



FEDERAL RESERVE BANK *of* CHICAGO

230 SOUTH LASALLE STREET
CHICAGO, ILLINOIS 60604-1413
chicagofed.org

February 2, 2026

VIA FED EZFILE TRANSMISSION ONLY

Michael Nonaka
Partner
Covington & Burling LLP
850 10th St. NW
Washington, DC 20001

Dear Michael,

This is in connection with the filing by Enova International, Inc., Chicago, Illinois (“Holding Company”) to become a bank holding company by acquiring Grasshopper Bancorp, Inc. (“Grasshopper”) and thereby indirectly acquiring Grasshopper Bank, National Association, (“Grasshopper Bank”) both of New York, New York, through merger with Enova Interim Bank, N.A., South Jordan, Utah, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, and section 225.15 of Regulation Y received on January 16, 2026. In connection with the processing of the aforementioned application, our review has revealed the need for additional information.

Please upload written responses and the requested documentation to the enclosed observations and questions by close of business **February 16, 2026** via FedEZFile. Any information for which you desire confidential treatment should be so labeled and separately bound in accordance with the Board's rules regarding confidential treatment of information at 12 C.F.R. § 261.17.

If you have any questions, please contact Senior Examiner Jennifer Grandy at (312) 343-2871 or jennifer.grandy@chi.frb.org, or me at (312) 322-8320 or chameen.d.letourneau@chi.frb.org.

Sincerely,

E-SIGNED by Chameen Letourneau
on 2026-02-02 18:50:01 GMT

Chameen K. Letourneau
Supervision Manager
Mergers & Acquisitions]

Request for Additional Information

Public Volume

Not Applicable