

	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	Third Quarter	Fourth Quarter	Year to Date
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	\$ 407,990	\$ 456,200	\$ 486,164	\$ 1,736,085
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)	(160,308)	(194,375)	(612,154)
Cost of Revenue	—	—	—	—	—	—	(957)	(1,232)	(1,318)	(3,507)	(1,413)	(1,576)	(1,697)	(1,681)	(6,367)
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	294,195	290,108	1,117,564
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	91,551	101,278	96,573	382,573
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	45,953	44,723	173,668
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	37,182	35,064	140,464
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	11,270	8,499	36,867
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	175,087	195,683	184,859	733,572
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	98,512	105,249	383,992
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)	(30,924)	(37,530)	(115,887)
Foreign currency transaction gain (loss)	41	(18)	(30)	521	514	(34)	(240)	(109)	1	(382)	(314)	21	363	(715)	(645)
Gain on bargain purchase	—	—	—	163,999	163,999	—	—	—	—	—	—	—	—	—	—
Equity method investment income (loss)	—	—	—	628	628	558	1,471	529	395	2,953	328	6,323	(129)	(87)	6,435
Other nonoperating expenses	—	—	—	(827)	(827)	(378)	(750)	—	(842)	(1,970)	—	(1,091)	(230)	—	(1,321)
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	69,788	67,592	66,917	272,574
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	15,884	16,045	65,150
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	52,401	51,708	50,872	207,424
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	52,401	51,708	50,872	207,424
Net loss from discontinued operations	(288)	—	(9)	(3)	(300)	—	—	—	—	—	—	—	—	—	—
Net income 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	\$ 52,401	\$ 51,708	\$ 50,872	\$ 207,424
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	\$ 1.61	\$ 1.62	\$ 1.62	\$ 6.42
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	\$ 1.57	\$ 1.56	\$ 6.19
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	\$ 1.57	\$ 1.56	\$ 6.19
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	31,912	31,401	32,290
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	32,966	32,627	33,483
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	\$ 144,090	\$ 87,727	\$ 100,165	\$ 100,165
Loans and finance receivables at fair value	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	2,765,123	3,018,528	3,018,528
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	3,509,414	3,780,889	3,780,889
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	2,059,577	2,258,660	2,258,660
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	1,146,227	1,186,145	1,186,145

	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	Third Quarter	Fourth 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	\$ 51,708	\$ 50,872	\$ 207,424
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	11,270	8,499	36,867
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	30,924	37,530	115,887
Foreign currency transaction loss (gain)	(41)	18	30	(506)	(499)	34	237	102	(1)	372	314	(21)	(363)	715	645
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	15,884	16,045	65,150
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	5,457	5,993	21,950
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 loss (income) ^(c)	—	—	—	(628)	(628)	(558)	(1,471)	(529)	(395)	(2,953)	(328)	(6,323)	129	87	(6,435)
Other nonoperating expenses ^(d)	—	—	—	827	827	378	750	—	842	1,970	—	1,091	230	—	1,321
Lease termination and cease-use loss (gain) ^(e)	—	—	—	—	—	—	—	(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	\$ 115,239	\$ 119,741	\$ 442,809
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	\$ 456,200	\$ 486,164	\$ 1,736,085
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	\$ 115,239	\$ 119,741	\$ 442,809
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%	25.3%	24.6%	25.5%

(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 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, second and third quarters 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	Third Quarter	Fourth 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	\$ 51,708	\$ 50,872	\$ 207,424
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 loss (income) ^(c)	—	—	—	—	—	—	—	—	—	—	—	(6,323)	129	87	(6,107)
Other nonoperating expenses ^(d)	—	—	—	827	827	378	750	—	842	1,970	—	1,091	230	—	1,321
Intangible asset amortization	267	268	27	1,215	1,777	1,151	1,684	2,013	2,014	6,862	2,013	2,014	2,014	2,014	8,055
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	5,457	5,993	21,950
Foreign currency transaction loss (gain)	(41)	18	30	(506)	(499)	34	237	102	(1)	372	314	(21)	(363)	715	645
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	(1,871)	(2,191)	(5,365)
Discrete tax adjustments ^(e)	—	—	(11,604)	—	(11,604)	—	—	—	—	—	—	—	—	—	—
Lease termination and cease-use loss (gain) ^(f)	—	—	—	—	—	—	—	(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	\$ 57,304	\$ 57,490	\$ 227,923
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	\$ 1.57	\$ 1.56	\$ 6.19
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	\$ 1.74	\$ 1.76	\$ 6.81

(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 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 and third quarters 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	Third Quarter	Fourth 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	\$ 948,474	\$ 984,163	\$ 978,690
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	1,006,988	1,072,349	1,099,319
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%	106.2%	109.0%	112.3%
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	\$ 1,018,844	\$ 1,054,122	\$ 1,056,161
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	\$ 979,407	\$ 1,041,521	\$ 1,053,439
Revenue	335,900	236,772	192,567	196,880	181,737	174,512	215,432	243,570	248,547	253,043	277,096	286,347
Change in fair value	(210,725)	(102,159)	(24,378)	(31,167)	(26,073)	(49,708)	(97,061)	(104,715)	(116,767)	(133,078)	(135,646)	(145,276)
Net revenue	125,175	134,613	168,189	165,713	155,664	124,804	118,371	138,855	131,780	119,965	141,450	141,071
Net revenue margin	37.3%	56.9%	87.3%	84.2%	85.7%	71.5%	54.9%	57.0%	53.0%	47.4%	51.0%	49.3%
Delinquencies:												
>30 days delinquent	\$ 81,654	\$ 31,149	\$ 21,559	\$ 24,793	\$ 24,589	\$ 26,201	\$ 45,804	\$ 59,312	\$ 70,480	\$ 72,300	\$ 77,258	\$ 86,884
>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%	7.1%	7.3%	8.2%
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	\$ 167,762	\$ 171,421
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%	13.7%	16.1%	16.3%

(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	Third Quarter	Fourth 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	\$ 1,364,055	\$ 1,580,289	\$ 1,773,411
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	1,708,918	1,935,466
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%	107.9%	108.1%	109.1%
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	\$ 1,590,745	\$ 1,797,282
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	\$ 1,288,384	\$ 1,488,029	\$ 1,684,617
Revenue	23,906	14,930	10,830	64,419	75,560	85,561	100,610	115,063	132,594	149,909	172,721	192,598
Change in fair value	(24,994)	(18,513)	1,601	10,818	4,995	45,078	24,515	22,804	1,138	(8,764)	(24,662)	(49,099)
Net revenue	(1,088)	(3,583)	12,431	75,237	80,555	130,639	125,125	137,867	133,732	141,145	148,059	143,499
Net revenue margin	(4.6)%	(24.0)%	114.8%	116.8%	106.6%	152.7%	124.4%	119.8%	100.9%	94.2%	85.7%	74.5%
Delinquencies:												
>30 days delinquent	\$ 4,640	\$ 5,648	\$ 4,282	\$ 97,873	\$ 71,639	\$ 55,682	\$ 44,978	\$ 43,901	\$ 43,318	\$ 49,159	\$ 70,430	\$ 103,235
>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%	3.6%	4.4%	5.7%
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	\$ 43,778	\$ 69,110
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%	2.2%	2.9%	4.1%

(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.

	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	Third Quarter	Fourth Quarter	Year to Date
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	\$ 407,990	\$ 456,200	\$ 486,164	\$ 1,736,085
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)	(160,308)	(194,375)	(612,154)
Cost of Revenue	—	—	—	—	—	—	(957)	(1,232)	(1,318)	(3,507)	(1,413)	(1,576)	(1,697)	(1,681)	(6,367)
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	\$ 294,195	\$ 290,108	\$ 1,117,564
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%	64.5%	59.7%	64.4%
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	\$ 142,988	\$ 139,069	\$ 544,600
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	6,461	5,617	26,138
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	\$ 144,746	\$ 145,422	\$ 546,826
Corporate Services															
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	\$ 41,425	\$ 37,291	\$ 152,105
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	4,809	2,882	10,729
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)	\$ (46,234)	\$ (40,173)	\$ (162,834)
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	\$ 456,200	\$ 486,164	\$ 1,736,085
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)	(160,308)	(194,375)	(612,154)
Cost of Revenue	—	—	—	—	—	—	(957)	(1,232)	(1,318)	(3,507)	(1,413)	(1,576)	(1,697)	(1,681)	(6,367)
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	\$ 294,195	\$ 290,108	\$ 1,117,564
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%	64.5%	59.7%	64.4%
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	\$ 184,413	\$ 176,360	\$ 696,705
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	11,270	8,499	36,867
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	\$ 98,512	\$ 105,249	\$ 383,992

	2020				2021				2022			
	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	\$ 959,286	\$ 693,991	\$ 614,676	\$ 619,088	\$ 564,934	\$ 630,203	\$ 768,964	\$ 927,673	\$ 951,560	\$ 1,004,847	\$ 1,039,792	\$ 1,040,517
Guaranteed by the Company	11,798	6,054	8,100	10,163	6,792	9,655	13,239	13,750	11,858	13,997	14,330	15,644
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>	<u>\$ 1,054,122</u>	<u>\$ 1,056,161</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	\$ 1,372,667	\$ 1,590,745	\$ 1,797,282
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>	<u>\$ 1,590,745</u>	<u>\$ 1,797,282</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	\$ 2,377,514	\$ 2,630,537	\$ 2,837,799
Guaranteed by the Company	11,798	6,054	8,100	10,163	6,792	9,655	13,239	13,750	11,858	13,997	14,330	15,644
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>	<u>\$ 2,644,867</u>	<u>\$ 2,853,443</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	Third Quarter	Fourth Quarter	Year to Date
Combined loan and finance receivable originations															
Consumer:															
Installment loans	\$ 265,733	\$ 49,280	\$ 69,229	\$ 140,281	\$ 524,523	\$ 117,913	\$ 169,176	\$ 241,044	\$ 320,751	\$ 848,884	\$ 248,222	\$ 242,026	\$ 201,806	\$ 117,060	\$ 809,114
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	193,721	219,310	714,522
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	409,847	395,527	336,370	1,523,636
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	806,739	825,563	2,970,276
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	\$ 1,089,080	\$ 1,202,266	\$ 1,161,933	\$ 4,493,912
Combined loan and finance receivable balances, gross															
Consumer:															
Installment loans	\$ 700,494	\$ 540,188	\$ 469,507	\$ 445,499		\$ 416,304	\$ 446,864	\$ 526,746	\$ 653,019		\$ 693,667	\$ 713,363	\$ 705,577	\$ 644,236	
Line of credit accounts	270,590	159,857	153,269	183,752		155,422	192,994	255,457	288,404		269,751	305,481	348,545	411,925	
Total consumer	971,084	700,045	622,776	629,251		571,726	639,858	782,203	941,423		963,418	1,018,844	1,054,122	1,056,161	
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	1,590,745	1,797,282	
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	\$ 2,391,511	\$ 2,644,867	\$ 2,853,443	