

	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	Second Quarter	Third Quarter	Year to Date
<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	\$ 628,436	\$ 689,924	\$ 1,928,249
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)	(255,980)	(287,037)	(805,123)
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)	(2,265)	(2,531)	(6,713)
<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>370,191</b>	<b>400,356</b>	<b>1,116,413</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	120,765	141,059	372,391
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	54,953	56,628	165,960
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	39,708	38,916	118,489
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	9,709	10,039	30,011
<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>225,135</b>	<b>246,642</b>	<b>686,851</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>	<b>145,056</b>	<b>153,714</b>	<b>429,562</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)	(70,954)	(76,902)	(213,453)
Foreign currency transaction (loss) gain	(314)	21	363	(715)	(645)	(171)	—	179	49	57	(48)	(19)	(95)	(162)
Equity method investment income (loss)	328	6,323	(129)	(87)	6,435	(6)	(1,119)	(10)	1,251	116	—	—	(16,552)	(16,552)
Other nonoperating expenses	—	(1,091)	(230)	—	(1,321)	(133)	(121)	(25)	(3)	(282)	(492)	(521)	(4,678)	(5,691)
<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>	<b>73,562</b>	<b>55,487</b>	<b>193,704</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	19,651	12,073	47,951
<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>\$ 53,911</b>	<b>\$ 43,414</b>	<b>\$ 145,753</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	\$ 2.00	\$ 1.64	\$ 5.36
Diluted	\$ 1.50	\$ 1.56	\$ 1.57	\$ 1.56	\$ 6.19	\$ 1.56	\$ 1.50	\$ 1.29	\$ 1.13	\$ 5.49	\$ 1.64	\$ 1.93	\$ 1.57	\$ 5.14
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	26,938	26,420	27,182
Diluted	34,882	33,484	32,966	32,627	33,483	32,711	32,203	31,902	30,887	31,921	29,503	27,941	27,711	28,382
<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	\$ 60,138	\$ 67,500	\$ 67,500
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	3,939,159	4,134,440	4,134,440
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	4,817,091	4,975,696	4,975,696
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	3,194,121	3,293,735	3,293,735
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	1,147,528	1,178,693	1,178,693

	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	Second Quarter	Third Quarter	Year to Date
Net income	\$ 52,443	\$ 52,401	\$ 51,708	\$ 50,872	\$ 207,424	\$ 50,923	\$ 48,145	\$ 41,285	\$ 34,768	\$ 175,121	\$ 48,428	\$ 53,911	\$ 43,414	\$ 145,753
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	9,709	10,039	30,011
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	70,954	76,902	213,453
Foreign currency transaction loss (gain)	314	(21)	(363)	715	645	171	—	(179)	(49)	(57)	48	19	95	162
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	19,651	12,073	47,951
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	7,764	8,116	23,519
Adjustments:														
Transaction-related costs <sup>(a)</sup>	—	—	—	—	—	—	—	—	755	755	327	—	—	327
Equity method investment (income) loss <sup>(b)</sup>	(328)	(6,323)	129	87	(6,435)	6	1,119	10	(1,251)	(116)	—	—	16,552	16,552
Other nonoperating expenses <sup>(c)</sup>	—	1,091	230	—	1,321	133	121	25	3	282	492	521	4,678	5,691
Regulatory settlement <sup>(d)</sup>	—	—	—	—	—	—	—	—	15,201	15,201	—	—	—	—
Adjusted EBITDA	\$ 105,627	\$ 102,202	\$ 115,239	\$ 119,741	\$ 442,809	\$ 125,777	\$ 126,461	\$ 120,761	\$ 129,987	\$ 502,986	\$ 149,021	\$ 162,529	\$ 171,869	\$ 483,419
Adjusted EBITDA margin calculated as follows:														
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	\$ 628,436	\$ 689,924	\$ 1,928,249
Adjusted EBITDA	\$ 105,627	\$ 102,202	\$ 115,239	\$ 119,741	\$ 442,809	\$ 125,777	\$ 126,461	\$ 120,761	\$ 129,987	\$ 502,986	\$ 149,021	\$ 162,529	\$ 171,869	\$ 483,419
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%	25.9%	24.9%	25.1%

(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 third quarter of 2024, the Company recorded a write-down of its investment in Linear. 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 each quarter of 2024 and 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	Second Quarter	Third Quarter	Year to Date
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	\$ 53,911	\$ 43,414	\$ 145,753
Adjustments:														
Transaction-related costs <sup>(a)</sup>	—	—	—	—	—	—	—	—	755	755	327	—	—	327
Equity method investment (income) loss <sup>(b)</sup>	—	(6,323)	129	87	(6,107)	6	1,119	10	(1,251)	(116)	—	—	16,552	16,552
Other nonoperating expenses <sup>(c)</sup>	—	1,091	230	—	1,321	133	121	25	3	282	492	521	4,678	5,691
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	2,013	2,014	6,041
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	7,764	8,116	23,519
Foreign currency transaction loss (gain)	314	(21)	(363)	715	645	171	—	(179)	(49)	(57)	48	19	95	162
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)	(2,590)	(6,949)	(12,181)
Lease termination and cease-use loss <sup>(d)</sup>	—	—	—	—	—	1,698	—	—	—	1,698	—	—	—	—
Regulatory settlement <sup>(e)</sup>	—	—	—	—	—	—	—	—	15,201	15,201	—	—	—	—
Adjusted earnings	\$ 58,210	\$ 54,919	\$ 57,304	\$ 57,490	\$ 227,923	\$ 58,673	\$ 55,270	\$ 48,002	\$ 56,606	\$ 218,551	\$ 56,306	\$ 61,638	\$ 67,920	\$ 185,864
Diluted earnings per share	\$ 1.50	\$ 1.56	\$ 1.57	\$ 1.56	\$ 6.19	\$ 1.56	\$ 1.50	\$ 1.29	\$ 1.13	\$ 5.49	\$ 1.64	\$ 1.93	\$ 1.57	\$ 5.14
Adjusted earnings per share	\$ 1.67	\$ 1.64	\$ 1.74	\$ 1.76	\$ 6.81	\$ 1.79	\$ 1.72	\$ 1.50	\$ 1.83	\$ 6.85	\$ 1.91	\$ 2.21	\$ 2.45	\$ 6.55

(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 third quarter of 2024, the Company recorded a write-down of its investment in Linear. 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 each quarter of 2024 and 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	Second Quarter	Third 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	\$ 1,189,214	\$ 1,284,322
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	1,439,098	1,552,280
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%	121.0%	120.9%
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	\$ 1,300,696	\$ 1,412,679
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	\$ 1,258,576	\$ 1,363,871
Revenue	248,547	253,043	277,096	286,347	281,011	302,264	347,898	364,058	364,731	367,558	410,884
Change in fair value	(116,767)	(133,078)	(135,646)	(145,276)	(114,651)	(115,946)	(174,766)	(183,169)	(182,979)	(164,011)	(203,647)
Net revenue	131,780	119,965	141,450	141,071	166,360	186,318	173,132	180,889	181,752	203,547	207,237
Net revenue margin	53.0%	47.4%	51.0%	49.3%	59.2%	61.6%	49.8%	49.7%	49.8%	55.4%	50.4%
Delinquencies:											
>30 days delinquent	\$ 70,480	\$ 72,300	\$ 77,258	\$ 86,884	\$ 72,092	\$ 73,829	\$ 93,542	\$ 90,596	\$ 84,137	\$ 82,169	\$ 123,369
>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%	6.3%	8.7%
Charge-offs:											
Charge-offs (net of recoveries)	\$ 137,224	\$ 134,524	\$ 167,762	\$ 171,421	\$ 156,272	\$ 131,198	\$ 178,902	\$ 213,813	\$ 187,419	\$ 161,171	\$ 203,588
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%	12.8%	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	Second Quarter	Third 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	\$ 2,246,925	\$ 2,327,336
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	2,517,345	2,607,606
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%	112.0%	112.0%
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	\$ 2,283,971	\$ 2,351,885
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	\$ 2,240,893	\$ 2,313,142
Revenue	132,594	149,909	172,721	192,598	194,456	190,459	195,226	210,663	236,477	251,782	269,454
Change in fair value	1,138	(8,764)	(24,662)	(49,099)	(80,404)	(82,180)	(54,992)	(73,243)	(79,127)	(91,969)	(83,390)
Net revenue	133,732	141,145	148,059	143,499	114,052	108,279	140,234	137,420	157,350	159,813	186,064
Net revenue margin	100.9%	94.2%	85.7%	74.5%	58.7%	56.9%	71.8%	65.2%	66.5%	63.5%	69.1%
Delinquencies:											
>30 days delinquent	\$ 43,318	\$ 49,159	\$ 70,430	\$ 103,235	\$ 125,919	\$ 147,711	\$ 148,584	\$ 172,928	\$ 195,522	\$ 185,884	\$ 170,470
>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%	8.1%	7.2%
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	\$ 107,215	\$ 105,737
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%	4.8%	4.6%

(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	Second Quarter	Third Quarter	Year to Date
<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	\$ 628,436	\$ 689,924	\$ 1,928,249
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)	(255,980)	(287,037)	(805,123)
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)	(2,265)	(2,531)	(6,713)
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	\$ 370,191	\$ 400,356	\$ 1,116,413
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%	58.9%	58.0%	57.9%
Total Operating Expenses Excluding 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	\$ 173,820	\$ 192,417	\$ 526,519
Depreciation and Amortization	7,160	6,900	6,461	5,617	26,138	5,956	5,405	6,685	5,524	23,570	6,396	5,778	6,000	18,174
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	\$ 190,593	\$ 201,939	\$ 571,720
<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	\$ 41,606	\$ 44,186	\$ 130,321
Depreciation and Amortization	2,354	684	4,809	2,882	10,729	4,584	3,224	3,269	3,510	14,587	3,867	3,931	4,039	11,837
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)	\$ (45,537)	\$ (48,225)	\$ (142,158)
<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	\$ 628,436	\$ 689,924	\$ 1,928,249
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)	(255,980)	(287,037)	(805,123)
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)	(2,265)	(2,531)	(6,713)
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	\$ 370,191	\$ 400,356	\$ 1,116,413
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%	58.9%	58.0%	57.9%
Total Operating Expenses Excluding 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	\$ 215,426	\$ 236,603	\$ 656,840
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	9,709	10,039	30,011
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	\$ 145,056	\$ 153,714	\$ 429,562

## 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	Second Quarter	Third 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	\$ 1,285,755	\$ 1,390,882
Guaranteed by the Company	11,858	13,997	14,330	15,644	12,841	16,972	16,533	16,351	13,046	14,941	21,797
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>	<u>\$ 1,300,696</u>	<u>\$ 1,412,679</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	\$ 2,283,971	\$ 2,351,885
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>	<u>\$ 2,283,971</u>	<u>\$ 2,351,885</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	\$ 3,569,726	\$ 3,742,767
Guaranteed by the Company	11,858	13,997	14,330	15,644	12,841	16,972	16,533	16,351	13,046	14,941	21,797
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>	<u>\$ 3,584,667</u>	<u>\$ 3,764,564</u>



	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	Second Quarter	Third Quarter	Year to Date
<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	\$ 127,958	\$ 156,294	\$ 400,182
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	362,682	412,797	1,076,981
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	490,640	569,091	1,477,163
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	918,014	1,044,829	2,922,778
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>	<u>\$ 1,408,654</u>	<u>\$ 1,613,920</u>	<u>\$ 4,399,941</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	\$ 491,446	\$ 513,063	
Line of credit accounts	269,751	305,481	348,545	411,925		424,469	544,416	674,627	747,144		730,674	809,250	899,616	
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	1,300,696	1,412,679	
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	2,283,971	2,351,885	
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>	<u>\$ 3,584,667</u>	<u>\$ 3,764,564</u>	