# Enova International, Inc. Selected Historical Data (Unaudited) (In thousands, except per share data)



			2016					2017				20	018	
	First	Second	Third	Fourth	Total	First	Second	Third	Fourth	Total	First	Second	Third	Year to Date
Statement of Income Data:	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Year to Date
Revenue	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569	\$ 192,263	\$ 189,904	\$ 217,878	\$ 243,696	\$ 843,741	\$ 254,298	\$ 253,301	\$ 293,879	\$ 801,478
Cost of Revenue	69,577	65,453	95,391	97,545	327,966	81,884	79,862	107,341	127,545	396,632	108,553	121,494	163,763	393,810
Cost of Neverlac	03,377	03,133	33,331	37,313		02,001	73,002	107,511	127,515		100,555	121,131	100,700	555,610
Gross Profit	105,076	107,082	100,552	104,893	417,603	110,379	110,042	110,537	116,151	447,109	145,745	131,807	130,116	407,668
Expenses														
Marketing	21,181	25,597	26,722	23,904	97,404	19,583	23,410	27,000	31,436	101,429	27,736	29,386	36,011	93,133
Operations and technology	20,134	20,935	20,637	23,496	85,202	23,531	21,818	27,163	22,643	95,155	25,538	27,195	28,260	80,993
General and administrative	27,925	27,515	21,307	21,209	97,956	25,696	26,245	25,164	24,618	101,723	26,921	28,295	24,360	79,576
Depreciation and amortization	3,987	4,228	3,789	3,560	15,564	3,497	3,366	3,533	3,992	14,388	3,838	3,837	3,688	11,363
Total Expenses	73,227	78,275	72,455	72,169	296,126	72,307	74,839	82,860	82,689	312,695	84,033	88,713	92,319	265,065
Total Expenses	73,227	76,273	72,433	72,103	290,120	72,307	74,633	82,800	82,083	312,093	64,033	88,713	92,319	203,003
Income from Operations	31,849	28,807	28,097	32,724	121,477	38,072	35,203	27,677	33,462	134,414	61,712	43,094	37,797	142,603
Interest expense	(15,915)	(16,026)	(16,117)	(17,545)	(65,603)	(17,222)	(17,012)	(18,292)	(21,477)	(74,003)	(19,673)	(19,355)	(20,244)	(59,272)
Foreign currency transaction (loss) gain	1,568	471	145	(622)	1,562	227	62	65	30	384	(2,088)	(204)	27	(2,265)
Loss on early extinguishment of debt								(14,927)	(7,968)	(22,895)	(4,710)		(12,469)	(17,179)
Income (loss) before Income Taxes	17,502	13,252	12,125	14,557	57,436	21,077	18,253	(5,477)	4,047	37,900	35,241	23,535	5,111	63,887
Provision for (benefit from) income taxes	7,639	5,064	4,288	5,843	22,834	7,225	6,380	(2,109)	(2,836)	8,660	7,343	5,310	(10,193)	2,460
Net Income (Loss)	\$ 9,863	\$ 8,188	\$ 7,837	\$ 8,714	\$ 34,602	\$ 13,852	\$ 11,873	\$ (3,368)	\$ 6,883	\$ 29,240	\$ 27,898	\$ 18,225	\$ 15,304	\$ 61,427
Earnings Per Share														
Earnings per common share:														
Basic	\$ 0.30	\$ 0.25	\$ 0.24	\$ 0.26	\$ 1.04	\$ 0.42	\$ 0.35	\$ (0.10)	\$ 0.21	\$ 0.87	\$ 0.83	\$ 0.52	\$ 0.45	\$ 1.81
Diluted	\$ 0.30	\$ 0.25	\$ 0.23	\$ 0.26	\$ 1.03	\$ 0.41	\$ 0.35	\$ (0.10)	\$ 0.20	\$ 0.86	\$ 0.81	\$ 0.52	\$ 0.43	\$ 1.75
Weighted average common shares outstanding:														
Basic	33,142	33,175	33,211	33,237	33,192	33,372	33,553	33,670	33,494	33,523	33,669	34,984	34,168	33,938
Diluted	33,187	33,335	33,558	33,767	33,462	34,036	34,125	33,670	34,172	34,132	34,572	35,371	35,665	35,200
Balance Sheet Data (at period end):														
Cash and cash equivalents	\$ 112,211	\$ 39,167	\$ 45,681	\$ 39,934	\$ 39,934	\$ 97,030	\$ 46,209	\$ 110,054	\$ 68,684	\$ 68,684	\$ 69,900	\$ 47,414	\$ 164,122	\$ 164,122
Loans and finance receivables, net	428,202	489,990	542,865	561,550	561,550	515,463	563,996	637,736	704,705	704,705	703,076	750,131	838,783	838,783
Total assets <sup>(a)(b)</sup>	915,176	910,869	975,079	977,879	977,879	985,413	1,001,869	1,139,778	1,159,460	1,159,460	1,158,200	1,183,204	1,426,268	1,426,268
Long-term debt <sup>(b)</sup>	594,414	588,824	635,179	649,911	649,911	631,117	638,749	765,395	788,542	788,542	754,650	762,831	951,091	951,091
Total stockholder's equity	217,605	224,281	233,085	241,699	241,699	258,473	274,568	274,805	281,687	281,687	315,733	333,645	352,668	352,668

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



			2016					2017				201	18	
	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	\$ 9,863	\$ 8,188	\$ 7,837	\$ 8,714	\$ 34,602	\$ 13,852	\$ 11,873	\$ (3,368)	\$ 6,883	\$ 29,240	\$ 27,898	\$ 18,225	\$ 15,304	\$ 61,427
Depreciation and amortization expenses	3,987	4,228	3,789	3,560	15,564	3,497	3,366	3,533	3,992	14,388	3,838	3,837	3,688	11,363
Interest expense, net	15,915	16,026	16,117	17,545	65,603	17,222	17,012	18,292	21,477	74,003	19,673	19,355	20,244	59,272
Foreign currency transaction loss (gain)	(1,568)	(471)	(145)	622	(1,562)	(227)	(62)	(65)	(30)	(384)	2,088	204	(27)	2,265
Provision for income taxes	7,639	5,064	4,288	5,843	22,834	7,225	6,380	(2,109)	(2,836)	8,660	7,343	5,310	(10,193)	2,460
Stock-based compensation expense	1,968	2,181	2,265	2,108	8,522	2,320	2,987	2,996	3,004	11,307	2,433	2,834	2,882	8,149
Adjustments:														
Acquisition related costs (a)	_	_	_	(3,300)	(3,300)	_	_	_	(2,358)	(2,358)	_	_	_	_
Loss on early extinguishment of debt <sup>(b)</sup>								14,927	7,968	22,895	4,710		12,469	17,179
Adjusted EBITDA	\$ 37,804	\$ 35,216	\$ 34,151	\$ 35,092	\$ 142,263	\$ 43,889	\$ 41,556	\$ 34,206	\$ 38,100	\$ 157,751	\$ 67,983	\$ 49,765	\$ 44,367	\$ 162,115
Adjusted EBITDA margin calculated as follows:														
Total Revenue	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569	\$ 192,263	\$ 189,904	\$ 217,878	\$ 243,696	\$ 843,741	\$ 254,298	\$ 253,301	\$ 293,879	\$ 801,478
Adjusted EBITDA	\$ 37,804	\$ 35,216	\$ 34,151	\$ 35,092	\$ 142,263	\$ 43,889	\$ 41,556	\$ 34,206	\$ 38,100	\$ 157,751	\$ 67,983	\$ 49,765	\$ 44,367	\$ 162,115
Adjusted EBITDA as a percentage of total revenue	21.6%	20.4%	17.4%	17.3%	19.1%	22.8%	21.9%	15.7%	15.6%	18.7%	26.7%	19.6%	15.1%	20.2%

<sup>(</sup>a) In the fourth quarters of 2017 and 2016, the Company recorded a \$2.4 million (\$1.8 million net of tax) and \$3.3 million (\$2.0 million net of tax) fair value adjustment to contingent consideration, respectively, related to a prior year acquisition.

<sup>(</sup>b) In the third and fourth quarters of 2017 and the first and third quarters of 2018, the Company recorded \$14.9 million (\$9.2 million net of tax), \$8.0 million (\$8.5 million net of tax), \$4.7 million (\$3.7 million net of tax) and \$12.5 million (\$9.9 million net of tax) losses on early extinguishment of debt related to the repurchase of \$155.0 million principal amount of senior notes, the redemption of \$160.9 million of securitization notes, the repurchase of \$50.0 million principal amount of senior notes, and the repurchase of \$178.5 million principal amount of senior notes, respectively.

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



					2016					2017				20	18			
	First		Second		Third	Fourth	Total	First	Second	Third	Fourth	Total	First	Second		Third		
	 Quarter	- (	Quarter	Q	uarter	 Quarter	Year	Quarter	Quarter	Quarter	 Quarter	Year	 Quarter	Quarter		Quarter	Yea	ar to Date
Net Income	\$ 9,863	\$	8,188	\$	7,837	\$ 8,714	\$ 34,602	\$ 13,852	\$ 11,873	\$ (3,368)	\$ 6,883	\$ 29,240	\$ 27,898	\$ 18,225	\$	15,304	\$	61,427
Adjustments (net of tax):																		
Acquisition related costs (a)	_		_		_	(3,300)	(3,300)	_	_	_	(2,358)	(2,358)	_	_		_		_
Loss on early extinguishment of debt (b)	_		_		_	_	_	_	_	14,927	7,968	22,895	4,710	_		12,469		17,179
Intangible asset amortization	320		276		271	270	1,137	271	271	269	269	1,080	267	268		268		803
Stock-based compensation expense	1,968		2,181		2,265	2,108	8,522	2,320	2,987	2,996	3,004	11,307	2,433	2,834		2,882		8,149
Foreign currency transaction loss (gain)	(1,568)		(471)		(145)	622	(1,562)	(227)	(62)	(65)	(30)	(384)	2,088	204		(27)		2,265
Cumulative tax effect of adjustments	(315)		(803)		(902)	113	(1,907)	(810)	(1,113)	(6,121)	609	(7,435)	(1,979)	(777)		(3,332)		(6,088)
Discrete tax adjustments (c)	 					 					(7,452)	(7,452)				(11,237)		(11,237)
Adjusted earnings	\$ 10,268	\$	9,371	\$	9,326	\$ 8,527	\$ 37,492	\$ 15,406	\$ 13,956	\$ 8,638	\$ 8,893	\$ 46,893	\$ 35,417	\$ 20,754	\$	16,327	\$	72,498
Diluted earnings per share	\$ 0.30	\$	0.25	\$	0.23	\$ 0.26	\$ 1.03	\$ 0.41	\$ 0.35	\$ (0.10)	\$ 0.20	\$ 0.86	\$ 0.81	\$ 0.52	\$	0.43	\$	1.75
Adjusted earnings per share	\$ 0.31	\$	0.28	\$	0.28	\$ 0.25	\$ 1.12	\$ 0.45	\$ 0.41	\$ 0.25	\$ 0.26	\$ 1.37	\$ 1.02	\$ 0.59	\$	0.46	\$	2.06

<sup>(</sup>a) In the fourth quarters of 2017 and 2016, the Company recorded a \$2.4 million (\$1.8 million net of tax) and \$3.3 million (\$2.0 million net of tax) fair value adjustment to contingent consideration, respectively, related to a prior year acquisition.

<sup>(</sup>b) In the third and fourth quarters of 2017 and the first and third quarters of 2018, the Company recorded \$14.9 million (\$9.2 million net of tax), \$8.0 million (\$8.5 million net of tax) and \$4.7 million (\$3.7 million net of tax) and \$12.5 million (\$9.9 million net of tax) losses on early extinguishment of debt related to the repurchase of \$155.0 million principal amount of senior notes, the redemption of \$160.9 million of securitization notes, the repurchase of \$50.0 million principal amount of senior notes, and the repurchase of \$178.5 million principal amount of senior notes, respectively.

<sup>(</sup>c) In the fourth quarter of 2017 and the third quarter of 2018, the Company recorded a one-time estimated \$7.5 million income tax benefit from the U.S. Tax Cuts and Jobs Act and a one-time \$11.2 million estimated income tax benefit resulting from optimizing the timing of certain income tax deductions, respectively.

#### Loss Experience Trends - Short-Term Loans (Unaudited)



			20	16					20:	17				2018	
	First		Second		Third		Fourth	First	Second		Third	Fourth	First	Second	Third
Short-term loans:	Quarte	er	Quarter		Quarter	(	Quarter	 Quarter	 Quarter		Quarter	 Quarter	 Quarter	 Quarter	 Quarter
Cost of revenue	\$ 13,	,276	\$ 14,214	\$	20,531	\$	21,600	\$ 15,602	\$ 16,584	\$	23,849	\$ 22,129	\$ 20,323	\$ 20,386	\$ 26,174
Charge-offs (net of recoveries)	16,	,540	11,720		15,956		21,021	18,975	15,539		20,439	21,201	22,213	19,626	21,835
Average short-term combined loan balance, gross (a)(b)	80,	,990	75,767		85,439		84,437	81,882	79,021		91,736	96,825	97,825	89,809	99,389
Ending short-term combined loan balance, gross <sup>(b)</sup>	72,	,915	83,249		83,503		89,097	72,059	85,688		91,967	102,547	87,267	92,019	104,041
Ending allowance and liability for losses	\$ 12,	,598	\$ 14,746	\$	19,184	\$	19,486	\$ 16,205	\$ 17,449	\$	21,047	\$ 22,022	\$ 20,397	\$ 20,744	\$ 24,981
Short-term loan ratios:															
Cost of revenue as a % of average short-term combined loan															
balance, gross <sup>(a)(b)</sup>	1	6.4%	18.8%		24.0%		25.6%	19.1%	21.0%		26.0%	22.9%	20.8%	22.7%	26.3%
Charge-offs (net of recoveries) as a % of average short-term															
combined loan balance, gross (a)(b)	20	0.4%	15.5%		18.7%		24.9%	23.2%	19.7%		22.3%	21.9%	22.7%	21.9%	22.0%
Gross profit margin	7:	2.1%	69.5%		60.5%		56.8%	67.1%	64.5%		52.2%	58.5%	61.9%	59.5%	54.8%
Allowance and liability for losses as a % of combined loan balance,															
gross <sup>(b)(c)</sup>	1	.7.3%	17.7%		23.0%		21.9%	22.5%	20.4%		22.9%	21.5%	23.4%	22.5%	24.0%

<sup>(</sup>a) The average short-term combined loan balance is the average of the month-end balances during the period.

<sup>(</sup>b) Non-GAAP measure.

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

#### Loss Experience Trends - Line of Credit Accounts (Unaudited)



		20	16			201	.7			2018	
	First	Second	Third	Fourth	First	Second	Third	Fourth	First	Second	Third
Line of credit accounts:	Quarter										
Cost of revenue	\$ 16,471	\$ 17,251	\$ 29,739	\$ 25,028	\$ 19,831	\$ 19,868	\$ 23,439	\$ 30,278	\$ 25,383	\$ 31,211	\$ 46,749
Charge-offs (net of recoveries)	16,914	14,506	20,973	25,229	24,660	18,786	19,476	25,940	29,411	27,281	36,321
Average loan balance <sup>(a)</sup>	100,648	105,553	126,371	138,259	135,621	128,348	145,398	161,905	168,118	168,881	200,710
Ending loan balance	98,351	118,030	132,388	144,183	124,498	134,154	154,689	170,068	160,923	181,134	216,624
Ending allowance for losses balance	\$ 15,284	\$ 18,029	\$ 26,795	\$ 26,594	\$ 21,765	\$ 22,847	\$ 26,810	\$ 31,148	\$ 27,120	\$ 31,050	\$ 41,478
Line of credit account ratios:											
Cost of revenue as a % of average loan balance <sup>(a)</sup>	16.4%	16.3%	23.5%	18.1%	14.6%	15.5%	16.1%	18.7%	15.1%	18.5%	23.3%
Charge-offs (net of recoveries) as a % of average loan balance <sup>(a)</sup>	16.8%	13.7%	16.6%	18.2%	18.2%	14.6%	13.4%	16.0%	17.5%	16.2%	18.1%
Gross profit margin	66.4%	65.7%	49.7%	59.7%	66.6%	66.2%	66.0%	59.9%	67.6%	60.8%	52.6%
Allowance for losses as a % of loan balance <sup>(b)</sup>	15.5%	15.3%	20.2%	18.4%	17.5%	17.0%	17.3%	18.3%	16.9%	17.1%	19.1%

<sup>(</sup>a) The average loan balance for line of credit accounts is the average of the month-end balances during the period.

<sup>(</sup>b) Allowance for losses as a % of loan balance is determined using period-end balances.

#### Loss Experience Trends - Installment Loans and RPAs (Unaudited)



		20	16			20:	17			2018	
	First	Second	Third	Fourth	First	Second	Third	Fourth	First	Second	Third
Installment loans:	Quarter										
Cost of revenue	\$ 39,830	\$ 33,988	\$ 45,121	\$ 50,917	\$ 46,451	\$ 43,410	\$ 60,053	\$ 75,138	\$ 62,847	\$ 69,897	\$ 90,840
Charge-offs (net of recoveries)	36,541	32,332	37,383	46,411	55,179	44,443	46,598	62,116	67,081	64,878	75,261
Average installment combined loan and finance receivable balance,											
gross <sup>(a)(b)</sup>	351,806	368,316	425,825	455,046	445,760	437,329	492,064	557,028	597,499	609,525	667,712
Ending installment combined loan and finance receivable balance,											
gross <sup>(b)</sup>	351,754	393,758	451,421	459,414	424,706	456,006	525,083	589,268	595,763	627,443	699,809
Ending allowance and liability for losses	\$ 41,004	\$ 42,878	\$ 50,495	\$ 54,861	\$ 46,471	\$ 45,484	\$ 59,220	\$ 72,132	\$ 68,176	\$ 72,082	\$ 87,370
Installment loan ratios:											
Cost of revenue as a % of average installment combined loan and											
~											
finance receivable balance, gross <sup>(a)(b)</sup>	11.3%	9.2%	10.6%	11.2%	10.4%	9.9%	12.2%	13.5%	10.5%	11.5%	13.6%
Charge-offs (net of recoveries) as a % of average installment											
combined loan and finance receivable balance, gross (a)(b)	10.4%	8.8%	8.8%	10.2%	12.4%	10.2%	9.5%	11.2%	11.2%	10.6%	11.3%
Gross profit margin	48.6%	54.7%	46.8%	43.5%	45.4%	48.4%	39.3%	34.4%	48.5%	43.2%	33.7%
Allowance and liability for losses as a % of combined loan and											
finance receivable balance, gross <sup>(b)(c)</sup>	11.7%	10.9%	11.2%	11.9%	10.9%	10.0%	11.3%	12.2%	11.4%	11.5%	12.5%

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

<sup>(</sup>b) Non-GAAP measure.

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

#### Revenue by Product (Unaudited)



			2016					2017				20	018	
	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
Short-term loans	\$ 47,598	\$ 46,640	\$ 51,999	\$ 50,018	\$ 196,255	\$ 47,423	\$ 46,776	\$ 49,875	\$ 53,334	\$ 197,408	\$ 53,375	\$ 50,312	\$ 57,851	\$ 161,538
Line of credit accounts	48,973	50,275	59,090	62,124	220,462	59,459	58,824	68,889	75,588	262,760	78,309	79,658	98,666	256,633
Installment loans and RPAs	77,506	74,991	84,823	90,055	327,375	85,083	84,057	98,929	114,614	382,683	122,108	123,049	137,107	382,264
Total loans and finance receivables revenue	174,077	171,906	195,912	202,197	744,092	191,965	189,657	217,693	243,536	842,851	253,792	253,019	293,624	800,435
Other	576	629	31	241	1,477	298	247	185	160	890	506	282	255	1,043
Total revenue	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569	\$ 192,263	\$ 189,904	\$ 217,878	\$ 243,696	\$ 843,741	\$ 254,298	\$ 253,301	\$ 293,879	\$ 801,478
			2016					2017				20	018	
	First	Second	2016 Third	Fourth	Total	First	Second	2017 Third	Fourth	Total	First	Second	Third	
	First Quarter	Second Quarter		Fourth Quarter	Total Year	First Quarter	Second Quarter		Fourth Quarter	Total Year	First Quarter			Year to Date
Short-term loans			Third					Third				Second	Third	Year to Date 20.2%
Short-term loans Line of credit accounts	Quarter	Quarter	Third Quarter	Quarter	Year	Quarter	Quarter	Third Quarter	Quarter	Year	Quarter	Second Quarter	Third Quarter	
	Quarter 27.3%	Quarter 27.0%	Third Quarter 26.5%	Quarter 24.7%	Year 26.3%	Quarter 24.7%	Quarter 24.6%	Third Quarter 22.9%	Quarter 21.9%	Year 23.4%	Quarter 21.0%	Second Quarter 19.9%	Third Quarter 19.7%	20.2%
Line of credit accounts	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%	Quarter 24.6% 31.0%	Third Quarter 22.9% 31.6%	Quarter 21.9% 31.0%	Year 23.4% 31.1%	Quarter 21.0% 30.8%	Second Quarter 19.9% 31.4%	Third Quarter 19.7% 33.6%	20.2% 32.0%
Line of credit accounts Installment loans and RPAs	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%	Quarter 24.6% 31.0% 44.3%	Third Quarter 22.9% 31.6% 45.4%	Quarter 21.9% 31.0% 47.0%	Year 23.4% 31.1% 45.4%	Quarter 21.0% 30.8% 48.0%	Second Quarter 19.9% 31.4% 48.6%	Third Quarter 19.7% 33.6% 46.7%	20.2% 32.0% 47.7%

#### Income (Loss) from Operations by Geography (Unaudited)



			2016					2017				20	018	
	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	Year to Date
Revenue	\$ 143,428	\$ 140,342	\$ 165,330	\$ 173,891	\$ 622,991	\$ 164,669	\$ 158,073	\$ 181,584	\$ 205,211	\$ 709,537	\$ 212,966	\$ 213,638	\$ 251,054	\$ 677,658
Cost of Revenue	60,456	57,752	85,862	87,194	291,264	70,649	67,393	88,419	108,993	335,454	88,113	102,206	142,702	333,021
Gross Profit	\$ 82,972	\$ 82,590	\$ 79,468	\$ 86,697	\$ 331,727	\$ 94,020	\$ 90,680	\$ 93,165	\$ 96,218	\$ 374,083	\$ 124,853	\$ 111,432	\$ 108,352	\$ 344,637
Gross Profit Margin	57.8%	58.8%	48.1%	49.9%	53.2%	57.1%	57.4%	51.3%	46.9%	52.7%	58.6%	52.2%	43.2%	50.9%
Gross Front Wargin	37.070	36.670	40.170	43.570	33.270	37.170	37.470	31.370	40.570	32.770	38.070	32.270	45.270	30.370
Total Operating Expenses	\$ 25,808	\$ 31,885	\$ 34,068	\$ 29,877	\$ 121,638	\$ 30,424	\$ 30,583	\$ 35,764	\$ 37,478	\$ 134,249	\$ 35,236	\$ 37,352	\$ 43,143	\$ 115,731
Depreciation and Amortization	1,582	1,585	1,385	1,453	6,005	1,526	1,532	1,634	2,077	6,769	1,858	1,897	1,800	5,555
Income from Operations	\$ 55,582	\$ 49,120	\$ 44,015	\$ 55,367	\$ 204,084	\$ 62,070	\$ 58,565	\$ 55,767	\$ 56,663	\$ 233,065	\$ 87,759	\$ 72,183	\$ 63,409	\$ 223,351
·														
International														
Revenue	\$ 31,225	\$ 32,193	\$ 30,613	\$ 28,547	\$ 122,578	\$ 27,594	\$ 31,831	\$ 36,294	\$ 38,485	\$ 134,204	\$ 41,332	\$ 39,663	\$ 42,825	\$ 123,820
Cost of Revenue	9,121	7,701	9,529	10,351	36,702	11,235	12,469	18,922	18,552	61,178	20,440	19,288	21,061	60,789
Gross Profit	\$ 22,104	\$ 24,492	\$ 21,084	\$ 18,196	\$ 85,876	\$ 16,359	\$ 19,362	\$ 17,372	\$ 19,933	\$ 73,026	\$ 20,892	\$ 20,375	\$ 21,764	\$ 63,031
Gross Profit Margin	70.8%	76.1%	68.9%	63.7%	70.1%	59.3%	60.8%	47.9%	51.8%	54.4%	50.5%	51.4%	50.8%	50.9%
Total Operating Expenses	\$ 18,348	\$ 16,367	\$ 15,016	\$ 14,191	\$ 63,922	\$ 13,786	\$ 15,273	\$ 18,959	\$ 17,322	\$ 65,340	\$ 18,802	\$ 18,934	\$ 20,893	\$ 58,629
Depreciation and Amortization	605	799	409	354	2,167	379	361	396	403	1,539	372	371	358	1,101
Income from Operations	\$ 3,151	\$ 7,326	\$ 5,659	\$ 3,651	\$ 19,787	\$ 2,194	\$ 3,728	\$ (1,983)	\$ 2,208	\$ 6,147	\$ 1,718	\$ 1,070	\$ 513	\$ 3,301
Corporate Services														
Total Operating Expenses	\$ 25,084	\$ 25,795	\$ 19,582	\$ 24,541	\$ 95,002	\$ 24,600	\$ 25,617	\$ 24,604	\$ 23,897	\$ 98,718	\$ 26,157	\$ 28,590	\$ 24,595	\$ 79,342
Depreciation and Amortization	1,800	1,844	1,995	1,753	7,392	1,592	1,473	1,503	1,512	6,080	1,608	1,569	1,530	4,707
Loss from Operations	\$ (26,884)	\$ (27,639)	\$ (21,577)	\$ (26,294)	\$ (102,394)	\$ (26,192)	\$ (27,090)	\$ (26,107)	\$ (25,409)	\$ (104,798)	\$ (27,765)	\$ (30,159)	\$ (26,125)	\$ (84,049)
Total	`													
Revenue	\$ 174,653	\$ 172,535	\$ 195,943	\$ 202,438	\$ 745,569	\$ 192,263	\$ 189,904	\$ 217,878	\$ 243,696	\$ 843,741	\$ 254,298	\$ 253,301	\$ 293,879	\$ 801,478
Cost of Revenue	69,577	65,453	95,391	97,545	327,966	81,884	79,862	107,341	127,545	396,632	108,553	121,494	163,763	393,810
Gross Profit	\$ 105,076	\$ 107,082	\$ 100,552	\$ 104,893	\$ 417,603	\$ 110,379	\$ 110,042	\$ 110,537	\$ 116,151	\$ 447,109	\$ 145,745	\$ 131,807	\$ 130,116	\$ 407,668
Gross Profit Margin	60.2%	62.1%	51.3%	51.8%	56.0%	57.4%	57.9%	50.7%	47.7%	53.0%	57.3%	52.0%	44.3%	50.9%
Total Operating Expenses	\$ 69,240	\$ 74,047	\$ 68,666	\$ 68,609	\$ 280,562	\$ 68,810	\$ 71,473	\$ 79,327	\$ 78,697	\$ 298,307	\$ 80,195	\$ 84,876	\$ 88,631	\$ 253,702
Depreciation and Amortization	3,987	4,228	3,789	3,560	15,564	3,497	3,366	3,533	3,992	14,388	3,838	3,837	3,688	11,363
Income from Operations	\$ 31,849	\$ 28,807	\$ 28,097	\$ 32,724	\$ 121,477	\$ 38,072	\$ 35,203	\$ 27,677	\$ 33,462	\$ 134,414	\$ 61,712	\$ 43,094	\$ 37,797	\$ 142,603

#### Combined Loan and Finance Receivable Balances by Geography (Unaudited)



		20	016			20	17			2018	
	First	Second	Third	Fourth	First	Second	Third	Fourth	First	Second	Third
	Quarter										
Domestic loan and finance receivable balances, gros	s:										
Company owned	\$ 415,950	\$ 482,801	\$ 556,056	\$ 576,992	\$ 520,615	\$ 557,566	\$ 640,793	\$ 716,555	\$ 702,818	\$ 763,742	\$ 867,916
Guaranteed by the Company	27,114	31,227	29,700	32,199	22,546	28,013	28,943	34,134	26,594	28,681	30,106
Combined	\$ 443,064	\$ 514,028	\$ 585,756	\$ 609,191	\$ 543,161	\$ 585,579	\$ 669,736	\$ 750,689	\$ 729,412	\$ 792,423	\$ 898,022
International loan and finance receivable balances, §	gross:										
Company owned	\$ 79,956	\$ 81,009	\$ 81,556	\$ 83,503	\$ 78,102	\$ 90,269	\$ 102,003	\$ 111,194	\$ 114,541	\$ 108,173	\$ 122,452
Guaranteed by the Company	_	_	_	_	_	_	_	_	_	_	_
Combined	\$ 79,956	\$ 81,009	\$ 81,556	\$ 83,503	\$ 78,102	\$ 90,269	\$ 102,003	\$ 111,194	\$ 114,541	\$ 108,173	\$ 122,452
Total loan and finance receivable balances, gross:											
Company owned	\$ 495,906	\$ 563,810	\$ 637,612	\$ 660,495	\$ 598,717	\$ 647,835	\$ 742,796	\$ 827,749	\$ 817,359	\$ 871,915	\$ 990,368
Guaranteed by the Company	27,114	31,227	29,700	32,199	22,546	28,013	28,943	34,134	26,594	28,681	30,106
Combined	\$ 523,020	\$ 595,037	\$ 667,312	\$ 692,694	\$ 621,263	\$ 675,848	\$ 771,739	\$ 861,883	\$ 843,953	\$ 900,596	\$ 1,020,474

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



			20	016				20	17				2018	
	First		Second		Third	Fourth	First	Second		Third	Fourth	First	Second	Third
	Quarter		Quarter		Quarter	Quarter	 Quarter	Quarter		Quarter	Quarter	Quarter	Quarter	Quarter
Short-term loan balances, gross:														
Company owned	\$ 52,38	31	\$ 58,798	\$	60,124	\$ 63,005	\$ 53,205	\$ 61,565	\$	67,719	\$ 73,672	\$ 65,858	\$ 67,255	\$ 78,508
Guaranteed by the Company	20,53	4	24,451		23,379	26,092	 18,854	24,123		24,248	 28,875	21,409	 24,764	25,533
Combined	\$ 72,91	.5	\$ 83,249	\$	83,503	\$ 89,097	\$ 72,059	\$ 85,688	\$	91,967	\$ 102,547	\$ 87,267	\$ 92,019	\$ 104,041
Line of credit account balances, gross:														
Company owned	\$ 98,35	1	\$ 118,030	\$	132,388	\$ 144,183	\$ 124,498	\$ 134,154	\$	154,689	\$ 170,068	\$ 160,923	\$ 181,134	\$ 216,624
Guaranteed by the Company			_		_	_	 _	_			 _	 _	 	_
Combined	\$ 98,35	1	\$ 118,030	\$	132,388	\$ 144,183	\$ 124,498	\$ 134,154	\$	154,689	\$ 170,068	\$ 160,923	\$ 181,134	\$ 216,624
Installment loan and finance receivable balances, gr	oss:													
Company owned	\$ 345,17	<b>'</b> 4	\$ 386,982	\$	445,100	\$ 453,307	\$ 421,014	\$ 452,116	\$	520,388	\$ 584,009	\$ 590,578	\$ 623,526	\$ 695,236
Guaranteed by the Company	6,58	80	6,776		6,321	6,107	3,692	3,890		4,695	5,259	5,185	3,917	4,573
Combined	\$ 351,75	4	\$ 393,758	\$	451,421	\$ 459,414	\$ 424,706	\$ 456,006	\$	525,083	\$ 589,268	\$ 595,763	\$ 627,443	\$ 699,809
Total loan and finance receivable balances, gross:														
Company owned	\$ 495,90	16	\$ 563,810	\$	637,612	\$ 660,495	\$ 598,717	\$ 647,835	\$	742,796	\$ 827,749	\$ 817,359	\$ 871,915	\$ 990,368
Guaranteed by the Company	27,11	.4	31,227		29,700	32,199	22,546	28,013		28,943	34,134	26,594	28,681	30,106
Combined	\$ 523,02	:0	\$ 595,037	\$	667,312	\$ 692,694	\$ 621,263	\$ 675,848	\$	771,739	\$ 861,883	\$ 843,953	\$ 900,596	\$ 1,020,474

### Combined Originations and Loan and Finance Receivables Balances by Product and Customer Group (Unaudited) (Dollars in thousands)



			2016					2017				20	018	
	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	Total Year
Combined loan and finance receivable originations										,				
Consumer:														
Near-prime installment loans	\$ 54,415	\$ 84,647	\$ 105,414	\$ 63,480	\$ 307,956	\$ 48,864	\$ 80,367	\$ 103,438	\$ 108,009	\$ 340,678	\$ 80,163	\$ 104,748	\$ 120,755	\$ 305,666
Other Installment loans	47,443	52,205	62,965	61,287	223,900	50,124	62,306	82,933	99,973	295,336	95,407	100,836	119,907	316,150
Line of credit accounts	54,000	67,347	75,930	76,826	274,103	59,393	62,816	66,328	73,044	261,581	61,340	82,569	100,782	244,691
Short-term loans	258,455	271,939	301,438	284,059	1,115,891	262,378	274,528	285,784	305,100	1,127,790	292,020	286,089	326,329	904,438
Total consumer	414,313	476,138	545,747	485,652	1,921,850	420,759	480,017	538,483	586,126	2,025,385	528,930	574,242	667,773	1,770,945
Small business	32,154	39,961	35,930	27,258	135,303	26,777	32,529	29,725	26,631	115,662	28,494	25,038	29,917	83,449
Total combined originations	\$ 446,467	\$ 516,099	\$ 581,677	\$ 512,910	\$ 2,057,153	\$ 447,536	\$ 512,546	\$ 568,208	\$ 612,757	\$ 2,141,047	\$ 557,424	\$ 599,280	\$ 697,690	\$ 1,854,394

		20	16			20	17			2018	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter
Combined loan and finance receivable balances, gross		quarter	Quarter	Quarter		quarter	Quarter	quarter			quarter
Consumer:											
Near-prime installment loans	\$ 211,850	\$ 242,768	\$ 286,626	\$ 290,802	\$ 278,929	\$ 299,568	\$ 344,312	\$ 383,248	\$ 386,615	\$ 416,465	\$ 458,798
Other Installment loans	94,410	95,843	109,389	119,597	99,575	107,539	135,893	165,527	170,202	174,112	202,217
Line of credit accounts	77,516	90,748	99,175	107,618	87,860	97,875	115,159	130,638	121,347	141,490	175,467
Short-term loans	72,915	83,249	83,503	89,097	72,059	85,688	91,967	102,547	87,267	92,019	104,041
Total consumer	456,691	512,608	578,693	607,114	538,423	590,670	687,331	781,960	765,431	824,086	940,523
Small business	66,329	82,429	88,619	85,580	82,840	85,178	84,408	79,923	78,522	76,510	79,951
Total combined loan and finance receivable balances,											
gross:	\$ 523,020	\$ 595,037	\$ 667,312	\$ 692,694	\$ 621,263	\$ 675,848	\$ 771,739	\$ 861,883	\$ 843,953	\$ 900,596	\$ 1,020,474