

	2020					2021					2022
	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	\$ 362,252	\$ 253,061	\$ 204,545	\$ 263,852	\$ 1,083,710	\$ 259,444	\$ 264,720	\$ 320,160	\$ 363,608	\$ 1,207,932	\$ 385,731
Change in Fair Value	(235,719)	(120,672)	(22,777)	(20,349)	(399,517)	(21,078)	(4,630)	(72,546)	(81,911)	(180,165)	(115,629)
Cost of Revenue	—	—	—	—	—	—	(957)	(1,232)	(1,318)	(3,507)	(1,413)
Net Revenue	126,533	132,389	181,768	243,503	684,193	238,366	259,133	246,382	280,379	1,024,260	268,689
Operating Expenses											
Marketing	34,558	2,988	4,629	27,605	69,780	28,568	55,254	79,726	107,612	271,160	93,171
Operations and technology	31,266	16,504	17,702	30,812	96,284	35,627	35,035	37,966	39,072	147,700	40,730
General and administrative	27,951	22,336	33,656	56,657	140,600	44,089	38,675	33,557	40,641	156,962	34,528
Depreciation and amortization	3,670	4,004	3,770	8,288	19,732	6,627	7,460	8,914	12,374	35,375	9,514
Total Operating Expenses	97,445	45,832	59,757	123,362	326,396	114,911	136,424	160,163	199,699	611,197	177,943
Income from Operations	29,088	86,557	122,011	120,141	357,797	123,455	122,709	86,219	80,680	413,063	90,746
Interest expense	(20,381)	(20,372)	(18,634)	(27,304)	(86,691)	(19,914)	(19,416)	(18,163)	(19,016)	(76,509)	(22,483)
Foreign currency transaction (loss) gain	41	(18)	(30)	521	514	(34)	(240)	(109)	1	(382)	(314)
Gain on bargain purchase	—	—	—	163,999	163,999	—	—	—	—	—	—
Equity method investment income	—	—	—	628	628	558	1,471	529	395	2,953	328
Other nonoperating expenses	—	—	—	(827)	(827)	(378)	(750)	—	(842)	(1,970)	—
Income before Income Taxes	8,748	66,167	103,347	257,158	435,420	103,687	103,774	68,476	61,218	337,155	68,277
Provision for income taxes	3,000	18,141	9,671	26,379	57,191	27,716	23,224	16,667	12,480	80,087	15,834
Net Income from Continuing Operations before Noncontrolling Interest	5,748	48,026	93,676	230,779	378,229	75,971	80,550	51,809	48,738	257,068	52,443
Less: Net income attributable to noncontrolling interest	—	—	—	85	85	51	373	261	88	773	—
Net Income from Continuing Operations	5,748	48,026	93,676	230,694	378,144	75,920	80,177	51,548	48,650	256,295	52,443
Net loss from discontinued operations	(288)	—	(9)	(3)	(300)	—	—	—	—	—	—
Net income (loss) attributable to Enova International, Inc.	\$ 5,460	\$ 48,026	\$ 93,667	\$ 230,691	\$ 377,844	\$ 75,920	\$ 80,177	\$ 51,548	\$ 48,650	\$ 256,295	\$ 52,443
Earnings Per Share											
Earnings per common share:											
Basic	\$ 0.17	\$ 1.59	\$ 3.11	\$ 6.61	\$ 11.85	\$ 2.10	\$ 2.18	\$ 1.40	\$ 1.36	\$ 7.05	\$ 1.57
Diluted EPS - continuing operations	\$ 0.18	\$ 1.58	\$ 3.09	\$ 6.47	\$ 11.71	\$ 2.03	\$ 2.10	\$ 1.36	\$ 1.30	\$ 6.79	\$ 1.50
Diluted EPS - discontinued operations	\$ (0.01)	\$ —	\$ —	\$ —	\$ (0.01)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Diluted - total	\$ 0.17	\$ 1.58	\$ 3.09	\$ 6.47	\$ 11.70	\$ 2.03	\$ 2.10	\$ 1.36	\$ 1.30	\$ 6.79	\$ 1.50
Weighted average common shares outstanding:											
Basic	32,337	30,203	30,108	34,926	31,897	36,109	36,801	36,744	35,750	36,351	33,374
Diluted	32,833	30,352	30,363	35,645	32,302	37,487	38,142	37,984	37,330	37,736	34,882
Balance Sheet Data (at period end):											
Cash and cash equivalents	\$ 161,076	\$ 321,472	\$ 490,033	\$ 297,273	\$ 297,273	\$ 324,328	\$ 394,353	\$ 229,088	\$ 165,477	\$ 165,477	\$ 131,692
Loans and finance receivables, net	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	2,231,884
Total assets	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	3,047,144
Long-term debt	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	1,696,751
Total stockholder's equity	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	1,077,950

	2020					2021					2022
	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	\$ 5,748	\$ 48,026	\$ 93,676	\$ 230,694	\$ 378,144	\$ 75,920	\$ 80,177	\$ 51,548	\$ 48,650	\$ 256,295	\$ 52,443
Depreciation and amortization expenses	3,670	4,004	3,770	8,282	19,726	6,621	7,457	8,912	12,372	35,362	9,514
Interest expense, net	20,381	20,372	18,634	27,120	86,507	19,755	19,292	17,966	18,916	75,929	22,483
Foreign currency transaction loss (gain)	(41)	18	30	(506)	(499)	34	237	102	(1)	372	314
Provision for income taxes	3,000	18,141	9,671	26,379	57,191	27,716	23,224	16,667	12,480	80,087	15,834
Stock-based compensation expense	3,460	3,660	3,768	7,153	18,041	5,804	5,250	5,018	5,107	21,179	5,367
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)	(328)
Other nonoperating expenses ^(c)	—	—	—	827	827	378	750	—	842	1,970	—
Lease termination and cease-use loss (gain) ^(d)	—	—	—	—	—	—	—	(113)	3,449	3,336	—
Adjusted EBITDA	\$ 36,218	\$ 94,221	\$ 136,142	\$ 148,752	\$ 415,333	\$ 137,082	\$ 134,928	\$ 99,571	\$ 101,420	\$ 473,001	\$ 105,627
Adjusted EBITDA margin calculated as follows:											
Total Revenue	\$ 362,252	\$ 253,061	\$ 204,545	\$ 263,852	\$ 1,083,710	\$ 259,444	\$ 264,720	\$ 320,160	\$ 363,608	\$ 1,207,932	\$ 385,731
Adjusted EBITDA	\$ 36,218	\$ 94,221	\$ 136,142	\$ 148,752	\$ 415,333	\$ 137,082	\$ 134,928	\$ 99,571	\$ 101,420	\$ 473,001	\$ 105,627
Adjusted EBITDA as a percentage of total revenue	10.0%	37.2%	66.6%	56.4%	38.3%	52.8%	51.0%	31.1%	27.9%	39.2%	27.4%

(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, second and fourth quarters of 2021, the Company recorded costs related to acquisitions and to divestitures of subsidiaries.

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

	2020					2021					2022
	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	\$ 5,748	\$ 48,026	\$ 93,676	\$ 230,694	\$ 378,144	\$ 75,920	\$ 80,177	\$ 51,548	\$ 48,650	\$ 256,295	\$ 52,443
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)	—	—	—	827	827	378	750	—	842	1,970	—
Intangible asset amortization	267	268	27	1,215	1,777	1,151	1,684	2,013	2,014	6,862	2,013
Stock-based compensation expense	3,460	3,660	3,768	7,153	18,041	5,804	5,250	5,018	5,107	21,179	5,367
Foreign currency transaction loss (gain)	(41)	18	30	(506)	(499)	34	237	102	(1)	372	314
Cumulative tax effect of adjustments	(868)	(929)	(2,454)	(3,787)	(8,038)	(2,209)	(2,053)	(1,581)	(4,012)	(9,855)	(1,927)
Discrete tax adjustments ^(d)	—	—	(11,604)	—	(11,604)	—	—	—	—	—	—
Lease termination and cease-use loss (gain) ^(e)	—	—	—	—	—	—	—	(113)	7,648	7,535	—
Adjusted earnings	<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>\$ 56,987</u>	<u>\$ 60,248</u>	<u>\$ 285,782</u>	<u>\$ 58,210</u>
Diluted earnings per share	<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>\$ 1.36</u>	<u>\$ 1.30</u>	<u>\$ 6.79</u>	<u>\$ 1.50</u>
Adjusted earnings per share	<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>\$ 1.50</u>	<u>\$ 1.61</u>	<u>\$ 7.57</u>	<u>\$ 1.67</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, second and fourth quarters of 2021, the Company recorded costs related to acquisitions and to divestitures of subsidiaries.

(c) 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 third quarter of 2020, the Company recognized an income tax benefit resulting from the remeasurement of its liability for certain previously unrecognized tax benefits.

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

	2020				2021				2022
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
Consumer loans and finance receivables:									
Total combined loan and finance receivable principal ^(b)	\$ 887,790	\$ 651,729	\$ 576,461	\$ 585,249	\$ 528,861	\$ 593,371	\$ 721,135	\$ 879,541	\$ 898,684
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	948,784
Fair value as a % of principal ^{(a)(b)}	104.7%	107.0%	108.5%	108.6%	111.3%	107.0%	102.7%	103.3%	105.6%
Ending combined loan and finance receivable balance, including principal and accrued fees/interest outstanding ^(b)	\$ 971,084	\$ 700,045	\$ 622,776	\$ 629,251	\$ 571,726	\$ 639,858	\$ 782,203	\$ 941,423	\$ 963,418
Average combined loan and finance receivable balance ^{(b)(c)}	\$ 1,025,182	\$ 821,050	\$ 652,992	\$ 622,544	\$ 607,570	\$ 588,289	\$ 714,184	\$ 849,359	\$ 966,068
Revenue	335,900	236,772	192,567	196,880	181,737	174,512	215,432	243,570	248,547
Change in fair value	(210,725)	(102,159)	(24,378)	(31,167)	(26,073)	(49,708)	(97,061)	(104,715)	(116,767)
Net revenue	125,175	134,613	168,189	165,713	155,664	124,804	118,371	138,855	131,780
Net revenue margin	37.3%	56.9%	87.3%	84.2%	85.7%	71.5%	54.9%	57.0%	53.0%
Delinquencies:									
>30 days delinquent	\$ 81,654	\$ 31,149	\$ 21,559	\$ 24,793	\$ 24,589	\$ 26,201	\$ 45,804	\$ 59,312	\$ 70,480
>30 days delinquent as a % of combined loan and finance receivable balance ^{(a)(b)}	8.4%	4.4%	3.5%	3.9%	4.3%	4.1%	5.9%	6.3%	7.3%
Charge-offs:									
Charge-offs (net of recoveries)	\$ 191,306	\$ 141,193	\$ 30,670	\$ 34,035	\$ 36,408	\$ 27,050	\$ 57,836	\$ 112,582	\$ 137,224
Charge-offs (net recoveries) as a % of average combined loan and finance receivable balance ^{(b)(c)}	18.7%	17.2%	4.7%	5.5%	6.0%	4.6%	8.1%	13.3%	14.2%

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.

	2020				2021				2022
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
Small business loans and finance receivables:									
Total principal	\$ 183,905	\$ 121,070	\$ 81,733	\$ 686,730	\$ 696,678	\$ 781,793	\$ 876,668	\$ 1,010,675	\$ 1,210,389
Ending fair value balance	175,985	108,705	75,449	616,287	649,313	784,728	911,729	1,074,546	1,297,533
Fair value as a % of principal ^(a)	95.7%	89.8%	92.3%	89.7%	93.2%	100.4%	104.0%	106.3%	107.2%
Ending loan and finance receivable balance, including principal and accrued fees/interest outstanding	\$ 186,462	\$ 122,914	\$ 84,288	\$ 691,083	\$ 701,053	\$ 786,330	\$ 881,807	\$ 1,016,590	\$ 1,217,580
Average loan and finance receivable balance ^(b)	\$ 182,862	\$ 158,684	\$ 101,819	\$ 539,675	\$ 700,348	\$ 739,378	\$ 837,606	\$ 956,110	\$ 1,122,609
Revenue	23,906	14,930	10,830	64,419	75,560	85,561	100,610	115,063	132,594
Change in fair value	(24,994)	(18,513)	1,601	10,818	4,995	45,078	24,515	22,804	1,138
Net revenue	(1,088)	(3,583)	12,431	75,237	80,555	130,639	125,125	137,867	133,732
Net revenue margin	(4.6)%	(24.0)%	114.8%	116.8%	106.6%	152.7%	124.4%	119.8%	100.9%
Delinquencies:									
>30 days delinquent	\$ 4,640	\$ 5,648	\$ 4,282	\$ 97,873	\$ 71,639	\$ 55,682	\$ 44,978	\$ 43,901	\$ 43,318
>30 days delinquent as a % of loan and finance receivable balance ^(a)	2.5%	4.6%	5.1%	14.2%	10.2%	7.1%	5.1%	4.3%	3.6%
Charge-offs:									
Charge-offs (net of recoveries)	\$ 11,918	\$ 14,782	\$ 4,496	\$ 21,052	\$ 18,042	\$ 5,102	\$ 7,060	\$ 7,677	\$ 20,860
Charge-offs (net recoveries) as a % of average loan and finance receivable balance ^(b)	6.5%	9.3%	4.4%	3.9%	2.6%	0.7%	0.8%	0.8%	1.9%

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.

Enova International, Inc.
Revenue by Product (Unaudited)
(Dollars in thousands)



	2020					2021					2022
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
Consumer loans and finance receivables	\$ 335,900	\$ 236,772	\$ 192,567	\$ 196,880	\$ 962,119	\$ 181,737	\$ 174,512	\$ 215,432	\$ 243,570	\$ 815,251	\$ 248,547
Small business loans and finance receivables	23,906	14,930	10,830	64,419	114,085	75,560	85,561	100,610	115,061	376,792	132,594
Total loans and finance receivables revenue	359,806	251,702	203,397	261,299	1,076,204	257,297	260,073	316,042	358,631	1,192,043	381,141
Other	2,446	1,359	1,148	2,553	7,506	2,147	4,647	4,118	4,977	15,889	4,590
Total revenue	\$ 362,252	\$ 253,061	\$ 204,545	\$ 263,852	\$ 1,083,710	\$ 259,444	\$ 264,720	\$ 320,160	\$ 363,608	\$ 1,207,932	\$ 385,731

	2020					2021					2022
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
Consumer loans and finance receivables	92.7%	93.6%	94.1%	74.6%	88.8%	70.1%	65.9%	67.3%	67.0%	67.5%	64.4%
Small business loans and finance receivables	6.6%	5.9%	5.3%	24.4%	10.5%	29.1%	32.3%	31.4%	31.6%	31.2%	34.4%
Total loans and finance receivables revenue	99.3%	99.5%	99.4%	99.0%	99.3%	99.2%	98.2%	98.7%	98.6%	98.7%	98.8%
Other	0.7%	0.5%	0.6%	1.0%	0.7%	0.8%	1.8%	1.3%	1.4%	1.3%	1.2%
Total revenue	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)



	2020					2021					2022
	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	\$ 362,252	\$ 253,061	\$ 204,545	\$ 263,852	\$ 1,083,710	\$ 259,444	\$ 264,720	\$ 320,160	\$ 363,608	\$ 1,207,932	\$ 385,731
Change in Fair Value	(235,719)	(120,672)	(22,777)	(20,349)	(399,517)	(21,078)	(4,630)	(72,546)	(81,911)	(180,165)	(115,629)
Cost of Revenue	—	—	—	—	—	—	(957)	(1,232)	(1,318)	(3,507)	(1,413)
Net Revenue	\$ 126,533	\$ 132,389	\$ 181,768	\$ 243,503	\$ 684,193	\$ 238,366	\$ 259,133	\$ 246,382	\$ 280,379	\$ 1,024,260	\$ 268,689
Net Revenue Margin	34.9%	52.3%	88.9%	92.3%	63.1%	91.9%	97.9%	77.0%	77.1%	84.8%	69.7%
Total Operating Expenses	\$ 64,584	\$ 18,195	\$ 20,845	\$ 82,832	\$ 186,456	\$ 75,773	\$ 99,324	\$ 123,221	\$ 155,832	\$ 454,150	\$ 131,125
Depreciation and Amortization	2,178	2,446	2,289	6,526	13,439	5,101	5,851	7,018	10,634	28,604	7,160
Income from Operations	\$ 59,771	\$ 111,748	\$ 158,634	\$ 154,145	\$ 484,298	\$ 157,492	\$ 153,958	\$ 116,143	\$ 113,913	\$ 541,506	\$ 130,404
Corporate Services											
Total Operating Expenses	\$ 29,191	\$ 23,633	\$ 35,142	\$ 32,242	\$ 120,208	\$ 32,511	\$ 29,640	\$ 28,028	\$ 31,493	\$ 121,672	\$ 37,304
Depreciation and Amortization	1,492	1,558	1,481	1,762	6,293	1,526	1,609	1,896	1,740	6,771	2,354
Income from Operations	\$ (30,683)	\$ (25,191)	\$ (36,623)	\$ (34,004)	\$ (126,501)	\$ (34,037)	\$ (31,249)	\$ (29,924)	\$ (33,233)	\$ (128,443)	\$ (39,658)
Total											
Revenue	\$ 362,252	\$ 253,061	\$ 204,545	\$ 263,852	\$ 1,083,710	\$ 259,444	\$ 264,720	\$ 320,160	\$ 363,608	\$ 1,207,932	\$ 385,731
Change in Fair Value	(235,719)	(120,672)	(22,777)	(20,349)	(399,517)	(21,078)	(5,587)	(73,778)	(83,229)	(183,672)	(115,629)
Cost of Revenue	—	—	—	—	—	—	(957)	(1,232)	(1,318)	(3,507)	(1,413)
Net Revenue	\$ 126,533	\$ 132,389	\$ 181,768	\$ 243,503	\$ 684,193	\$ 238,366	\$ 259,133	\$ 246,382	\$ 280,379	\$ 1,024,260	\$ 270,102
Net Revenue Margin	34.9%	52.3%	88.9%	92.3%	63.1%	91.9%	97.9%	77.0%	77.1%	84.8%	70.0%
Total Operating Expenses	\$ 93,775	\$ 41,828	\$ 55,987	\$ 115,074	\$ 306,664	\$ 108,284	\$ 128,964	\$ 151,249	\$ 187,325	\$ 575,822	\$ 168,429
Depreciation and Amortization	3,670	4,004	3,770	8,288	19,732	6,627	7,460	8,914	12,374	35,375	9,514
Income from Operations	\$ 29,088	\$ 86,557	\$ 122,011	\$ 120,141	\$ 357,797	\$ 123,455	\$ 122,709	\$ 86,219	\$ 80,680	\$ 413,063	\$ 92,159

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)

	2020				2021				2022
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
Consumer loan and finance receivable balances, gross:									
Company owned	\$ 959,286	\$ 693,991	\$ 614,676	\$ 619,088	\$ 564,934	\$ 630,203	\$ 768,964	\$ 927,673	\$ 951,560
Guaranteed by the Company	11,798	6,054	8,100	10,163	6,792	9,655	13,239	13,750	11,858
Combined	<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>	<u>\$ 963,418</u>
Small business loan and finance receivable balances, gross:									
Company owned	\$ 186,462	\$ 122,914	\$ 84,288	\$ 691,083	\$ 701,053	\$ 786,330	\$ 881,807	\$ 1,016,590	\$ 1,217,580
Guaranteed by the Company	—	—	—	—	—	—	—	—	—
Combined	<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>	<u>\$ 1,217,580</u>
Total loan and finance receivable balances, gross:									
Company owned	\$ 1,145,748	\$ 816,905	\$ 698,964	\$ 1,310,171	\$ 1,265,987	\$ 1,416,533	\$ 1,650,771	\$ 1,944,263	\$ 2,169,140
Guaranteed by the Company	11,798	6,054	8,100	10,163	6,792	9,655	13,239	13,750	11,858
Combined	<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>	<u>\$ 2,180,998</u>

	2020					2021					2022
	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	\$ 115,877	\$ 8,679	\$ 12,619	\$ 55,381	\$ 192,556	\$ 53,147	\$ 94,995	\$ 145,574	\$ 221,453	\$ 515,169	\$ 161,744
Other installment loans	32,774	9,385	16,672	26,376	85,207	16,719	24,552	36,943	38,956	117,170	32,800
Line of credit accounts	129,278	40,119	68,391	104,686	342,474	66,261	111,199	153,817	169,132	500,409	133,670
Short-term loans	117,082	31,216	39,938	58,524	246,760	48,047	49,629	58,527	60,342	216,545	53,678
Total consumer	395,011	89,399	137,620	244,967	866,997	184,174	280,375	394,861	489,883	1,349,293	381,892
Small business	76,434	174	2,500	290,708	369,816	322,111	400,699	461,595	579,938	1,764,343	658,741
Total combined originations	\$ 471,445	\$ 89,573	\$ 140,120	\$ 535,675	\$ 1,236,813	\$ 506,285	\$ 681,074	\$ 856,456	\$ 1,069,821	\$ 3,113,636	\$ 1,040,633
Combined loan and finance receivable balances, gross											
Consumer:											
Near-prime installment loans	\$ 582,979	\$ 479,387	\$ 413,830	\$ 386,662		\$ 369,455	\$ 391,457	\$ 456,401	\$ 577,355		\$ 621,688
Other installment loans	89,048	52,696	42,146	43,813		34,682	39,264	52,757	58,863		56,227
Line of credit accounts	270,590	159,857	153,269	183,752		155,422	192,994	255,457	288,404		269,751
Short-term loans	28,467	8,105	13,531	15,024		12,167	16,143	17,588	16,801		15,752
Total consumer	971,084	700,045	622,776	629,251		571,726	639,858	782,203	941,423		963,418
Small business	186,462	122,914	84,288	691,083		701,053	786,330	881,807	1,016,590		1,217,580
Total combined loan and finance receivable balances, gross:	\$ 1,157,546	\$ 822,959	\$ 707,064	\$ 1,320,334		\$ 1,272,779	\$ 1,426,188	\$ 1,664,010	\$ 1,958,013		\$ 2,180,998