

	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	Second Quarter	Year to Date
<b>Statement of Income Data:</b>													
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	\$ 407,990	\$ 793,721
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)	(141,842)	(257,471)
Cost of Revenue	—	—	—	—	—	—	(957)	(1,232)	(1,318)	(3,507)	(1,413)	(1,576)	(2,989)
<b>Net Revenue</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>246,382</b>	<b>280,379</b>	<b>1,024,260</b>	<b>268,689</b>	<b>264,572</b>	<b>533,261</b>
<b>Operating Expenses</b>													
Marketing	34,558	2,988	4,629	27,605	69,780	28,568	55,254	79,726	107,612	271,160	93,171	91,551	184,722
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	42,262	82,992
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	33,690	68,218
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	7,584	17,098
<b>Total Operating Expenses</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>160,163</b>	<b>199,699</b>	<b>611,197</b>	<b>177,943</b>	<b>175,087</b>	<b>353,030</b>
<b>Income from Operations</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>86,219</b>	<b>80,680</b>	<b>413,063</b>	<b>90,746</b>	<b>89,485</b>	<b>180,231</b>
Interest expense	(20,381)	(20,372)	(18,634)	(27,304)	(86,691)	(19,914)	(19,416)	(18,163)	(19,016)	(76,509)	(22,483)	(24,950)	(47,433)
Foreign currency transaction (loss) gain	41	(18)	(30)	521	514	(34)	(240)	(109)	1	(382)	(314)	21	(293)
Gain on bargain purchase	—	—	—	163,999	163,999	—	—	—	—	—	—	—	—
Equity method investment income	—	—	—	628	628	558	1,471	529	395	2,953	328	6,323	6,651
Other nonoperating expenses	—	—	—	(827)	(827)	(378)	(750)	—	(842)	(1,970)	—	(1,091)	(1,091)
<b>Income before Income Taxes</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>68,476</b>	<b>61,218</b>	<b>337,155</b>	<b>68,277</b>	<b>69,788</b>	<b>138,065</b>
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	17,387	33,221
<b>Net Income from Continuing Operations before Noncontrolling Interest</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>51,809</b>	<b>48,738</b>	<b>257,068</b>	<b>52,443</b>	<b>52,401</b>	<b>104,844</b>
Less: Net income attributable to noncontrolling interest	—	—	—	85	85	51	373	261	88	773	—	—	—
<b>Net Income from Continuing Operations</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>51,548</b>	<b>48,650</b>	<b>256,295</b>	<b>52,443</b>	<b>52,401</b>	<b>104,844</b>
Net loss from discontinued operations	(288)	—	(9)	(3)	(300)	—	—	—	—	—	—	—	—
<b>Net income attributable to Enova International, Inc.</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>\$ 51,548</b>	<b>\$ 48,650</b>	<b>\$ 256,295</b>	<b>\$ 52,443</b>	<b>\$ 52,401</b>	<b>\$ 104,844</b>
<b>Earnings Per Share</b>													
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	\$ 1.61	\$ 3.18
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	\$ 1.56	\$ 3.07
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	\$ 1.56	\$ 3.07
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	32,497	32,933
Diluted	32,833	30,352	30,363	35,645	32,302	37,487	38,142	37,984	37,330	37,736	34,882	33,484	34,181
<b>Balance Sheet Data (at period end):</b>													
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	\$ 144,090	\$ 144,090
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	2,460,851	2,460,851
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	3,253,170	3,253,170
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	1,840,665	1,840,665
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	1,108,081	1,108,081

	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	Second Quarter	Year to Date
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	\$ 52,401	\$ 104,844
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	7,584	17,098
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	24,950	47,433
Foreign currency transaction loss (gain)	(41)	18	30	(506)	(499)	34	237	102	(1)	372	314	(21)	293
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	17,387	33,221
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	5,133	10,500
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 <sup>(c)</sup>	—	—	—	(628)	(628)	(558)	(1,471)	(529)	(395)	(2,953)	(328)	(6,323)	(6,651)
Other nonoperating expenses <sup>(d)</sup>	—	—	—	827	827	378	750	—	842	1,970	—	1,091	1,091
Lease termination and cease-use loss (gain) <sup>(e)</sup>	—	—	—	—	—	—	—	(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	\$ 102,202	\$ 207,829
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	\$ 407,990	\$ 793,721
Adjusted EBITDA	\$ 36,218	\$ 94,221	\$ 136,142	\$ 148,752	\$ 415,333	\$ 137,082	\$ 134,928	\$ 99,571	\$ 101,420	\$ 473,001	\$ 105,627	\$ 102,202	\$ 207,829
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%	25.1%	26.2%

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

(c) In the second quarter of 2022, the Company recorded a gain on an Linear's sale of its operating company, partially offset by a loss on the sale of OnDeck Canada.

(d) 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 and second quarter of 2022, the Company recorded costs related to incomplete transactions. In the fourth quarter of 2021, the Company recorded a loss related to the partial divestiture of a subsidiary.

(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	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Year to Date
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	\$ 52,401	\$ 104,844
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 <sup>(c)</sup>	—	—	—	—	—	—	—	—	—	—	—	(6,323)	(6,323)
Other nonoperating expenses <sup>(d)</sup>	—	—	—	827	827	378	750	—	842	1,970	—	1,091	1,091
Intangible asset amortization	267	268	27	1,215	1,777	1,151	1,684	2,013	2,014	6,862	2,013	2,014	4,027
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	5,133	10,500
Foreign currency transaction loss (gain)	(41)	18	30	(506)	(499)	34	237	102	(1)	372	314	(21)	293
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)	624	(1,303)
Discrete tax adjustments <sup>(e)</sup>	—	—	(11,604)	—	(11,604)	—	—	—	—	—	—	—	—
Lease termination and cease-use loss (gain) <sup>(f)</sup>	—	—	—	—	—	—	—	(113)	7,648	7,535	—	—	—
Adjusted earnings	\$ 8,566	\$ 51,043	\$ 90,036	\$ 85,027	\$ 234,672	\$ 82,490	\$ 86,057	\$ 56,987	\$ 60,248	\$ 285,782	\$ 58,210	\$ 54,919	\$ 113,129
Diluted earnings per share	\$ 0.18	\$ 1.58	\$ 3.09	\$ 6.47	\$ 11.71	\$ 2.03	\$ 2.10	\$ 1.36	\$ 1.30	\$ 6.79	\$ 1.50	\$ 1.56	\$ 3.07
Adjusted earnings per share	\$ 0.26	\$ 1.68	\$ 2.97	\$ 2.39	\$ 7.26	\$ 2.20	\$ 2.26	\$ 1.50	\$ 1.61	\$ 7.57	\$ 1.67	\$ 1.64	\$ 3.31

(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 2022, the Company recorded a gain on an Linear's sale of its operating company, partially offset by a loss on the sale of OnDeck Canada.

(d) In the second quarter of 2021 and second quarter of 2022, the Company recorded costs related to incomplete transactions. In the fourth quarter of 2021, the Company recorded a loss related to the partial divestiture of a subsidiary.

(e) 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.

(f) 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	Second Quarter
<b>Consumer loans and finance receivables:</b>										
Total combined loan and finance receivable principal <sup>(b)</sup>	\$ 887,790	\$ 651,729	\$ 576,461	\$ 585,249	\$ 528,861	\$ 593,371	\$ 721,135	\$ 879,541	\$ 898,684	\$ 948,474
Ending combined loan and finance receivable fair value balance <sup>(b)</sup>	929,667	697,571	625,332	635,508	588,644	634,799	740,474	908,957	948,784	1,006,988
Fair value as a % of principal <sup>(a)(b)</sup>	104.7%	107.0%	108.5%	108.6%	111.3%	107.0%	102.7%	103.3%	105.6%	106.2%
Ending combined loan and finance receivable balance, including principal and accrued fees/interest outstanding <sup>(b)</sup>	\$ 971,084	\$ 700,045	\$ 622,776	\$ 629,251	\$ 571,726	\$ 639,858	\$ 782,203	\$ 941,423	\$ 963,418	\$ 1,018,844
Average combined loan and finance receivable balance <sup>(b)(c)</sup>	\$ 1,025,182	\$ 821,050	\$ 652,992	\$ 622,544	\$ 607,570	\$ 588,289	\$ 714,184	\$ 849,359	\$ 966,068	\$ 979,407
Revenue	335,900	236,772	192,567	196,880	181,737	174,512	215,432	243,570	248,547	253,043
Change in fair value	(210,725)	(102,159)	(24,378)	(31,167)	(26,073)	(49,708)	(97,061)	(104,715)	(116,767)	(133,078)
Net revenue	125,175	134,613	168,189	165,713	155,664	124,804	118,371	138,855	131,780	119,965
Net revenue margin	37.3%	56.9%	87.3%	84.2%	85.7%	71.5%	54.9%	57.0%	53.0%	47.4%
Delinquencies:										
>30 days delinquent	\$ 81,654	\$ 31,149	\$ 21,559	\$ 24,793	\$ 24,589	\$ 26,201	\$ 45,804	\$ 59,312	\$ 70,480	\$ 72,300
>30 days delinquent as a % of combined loan and finance receivable balance <sup>(a)(b)</sup>	8.4%	4.4%	3.5%	3.9%	4.3%	4.1%	5.9%	6.3%	7.3%	7.1%
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	\$ 134,524
Charge-offs (net recoveries) as a % of average combined loan and finance receivable balance <sup>(b)(c)</sup>	18.7%	17.2%	4.7%	5.5%	6.0%	4.6%	8.1%	13.3%	14.2%	13.7%

(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	Second Quarter
<b>Small business loans and finance receivables:</b>										
Total principal	\$ 183,905	\$ 121,070	\$ 81,733	\$ 686,730	\$ 696,678	\$ 781,793	\$ 876,668	\$ 1,010,675	\$ 1,210,389	\$ 1,364,055
Ending fair value balance	175,985	108,705	75,449	616,287	649,313	784,728	911,729	1,074,546	1,297,533	1,471,723
Fair value as a % of principal <sup>(a)</sup>	95.7%	89.8%	92.3%	89.7%	93.2%	100.4%	104.0%	106.3%	107.2%	107.9%
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	\$ 1,372,667
Average loan and finance receivable balance <sup>(b)</sup>	\$ 182,862	\$ 158,684	\$ 101,819	\$ 539,675	\$ 700,348	\$ 739,378	\$ 837,606	\$ 956,110	\$ 1,122,609	\$ 1,288,384
Revenue	23,906	14,930	10,830	64,419	75,560	85,561	100,610	115,063	132,594	149,909
Change in fair value	(24,994)	(18,513)	1,601	10,818	4,995	45,078	24,515	22,804	1,138	(8,764)
Net revenue	(1,088)	(3,583)	12,431	75,237	80,555	130,639	125,125	137,867	133,732	141,145
Net revenue margin	(4.6)%	(24.0)%	114.8%	116.8%	106.6%	152.7%	124.4%	119.8%	100.9%	94.2%
Delinquencies:										
>30 days delinquent	\$ 4,640	\$ 5,648	\$ 4,282	\$ 97,873	\$ 71,639	\$ 55,682	\$ 44,978	\$ 43,901	\$ 43,318	\$ 49,159
>30 days delinquent as a % of loan and finance receivable balance <sup>(a)</sup>	2.5%	4.6%	5.1%	14.2%	10.2%	7.1%	5.1%	4.3%	3.6%	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	\$ 27,867
Charge-offs (net recoveries) as a % of average loan and finance receivable balance <sup>(b)</sup>	6.5%	9.3%	4.4%	3.9%	2.6%	0.7%	0.8%	0.8%	1.9%	2.2%

(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.**  
**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	Second Quarter	Year to Date
<b>Domestic &amp; International</b>													
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	\$ 407,990	\$ 793,721
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)	(141,842)	(257,471)
Cost of Revenue	—	—	—	—	—	—	(957)	(1,232)	(1,318)	(3,507)	(1,413)	(1,576)	(2,989)
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	\$ 264,572	\$ 533,261
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%	64.8%	67.2%
Total Operating Expenses Excluding													
Depreciation and Amortization	\$ 64,584	\$ 18,195	\$ 20,845	\$ 82,832	\$ 186,456	\$ 75,773	\$ 99,324	\$ 123,221	\$ 155,832	\$ 454,150	\$ 131,125	\$ 131,418	\$ 262,543
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	6,900	14,060
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	\$ 126,254	\$ 256,658
<b>Corporate Services</b>													
Total Operating Expenses Excluding													
Depreciation and Amortization	\$ 29,191	\$ 23,633	\$ 35,142	\$ 32,242	\$ 120,208	\$ 32,511	\$ 29,640	\$ 28,028	\$ 31,493	\$ 121,672	\$ 37,304	\$ 36,085	\$ 73,389
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	684	3,038
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)	\$ (36,769)	\$ (76,427)
<b>Total</b>													
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	\$ 407,990	\$ 793,721
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)	(141,842)	(257,471)
Cost of Revenue	—	—	—	—	—	—	(957)	(1,232)	(1,318)	(3,507)	(1,413)	(1,576)	(2,989)
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	\$ 264,572	\$ 533,261
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%	64.8%	67.2%
Total Operating Expenses Excluding													
Depreciation and Amortization	\$ 93,775	\$ 41,828	\$ 55,987	\$ 115,074	\$ 306,664	\$ 108,284	\$ 128,964	\$ 151,249	\$ 187,325	\$ 575,822	\$ 168,429	\$ 167,503	\$ 335,932
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	7,584	17,098
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	\$ 89,485	\$ 180,231

## 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	Second Quarter
<b>Consumer loan and finance receivable balances, gross:</b>										
Company owned	\$ 959,286	\$ 693,991	\$ 614,676	\$ 619,088	\$ 564,934	\$ 630,203	\$ 768,964	\$ 927,673	\$ 951,560	\$ 1,004,847
Guaranteed by the Company	11,798	6,054	8,100	10,163	6,792	9,655	13,239	13,750	11,858	13,997
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>	<u>\$ 1,018,844</u>
<b>Small business loan and finance receivable balances, gross:</b>										
Company owned	\$ 186,462	\$ 122,914	\$ 84,288	\$ 691,083	\$ 701,053	\$ 786,330	\$ 881,807	\$ 1,016,590	\$ 1,217,580	\$ 1,372,667
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>	<u>\$ 1,372,667</u>
<b>Total loan and finance receivable balances, gross:</b>										
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	\$ 2,377,514
Guaranteed by the Company	11,798	6,054	8,100	10,163	6,792	9,655	13,239	13,750	11,858	13,997
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>	<u>\$ 2,391,511</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	Second Quarter	Year to Date
<b>Combined loan and finance receivable originations</b>													
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	\$ 155,187	\$ 316,931
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	39,349	72,149
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	167,821	301,491
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	47,490	101,168
<b>Total consumer</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>394,861</b>	<b>489,883</b>	<b>1,349,293</b>	<b>381,892</b>	<b>409,847</b>	<b>791,739</b>
Small business	76,434	174	2,500	290,708	369,816	322,111	400,699	461,595	579,938	1,764,343	658,741	679,233	1,337,974
<b>Total combined originations</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>\$ 856,456</b>	<b>\$ 1,069,821</b>	<b>\$ 3,113,636</b>	<b>\$ 1,040,633</b>	<b>\$ 1,089,080</b>	<b>\$ 2,129,713</b>
<b>Combined loan and finance receivable balances, gross</b>													
Consumer:													
Near-prime installment loans	\$ 582,979	\$ 479,387	\$ 413,830	\$ 386,662		\$ 369,455	\$ 391,457	\$ 456,401	\$ 577,355		\$ 621,688	\$ 640,674	
Other installment loans	89,048	52,696	42,146	43,813		34,682	39,264	52,757	58,863		56,227	59,545	
Line of credit accounts	270,590	159,857	153,269	183,752		155,422	192,994	255,457	288,404		269,751	305,481	
Short-term loans	28,467	8,105	13,531	15,024		12,167	16,143	17,588	16,801		15,752	13,144	
<b>Total consumer</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>	<b>782,203</b>	<b>941,423</b>		<b>963,418</b>	<b>1,018,844</b>	
Small business	186,462	122,914	84,288	691,083		701,053	786,330	881,807	1,016,590		1,217,580	1,372,667	
<b>Total combined loan and finance receivable balances, gross:</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>	<b>\$ 1,664,010</b>	<b>\$ 1,958,013</b>		<b>\$ 2,180,998</b>	<b>\$ 2,391,511</b>	