

	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	Third Quarter	Fourth Quarter	Total Year
Statement of Income Data:															
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	\$ 320,160	\$ 363,608	\$ 1,207,932
Change in Fair Value	—	—	—	—	—	(235,719)	(120,672)	(22,777)	(20,349)	(399,517)	(21,078)	(4,630)	(72,546)	(81,911)	(180,165)
Cost of Revenue	(118,858)	(123,433)	(162,186)	(198,417)	(602,894)	—	—	—	—	—	—	(957)	(1,232)	(1,318)	(3,507)
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	246,382	280,379	1,024,260
Expenses															
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	79,726	107,612	271,160
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	37,966	39,072	147,700
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	33,557	40,641	156,962
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	8,914	12,374	35,375
Total Expenses	72,625	77,843	85,922	87,263	323,653	97,445	45,832	59,757	123,362	326,396	114,911	136,424	160,163	199,699	611,197
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	86,219	80,680	413,063
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)	(18,163)	(19,016)	(76,509)
Foreign currency transaction (loss) gain	(143)	(35)	(12)	(26)	(216)	41	(18)	(30)	521	514	(34)	(240)	(109)	1	(382)
Gain on bargain purchase	—	—	—	—	—	—	—	—	163,999	163,999	—	—	—	—	—
Equity method investment income	—	—	—	—	—	—	—	—	628	628	558	1,471	529	395	2,953
Other nonoperating expenses	(2,321)	—	—	—	(2,321)	—	—	—	(827)	(827)	(378)	(750)	—	(842)	(1,970)
Income before Income Taxes	50,989	40,018	39,257	39,805	170,069	8,748	66,167	103,347	257,158	435,420	103,687	103,774	68,476	61,218	337,155
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	16,667	12,480	80,087
Net Income from Continuing Operations before Noncontrolling Interest	38,979	30,626	28,883	29,528	128,016	5,748	48,026	93,676	230,779	378,229	75,971	80,550	51,809	48,738	257,068
Less: Net income attributable to noncontrolling interest	—	—	—	—	—	—	—	—	85	85	51	373	261	88	773
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	51,548	48,650	256,295
Net loss from discontinued operations	(3,962)	(5,563)	(1,798)	(80,081)	(91,404)	(288)	—	(9)	(3)	(300)	—	—	—	—	—
Net income (loss) attributable to Enova International, Inc.	\$ 35,017	\$ 25,063	\$ 27,085	\$ (50,553)	\$ 36,612	\$ 5,460	\$ 48,026	\$ 93,667	\$ 230,691	\$ 377,844	\$ 75,920	\$ 80,177	\$ 51,548	\$ 48,650	\$ 256,295
Earnings Per Share															
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	\$ 1.40	\$ 1.36	\$ 7.05
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	\$ 1.36	\$ 1.30	\$ 6.79
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	\$ 1.36	\$ 1.30	\$ 6.79
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	36,744	35,750	36,351
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	37,984	37,330	37,736
Balance Sheet Data (at period end):															
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	\$ 229,088	\$ 165,477	\$ 165,477
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	1,635,282	1,964,690	1,964,690
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	2,467,499	2,761,483	2,761,483
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	1,075,380	1,384,399	1,384,399
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	1,134,253	1,093,052	1,093,052

	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	Third Quarter	Fourth 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	\$ 51,548	\$ 48,650	\$ 256,295
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	8,912	12,372	35,362
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	17,966	18,916	75,929
Foreign currency transaction loss (gain)	143	35	12	26	216	(41)	18	30	(506)	(499)	34	237	102	(1)	372
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	16,667	12,480	80,087
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	5,018	5,107	21,179
Adjustments:															
Gain on bargain purchase ^(a)	—	—	—	—	—	—	—	—	(163,999)	(163,999)	—	—	—	—	—
Transaction-related costs ^(b)	—	—	—	—	—	—	—	6,593	13,430	20,023	1,412	12	—	—	1,424
Equity method investment income	—	—	—	—	—	—	—	—	(628)	(628)	(558)	(1,471)	(529)	(395)	(2,953)
Other nonoperating expenses ^(c)	2,321	—	—	—	2,321	—	—	—	827	827	378	750	—	842	1,970
Lease termination and cease-use loss (gain) ^(d)	370	—	—	—	370	—	—	—	—	—	—	—	(113)	3,449	3,336
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	\$ 99,571	\$ 101,420	\$ 473,001
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	\$ 320,160	\$ 363,608	\$ 1,207,932
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	\$ 99,571	\$ 101,420	\$ 473,001
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%	31.1%	27.9%	39.2%

(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. In the fourth quarter of 2021, the Company recorded a loss related to the partial divestiture of a subsidiary.

(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. In the third and fourth quarters of 2021, the Company recorded a gain and loss, respectively, upon the exit of leased office spaces.

(b) In the third and fourth quarters of 2020, the Company recorded costs related to an acquisition. In the first, second and fourth quarters of 2021, the Company recorded costs related to acquisitions and to divestitures of subsidiaries.

	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	Third Quarter	Fourth 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	\$ 51,548	\$ 48,650	\$ 256,295
Adjustments:															
Gain on bargain purchase ^(a)	—	—	—	—	—	—	—	—	(163,999)	(163,999)	—	—	—	—	—
Transaction-related costs ^(b)	—	—	—	—	—	—	—	6,593	13,430	20,023	1,412	12	—	—	1,424
Other nonoperating expenses ^(c)	2,321	—	—	—	2,321	—	—	—	827	827	378	750	—	842	1,970
Intangible asset amortization	268	267	268	267	1,070	267	268	27	1,215	1,777	1,151	1,684	2,013	2,014	6,862
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	5,018	5,107	21,179
Foreign currency transaction loss (gain)	143	35	12	26	216	(41)	18	30	(506)	(499)	34	237	102	(1)	372
Cumulative tax effect of adjustments	(1,519)	(843)	(853)	(693)	(3,908)	(868)	(929)	(2,454)	(3,787)	(8,038)	(2,209)	(2,053)	(1,581)	(4,012)	(9,855)
Discrete tax adjustments ^(d)	(141)	—	—	—	(141)	—	—	(11,604)	—	(11,604)	—	—	—	—	—
Lease termination and cease-use loss (gain) ^(e)	726	—	—	—	726	—	—	—	—	—	—	—	(113)	7,648	7,535
Adjusted earnings	\$ 43,851	\$ 33,408	\$ 31,697	\$ 31,311	\$ 140,267	\$ 8,566	\$ 51,043	\$ 90,036	\$ 85,027	\$ 234,672	\$ 82,490	\$ 86,057	\$ 56,987	\$ 60,248	\$ 285,782
Diluted earnings per share	\$ 1.13	\$ 0.89	\$ 0.84	\$ 0.87	\$ 3.72	\$ 0.18	\$ 1.58	\$ 3.09	\$ 6.47	\$ 11.71	\$ 2.03	\$ 2.10	\$ 1.36	\$ 1.30	\$ 6.79
Adjusted earnings per share	\$ 1.27	\$ 0.97	\$ 0.92	\$ 0.92	\$ 4.08	\$ 0.26	\$ 1.68	\$ 2.97	\$ 2.39	\$ 7.26	\$ 2.20	\$ 2.26	\$ 1.50	\$ 1.61	\$ 7.57

(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. In the fourth quarter of 2021, the Company recorded a loss related to the partial divestiture of a subsidiary.

(d) In the first quarter of 2019, the Company recognized 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 a 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. In the third and fourth quarters of 2021, the Company recorded a gain and loss, respectively, upon the exit of leased office spaces.

	2019				2020				2021			
	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)	\$ 721,045	\$ 779,609	\$ 888,112	\$ 980,749	\$ 887,790	\$ 651,729	\$ 576,461	\$ 585,249	\$ 528,861	\$ 593,371	\$ 721,135	\$ 879,541
Ending combined loan and finance receivable fair value balance ^(b)	—	—	—	—	929,667	697,571	625,332	635,508	588,644	634,799	740,474	908,957
Fair value as a % of principal ^{(a)(b)}	—%	—%	—%	—%	104.7%	107.0%	108.5%	108.6%	111.3%	107.0%	102.7%	103.3%
Ending combined loan and finance receivable balance, including principal and accrued fees/interest outstanding ^(b)	\$ 781,412	\$ 845,111	\$ 970,432	\$ 1,068,635	\$ 971,084	\$ 700,045	\$ 622,776	\$ 629,251	\$ 571,726	\$ 639,858	\$ 782,203	\$ 941,423
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 ^{(a)(b)}	15.3%	15.6%	15.9%	15.8%	—%	—%	—%	—%	—%	—%	—%	—%
Average combined loan and finance receivable balance ^{(b)(c)}	\$ 829,188	\$ 806,675	\$ 910,144	\$ 1,012,179	\$ 1,025,182	\$ 821,050	\$ 652,992	\$ 622,544	\$ 607,570	\$ 588,289	\$ 714,184	\$ 849,359
Revenue	254,946	247,591	290,820	326,509	335,900	236,772	192,567	196,880	181,737	174,512	215,432	243,570
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)	(97,061)	(104,715)
Gross profit/net revenue	140,482	130,336	134,735	138,387	125,175	134,613	168,189	165,713	155,664	124,804	118,371	138,855
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%	54.9%	57.0%
Cost of revenue/change in fair value as a % of average combined loan and finance receivable balance ^{(b)(c)}	13.8%	14.5%	17.1%	18.6%	20.6%	12.4%	3.7%	5.0%	4.3%	8.4%	13.6%	12.3%
Delinquencies:												
>30 days delinquent	\$ 50,264	\$ 46,981	\$ 74,067	\$ 79,450	\$ 81,654	\$ 31,149	\$ 21,559	\$ 24,793	\$ 24,589	\$ 26,201	\$ 45,804	\$ 59,312
>30 days delinquent as a % of combined loan and finance receivable balance ^{(a)(b)}	6.4%	5.6%	7.6%	7.4%	8.4%	4.4%	3.5%	3.9%	4.3%	4.1%	5.9%	6.3%
Charge-offs:												
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	\$ 57,836	\$ 112,582
Charge-offs (net recoveries) as a % of average combined loan and finance receivable balance ^{(b)(c)}	16.6%	13.0%	14.6%	17.2%	18.7%	17.2%	4.7%	5.5%	6.0%	4.6%	8.1%	13.3%

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	Third Quarter	Fourth Quarter
Small business loans and finance receivables:												
Total principal	\$ 95,575	\$ 120,339	\$ 138,714	\$ 168,114	\$ 183,905	\$ 121,070	\$ 81,733	\$ 686,730	\$ 696,678	\$ 781,793	\$ 876,668	\$ 1,010,675
Ending fair value balance	—	—	—	—	175,985	108,705	75,449	616,287	649,313	784,728	911,729	1,074,546
Fair value as a % of principal ^(a)	—%	—%	—%	—%	95.7%	89.8%	92.3%	89.7%	93.2%	100.4%	104.0%	106.3%
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	\$ 881,807	\$ 1,016,590
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 ^(a)	4.7%	6.0%	5.1%	5.8%	—%	—%	—%	—%	—%	—%	—%	—%
Average loan and finance receivable balance ^(b)	\$ 87,890	\$ 107,992	\$ 132,407	\$ 154,346	\$ 182,862	\$ 158,684	\$ 101,819	\$ 539,675	\$ 700,348	\$ 739,378	\$ 837,606	\$ 956,110
Revenue	9,179	11,610	14,567	16,635	23,906	14,930	10,830	64,419	75,560	85,561	100,610	115,063
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	24,515	22,804
Gross profit/net revenue	4,785	5,432	8,466	6,340	(1,088)	(3,583)	12,431	75,237	80,555	130,639	125,125	137,867
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%	124.4%	119.8%
Cost of revenue/change in fair value as a % of average loan and finance receivable balance ^(b)	5.0%	5.7%	4.6%	6.7%	13.7%	11.7%	(1.6)%	(2.0)%	(0.7)%	(6.1)%	(2.9)%	(2.4)%
Delinquencies:												
>30 days delinquent	\$ 2,367	\$ 2,993	\$ 3,705	\$ 3,865	\$ 4,640	\$ 5,648	\$ 4,282	\$ 97,873	\$ 71,639	\$ 55,682	\$ 44,978	\$ 43,901
>30 days delinquent as a % of loan and finance receivable balance ^(a)	2.4%	2.4%	2.7%	2.3%	2.5%	4.6%	5.1%	14.2%	10.2%	7.1%	5.1%	4.3%
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	\$ 7,060	\$ 7,677
Charge-offs (net recoveries) as a % of average loan and finance receivable balance ^(b)	4.1%	3.1%	4.8%	4.9%	6.5%	9.3%	4.4%	3.9%	2.6%	0.7%	0.8%	0.8%

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	Third Quarter	Fourth 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	\$ 215,432	\$ 243,570	\$ 815,251
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	100,610	115,061	376,792
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	316,042	358,631	1,192,043
Other	313	244	225	2,118	2,900	2,446	1,359	1,148	2,553	7,506	2,147	4,647	4,118	4,977	15,889
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	\$ 320,160	\$ 363,608	\$ 1,207,932

	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	Third Quarter	Fourth 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%	67.3%	67.0%	67.5%
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%	31.4%	31.6%	31.2%
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%	98.6%	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%	1.4%	1.3%
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)



	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	Third Quarter	Fourth Quarter	Total Year
Domestic & International															
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	\$ 320,160	\$ 363,608	\$ 1,207,932
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)	(73,778)	(83,229)	(183,672)
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	\$ 246,382	\$ 280,379	\$ 1,024,260
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%	77.0%	77.1%	84.8%
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	\$ 123,221	\$ 155,832	\$ 454,150
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	7,018	10,634	28,604
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	\$ 116,143	\$ 113,913	\$ 541,506
Corporate Services															
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	\$ 28,028	\$ 31,493	\$ 121,672
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	1,896	1,740	6,771
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)	\$ (29,924)	\$ (33,233)	\$ (128,443)
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	\$ 320,160	\$ 363,608	\$ 1,207,932
Cost of Revenue	(118,858)	(123,433)	(162,186)	(198,417)	(602,894)	(235,719)	(120,672)	(22,777)	(20,349)	(399,517)	(21,078)	(5,587)	(73,778)	(83,229)	(183,672)
Gross Profit	\$ 145,580	\$ 136,012	\$ 143,426	\$ 146,845	\$ 571,863	\$ 126,533	\$ 132,389	\$ 181,768	\$ 243,503	\$ 684,193	\$ 238,366	\$ 259,133	\$ 246,382	\$ 280,379	\$ 1,024,260
Gross Profit 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%	77.0%	77.1%	84.8%
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	\$ 151,249	\$ 187,325	\$ 575,822
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	8,914	12,374	35,375
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	\$ 86,219	\$ 80,680	\$ 413,063

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	Third Quarter	Fourth Quarter
Consumer loan and finance receivable balances, gross:												
Company owned	\$ 772,706	\$ 837,394	\$ 961,531	\$ 1,058,833	\$ 959,286	\$ 693,991	\$ 614,676	\$ 619,088	\$ 564,934	\$ 630,203	\$ 768,964	\$ 927,673
Guaranteed by the Company	22,296	21,463	23,648	27,560	11,798	6,054	8,100	10,163	6,792	9,655	13,239	13,750
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>	<u>\$ 782,203</u>	<u>\$ 941,423</u>
Small business loan and finance receivable balances, gross:												
Company owned	\$ 102,343	\$ 129,329	\$ 148,393	\$ 180,756	\$ 186,462	\$ 122,914	\$ 84,288	\$ 691,083	\$ 701,053	\$ 786,330	\$ 881,807	\$ 1,016,590
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>	<u>\$ 881,807</u>	<u>\$ 1,016,590</u>
Total loan and finance receivable balances, gross:												
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	\$ 1,650,771	\$ 1,944,263
Guaranteed by the Company	22,296	21,463	23,648	27,560	11,798	6,054	8,100	10,163	6,792	9,655	13,239	13,750
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>	<u>\$ 1,664,010</u>	<u>\$ 1,958,013</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	Third Quarter	Fourth Quarter	Total Year
Combined loan and finance receivable originations															
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	\$ 145,574	\$ 221,453	\$ 515,169
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	36,943	38,956	117,170
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	153,817	169,132	500,409
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	58,527	60,342	216,545
Total consumer	410,655	464,262	545,501	572,040	1,992,458	395,011	89,399	137,620	244,967	866,997	184,174	280,375	394,861	489,883	1,349,293
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	461,595	579,938	1,764,343
Total combined originations	\$ 455,646	\$ 524,379	\$ 612,094	\$ 656,025	\$ 2,248,144	\$ 471,445	\$ 89,573	\$ 140,120	\$ 535,675	\$ 1,236,813	\$ 506,285	\$ 681,074	\$ 856,456	\$ 1,069,821	\$ 3,113,636
Combined loan and finance receivable balances, gross															
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	\$ 456,401	\$ 577,355	
Other installment loans	126,729	120,288	121,539	130,797		89,048	52,696	42,146	43,813		34,682	39,264	52,757	58,863	
Line of credit accounts	166,837	199,081	264,752	304,186		270,590	159,857	153,269	183,752		155,422	192,994	255,457	288,404	
Short-term loans	47,008	44,888	43,910	44,621		28,467	8,105	13,531	15,024		12,167	16,143	17,588	16,801	
Total consumer	795,002	858,857	985,179	1,086,393		971,084	700,045	622,776	629,251		571,726	639,858	782,203	941,423	
Small business	102,343	129,329	148,393	180,756		186,462	122,914	84,288	691,083		701,053	786,330	881,807	1,016,590	
Total combined loan and finance receivable balances, gross:	\$ 897,345	\$ 988,186	\$ 1,133,572	\$ 1,267,149		\$ 1,157,546	\$ 822,959	\$ 707,064	\$ 1,320,334		\$ 1,272,779	\$ 1,426,188	\$ 1,664,010	\$ 1,958,013	