

					2015										2016								20	17			
	Firs		Second		Third		ourth		Total		First		Second		Third		Fourth		Total		First		Second		Third		
Statement of Income Data:	Quart	ter	Quarter		Quarter	Qu	uarter		Year		Quarter		Quarter		Quarter		Quarter		Year		Quarter		Quarter	-	Quarter	Ye	ar to Date
Revenue	Ś 16	5 676	\$ 146,2	10 Ś	165,227	Ś	175,417	s	652,600	Ś	174.653	Ś	172,535	Ś	195,943	Ś	202,438	Ś	745,569	Ś	192,263	Ś	189,904	Ś	217,878	Ś	600,045
Cost of Revenue		8.570	41.5		65.614		71.138	Ş	216.858	Ş	69.577	Ş	65,453	Ş	95.391	Ş	97.545	Ş	327.966	Ş	81.884	Ş	79,862	Ŷ	107.341	Ş	269.087
COSt OF REVENUE		8,570	41,5		05,014		/1,158		210,050	-	05,577	-	05,455		33,331		57,545		327,500		01,004		75,802	-	107,541		205,087
Gross Profit	12	7,106	104,74	4	99,613		104,279		435,742		105,076		107,082		100,552		104,893		417,603		110,379		110,042		110,537		330,958
Expenses																											
Marketing	2	4,156	24,70	17	35,568		32,451		116,882		21,181		25,597		26,722		23,904		97,404		19,583		23,410		27,000		69,993
Operations and technology	1	8,012	17,5	4	18,590		19,856		74,012		20,134		20,935		20,637		23,496		85,202		23,531		21,818		27,163		72,512
General and administrative	2	5,566	27,0	19	22,627		26,791		102,073		27,925		27,515		21,307		21,209		97,956		25,696		26,245		25,164		77,105
Depreciation and amortization		5,283	5,0	3	3,882		4,190		18,388		3,987		4,228		3,789		3,560		15,564		3,497		3,366		3,533		10,396
Total Expenses	7	3,017	74,3	3	80,667		83,288		311,355		73,227		78,275		72,455		72,169		296,126		72,307		74,839		82,860		230,006
Income from Operations	5	4,089	30,3	1	18,946		20,991		124,387		31,849		28,807		28,097		32,724		121,477		38,072		35,203		27,677		100,952
Interest expense	(1	3,305)	(12,90	14)	(13,292)		(13,382)		(52,883)		(15,915)		(16,026)		(16,117)		(17,545)		(65,603)		(17,222)		(17,012)		(18,292)		(52,526
Foreign currency transaction (loss) gain		(944)	(1)	(212)		202		(985)		1,568		471		145		(622)		1,562		227		62		65		354
Loss on early extinguishment of debt		-			-		-		-		-		-		-		-		-		-		-	_	(14,927)		(14,927
Income (loss) before Income Taxes	3	9,840	17,4	6	5,442		7,811		70,519		17,502		13,252		12,125		14,557		57,436		21,077		18,253		(5,477)		33,853
Provision for (benefit from) income taxes	1	5,310	6,5	2	1,025		3,630		26,527		7,639		5,064		4,288		5,843		22,834		7,225		6,380	_	(2,109)		11,496
Net Income (Loss)	\$ 2	4,530	\$ 10,8	i4 \$	4,417	\$	4,181	\$	43,992	\$	9,863	\$	8,188	\$	7,837	\$	8,714	\$	34,602	\$	13,852	\$	11,873	\$	(3,368)	\$	22,357
Earnings Per Share																											
Earnings per common share:																											
Basic	\$	0.74	\$ 0.3	з \$	0.13	\$	0.13	\$	1.33	\$	0.30	\$	0.25	\$	0.24	\$	0.26	\$	1.04	\$	0.42	\$	0.35	\$	(0.10)	\$	0.67
Diluted	\$	0.74	\$ 0.3	з \$	0.13	\$	0.13	\$	1.33	\$	0.30	\$	0.25	\$	0.23	\$	0.26	\$	1.03	\$	0.41	\$	0.35	\$	(0.10)	\$	0.66
Weighted average common shares outstanding:																											
Basic	3	3,000	33,00	0	33,000		33,024		33,006		33,142		33,175		33,211		33,237		33,192		33,372		33,553		33,670		33,533
Diluted	3	3,008	33,0	.5	33,022		33,061		33,026		33,187		33,335		33,558		33,767		33,462		34,036		34,125		33,670		34,119
Balance Sheet Data (at period end):																											
Cash and cash equivalents	\$ 14	3,444	\$ 96,2	7\$	34,310	\$	42,066	\$	42,066	\$	112,211	\$	39,167	\$	45,681	\$	39,934	\$	39,934	\$	97,030	\$	46,209	\$	110,054	\$	110,054
Loans and finance receivables, net	27	9,055	317,4	4	380,805		434,633		434,633		428,202		489,990		542,865		561,550		561,550		515,463		563,996		637,736		637,736
Total assets ^{(a)(b)}	74	9,895	769,50	16	780,172		840,537		840,537		915,176		910,869		975,079		977,879		977,879		985,413		1,001,869		1,139,778		1,139,778
Long-term debt (b)	48	1,417	482,1	.0	482,808	1	541,909		541,909		594,414		588,824		635,179		649,911		649,911		631,117		638,749		765,395		765,395
Total stockholder's equity		7,820	195,0		199,276		205,968		205,968		217,605		224,281		233,085		241,699		241,699		258,473		274,568		274,805		274,805

(a) On January 1, 2016, the Company adopted an accounting change which requires the classification of deferred tax liabilities and assets as noncurrent. Prior period balances have been revised to conform. (b) On January 1, 2016, the Company adopted an accounting change which requires the presentation of debt issuance costs in the consolidated balance sheets as a deduction from the carrying amount of the related debt liability instead of a deferred charge (as an asset). Prior period balances have been revised to conform.

			2015					2016				20	17	
	First	Second	Third	Fourth	Total	First	Second	Third	Fourth	Total	First	Second	Third	
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Year to Date
Net Income	\$ 24,530	\$ 10,864	\$ 4,417	\$ 4,181	\$ 43,992	\$ 9,863	\$ 8,188	\$ 7,837	\$ 8,714	\$ 34,602	\$ 13,852	\$ 11,873	\$ (3,368)	\$ 22,357
Depreciation and amortization expenses	5,283	5,033	3,882	4,190	18,388	3,987	4,228	3,789	3,560	15,564	3,497	3,366	3,533	10,396
Interest expense, net	13,305	12,904	13,292	13,382	52,883	15,915	16,026	16,117	17,545	65,603	17,222	17,012	18,292	52,526
Foreign currency transaction loss (gain)	944	31	212	(202)	985	(1,568)	(471)	(145)	622	(1,562)	(227)	(62)	(65)	(354)
Provision for income taxes	15,310	6,562	1,025	3,630	26,527	7,639	5,064	4,288	5,843	22,834	7,225	6,380	(2,109)	11,496
Stock-based compensation expense	1,712	2,204	2,625	3,089	9,630	1,968	2,181	2,265	2,108	8,522	2,320	2,987	2,996	8,303
Adjustments:														
Acquisition related costs (a)	-	-	-	-	-	-	-	-	(3,300)	(3,300)	-	-	-	-
Lease termination and relocation costs ^(b)	-	3,480	(210)	-	3,270	-	-	-	-	-	-	-	-	-
Loss on early extinguishment of debt ^(c)													14,927	14,927
Adjusted EBITDA	\$ 61,084	\$ 41,078	\$ 25,243	\$ 28,270	\$ 155,675	\$ 37,804	\$ 35,216	\$ 34,151	\$ 35,092	\$ 142,263	\$ 43,889	\$ 41,556	\$ 34,206	\$ 119,651
Adjusted EBITDA margin calculated as follows:														
Total Revenue	\$ 165,676	\$ 146,280	\$ 165,227	\$ 175,417	\$ 652,600	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569	\$ 192,263	\$ 189,904	\$ 217,878	\$ 600,045
Adjusted EBITDA	\$ 61,084	\$ 41,078	\$ 25,243	\$ 28,270	\$ 155,675	\$ 37,804	\$ 35,216	\$ 34,151	\$ 35,092	\$ 142,263	\$ 43,889	\$ 41,556	\$ 34,206	\$ 119,651
Adjusted EBITDA as a percentage of total revenue	36.9%	28.1%	15.3%	16.1%	23.9%	21.6%	20.4%	17.4%	17.3%	19.1%	22.8%	21.9%	15.7%	19.9%

(a) In the fourth quarter of 2016, the Company recorded a \$3.3 million fair value adjustment (\$2.0 million net of tax) to contingent consideration related to a prior year acquisition. (b) In May 2015, the Company relocated its headquarters and as a result incurred \$3.3 million of facility cease-use charges (\$2.1 million net of tax) consisting of remaining lease obligations and disposal costs on its prior headquarters. During the third quarter of 2015 the Company made adjustments to its lease termination costs. (c) In the third quarter of 2017, the Company recorded a \$14.9 million loss on early extinguishment of debt (\$9.2 million net of tax) related to the repurchase of \$155.0 million principal amount of senior notes.

Enova International, Inc. Adjusted Earnings (Unaudited) (Dollars in thousands)



				201	15								2016							20	17			
	First	Sec	ond	Thi	rd	Fou	urth	1	Total	 First		Second	Third	F	Fourth		Total	 First		Second		Third		
	 Quarter	Qua	rter	Quar	rter	Qua	arter		Year	Quarter	_	Quarter	 Quarter	0	uarter	_	Year	 Quarter		Quarter		Quarter	Year	r to Date
Net Income	\$ 24,530	\$	10,864	\$	4,417	\$	4,181	\$	43,992	\$ 9,863	\$	8,188	\$ 7,837	\$	8,714	\$	34,602	\$ 13,852	\$	11,873	\$	(3,368)	\$	22,357
Adjustments (net of tax):																								
Acquisition related costs (a)	-		-		-		-		-	-		-	-		(3,300)		(3,300)	-		-		-		-
Lease termination and relocation costs (b)	-		3,480		(210)		-		3,270	-		-	-		-		-	-		-		-		-
Loss on early extinguishment of debt (c)	-		-		-		-		-	-		-	-		-		-	-		-		14,927		14,927
Intangible asset amortization	3		4		3		484		494	320		276	271		270		1,137	271		271		269		811
Stock-based compensation expense	1,712		2,204		2,625		3,089		9,630	1,968		2,181	2,265		2,108		8,522	2,320		2,987		2,996		8,303
Foreign currency transaction loss (gain)	944		31		212		(202)		985	(1,568)		(471)	(145)		622		(1,562)	(227)		(62)		(65)		(354)
Cumulative tax effect of adjustments	 (1,022)		(2,155)		(842)		(1,354)		(5,373)	 (315)		(803)	 (902)		113		(1,907)	 (810)	_	(1,113)		(6,121)		(8,044)
Adjusted earnings	\$ 26,167	\$	14,428	\$	6,205	\$	6,198	\$	52,998	\$ 10,268	\$	9,371	\$ 9,326	\$	8,527	\$	37,492	\$ 15,406	\$	13,956	\$	8,638	\$	38,000
Diluted earnings per share	\$ 0.74	\$	0.33	\$	0.13	\$	0.13	\$	1.33	\$ 0.30	\$	0.25	\$ 0.23	\$	0.26	\$	1.03	\$ 0.41	\$	0.35	\$	(0.10)	\$	0.66
Adjusted earnings per share	\$ 0.79	\$	0.44	\$	0.19	\$	0.19	\$	1.60	\$ 0.31	\$	0.28	\$ 0.28	\$	0.25	\$	1.12	\$ 0.45	\$	0.41	\$	0.25	\$	1.11

(a) In the fourth quarter of 2016, the Company recorded a \$3.3 million fair value adjustment (\$2.0 million net of tax) to contingent consideration related to a prior year acquisition.
(b) In May 2015, the Company relocated its headquarters and as a result incurred \$3.3 million of facility cease-use charges (\$2.1 million net of tax) consisting of remaining lease obligations and disposal costs on its prior headquarters. During the third quarter of 2015 the Company made adjustments to its lease termination costs.
(c) In the third quarter of 2017, the Company recorded a \$14.9 million loss on early extinguishment of debt (\$9.2 million net of tax) related to the repurchase of \$15.0 million principal amount of senior notes.

Enova International, Inc. Loss Experience Trends - Short-Term Loans (Unaudited) (Dollars in thousands)



		20	15				20	16				2017	
	First	Second		Third	Fourth	First	Second		Third	Fourth	First	Second	Third
Short-term loans:	 Quarter	 Quarter		Quarter	 Quarter	 Quarter	 Quarter		Quarter	 Quarter	 Quarter	 Quarter	 Quarter
Cost of revenue	\$ 11,843	\$ 14,299	\$	18,315	\$ 17,837	\$ 13,276	\$ 14,214	\$	20,531	\$ 21,600	\$ 15,602	\$ 16,584	\$ 23,849
Charge-offs (net of recoveries)	13,908	12,683		17,226	18,125	16,540	11,720		15,956	21,021	18,975	15,539	20,439
Average short-term combined loan balance, gross ^{(a)(b)}	80,933	78,376		87,160	83,513	80,990	75,767		85,439	84,437	81,882	79,021	91,736
Ending short-term combined loan balance, gross ^(b)	73,406	86,032		88,174	83,944	72,915	83,249		83,503	89,097	72,059	85,688	91,967
Ending allowance and liability for losses	\$ 13,650	\$ 15,472	\$	16,380	\$ 15,950	\$ 12,598	\$ 14,746	\$	19,184	\$ 19,486	\$ 16,205	\$ 17,449	\$ 21,047
Short-term loan ratios: Cost of revenue as a % of average short-term combined loan balance, gross ^{(a)(b)}	14.6%	18.2%		21.0%	21.4%	16.4%	18.8%		24.0%	25.6%	19.1%	21.0%	26.0
Charge-offs (net of recoveries) as a % of average short-term combined loan balance, gross ^{(a)(b)}	17.2%	16.2%		19.8%	21.7%	20.4%	15.5%		18.7%	24.9%	23.2%	19.7%	22.3
Gross profit margin	76.7%	70.5%		66.4%	65.0%	72.1%	69.5%		60.5%	56.8%	67.1%	64.5%	52.2
Allowance and liability for losses as a % of combined loan balance, $gross^{(b)(c)}$	18.6%	18.0%		18.6%	19.0%	17.3%	17.7%		23.0%	21.9%	22.5%	20.4%	22.9

(a) The average short-term combined loan balance is the average of the month-end balances during the period. (b) Non-GAAP measure.

(c) Allowance and liability for losses as a % of combined loan balance, gross, is determined using period-end balances.

Enova International, Inc. Loss Experience Trends - Line of Credit Accounts (Unaudited) (Dollars in thousands)



		2	015					20	16				2017	
	First	Second		Third	Fourth	First		Second		Third	Fourth	First	Second	Third
Line of credit accounts:	 Quarter	 Quarter		Quarter	Quarter	Quarter	_	Quarter		Quarter	Quarter	Quarter	Quarter	Quarter
Cost of revenue	\$ 7,813	\$ 4,870	\$	13,048	\$ 17,816	\$ 16,471	\$	17,251	\$	29,739	\$ 25,028	\$ 19,831	\$ 19,868	\$ 23,439
Charge-offs (net of recoveries)	14,926	8,231		9,262	14,962	16,914		14,506		20,973	25,229	24,660	18,786	19,476
Average loan balance ^(a)	95,777	72,584		81,511	94,532	100,648		105,553		126,371	138,259	135,621	128,348	145,398
Ending loan balance	76,196	73,539		89,142	100,855	98,351		118,030		132,388	144,183	124,498	134,154	154,689
Ending allowance for losses balance	\$ 12,340	\$ 9,091	\$	12,873	\$ 15,727	\$ 15,284	\$	18,029	\$	26,795	\$ 26,594	\$ 21,765	\$ 22,847	\$ 26,810
Line of credit account ratios:														
Cost of revenue as a % of average loan balance ^(a)	8.2%	6.7%		16.0%	18.8%	16.4%		16.3%		23.5%	18.1%	14.6%	15.5%	16.1%
Charge-offs (net of recoveries) as a % of average loan balance ^(a)	15.6%	11.3%		11.4%	15.8%	16.8%		13.7%		16.6%	18.2%	18.2%	14.6%	13.4%
Gross profit margin	86.0%	88.1%		70.2%	60.5%	66.4%		65.7%		49.7%	59.7%	66.6%	66.2%	66.0%
Allowance for losses as a % of loan balance ^(b)	16.2%	12.4%		14.4%	15.6%	15.5%		15.3%		20.2%	18.4%	17.5%	17.0%	17.3%

(a) The average loan balance for line of credit accounts is the average of the month-end balances during the period.
(b) Allowance for losses as a % of loan balance is determined using period-end balances.



		20	15				20	16				2017	
	 First	Second		Third	Fourth	 First	Second		Third	Fourth	 First	Second	Third
Installment loans:	 Quarter	 Quarter		Quarter	 Quarter	 Quarter	 Quarter		Quarter	 Quarter	 Quarter	 Quarter	 Quarter
Cost of revenue	\$ 18,914	\$ 22,367	\$	34,251	\$ 35,485	\$ 39,830	\$ 33,988	\$	45,121	\$ 50,917	\$ 46,451	\$ 43,410	\$ 60,053
Charge-offs (net of recoveries)	23,302	20,627		24,553	35,470	36,541	32,332		37,383	46,411	55,179	44,443	46,598
Average installment combined loan and finance receivable balance,													
gross ^{(a)(b)}	208,995	219,402		273,075	329,067	351,806	368,316		425,825	455,046	445,760	437,329	492,064
Ending installment combined loan and finance receivable balance, gross													
(b)	206,028	240,683		304,915	351,279	351,754	393,758		451,421	459,414	424,706	456,006	525,083
Ending allowance and liability for losses	\$ 26,175	\$ 28,126	\$	37,465	\$ 37,401	\$ 41,004	\$ 42,878	\$	50,495	\$ 54,861	\$ 46,471	\$ 45,484	\$ 59,220
Installment loan ratios:													
Cost of revenue as a % of average installment combined loan and finance													
receivable balance, gross ^{(a)(b)}	9.0%	10.2%		12.5%	10.8%	11.3%	9.2%		10.6%	11.2%	10.4%	9.9%	12.2%
Charge-offs (net of recoveries) as a % of average installment combined													
loan and finance receivable balance, gross ^{(a)(b)}	11.1%	9.4%		9.0%	10.8%	10.4%	8.8%		8.8%	10.2%	12.4%	10.2%	9.5%
Gross profit margin	67.8%	60.4%		48.4%	55.0%	48.6%	54.7%		46.8%	43.5%	45.4%	48.4%	39.3%
Allowance and liability for losses as a % of combined loan and finance													
receivable balance, $\operatorname{gross}^{(b)(c)}$	12.7%	11.7%		12.3%	10.6%	11.7%	10.9%		11.2%	11.9%	10.9%	10.0%	11.3%

(a) The average installment combined loan and finance receivable balance is the average of the month-end balances during the period.

(b) Non-GAAP measure.

(c) Allowance and liability for losses as a % of combined loan and finance receivable balance, gross, is determined using period-end balances.



		2015					2016				20	117	
First	Second	Third	Fourth	Total	First	Second	Third	Fourth	Total	First	Second	Third	
Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Year to Date
\$ 50,861	\$ 48,495	\$ 54,549	\$ 50,988	\$ 204,893	\$ 47,598	\$ 46,640	\$ 51,999	\$ 50,018	\$ 196,255	\$ 47,423	\$ 46,776	\$ 49,875	\$ 144,074
55,653	40,915	43,832	45,121	185,521	48,973	50,275	59,090	62,124	220,462	59,459	58,824	68,889	187,172
58,757	56,438	66,409	78,903	260,507	77,506	74,991	84,823	90,055	327,375	85,083	84,057	98,929	268,069
165,271	145,848	164,790	175,012	650,921	174,077	171,906	195,912	202,197	744,092	191,965	189,657	217,693	599,315
405	432	437	405	1,679	576	629	31	241	1,477	298	247	185	730
\$ 165,676	\$ 146,280	\$ 165,227	\$ 175,417	\$ 652,600	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569	\$ 192,263	\$ 189,904	\$ 217,878	\$ 600,045
		2015					2016				20	117	
First	Second	2015 Third	Fourth	Total	First	Second	2016 Third	Fourth	Total	First	20 Second	117 Third	
First Quarter	Second Quarter		Fourth Quarter	Total Year	First Quarter	Second Quarter		Fourth Quarter	Total Year	First Quarter			Year to Date
		Third					Third				Second	Third	Year to Date 24.0%
Quarter	Quarter	Third Quarter	Quarter	Year	Quarter	Quarter	Third Quarter	Quarter	Year	Quarter	Second Quarter	Third Quarter	
Quarter 30.7%	Quarter 33.1%	Third Quarter 33.0%	Quarter 29.1%	Year 31.4%	Quarter 27.3%	Quarter 27.0%	Third Quarter 26.5%	Quarter 24.7%	Year 26.3%	Quarter 24.7%	Second Quarter 24.6%	Third Quarter 22.9%	24.0%
Quarter 30.7% 33.6%	Quarter 33.1% 28.0%	Third Quarter 33.0% 26.5%	Quarter 29.1% 25.7%	Year 31.4% 28.4%	Quarter 27.3% 28.0%	Quarter 27.0% 29.1%	Third Quarter 26.5% 30.2%	Quarter 24.7% 30.7%	Year 26.3% 29.6%	Quarter 24.7% 30.9%	Second Quarter 24.6% 31.0%	Third Quarter 22.9% 31.6%	24.0% 31.2%
Quarter 30.7% 33.6% 35.5%	Quarter 33.1% 28.0% 38.6%	Third Quarter 33.0% 26.5% 40.2%	Quarter 29.1% 25.7% 45.0%	Year 31.4% 28.4% 39.9%	Quarter 27.3% 28.0% 44.4%	Quarter 27.0% 29.1% 43.5%	Third Quarter 26.5% 30.2% 43.3%	Quarter 24.7% 30.7% 44.5%	Year 26.3% 29.6% 43.9%	Quarter 24.7% 30.9% 44.2%	Second Quarter 24.6% 31.0% 44.3%	Third Quarter 22.9% 31.6% 45.4%	24.0% 31.2% 44.7%
ç	Quarter 50,861 55,653 58,757 165,271 405	Quarter Quarter 50,861 \$ 48,495 55,653 40,915 58,757 56,438 165,271 145,848 405 432	First Quarter Second Quarter Third Quarter 50,861 \$ 48,495 \$ 54,549 55,653 40,915 43,832 58,757 56,438 66,409 165,271 145,848 164,790 405 432 433 165,676 \$ 146,280 \$ 165,227	First Quarter Second Quarter Third Quarter Fourth Quarter 50,861 \$ 48,495 \$ 54,549 \$ 50,988 55,653 40,915 43,832 45,121 58,757 56,438 66,409 78,903 165,271 145,848 164,790 175,012 405 432 437 405 165,676 \$ 146,280 \$ 165,227 \$ 175,417	First Quarter Second Quarter Third Quarter Fourth Quarter Total Quarter 50,861 \$ 48,495 \$ 54,549 \$ 50,988 \$ 204,893 55,653 40,915 43,832 45,121 185,521 58,757 56,438 66,409 78,903 260,697 165,271 145,848 164,790 175,012 650,921 405 432 437 405 1,679 i 156,676 \$ 166,227 \$ 175,417 \$ 652,600	First Quarter Second Quarter Third Quarter Fourth Quarter Total Quarter First Quarter 50,861 \$ 48,495 \$ 54,549 \$ 50,988 \$ 204,893 \$ 47,598 55,653 40,915 43,832 45,121 185,521 48,973 58,757 56,438 66,409 78,903 260,507 77,506 165,271 145,848 164,790 175,012 650,921 174,077 405 432 437 405 1,679 576 165,676 \$ 165,227 \$ 175,417 \$ 652,600 \$ 174,653	First Quarter Second Quarter Third Quarter Fourth Quarter Total Quarter First Quarter Second Quarter 50,861 \$ 48,495 \$ 54,549 \$ 50,988 \$ 204,893 \$ 47,598 \$ 46,640 55,653 40,915 43,832 45,121 185,521 48,973 \$ 02,075 58,757 56,438 66,409 79,903 260,507 77,506 74,991 165,271 145,848 164,790 175,012 650,921 174,077 171,906 405 432 437 405 1,679 576 629 165,676 \$ 146,280 \$ 165,277 \$ 175,417 \$ 652,600 \$ 174,653 \$ 172,535	First Quarter Second Quarter Third Quarter Fourth Quarter Total Quarter First Quarter Second Quarter Third Quarter 50,861 \$ 48,495 \$ 54,549 \$ 50,988 \$ 204,893 \$ 47,598 \$ 46,640 \$ 51,999 55,653 40,915 43,832 45,121 185,521 48,973 \$ 02,075 59,090 58,757 56,438 66,409 78,903 260,507 77,506 74,991 84,823 165,271 145,848 164,790 175,012 650,921 174,077 171,906 195,912 405 432 437 405 1,679 576 629 31 165,676 \$ 165,227 \$ 175,417 \$ 652,600 \$ 174,653 \$ 172,535 \$ 195,943	First Quarter Second Quarter Third Quarter Fourth Quarter First Quarter First Quarter First Quarter Direct Quarter Third Quarter Fourth Quarter 55,633 40,915 43,832 45,121 185,521 48,973 50,275 59,090 62,124 58,757 55,638 66,409 78,903 260,507 77,506 74,991 84,823 90,055 165,271 145,848 164,790 175,012 650,921 174,077 171,906 195,912 202,197 405 432 437 405 1,679 576 629 31 241 165,676 \$ 166,220 \$ 175,417 \$ 652,600 \$ 174,653 \$ 172,535 \$ 195,943 \$ 202,438	First Quarter Second Quarter Third Quarter First Quarter Second Quarter Third Quarter Fourth Quarter First Quarter Second Quarter Third Quarter Fourth Quarter Total Quarter 50,861 \$ 48,495 \$ 54,549 \$ 50,988 \$ 204,893 \$ 47,598 \$ 46,640 \$ 51,999 \$ 50,018 \$ 196,255 55,653 40,915 43,832 45,121 185,521 48,973 \$ 50,275 \$ 59,090 62,124 220,462 58,757 56,438 66,409 78,303 260,507 77,506 74,991 84,823 90,055 327,375 165,271 145,848 164,790 175,012 650,921 174,077 171,906 195,912 202,197 744,092 405 432 437 405 1,679 576 629 31 241 1,477 165,676 \$ 165,277 \$ 155,417 \$ 652,600 \$ 174,553 \$ 172,533 \$ 195,943 \$ 202,438 \$ 745,569	First Quarter Second Quarter Third Quarter First Quarter Second Quarter Third Quarter Fourth Quarter Gouth Quarter 55,653 40,915 43,832 45,121 185,521 48,973 50,275 59,090 62,124 220,462 59,459 58,787 58,083 165,271 145,848 164,790 175,012 650,921 174,077 171,906 195,912 202,197 744,092 191,965 405 432 437 405 1,679 576 629 31 241 1,477 298 165,676 \$ 165,267 \$ 172,617 \$ 652,600 <td>First Quarter Second Quarter Third Quarter First Quarter Second Quarter 50,861 \$ 48,495 \$ 54,549 \$ 50,988 \$ 204,893 \$ 47,598 \$ 46,640 \$ 51,999 \$ 50,018 \$ 196,255 \$ 47,423 \$ 46,776 55,653 40,915 43,832 45,121 185,521 48,973 50,275 59,090 62,124 220,462 59,459 \$ 8,827 88,757 56,438 66,409 78,903 260,507 77,506 74,991 84,823 90,055 327,375 85,083 84,057 165,271 145,848 164,790 175,012 650,921 174,077 171,906 195,912 202,197 74,4092 191,965 189,657 405 432 433 405 1,679 5</td> <td>First Second Third Fourth Total First Second Third Fourth Total Third Ounter Quarter <t< td=""></t<></td>	First Quarter Second Quarter Third Quarter First Quarter Second Quarter 50,861 \$ 48,495 \$ 54,549 \$ 50,988 \$ 204,893 \$ 47,598 \$ 46,640 \$ 51,999 \$ 50,018 \$ 196,255 \$ 47,423 \$ 46,776 55,653 40,915 43,832 45,121 185,521 48,973 50,275 59,090 62,124 220,462 59,459 \$ 8,827 88,757 56,438 66,409 78,903 260,507 77,506 74,991 84,823 90,055 327,375 85,083 84,057 165,271 145,848 164,790 175,012 650,921 174,077 171,906 195,912 202,197 74,4092 191,965 189,657 405 432 433 405 1,679 5	First Second Third Fourth Total First Second Third Fourth Total Third Ounter Quarter Quarter <t< td=""></t<>



						2015										2016								20	17			
		First		Second		Third		Fourth		Total		First		Second		Third		Fourth		Total	_	First		Second		Third		
Domestic	_	Quarter		Quarter		Quarter		Quarter	-	Year	_	Quarter		Quarter	-	Quarter		Quarter		Year		Quarter		Quarter	_	Quarter	<u>re</u>	ear to Date
Revenue	Ś	119.053	s	113,420	¢	133,661	¢	144.108	ć	510.242	s	143,428	ć	140.342	¢	165.330	s	173,891	Ś	622,991	Ś	164.669	s	158,073	¢	181,584	Ś	504,326
Cost of Revenue	ç	33,930	Ş	40.149	Ş	59,056	Ş	63,828	Ş	196,963	Ş	60,456	Ş	57,752	Ş	85,862	Ş	87,194	Ş	291,264	Ş	70,649	Ş	67,393	\$	88,419	2	226,461
Gross Profit	0	85,123	s	73.271	ć	74.605	¢	80.280	Ś	313.279	Ś	82,972	ć	82,590	¢	79,468	Ś	86.697	¢	331.727	Ś	94.020	Ś	90,680	Ś	93,165	Ś	277,865
Gross Profit Margin		71.5%	<u> </u>	64.6%	Ţ	55.8%	<u> </u>	55.7%	<u> </u>	61.4%	<u> </u>	57.8%	Ý	58.8%	<u> </u>	48.1%	<u> </u>	49.9%	<u> </u>	53.2%	<u> </u>	57.1%	<u> </u>	57.4%	Ť	51.3%	Ť	55.19
Total Operating Expenses	Ś	25,455	\$	24,329	ŝ	35,842	\$	36,162	\$	121,788	\$	25,808	\$	31,885	\$	34,068	\$	29,877	\$	121,638	\$	30,424	\$	30,583	\$	35,764	\$	96,771
Depreciation and Amortization		2,485		2,177		1,441		1,817		7,920		1,582		1,585		1,385		1,453		6,005		1,526		1,532		1,634		4,692
Income from Operations	\$	57,183	\$	46,765	\$	37,322	\$	42,301	\$	183,571	\$	55,582	\$	49,120	\$	44,015	\$	55,367	\$	204,084	\$	62,070	\$	58,565	\$	55,767	\$	176,40
			_		-		-		-		-		_		_		-		-		-		-		-		-	
International																												
Revenue	\$	46,623	\$	32,860	\$	31,566	\$	31,309	\$	142,358	\$	31,225	\$	32,193	\$	30,613	\$	28,547	\$	122,578	\$	27,594	\$	31,831	\$	36,294	\$	95,71
Cost of Revenue		4,640		1,387		6,558		7,310		19,895		9,121		7,701		9,529		10,351		36,702		11,235		12,469		18,922		42,62
Gross Profit	\$	41,983	\$	31,473	\$	25,008	\$	23,999	\$	122,463	\$	22,104	\$	24,492	\$	21,084	\$	18,196	\$	85,876	\$	16,359	\$	19,362	\$	17,372	\$	53,09
Gross Profit Margin		90.0%	_	95.8%		79.2%	_	76.7%	-	86.0%		70.8%		76.1%		68.9%		63.7%	_	70.1%	-	59.3%	_	60.8%		47.9%		55.5
Total Operating Expenses	\$	17,523	\$	19,828	\$	21,617	\$	18,443	\$	77,411	\$	18,348	\$	16,367	\$	15,016	\$	14,191	\$	63,922	\$	13,786	\$	15,273	\$	18,959	\$	48,01
Depreciation and Amortization		523		559		581		591		2,254		605		799		409		354		2,167		379		361		396		1,13
Income from Operations	\$	23,937	\$	11,086	\$	2,810	\$	4,965	\$	42,798	\$	3,151	\$	7,326	\$	5,659	\$	3,651	\$	19,787	\$	2,194	\$	3,728	\$	(1,983)	\$	3,93
Corporate Services																												
Total Operating Expenses	\$		\$	25,193	\$	19,326	\$	24,493	\$	93,768	\$	25,084	\$	25,795	\$	19,582	\$	24,541	\$	95,002	\$	24,600	\$	25,617	\$	24,604	\$	74,82
Depreciation and Amortization		2,275	_	2,297	_	1,860		1,782		8,214		1,800		1,844		1,995		1,753		7,392		1,592		1,473		1,503		4,56
Loss from Operations	5	\$ (27,031)	\$	(27,490)	\$	(21,186)	\$	(26,275)	\$	(101,982)	\$	(26,884)	\$	(27,639)	\$	(21,577)	\$	(26,294)	\$	(102,394)	\$	(26,192)	\$	(27,090)	\$	(26,107)	\$	(79,38
Total																												
Revenue	\$	165,676	\$	146,280	\$	165,227	\$	175,417	\$	652,600	\$	174,653	\$	172,535	\$	195,943	\$	202,438	\$	745,569	\$	192,263	\$	189,904	\$	217,878	\$	600,04
Cost of Revenue		38,570	_	41,536	_	65,614		71,138	_	216,858		69,577		65,453		95,391		97,545		327,966		81,884		79,862	_	107,341	_	269,08
Gross Profit	\$,	\$	104,744	\$	99,613	\$	104,279	\$	435,742	\$	105,076	\$	107,082	\$	100,552	\$	104,893	\$	417,603	\$	110,379	\$	110,042	\$	110,537	\$	330,95
Gross Profit Margin		76.7%		71.6%		60.3%		59.4%		66.8%		60.2%		62.1%		51.3%		51.8%		56.0%		57.4%		57.9%		50.7%		55.2
Total Operating Expenses	\$		\$	69,350	\$	76,785	\$	79,098	\$	292,967	\$	69,240	\$	74,047	\$	68,666	\$	68,609	\$	280,562	\$	68,810	\$	71,473	Ş	79,327	\$	219,61
Depreciation and Amortization		5,283	-	5,033	_	3,882	-	4,190	_	18,388	_	3,987	_	4,228	-	3,789	_	3,560	-	15,564	-	3,497	-	3,366	_	3,533		10,39
Income from Operations	\$	54,089	\$	30,361	\$	18,946	\$	20,991	\$	124,387	\$	31,849	\$	28,807	\$	28,097	\$	32,724	\$	121,477	\$	38,072	\$	35,203	\$	27,677	\$	100,95

(a) During the first quarter of 2016, the Company changed the presentation of its reportable segment information to report corporate services separately from its domestic and international operations. Corporate services expenses, which was previously allocated between domestic and international based on revenue, is included under the "Corporate Services" heading in the tables above. For comparison purposes, income (loss) from operations and depreciation and amortization expenses for prior periods have been conformed to the current presentation. Corporate Services primarily includes personnel, occupancy and

nectine (toss) from operations and expressions into amontzation expenses to prior periods have oper comonined to the current presentation. Corporate services primary includes personner, occupanty and other operating expenses for shared functions, such as executive management, technology, analytics, business development, legal and licensing, compliance, risk management, internal audit, human resources, payroll, treasury, finance, accounting, and tax.

Enova International, Inc. Combined Loan and Finance Receivable Balances by Geography (Unaudited) (Dollars in thousands)



			20	15			_			20	16			_		2017	
		First Quarter	Second Quarter		Third Quarter	Fourth Quarter		First Quarter		Second Quarter		Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter
Domestic loan and finance receivable balances, gross:																	
Company owned	\$	250,345	\$ 294,663	\$	369,775	\$ 422,399	\$	415,950	\$	482,801	\$	556,056	\$ 576,992	\$	520,615	\$ 557,566	\$ 640,793
Guaranteed by the Company		25,355	 31,539		36,684	 34,123		27,114		31,227		29,700	 32,199		22,546	 28,013	 28,943
Combined	\$	275,700	\$ 326,202	\$	406,459	\$ 456,522	\$	443,064	\$	514,028	\$	585,756	\$ 609,191	\$	543,161	\$ 585,579	\$ 669,736
International loan and finance receivable balances, gross	s:																
Company owned	\$	79,930	\$ 74,052	\$	75,772	\$ 79,556	\$	79,956	\$	81,009	\$	81,556	\$ 83,503	\$	78,102	\$ 90,269	\$ 102,003
Guaranteed by the Company		-	 _		-	 _		-	_	-		-	 -		-	 -	 -
Combined	\$	79,930	\$ 74,052	\$	75,772	\$ 79,556	\$	79,956	\$	81,009	\$	81,556	\$ 83,503	\$	78,102	\$ 90,269	\$ 102,003
Total loan and finance receivable balances, gross:																	
Company owned	\$	330,275	\$ 368,715	\$	445,547	\$ 501,955	\$	495,906	\$	563,810	\$	637,612	\$ 660,495	\$	598,717	\$ 647,835	\$ 742,796
Guaranteed by the Company		25,355	 31,539		36,684	 34,123		27,114		31,227		29,700	 32,199		22,546	 28,013	 28,943
Combined	\$	355,630	\$ 400,254	\$	482,231	\$ 536,078	\$	523,020	\$	595,037	\$	667,312	\$ 692,694	\$	621,263	\$ 675,848	\$ 771,739



				20	015				_			20	016							2017	
		First Quarter		Second Quarter		Third Quarter		Fourth Quarter		First Quarter		Second Quarter		Third Quarter		Fourth Quarter		First Quarter		Second Quarter	Third Quarter
Short-term loan balances, gross:		Quarter	-	Quarter		Quarter	-	Quarter		Quarter		Quarter		Quarter		Quarter		Quarter		Quarter	Quarter
Company owned	Ś	49,012	\$	58,315	\$	62,208	\$	58,793	\$	52,381	Ś	58,798	\$	60,124	Ś	63,005	\$	53,205	\$	61,565	\$ 67,719
Guaranteed by the Company		24,394		27,717		25,966		25,151		20,534		24,451		23,379		26,092		18,854		24,123	24,248
Combined	\$	73,406	\$	86,032	\$	88,174	\$	83,944	\$	72,915	\$	83,249	\$	83,503	\$	89,097	\$	72,059	\$	85,688	\$ 91,967
Line of credit account balances, gross:																					
Company owned	\$	76,196	\$	73,539	\$	89,142	\$	100,855	\$	98,351	\$	118,030	\$	132,388	\$	144,183	\$	124,498	\$	134,154	\$ 154,689
Guaranteed by the Company		-		-		-		_		-		-		-		-		-		-	-
Combined	\$	76,196	\$	73,539	\$	89,142	\$	100,855	\$	98,351	\$	118,030	\$	132,388	\$	144,183	\$	124,498	\$	134,154	\$ 154,689
Installment loan and finance receivable balances, gross:																					
Company owned	\$	205,067	\$	236,861	\$	294,197	\$	342,307	\$	345,174	\$	386,982	\$	445,100	\$	453,307	\$	421,014	\$	452,116	\$ 520,388
Guaranteed by the Company		961		3,822		10,718		8,972		6,580		6,776		6,321		6,107		3,692		3,890	4,695
Combined	\$	206,028	\$	240,683	\$	304,915	\$	351,279	\$	351,754	\$	393,758	\$	451,421	\$	459,414	\$	424,706	\$	456,006	\$ 525,083
Total loan and finance receivable balances, gross:																					
Company owned	\$	330,275	\$	368,715	\$	445,547	\$	501,955	\$	495,906	\$	563,810	\$	637,612	\$	660,495	\$	598,717	\$	647,835	\$ 742,796
Guaranteed by the Company		25,355		31,539	_	36,684	_	34,123	_	27,114		31,227		29,700	_	32,199	_	22,546	_	28,013	28,943
Combined	\$	355,630	\$	400,254	\$	482,231	\$	536,078	\$	523,020	\$	595,037	\$	667,312	\$	692,694	\$	621,263	\$	675,848	\$ 771,739



			2015					2016				20	017	
	First	Second	Third	Fourth	Total	First	Second	Third	Fourth	Total	First	Second	Third	
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Year to Date
Combined loan and finance receivable originations														
Consumer:														
Near-prime installment loans	\$ 47,171	\$ 59,538	\$ 72,589	\$ 79,384	\$ 258,682	\$ 54,415	\$ 84,647	\$ 105,414	\$ 63,480	\$ 307,956	\$ 48,864	\$ 80,367	\$ 103,438	\$ 232,669
Other Installment loans	35,864	44,509	63,481	64,186	208,040	47,443	52,205	62,965	61,287	223,900	50,124	62,306	82,933	195,363
Line of credit accounts	39,604	47,583	61,568	67,824	216,579	54,000	67,347	75,930	76,826	274,103	59,393	62,816	66,328	188,537
Short-term loans	276,397	285,458	312,576	303,928	1,178,359	258,455	271,939	301,438	284,059	1,115,891	262,378	274,528	285,784	822,690
Total consumer	399,036	437,088	510,214	515,322	1,861,660	414,313	476,138	545,747	485,652	1,921,850	420,759	480,017	538,483	1,439,259
Small business	2,375	6,979	30,593	31,030	70,977	32,154	39,961	35,930	27,258	135,303	26,777	32,529	29,725	89,031
Total combined originations	\$ 401,411	\$ 444,067	\$ 540,807	\$ 546,352	\$ 1,932,637	\$ 446,467	\$ 516,099	\$ 581,677	\$ 512,910	\$ 2,057,153	\$ 447,536	\$ 512,546	\$ 568,208	\$ 1,528,290
	First	20 Second	115 Third	Fourth		First	20 Second	16 Third	Fourth		First	2017 Second	Third	
	Quarter	Quarter	Quarter	Quarter		Quarter	Quarter	Quarter	Quarter		Quarter	Quarter	Quarter	
Combined loan and finance receivable balances, gross														
Consumer:														
Near-prime installment loans	\$ 127,118	\$ 150,703	\$ 180,773	\$ 208,347		\$ 211,850	\$ 242,768	\$ 286,626	\$ 290,802		\$ 278,929	\$ 299,568	\$ 344,312	
	\$ 127,118 78,910	\$ 150,703 79,219	\$ 180,773 96,885	\$ 208,347 103,773		\$ 211,850 94,410	\$ 242,768 95,843	\$ 286,626 109,389	\$ 290,802 119,597		\$ 278,929 99,575	\$ 299,568 107,539	\$ 344,312 135,893	
Near-prime installment loans		1	1				1 1 1	1						
Near-prime installment loans Other Installment loans	78,910	79,219	96,885	103,773		94,410	95,843	109,389	119,597		99,575	107,539	135,893	
Near-prime installment loans Other Installment loans Line of credit accounts	78,910 72,609	79,219 66,821	96,885 78,610	103,773 84,944		94,410 77,516	95,843 90,748	109,389 99,175	119,597 107,618		99,575 87,860	107,539 97,875	135,893 115,159	
Near-prime installment loans Other Installment loans Line of credit accounts Short-term loans	78,910 72,609 73,406	79,219 66,821 86,032	96,885 78,610 88,174	103,773 84,944 83,944		94,410 77,516 72,915	95,843 90,748 83,249	109,389 99,175 83,503	119,597 107,618 89,097		99,575 87,860 72,059	107,539 97,875 85,688	135,893 115,159 91,967	