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



Particing Expenses Secure				2020					2021				2022	
Section Procession Proces														
Person	Statement of Income Data:	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	to Date
Control Review		\$ 362,252	\$ 253,061	\$ 204,545	\$ 263,852	\$ 1,083,710	\$ 259,444	\$ 264,720	\$ 320,160	\$ 363,608	\$ 1,207,932	\$ 385,731	\$ 407,990	\$ 793,721
Performe	Change in Fair Value	(235,719)	(120,672)	(22,777)	(20,349)	(399,517)	(21,078)	(4,630)	(72,546)	(81,911)	(180,165)	(115,629)	(141,842)	(257,471)
Persisting Expenses	Cost of Revenue							(957)	(1,232)	(1,318)	(3,507)	(1,413)	(1,576)	(2,989)
Marsatening 34,58 2,88 4,89 2,80 3,24 3,25 5,28 3,26 107,61 2,130 9,171 9,151 14,722 0,225 0,224 0,225 0,224 0,225 0,224 0,225 0,225 0,224 0,225 0,2	Net Revenue	126,533	132,389	181,768	243,503	684,193	238,366	259,133	246,382	280,379	1,024,260	268,689	264,572	533,261
Operations and technology 1,16 15,04 17,07 17,08 18,08 18,06	Operating Expenses													
Control per and administrative 77.55 2.38 38.56 58.57 40.60 38.55 38.55 38.55 38.55 38.56 38.56 38.58 38.56 38.58 38.56 38.58 38.5	Marketing	34,558	2,988	4,629	27,605	69,780	28,568	55,254	79,726	107,612	271,160	93,171	91,551	184,722
Propertication and amoritation 3,00 4,00 3,70 6,28 10,78 10,78 11,642 116,643 11,649 11,6	Operations and technology	31,266	16,504	17,702	30,812	96,284	35,627	35,035	37,966	39,072	147,700	40,730	42,262	82,992
Table Part	General and administrative	27,951	22,336	33,656	56,657	140,600	44,089	38,675	33,557	40,641	156,962	34,528	33,690	68,218
Income from Operations	Depreciation and amortization	3,670	4,004	3,770	8,288	19,732	6,627	7,460	8,914	12,374	35,375	9,514	7,584	17,098
Interest sequence (20,381) (20,372) (18,684) (22,304) (86,691) (19,914) (19,416) (18,162) (19,016) (16,509) (22,084) (24,930) (24,933) (24,933)	Total Operating Expenses	97,445	45,832	59,757	123,362	326,396	114,911	136,424	160,163	199,699	611,197	177,943	175,087	353,030
Foreign currency transaction (look) gain	Income from Operations	29,088	86,557	122,011	120,141	357,797	123,455	122,709	86,219	80,680	413,063	90,746	89,485	180,231
Gain na hargain purchase:	Interest expense	(20,381)	(20,372)	(18,634)	(27,304)	(86,691)	(19,914)	(19,416)	(18,163)	(19,016)	(76,509)	(22,483)	(24,950)	(47,433)
Equity method investment income - - - -	Foreign currency transaction (loss) gain	41	(18)	(30)	521	514	(34)	(240)	(109)	1	(382)	(314)	21	(293)
Chernonoperating expenses S	Gain on bargain purchase	_	_	_	163,999	163,999	_	_	_	_	_	_	_	_
Mathematic Mat	Equity method investment income	_	_	_	628	628	558	1,471	529	395	2,953	328	6,323	6,651
Provision for income taxes 3,000 18,14 9,671 26,379 57,191 27,16 23,224 16,667 12,480 80,087 15,849 17,387 33,221	Other nonoperating expenses				(827)	(827)	(378)	(750)		(842)	(1,970)		(1,091)	(1,091)
Net Income from Continuing Operations before Noncontrolling Interest Less: Net income attributable to noncontrolling interest — — — — — — — — — — — — — — — — — — —	Income before Income Taxes	8,748	66,167	103,347	257,158	435,420	103,687	103,774	68,476	61,218	337,155	68,277	69,788	138,065
Noncontrolling Interest 5,748 48,026 93,676 230,779 378,229 75,971 80,550 51,809 48,738 257,068 52,438 52,401 104,844 Less: Net income attributable to noncontrolling interest	Provision for income taxes	3,000	18,141	9,671	26,379	57,191	27,716	23,224	16,667	12,480	80,087	15,834	17,387	33,221
Less:Net income attributable to noncontrolling interest C	Net Income from Continuing Operations before													
Net lncome from Continuing Operations Net lncome from Continuing Operations (288) - (9) (3) (300)	Noncontrolling Interest	5,748	48,026	93,676	230,779	378,229	75,971	80,550	51,809	48,738	257,068	52,443	52,401	104,844
Net loss from discontinued operations (288) — (9) (3) (300) —	Less: Net income attributable to noncontrolling interest				85	85	51	373	261	88	773			
Net income attributable to Enova International, Inc. \$ 5,460 \$ 48,026 \$ 93,667 \$ 230,691 \$ 377,844 \$ 75,920 \$ 80,177 \$ 51,548 \$ 48,650 \$ 256,295 \$ 52,443 \$ 52,401 \$ 104,844 \$	Net Income from Continuing Operations	5,748	48,026	93,676	230,694	378,144	75,920	80,177	51,548	48,650	256,295	52,443	52,401	104,844
Earnings Per Share Earnings per common share: Basic \$ 0.17 \$ 1.59 \$ 3.11 \$ 6.61 \$ 11.85 \$ 2.10 \$ 2.18 \$ 1.40 \$ 1.36 \$ 7.05 \$ 1.57 \$ 1.61 \$ 3.18 Diluted EPS - continuing operations \$ 0.018 \$ 1.58 \$ 3.09 \$ 6.47 \$ 11.71 \$ 2.03 \$ 2.10 \$ 1.36 \$ 1.30 \$ 6.79 \$ 1.50 \$ 1.55 \$ 1.56 \$ 3.07 Diluted EPS - discontinued operations \$ 0.010 \$ - \$ - \$ - \$ 0.011 \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	Net loss from discontinued operations	(288)	_	(9)	(3)	(300)	_	_	_	_	_	_	_	_
Earlings per common share: Basic \$ 0.17 \$ 1.59 \$ 3.11 \$ 6.61 \$ 11.85 \$ 2.10 \$ 2.18 \$ 1.40 \$ 1.36 \$ 7.05 \$ 1.57 \$ 1.61 \$ 3.18 \$ 1.40 \$ 1.40 \$ 1.30 \$ 1.30 \$ 1.50 \$ 1.50 \$ 1.50 \$ 1.51 \$ 3.18 \$ 1.40 \$ 1.40 \$ 1.30 \$ 1.30 \$ 1.50 \$ 1.50 \$ 1.50 \$ 1.51 \$ 3.18 \$ 1.40 \$ 1.40 \$ 1.30 \$ 1.30 \$ 1.50 \$	Net income attributable to Enova International, Inc.	\$ 5,460	\$ 48,026	\$ 93,667	\$ 230,691	\$ 377,844	\$ 75,920	\$ 80,177	\$ 51,548	\$ 48,650	\$ 256,295	\$ 52,443	\$ 52,401	\$ 104,844
Earlings per common share: Basic \$ 0.17 \$ 1.59 \$ 3.11 \$ 6.61 \$ 11.85 \$ 2.10 \$ 2.18 \$ 1.40 \$ 1.36 \$ 7.05 \$ 1.57 \$ 1.61 \$ 3.18 \$ 1.40 \$ 1.40 \$ 1.30 \$ 1.30 \$ 1.50 \$ 1.50 \$ 1.50 \$ 1.51 \$ 3.18 \$ 1.40 \$ 1.40 \$ 1.30 \$ 1.30 \$ 1.50 \$ 1.50 \$ 1.50 \$ 1.51 \$ 3.18 \$ 1.40 \$ 1.40 \$ 1.30 \$ 1.30 \$ 1.50 \$	Farnings Per Share													
Basic \$ 0.17 \$ 1.59 \$ 3.11 \$ 6.61 \$ 11.85 \$ 2.10 \$ 2.18 \$ 1.40 \$ 1.36 \$ 7.05 \$ 1.57 \$ 1.61 \$ 3.18 \$ 1.00 \$	_													
Diluted EPS - continuing operations \$ 0.18 \$ 1.58 \$ 3.09 \$ 6.47 \$ 11.71 \$ 2.03 \$ 2.10 \$ 1.36 \$ 1.30 \$ 6.79 \$ 1.50 \$ 1.56 \$ 3.07 Diluted EPS - discontinued operations \$ (0.01) \$ - \$ - \$ - \$ (0.01) \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$		\$ 0.17	\$ 1.59	\$ 3.11	\$ 6.61	\$ 11.85	\$ 2.10	\$ 2.18	\$ 1.40	\$ 1.36	\$ 7.05	\$ 1.57	\$ 1.61	\$ 3.18
Diluted EPS - discontinued operations \$ (0.01) \$ - \$ - \$ - \$ (0.01) \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$		•	•	•	•	•	•	•	•		•	•	•	•
Diluted - total \$ 0.17 \$ 1.58 \$ 3.09 \$ 6.47 \$ 11.70 \$ 2.03 \$ 2.10 \$ 1.36 \$ 1.30 \$ 6.79 \$ 1.50 \$ 1.50 \$ 1.56 \$ 3.07 \$ Weighted average common shares outstanding: Basic \$ 32,337 \$ 30,203 \$ 30,108 \$ 34,926 \$ 31,897 \$ 36,109 \$ 36,801 \$ 36,744 \$ 35,750 \$ 36,351 \$ 33,374 \$ 32,497 \$ 32,933 \$ Diluted \$ 32,833 \$ 30,352 \$ 30,363 \$ 35,645 \$ 32,302 \$ 37,487 \$ 38,142 \$ 37,984 \$ 37,330 \$ 37,736 \$ 34,882 \$ 33,484 \$ 34,181 \$ \$ 8		•			•									
Weighted average common shares outstandings: Basic 32,337 30,203 30,108 34,926 31,897 36,109 36,801 36,744 35,750 36,351 33,374 32,497 32,933 Diluted 32,833 30,352 30,363 35,645 32,302 37,487 38,142 37,984 37,330 37,736 34,882 33,484 34,181 Balance Sheet Data (at period end): Cash and cash equivalents \$161,076 \$321,472 \$490,033 \$297,273 \$297,273 \$324,328 \$394,353 \$229,088 \$165,477 \$165,477 \$131,692 \$144,090 \$14	·	, (,		•		. ,		•	•	•	•	•	•	•
Basic 32,337 30,203 30,108 34,926 31,897 36,109 36,801 36,744 35,750 36,351 33,374 32,497 32,933 Diluted 32,833 30,352 30,363 35,645 32,302 37,487 38,142 37,984 37,330 37,736 34,882 33,484 34,181 Balance Sheet Data (at period end): Cash and cash equivalents \$161,076 \$321,472 \$490,033 \$297,273 \$297,273 \$324,328 \$394,353 \$229,088 \$165,477 \$165,477 \$131,692 \$144,090 \$14				,										
Balance Sheet Data (at period end): Cash and cash equivalents \$ 161,076 \$ 321,472 \$ 490,033 \$ 297,273 \$ 297,273 \$ 324,328 \$ 394,353 \$ 229,088 \$ 165,477 \$ 165,477 \$ 131,692 \$ 144,090 \$ 144,090 \$ 100,000 \$ 100,000 \$ 1,093,207 799,662 693,370 1,241,506 1,230,711 1,408,703 1,635,282 1,964,690 1,964,690 2,231,884 2,460,851		32,337	30,203	30,108	34,926	31,897	36,109	36,801	36,744	35,750	36,351	33,374	32,497	32,933
Cash and cash equivalents \$ 161,076 \$ 321,472 \$ 490,033 \$ 297,273 \$ 297,273 \$ 324,328 \$ 394,353 \$ 229,088 \$ 165,477 \$ 131,692 \$ 144,090 \$ 144,090 Loans and finance receivables, net 1,093,207 799,662 693,370 1,241,506 1,241,506 1,230,711 1,408,703 1,635,282 1,964,690 1,964,690 2,231,884 2,460,851 2,460,851 Total assets 1,733,301 1,578,973 1,634,164 2,108,075 2,108,075 2,133,642 2,394,789 2,467,499 2,761,483 2,761,483 3,047,144 3,253,170 Long-term debt 1,091,732 906,588 863,472 946,461 946,461 874,514 1,028,488 1,075,380 1,384,399 1,384,399 1,696,551 1,840,665 1,840,665														
Loans and finance receivables, net 1,03,207 799,662 693,370 1,241,506 1,241,506 1,241,506 1,230,711 1,408,703 1,635,282 1,964,690 1,964,690 2,231,884 2,460,851 2,460,851 Total assets 1,733,301 1,578,973 1,634,164 2,108,075 2,108,075 2,133,642 2,394,789 2,467,499 2,761,483 2,761,483 3,047,144 3,253,170 1,091,792 1,091,792 906,588 863,472 946,461 946,461 874,514 1,028,488 1,075,380 1,384,399 1,384,399 1,696,751 1,840,665 1,840,665	Balance Sheet Data (at period end):													
Total assets 1,733,301 1,578,973 1,634,164 2,108,075 2,108,075 2,133,642 2,394,789 2,467,499 2,761,483 2,761,483 3,047,144 3,253,170 3,253,170 Long-term debt 1,091,732 906,588 863,472 946,461 946,461 874,514 1,028,488 1,075,380 1,384,399 1,384,399 1,696,751 1,840,665 1,840,665	Cash and cash equivalents	\$ 161,076	\$ 321,472	\$ 490,033	\$ 297,273	\$ 297,273	\$ 324,328	\$ 394,353	\$ 229,088	\$ 165,477	\$ 165,477	\$ 131,692	\$ 144,090	\$ 144,090
Long-term debt 1,091,732 906,588 863,472 946,461 946,461 874,514 1,028,488 1,075,380 1,384,399 1,696,751 1,840,665 1,840,665	Loans and finance receivables, net	1,093,207	799,662	693,370	1,241,506	1,241,506	1,230,711	1,408,703	1,635,282	1,964,690	1,964,690	2,231,884	2,460,851	2,460,851
	Total assets	1,733,301	1,578,973	1,634,164	2,108,075	2,108,075	2,133,642	2,394,789	2,467,499	2,761,483	2,761,483	3,047,144	3,253,170	3,253,170
Total stockholder's equity 438,214 476,220 573,695 918,834 918,834 1,005,608 1,094,757 1,134,253 1,093,052 1,093,052 1,077,950 1,108,081 1,108,081	Long-term debt	1,091,732	906,588	863,472	946,461	946,461	874,514	1,028,488	1,075,380	1,384,399	1,384,399	1,696,751	1,840,665	1,840,665
	Total stockholder's equity	438,214	476,220	573,695	918,834	918,834	1,005,608	1,094,757	1,134,253	1,093,052	1,093,052	1,077,950	1,108,081	1,108,081

Enova International, Inc. Adjusted EBITDA (Unaudited)



	2020							2021				2022	
	First	Second	Third	Fourth	Total	First	Second	Third	Fourth	Total	First	Second	Year
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	to Date
Net income from continuing operations	\$ 5,748	3 \$ 48,026	\$ 93,676	\$ 230,694	\$ 378,144	\$ 75,920	\$ 80,177	\$ 51,548	\$ 48,650	\$ 256,295	\$ 52,443	\$ 52,401	\$ 104,844
Depreciation and amortization expenses	3,670	4,004	3,770	8,282	19,726	6,621	7,457	8,912	12,372	35,362	9,514	7,584	17,098
Interest expense, net	20,383	1 20,372	18,634	27,120	86,507	19,755	19,292	17,966	18,916	75,929	22,483	24,950	47,433
Foreign currency transaction loss (gain)	(41	18	30	(506)	(499)	34	237	102	(1)	372	314	(21)	293
Provision for income taxes	3,000	18,141	9,671	26,379	57,191	27,716	23,224	16,667	12,480	80,087	15,834	17,387	33,221
Stock-based compensation expense	3,460	3,660	3,768	7,153	18,041	5,804	5,250	5,018	5,107	21,179	5,367	5,133	10,500
Adjustments:													
Gain on bargain purchase ^(a)	_		_	(163,999)	(163,999)	_	_	_	_	_	_	_	_
Transaction-related costs ^(b)	_		6,593	13,430	20,023	1,412	12	_	_	1,424	_	_	_
Equity method investment income ^(c)	_		_	(628)	(628)	(558)	(1,471)	(529)	(395)	(2,953)	(328)	(6,323)	(6,651)
Other nonoperating expenses ^(d)	_		_	827	827	378	750	_	842	1,970	_	1,091	1,091
Lease termination and cease-use loss $(gain)^{(e)}$								(113)	3,449	3,336			
Adjusted EBITDA	\$ 36,218	\$ 94,221	\$ 136,142	\$ 148,752	\$ 415,333	\$ 137,082	\$ 134,928	\$ 99,571	\$ 101,420	\$ 473,001	\$ 105,627	\$ 102,202	\$ 207,829
Adjusted EBITDA margin calculated as follows:													
Total Revenue	\$ 362,252	2 \$ 253,061	\$ 204,545	\$ 263,852	\$ 1,083,710	\$ 259,444	\$ 264,720	\$ 320,160	\$ 363,608	\$ 1,207,932	\$ 385,731	\$ 407,990	\$ 793,721
Adjusted EBITDA	\$ 36,218	3 \$ 94,221	\$ 136,142	\$ 148,752	\$ 415,333	\$ 137,082	\$ 134,928	\$ 99,571	\$ 101,420	\$ 473,001	\$ 105,627	\$ 102,202	\$ 207,829
Adjusted EBITDA as a percentage of total revenue	10.09	% 37.2%	66.6%	56.4%	38.3%	52.8%	51.0%	31.1%	27.9%	39.2%	27.4%	25.1%	26.2%

⁽a) In the fourth quarter of 2020, the Company recorded a gain on bargain purchase related to an acquisition.

⁽b) In the third and fourth quarters of 2020, the Company recorded costs related to an acquisition. In the first, second and fourth quarters of 2021, the Company recorded costs related to acquisitions and to divestitures of subsidiaries.

⁽c) In the second quarter of 2022, the Company recorded a gain on an Linear's sale of its operating company, partially offset by a loss on the sale of OnDeck Canada.

⁽d) In the fourth quarter of 2020 and the first quarter of 2021, the Company recorded a loss on early extinguishment of debt related to the repayment of securitization debt. In the second quarter of 2021 and second quarter of 2022, the Company recorded costs related to incomplete transactions. In the fourth quarter of 2021, the Company recorded a loss related to the partial divestiture of a subsidiary.

⁽e) In the third and fourth quarters of 2021, the Company recorded a gain and loss, respectively, upon the exit of leased office spaces.

Enova International, Inc. Adjusted Earnings (Unaudited)



			2020					2021				2022	
	First	Second	Third	Fourth	Total	First	Second	Third	Fourth	Total	First	Second	Year
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	to Date
Net income from continuing operations	\$ 5,748	\$ 48,026	\$ 93,676	\$ 230,694	\$ 378,144	\$ 75,920	\$ 80,177	\$ 51,548	\$ 48,650	\$ 256,295	\$ 52,443	\$ 52,401	\$ 104,844
Adjustments:													
Gain on bargain purchase ^(a)	_	_	_	(163,999)	(163,999)	_	_	_	_	_	_	_	_
Transaction-related costs ^(b)	_	_	6,593	13,430	20,023	1,412	12	_	_	1,424	_	_	_
Equity method investment income ^(c)	_	_	_	_	_	_	_	_	_	-	_	(6,323)	(6,323)
Other nonoperating expenses ^(d)	_	_	_	827	827	378	750	_	842	1,970	_	1,091	1,091
Intangible asset amortization	267	268	27	1,215	1,777	1,151	1,684	2,013	2,014	6,862	2,013	2,014	4,027
Stock-based compensation expense	3,460	3,660	3,768	7,153	18,041	5,804	5,250	5,018	5,107	21,179	5,367	5,133	10,500
Foreign currency transaction loss (gain)	(41)	18	30	(506)	(499)	34	237	102	(1)	372	314	(21)	293
Cumulative tax effect of adjustments	(868)	(929)	(2,454)	(3,787)	(8,038)	(2,209)	(2,053)	(1,581)	(4,012)	(9,855)	(1,927)	624	(1,303)
Discrete tax adjustments ^(e)	_	_	(11,604)	_	(11,604)	_	_		_	_	_	_	_
Lease termination and cease-use loss (gain) ^(f)								(113)	7,648	7,535			
Adjusted earnings	\$ 8,566	\$ 51,043	\$ 90,036	\$ 85,027	\$ 234,672	\$ 82,490	\$ 86,057	\$ 56,987	\$ 60,248	\$ 285,782	\$ 58,210	\$ 54,919	\$ 113,129
Diluted earnings per share	\$ 0.18	\$ 1.58	\$ 3.09	\$ 6.47	\$ 11.71	\$ 2.03	\$ 2.10	\$ 1.36	\$ 1.30	\$ 6.79	\$ 1.50	\$ 1.56	\$ 3.07
Adjusted earnings per share	\$ 0.26	\$ 1.68	\$ 2.97	\$ 2.39	\$ 7.26	\$ 2.20	\$ 2.26	\$ 1.50	\$ 1.61	\$ 7.57	\$ 1.67	\$ 1.64	\$ 3.31

⁽a) In the fourth quarter of 2020, the Company recorded a gain on bargain purchase related to an acquisition.

⁽b) In the third and fourth quarters of 2020, the Company recorded costs related to an acquisition. In the first, second and fourth quarters of 2021, the Company recorded costs related to acquisitions and to divestitures of subsidiaries.

⁽c) In the second quarter of 2022, the Company recorded a gain on an Linear's sale of its operating company, partially offset by a loss on the sale of OnDeck Canada.

⁽d) In the second quarter of 2021 and second quarter of 2022, the Company recorded costs related to incomplete transactions. In the fourth quarter of 2021, the Company recorded a loss related to the partial divestiture of a subsidiary.

⁽e) In the third quarter of 2020, the Company recognized an income tax benefit resulting from the remeasurement of its liability for certain previously unrecognized tax benefits.

⁽f) In the third and fourth quarters of 2021, the Company recorded a gain and loss, respectively, upon the exit of leased office spaces.

Fair Value Metrics - Installment Loans and RPAs (Unaudited)



	2020 2021								20	022
	First	Second	Third	Fourth	First	Second	Third	Fourth	First	Second
Consumer loans and finance receivables:	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter
Total combined loan and finance receivable principa ^(b)	\$ 887,790	\$ 651,729	\$ 576,461	\$ 585,249	\$ 528,861	\$ 593,371	\$ 721,135	\$ 879,541	\$ 898,684	\$ 948,474
Ending combined loan and finance receivable fair value balance $^{(b)}$	929,667	697,571	625,332	635,508	588,644	634,799	740,474	908,957	948,784	1,006,988
Fair value as a % of principa(a)(b)	104.7%	107.0%	108.5%	108.6%	111.3%	107.0%	102.7%	103.3%	105.6%	106.2%
Ending combined loan and finance receivable balance, including principal and accrued fees/interest outstanding ^(b)	\$ 971,084	\$ 700,045	\$ 622,776	\$ 629,251	\$ 571,726	\$ 639,858	\$ 782,203	\$ 941,423	\$ 963,418	\$ 1,018,844
Average combined loan and finance receivable balance ^{(b)(c)}	\$ 1,025,182	\$ 821,050	\$ 652,992	\$ 622,544	\$ 607,570	\$ 588,289	\$ 714,184	\$ 849,359	\$ 966,068	\$ 979,407
Revenue Change in fair value	335,900 (210,725)	236,772 (102,159)	192,567 (24,378)	196,880 (31,167)	181,737 (26,073)	174,512 (49,708)	215,432 (97,061)	243,570 (104,715)	248,547 (116,767)	253,043 (133,078)
Net revenue	125,175	134,613	168,189	165,713	155,664	124,804	118,371	138,855	131,780	119,965
Net revenue margin	37.3%	56.9%	87.3%	84.2%	85.7%	71.5%	54.9%	57.0%	53.0%	47.4%
Delinquencies:										
>30 days delinquent	\$ 81,654	\$ 31,149	\$ 21,559	\$ 24,793	\$ 24,589	\$ 26,201	\$ 45,804	\$ 59,312	\$ 70,480	\$ 72,300
>30 days delinquent as a % of combined loan and finance receivable										
balance ^{(a)(b)}	8.4%	4.4%	3.5%	3.9%	4.3%	4.1%	5.9%	6.3%	7.3%	7.1%
Charge-offs:										
Charge-offs (net of recoveries)	\$ 191,306	\$ 141,193	\$ 30,670	\$ 34,035	\$ 36,408	\$ 27,050	\$ 57,836	\$ 112,582	\$ 137,224	\$ 134,524
Charge-offs (net recoveries) as a % of average combined loan and	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , ,		,		. ,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
finance receivable balance ^{(b)(c)}	18.7%	17.2%	4.7%	5.5%	6.0%	4.6%	8.1%	13.3%	14.2%	13.7%

⁽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.

Fair Value Metrics - Line of Credit Accounts (Unaudited)



	2020									20	21					20	22			
		First		Second		Third		Fourth		First		Second		Third		Fourth		First		Second
Small business loans and finance receivables:		Quarter		Quarter		Quarter		Quarter		Quarter	_	Quarter		Quarter		Quarter	(Quarter		Quarter
Total principal	\$	183,905	\$	121,070	\$	81,733	\$	686,730	\$	696,678	\$	781,793	\$	876,668	\$:	1,010,675	\$ 1	,210,389	\$ 1	,364,055
Ending fair value balance		175,985		108,705		75,449		616,287		649,313		784,728		911,729	:	1,074,546	1	,297,533	1	,471,723
Fair value as a % of principal (a)		95.7%		89.8%		92.3%		89.7%		93.2%		100.4%		104.0%		106.3%		107.2%		107.9%
Ending loan and finance receivable balance, including principal and accrued fees/interest outstanding	Ś	186,462	Ś	122,914	Ś	84,288	Ś	691,083	Ś	701,053	Ś	786,330	¢	881,807	ć.	1,016,590	¢ 1	,217,580	¢ 1	,372,667
accided rees/interest odistanding	٦	180,402	Ţ	122,914	Ų	04,200	٦	031,083	Ţ	701,033	Ţ	780,330	ڔ	881,807	. ب	1,010,330	7 1	,217,380	7 1,	,372,007
Average loan and finance receivable balance ^(b)	\$	182,862	\$	158,684	\$	101,819	\$	539,675	\$	700,348	\$	739,378	\$	837,606	\$	956,110	\$ 1	,122,609	\$ 1	,288,384
Revenue		23,906		14,930		10,830		64,419		75,560		85,561		100,610		115,063		132,594		149,909
Change in fair value		(24,994)		(18,513)		1,601		10,818		4,995		45,078		24,515		22,804		1,138		(8,764)
Net revenue		(1,088)		(3,583)		12,431		75,237		80,555		130,639		125,125		137,867		133,732		141,145
Net revenue margin		(4.6)%		(24.0)%		114.8%		116.8%		106.6%		152.7%		124.4%		119.8%		100.9%		94.2%
Delinguencies:																				
>30 days delinquent	\$	4,640	\$	5,648	\$	4,282	\$	97,873	\$	71,639	\$	55,682	\$	44,978	\$	43,901	\$	43,318	\$	49,159
>30 days delinquent as a % of loan and finance receivable balance $^{(a)}$		2.5%		4.6%		5.1%		14.2%		10.2%		7.1%		5.1%		4.3%		3.6%		3.6%
Charge-offs:																				
Charge-offs (net of recoveries)	\$	11,918	\$	14,782	\$	4,496	\$	21,052	\$	18,042	\$	5,102	\$	7,060	\$	7,677	\$	20,860	\$	27,867
Charge-offs (net recoveries) as a % of average loan and finance																				
receivable balance ^(b)		6.5%		9.3%		4.4%		3.9%		2.6%		0.7%		0.8%		0.8%		1.9%		2.2%

⁽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. Revenue by Product (Unaudited) (Dollars in thousands)



			2020					2021				2022	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Year to Date
Consumer loans and finance receivables	\$ 335,900	\$ 236,772	\$ 192,567	\$ 196,880	\$ 962,119	\$ 181,737	\$ 174,512	\$ 215,432	\$ 243,570	\$ 815,251	\$ 248,547	\$ 253,043	\$ 501,590
Small business loans and finance receivables	23,906	14,930	10,830	64,419	114,085	75,560	85,561	100,610	115,061	376,792	132,594	149,909	282,503
Total loans and finance receivables revenue	359,806	251,702	203,397	261,299	1,076,204	257,297	260,073	316,042	358,631	1,192,043	381,141	402,952	784,093
Other	2,446	1,359	1,148	2,553	7,506	2,147	4,647	4,118	4,977	15,889	4,590	5,038	9,628
Total revenue	\$ 362,252	\$ 253,061	\$ 204,545	\$ 263,852	\$ 1,083,710	\$ 259,444	\$ 264,720	\$ 320,160	\$ 363,608	\$ 1,207,932	\$ 385,731	\$ 407,990	\$ 793,721

			2020					2021				2022	
	First	Second	Third	Fourth	Total	First	Second	Third	Fourth	Total	First	Second	Year
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	to Date
Consumer loans and finance receivables	92.7%	93.6%	94.1%	74.6%	88.8%	70.1%	65.9%	67.3%	67.0%	67.5%	64.4%	62.0%	63.2%
Small business loans and finance receivables	6.6%	5.9%	5.3%	24.4%	10.5%	29.1%	32.3%	31.4%	31.6%	31.2%	34.4%	36.8%	35.6%
Total loans and finance receivables revenue	99.3%	99.5%	99.4%	99.0%	99.3%	99.2%	98.2%	98.7%	98.6%	98.7%	98.8%	98.8%	98.8%
Other	0.7%	0.5%	0.6%	1.0%	0.7%	0.8%	1.8%	1.3%	1.4%	1.3%	1.2%	1.2%	1.2%
Total revenue	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Enova International, Inc. Income from Operations by Geography (Unaudited) (Dollars in thousands)



			2020					2021				2022	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year	First Quarter	Second Quarter	Year to Date
Domestic & International	Quarter	Quarter	Quarter	Quarter	Tear	Quarter	Quarter	Quarter	Quarter	Tear	Quarter	Quarter	to bate
Revenue	\$ 362,252	\$ 253,061	\$ 204,545	\$ 263,852	\$ 1,083,710	\$ 259,444	\$ 264,720	\$ 320,160	\$ 363,608	\$ 1,207,932	\$ 385,731	\$ 407,990	\$ 793,721
Change in Fair Value	(235,719)	(120,672)	(22,777)	(20,349)	(399,517)	(21,078)	(4,630)	(72,546)	(81,911)	(180,165)	(115,629)	(141,842)	(257,471)
Cost of Revenue	_	_	_	_	_	_	(957)	(1,232)	(1,318)	(3,507)	(1,413)	(1,576)	(2,989)
Net Revenue	\$ 126,533	\$ 132,389	\$ 181,768	\$ 243,503	\$ 684,193	\$ 238,366	\$ 259,133	\$ 246,382	\$ 280,379	\$ 1,024,260	\$ 268,689	\$ 264,572	\$ 533,261
Net Revenue Margin	34.9%	52.3%	88.9%	92.3%	63.1%	91.9%	97.9%	77.0%	77.1%	84.8%	69.7%	64.8%	67.2%
Total Operating Expenses Excluding													
Depreciation and Amortization	\$ 64,584	\$ 18,195	\$ 20,845	\$ 82,832	\$ 186,456	\$ 75,773	\$ 99,324	\$ 123,221	\$ 155,832	\$ 454,150	\$ 131,125	\$ 131,418	\$ 262,543
Depreciation and Amortization	2,178	2,446	2,289	6,526	13,439	5,101	5,851	7,018	10,634	28,604	7,160	6,900	14,060
Income from Operations	\$ 59,771	\$ 111,748	\$ 158,634	\$ 154,145	\$ 484,298	\$ 157,492	\$ 153,958	\$ 116,143	\$ 113,913	\$ 541,506	\$ 130,404	\$ 126,254	\$ 256,658
Corporate Services													
Total Operating Expenses Excluding													
Depreciation and Amortization	\$ 29,191	\$ 23,633	\$ 35,142	\$ 32,242	\$ 120,208	\$ 32,511	\$ 29,640	\$ 28,028	\$ 31,493	\$ 121,672	\$ 37,304	\$ 36,085	\$ 73,389
Depreciation and Amortization	1,492	1,558	1,481	1,762	6,293	1,526	1,609	1,896	1,740	6,771	2,354	684	3,038
Income from Operations	\$ (30,683)	\$ (25,191)	\$ (36,623)	\$ (34,004)	\$ (126,501)	\$ (34,037)	\$ (31,249)	\$ (29,924)	\$ (33,233)	\$ (128,443)	\$ (39,658)	\$ (36,769)	\$ (76,427)
Total													
Revenue	\$ 362,252	\$ 253,061	\$ 204,545	\$ 263,852	\$ 1,083,710	\$ 259,444	\$ 264,720	\$ 320,160	\$ 363,608	\$ 1,207,932	\$ 385,731	\$ 407,990	\$ 793,721
Change in Fair Value	(235,719)	(120,672)	(22,777)	(20,349)	(399,517)	(21,078)	(5,587)	(73,778)	(83,229)	(183,672)	(115,629)	(141,842)	(257,471)
Cost of Revenue	<u></u>						(957)	(1,232)	(1,318)	(3,507)	(1,413)	(1,576)	(2,989)
Net Revenue	\$ 126,533	\$ 132,389	\$ 181,768	\$ 243,503	\$ 684,193	\$ 238,366	\$ 259,133	\$ 246,382	\$ 280,379	\$ 1,024,260	\$ 268,689	\$ 264,572	\$ 533,261
Net Revenue Margin	34.9%	52.3%	88.9%	92.3%	63.1%	91.9%	97.9%	77.0%	77.1%	84.8%	69.7%	64.8%	67.2%
Total Operating Expenses Excluding													
Depreciation and Amortization	\$ 93,775	\$ 41,828	\$ 55,987	\$ 115,074	\$ 306,664	\$ 108,284	\$ 128,964	\$ 151,249	\$ 187,325	\$ 575,822	\$ 168,429	\$ 167,503	\$ 335,932
Depreciation and Amortization	3,670	4,004	3,770	8,288	19,732	6,627	7,460	8,914	12,374	35,375	9,514	7,584	17,098
Income from Operations	\$ 29,088	\$ 86,557	\$ 122,011	\$ 120,141	\$ 357,797	\$ 123,455	\$ 122,709	\$ 86,219	\$ 80,680	\$ 413,063	\$ 90,746	\$ 89,485	\$ 180,231

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



		20	20			20	21		20	22
	First	Second	Third	Fourth	First	Second	Third	Fourth	First	Second
	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter
Consumer loan and finance receivable balances, gros	s:									
Company owned	\$ 959,286	\$ 693,991	\$ 614,676	\$ 619,088	\$ 564,934	\$ 630,203	\$ 768,964	\$ 927,673	\$ 951,560	\$ 1,004,847
Guaranteed by the Company	11,798	6,054	8,100	10,163	6,792	9,655	13,239	13,750	11,858	13,997
Combined	\$ 971,084	\$ 700,045	\$ 622,776	\$ 629,251	\$ 571,726	\$ 639,858	\$ 782,203	\$ 941,423	\$ 963,418	\$ 1,018,844
Small business loan and finance receivable balances,	gross:									
Company owned	\$ 186,462	\$ 122,914	\$ 84,288	\$ 691,083	\$ 701,053	\$ 786,330	\$ 881,807	\$ 1,016,590	\$ 1,217,580	\$ 1,372,667
Guaranteed by the Company										
Combined	\$ 186,462	\$ 122,914	\$ 84,288	\$ 691,083	\$ 701,053	\$ 786,330	\$ 881,807	\$ 1,016,590	\$ 1,217,580	\$ 1,372,667
Total loan and finance receivable balances, gross:										
Company owned	\$ 1,145,748	\$ 816,905	\$ 698,964	\$ 1,310,171	\$ 1,265,987	\$ 1,416,533	\$ 1,650,771	\$ 1,944,263	\$ 2,169,140	\$ 2,377,514
Guaranteed by the Company	11,798	6,054	8,100	10,163	6,792	9,655	13,239	13,750	11,858	13,997
Combined	\$ 1,157,546	\$ 822,959	\$ 707,064	\$ 1,320,334	\$ 1,272,779	\$ 1,426,188	\$ 1,664,010	\$ 1,958,013	\$ 2,180,998	\$ 2,391,511

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



			2020					2021				2022	
	First	Second	Third	Fourth	Total	First	Second	Third	Fourth	Total	First	Second	Year
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	to Date
Combined loan and finance receivable originations													
Consumer:													
Near-prime installment loans	\$ 115,877	\$ 8,679	\$ 12,619	\$ 55,381	\$ 192,556	\$ 53,147	\$ 94,995	\$ 145,574	\$ 221,453	\$ 515,169	\$ 161,744	\$ 155,187	\$ 316,931
Other installment loans	32,774	9,385	16,672	26,376	85,207	16,719	24,552	36,943	38,956	117,170	32,800	39,349	72,149
Line of credit accounts	129,278	40,119	68,391	104,686	342,474	66,261	111,199	153,817	169,132	500,409	133,670	167,821	301,491
Short-term loans	117,082	31,216	39,938	58,524	246,760	48,047	49,629	58,527	60,342	216,545	53,678	47,490	101,168
Total consumer	395,011	89,399	137,620	244,967	866,997	184,174	280,375	394,861	489,883	1,349,293	381,892	409,847	791,739
Small business	76,434	174	2,500	290,708	369,816	322,111	400,699	461,595	579,938	1,764,343	658,741	679,233	1,337,974
Total combined originations	\$ 471,445	\$ 89,573	\$ 140,120	\$ 535,675	\$ 1,236,813	\$ 506,285	\$ 681,074	\$ 856,456	\$ 1,069,821	\$ 3,113,636	\$ 1,040,633	\$ 1,089,080	\$ 2,129,713

		20	20			20	21		20	022
	First	Second	Third	Fourth	 First	Second	Third	Fourth	First	Second
	Quarter	Quarter	Quarter	Quarter	 Quarter	Quarter	Quarter	Quarter	Quarter	Quarter
Combined loan and finance receivable balances, gross										
Consumer:										
Near-prime installment loans	\$ 582,979	\$ 479,387	\$ 413,830	\$ 386,662	\$ 369,455	\$ 391,457	\$ 456,401	\$ 577,355	\$ 621,688	\$ 640,674
Other installment loans	89,048	52,696	42,146	43,813	34,682	39,264	52,757	58,863	56,227	59,545
Line of credit accounts	270,590	159,857	153,269	183,752	155,422	192,994	255,457	288,404	269,751	305,481
Short-term loans	28,467	8,105	13,531	15,024	 12,167	16,143	17,588	16,801	15,752	13,144
Total consumer	971,084	700,045	622,776	629,251	571,726	639,858	782,203	941,423	963,418	1,018,844
Small business	186,462	122,914	84,288	691,083	 701,053	786,330	881,807	1,016,590	1,217,580	1,372,667
Total combined loan and finance receivable balances,										
gross:	\$ 1,157,546	\$ 822,959	\$ 707,064	\$ 1,320,334	\$ 1,272,779	\$ 1,426,188	\$ 1,664,010	\$ 1,958,013	\$ 2,180,998	\$ 2,391,511