

	2022					2023					2024
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
<b>Statement of Income Data:</b>											
Revenue	\$ 385,731	\$ 407,990	\$ 456,200	\$ 486,164	\$ 1,736,085	\$ 483,256	\$ 499,431	\$ 551,360	\$ 583,592	\$ 2,117,639	\$ 609,889
Change in Fair Value	(115,629)	(141,842)	(160,308)	(194,375)	(612,154)	(195,055)	(198,126)	(229,758)	(256,412)	(879,351)	(262,106)
Cost of Revenue	(1,413)	(1,576)	(1,697)	(1,681)	(6,367)	(2,311)	(1,920)	(1,991)	(2,144)	(8,366)	(1,917)
<b>Net Revenue</b>	<b>268,689</b>	<b>264,572</b>	<b>294,195</b>	<b>290,108</b>	<b>1,117,564</b>	<b>285,890</b>	<b>299,385</b>	<b>319,611</b>	<b>325,036</b>	<b>1,229,922</b>	<b>345,866</b>
<b>Operating Expenses</b>											
Marketing	93,171	91,551	101,278	96,573	382,573	79,755	95,971	116,508	122,226	414,460	110,567
Operations and technology	40,730	42,262	45,953	44,723	173,668	49,169	46,961	51,686	47,089	194,905	54,379
General and administrative	34,528	33,690	37,182	35,064	140,464	37,158	36,228	37,731	49,148	160,265	39,865
Depreciation and amortization	9,514	7,584	11,270	8,499	36,867	10,540	8,629	9,954	9,034	38,157	10,263
<b>Total Operating Expenses</b>	<b>177,943</b>	<b>175,087</b>	<b>195,683</b>	<b>184,859</b>	<b>733,572</b>	<b>176,622</b>	<b>187,789</b>	<b>215,879</b>	<b>227,497</b>	<b>807,787</b>	<b>215,074</b>
<b>Income from Operations</b>	<b>90,746</b>	<b>89,485</b>	<b>98,512</b>	<b>105,249</b>	<b>383,992</b>	<b>109,268</b>	<b>111,596</b>	<b>103,732</b>	<b>97,539</b>	<b>422,135</b>	<b>130,792</b>
Interest expense	(22,483)	(24,950)	(30,924)	(37,530)	(115,887)	(43,321)	(45,584)	(48,666)	(57,208)	(194,779)	(65,597)
Foreign currency transaction gain (loss)	(314)	21	363	(715)	(645)	(171)	—	179	49	57	(48)
Equity method investment income (loss)	328	6,323	(129)	(87)	6,435	(6)	(1,119)	(10)	1,251	116	—
Other nonoperating expenses	—	(1,091)	(230)	—	(1,321)	(133)	(121)	(25)	(3)	(282)	(492)
<b>Income before Income Taxes</b>	<b>68,277</b>	<b>69,788</b>	<b>67,592</b>	<b>66,917</b>	<b>272,574</b>	<b>65,637</b>	<b>64,772</b>	<b>55,210</b>	<b>41,628</b>	<b>227,247</b>	<b>64,655</b>
Provision for income taxes	15,834	17,387	15,884	16,045	65,150	14,714	16,627	13,925	6,860	52,126	16,227
<b>Net income</b>	<b>\$ 52,443</b>	<b>\$ 52,401</b>	<b>\$ 51,708</b>	<b>\$ 50,872</b>	<b>\$ 207,424</b>	<b>\$ 50,923</b>	<b>\$ 48,145</b>	<b>\$ 41,285</b>	<b>\$ 34,768</b>	<b>\$ 175,121</b>	<b>\$ 48,428</b>
<b>Earnings Per Share</b>											
Earnings per common share:											
Basic	\$ 1.57	\$ 1.61	\$ 1.62	\$ 1.62	\$ 6.42	\$ 1.62	\$ 1.55	\$ 1.35	\$ 1.17	\$ 5.71	\$ 1.72
Diluted	\$ 1.50	\$ 1.56	\$ 1.57	\$ 1.56	\$ 6.19	\$ 1.56	\$ 1.50	\$ 1.29	\$ 1.13	\$ 5.49	\$ 1.64
Weighted average common shares outstanding:											
Basic	33,374	32,497	31,912	31,401	32,290	31,341	31,084	30,600	29,687	30,673	28,196
Diluted	34,882	33,484	32,966	32,627	33,483	32,711	32,203	31,902	30,887	31,921	29,503
<b>Balance Sheet Data (at period end):</b>											
Cash and cash equivalents	\$ 131,692	\$ 144,090	\$ 87,727	\$ 100,165	\$ 100,165	\$ 97,680	\$ 100,042	\$ 62,908	\$ 54,357	\$ 54,357	\$ 76,458
Loans and finance receivables at fair value	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	3,795,210
Total assets	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	4,636,527
Long-term debt	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	3,040,867
Total stockholder's equity	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	1,150,211

	2022					2023					2024
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
Net income	\$ 52,443	\$ 52,401	\$ 51,708	\$ 50,872	\$ 207,424	\$ 50,923	\$ 48,145	\$ 41,285	\$ 34,768	\$ 175,121	\$ 48,428
Depreciation and amortization expenses	9,514	7,584	11,270	8,499	36,867	10,540	8,629	9,954	9,034	38,157	10,263
Interest expense, net	22,483	24,950	30,924	37,530	115,887	43,321	45,584	48,666	57,208	194,779	65,597
Foreign currency transaction loss (gain)	314	(21)	(363)	715	645	171	—	(179)	(49)	(57)	48
Provision for income taxes	15,834	17,387	15,884	16,045	65,150	14,714	16,627	13,925	6,860	52,126	16,227
Stock-based compensation expense	5,367	5,133	5,457	5,993	21,950	5,969	6,236	7,075	7,458	26,738	7,639
<b>Adjustments:</b>											
Transaction-related costs <sup>(a)</sup>	—	—	—	—	—	—	—	—	755	755	327
Equity method investment loss (income) <sup>(b)</sup>	(328)	(6,323)	129	87	(6,435)	6	1,119	10	(1,251)	(116)	—
Other nonoperating expenses <sup>(c)</sup>	—	1,091	230	—	1,321	133	121	25	3	282	492
Regulatory settlement <sup>(d)</sup>	—	—	—	—	—	—	—	—	15,201	15,201	—
<b>Adjusted EBITDA</b>	<b>\$ 105,627</b>	<b>\$ 102,202</b>	<b>\$ 115,239</b>	<b>\$ 119,741</b>	<b>\$ 442,809</b>	<b>\$ 125,777</b>	<b>\$ 126,461</b>	<b>\$ 120,761</b>	<b>\$ 129,987</b>	<b>\$ 502,986</b>	<b>\$ 149,021</b>
<b>Adjusted EBITDA margin calculated as follows:</b>											
Total Revenue	\$ 385,731	\$ 407,990	\$ 456,200	\$ 486,164	\$ 1,736,085	\$ 483,256	\$ 499,431	\$ 551,360	\$ 583,592	\$ 2,117,639	\$ 609,889
Adjusted EBITDA	\$ 105,627	\$ 102,202	\$ 115,239	\$ 119,741	\$ 442,809	\$ 125,777	\$ 126,461	\$ 120,761	\$ 129,987	\$ 502,986	\$ 149,021
Adjusted EBITDA as a percentage of total revenue	27.4%	25.1%	25.3%	24.6%	25.5%	26.0%	25.3%	21.9%	22.3%	23.8%	24.4%

(a) In the first quarter of 2024 and fourth quarter of 2023, the Company recorded costs related to a consent solicitation for the Senior Notes due 2025.

(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 2024 and each quarter of 2023, the Company recorded losses on early extinguishment of debt related to the repayment of debt. In the second and third quarters of 2022, the Company recorded costs related to incomplete transactions.

(d) 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.

	2022					2023					2024
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
Net income attributable to Enova International, Inc.	\$ 52,443	\$ 52,401	\$ 51,708	\$ 50,872	\$ 207,424	\$ 50,923	\$ 48,145	\$ 41,285	\$ 34,768	\$ 175,121	\$ 48,428
Adjustments:											
Transaction-related costs <sup>(a)</sup>	—	—	—	—	—	—	—	—	755	755	327
Equity method investment loss (income) <sup>(b)</sup>	—	(6,323)	129	87	(6,107)	6	1,119	10	(1,251)	(116)	—
Other nonoperating expenses <sup>(c)</sup>	—	1,091	230	—	1,321	133	121	25	3	282	492
Intangible asset amortization	2,013	2,014	2,014	2,014	8,055	2,344	2,013	2,014	2,014	8,385	2,014
Stock-based compensation expense	5,367	5,133	5,457	5,993	21,950	5,969	6,236	7,075	7,458	26,738	7,639
Foreign currency transaction loss (gain)	314	(21)	(363)	715	645	171	—	(179)	(49)	(57)	48
Cumulative tax effect of adjustments	(1,927)	624	(1,871)	(2,191)	(5,365)	(2,571)	(2,364)	(2,228)	(2,293)	(9,456)	(2,642)
Lease termination and cease-use loss (gain) <sup>(d)</sup>	—	—	—	—	—	1,698	—	—	—	1,698	—
Regulatory settlement <sup>(e)</sup>	—	—	—	—	—	—	—	—	15,201	15,201	—
Adjusted earnings	<u>\$ 58,210</u>	<u>\$ 54,919</u>	<u>\$ 57,304</u>	<u>\$ 57,490</u>	<u>\$ 227,923</u>	<u>\$ 58,673</u>	<u>\$ 55,270</u>	<u>\$ 48,002</u>	<u>\$ 56,606</u>	<u>\$ 218,551</u>	<u>\$ 56,306</u>
Diluted earnings per share	<u>\$ 1.50</u>	<u>\$ 1.56</u>	<u>\$ 1.57</u>	<u>\$ 1.56</u>	<u>\$ 6.19</u>	<u>\$ 1.56</u>	<u>\$ 1.50</u>	<u>\$ 1.29</u>	<u>\$ 1.13</u>	<u>\$ 5.49</u>	<u>\$ 1.64</u>
Adjusted earnings per share	<u>\$ 1.67</u>	<u>\$ 1.64</u>	<u>\$ 1.74</u>	<u>\$ 1.76</u>	<u>\$ 6.81</u>	<u>\$ 1.79</u>	<u>\$ 1.72</u>	<u>\$ 1.50</u>	<u>\$ 1.83</u>	<u>\$ 6.85</u>	<u>\$ 1.91</u>

(a) In the first quarter of 2024 and fourth quarter of 2023, the Company recorded costs related to a consent solicitation for the Senior Notes due 2025.

(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 2024 and each quarter of 2023, the Company recorded losses on early extinguishment of debt related to the repayment of debt. In the second and third quarters of 2022, the Company recorded costs related to incomplete transactions.

(d) In the first quarter of 2023, the Company recorded a loss upon the exit of leased office space.

(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.

	2022				2023				2024
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
<b>Consumer loans and finance receivables:</b>									
Total combined loan and finance receivable principal <sup>(b)</sup>	\$ 898,684	\$ 948,474	\$ 984,163	\$ 978,690	\$ 918,636	\$ 997,587	\$ 1,091,912	\$ 1,152,465	\$ 1,117,144
Ending combined loan and finance receivable fair value balance <sup>(b)</sup>	948,784	1,006,988	1,072,349	1,099,319	1,076,768	1,187,159	1,304,991	1,399,318	1,361,938
Fair value as a % of principal <sup>(a)(b)</sup>	105.6%	106.2%	109.0%	112.3%	117.2%	119.0%	119.5%	121.4%	121.9%
Ending combined loan and finance receivable balance, including principal and accrued fees/interest outstanding <sup>(b)</sup>	\$ 963,418	\$ 1,018,844	\$ 1,054,122	\$ 1,056,161	\$ 991,571	\$ 1,085,714	\$ 1,199,302	\$ 1,263,026	\$ 1,221,597
Average combined loan and finance receivable balance <sup>(b)(c)</sup>	\$ 966,068	\$ 979,407	\$ 1,041,521	\$ 1,053,439	\$ 1,030,055	\$ 1,031,688	\$ 1,151,180	\$ 1,234,963	\$ 1,257,633
Revenue	248,547	253,043	277,096	286,347	281,011	302,264	347,898	364,058	364,731
Change in fair value	(116,767)	(133,078)	(135,646)	(145,276)	(114,651)	(115,946)	(174,766)	(183,169)	(182,979)
Net revenue	131,780	119,965	141,450	141,071	166,360	186,318	173,132	180,889	181,752
Net revenue margin	53.0%	47.4%	51.0%	49.3%	59.2%	61.6%	49.8%	49.7%	49.8%
<b>Delinquencies:</b>									
>30 days delinquent	\$ 70,480	\$ 72,300	\$ 77,258	\$ 86,884	\$ 72,092	\$ 73,829	\$ 93,542	\$ 90,596	\$ 84,137
>30 days delinquent as a % of combined loan and finance receivable balance <sup>(a)(b)</sup>	7.3%	7.1%	7.3%	8.2%	7.3%	6.8%	7.8%	7.2%	6.9%
<b>Charge-offs:</b>									
Charge-offs (net of recoveries)	\$ 137,224	\$ 134,524	\$ 167,762	\$ 171,421	\$ 156,272	\$ 131,198	\$ 178,902	\$ 213,813	\$ 187,419
Charge-offs (net recoveries) as a % of average combined loan and finance receivable balance <sup>(b)(c)</sup>	14.2%	13.7%	16.1%	16.3%	15.2%	12.7%	15.5%	17.3%	14.9%

(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.

	2022				2023				2024
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
<b>Small business loans and finance receivables:</b>									
Total principal	\$ 1,210,389	\$ 1,364,055	\$ 1,580,289	\$ 1,773,411	\$ 1,791,973	\$ 1,773,554	\$ 1,826,458	\$ 2,015,807	\$ 2,192,066
Ending fair value balance	1,297,533	1,471,723	1,708,918	1,935,466	1,940,499	1,924,401	2,034,732	2,248,383	2,448,045
Fair value as a % of principal <sup>(a)</sup>	107.2%	107.9%	108.1%	109.1%	108.3%	108.5%	111.4%	111.5%	111.7%
Ending loan and finance receivable balance, including principal and accrued fees/interest outstanding	\$ 1,217,580	\$ 1,372,667	\$ 1,590,745	\$ 1,797,282	\$ 1,806,505	\$ 1,788,815	\$ 1,855,135	\$ 2,050,407	\$ 2,229,917
Average loan and finance receivable balance <sup>(b)</sup>	\$ 1,122,609	\$ 1,288,384	\$ 1,488,029	\$ 1,684,617	\$ 1,809,800	\$ 1,800,700	\$ 1,813,995	\$ 1,922,857	\$ 2,133,422
Revenue	132,594	149,909	172,721	192,598	194,456	190,459	195,226	210,663	236,477
Change in fair value	1,138	(8,764)	(24,662)	(49,099)	(80,404)	(82,180)	(54,992)	(73,243)	(79,127)
Net revenue	133,732	141,145	148,059	143,499	114,052	108,279	140,234	137,420	157,350
Net revenue margin	100.9%	94.2%	85.7%	74.5%	58.7%	56.9%	71.8%	65.2%	66.5%
Delinquencies:									
>30 days delinquent	\$ 43,318	\$ 49,159	\$ 70,430	\$ 103,235	\$ 125,919	\$ 147,711	\$ 148,584	\$ 172,928	\$ 195,522
>30 days delinquent as a % of loan and finance receivable balance <sup>(a)</sup>	3.6%	3.6%	4.4%	5.7%	7.0%	8.3%	8.0%	8.4%	8.8%
Charge-offs:									
Charge-offs (net of recoveries)	\$ 20,860	\$ 27,867	\$ 43,778	\$ 69,110	\$ 76,215	\$ 83,772	\$ 99,001	\$ 91,623	\$ 99,279
Charge-offs (net recoveries) as a % of average loan and finance receivable balance <sup>(b)</sup>	1.9%	2.2%	2.9%	4.1%	4.2%	4.7%	5.5%	4.8%	4.7%

(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)



	2022					2023					2024
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
<b>Domestic &amp; International</b>											
Revenue	\$ 385,731	\$ 407,990	\$ 456,200	\$ 486,164	\$ 1,736,085	\$ 483,256	\$ 499,431	\$ 551,360	\$ 583,592	\$ 2,117,639	\$ 609,889
Change in Fair Value	(115,629)	(141,842)	(160,308)	(194,375)	(612,154)	(195,055)	(198,126)	(229,758)	(256,412)	(879,351)	(262,106)
Cost of Revenue	(1,413)	(1,576)	(1,697)	(1,681)	(6,367)	(2,311)	(1,920)	(1,991)	(2,144)	(8,366)	(1,917)
Net Revenue	\$ 268,689	\$ 264,572	\$ 294,195	\$ 290,108	\$ 1,117,564	\$ 285,890	\$ 299,385	\$ 319,611	\$ 325,036	\$ 1,229,922	\$ 345,866
Net Revenue Margin	69.7%	64.8%	64.5%	59.7%	64.4%	59.2%	59.9%	58.0%	55.7%	58.1%	56.7%
<b>Total Operating Expenses Excluding Depreciation and Amortization</b>											
Depreciation and Amortization	\$ 131,125	\$ 131,418	\$ 142,988	\$ 139,069	\$ 544,600	\$ 126,201	\$ 141,316	\$ 164,416	\$ 180,082	\$ 612,015	\$ 160,282
Income from Operations	\$ 130,404	\$ 126,254	\$ 144,746	\$ 145,422	\$ 546,826	\$ 153,733	\$ 152,664	\$ 148,510	\$ 139,430	\$ 594,337	\$ 179,188
<b>Corporate Services</b>											
Total Operating Expenses Excluding Depreciation and Amortization	\$ 37,304	\$ 36,085	\$ 41,425	\$ 37,291	\$ 152,105	\$ 39,881	\$ 37,844	\$ 41,509	\$ 38,381	\$ 157,615	\$ 44,529
Depreciation and Amortization	2,354	684	4,809	2,882	10,729	4,584	3,224	3,269	3,510	14,587	3,867
Income from Operations	\$ (39,658)	\$ (36,769)	\$ (46,234)	\$ (40,173)	\$ (162,834)	\$ (44,465)	\$ (41,068)	\$ (44,778)	\$ (41,891)	\$ (172,202)	\$ (48,396)
<b>Total</b>											
Revenue	\$ 385,731	\$ 407,990	\$ 456,200	\$ 486,164	\$ 1,736,085	\$ 483,256	\$ 499,431	\$ 551,360	\$ 583,592	\$ 2,117,639	\$ 609,889
Change in Fair Value	(115,629)	(141,842)	(160,308)	(194,375)	(612,154)	(195,055)	(198,126)	(229,758)	(256,412)	(879,351)	(262,106)
Cost of Revenue	(1,413)	(1,576)	(1,697)	(1,681)	(6,367)	(2,311)	(1,920)	(1,991)	(2,144)	(8,366)	(1,917)
Net Revenue	\$ 268,689	\$ 264,572	\$ 294,195	\$ 290,108	\$ 1,117,564	\$ 285,890	\$ 299,385	\$ 319,611	\$ 325,036	\$ 1,229,922	\$ 345,866
Net Revenue Margin	69.7%	64.8%	64.5%	59.7%	64.4%	59.2%	59.9%	58.0%	55.7%	58.1%	56.7%
<b>Total Operating Expenses Excluding Depreciation and Amortization</b>											
Depreciation and Amortization	\$ 168,429	\$ 167,503	\$ 184,413	\$ 176,360	\$ 696,705	\$ 166,082	\$ 179,160	\$ 205,925	\$ 218,463	\$ 769,630	\$ 204,811
Income from Operations	\$ 90,746	\$ 89,485	\$ 98,512	\$ 105,249	\$ 383,992	\$ 109,268	\$ 111,596	\$ 103,732	\$ 97,539	\$ 422,135	\$ 130,792

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

(Dollars in thousands)

	2022				2023				2024
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter
<b>Consumer loan and finance receivable balances, gross:</b>									
Company owned	\$ 951,560	\$ 1,004,847	\$ 1,039,792	\$ 1,040,517	\$ 978,730	\$ 1,068,742	\$ 1,182,769	\$ 1,246,675	\$ 1,208,551
Guaranteed by the Company	11,858	13,997	14,330	15,644	12,841	16,972	16,533	16,351	13,046
Combined	<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>	<u>\$ 1,221,597</u>
<b>Small business loan and finance receivable balances, gross:</b>									
Company owned	\$ 1,217,580	\$ 1,372,667	\$ 1,590,745	\$ 1,797,282	\$ 1,806,505	\$ 1,788,815	\$ 1,855,135	\$ 2,050,407	\$ 2,229,917
Guaranteed by the Company	—	—	—	—	—	—	—	—	—
Combined	<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>	<u>\$ 2,229,917</u>
<b>Total loan and finance receivable balances, gross:</b>									
Company owned	\$ 2,169,140	\$ 2,377,514	\$ 2,630,537	\$ 2,837,799	\$ 2,785,235	\$ 2,857,557	\$ 3,037,904	\$ 3,297,082	\$ 3,438,468
Guaranteed by the Company	11,858	13,997	14,330	15,644	12,841	16,972	16,533	16,351	13,046
Combined	<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>	<u>\$ 3,451,514</u>



**Combined Originations and Loan and Finance Receivables Balances by Product and Customer Group (Unaudited)**

(Dollars in thousands)

	2022					2023					2024
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter
<b>Combined loan and finance receivable originations</b>											
Consumer:											
Installment loans	\$ 248,222	\$ 242,026	\$ 201,806	\$ 117,060	\$ 809,114	\$ 86,270	\$ 109,512	\$ 124,975	\$ 137,392	\$ 458,149	\$ 115,930
Line of credit accounts	133,670	167,821	193,721	219,310	714,522	204,933	291,956	353,526	360,586	1,211,001	301,502
Total consumer	381,892	409,847	395,527	336,370	1,523,636	291,203	401,468	478,501	497,978	1,669,150	417,432
Small business	658,741	679,233	806,739	825,563	2,970,276	770,164	711,659	782,685	927,807	3,192,315	959,935
Total combined originations	<u>\$ 1,040,633</u>	<u>\$ 1,089,080</u>	<u>\$ 1,202,266</u>	<u>\$ 1,161,933</u>	<u>\$ 4,493,912</u>	<u>\$ 1,061,367</u>	<u>\$ 1,113,127</u>	<u>\$ 1,261,186</u>	<u>\$ 1,425,785</u>	<u>\$ 4,861,465</u>	<u>\$ 1,377,367</u>
<b>Combined loan and finance receivable balances, gross</b>											
Consumer:											
Installment loans	\$ 693,667	\$ 713,363	\$ 705,577	\$ 644,236		\$ 567,102	\$ 541,298	\$ 524,675	\$ 515,882		\$ 490,923
Line of credit accounts	269,751	305,481	348,545	411,925		424,469	544,416	674,627	747,144		730,674
Total consumer	963,418	1,018,844	1,054,122	1,056,161		991,571	1,085,714	1,199,302	1,263,026		1,221,597
Small business	1,217,580	1,372,667	1,590,745	1,797,282		1,806,505	1,788,815	1,855,135	2,050,407		2,229,917
Total combined loan and finance receivable balances, gross:	<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>		<u>\$ 3,451,514</u>