



FEDERAL RESERVE BANK *of* CHICAGO

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

April 2, 2026

VIA FEDEZFILE TRANSMISSION ONLY

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

Dear Michael,

This is in connection with the application filed with Federal Reserve Bank of Chicago (“Reserve Bank”) pursuant to Section 3(a)(1) of the Bank Holding Company Act 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 the merger with Enova Interim Bank, N.A., South Jordan, Utah, received on January 16, 2026.

In connection with the processing of the aforementioned application, our review has revealed the need for additional information. Please see the attached addendum and upload written responses and the requested documentation to the following observations and questions by close of business **April 21, 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 2026-04-02 21:02:29 GMT

Chameen Letourneau
Supervision Manager
Mergers & Acquisitions]

Request for Additional Information

Public Volume

Amend Public Notice

- I. Please amend the responses to the Form FR Y-3 (“FR Y-3”) questions and the financials to reflect the utilization of debt to fund the Holding Company’s merger of Grasshopper (“Transaction”).