



enova<sup>®</sup>

# Investor Presentation

Q1 2025

# Safe Harbor Statement

## Cautionary Statement Regarding Risks and Uncertainties That May Affect Future Results

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 about the business, financial condition and prospects of Enova. These forward-looking statements give current expectations or forecasts of future events and reflect the views and assumptions of Enova's senior management with respect to the business, financial condition and prospects of Enova as of the date of this release and are not guarantees of future performance. The actual results of Enova could differ materially from those indicated by such forward-looking statements because of various risks and uncertainties applicable to Enova's business, including, without limitation, those risks and uncertainties indicated in Enova's filings with the Securities and Exchange Commission ("SEC"), including our annual report on Form 10-K, quarterly reports on Forms 10-Q and current reports on Forms 8-K. These risks and uncertainties are beyond the ability of Enova to control, and, in many cases, Enova cannot predict all of the risks and uncertainties that could cause its actual results to differ materially from those indicated by the forward-looking statements. When used in this release, the words "believes," "estimates," "plans," "expects," "anticipates" and similar expressions or variations as they relate to Enova or its management are intended to identify forward-looking statements. Enova cautions you not to put undue reliance on these statements. Enova disclaims any intention or obligation to update or revise any forward-looking statements after the date of this release.

## Non-GAAP Financial Information

In addition to the financial information prepared in conformity with generally accepted accounting principles in the United States ("GAAP"), Enova provides cash flow from operating activities less net loan and finance receivables originated, acquired and repaid and purchases of property and equipment ("free cash flow") and net income excluding depreciation, amortization, interest, foreign currency transaction gains or losses, taxes, stock-based compensation expense and certain other items, as appropriate, that are not indicative of our core operating performance ("Adjusted EBITDA"), which are not considered measures of financial performance under GAAP. Management uses these non-GAAP financial measures for internal managerial purposes and believes that their presentation is meaningful and useful in understanding the activities and business metrics of Enova's operations. Management believes that these non-GAAP financial measures reflect an additional way of viewing aspects of Enova's business that, when viewed with Enova's GAAP results, can provide a more complete understanding of factors and trends affecting Enova's business.

Management provides such non-GAAP financial information for informational purposes and to enhance understanding of Enova's GAAP consolidated financial statements. Readers should consider the information in addition to, but not instead of, Enova's financial statements prepared in accordance with GAAP. This non-GAAP financial information may be determined or calculated differently by other companies, limiting the usefulness of those measures for comparative purposes. A table reconciling such non-GAAP financial measures is available in the appendix.

# Enova at a Glance

Founded in 2004, Enova is a leading financial services company providing online lending through its world-class analytics and machine learning algorithms.

Enova has been listed on the New York Stock Exchange since 2014.

12.3M+

Customers served  
since 2004\*

\$61.6B+

Loans made  
since 2004\*

\$2.7B

2024  
Revenue

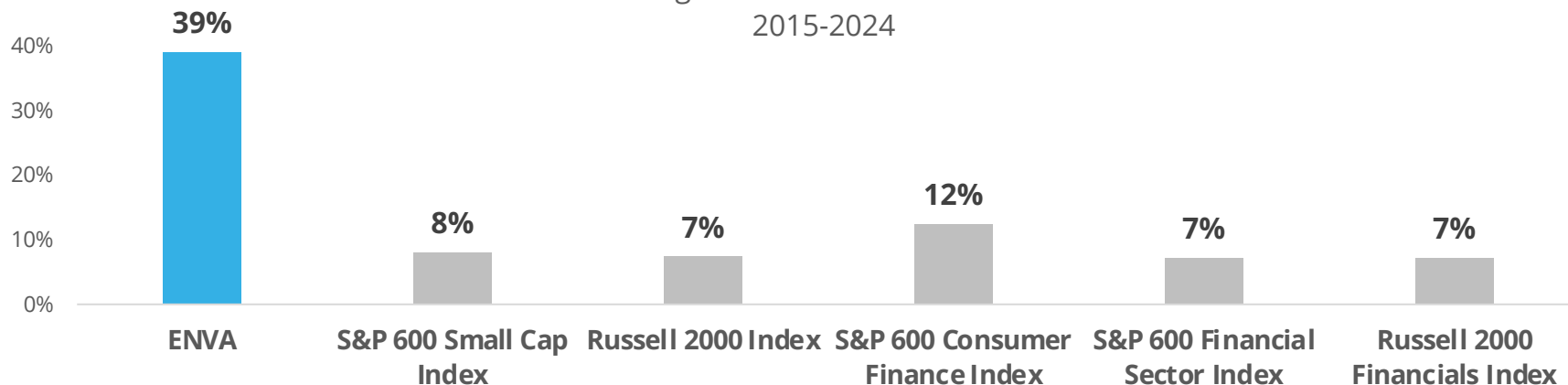


*\*Includes pre-acquisition OnDeck customers and loans.*

# Consistent Shareholder Returns and Value Opportunity

## Strong Long-Term Shareholder Returns

10-Year Average Annual Total Shareholder Return  
2015-2024



SOURCE: Bloomberg as of March 31, 2025

## Valuation Opportunity

	Price to 2026 Consensus Adj. EPS (P/E Ratio) <sup>1</sup>	Price/Earnings-to-Growth (PEG Ratio) <sup>2</sup>
ENVA	7.1x	0.28
S&P 600 Small Cap Index	12.1	1.47
Russell 2000 Index	17.6	0.72
S&P 600 Consumer Finance Index	6.5	-1.90
S&P 600 Financial Sector Index	9.1	0.73
Russell 2000 Financials Index	9.7	0.46

1. Source: Bloomberg market prices and FY2026 publicly available EPS consensus estimates as of March 31, 2025

2. Source: ENVA guidance of FY2025 Non-GAAP EPS growth rate as disclosed on the Q1 2025 earnings call and Bloomberg for the indices FY2025 publicly available consensus estimates earnings growth rates as of March 31, 2025

# Balanced Growth and Execution Reflected in Financial Performance

## Q1 2025 #WINS!



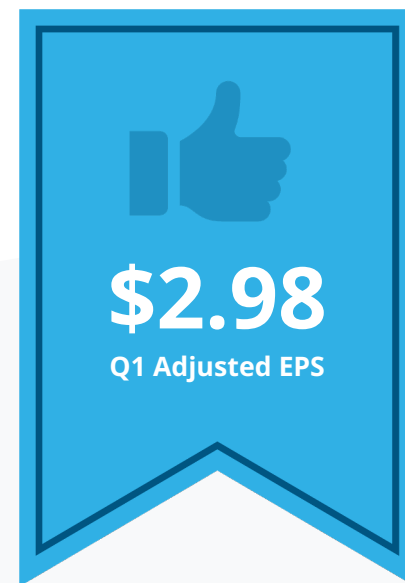
Meeting customer demand with strong unit economics drove 26% year-over-year growth in originations



20% year-over-year growth



Revenue grew 22% year-over-year



56% year-over-year growth in adjusted EPS

1. Combined company Gross A/R on an amortized basis



## OUR MISSION

Helping hardworking people get access  
to fast, trustworthy credit

## OUR VISION

Closing the world's credit gap

# Enova Investment Highlights



## Focus on Non-Prime Borrowers,

a large, expanding market segment where we have deep experience



## Diversified Product Offerings

unmatched across both underserved nonprime consumers and small businesses



## Approach to Unit Economics

and deploying capital that has delivered industry leading returns



## Highly Flexible Online-Only Business Model

that provides significant operational and financial flexibility



## Proven Tech & Analytics

through powerful proprietary technology and machine-learning enabled analytics



## Resilient Balance Sheet

with solid liquidity, strong tangible capital, and laddered debt maturities



## Licensed, Compliant & Supervised

history of lending and servicing operations

# Our Products Meet the Needs of Underserved Populations

Non-Prime consumers have **unexpected expenses** and **limited savings**.

Non-Prime consumers are **frequently turned down** by traditional banks and credit unions.

A white circle with a green arc at the top, containing the text '37%' in green.

37%

of Americans cannot **cover an emergency expense of \$400**

Source: Federal Reserve Board, Report published May 2024

A blue circle containing the text '+3x per year' in white.

+3x  
per  
year

**Over half of non-prime** Americans face 3 or more unexpected expenses per year

Source: <https://www.fico.com/blogs/risk-compliance/average-u-s-fico-score-hits-new-high/>

A white circle with a green arc at the top, containing the text '34%' in green.

34%

of small businesses that apply for a loan from a large bank **get rejected**

Source: 2023 Small Business Credit Survey, Federal Reserve Banks, published March 2024

A blue circle containing the text '4x rejection rate' in white.

4x  
rejection  
rate

Consumers with scores **under 680** are rejected **4x more** than those with scores of 680-760

Source: <https://www.fico.com/blogs/risk-compliance/average-u-s-fico-score-hits-new-high/>

# Large Growth Opportunities in Non-Prime Markets

\$253B<sup>1</sup>

U.S. Consumer Loans

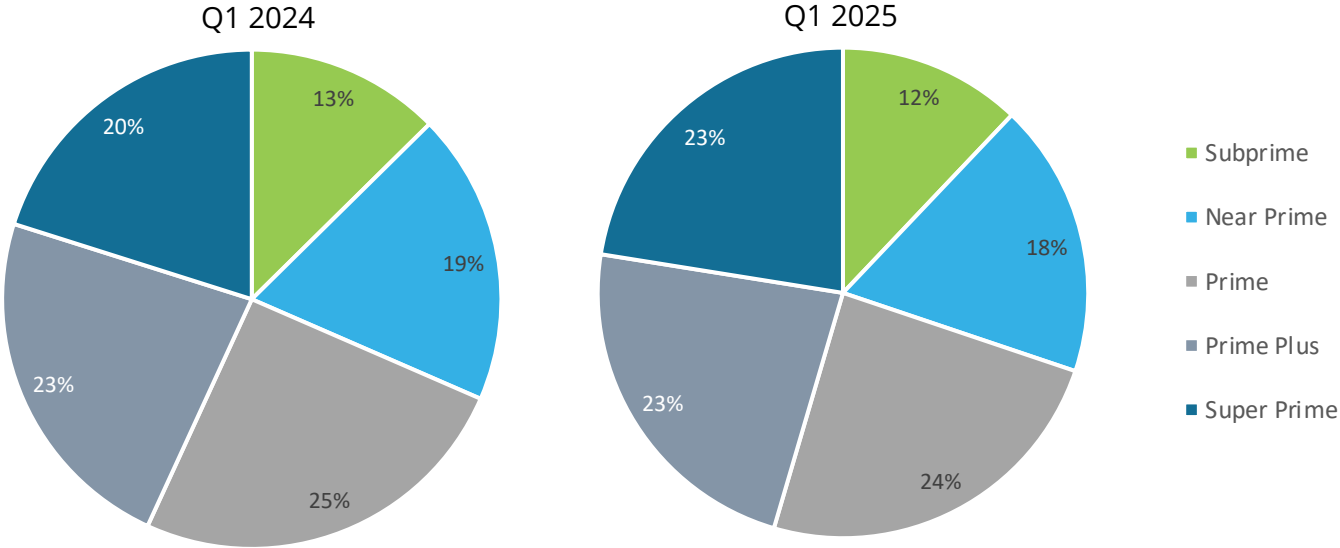
Enova < 1% of Loan Balances

\$271B<sup>2</sup>

U.S. SMB Loans

Enova < 1% of Loan Balances

## Total Unsecured Personal Loan Balances, by Risk Tier



Source: TransUnion Credit Industry Insights. Subprime = 300-600, Near Prime = 601-660, Prime = 661-720, Prime Plus = 721-780, Super Prime = 781+

1. According to TransUnion Credit Industry Insights Data Q1 2025. Does not include secured balances or balances not reported to credit bureaus.  
 2. According to FDIC Quarterly Banking Profile: C&I Loans (less than \$250K) to Small Businesses as of Q4 2024

# Highly Flexible Online-Only Business Model

*"More than half of U.S. consumers are conducting their banking via mobile apps more often than any other method. Consumers continue to embrace digital banking channels in 2024 with 55% of bank customers using apps on phones or other mobile devices as their top option for managing their bank account and 22% using online banking via laptop or PC. The next most popular banking methods include visiting a branch (8%), ATMs (5%) and telephone calls (4%)."*

– Source: American Bankers Association

## ONLINE

### ✓ **Operating Leverage**

Ability to adjust expenses quickly to adapt to changes in business activity as a result of market conditions

### ✓ **Underwriting**

Direct link to Enova technology and analytics with underwriting using advanced algorithms and multiple data sources

### ✓ **Compliance**

Centralized facilities with supervision through electronic tracking and recordings

### ✓ **Customer Safety and Privacy**

Apply and manage account anytime and anywhere privately from desktop or mobile devices with secure systems to protect sensitive information

## BRICK AND MORTAR

✗ **Lack of variability in cost structure** of physical locations to business activity

✗ **Costly and difficult** supervision and training for multiple locations

### ✗ **Limitations & Restrictions**

Limited Ability to Repay analysis or limited offer based on industry common scoring

### ✗ **Safety & Privacy Variables**

Requires travel to physical location, standing in line to apply for funds in public, storage of records in multiple locations and customer re-visits for account management

# Enova Uses Diversified Multichannel Marketing

Multichannel marketing creates flexibility to **optimize customer acquisition and builds longer-term customer relationships**



## USER EXPERIENCE & CONVERSION

Enova measures and monitors website visitor usage metrics and regularly test website design strategies to improve customer experience and conversion rates.

## DIGITAL ACQUISITION

Online marketing efforts include PPC, display, SEO, marketing affiliate partnerships, and mobile advertising.

## PARTNER MARKETING

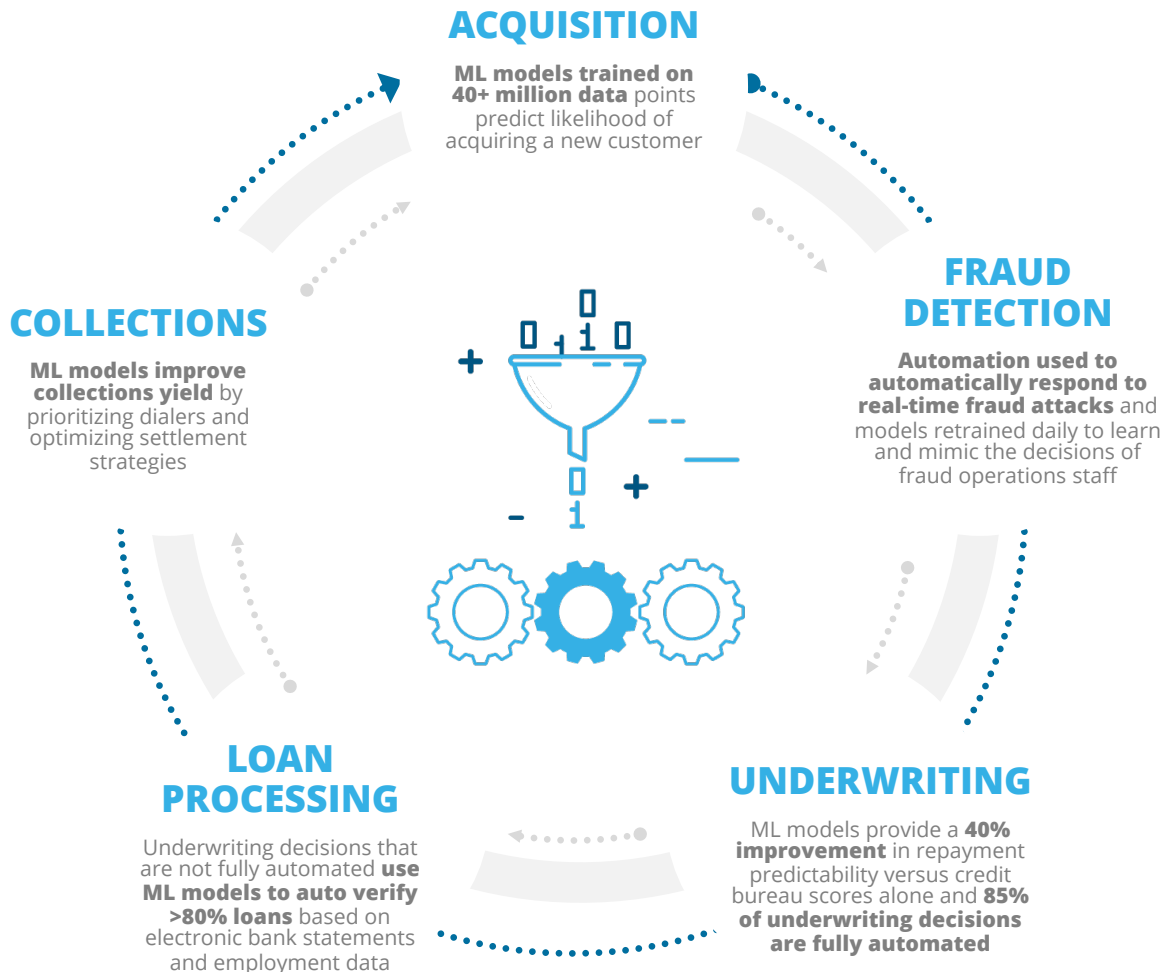
Enova purchases qualified leads for prospective new customers from a number of online lead providers and independent brokers.

## TRADITIONAL ADVERTISING

Enova uses television, direct mail, and radio supported by its analytics capabilities, technology infrastructure and key vendors.)

# Machine Learning Models and Automation Are Applied Extensively Across the Customer Life Cycle

The Colossus™ Analytics Engine creates powerful competitive advantage

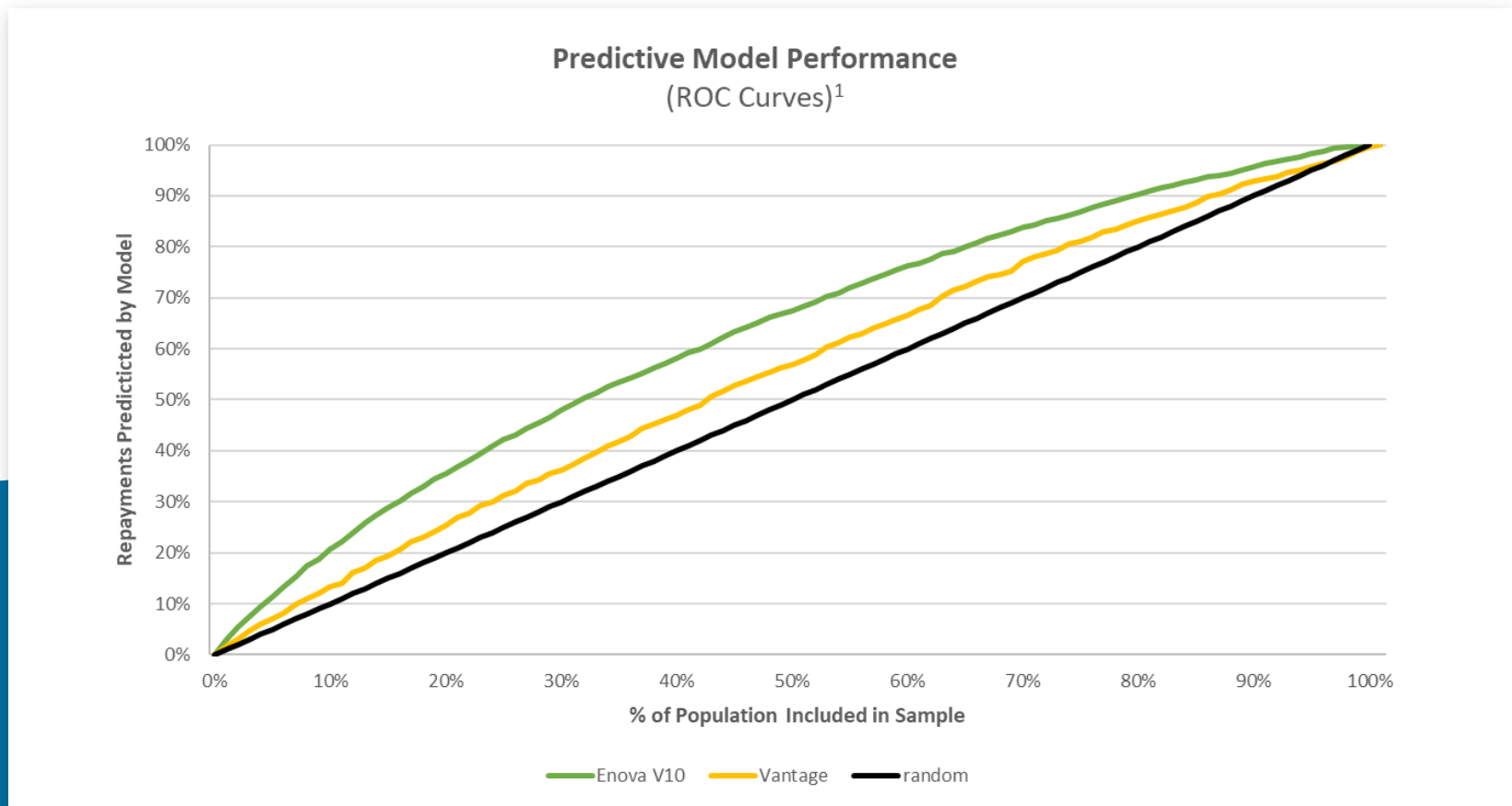


**Colossus™  
Platform**

**90%**  
of Models are  
Machine-Learning Enabled

# Proprietary Technology With Better Predictive Performance Than Traditional Credit Models

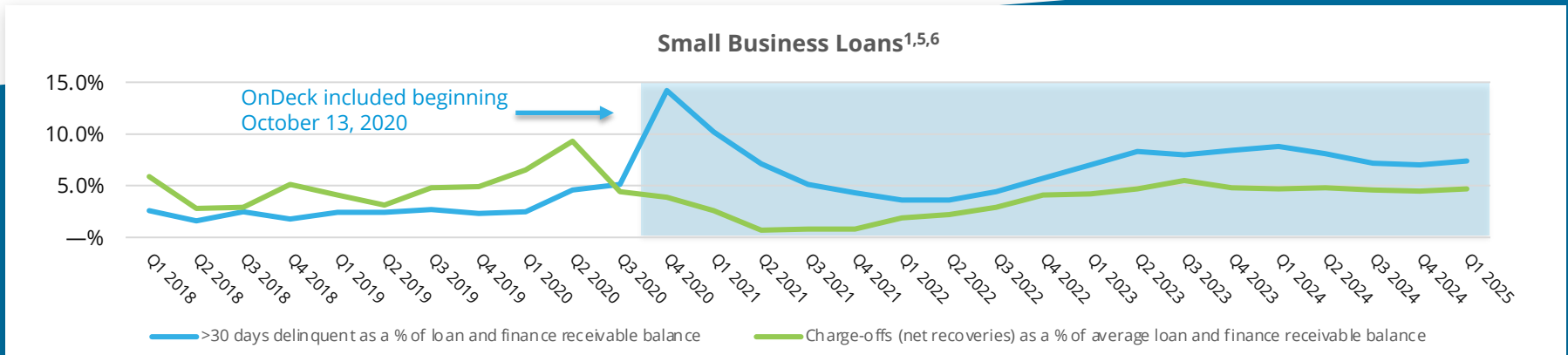
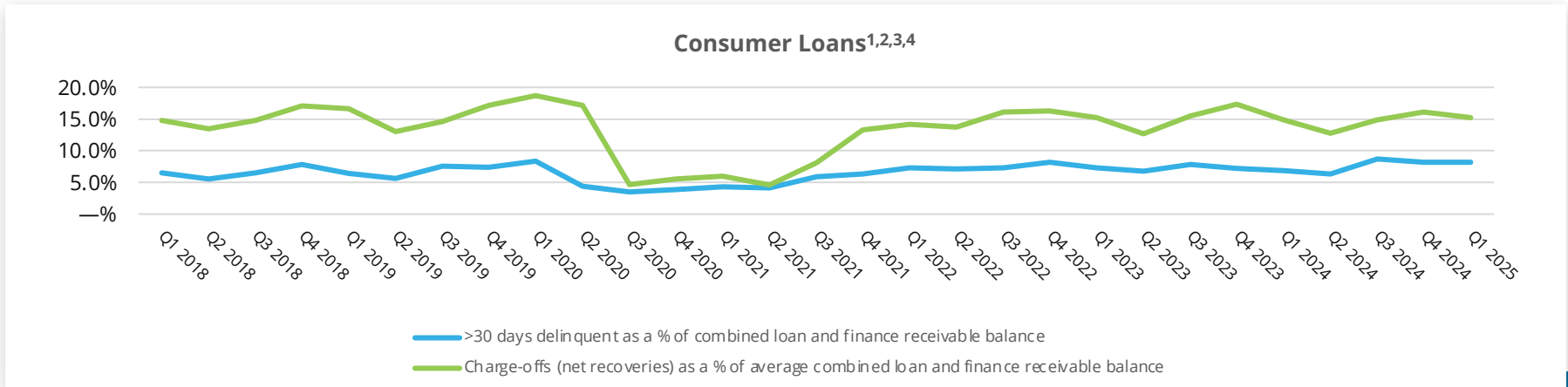
## Enova Credit Modeling: Performance vs Standard Scoring



1. ROC Curves—Receiver Operating Characteristics Curves (True Positives versus False Positives). This graph should not be considered to be an indicator of future performance. Depictions of Enova study using a random sample from its NetCredit applicant pool (the “population”). As one moves up the Y axis and along the X axis, more of the population is included. The population is ordered by perceived creditworthiness so that at the bottom left of the graph, only the most creditworthy customers are included in the population. At the top right, 100% of the population is included, with the least creditworthy parts of this population being the last included.

# Strong Credit Performance Through Economic Downturn

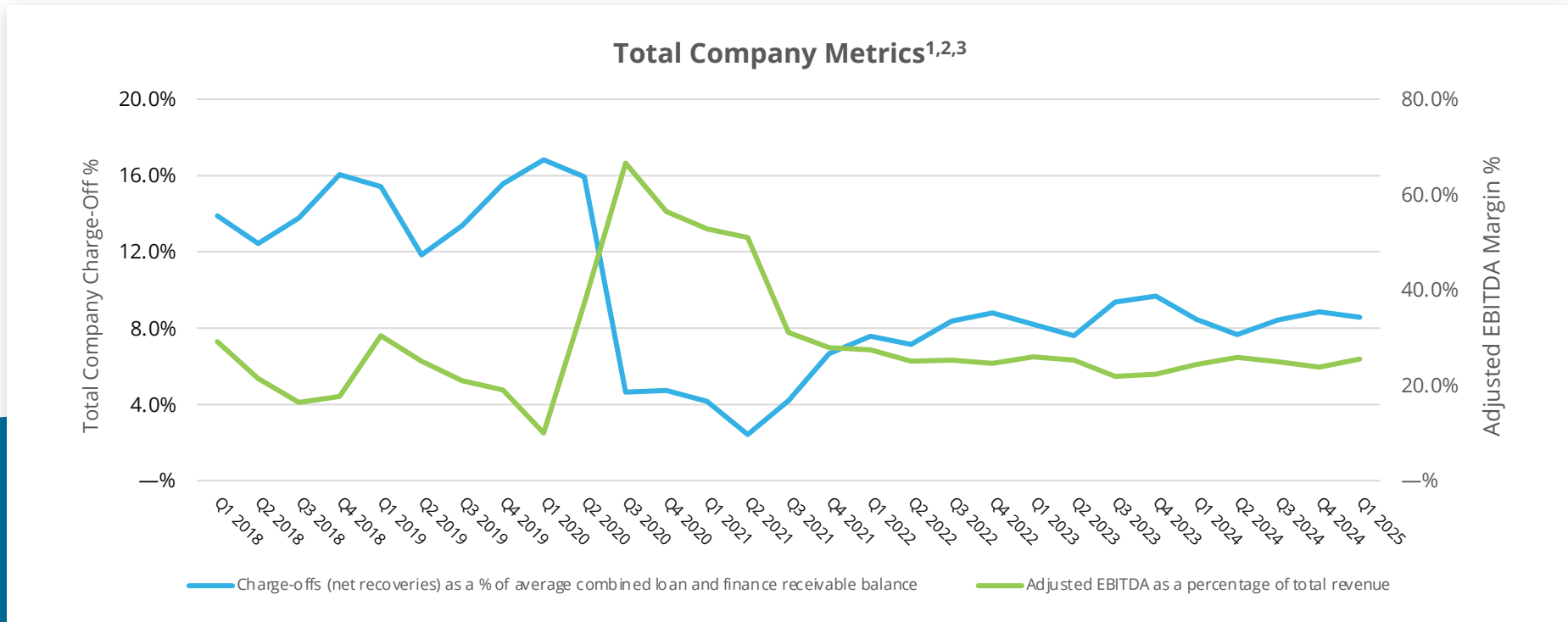
Enova's **consistent performance**, even amid recent unprecedented times, reflects our solid **risk management capabilities** on our **world-class analytics** and **technology**.



1. Data shown excludes discontinued operations.
2. Amounts as a % of loan balance are determined using period-end balances.
3. Non-GAAP measure.
4. The average combined loan and finance receivable balance is the average of the month-end balances during the period.
5. Amounts as a % of loan and finance receivable balance are determined using period-end balances. Includes OnDeck data beginning October 13, 2020.
6. The average loan and finance receivable balance is the average of the month-end balances during the period. Includes OnDeck data beginning October 13, 2020.

# Improved Portfolio Risk Profile

Enova's powerful combination of diversified product offerings, world-class risk management capabilities and sophisticated unit economics framework has led to a **reduced risk profile** while maintaining **healthy margins**



1. Data shown excludes discontinued operations

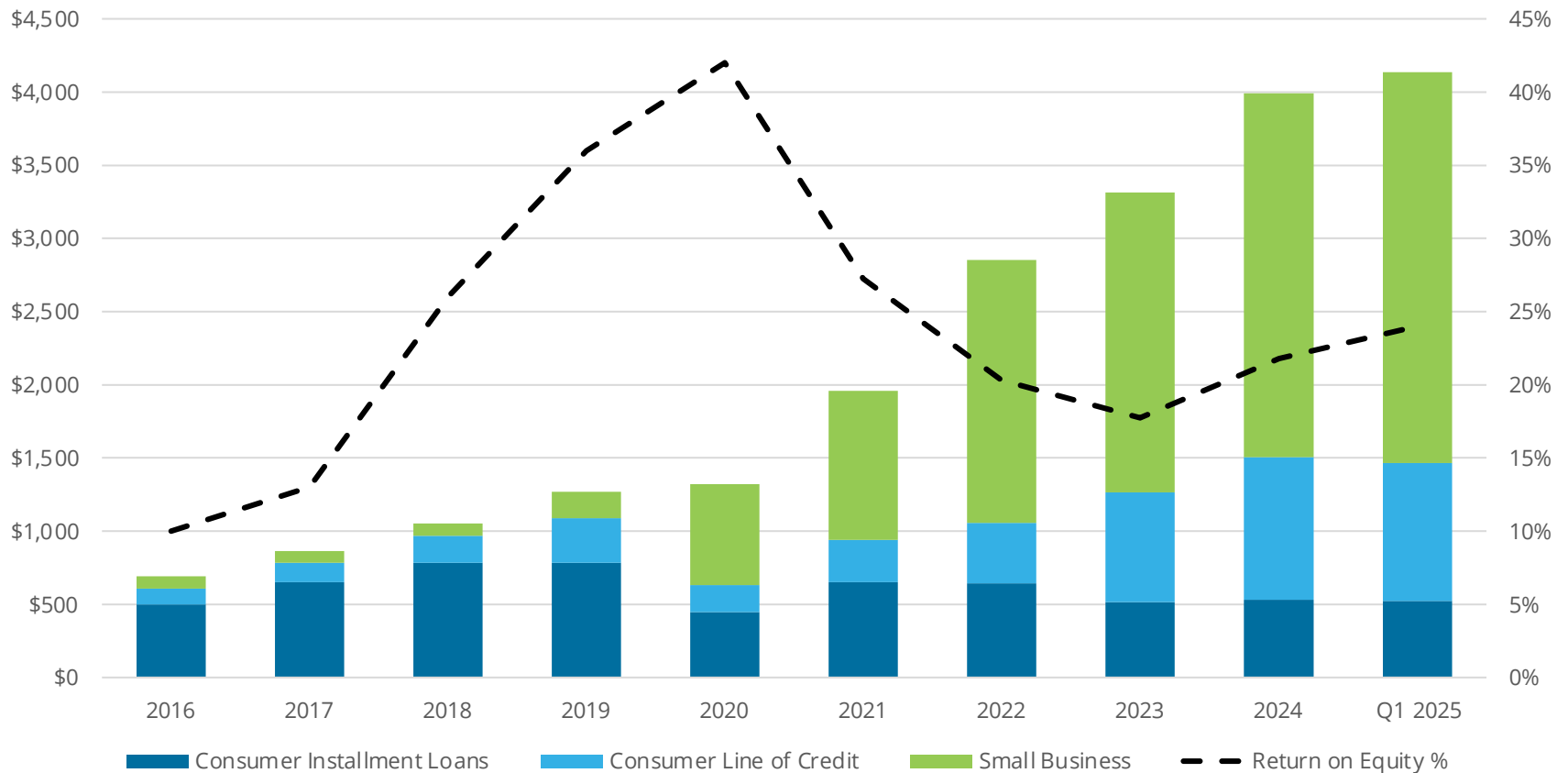
2. Non-GAAP measure

3. The average combined loan and finance receivable balance is the average of the month-end balances during the period. Includes OnDeck data beginning October 13, 2020

# Demonstrated Ability to Diversify while Delivering Returns

(\$ in Millions)

Combined Receivables and Returns<sup>1,2</sup>



1. Including loans issued as part of our CSO program and, through 2018, loans from discontinued operations.  
 2. ROE is based on trailing twelve months Adjusted Net Income.

# Small Business

# Diverse Portfolio of Established Small Businesses

**287K+**  
**Unique small business clients**

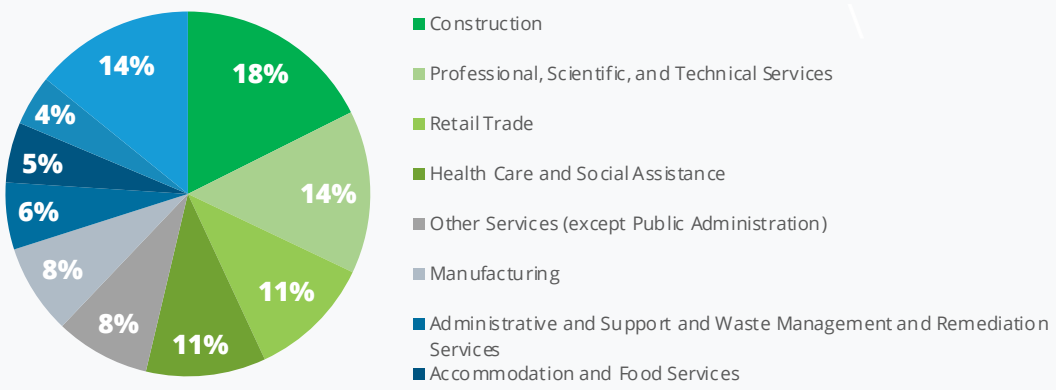
**\$600K**  
**Median annual revenue**

**11.3yrs**  
**Weighted avg. time in business**

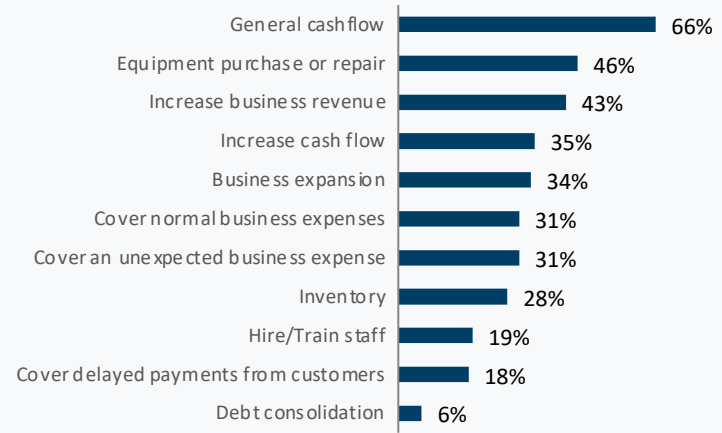
**Diversified**  
**Across 900+ industries**

**Broad**  
**Industry Presence**

**Portfolio Balance by Industry<sup>1</sup>**



**Reasons for Seeking Business Funding<sup>2</sup>**



1. As of March 31, 2025 all OnDeck Term Loans and Lines of Credit, excluding international  
 2. As of December 2024, research from Enova, 226 small business owners (non-customer)

# SMB Total Addressable Market (TAM)

## U.S. Small & Medium-Sized Businesses

+34M

99.9% of Businesses in the U.S. are SMBs<sup>1</sup>

+287K  
Enova SMB  
unique U.S. small  
businesses  
served

## U.S. Commercial & Industrial Loan Portfolio

(at FDIC-insured institutions only)

\$271B<sup>4</sup>

Business loans under \$250K

"75% of loan applications are less than \$250K"<sup>2</sup>

\$2.6B<sup>3</sup>  
Enova  
SMB loans  
under \$250K

1. According to US SBA, Office of Advocacy, published July 2024

2. 2019 Small Business Credit Survey, Federal Reserve Banks

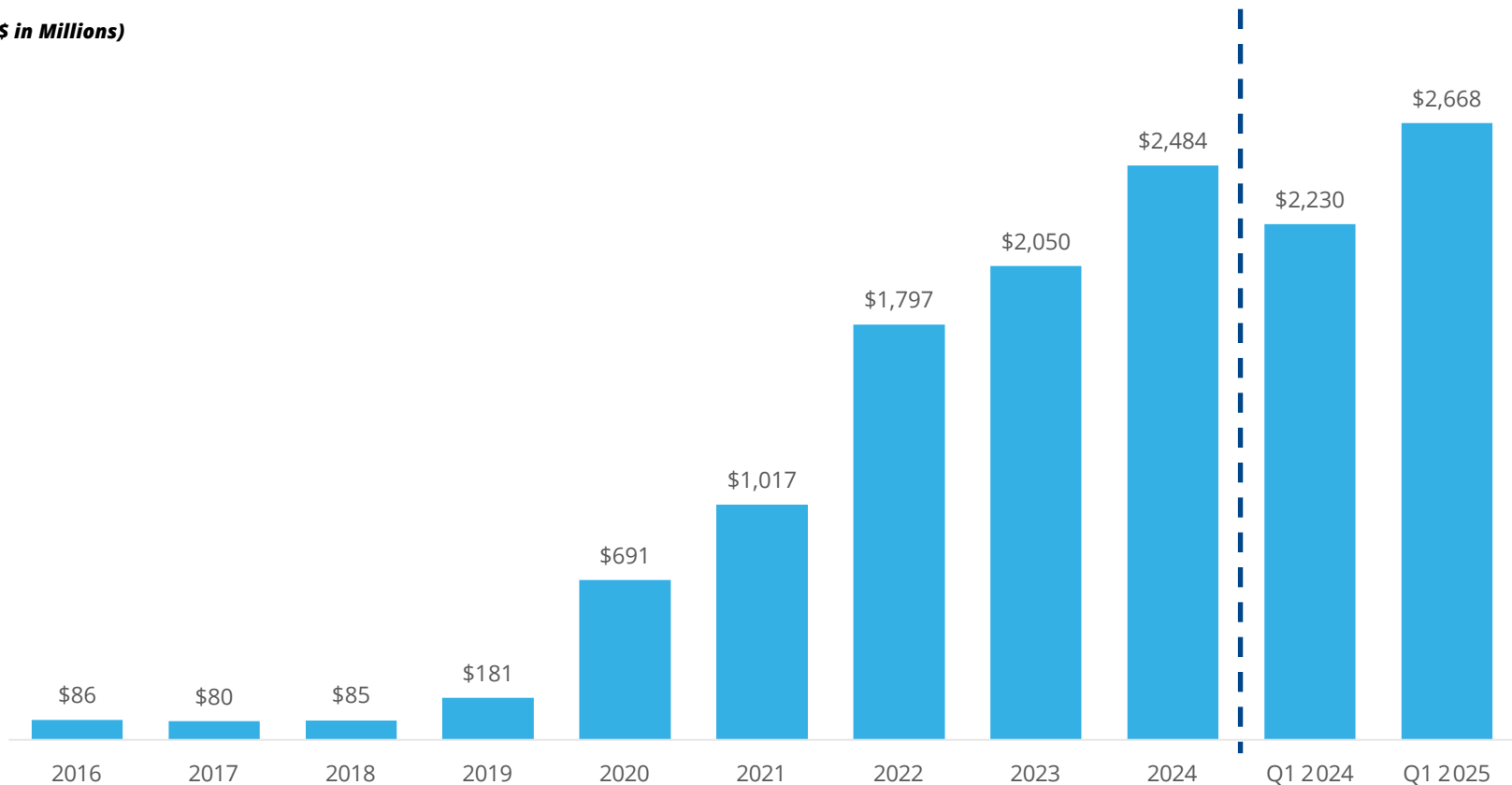
3. Enova SMB Loan and Finance Receivable Portfolio as of March 31, 2025

4. According to FDIC Quarterly Banking Profile: C&I Loans (less than \$250K) to Small Businesses as of Q4 2024

# Enova Helps Small Business Owners Gain Access to Capital

## Small Business Gross Accounts Receivable<sup>1,2</sup>

(\$ in Millions)



1. Includes OnDeck originations beginning Q4 2020 after acquisition on October 13, 2020.
2. Gross Accounts Receivables are end of period balances.

# Consumer

# Enova Is A Market Leading U.S. Non-Prime Lender

9.6M+

Total Consumers Served To Date

588

Weighted Average Vantage® Score

\$40K

Average Personal Income

33%

Homeownership

Diversified

Across Non-Prime Consumers

Broad

National Presence

### Top Non-Prime Loan Use:

Emergency Expense or Repair



Debt Consolidation



Regular Expenses/Monthly Bills



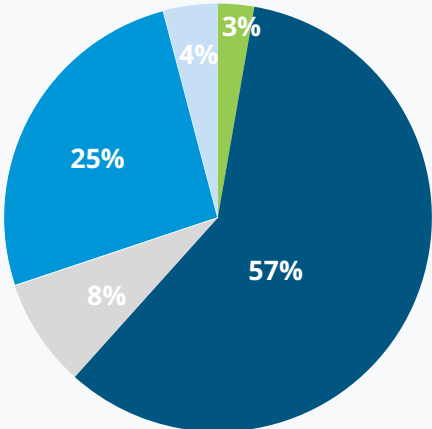
Pay a bill to avoid service disconnect



Rent/Mortgage



### Customer response to "How would you describe yourself?":



- American Indian/Alaskan Native
- White
- Two or more Races
- Black or African American
- Asian/Pacific Islander

# U.S. Consumer Total Addressable Market (TAM)

## U.S. Subprime Unsecured

+\$30B<sup>1</sup>

Over 12% of U.S. Borrowers Have Subprime Credit<sup>1</sup>

**~1%**  
Estimated  
CashNetUSA  
share of Subprime  
market

## U.S. Near Prime

+\$45B<sup>1</sup>

Over 18% of U.S. Borrowers Have Near Prime Credit<sup>1</sup>

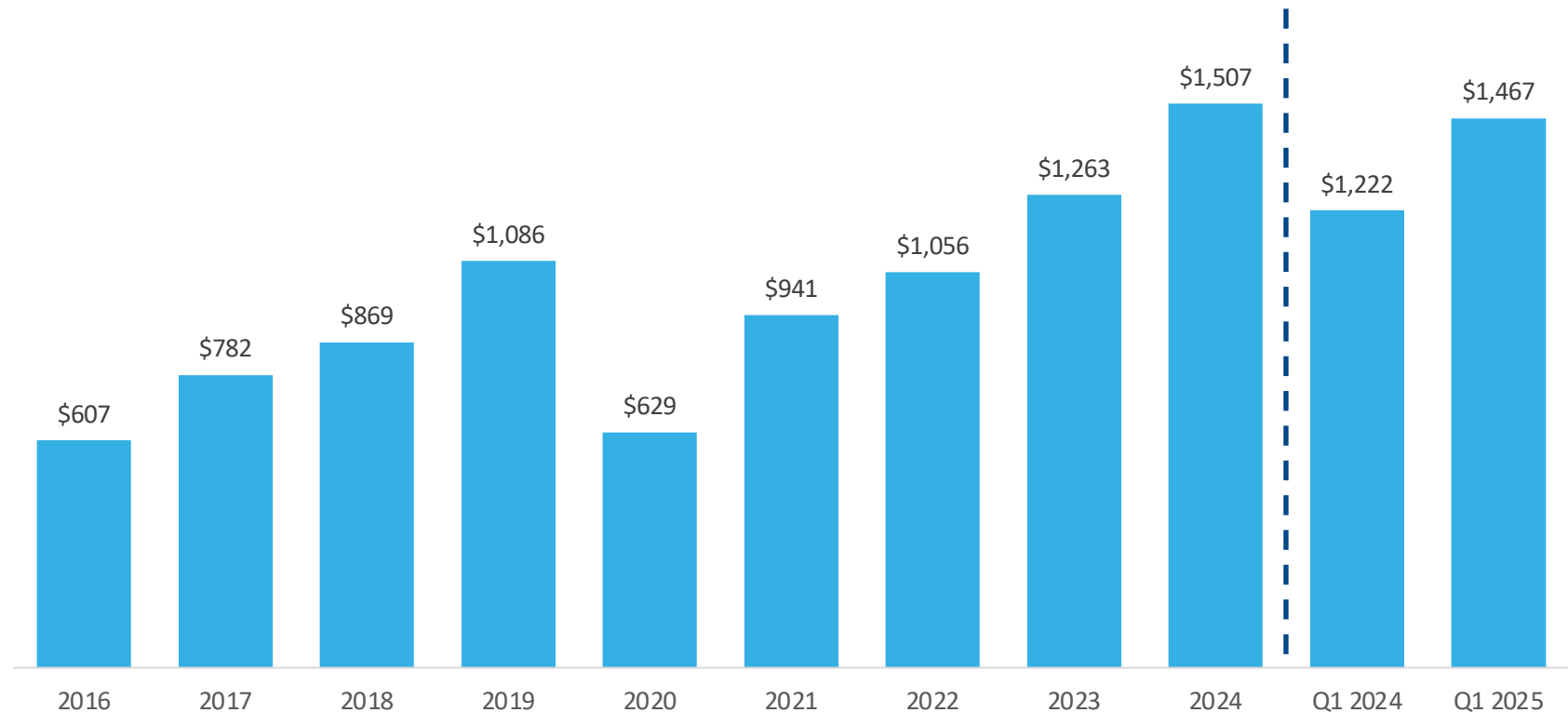
**~2%**  
Estimated  
NetCredit  
share of Near  
Prime market

1. TransUnion Credit Industry Insights Data Q1 2025

# High Quality Consumer Products to Close the Credit Gap

## Consumer Gross Accounts Receivable<sup>1,2</sup>

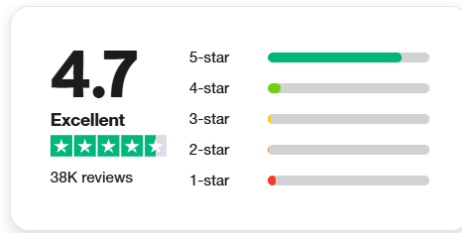
(\$ in Millions)



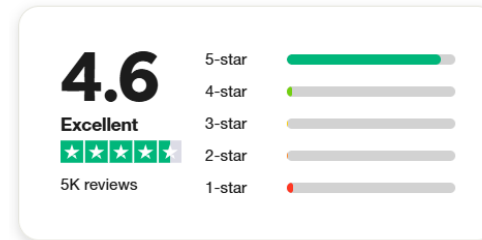
1. Gross Accounts Receivables are end of period balances.
2. Data shown includes CashNetUSA, NetCredit, Align, and Simplic Gross Accounts Receivable

# Trusted Products Drive High-Rated Reviews

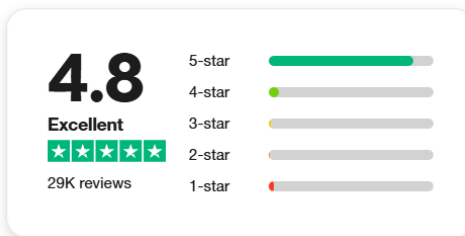
**CashNetUSA**



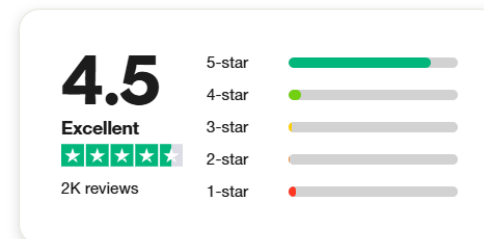
**ondeck**



**NetCredit**  
CREDIT TO THE PEOPLE



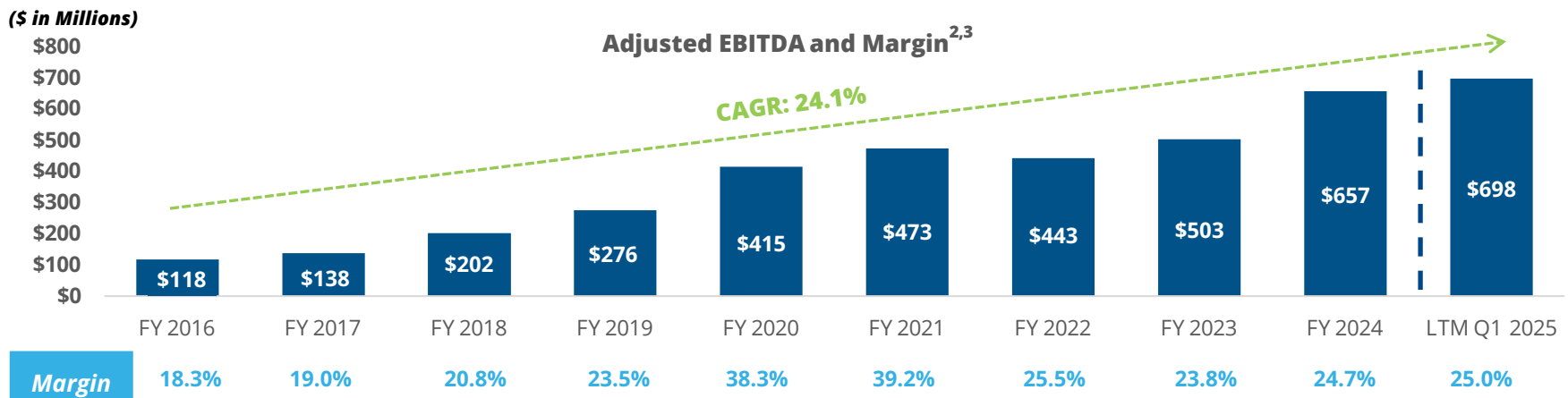
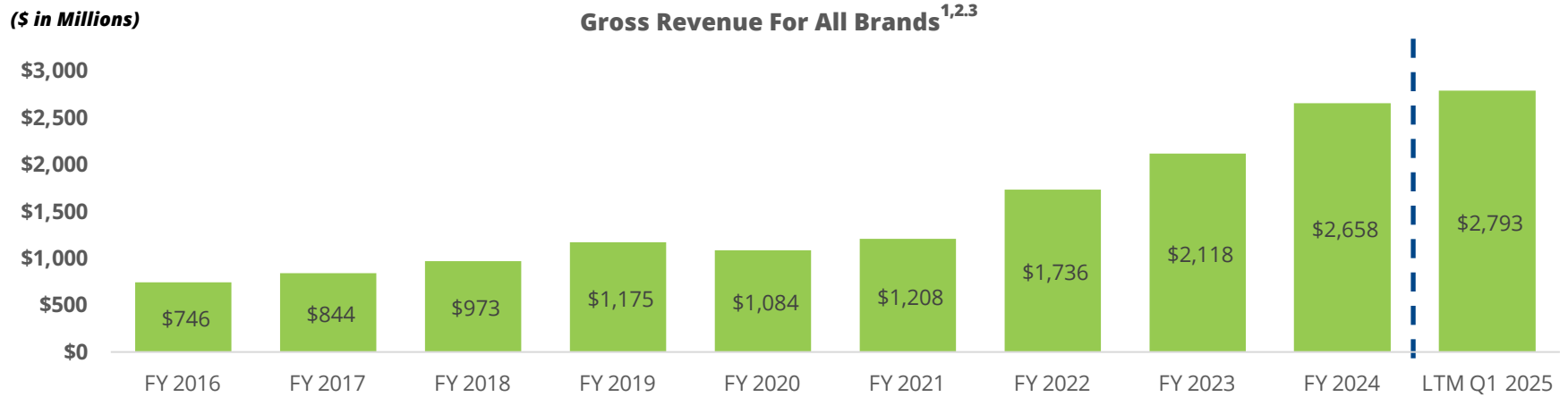
**HEADWAY CAPITAL**



Online Reviews via Trust Pilot as of January 2025

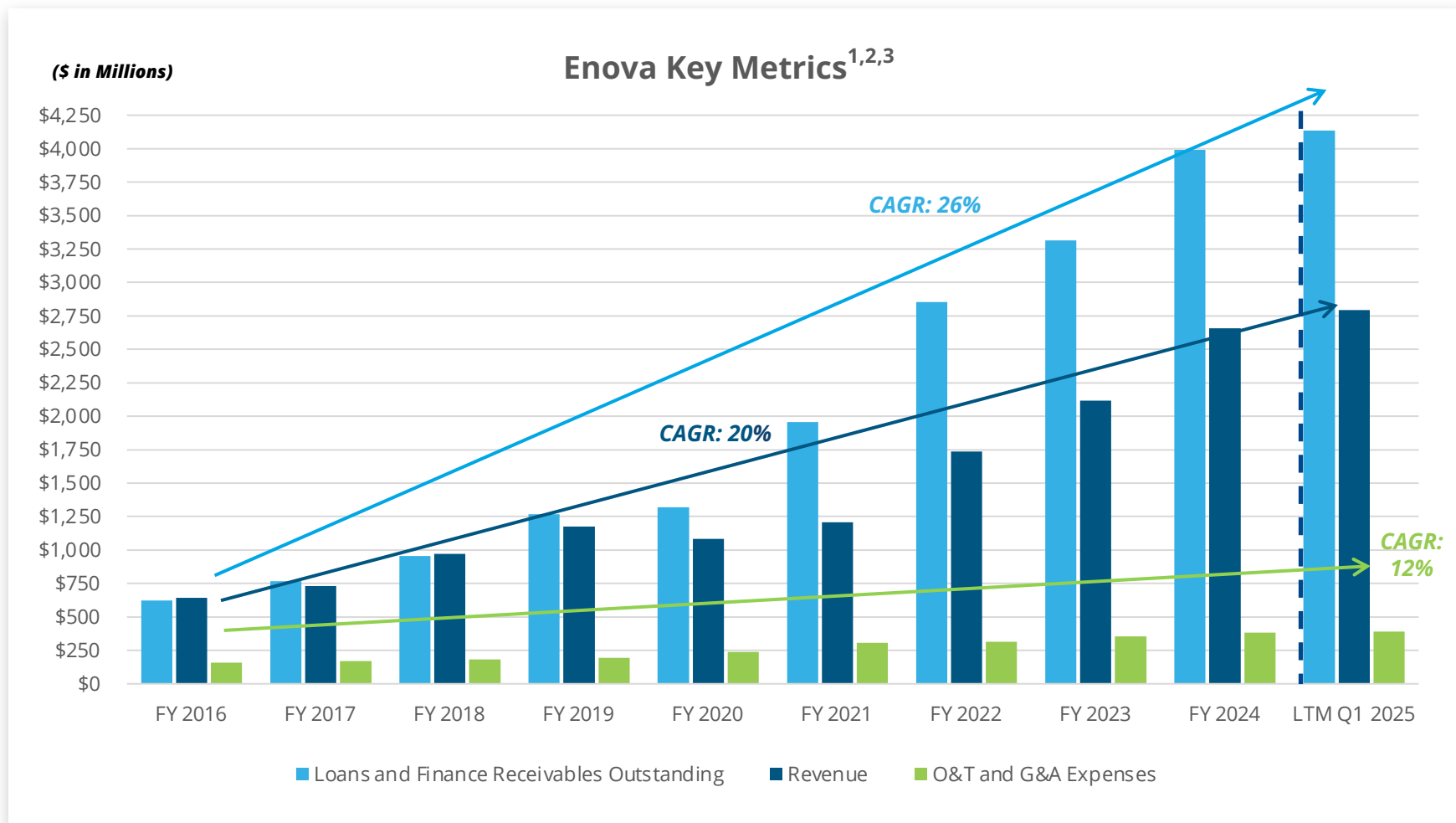
# Financial Performance

# History of Consistent Revenue and Profit Growth



1. From continuing operations using incurred method of accounting in effect through December, 2019. Enova elected the fair value option of accounting effective January 1, 2020.
2. Includes OnDeck data beginning October 13, 2020.
3. Adjusted EBITDA defined as net income excluding depreciation, amortization, interest, foreign currency transaction gains or losses, taxes, stock-based compensation expense and certain other items, as appropriate, that are not indicative of our core operating performance.

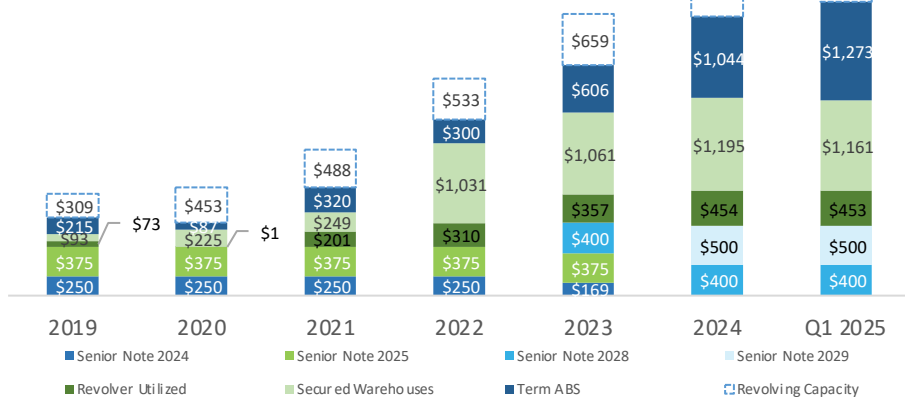
# Demonstrated Operating Leverage



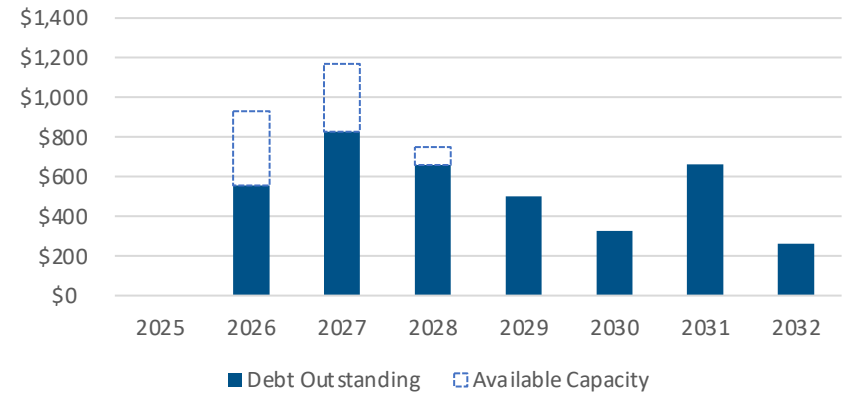
1. Gross loan and finance receivables balances outstanding include loan arrangements extended by unrelated third parties
2. From continuing operations using incurred method of accounting in effect through December, 2019. Enova elected the fair value option of accounting effective January 1, 2020.
3. Includes OnDeck data beginning October 13, 2020.

# Balance Sheet Flexibility is a Source of Strength

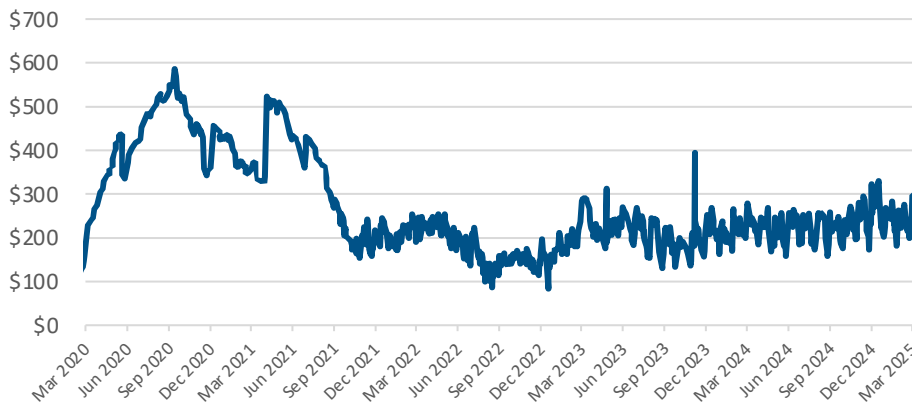
### Funding Mix and Capacity<sup>1</sup> (\$ in Millions)



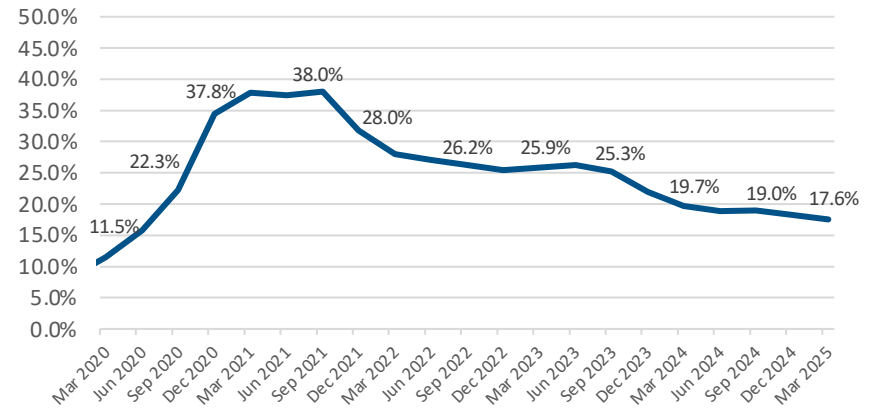
### Enova Debt Maturities<sup>2</sup> (\$ in Millions)



### Domestic Cash Balance (Restricted + Unrestricted)



### Tangible Capital to Tangible Assets<sup>3</sup>



1. Total U.S. debt outstanding at March 31, 2025, of \$3,788M, including a \$0.4M Letter of Credit in the Revolver. Canadian and Australian OnDeck warehouses and Pangea debt not included.

2. Includes stated final maturity dates for debt outstanding as of March 31, 2025.

3.  $Tangible\ Capital / Tangible\ Assets = [SE - (Goodwill + Intangible\ Assets)] / [Quarterly\ Total\ Tangible\ Assets]$ . Tangible Assets is calculated as Total Assets less Goodwill and Intangible Assets.

# Appendix

# Proactive Global Compliance Capabilities

**Enova has a compliance framework that includes:**  
Focus on tone from the top to instill an ethical culture

Centralized team led by experienced compliance professionals:

- Chief Compliance Officer reports directly to Board of Directors
- Multiple CRCM/CAMS accreditations

Policies, procedures and other controls focused on compliance and the fair treatment of customers

Regulatory framework built into technology platform and the business model

Training of employees on compliance requirements and transparency around pricing and other key aspects of its products

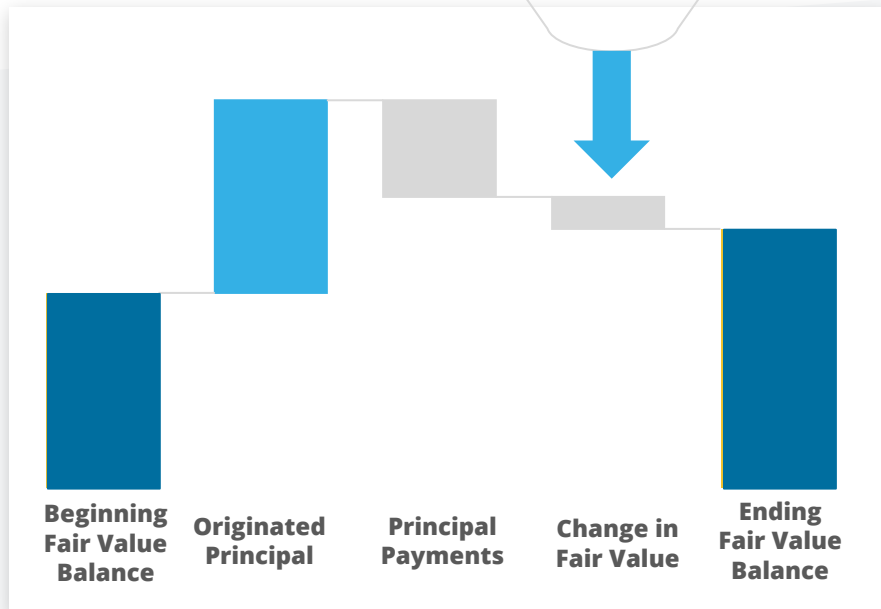
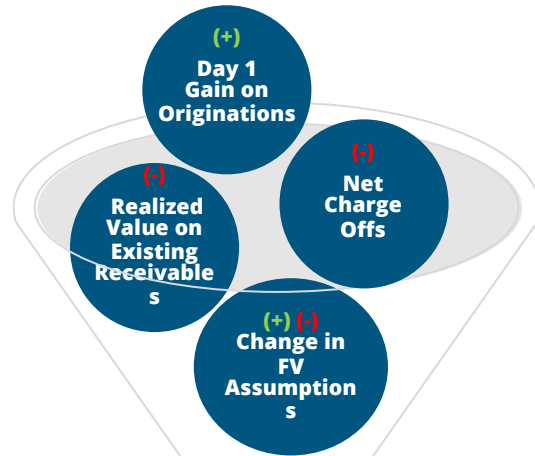
A comprehensive risk assessment and monitoring and testing program

Early warning signals on new regulations and other legal risks



# Key Changes to Financial Reporting Under Fair Value

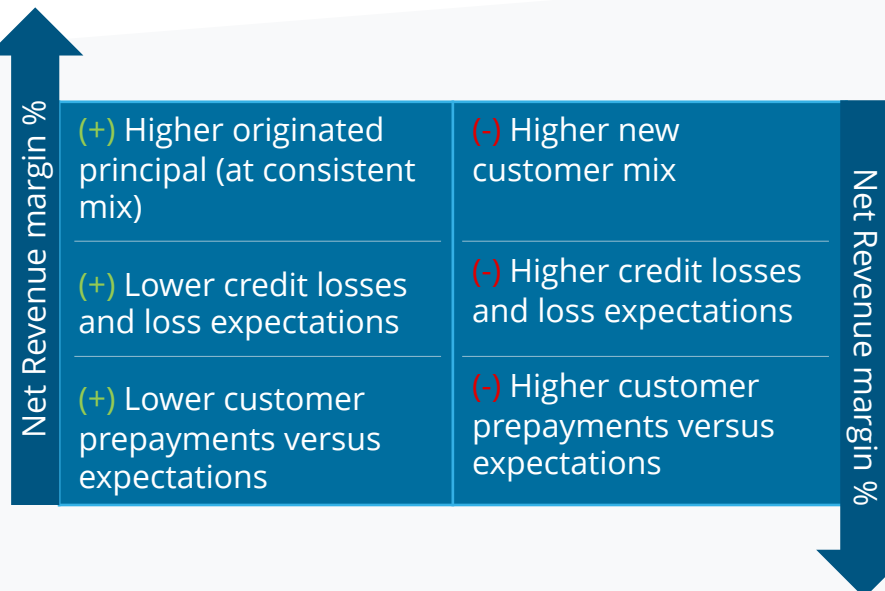
## Balance Sheet



## Income Statement

Revenue  
- Change in Fair Value

**Net Revenue**  
**Net Revenue Margin %**



# Consolidated Income Statements

Consolidated Statements of Income (in millions)	12 Mo. Ended	12 Mo. Ended	12 Mo. Ended	12 Mo. Ended	12 Mo. Ended	YTD
	December	December	December	December	December	March 31,
	31, 2020 <sup>1</sup>	31, 2021 <sup>1</sup>	31, 2022 <sup>1</sup>	31, 2023 <sup>1</sup>	31, 2024 <sup>1</sup>	2025 <sup>1,3</sup>
<b>Revenue</b>	\$1,084	\$1,208	\$1,736	\$2,118	\$2,658	\$746
Cost of Revenue / Change in FV	(400)	(184)	(618)	(888)	(1,128)	319
<b>Net Revenue</b>	684	1,024	1,118	1,230	1,530	426
<b>Operating Expenses</b>						
Marketing	70	271	383	415	524	139
Operations and technology	96	148	174	195	224	62
General and Administrative	141	157	140	160	157	42
Depreciation and amortization	20	35	37	38	40	10
<b>Total Operating Expenses</b>	326	611	734	808	945	254
<b>Income from Operations</b>	358	413	384	422	585	172
Interest expense, net	(87)	(77)	(116)	(195)	(290)	(81)
Foreign currency transaction (loss) gain	1	-	(1)	-	(1)	(452)
Gain on bargain purchase <sup>2</sup>	164	-	-	-	-	-
Equity method investment income (loss)	1	3	6	-	(17)	120
Other nonoperating expense	(1)	(2)	(1)	-	(6)	-
<b>Income before Income Taxes</b>	435	337	272	227	271	91
Provision for income taxes	57	80	65	52	62	18
<b>Net income from continuing operations before noncontrolling interest</b>	378	257	207	175	209	73
Less: Net income (loss) attributable to noncontrolling interest	-	1	-	-	-	-
<b>Net Income from Continuing Operations</b>	<b>\$378</b>	<b>\$256</b>	<b>\$207</b>	<b>\$175</b>	<b>\$209</b>	<b>\$73</b>

1. Enova elected the fair value option of accounting effective January 1, 2020.
2. Gain on bargain purchase resulted from OnDeck acquisition closed on October 13, 2020.
3. Unaudited

# Consolidated Balance Sheets

<b>Consolidated Balance Sheets</b> <i>(in millions)</i>	<b>As of</b> <b>December 31,</b> <b>2020<sup>2</sup></b>	<b>As of</b> <b>December 31,</b> <b>2021<sup>2</sup></b>	<b>As of</b> <b>December 31,</b> <b>2022<sup>2</sup></b>	<b>As of</b> <b>December 31,</b> <b>2023<sup>2</sup></b>	<b>As of</b> <b>December 31,</b> <b>2024<sup>2</sup></b>	<b>As of</b> <b>March 31,</b> <b>2025<sup>2,3</sup></b>
<b>Assets</b>						
Cash and restricted cash	\$369	\$226	\$178	\$377	\$323	\$312
Loans and finance receivables, net	1,242	1,965	3,019	3,629	4,386	4,570
PP&E, net	79	78	93	109	120	125
Goodwill and Intangible assets, net	294	315	307	298	290	288
Other assets	124	177	184	172	147	163
Assets from discontinued operations	-	-	-	-	-	-
<b>Total Assets</b>	<b>\$2,108</b>	<b>\$2,761</b>	<b>\$3,781</b>	<b>\$4,585</b>	<b>\$5,266</b>	<b>\$5,457</b>
<b>Liabilities and Stockholder's Equity</b>						
Debt <sup>1</sup>	\$946	\$1,384	\$2,259	\$2,944	\$3,563	\$3,563
Other liabilities	243	284	336	401	506	503
Liabilities from discontinued operations	-	-	-	-	-	-
Total Liabilities	1,189	1,668	2,595	3,345	4,069	4,260
<b>Total Stockholder's Equity</b>	<b>919</b>	<b>1,093</b>	<b>1,186</b>	<b>1,240</b>	<b>1,197</b>	<b>1,196</b>
<b>Total Liabilities and Stockholder's Equity</b>	<b>\$2,108</b>	<b>\$2,761</b>	<b>\$3,781</b>	<b>\$4,585</b>	<b>\$5,266</b>	<b>\$5,457</b>

1. Debt shown is net of deferred loan issuance costs.
2. Enova elected the fair value option of accounting effective January 1, 2020.
3. Unaudited

# Reconciliation of Non-GAAP Financial Measures

<b>Net Income to Adjusted EBITDA</b> <i>(in millions)</i> <i>(unaudited)</i>	<b>12 Mo. Ended</b> <b>December 31,</b> <b>2020<sup>6</sup></b>	<b>12 Mo. Ended</b> <b>December 31,</b> <b>2021<sup>6</sup></b>	<b>12 Mo. Ended</b> <b>December 31,</b> <b>2022<sup>6</sup></b>	<b>12 Mo. Ended</b> <b>December 31,</b> <b>2023<sup>6</sup></b>	<b>12 Mo. Ended</b> <b>December 31,</b> <b>2024<sup>6</sup></b>	<b>12 Mo. Ended</b> <b>March 31,</b> <b>2025<sup>6</sup></b>
<b>Net income</b>	\$378.1	\$253.7	\$207.4	\$175.1	\$209.4	\$234.0
Depreciation and amortization expenses	19.7	35.4	36.9	38.2	40.2	40.0
Interest expense, net	86.5	75.9	115.9	194.8	290.4	305.4
Foreign currency transaction loss (gain)	(0.5)	0.4	(0.6)	(0.1)	1.1	1.5
Provision for income taxes	57.2	82.7	65.2	52.1	61.7	63.5
Stock-based compensation expense	18.0	21.2	22.0	26.7	31.8	32.1
Gain on bargain purchase <sup>1</sup>	(164.0)	-	-	-	-	-
Transaction-related costs <sup>2</sup>	20.0	2.3	0.7	0.8	0.3	-
Equity method investment (income) loss <sup>3</sup>	(0.6)	(2.1)	(6.4)	(0.1)	16.5	16.3
Other nonoperating expenses	0.8	1.1	1.3	0.3	5.7	5.2
Lease termination and cease-use costs <sup>4</sup>	-	3.3	-	-	-	-
Regulatory settlement <sup>5</sup>	-	-	-	15.2	-	-
<b>Adjusted EBITDA</b>	<b>\$415.3</b>	<b>\$473.8</b>	<b>\$442.8</b>	<b>\$503.0</b>	<b>\$657.1</b>	<b>\$698.0</b>

- In the fourth quarter of 2020, the Company recorded a gain on bargain purchase related to an acquisition.*
- In the third and fourth quarters of 2020, the Company recorded costs related to an acquisition.*
- In the second quarter of 2022, the Company recorded equity method investment income of \$6.3 million (\$3.6 million net of tax) that was comprised primarily of a \$11.0 million gain generated on Linear's sale of its operating company, partially offset by a \$4.4 million loss on the sale of OnDeck Canada. In the third quarter of 2024, the Company recorded an equity method investment loss of \$16.6 million (\$13.3 million net of tax) related to the write-down of its investment in Linear.*
- In the third quarter of 2021, the Company recorded a gain upon the exit of leased office space. In the third quarter of 2024, the Company recorded losses on early extinguishment of debt for \$5.7 million (\$4.3 million net of tax).*
- In the fourth quarter of 2023, the Company consented to the issuance of a Consent Order by the Consumer Financial Protection Bureau, or the CFPB, pursuant to which it agreed, without admitting or denying any of the facts or conclusions made by the CFPB, to pay a civil money penalty of \$15.0 million, which is nondeductible for tax purposes.*
- Enova elected the fair value option of accounting effective January 1, 2020.*

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