

	2021					2022					2023				
	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	\$ 259,444	\$ 264,720	\$ 320,160	\$ 363,608	\$ 1,207,932	\$ 385,731	\$ 407,990	\$ 456,200	\$ 486,164	\$ 1,736,085	\$ 483,256	\$ 499,431	\$ 551,360	\$ 583,592	\$ 2,117,639
Change in Fair Value	(21,078)	(4,630)	(72,546)	(81,911)	(180,165)	(115,629)	(141,842)	(160,308)	(194,375)	(612,154)	(195,055)	(198,126)	(229,758)	(256,412)	(879,351)
Cost of Revenue	—	(957)	(1,232)	(1,318)	(3,507)	(1,413)	(1,576)	(1,697)	(1,681)	(6,367)	(2,311)	(1,920)	(1,991)	(2,144)	(8,366)
Net Revenue	238,366	259,133	246,382	280,379	1,024,260	268,689	264,572	294,195	290,108	1,117,564	285,890	299,385	319,611	325,036	1,229,922
Operating Expenses															
Marketing	28,568	55,254	79,726	107,612	271,160	93,171	91,551	101,278	96,573	382,573	79,755	95,971	116,508	122,226	414,460
Operations and technology	35,627	35,035	37,966	39,072	147,700	40,730	42,262	45,953	44,723	173,668	49,169	46,961	51,686	47,089	194,905
General and administrative	44,089	38,675	33,557	40,641	156,962	34,528	33,690	37,182	35,064	140,464	37,158	36,228	37,731	49,148	160,265
Depreciation and amortization	6,627	7,460	8,914	12,374	35,375	9,514	7,584	11,270	8,499	36,867	10,540	8,629	9,954	9,034	38,157
Total Operating Expenses	114,911	136,424	160,163	199,699	611,197	177,943	175,087	195,683	184,859	733,572	176,622	187,789	215,879	227,497	807,787
Income from Operations															
Interest expense	123,455	122,709	86,219	80,680	413,063	90,746	89,485	98,512	105,249	383,992	109,268	111,596	103,732	97,539	422,135
Interest expense	(19,914)	(19,416)	(18,163)	(19,016)	(76,509)	(22,483)	(24,950)	(30,924)	(37,530)	(115,887)	(43,321)	(45,584)	(48,666)	(57,208)	(194,779)
Foreign currency transaction gain (loss)	(34)	(240)	(109)	1	(382)	(314)	21	363	(715)	(645)	(171)	—	179	49	57
Equity method investment income (loss)	558	1,471	529	395	2,953	328	6,323	(129)	(87)	6,435	(6)	(1,119)	(10)	1,251	116
Other nonoperating expenses	(378)	(750)	—	(842)	(1,970)	—	(1,091)	(230)	—	(1,321)	(133)	(121)	(25)	(3)	(282)
Income before Income Taxes	103,687	103,774	68,476	61,218	337,155	68,277	69,788	67,592	66,917	272,574	65,637	64,772	55,210	41,628	227,247
Provision for income taxes	27,716	23,224	16,667	12,480	80,087	15,834	17,387	15,884	16,045	65,150	14,714	16,627	13,925	6,860	52,126
Net Income before Noncontrolling Interest	75,971	80,550	51,809	48,738	257,068	52,443	52,401	51,708	50,872	207,424	50,923	48,145	41,285	34,768	175,121
Less: Net income attributable to noncontrolling interest	51	373	261	88	773	—	—	—	—	—	—	—	—	—	—
Net income attributable to Enova International, Inc.	\$ 75,920	\$ 80,177	\$ 51,548	\$ 48,650	\$ 256,295	\$ 52,443	\$ 52,401	\$ 51,708	\$ 50,872	\$ 207,424	\$ 50,923	\$ 48,145	\$ 41,285	\$ 34,768	\$ 175,121
Earnings Per Share															
Earnings per common share:															
Basic	\$ 2.10	\$ 2.18	\$ 1.40	\$ 1.36	\$ 7.05	\$ 1.57	\$ 1.61	\$ 1.62	\$ 1.62	\$ 6.42	\$ 1.62	\$ 1.55	\$ 1.35	\$ 1.17	\$ 5.71
Diluted	\$ 2.03	\$ 2.10	\$ 1.36	\$ 1.30	\$ 6.79	\$ 1.50	\$ 1.56	\$ 1.57	\$ 1.56	\$ 6.19	\$ 1.56	\$ 1.50	\$ 1.29	\$ 1.13	\$ 5.49
Weighted average common shares outstanding:															
Basic	36,109	36,801	36,744	35,750	36,351	33,374	32,497	31,912	31,401	32,290	31,341	31,084	30,600	29,687	30,673
Diluted	37,487	38,142	37,984	37,330	37,736	34,882	33,484	32,966	32,627	33,483	32,711	32,203	31,902	30,887	31,921
Balance Sheet Data (at period end):															
Cash and cash equivalents	\$ 324,328	\$ 394,353	\$ 229,088	\$ 165,477	\$ 165,477	\$ 131,692	\$ 144,090	\$ 87,727	\$ 100,165	\$ 100,165	\$ 97,680	\$ 100,042	\$ 62,908	\$ 54,357	\$ 54,357
Loans and finance receivables at fair value	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	3,003,366	3,092,445	3,321,062	3,629,167	3,629,167
Total assets	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	3,846,992	3,907,907	4,103,053	4,585,536	4,585,536
Long-term debt	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	2,314,381	2,297,026	2,442,784	2,943,805	2,943,805
Total stockholder's equity	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	1,220,753	1,249,330	1,261,031	1,240,183	1,240,183

	2021					2022					2023				
	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 attributable to Enova International, Inc.	\$ 75,920	\$ 80,177	\$ 51,548	\$ 48,650	\$ 256,295	\$ 52,443	\$ 52,401	\$ 51,708	\$ 50,872	\$ 207,424	\$ 50,923	\$ 48,145	\$ 41,285	\$ 34,768	\$ 175,121
Depreciation and amortization expenses	6,621	7,457	8,912	12,372	35,362	9,514	7,584	11,270	8,499	36,867	10,540	8,629	9,954	9,034	38,157
Interest expense, net	19,755	19,292	17,966	18,916	75,929	22,483	24,950	30,924	37,530	115,887	43,321	45,584	48,666	57,208	194,779
Foreign currency transaction loss (gain)	34	237	102	(1)	372	314	(21)	(363)	715	645	171	—	(179)	(49)	(57)
Provision for income taxes	27,716	23,224	16,667	12,480	80,087	15,834	17,387	15,884	16,045	65,150	14,714	16,627	13,925	6,860	52,126
Stock-based compensation expense	5,804	5,250	5,018	5,107	21,179	5,367	5,133	5,457	5,993	21,950	5,969	6,236	7,075	7,458	26,738
Adjustments:															
Transaction-related costs ^(a)	1,412	12	—	—	1,424	—	—	—	—	—	—	—	—	755	755
Equity method investment loss (income) ^(b)	(558)	(1,471)	(529)	(395)	(2,953)	(328)	(6,323)	129	87	(6,435)	6	1,119	10	(1,251)	(116)
Other nonoperating expenses ^(c)	378	750	—	842	1,970	—	1,091	230	—	1,321	133	121	25	3	282
Lease termination and cease-use loss (gain) ^(d)	—	—	(113)	3,449	3,336	—	—	—	—	—	—	—	—	—	—
Regulatory settlement ^(e)	—	—	—	—	—	—	—	—	—	—	—	—	—	15,201	15,201
Adjusted EBITDA	\$ 137,082	\$ 134,928	\$ 99,571	\$ 101,420	\$ 473,001	\$ 105,627	\$ 102,202	\$ 115,239	\$ 119,741	\$ 442,809	\$ 125,777	\$ 126,461	\$ 120,761	\$ 129,987	\$ 502,986
Adjusted EBITDA margin calculated as follows:															
Total Revenue	\$ 259,444	\$ 264,720	\$ 320,160	\$ 363,608	\$ 1,207,932	\$ 385,731	\$ 407,990	\$ 456,200	\$ 486,164	\$ 1,736,085	\$ 483,256	\$ 499,431	\$ 551,360	\$ 583,592	\$ 2,117,639
Adjusted EBITDA	\$ 137,082	\$ 134,928	\$ 99,571	\$ 101,420	\$ 473,001	\$ 105,627	\$ 102,202	\$ 115,239	\$ 119,741	\$ 442,809	\$ 125,777	\$ 126,461	\$ 120,761	\$ 129,987	\$ 502,986
Adjusted EBITDA as a percentage of total revenue	52.8%	51.0%	31.1%	27.9%	39.2%	27.4%	25.1%	25.3%	24.6%	25.5%	26.0%	25.3%	21.9%	22.3%	23.8%

(a) In the fourth quarter of 2023, the Company recorded costs related to a consent solicitation for the Senior Notes due 2025. In the first, second and fourth quarters of 2021, the Company recorded costs related to acquisitions and to divestitures of subsidiaries.

(b) 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.

(c) In the first quarter of 2021 and each quarter of 2023, the Company recorded losses on early extinguishment of debt related to the repayment of debt. 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.

(d) In the third and fourth quarters of 2021 and the first quarter of 2023, the Company recorded a gain, loss and loss, respectively, upon the exit of leased office spaces.

(e) In the fourth quarter of 2023, the Company reached an agreement with the Consumer Financial Protection Bureau, or the CFPB, pursuant to which it agreed to pay a civil money penalty of \$15.0 million, which is nondeductible for tax purposes.

	2021					2022					2023				
	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 attributable to Enova International, Inc.	\$ 75,920	\$ 80,177	\$ 51,548	\$ 48,650	\$ 256,295	\$ 52,443	\$ 52,401	\$ 51,708	\$ 50,872	\$ 207,424	\$ 50,923	\$ 48,145	\$ 41,285	\$ 34,768	\$ 175,121
Adjustments:															
Transaction-related costs ^(a)	1,412	12	—	—	1,424	—	—	—	—	—	—	—	—	755	755
Equity method investment loss (income) ^(b)	—	—	—	—	—	—	(6,323)	129	87	(6,107)	6	1,119	10	(1,251)	(116)
Other nonoperating expenses ^(c)	378	750	—	842	1,970	—	1,091	230	—	1,321	133	121	25	3	282
Intangible asset amortization	1,151	1,684	2,013	2,014	6,862	2,013	2,014	2,014	2,014	8,055	2,344	2,013	2,014	2,014	8,385
Stock-based compensation expense	5,804	5,250	5,018	5,107	21,179	5,367	5,133	5,457	5,993	21,950	5,969	6,236	7,075	7,458	26,738
Foreign currency transaction loss (gain)	34	237	102	(1)	372	314	(21)	(363)	715	645	171	—	(179)	(49)	(57)
Cumulative tax effect of adjustments	(2,209)	(2,053)	(1,581)	(4,012)	(9,855)	(1,927)	624	(1,871)	(2,191)	(5,365)	(2,571)	(2,364)	(2,228)	(2,293)	(9,456)
Lease termination and cease-use loss (gain) ^(d)	—	—	(113)	7,648	7,535	—	—	—	—	—	1,698	—	—	—	1,698
Regulatory settlement ^(e)	—	—	—	—	—	—	—	—	—	—	—	—	—	15,201	15,201
Adjusted earnings	\$ 82,490	\$ 86,057	\$ 56,987	\$ 60,248	\$ 285,782	\$ 58,210	\$ 54,919	\$ 57,304	\$ 57,490	\$ 227,923	\$ 58,673	\$ 55,270	\$ 48,002	\$ 56,606	\$ 218,551
Diluted earnings per share	\$ 2.03	\$ 2.10	\$ 1.36	\$ 1.30	\$ 6.79	\$ 1.50	\$ 1.56	\$ 1.57	\$ 1.56	\$ 6.19	\$ 1.56	\$ 1.50	\$ 1.29	\$ 1.13	\$ 5.49
Adjusted earnings per share	\$ 2.20	\$ 2.26	\$ 1.50	\$ 1.61	\$ 7.57	\$ 1.67	\$ 1.64	\$ 1.74	\$ 1.76	\$ 6.81	\$ 1.79	\$ 1.72	\$ 1.50	\$ 1.83	\$ 6.85

(a) In the fourth quarter of 2023, the Company recorded costs related to a consent solicitation for the Senior Notes due 2025. In the first, second and fourth quarters of 2021, the Company recorded costs related to acquisitions and to divestitures of subsidiaries.

(b) 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.

(c) In the first quarter of 2021 and each quarter of 2023, the Company recorded losses on early extinguishment of debt related to the repayment of debt. 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.

(d) In the third and fourth quarters of 2021 and the first quarter of 2023, the Company recorded a gain, loss and loss, respectively, upon the exit of leased office spaces.

(e) In the fourth quarter of 2023, the Company reached an agreement with the Consumer Financial Protection Bureau, or the CFPB, pursuant to which it agreed to pay a civil money penalty of \$15.0 million, which is nondeductible for tax purposes.

	2021				2022				2023			
	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)	\$ 528,861	\$ 593,371	\$ 721,135	\$ 879,541	\$ 898,684	\$ 948,474	\$ 984,163	\$ 978,690	\$ 918,636	\$ 997,587	\$ 1,091,912	\$ 1,152,465
Ending combined loan and finance receivable fair value balance ^(b)	588,644	634,799	740,474	908,957	948,784	1,006,988	1,072,349	1,099,319	1,076,768	1,187,159	1,304,991	1,399,318
Fair value as a % of principal ^{(a)(b)}	111.3%	107.0%	102.7%	103.3%	105.6%	106.2%	109.0%	112.3%	117.2%	119.0%	119.5%	121.4%
Ending combined loan and finance receivable balance, including principal and accrued fees/interest outstanding ^(b)	\$ 571,726	\$ 639,858	\$ 782,203	\$ 941,423	\$ 963,418	\$ 1,018,844	\$ 1,054,122	\$ 1,056,161	\$ 991,571	\$ 1,085,714	\$ 1,199,302	\$ 1,263,026
Average combined loan and finance receivable balance ^{(b)(c)}	\$ 607,570	\$ 588,289	\$ 714,184	\$ 849,359	\$ 966,068	\$ 979,407	\$ 1,041,521	\$ 1,053,439	\$ 1,030,055	\$ 1,031,688	\$ 1,151,180	\$ 1,234,963
Revenue	181,737	174,512	215,432	243,570	248,547	253,043	277,096	286,347	281,011	302,264	347,898	364,058
Change in fair value	(26,073)	(49,708)	(97,061)	(104,715)	(116,767)	(133,078)	(135,646)	(145,276)	(114,651)	(115,946)	(174,766)	(183,169)
Net revenue	155,664	124,804	118,371	138,855	131,780	119,965	141,450	141,071	166,360	186,318	173,132	180,889
Net revenue margin	85.7%	71.5%	54.9%	57.0%	53.0%	47.4%	51.0%	49.3%	59.2%	61.6%	49.8%	49.7%
Delinquencies:												
>30 days delinquent	\$ 24,589	\$ 26,201	\$ 45,804	\$ 59,312	\$ 70,480	\$ 72,300	\$ 77,258	\$ 86,884	\$ 72,092	\$ 73,829	\$ 93,542	\$ 90,596
>30 days delinquent as a % of combined loan and finance receivable balance ^{(a)(b)}	4.3%	4.1%	5.9%	6.3%	7.3%	7.1%	7.3%	8.2%	7.3%	6.8%	7.8%	7.2%
Charge-offs:												
Charge-offs (net of recoveries)	\$ 36,408	\$ 27,050	\$ 57,836	\$ 112,582	\$ 137,224	\$ 134,524	\$ 167,762	\$ 171,421	\$ 156,272	\$ 131,198	\$ 178,902	\$ 213,813
Charge-offs (net recoveries) as a % of average combined loan and finance receivable balance ^{(a)(b)(c)}	6.0%	4.6%	8.1%	13.3%	14.2%	13.7%	16.1%	16.3%	15.2%	12.7%	15.5%	17.3%

(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.

	2021				2022				2023			
	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	\$ 696,678	\$ 781,793	\$ 876,668	\$ 1,010,675	\$ 1,210,389	\$ 1,364,055	\$ 1,580,289	\$ 1,773,411	\$ 1,791,973	\$ 1,773,554	\$ 1,826,458	\$ 2,015,807
Ending fair value balance	649,313	784,728	911,729	1,074,546	1,297,533	1,471,723	1,708,918	1,935,466	1,940,499	1,924,401	2,034,732	2,248,383
Fair value as a % of principal ^(a)	93.2%	100.4%	104.0%	106.3%	107.2%	107.9%	108.1%	109.1%	108.3%	108.5%	111.4%	111.5%
Ending loan and finance receivable balance, including principal and accrued fees/interest outstanding	\$ 701,053	\$ 786,330	\$ 881,807	\$ 1,016,590	\$ 1,217,580	\$ 1,372,667	\$ 1,590,745	\$ 1,797,282	\$ 1,806,505	\$ 1,788,815	\$ 1,855,135	\$ 2,050,407
Average loan and finance receivable balance ^(b)	\$ 700,348	\$ 739,378	\$ 837,606	\$ 956,110	\$ 1,122,609	\$ 1,288,384	\$ 1,488,029	\$ 1,684,617	\$ 1,809,800	\$ 1,800,700	\$ 1,813,995	\$ 1,922,857
Revenue	75,560	85,561	100,610	115,063	132,594	149,909	172,721	192,598	194,456	190,459	195,226	210,663
Change in fair value	4,995	45,078	24,515	22,804	1,138	(8,764)	(24,662)	(49,099)	(80,404)	(82,180)	(54,992)	(73,243)
Net revenue	80,555	130,639	125,125	137,867	133,732	141,145	148,059	143,499	114,052	108,279	140,234	137,420
Net revenue margin	106.6%	152.7%	124.4%	119.8%	100.9%	94.2%	85.7%	74.5%	58.7%	56.9%	71.8%	65.2%
Delinquencies:												
>30 days delinquent	\$ 71,639	\$ 55,682	\$ 44,978	\$ 43,901	\$ 43,318	\$ 49,159	\$ 70,430	\$ 103,235	\$ 125,919	\$ 147,711	\$ 148,584	\$ 172,928
>30 days delinquent as a % of loan and finance receivable balance ^(a)	10.2%	7.1%	5.1%	4.3%	3.6%	3.6%	4.4%	5.7%	7.0%	8.3%	8.0%	8.4%
Charge-offs:												
Charge-offs (net of recoveries)	\$ 18,042	\$ 5,102	\$ 7,060	\$ 7,677	\$ 20,860	\$ 27,867	\$ 43,778	\$ 69,110	\$ 76,215	\$ 83,772	\$ 99,001	\$ 91,623
Charge-offs (net recoveries) as a % of average loan and finance receivable balance ^(b)	2.6%	0.7%	0.8%	0.8%	1.9%	2.2%	2.9%	4.1%	4.2%	4.7%	5.5%	4.8%

(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.

	2021					2022					2023				
	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	\$ 259,444	\$ 264,720	\$ 320,160	\$ 363,608	\$ 1,207,932	\$ 385,731	\$ 407,990	\$ 456,200	\$ 486,164	\$ 1,736,085	\$ 483,256	\$ 499,431	\$ 551,360	\$ 583,592	\$ 2,117,639
Change in Fair Value	(21,078)	(4,630)	(72,546)	(81,911)	(180,165)	(115,629)	(141,842)	(160,308)	(194,375)	(612,154)	(195,055)	(198,126)	(229,758)	(256,412)	(879,351)
Cost of Revenue	—	(957)	(1,232)	(1,318)	(3,507)	(1,413)	(1,576)	(1,697)	(1,681)	(6,367)	(2,311)	(1,920)	(1,991)	(2,144)	(8,366)
Net Revenue	\$ 238,366	\$ 259,133	\$ 246,382	\$ 280,379	\$ 1,024,260	\$ 268,689	\$ 264,572	\$ 294,195	\$ 290,108	\$ 1,117,564	\$ 285,890	\$ 299,385	\$ 319,611	\$ 325,036	\$ 1,229,922
Net Revenue Margin	91.9%	97.9%	77.0%	77.1%	84.8%	69.7%	64.8%	64.5%	59.7%	64.4%	59.2%	59.9%	58.0%	55.7%	58.1%
Total Operating Expenses Excluding Depreciation and Amortization															
Depreciation and Amortization	\$ 75,773	\$ 99,324	\$ 123,221	\$ 155,832	\$ 454,150	\$ 131,125	\$ 131,418	\$ 142,988	\$ 139,069	\$ 544,600	\$ 126,201	\$ 141,316	\$ 164,416	\$ 180,082	\$ 612,015
Depreciation and Amortization	5,101	5,851	7,018	10,634	28,604	7,160	6,900	6,461	5,617	26,138	5,956	5,405	6,685	5,524	23,570
Income from Operations	\$ 157,492	\$ 153,958	\$ 116,143	\$ 113,913	\$ 541,506	\$ 130,404	\$ 126,254	\$ 144,746	\$ 145,422	\$ 546,826	\$ 153,733	\$ 152,664	\$ 148,510	\$ 139,430	\$ 594,337
Corporate Services															
Total Operating Expenses Excluding Depreciation and Amortization															
Depreciation and Amortization	\$ 32,511	\$ 29,640	\$ 28,028	\$ 31,493	\$ 121,672	\$ 37,304	\$ 36,085	\$ 41,425	\$ 37,291	\$ 152,105	\$ 39,881	\$ 37,844	\$ 41,509	\$ 38,381	\$ 157,615
Depreciation and Amortization	1,526	1,609	1,896	1,740	6,771	2,354	684	4,809	2,882	10,729	4,584	3,224	3,269	3,510	14,587
Income from Operations	\$ (34,037)	\$ (31,249)	\$ (29,924)	\$ (33,233)	\$ (128,443)	\$ (39,658)	\$ (36,769)	\$ (46,234)	\$ (40,173)	\$ (162,834)	\$ (44,465)	\$ (41,068)	\$ (44,778)	\$ (41,891)	\$ (172,202)
Total															
Revenue	\$ 259,444	\$ 264,720	\$ 320,160	\$ 363,608	\$ 1,207,932	\$ 385,731	\$ 407,990	\$ 456,200	\$ 486,164	\$ 1,736,085	\$ 483,256	\$ 499,431	\$ 551,360	\$ 583,592	\$ 2,117,639
Change in Fair Value	(21,078)	(5,587)	(73,778)	(83,229)	(183,672)	(115,629)	(141,842)	(160,308)	(194,375)	(612,154)	(195,055)	(198,126)	(229,758)	(256,412)	(879,351)
Cost of Revenue	—	(957)	(1,232)	(1,318)	(3,507)	(1,413)	(1,576)	(1,697)	(1,681)	(6,367)	(2,311)	(1,920)	(1,991)	(2,144)	(8,366)
Net Revenue	\$ 238,366	\$ 259,133	\$ 246,382	\$ 280,379	\$ 1,024,260	\$ 268,689	\$ 264,572	\$ 294,195	\$ 290,108	\$ 1,117,564	\$ 285,890	\$ 299,385	\$ 319,611	\$ 325,036	\$ 1,229,922
Net Revenue Margin	91.9%	97.9%	77.0%	77.1%	84.8%	69.7%	64.8%	64.5%	59.7%	64.4%	59.2%	59.9%	58.0%	55.7%	58.1%
Total Operating Expenses Excluding Depreciation and Amortization															
Depreciation and Amortization	\$ 108,284	\$ 128,964	\$ 151,249	\$ 187,325	\$ 575,822	\$ 168,429	\$ 167,503	\$ 184,413	\$ 176,360	\$ 696,705	\$ 166,082	\$ 179,160	\$ 205,925	\$ 218,463	\$ 769,630
Depreciation and Amortization	6,627	7,460	8,914	12,374	35,375	9,514	7,584	11,270	8,499	36,867	10,540	8,629	9,954	9,034	38,157
Income from Operations	\$ 123,455	\$ 122,709	\$ 86,219	\$ 80,680	\$ 413,063	\$ 90,746	\$ 89,485	\$ 98,512	\$ 105,249	\$ 383,992	\$ 109,268	\$ 111,596	\$ 103,732	\$ 97,539	\$ 422,135

Reconciliation of GAAP to Non-GAAP Financial Measures - Combined Loan and Finance Receivable Balances (Unaudited)

(Dollars in thousands)

	2021				2022				2023			
	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	\$ 564,934	\$ 630,203	\$ 768,964	\$ 927,673	\$ 951,560	\$ 1,004,847	\$ 1,039,792	\$ 1,040,517	\$ 978,730	\$ 1,068,742	\$ 1,182,769	\$ 1,246,675
Guaranteed by the Company	6,792	9,655	13,239	13,750	11,858	13,997	14,330	15,644	12,841	16,972	16,533	16,351
Combined	<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>	<u>\$ 991,571</u>	<u>\$ 1,085,714</u>	<u>\$ 1,199,302</u>	<u>\$ 1,263,026</u>
Small business loan and finance receivable balances, gross:												
Company owned	\$ 701,053	\$ 786,330	\$ 881,807	\$ 1,016,590	\$ 1,217,580	\$ 1,372,667	\$ 1,590,745	\$ 1,797,282	\$ 1,806,505	\$ 1,788,815	\$ 1,855,135	\$ 2,050,407
Guaranteed by the Company	—	—	—	—	—	—	—	—	—	—	—	—
Combined	<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>	<u>\$ 1,806,505</u>	<u>\$ 1,788,815</u>	<u>\$ 1,855,135</u>	<u>\$ 2,050,407</u>
Total loan and finance receivable balances, gross:												
Company owned	\$ 1,265,987	\$ 1,416,533	\$ 1,650,771	\$ 1,944,263	\$ 2,169,140	\$ 2,377,514	\$ 2,630,537	\$ 2,837,799	\$ 2,785,235	\$ 2,857,557	\$ 3,037,904	\$ 3,297,082
Guaranteed by the Company	6,792	9,655	13,239	13,750	11,858	13,997	14,330	15,644	12,841	16,972	16,533	16,351
Combined	<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>	<u>\$ 2,798,076</u>	<u>\$ 2,874,529</u>	<u>\$ 3,054,437</u>	<u>\$ 3,313,433</u>

	2021					2022					2023				
	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:															
Installment loans	\$ 117,913	\$ 169,176	\$ 241,044	\$ 320,751	\$ 848,884	\$ 248,222	\$ 242,026	\$ 201,806	\$ 117,060	\$ 809,114	\$ 86,270	\$ 109,512	\$ 124,975	\$ 137,392	\$ 458,149
Line of credit accounts	66,261	111,199	153,817	169,132	500,409	133,670	167,821	193,721	219,310	714,522	204,933	291,956	353,526	360,586	1,211,001
Total consumer	184,174	280,375	394,861	489,883	1,349,293	381,892	409,847	395,527	336,370	1,523,636	291,203	401,468	478,501	497,978	1,669,150
Small business	322,111	400,699	461,595	579,938	1,764,343	658,741	679,233	806,739	825,563	2,970,276	770,164	711,659	782,685	927,807	3,192,315
Total combined originations	\$ 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	\$ 1,061,367	\$ 1,113,127	\$ 1,261,186	\$ 1,425,785	\$ 4,861,465
Combined loan and finance receivable balances, gross															
Consumer:															
Installment loans	\$ 416,304	\$ 446,864	\$ 526,746	\$ 653,019		\$ 693,667	\$ 713,363	\$ 705,577	\$ 644,236		\$ 567,102	\$ 541,298	\$ 524,675	\$ 515,882	
Line of credit accounts	155,422	192,994	255,457	288,404		269,751	305,481	348,545	411,925		424,469	544,416	674,627	747,144	
Total consumer	571,726	639,858	782,203	941,423		963,418	1,018,844	1,054,122	1,056,161		991,571	1,085,714	1,199,302	1,263,026	
Small business	701,053	786,330	881,807	1,016,590		1,217,580	1,372,667	1,590,745	1,797,282		1,806,505	1,788,815	1,855,135	2,050,407	
Total combined loan and finance receivable balances, gross:	\$ 1,272,779	\$ 1,426,188	\$ 1,664,010	\$ 1,958,013		\$ 2,180,998	\$ 2,391,511	\$ 2,644,867	\$ 2,853,443		\$ 2,798,076	\$ 2,874,529	\$ 3,054,437	\$ 3,313,433	