a)(b)}	14.1%	14.4%	16.1%	16.6%	15.3%	15.6%	15.9%	15.8%	—%	—%	—%	—%
Average combined loan and finance receivable balance ^{(b)(c)}	\$ 683,446	\$ 691,475	\$ 781,941	\$ 844,689	\$ 829,188	\$ 806,675	\$ 910,144	\$ 1,012,179	\$ 1,025,182	\$ 821,050	\$ 652,992	\$ 622,544
Revenue	211,161	211,098	249,020	267,826	254,946	247,591	290,820	326,509	335,900	236,772	192,567	196,880
Cost of revenue/change in fair value	(90,045)	(105,032)	(144,478)	(153,281)	(114,464)	(117,255)	(156,085)	(188,122)	(210,725)	(102,159)	(24,378)	(31,167)
Gross profit/net revenue	121,116	106,066	104,542	114,545	140,482	130,336	134,735	138,387	125,175	134,613	168,189	165,713
Gross profit margin/net revenue margin	57.4%	50.2%	42.0%	42.8%	55.1%	52.6%	46.3%	42.4%	37.3%	56.9%	87.3%	84.2%
Cost of revenue/change in fair value as a % of average combined loan and finance receivable balance ^{(b)(c)}	13.2%	15.2%	18.5%	18.1%	13.8%	14.5%	17.1%	18.6%	20.6%	12.4%	3.7%	5.0%
Delinquencies:												
>30 days delinquent	\$ 43,318	\$ 39,655	\$ 54,076	\$ 66,917	\$ 50,264	\$ 46,981	\$ 74,067	\$ 79,450	\$ 81,654	\$ 31,149	\$ 21,559	\$ 24,793
>30 days delinquent as a % of combined loan and finance receivable balance ^{(a)(b)}	6.5%	5.5%	6.5%	7.8%	6.4%	5.6%	7.6%	7.4%	8.4%	4.4%	3.5%	3.9%
Charge-offs:												
Charge-offs (net of recoveries)	\$ 100,836	\$ 93,119	\$ 115,725	\$ 144,056	\$ 137,836	\$ 104,859	\$ 133,175	\$ 173,963	\$ 191,306	\$ 141,193	\$ 30,670	\$ 34,035
Charge-offs (net recoveries) as a % of average combined loan and finance receivable balance ^{(b)(c)}	14.8%	13.5%	14.8%	17.1%	16.6%	13.0%	14.6%	17.2%	18.7%	17.2%	4.7%	5.5%

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 combined loan and finance receivable balance is the average of the month-end balances during the period.

	2018				2019				2020			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Small business loans and finance receivables:												
Total principal	\$ 74,457	\$ 72,332	\$ 75,382	\$ 79,917	\$ 95,575	\$ 120,339	\$ 138,714	\$ 168,114	\$ 183,905	\$ 121,070	\$ 81,733	\$ 686,730
Ending fair value balance	—	—	—	—	—	—	—	—	175,985	108,705	75,449	616,287
Fair value as a % of principal ^(a)	—%	—%	—%	—%	—%	—%	—%	—%	95.7%	89.8%	92.3%	89.7%
Ending loan and finance receivable balance, including principal and accrued fees/interest outstanding	\$ 75,589	\$ 73,520	\$ 76,787	\$ 80,817	\$ 97,492	\$ 122,233	\$ 139,379	\$ 169,187	\$ 186,462	\$ 122,914	\$ 84,288	\$ 691,083
Ending allowance for losses balance (prior to FVO adoption)	4,190	3,439	3,571	3,771	4,541	7,325	7,096	9,889	—	—	—	—
Allowance for losses as a % of loan and finance receivable balance ^(a)	5.5%	4.7%	4.7%	4.7%	4.7%	6.0%	5.1%	5.8%	—%	—%	—%	—%
Average loan and finance receivable balance ^(b)	\$ 75,505	\$ 73,775	\$ 75,197	\$ 77,440	\$ 87,890	\$ 107,992	\$ 132,407	\$ 154,346	\$ 182,862	\$ 158,684	\$ 101,819	\$ 539,675
Revenue	7,642	7,916	8,040	8,549	9,179	11,610	14,567	16,635	23,906	14,930	10,830	64,419
Cost of revenue/change in fair value	(2,748)	(1,329)	(2,325)	(4,167)	(4,394)	(6,178)	(6,101)	(10,295)	(24,994)	(18,513)	1,601	10,818
Gross profit (loss)/net revenue	4,894	6,587	5,715	4,382	4,785	5,432	8,466	6,340	(1,088)	(3,583)	12,431	75,237
Gross profit (loss) margin/net revenue margin	64.0%	83.2%	71.1%	51.3%	52.1%	46.8%	58.1%	38.1%	(4.6)%	(24.0)%	114.8%	116.8%
Cost of revenue/change in fair value as a % of average loan and finance receivable balance ^(b)	3.6%	1.8%	3.1%	5.4%	5.0%	5.7%	4.6%	6.7%	13.7%	11.7%	(1.6)%	(2.0)%
Delinquencies:												
>30 days delinquent	\$ 1,960	\$ 1,207	\$ 1,929	\$ 1,452	\$ 2,367	\$ 2,993	\$ 3,705	\$ 3,865	\$ 4,640	\$ 5,648	\$ 4,282	\$ 97,873
>30 days delinquent as a % of loan and finance receivable balance ^(a)	2.6%	1.6%	2.5%	1.8%	2.4%	2.4%	2.7%	2.3%	2.5%	4.6%	5.1%	14.2%
Charge-offs:												
Charge-offs (net of recoveries)	\$ 4,463	\$ 2,081	\$ 2,194	\$ 3,967	\$ 3,623	\$ 3,395	\$ 6,330	\$ 7,502	\$ 11,918	\$ 14,782	\$ 4,496	\$ 21,052
Charge-offs (net recoveries) as a % of average loan and finance receivable balance ^(b)	5.9%	2.8%	2.9%	5.1%	4.1%	3.1%	4.8%	4.9%	6.5%	9.3%	4.4%	3.9%

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

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

(b) The average loan and finance receivable balance 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	Third Quarter	Fourth Quarter	Total Year
Consumer loans and finance receivables	\$ 211,161	\$ 211,098	\$ 249,020	\$ 267,826	\$ 939,105	\$ 254,946	\$ 247,591	\$ 290,820	\$ 326,509	\$ 1,119,866	\$ 335,900	\$ 236,772	\$ 192,567	\$ 196,880	\$ 962,119
Small business loans and finance receivables	7,642	7,916	8,040	8,549	32,147	9,179	11,610	14,567	16,635	51,991	23,906	14,930	10,830	64,419	114,085
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	203,397	261,299	1,076,204
Other	506	277	255	331	1,369	313	244	225	2,118	2,900	2,446	1,359	1,148	2,553	7,506
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	\$ 204,545	\$ 263,852	\$ 1,083,710

	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	Third Quarter	Fourth Quarter	Total Year
Consumer loans and finance receivables	96.3%	96.3%	96.8%	96.8%	96.6%	96.4%	95.4%	95.1%	94.6%	95.4%	92.7%	93.6%	94.1%	74.6%	88.8%
Small business loans and finance receivables	3.5%	3.6%	3.1%	3.1%	3.3%	3.5%	4.5%	4.8%	4.8%	4.4%	6.6%	5.9%	5.3%	24.4%	10.5%
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%	99.0%	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%	0.5%	0.6%	1.0%	0.7%
Total revenue	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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	Third Quarter	Fourth Quarter	Total Year
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	\$ 204,545	\$ 263,852	\$ 1,083,710
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)	(22,777)	(20,349)	(399,517)
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	\$ 181,768	\$ 243,503	\$ 684,193
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%	88.9%	92.3%	63.1%
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	\$ 20,845	\$ 82,832	\$ 186,456
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	2,289	6,526	13,439
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	\$ 158,634	\$ 154,145	\$ 484,298
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	\$ 35,142	\$ 32,242	\$ 120,208
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	1,481	1,762	6,293
Income 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)	\$ (36,623)	\$ (34,004)	\$ (126,501)
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	\$ 204,545	\$ 263,852	\$ 1,083,710
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)	(22,777)	(20,349)	(399,517)
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	\$ 181,768	\$ 243,503	\$ 684,193
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%	88.9%	92.3%	63.1%
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	\$ 55,987	\$ 115,074	\$ 306,664
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	3,770	8,288	19,732
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	\$ 122,011	\$ 120,141	\$ 357,797

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	Third Quarter	Fourth Quarter
Consumer loan and finance receivable balances, gross:												
Company owned	\$ 642,766	\$ 704,132	\$ 808,047	\$ 839,780	\$ 772,706	\$ 837,394	\$ 961,531	\$ 1,058,833	\$ 959,286	\$ 693,991	\$ 614,676	\$ 619,088
Guaranteed by the Company	26,594	28,681	30,106	29,704	22,296	21,463	23,648	27,560	11,798	6,054	8,100	10,163
Combined	<u>\$ 669,360</u>	<u>\$ 732,813</u>	<u>\$ 838,153</u>	<u>\$ 869,484</u>	<u>\$ 795,002</u>	<u>\$ 858,857</u>	<u>\$ 985,179</u>	<u>\$ 1,086,393</u>	<u>\$ 971,084</u>	<u>\$ 700,045</u>	<u>\$ 622,776</u>	<u>\$ 629,251</u>
Small business loan and finance receivable balances, gross:												
Company owned	\$ 78,522	\$ 76,510	\$ 79,951	\$ 84,546	\$ 102,343	\$ 129,329	\$ 148,393	\$ 180,756	\$ 186,462	\$ 122,914	\$ 84,288	\$ 691,083
Guaranteed by the Company	—	—	—	—	—	—	—	—	—	—	—	—
Combined	<u>\$ 78,522</u>	<u>\$ 76,510</u>	<u>\$ 79,951</u>	<u>\$ 84,546</u>	<u>\$ 102,343</u>	<u>\$ 129,329</u>	<u>\$ 148,393</u>	<u>\$ 180,756</u>	<u>\$ 186,462</u>	<u>\$ 122,914</u>	<u>\$ 84,288</u>	<u>\$ 691,083</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	\$ 698,964	\$ 1,310,171
Guaranteed by the Company	26,594	28,681	30,106	29,704	22,296	21,463	23,648	27,560	11,798	6,054	8,100	10,163
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>	<u>\$ 707,064</u>	<u>\$ 1,320,334</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	Third Quarter	Fourth Quarter	Total Year
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	\$ 12,619	\$ 55,381	\$ 192,556
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	16,672	26,376	85,207
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	68,391	104,686	342,474
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	39,938	58,524	246,760
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	137,620	244,967	866,997
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	2,500	290,708	369,816
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	\$ 140,120	\$ 535,675	\$ 1,236,813
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	\$ 413,830	\$ 386,662	
Other installment loans	122,539	125,808	145,800	152,702		126,729	120,288	121,539	130,797		89,048	52,696	42,146	43,813	
Line of credit accounts	121,346	141,490	175,467	183,323		166,837	199,081	264,752	304,186		270,590	159,857	153,269	183,752	
Short-term loans	48,654	56,339	63,832	63,156		47,008	44,888	43,910	44,621		28,467	8,105	13,531	15,024	
Total consumer	669,360	732,813	838,153	869,484		795,002	858,857	985,179	1,086,393		971,084	700,045	622,776	629,251	
Small business	78,522	76,510	79,951	84,546		102,343	129,329	148,393	180,756		186,462	122,914	84,288	691,083	
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	\$ 707,064	\$ 1,320,334	