

	2019					2020					2021		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Total Year
<b>Statement of Income Data:</b>													
Revenue	\$ 264,438	\$ 259,445	\$ 305,612	\$ 345,262	\$ 1,174,757	\$ 362,252	\$ 253,061	\$ 204,545	\$ 263,852	\$ 1,083,710	\$ 259,444	\$ 264,720	\$ 524,164
Change in Fair Value	—	—	—	—	—	(235,719)	(120,672)	(22,777)	(20,349)	(399,517)	(21,078)	(4,630)	(25,708)
Cost of Revenue	(118,858)	(123,433)	(162,186)	(198,417)	(602,894)	—	—	—	—	—	—	(957)	(957)
<b>Net Revenue</b>	<b>145,580</b>	<b>136,012</b>	<b>143,426</b>	<b>146,845</b>	<b>571,863</b>	<b>126,533</b>	<b>132,389</b>	<b>181,768</b>	<b>243,503</b>	<b>684,193</b>	<b>238,366</b>	<b>259,133</b>	<b>497,499</b>
<b>Expenses</b>													
Marketing	19,061	25,861	34,505	35,705	115,132	34,558	2,988	4,629	27,605	69,780	28,568	55,254	83,822
Operations and technology	20,579	20,057	20,717	22,909	84,262	31,266	16,504	17,702	30,812	96,284	35,627	35,035	70,662
General and administrative	29,051	28,244	27,267	24,642	109,204	27,951	22,336	33,656	56,657	140,600	44,089	38,675	82,764
Depreciation and amortization	3,934	3,681	3,433	4,007	15,055	3,670	4,004	3,770	8,288	19,732	6,627	7,460	14,087
<b>Total Expenses</b>	<b>72,625</b>	<b>77,843</b>	<b>85,922</b>	<b>87,263</b>	<b>323,653</b>	<b>97,445</b>	<b>45,832</b>	<b>59,757</b>	<b>123,362</b>	<b>326,396</b>	<b>114,911</b>	<b>136,424</b>	<b>251,335</b>
<b>Income from Operations</b>	<b>72,955</b>	<b>58,169</b>	<b>57,504</b>	<b>59,582</b>	<b>248,210</b>	<b>29,088</b>	<b>86,557</b>	<b>122,011</b>	<b>120,141</b>	<b>357,797</b>	<b>123,455</b>	<b>122,709</b>	<b>246,164</b>
Interest expense	(19,502)	(18,116)	(18,235)	(19,751)	(75,604)	(20,381)	(20,372)	(18,634)	(27,304)	(86,691)	(19,914)	(19,416)	(39,330)
Foreign currency transaction (loss) gain	(143)	(35)	(12)	(26)	(216)	41	(18)	(30)	521	514	(34)	(240)	(274)
Gain on bargain purchase	—	—	—	—	—	—	—	—	163,999	163,999	—	—	—
Equity method investment income	—	—	—	—	—	—	—	—	628	628	558	1,471	2,029
Other nonoperating expenses	(2,321)	—	—	—	(2,321)	—	—	—	(827)	(827)	(378)	(750)	(1,128)
<b>Income before Income Taxes</b>	<b>50,989</b>	<b>40,018</b>	<b>39,257</b>	<b>39,805</b>	<b>170,069</b>	<b>8,748</b>	<b>66,167</b>	<b>103,347</b>	<b>257,158</b>	<b>435,420</b>	<b>103,687</b>	<b>103,774</b>	<b>207,461</b>
Provision for income taxes	12,010	9,392	10,374	10,277	42,053	3,000	18,141	9,671	26,379	57,191	27,716	23,224	50,940
<b>Net Income from Continuing Operations before Noncontrolling Interest</b>	<b>38,979</b>	<b>30,626</b>	<b>28,883</b>	<b>29,528</b>	<b>128,016</b>	<b>5,748</b>	<b>48,026</b>	<b>93,676</b>	<b>230,779</b>	<b>378,229</b>	<b>75,971</b>	<b>80,550</b>	<b>156,521</b>
Less: Net income attributable to noncontrolling interest	—	—	—	—	—	—	—	—	85	85	51	373	424
<b>Net Income from Continuing Operations</b>	<b>38,979</b>	<b>30,626</b>	<b>28,883</b>	<b>29,528</b>	<b>128,016</b>	<b>5,748</b>	<b>48,026</b>	<b>93,676</b>	<b>230,694</b>	<b>378,144</b>	<b>75,920</b>	<b>80,177</b>	<b>156,097</b>
Net loss from discontinued operations	(3,962)	(5,563)	(1,798)	(80,081)	(91,404)	(288)	—	(9)	(3)	(300)	—	—	—
<b>Net income (loss) attributable to Enova International, Inc.</b>	<b>\$ 35,017</b>	<b>\$ 25,063</b>	<b>\$ 27,085</b>	<b>\$ (50,553)</b>	<b>\$ 36,612</b>	<b>\$ 5,460</b>	<b>\$ 48,026</b>	<b>\$ 93,667</b>	<b>\$ 230,691</b>	<b>\$ 377,844</b>	<b>\$ 75,920</b>	<b>\$ 80,177</b>	<b>\$ 156,097</b>
<b>Earnings Per Share</b>													
Earnings per common share:													
Basic	\$ 1.05	\$ 0.74	\$ 0.80	\$ (1.51)	\$ 1.09	\$ 0.17	\$ 1.59	\$ 3.11	\$ 6.61	\$ 11.85	\$ 2.10	\$ 2.18	\$ 4.28
Diluted EPS - continuing operations	\$ 1.13	\$ 0.89	\$ 0.83	\$ 0.87	\$ 3.72	\$ 0.18	\$ 1.58	\$ 3.09	\$ 6.47	\$ 11.71	\$ 2.03	\$ 2.10	\$ 4.13
Diluted EPS - discontinued operations	\$ (0.11)	\$ (0.16)	\$ (0.05)	\$ (2.35)	\$ (2.66)	\$ (0.01)	\$ —	\$ —	\$ —	\$ (0.01)	\$ —	\$ —	\$ —
Diluted - total	\$ 1.02	\$ 0.73	\$ 0.78	\$ (1.48)	\$ 1.06	\$ 0.17	\$ 1.58	\$ 3.09	\$ 6.47	\$ 11.70	\$ 2.03	\$ 2.10	\$ 4.13
Weighted average common shares outstanding:													
Basic	33,481	33,826	33,997	33,553	33,715	32,337	30,203	30,108	34,926	31,897	36,109	36,801	36,457
Diluted	34,421	34,469	34,577	34,119	34,398	32,833	30,352	30,363	35,645	32,302	37,487	38,142	37,816
<b>Balance Sheet Data (at period end):</b>													
Cash and cash equivalents	\$ 57,715	\$ 33,849	\$ 28,864	\$ 35,895	\$ 35,895	\$ 161,076	\$ 321,472	\$ 490,033	\$ 297,273	\$ 297,273	\$ 324,328	\$ 394,353	\$ 394,353
Loans and finance receivables, net	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	1,230,711	1,408,703	1,408,703
Total assets	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	2,133,642	2,394,789	2,394,789
Long-term debt	791,908	785,504	873,744	991,181	991,181	1,091,732	906,588	863,472	946,461	946,461	874,514	1,028,488	1,028,488
Total stockholder's equity	379,214	406,453	433,971	376,613	376,613	438,214	476,220	573,695	918,834	918,834	1,005,608	1,094,757	1,094,757

	2019					2020					2021		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Total Year
Net income from continuing operations	\$ 38,979	\$ 30,626	\$ 28,883	\$ 29,528	\$ 128,016	\$ 5,748	\$ 48,026	\$ 93,676	\$ 230,694	\$ 378,144	\$ 75,920	\$ 80,177	\$ 156,097
Depreciation and amortization expenses	3,934	3,681	3,433	4,007	15,055	3,670	4,004	3,770	8,282	19,726	6,621	7,457	14,078
Interest expense, net	19,502	18,116	18,235	19,751	75,604	20,381	20,372	18,634	27,120	86,507	19,755	19,292	39,047
Foreign currency transaction loss (gain)	143	35	12	26	216	(41)	18	30	(506)	(499)	34	237	271
Provision for income taxes	12,010	9,392	10,374	10,277	42,053	3,000	18,141	9,671	26,379	57,191	27,716	23,224	50,940
Stock-based compensation expense	3,074	3,323	3,387	2,183	11,967	3,460	3,660	3,768	7,153	18,041	5,804	5,250	11,054
Adjustments:													
Gain on bargain purchase <sup>(a)</sup>	—	—	—	—	—	—	—	—	(163,999)	(163,999)	—	—	—
Transaction-related costs <sup>(b)</sup>	—	—	—	—	—	—	—	6,593	13,430	20,023	1,412	12	1,424
Equity method investment income	—	—	—	—	—	—	—	—	(628)	(628)	(558)	(1,471)	(2,029)
Other nonoperating expenses <sup>(c)</sup>	2,321	—	—	—	2,321	—	—	—	827	827	378	750	1,128
Lease termination and cease-use costs <sup>(d)</sup>	370	—	—	—	370	—	—	—	—	—	—	—	—
<b>Adjusted EBITDA</b>	<b>\$ 80,333</b>	<b>\$ 65,173</b>	<b>\$ 64,324</b>	<b>\$ 65,772</b>	<b>\$ 275,602</b>	<b>\$ 36,218</b>	<b>\$ 94,221</b>	<b>\$ 136,142</b>	<b>\$ 148,752</b>	<b>\$ 415,333</b>	<b>\$ 137,082</b>	<b>\$ 134,928</b>	<b>\$ 272,010</b>
Adjusted EBITDA margin calculated as follows:													
Total Revenue	\$ 264,438	\$ 259,445	\$ 305,612	\$ 345,262	\$ 1,174,757	\$ 362,252	\$ 253,061	\$ 204,545	\$ 263,852	\$ 1,083,710	\$ 259,444	\$ 264,720	\$ 524,164
Adjusted EBITDA	\$ 80,333	\$ 65,173	\$ 64,324	\$ 65,772	\$ 275,602	\$ 36,218	\$ 94,221	\$ 136,142	\$ 148,752	\$ 415,333	\$ 137,082	\$ 134,928	\$ 272,010
Adjusted EBITDA as a percentage of total revenue	30.4%	25.1%	21.0%	19.0%	23.5%	10.0%	37.2%	66.6%	56.4%	38.3%	52.8%	51.0%	51.9%

(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. In the first and second quarters of 2021, the Company recorded costs related to acquisitions and to a divestiture of a subsidiary.

(c) In the first quarter of 2019, the fourth quarter of 2020 and the first quarter of 2021, the Company recorded a loss on early extinguishment of debt related to the repayment of securitization debt. In the second quarter of 2021, the Company recorded costs related to an incomplete transaction.

(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.

	2019					2020					2021		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Total Year
Net income from continuing operations	\$ 38,979	\$ 30,626	\$ 28,883	\$ 29,528	\$ 128,016	\$ 5,748	\$ 48,026	\$ 93,676	\$ 230,694	\$ 378,144	\$ 75,920	\$ 80,177	\$ 156,097
Adjustments (net of tax):													
Gain on bargain purchase <sup>(a)</sup>	—	—	—	—	—	—	—	—	(163,999)	(163,999)	—	—	—
Transaction-related costs <sup>(b)</sup>	—	—	—	—	—	—	—	6,593	13,430	20,023	1,412	12	1,424
Other nonoperating expenses <sup>(c)</sup>	2,321	—	—	—	2,321	—	—	—	827	827	378	750	1,128
Intangible asset amortization	268	267	268	267	1,070	267	268	27	1,215	1,777	1,151	1,684	2,835
Stock-based compensation expense	3,074	3,323	3,387	2,183	11,967	3,460	3,660	3,768	7,153	18,041	5,804	5,250	11,054
Foreign currency transaction loss (gain)	143	35	12	26	216	(41)	18	30	(506)	(499)	34	237	271
Cumulative tax effect of adjustments	(1,519)	(843)	(853)	(693)	(3,908)	(868)	(929)	(2,454)	(3,787)	(8,038)	(2,209)	(2,053)	(4,262)
Discrete tax adjustments <sup>(d)</sup>	(141)	—	—	—	(141)	—	—	(11,604)	—	(11,604)	—	—	—
Lease termination and cease-use costs <sup>(e)</sup>	726	—	—	—	726	—	—	—	—	—	—	—	—
Adjusted earnings	<u>\$ 43,851</u>	<u>\$ 33,408</u>	<u>\$ 31,697</u>	<u>\$ 31,311</u>	<u>\$ 140,267</u>	<u>\$ 8,566</u>	<u>\$ 51,043</u>	<u>\$ 90,036</u>	<u>\$ 85,027</u>	<u>\$ 234,672</u>	<u>\$ 82,490</u>	<u>\$ 86,057</u>	<u>\$ 168,547</u>
Diluted earnings per share	<u>\$ 1.13</u>	<u>\$ 0.89</u>	<u>\$ 0.84</u>	<u>\$ 0.87</u>	<u>\$ 3.72</u>	<u>\$ 0.18</u>	<u>\$ 1.58</u>	<u>\$ 3.09</u>	<u>\$ 6.47</u>	<u>\$ 11.71</u>	<u>\$ 2.03</u>	<u>\$ 2.10</u>	<u>\$ 4.13</u>
Adjusted earnings per share	<u>\$ 1.27</u>	<u>\$ 0.97</u>	<u>\$ 0.92</u>	<u>\$ 0.92</u>	<u>\$ 4.08</u>	<u>\$ 0.26</u>	<u>\$ 1.68</u>	<u>\$ 2.97</u>	<u>\$ 2.39</u>	<u>\$ 7.26</u>	<u>\$ 2.20</u>	<u>\$ 2.26</u>	<u>\$ 4.46</u>

(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. In the first and second quarters of 2021, the Company recorded costs related to acquisitions and to a divestiture of a subsidiary.

(c) In the first quarter of 2019, the fourth quarter of 2020 and the first quarter of 2021, the Company recorded a loss on early extinguishment of debt related to the repayment of securitization debt. In the second quarter of 2021, the Company recorded costs related to an incomplete transaction.

(d) 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.

	2019				2020				2021	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter
<b>Consumer loans and finance receivables:</b>										
Total combined loan and finance receivable principal <sup>(b)</sup>	\$ 721,045	\$ 779,609	\$ 888,112	\$ 980,749	\$ 887,790	\$ 651,729	\$ 576,461	\$ 585,249	\$ 528,861	\$ 593,371
Ending combined loan and finance receivable fair value balance <sup>(b)</sup>	—	—	—	—	929,667	697,571	625,332	635,508	588,644	634,799
Fair value as a % of principal <sup>(a)(b)</sup>	—%	—%	—%	—%	104.7%	107.0%	108.5%	108.6%	111.3%	107.0%
Ending combined loan and finance receivable balance, including principal and accrued fees/interest outstanding <sup>(b)</sup>	\$ 781,412	\$ 845,111	\$ 970,432	\$ 1,068,635	\$ 971,084	\$ 700,045	\$ 622,776	\$ 629,251	\$ 571,726	\$ 639,858
Ending allowance for losses balance (prior to FVO adoption)	119,212	131,666	154,344	168,561	—	—	—	—	—	—
Allowance for losses as a % of combined loan and finance receivable balance <sup>(a)(b)</sup>	15.3%	15.6%	15.9%	15.8%	—%	—%	—%	—%	—%	—%
Average combined loan and finance receivable balance <sup>(b)(c)</sup>	\$ 829,188	\$ 806,675	\$ 910,144	\$ 1,012,179	\$ 1,025,182	\$ 821,050	\$ 652,992	\$ 622,544	\$ 607,570	\$ 588,289
Revenue	254,946	247,591	290,820	326,509	335,900	236,772	192,567	196,880	181,737	174,512
Cost of revenue/change in fair value	(114,464)	(117,255)	(156,085)	(188,122)	(210,725)	(102,159)	(24,378)	(31,167)	(26,073)	(49,708)
Gross profit/net revenue	140,482	130,336	134,735	138,387	125,175	134,613	168,189	165,713	155,664	124,804
Gross profit margin/net revenue margin	55.1%	52.6%	46.3%	42.4%	37.3%	56.9%	87.3%	84.2%	85.7%	71.5%
Cost of revenue/change in fair value as a % of average combined loan and finance receivable balance <sup>(b)(c)</sup>	13.8%	14.5%	17.1%	18.6%	20.6%	12.4%	3.7%	5.0%	4.3%	8.4%
<b>Delinquencies:</b>										
>30 days delinquent	\$ 50,264	\$ 46,981	\$ 74,067	\$ 79,450	\$ 81,654	\$ 31,149	\$ 21,559	\$ 24,793	\$ 24,589	\$ 26,201
>30 days delinquent as a % of combined loan and finance receivable balance <sup>(a)(b)</sup>	6.4%	5.6%	7.6%	7.4%	8.4%	4.4%	3.5%	3.9%	4.3%	4.1%
<b>Charge-offs:</b>										
Charge-offs (net of recoveries)	\$ 137,836	\$ 104,859	\$ 133,175	\$ 173,963	\$ 191,306	\$ 141,193	\$ 30,670	\$ 34,035	\$ 36,408	\$ 27,050
Charge-offs (net recoveries) as a % of average combined loan and finance receivable balance <sup>(b)(c)</sup>	16.6%	13.0%	14.6%	17.2%	18.7%	17.2%	4.7%	5.5%	6.0%	4.6%

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

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

(b) Non-GAAP measure.

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

	2019				2020				2021	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter
<b>Small business loans and finance receivables:</b>										
Total principal	\$ 95,575	\$ 120,339	\$ 138,714	\$ 168,114	\$ 183,905	\$ 121,070	\$ 81,733	\$ 686,730	\$ 696,678	\$ 781,793
Ending fair value balance	—	—	—	—	175,985	108,705	75,449	616,287	649,313	784,728
Fair value as a % of principal <sup>(a)</sup>	—%	—%	—%	—%	95.7%	89.8%	92.3%	89.7%	93.2%	100.4%
Ending loan and finance receivable balance, including principal and accrued fees/interest outstanding										
	\$ 97,492	\$ 122,233	\$ 139,379	\$ 169,187	\$ 186,462	\$ 122,914	\$ 84,288	\$ 691,083	\$ 701,053	\$ 786,330
Ending allowance for losses balance (prior to FVO adoption)	4,541	7,325	7,096	9,889	—	—	—	—	—	—
Allowance for losses as a % of loan and finance receivable balance <sup>(a)</sup>	4.7%	6.0%	5.1%	5.8%	—%	—%	—%	—%	—%	—%
Average loan and finance receivable balance <sup>(b)</sup>	\$ 87,890	\$ 107,992	\$ 132,407	\$ 154,346	\$ 182,862	\$ 158,684	\$ 101,819	\$ 539,675	\$ 700,348	\$ 739,378
Revenue	9,179	11,610	14,567	16,635	23,906	14,930	10,830	64,419	75,560	85,561
Cost of revenue/change in fair value	(4,394)	(6,178)	(6,101)	(10,295)	(24,994)	(18,513)	1,601	10,818	4,995	45,078
Gross profit/net revenue	4,785	5,432	8,466	6,340	(1,088)	(3,583)	12,431	75,237	80,555	130,639
Gross profit margin/net revenue margin	52.1%	46.8%	58.1%	38.1%	(4.6)%	(24.0)%	114.8%	116.8%	106.6%	152.7%
Cost of revenue/change in fair value as a % of average loan and finance receivable balance <sup>(b)</sup>	5.0%	5.7%	4.6%	6.7%	13.7%	11.7%	(1.6)%	(2.0)%	(0.7)%	(6.1)%
Delinquencies:										
>30 days delinquent	\$ 2,367	\$ 2,993	\$ 3,705	\$ 3,865	\$ 4,640	\$ 5,648	\$ 4,282	\$ 97,873	\$ 71,639	\$ 55,682
>30 days delinquent as a % of loan and finance receivable balance <sup>(a)</sup>	2.4%	2.4%	2.7%	2.3%	2.5%	4.6%	5.1%	14.2%	10.2%	7.1%
Charge-offs:										
Charge-offs (net of recoveries)	\$ 3,623	\$ 3,395	\$ 6,330	\$ 7,502	\$ 11,918	\$ 14,782	\$ 4,496	\$ 21,052	\$ 18,042	\$ 5,102
Charge-offs (net recoveries) as a % of average loan and finance receivable balance <sup>(b)</sup>	4.1%	3.1%	4.8%	4.9%	6.5%	9.3%	4.4%	3.9%	2.6%	0.7%

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.

	2019					2020					2021		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Total Year
Consumer loans and finance receivables	\$ 254,946	\$ 247,591	\$ 290,820	\$ 326,509	\$ 1,119,866	\$ 335,900	\$ 236,772	\$ 192,567	\$ 196,880	\$ 962,119	\$ 181,737	\$ 174,512	\$ 356,249
Small business loans and finance receivables	9,179	11,610	14,567	16,635	51,991	23,906	14,930	10,830	64,419	114,085	75,560	85,561	161,121
Total loans and finance receivables revenue	264,125	259,201	305,387	343,144	1,171,857	359,806	251,702	203,397	261,299	1,076,204	257,297	260,073	517,370
Other	313	244	225	2,118	2,900	2,446	1,359	1,148	2,553	7,506	2,147	4,647	6,794
Total revenue	<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>\$ 204,545</u>	<u>\$ 263,852</u>	<u>\$ 1,083,710</u>	<u>\$ 259,444</u>	<u>\$ 264,720</u>	<u>\$ 524,164</u>

	2019					2020					2021		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Total Year
Consumer loans and finance receivables	96.4%	95.4%	95.1%	94.6%	95.4%	92.7%	93.6%	94.1%	74.6%	88.8%	70.1%	65.9%	68.0%
Small business loans and finance receivables	3.5%	4.5%	4.8%	4.8%	4.4%	6.6%	5.9%	5.3%	24.4%	10.5%	29.1%	32.3%	30.7%
Total loans and finance receivables revenue	99.9%	99.9%	99.9%	99.4%	99.8%	99.3%	99.5%	99.4%	99.0%	99.3%	99.2%	98.2%	98.7%
Other	0.1%	0.1%	0.1%	0.6%	0.2%	0.7%	0.5%	0.6%	1.0%	0.7%	0.8%	1.8%	1.3%
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)



	2019					2020					2021		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Total Year
<b>Domestic &amp; International</b>													
Revenue	\$ 264,438	\$ 259,445	\$ 305,612	\$ 345,262	\$ 1,174,757	\$ 362,252	\$ 253,061	\$ 204,545	\$ 263,852	\$ 1,083,710	\$ 259,444	\$ 264,720	\$ 524,164
Cost of Revenue/Change in Fair Value	(118,858)	(123,433)	(162,186)	(198,417)	(602,894)	(235,719)	(120,672)	(22,777)	(20,349)	(399,517)	(21,078)	(5,587)	(26,665)
Gross Profit/Net Revenue	\$ 145,580	\$ 136,012	\$ 143,426	\$ 146,845	\$ 571,863	\$ 126,533	\$ 132,389	\$ 181,768	\$ 243,503	\$ 684,193	\$ 238,366	\$ 259,133	\$ 497,499
Gross Profit Margin/Net Revenue Margin	55.1%	52.4%	46.9%	42.5%	48.7%	34.9%	52.3%	88.9%	92.3%	63.1%	91.9%	97.9%	94.9%
Total Operating Expenses	\$ 39,437	\$ 45,446	\$ 55,309	\$ 57,655	\$ 197,847	\$ 64,584	\$ 18,195	\$ 20,845	\$ 82,832	\$ 186,456	\$ 75,773	\$ 99,324	\$ 175,097
Depreciation and Amortization	2,356	2,095	2,041	2,489	8,981	2,178	2,446	2,289	6,526	13,439	5,101	5,851	10,952
Income from Operations	\$ 103,787	\$ 88,471	\$ 86,076	\$ 86,701	\$ 365,035	\$ 59,771	\$ 111,748	\$ 158,634	\$ 154,145	\$ 484,298	\$ 157,492	\$ 153,958	\$ 311,450
<b>Corporate Services</b>													
Total Operating Expenses	\$ 29,254	\$ 28,716	\$ 27,180	\$ 25,601	\$ 110,751	\$ 29,191	\$ 23,633	\$ 35,142	\$ 32,242	\$ 120,208	\$ 32,511	\$ 29,640	\$ 62,151
Depreciation and Amortization	1,578	1,586	1,392	1,518	6,074	1,492	1,558	1,481	1,762	6,293	1,526	1,609	3,135
Income from Operations	\$ (30,832)	\$ (30,302)	\$ (28,572)	\$ (27,119)	\$ (116,825)	\$ (30,683)	\$ (25,191)	\$ (36,623)	\$ (34,004)	\$ (126,501)	\$ (34,037)	\$ (31,249)	\$ (65,286)
<b>Total</b>													
Revenue	\$ 264,438	\$ 259,445	\$ 305,612	\$ 345,262	\$ 1,174,757	\$ 362,252	\$ 253,061	\$ 204,545	\$ 263,852	\$ 1,083,710	\$ 259,444	\$ 264,720	\$ 524,164
Cost of Revenue/Change in Fair Value	(118,858)	(123,433)	(162,186)	(198,417)	(602,894)	(235,719)	(120,672)	(22,777)	(20,349)	(399,517)	(21,078)	(5,587)	(26,665)
Gross Profit/Net Revenue	\$ 145,580	\$ 136,012	\$ 143,426	\$ 146,845	\$ 571,863	\$ 126,533	\$ 132,389	\$ 181,768	\$ 243,503	\$ 684,193	\$ 238,366	\$ 259,133	\$ 497,499
Gross Profit Margin/Net Revenue Margin	55.1%	52.4%	46.9%	42.5%	48.7%	34.9%	52.3%	88.9%	92.3%	63.1%	91.9%	97.9%	94.9%
Total Operating Expenses	\$ 68,691	\$ 74,162	\$ 82,489	\$ 83,256	\$ 308,598	\$ 93,775	\$ 41,828	\$ 55,987	\$ 115,074	\$ 306,664	\$ 108,284	\$ 128,964	\$ 237,248
Depreciation and Amortization	3,934	3,681	3,433	4,007	15,055	3,670	4,004	3,770	8,288	19,732	6,627	7,460	14,087
Income from Operations	\$ 72,955	\$ 58,169	\$ 57,504	\$ 59,582	\$ 248,210	\$ 29,088	\$ 86,557	\$ 122,011	\$ 120,141	\$ 357,797	\$ 123,455	\$ 122,709	\$ 246,164

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

	2019				2020				2021	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter
<b>Consumer loan and finance receivable balances, gross:</b>										
Company owned	\$ 772,706	\$ 837,394	\$ 961,531	\$ 1,058,833	\$ 959,286	\$ 693,991	\$ 614,676	\$ 619,088	\$ 564,934	\$ 630,203
Guaranteed by the Company	22,296	21,463	23,648	27,560	11,798	6,054	8,100	10,163	6,792	9,655
Combined	<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>	<u>\$ 571,726</u>	<u>\$ 639,858</u>
<b>Small business loan and finance receivable balances, gross:</b>										
Company owned	\$ 102,343	\$ 129,329	\$ 148,393	\$ 180,756	\$ 186,462	\$ 122,914	\$ 84,288	\$ 691,083	\$ 701,053	\$ 786,330
Guaranteed by the Company	—	—	—	—	—	—	—	—	—	—
Combined	<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>	<u>\$ 701,053</u>	<u>\$ 786,330</u>
<b>Total loan and finance receivable balances, gross:</b>										
Company owned	\$ 875,049	\$ 966,723	\$ 1,109,924	\$ 1,239,589	\$ 1,145,748	\$ 816,905	\$ 698,964	\$ 1,310,171	\$ 1,265,987	\$ 1,416,533
Guaranteed by the Company	22,296	21,463	23,648	27,560	11,798	6,054	8,100	10,163	6,792	9,655
Combined	<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>	<u>\$ 1,272,779</u>	<u>\$ 1,426,188</u>



	2019					2020					2021		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Total Year
<b>Combined loan and finance receivable originations</b>													
Consumer:													
Near-prime installment loans	\$ 86,063	\$ 137,520	\$ 167,192	\$ 177,737	\$ 568,512	\$ 115,877	\$ 8,679	\$ 12,619	\$ 55,381	\$ 192,556	\$ 53,147	\$ 94,995	\$ 148,142
Other installment loans	51,714	51,602	59,745	67,267	230,328	32,774	9,385	16,672	26,376	85,207	16,719	24,552	41,271
Line of credit accounts	81,995	115,108	162,590	170,652	530,345	129,278	40,119	68,391	104,686	342,474	66,261	111,199	177,460
Short-term loans	190,883	160,032	155,974	156,384	663,273	117,082	31,216	39,938	58,524	246,760	48,047	49,629	97,676
<b>Total consumer</b>	<b>410,655</b>	<b>464,262</b>	<b>545,501</b>	<b>572,040</b>	<b>1,992,458</b>	<b>395,011</b>	<b>89,399</b>	<b>137,620</b>	<b>244,967</b>	<b>866,997</b>	<b>184,174</b>	<b>280,375</b>	<b>464,549</b>
Small business	44,991	60,117	66,593	83,985	255,686	76,434	174	2,500	290,708	369,816	322,111	400,699	722,810
<b>Total combined originations</b>	<b>\$ 455,646</b>	<b>\$ 524,379</b>	<b>\$ 612,094</b>	<b>\$ 656,025</b>	<b>\$ 2,248,144</b>	<b>\$ 471,445</b>	<b>\$ 89,573</b>	<b>\$ 140,120</b>	<b>\$ 535,675</b>	<b>\$ 1,236,813</b>	<b>\$ 506,285</b>	<b>\$ 681,074</b>	<b>\$ 1,187,359</b>
<b>Combined loan and finance receivable balances, gross</b>													
Consumer:													
Near-prime installment loans	\$ 454,428	\$ 494,600	\$ 554,978	\$ 606,789		\$ 582,979	\$ 479,387	\$ 413,830	\$ 386,662		\$ 369,455	\$ 391,457	
Other installment loans	126,729	120,288	121,539	130,797		89,048	52,696	42,146	43,813		34,682	39,264	
Line of credit accounts	166,837	199,081	264,752	304,186		270,590	159,857	153,269	183,752		155,422	192,994	
Short-term loans	47,008	44,888	43,910	44,621		28,467	8,105	13,531	15,024		12,167	16,143	
<b>Total consumer</b>	<b>795,002</b>	<b>858,857</b>	<b>985,179</b>	<b>1,086,393</b>		<b>971,084</b>	<b>700,045</b>	<b>622,776</b>	<b>629,251</b>		<b>571,726</b>	<b>639,858</b>	
Small business	102,343	129,329	148,393	180,756		186,462	122,914	84,288	691,083		701,053	786,330	
<b>Total combined loan and finance receivable balances, gross:</b>	<b>\$ 897,345</b>	<b>\$ 988,186</b>	<b>\$ 1,133,572</b>	<b>\$ 1,267,149</b>		<b>\$ 1,157,546</b>	<b>\$ 822,959</b>	<b>\$ 707,064</b>	<b>\$ 1,320,334</b>		<b>\$ 1,272,779</b>	<b>\$ 1,426,188</b>	