

**EZCORP<sup>®</sup>**

**SECOND QUARTER  
FISCAL 2025 EARNINGS**

**APRIL 2025**



# PRELIMINARY STATEMENTS

## FORWARD LOOKING STATEMENTS

This presentation contains certain forward-looking statements. These statements are based on the company's current expectations as to the outcome and timing of future events. All statements, other than statements of historical facts, that address activities or results that the company plans, expects, believes, projects, estimates or anticipates will, should or may occur in the future are forward-looking statements. Actual results for future periods may differ materially from those expressed or implied by these forward-looking statements due to a number of uncertainties and other factors, including operating risks, liquidity risks, legislative or regulatory developments, market factors and current or future litigation.

For a discussion of these and other factors affecting the company's business and prospects, see the company's annual, quarterly and other reports filed with the Securities and Exchange Commission. The company undertakes no obligation to update or revise forward-looking statements to reflect changed assumptions, the occurrence of unanticipated events or changes to future operating results over time.

## OTHER AVAILABLE INFORMATION

This information should be read in conjunction with, and not in lieu of, the company's annual, quarterly and other reports filed with the Securities and Exchange Commission. Those reports contain important information about the company's business and performance, including financial statements prepared in accordance with U.S. generally accepted accounting principles ("GAAP"), as well as a description of the important risk factors that may materially and adversely affect our business, financial condition or results of operations.

## ADJUSTED INFORMATION

Unless otherwise specified, all amounts in this presentation reflect certain non-GAAP adjustments for various discrete items and constant currency. FY25 results are presented in constant currency using FY24 rates. Prior years use actual foreign exchange rates. For a discussion of the comparable GAAP amounts, see "EZCORP GAAP Results" and "GAAP to Non-GAAP Reconciliation" in the Appendix.

## COMPARISONS

All comparisons in this presentation are relative to the same period in the prior year unless otherwise stated. In addition, percentages are calculated from the underlying numbers in thousands and, as a result, may not agree to the percentages when calculated from numbers in millions. All market comparisons are based on available information from similar publicly traded companies.

## DEFINED TERMS

See Appendix for definition of terms and acronyms used in this presentation.

# COMPANY & PRODUCT OVERVIEW



## LEADER IN PAWN AND PRE-OWNED AND RECYCLED RETAIL

- Formed in 1989, EZCORP has grown into a leading provider of pawn transactions and seller of pre-owned and recycled merchandise in the United States and Latin America.
- We increase reach and access to financial services through a broad network of neighborhood retail locations, and promote the circular economy by recycling pre-owned merchandise and jewelry.
- We are dedicated to building shareholder value by satisfying the short-term cash needs of our customers, focusing on an industry-leading experience that is fueled by continuous innovation.

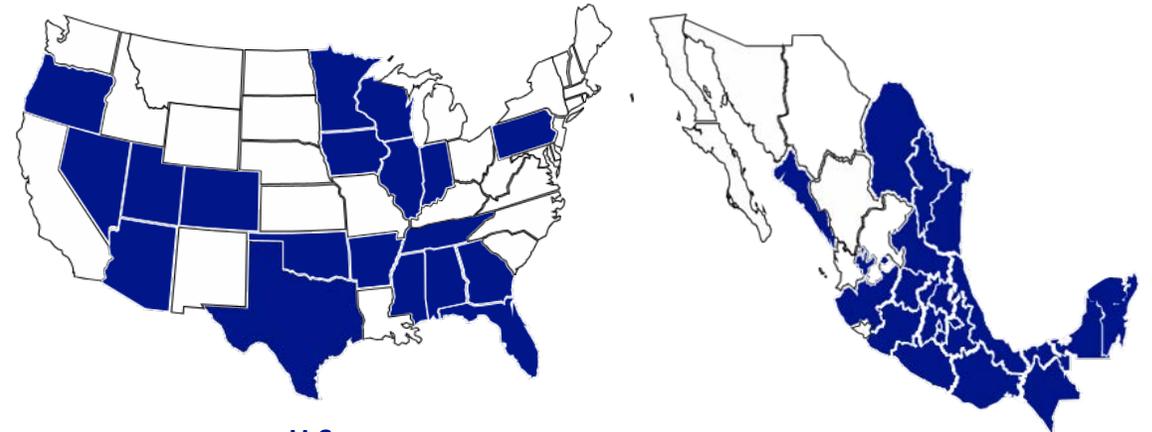


## PAWN PRODUCT

- Pawn Loans are customer friendly
  - Non-recourse loans
  - No credit check, bank account or employment verification required
  - No collection activity or reporting to credit bureaus
- Pawn Loans are small and short term\*
  - U.S.: \$170 to \$200 pawn; 30 to 90 day term
  - Mexico: \$65 to \$85 pawn; 30 day term
  - GPMX: \$120 to \$140 pawn; 30 day term



1,284 STORES AND 8,200 TEAM MEMBERS



U.S.

MEXICO



GUATEMALA



EL SALVADOR



HONDURAS

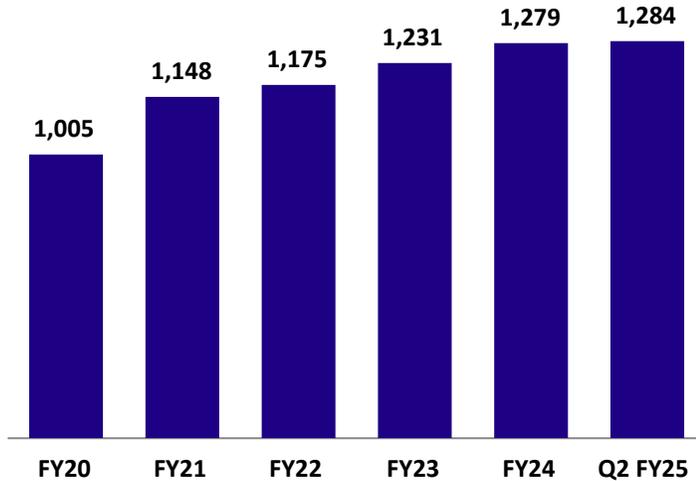
U.S. 542 | MEXICO 559 | GUATEMALA 141 | EL SALVADOR 19 | HONDURAS 23

# Q2 FY25 STORE GROWTH AND BALANCE SHEET HIGHLIGHTS

(\$ millions, except for store count)



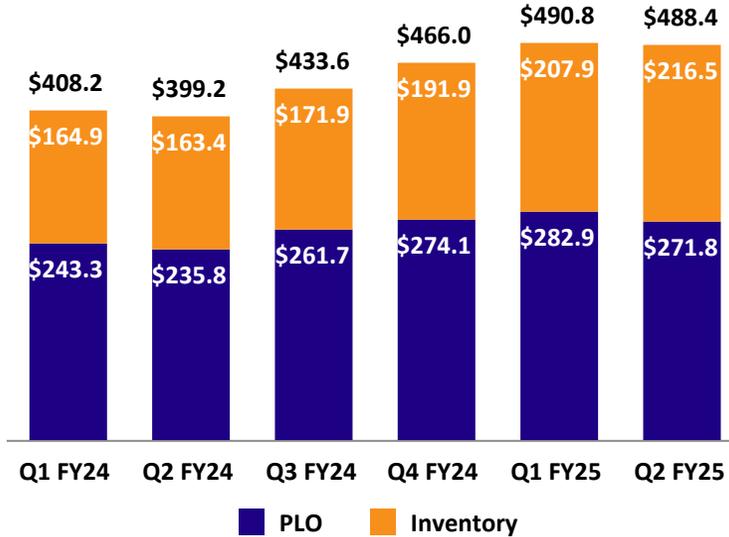
## STORE COUNT



- Opened 9 de novo stores in LatAm, comprised of 4 stores in Guatemala, 2 stores in Mexico, 2 in Honduras and 1 in El Salvador
- Acquired one store in Guatemala
- Consolidated 9 stores in Mexico



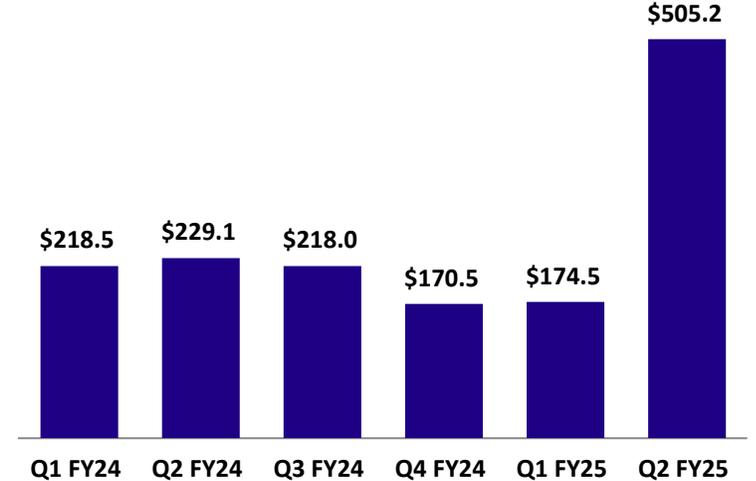
## EARNING ASSETS



- Record-setting Q2 PLO balance of \$271.8M, up 15%, leading to a 12% increase in PSC
- PLO/Inventory ratio remains healthy at 1.3x



## CASH BALANCE (GAAP)

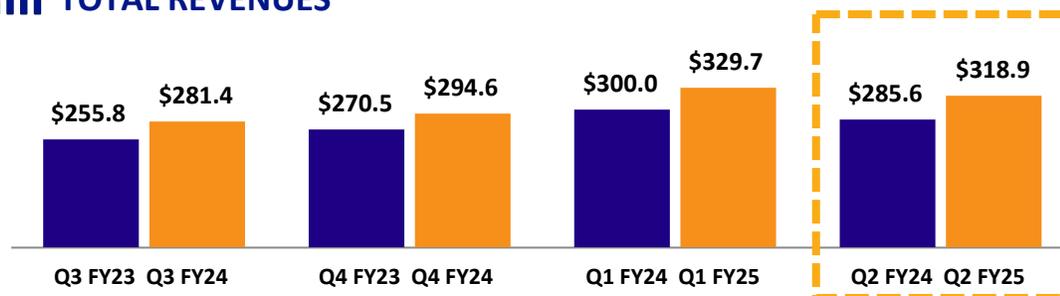


- \$505.2M cash balance, up from \$174.5 in Q1 FY25, primarily due to the \$300M debt financing (less issuance costs) and cash from operating activities
- Purchased \$1.0M of shares in Q2

# Q2 FY25 FINANCIAL HIGHLIGHTS

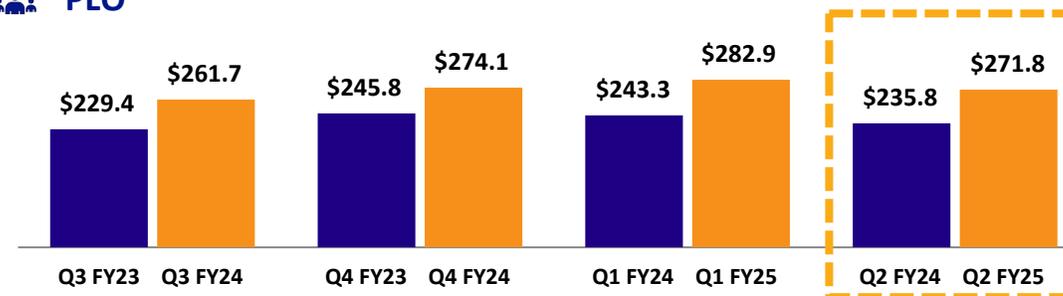
(\$ millions, except per share amounts)

## TOTAL REVENUES



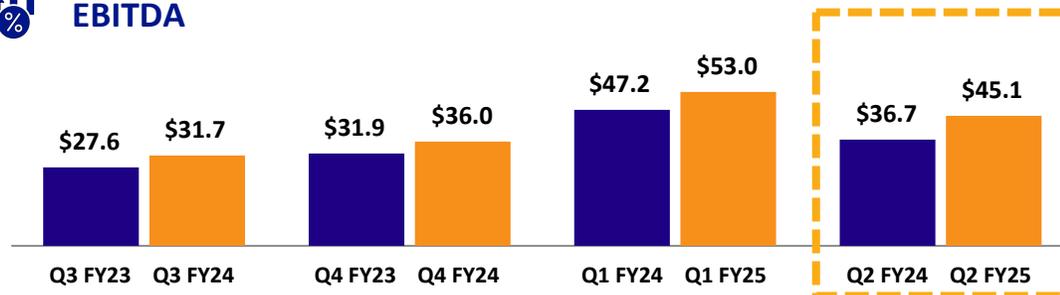
- Total revenues of \$318.9M, up 12%, driven by higher PSC and sales
- Merchandise sales of \$177.4M, up 8%; same-store sales, up 6%
- Gross profit of \$185.0M, up 10%, primarily driven by PSC

## PLO



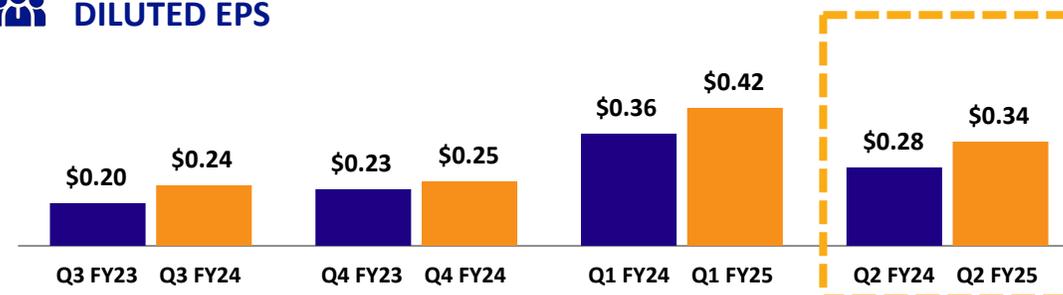
- Strong consumer demand, increase in average loan size and improved customer service continue to propel PLO, resulting in a Q2 record balance of \$271.8M, up 15%
- PSC of \$119.8M, up 12%

## EBITDA



- EBITDA of \$45.1M, up 23%
- EBITDA margin of 14.1%, up 130 bps

## DILUTED EPS

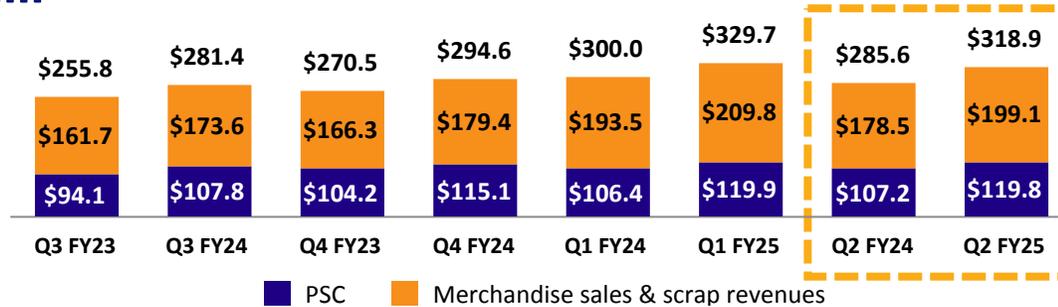


- Diluted EPS of \$0.34, up 21%

# Q2 FY25 REVENUES & GROSS PROFIT HIGHLIGHTS

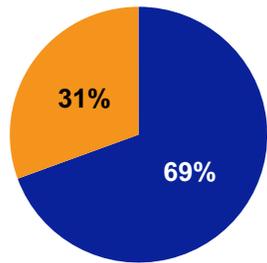
(\$ millions)

## TOTAL REVENUES



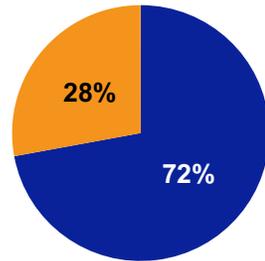
- PSC growth in line with merchandise sales and scrap revenues growth, driving total revenues growth of 12%
- Merchandise sales and scrap revenues strong growth compared to prior periods

## TOTAL REVENUES BY GEOGRAPHY



■ US Pawn ■ LatAm

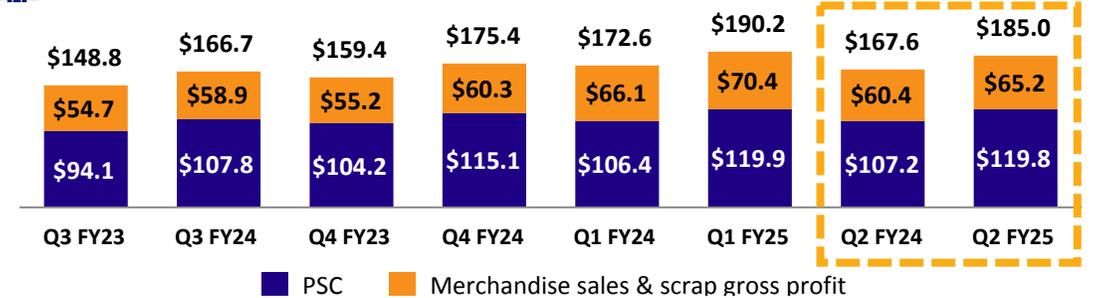
## GROSS PROFIT BY GEOGRAPHY



■ US Pawn ■ LatAm

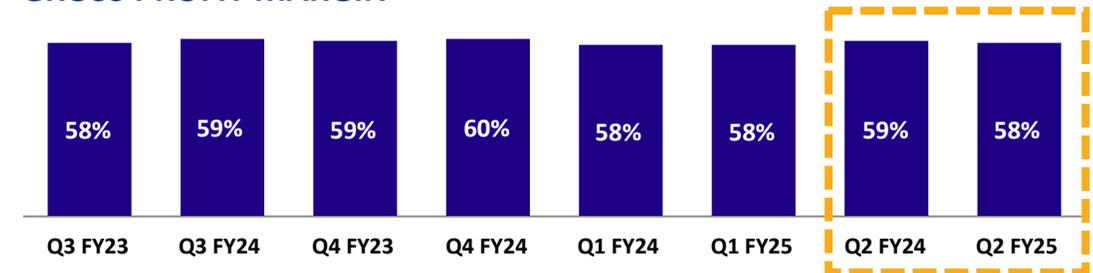
- U.S. Pawn represents
  - 69% of revenues, down by 324 bps
  - 72% of gross profit, down by 187 bps

## GROSS PROFIT



- PSC continues to outpace the growth of merchandise sales and scrap gross profit, driving gross profit growth of 10%

## GROSS PROFIT MARGIN



- Gross profit margin remains strong at 58%

Source: All figures adjusted for discrete items and current year figures adjusted for constant currency. See Appendix for reconciliations.

Footnote \* Totals are calculated from the underlying numbers in thousands and, as a result, may not foot due to rounding.

# Q2 FY25 BUSINESS STRATEGY HIGHLIGHTS

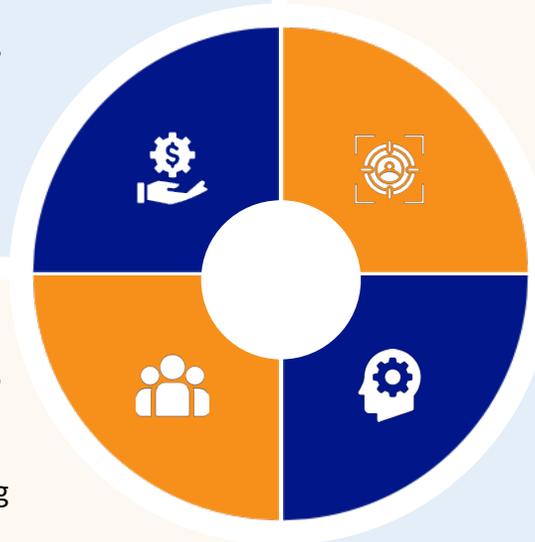
## Progression towards our Strategic Goals

### STRENGTHEN THE CORE

- Continued loan growth reflects increased average loan size, operational improvements and strong customer loan demand
- Grew LatAm gross profit by 18% through ongoing focus on customer service and growing the jewelry category
- In July 2024, we introduced longer term layaways in the U.S., resulting in a 15% increase in new layaways made during the quarter

### TEAM MEMBERS

- Launched certification programs for U.S. Assistant Managers and LatAm Lead Pawnbroker to grow internal talent and strengthen operations support
- Integrated our ERP with a global job search engine and hiring platform to streamline application process and significantly increase applicant flow
- Enhanced team member communications, including introducing a monthly leaderboard to motivate performance
- Drove growth mindset shift by delivering monthly video messages and facilitating in-store activities



### CUSTOMER FOCUS

- Grew EZ+ Rewards members to 6.2M globally, up 34%
- Increased transacting customers by 5%, with transacting EZ+ members up 6%, comprising 77% of total
- Increased visits to websites to 1.7M, up 5%, enabled by non-paid search engine visitation
- Maintained exemplary customer service, as evidenced by Google Review rating of 4.8+ (out of 5) across all geographies

### INNOVATE & GROW

- Opened 9 de novo stores and acquired 1 store in LatAm
- Collected \$29M in U.S. online payments, up \$7M
- Increased EZ+ app adoption in Mexico with 17% of extensions and layaways payments now online
- Grew Max Pawn luxury e-commerce sales by 25%, capturing demand for affordable luxury, driven by eBay sales. Launched new campaign 'We Know Real' to promote efforts to test for authenticity.
- Expanded view-online, purchase-in-store experience to over 30% of US stores



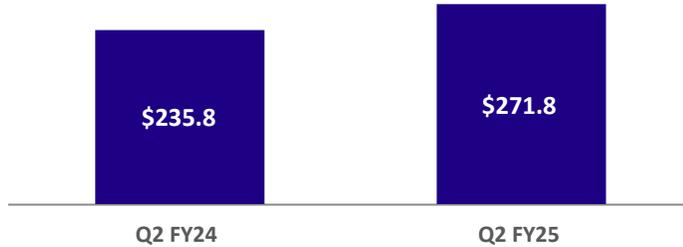
**EZCORP<sup>®</sup>**

**FINANCIAL HIGHLIGHTS**

# Q2 FY25 FINANCIAL RESULTS – CONSOLIDATED

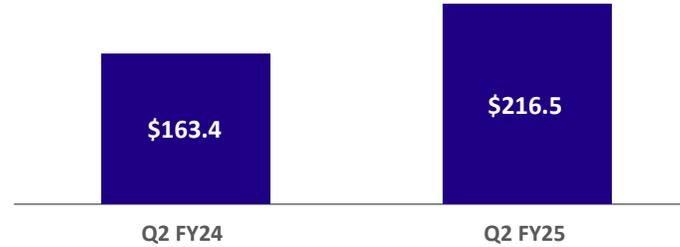
(\$ millions)

## Pawn Loans Outstanding



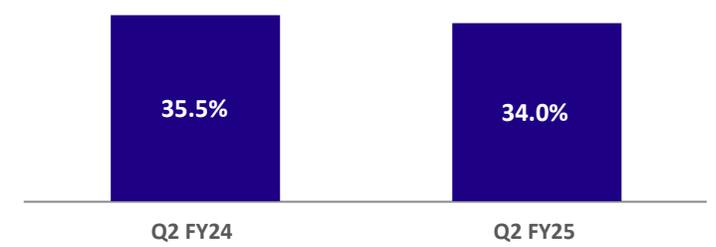
- PLO up 15% on a total and same-store basis, driven by increase in average loan size, improved operational performance and continued strong pawn demand

## Inventory



- Inventory increased 32%, due to increase in PLO and decrease in inventory turnover to 2.5x, from 2.9x
- Aged GM increased to 2.4% (\$2.0M) of total GM inventory, 1.7% excluding our 3 luxury stores

## Merchandise Margin



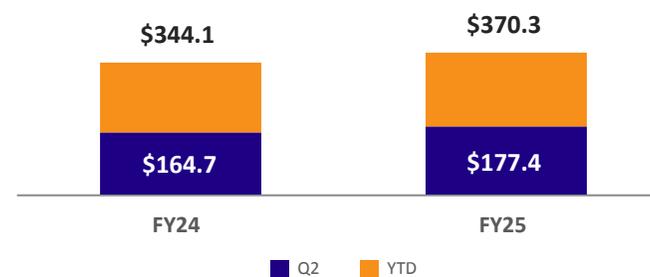
- Merchandise sales gross profit up 3%, driven by increased sales
- Margin decreased by 150 bps, due to increased price negotiations

## Pawn Service Charges



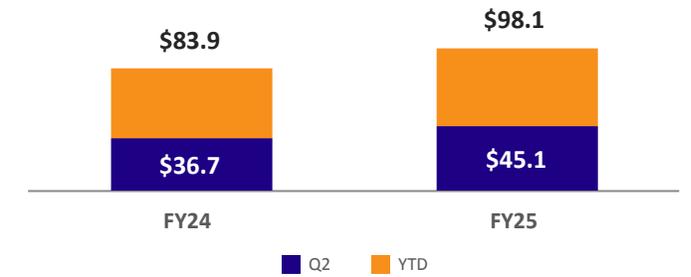
- PSC up 12%, primarily driven by same-store PLO growth

## Merchandise Sales



- Merchandise sales up 8%, 6% on a same-store basis

## EBITDA



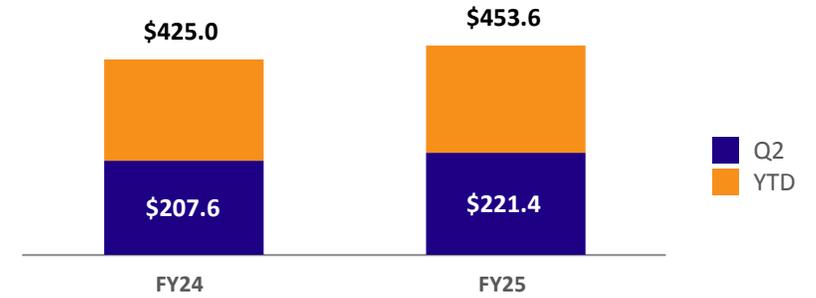
- EBITDA improved \$8.4M, up 23%, driven by higher PSC, partially offset by a 6% increase in expenses
- EBITDA margin up 130 bps to 14.1%

# Q2 FY25 U.S. PAWN SEGMENT

(\$ millions)

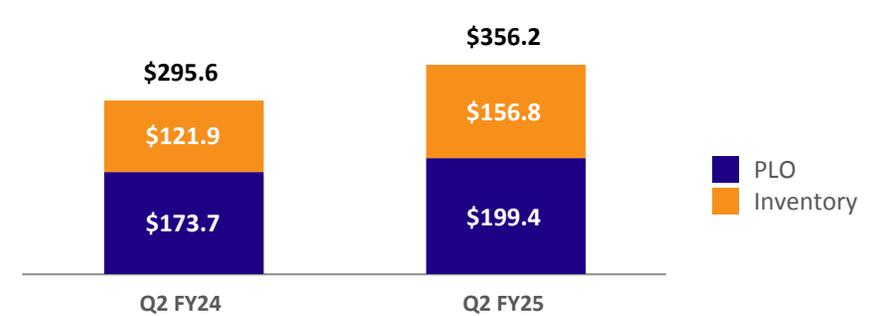


## Revenues



- Total revenues increased \$13.8M or 7%

## Earning Assets

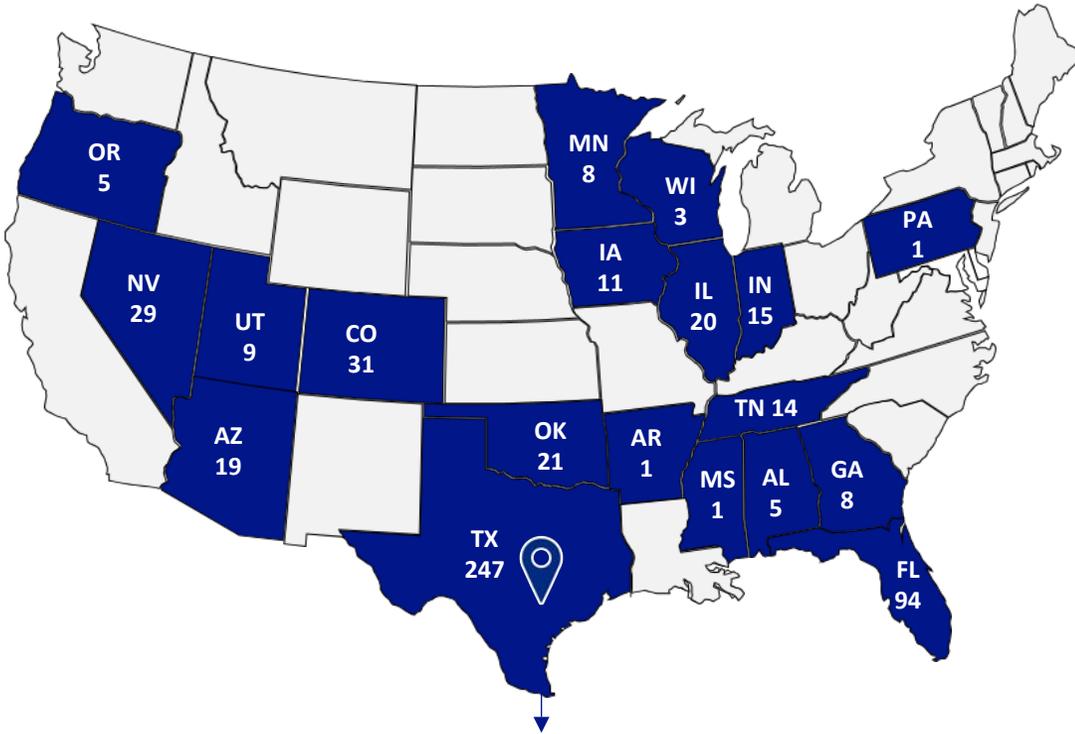


- Earning assets increased 21%, driven by PLO increase of 15% and inventory increase of 29%
- Approximately half of the increase in inventory is attributable to the increase in layaways

# Q2 FY25 U.S. PAWN SEGMENT



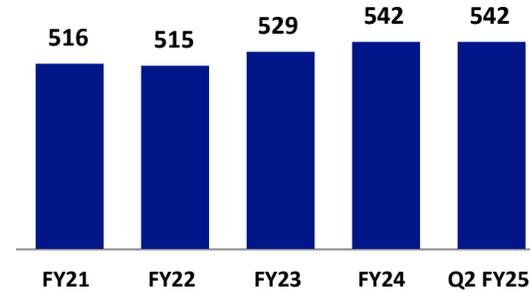
542 stores in 19 states



EZCORP corporate headquarters located in Austin, Texas



Store Count



- No changes in the quarter



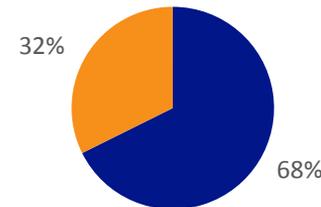
Average Loan Size (GAAP)



- Average loan size up 15%, primarily driven by higher prices on jewelry and GM



PLO Composition (GAAP)

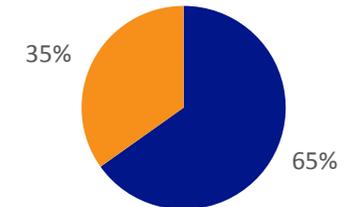


Jewelry    General Merchandise

- Jewelry composition up 100 bps, due to increased jewelry volume and higher gold price



Inventory Composition (GAAP)



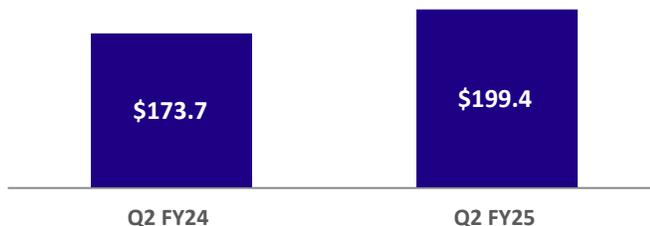
Jewelry    General Merchandise

- Jewelry composition up 120 bps, in line with PLO growth

# Q2 FY25 FINANCIAL RESULTS – U.S. PAWN

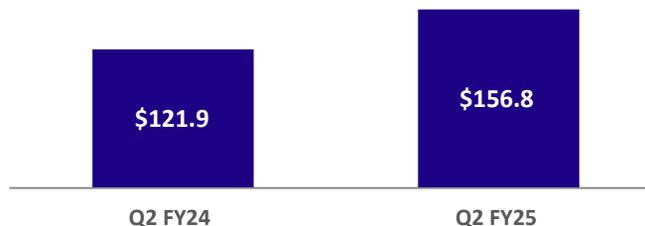
(\$ millions)

## Pawn Loans Outstanding



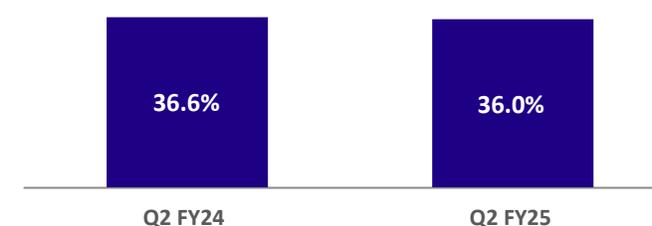
- PLO up 15% on a total and same-store basis, driven by increase in average loan size, improved operational performance and continued strong pawn demand

## Inventory



- Inventory up 29%, when excluding increase due to customer layaways, in line with the PLO increase
- Inventory turnover decreased to 2.3x from 2.6x
- Aged GM decreased to 2.8% (\$1.3M) of total GM inventory, 1.5% excluding our 3 luxury stores

## Merchandise Margin



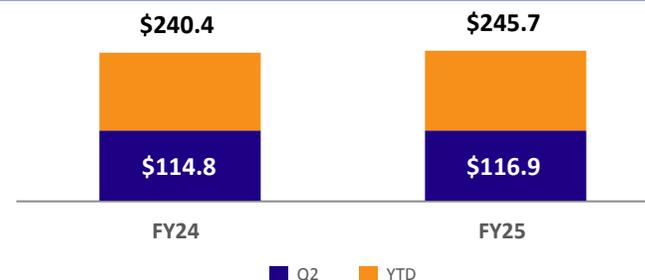
- Merchandise sales gross profit is flat, driven by increased sales, offset by a decrease in merchandise margin of 58 bps

## Pawn Service Charges



- PSC up 9%, primarily driven by same-store PLO growth, partially offset by lower PLO yield

## Merchandise Sales



- Merchandise sales up 2%, 1% on a same-store basis

## EBITDA



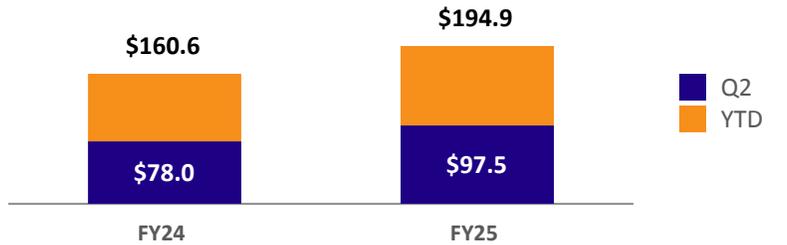
- EBITDA up \$6.7M or 15%, primarily due to higher PSC, offset by 3% increase in expenses
- Same-store expenses up 2%, primarily due to labor, offset by a decrease in loyalty program expenses
- EBITDA margin 22.5%, up 173 bps

# Q2 FY25 LATIN AMERICA PAWN SEGMENT

(\$ millions)

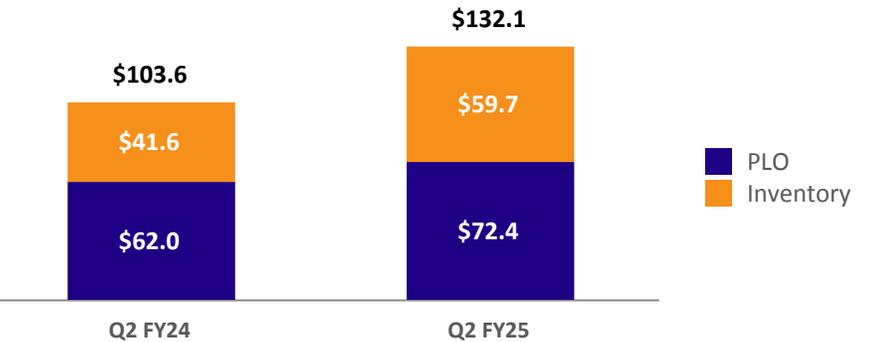


## Revenues



- Total revenues increased \$19.4M or 25%

## Earning Assets



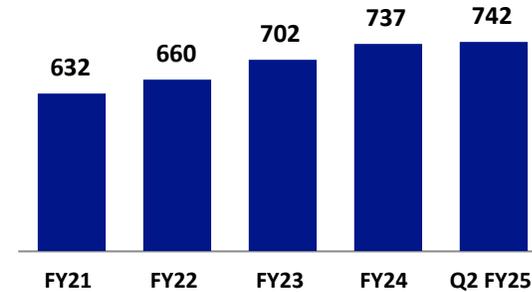
- Earning assets increased 28%, driven by PLO up 17% and inventory up 44%
- Prior year inventory balances were at a historically low level

# Q2 FY25 LATIN AMERICA PAWN SEGMENT

742 stores in 4 countries

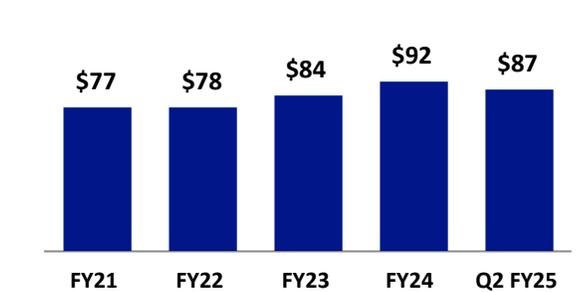


Store Count



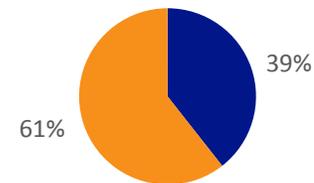
- Opened 9 de novo stores in LatAm
- Acquired 1 store in Guatemala
- Consolidated 9 stores in Mexico

Average Loan Size (GAAP)



- Average loan size down 9% (up 4% on a constant currency basis)

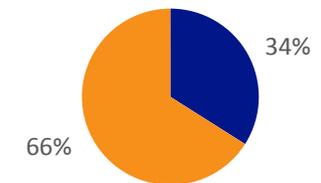
PLO Composition (GAAP)



Jewelry General Merchandise

- Jewelry composition up 400 bps, with an operational focus on growing this category, especially in Mexico

Inventory Composition (GAAP)



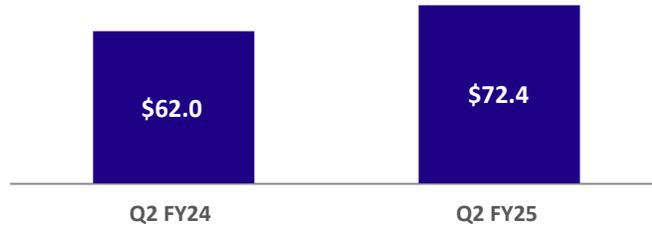
Jewelry General Merchandise

- Jewelry composition down 90 bps due to increased jewelry scrapping

# Q2 FY25 FINANCIAL RESULTS – LATIN AMERICA PAWN

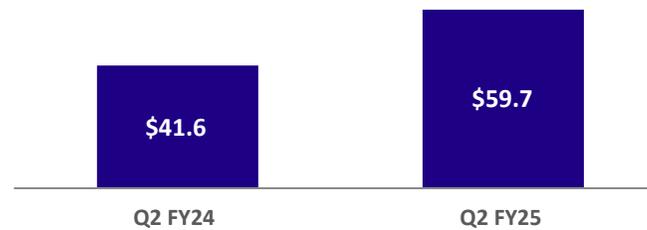
(\$ millions)

## Pawn Loans Outstanding



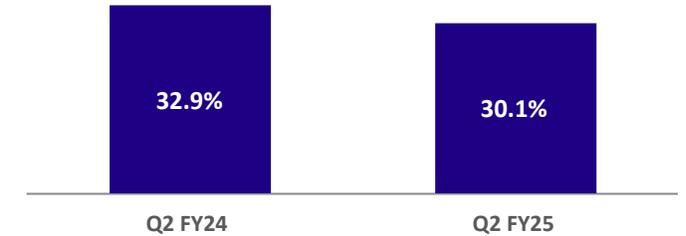
- PLO up 17%, 14% on a same-store basis, driven by improved operational performance and increased loan demand

## Inventory



- Inventory up 44%, driven by faster loan than merchandise sales growth
- Inventory turnover decreased to 3.2x from 3.6x
- Aged GM increased to 1.9% (\$0.6M) of total GM inventory

## Merchandise Margin



- Merchandise sales gross profit up 11%, driven by increased sales, up 21%, offset by decrease in margin of 274 bps, due to increased price negotiations

## Pawn Service Charges



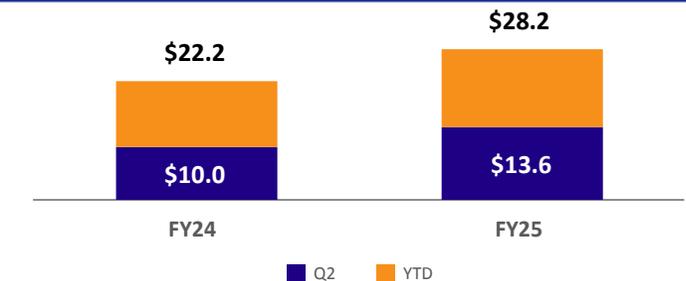
- PSC up 19%, driven by same-store PLO growth

## Merchandise Sales



- Merchandise sales up 21%, 18% on a same-store basis

## EBITDA



- EBITDA up \$3.6M or 36%, primarily driven by higher PSC, offset by increased expenses of 13%
- Same-store expenses up 11%, primarily due to increased labor, offset by a decrease in expenses related to our loyalty program
- EBITDA margin 13.9%, up 99 bps



***EZCORP***<sup>®</sup>

**APPENDIX**

# RECORD Q2 PLO & REVENUES DRIVE INCREASED EARNINGS



## Q2 & YTD GAAP Results

(\$ millions, except per share amounts)

	Q2			YTD		
	FY25	FY24	% $\Delta$ B/(W)	FY25	FY24	% $\Delta$ B/(W)
<b>Pawn Loans Outstanding</b>	\$ 261.8	\$ 235.8	11%	\$ 261.8	\$ 235.8	11%
Total Revenues	306.3	285.6	7%	626.5	585.6	7%
<b>Gross Profit</b>	\$ 178.5	\$ 167.6	6%	\$ 363.9	\$ 340.2	7%
Equity in Net Income of Investments	(1.5)	(1.7)	(12)%	(3.0)	(2.9)	4%
Store Expenses	116.5	114.6	(2)%	233.0	225.1	(3)%
General and Administrative Expenses	19.6	18.3	(8)%	38.3	34.8	(10)%
Other (Income)/Expense	—	(0.9)	(95)%	0.9	(1.4)	(168)%
<b>EBITDA</b>	\$ 43.8	\$ 37.4	17%	\$ 94.6	\$ 84.5	12%
Depreciation/Amortization	8.0	8.2	2%	16.4	16.8	3%
Interest Expense, Net	1.4	0.5	(171)%	2.5	1.3	(86)%
<b>Profit Before Tax</b>	\$ 34.4	\$ 28.7	20%	\$ 75.8	\$ 66.4	14%
Income Tax Expense	9.0	7.2	(26)%	19.4	16.4	(18)%
<b>Net Income</b>	\$ 25.4	\$ 21.5	18%	\$ 56.4	\$ 49.9	13%
<b>Diluted EPS</b>	\$ 0.33	\$ 0.29	14%	\$ 0.74	\$ 0.65	14%

Q2 gross profit improved, primarily due to higher PSC, driven by higher average PLO

Q2 store expenses increased, primarily due to new stores and labor costs (including higher health benefits) supporting more store activity, offset by a decrease in expenses related to our loyalty program

Q2 G&A expenses increased, primarily due to labor

Q2 lower interest income, primarily due to lower market interest rates and lower cash balance

# RECORD Q2 PLO & REVENUES DRIVE INCREASED EARNINGS



## Q2 & YTD Adjusted Results

(\$ millions, except per share amounts)

	Q2			YTD		
	FY25	FY24	% $\Delta$ B/(W)	FY25	FY24	% $\Delta$ B/(W)
<b>Pawn Loans Outstanding</b>	\$ 271.8	\$ 235.8	15%	\$ 271.8	\$ 235.8	15%
Total Revenues	318.9	285.6	12%	648.5	585.6	11%
<b>Gross Profit</b>	\$ 185.0	\$ 167.6	10%	\$ 375.2	\$ 340.2	10%
Equity in Net Income of Investments	(1.5)	(1.7)	(12)%	(3.0)	(2.9)	4%
Store Expenses	121.7	114.6	(6)%	241.8	225.1	(7)%
General and Administrative Expenses	19.7	18.3	(8)%	38.4	34.8	(10)%
Other Income	—	(0.2)	(106)%	(0.1)	(0.8)	(91)%
<b>EBITDA</b>	\$ 45.1	\$ 36.7	23%	\$ 98.1	\$ 83.9	17%
Depreciation/Amortization	8.3	8.2	(1)%	16.9	16.8	(1)%
Interest Expense, Net	1.4	0.5	(164)%	2.4	1.3	(83)%
<b>Profit Before Tax</b>	\$ 35.4	\$ 28.0	27%	\$ 78.8	\$ 65.8	20%
Income Tax Expense	9.3	7.0	(33)%	20.1	16.2	(24)%
<b>Net Income</b>	\$ 26.1	\$ 21.0	25%	\$ 58.7	\$ 49.6	18%
<b>Diluted EPS</b>	\$ 0.34	\$ 0.28	21%	\$ 0.76	\$ 0.64	19%

Q2 gross profit improved, primarily due to higher PSC, driven by higher average PLO

Q2 store expenses increased, primarily due to new stores and labor costs (including higher health benefits) supporting more store activity, offset by a decrease in expenses related to our loyalty program

Q2 G&A expenses increased, primarily due to labor

Q2 lower interest income, primarily due to lower market interest rates and lower cash balance

See "EZCORP GAAP Results" and "GAAP to Non-GAAP Reconciliation."

Footnote \* Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding

# DEFINITION OF TERMS

<b>BPS</b>	Basis points
<b>CCV</b>	Cash Converters International Limited, a publicly-traded company based in Australia, in which EZCORP holds a minority interest
<b>ESG</b>	Environmental, Social and Governance
<b>GM</b>	General merchandise (non-jewelry)
<b>GPMX</b>	Guatemala, El Salvador and Honduras
<b>LatAm</b>	Latin America, including Mexico, Central America and South America
<b>LTM</b>	Last Twelve Months
<b>M</b>	Millions
<b>Net Debt</b>	Par value of debt less cash and cash equivalents
<b>PLO</b>	Pawn loans outstanding
<b>POS2</b>	Second generation point-of-sale system
<b>PSC</b>	Pawn service charges
<b>Same-Store</b>	Stores open the entirety of the comparable periods

$$\text{Monthly PLO Yield} = \frac{\left[ \frac{\text{Pawn service Charges}}{\text{days in period}} \right] \times 365}{\text{average PLO}} / 12$$

$$\text{Inventory Yield} = \frac{\left[ \frac{\text{sales gross profit}}{\text{days in period}} \right] \times 365}{\text{average net inventory}}$$

$$\text{Return on Earning Assets} = \frac{\left[ \frac{\text{sales gross profit} + \text{PSC}}{\text{days in period}} \right] \times 365}{\text{average net inventory} + \text{average PLO}}$$

$$\text{Inventory Turnover} = \frac{\left[ \frac{\text{total cost of sales}}{\text{days in period}} \right] \times 365}{\text{average net inventory}}$$

$$\text{EBITDA Margin} = \frac{\text{EBITDA}}{\text{total revenue}}$$

# GAAP to NON-GAAP RECONCILIATION



In addition to the financial information prepared in conformity with U.S. generally accepted accounting principles (“GAAP”), we provide certain other financial information that is adjusted to exclude the impact of restructuring and restatement charges and other discrete items and to reflect the results of our Latin America Pawn operations on a constant currency basis. We believe that presentation of the non-GAAP financial information is meaningful and useful in evaluating and comparing our operating results across accounting periods and understanding the operating and financial performance of our business. We believe that the non-GAAP financial information reflects an additional way of viewing aspects of our business that, when viewed with our GAAP results, provides a more complete understanding of factors and trends affecting our business. We provide non-GAAP financial information for informational purposes and to enhance understanding of our GAAP consolidated financial statements.



You should consider the non-GAAP information in addition to, but not instead of or superior to, our results prepared in accordance with GAAP. Non-GAAP financial information may be determined or calculated differently by other companies, limiting the usefulness of that information for comparative purposes.



# GAAP TO NON-GAAP RECONCILIATION Q2 – CONSOLIDATED\*



(\$ millions, except per share amounts)

	Base	Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Item Adjustments	Adjusted Base
	FY25	FY25	FY25	FY25	FY25	FY24	FY24	FY24
<b>Revenues</b>	\$ 306.3	\$ —	\$ 306.3	\$ 12.5	\$ 318.9	\$ 285.6	\$ —	\$ 285.6
PSC Revenues	115.9	—	115.9	3.9	119.8	107.2	—	107.2
Merchandise Gross Profit	57.9	—	57.9	2.5	60.4	58.4	—	58.4
<i>Merchandise Margin</i>	34 %	— %	34 %	— %	34 %	36 %	— %	36 %
Scrap Gross Profit	4.6	—	4.6	0.2	4.8	1.9	—	1.9
<i>Scrap Gross Margin</i>	22 %	— %	22 %	— %	22 %	14 %	— %	14 %
<b>Gross Profit</b>	\$ 178.5	\$ —	\$ 178.5	\$ 6.5	\$ 185.0	\$ 167.6	\$ —	\$ 167.6
Store Expenses	116.5	—	116.5	5.1	121.7	114.6	—	114.6
General and Administrative Expenses	19.6	—	19.6	0.1	19.7	18.3	—	18.3
Other Income	(1.6)	0.1 (A)	(1.5)	—	(1.5)	(2.6)	0.7 (B)	(2.0)
<b>EBITDA</b>	\$ 43.8	\$ (0.1)	\$ 43.8	\$ 1.3	\$ 45.1	\$ 37.4	\$ (0.7)	\$ 36.7
Depreciation and Amortization	8.0	—	8.0	0.3	8.3	8.2	—	8.2
<b>EBIT</b>	\$ 35.8	\$ (0.1)	\$ 35.7	\$ 1.0	\$ 36.8	\$ 29.2	\$ (0.7)	\$ 28.5
Interest Expense, net	1.4	—	1.4	—	1.4	0.5	—	0.5
<b>Profit Before Tax</b>	\$ 34.4	\$ (0.1)	\$ 34.3	\$ 1.1	\$ 35.4	\$ 28.7	\$ (0.7)	\$ 28.0
Income Tax Expense	9.0	—	9.0	0.2	9.3	7.2	(0.2) (C)	7.0
<b>Net Income</b>	\$ 25.4	\$ (0.1)	\$ 25.3	\$ 0.8	\$ 26.1	\$ 21.5	\$ (0.5)	\$ 21.0
<b>Diluted EPS</b>	\$ 0.33	\$ —	\$ 0.33	\$ 0.01	\$ 0.34	\$ 0.29	\$ (0.01)	\$ 0.28
Diluted Shares Outstanding	83.1	—	83.1	—	83.1	83.0	—	83.0
Pawn Loans Outstanding	261.8	—	261.8	10.0	271.8	235.8	—	235.8
Inventory, Net	207.8	—	207.8	8.8	216.5	163.4	—	163.4
<b>Net Earning Assets</b>	\$ 469.6	\$ —	\$ 469.6	\$ 18.8	\$ 488.4	\$ 399.2	\$ —	\$ 399.2

	FY25 Change (GAAP)	FY25 Change (Constant Currency)
<b>Same-store data:</b>		
PLO	11%	15%
Merchandise Sales	2%	6%

Footnote \* Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding

Footnote (A) Amount includes \$0.1 million FX gain

Footnote (B) Amount includes a gain of \$0.8 million Corporate lease termination and a \$0.1 million FX loss

Footnote (C) Amount includes FY25 tax impact of the items listed above

# GAAP TO NON-GAAP RECONCILIATION Q2 – U.S. PAWN\*



(\$ millions)

	Base	Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency		Base	Item Adjustments	Adjusted Base
	FY25	FY25	FY25	FY25	FY25		FY24	FY24	FY24
<b>Revenues</b>	\$ 221.4	\$ —	\$ 221.4	\$ —	\$ 221.4		\$ 207.6	\$ —	\$ 207.6
PSC Revenues	87.5	—	87.5	—	87.5		80.0	—	80.0
Merchandise Gross Profit	42.1	—	42.1	—	42.1		42.1	—	42.1
<i>Merchandise Margin</i>	36 %	— %	36 %	— %	36 %		37 %	— %	37 %
Scrap Gross Profit	3.7	—	3.7	—	3.7		1.9	—	1.9
<i>Scrap Gross Margin</i>	22 %	— %	22 %	— %	22 %		15 %	— %	15 %
<b>Gross Profit</b>	\$ 133.4	\$ —	\$ 133.4	\$ —	\$ 133.4		\$ 124.0	\$ —	\$ 124.0
Store Expenses	83.5	—	83.5	—	83.5		80.8	—	80.8
<b>EBITDA</b>	\$ 49.8	\$ —	\$ 49.8	\$ —	\$ 49.8		\$ 43.2	\$ —	\$ 43.2
Depreciation and Amortization	2.7	—	2.7	—	2.7		2.5	—	2.5
<b>EBIT</b>	\$ 47.1	\$ —	\$ 47.1	\$ —	\$ 47.1		\$ 40.7	\$ —	\$ 40.7
<b>Profit Before Tax</b>	\$ 47.1	\$ —	\$ 47.1	\$ —	\$ 47.1		\$ 40.7	\$ —	\$ 40.7
Pawn Loans Outstanding	199.4	—	199.4	—	199.4		173.7	—	173.7
Inventory, Net	156.8	—	156.8	—	156.8		121.9	—	121.9
<b>Net Earning Assets</b>	\$ 356.2	\$ —	\$ 356.2	\$ —	\$ 356.2		\$ 295.6	\$ —	\$ 295.6

Footnote \* Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding

# GAAP TO NON-GAAP RECONCILIATION Q2 – LATIN AMERICA PAWN\*



(\$ millions)

	Base	Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Item Adjustments	Adjusted Base
	FY25	FY25	FY25	FY25	FY25	FY24	FY24	FY24
<b>Revenues</b>	\$ 84.9	\$ —	\$ 84.9	\$ 12.5	\$ 97.5	\$ 78.0	\$ —	\$ 78.0
PSC Revenues	28.3	—	28.3	3.9	32.2	27.2	—	27.2
Merchandise Gross Profit	15.8	—	15.8	2.5	18.2	16.4	—	16.4
<i>Merchandise Margin</i>	30 %	— %	30 %	— %	30 %	33 %	— %	33 %
Scrap Gross Profit	1.0	—	1.0	0.2	1.1	—	—	—
<i>Scrap Gross Margin</i>	24 %	— %	24 %	— %	24 %	3 %	— %	3 %
<b>Gross Profit</b>	\$ 45.1	\$ —	\$ 45.1	\$ 6.5	\$ 51.6	\$ 43.6	\$ —	\$ 43.6
Store Expenses	33.0	—	33.0	5.1	38.1	33.7	—	33.7
Other (Income) Expense	(0.1)	0.1 (A)	(0.1)	—	(0.1)	(0.1)	(0.1) (B)	(0.1)
<b>EBITDA</b>	\$ 12.2	\$ (0.1)	\$ 12.2	\$ 1.4	\$ 13.6	\$ 9.9	\$ 0.1	\$ 10.0
Depreciation and Amortization	2.0	—	2.0	0.3	2.3	2.4	—	2.4
<b>EBIT</b>	\$ 10.2	\$ (0.1)	\$ 10.2	\$ 1.1	\$ 11.3	\$ 7.5	\$ 0.1	\$ 7.6
Interest Income, net	(0.3)	—	(0.3)	—	(0.4)	(0.6)	—	(0.6)
<b>Profit Before Tax</b>	\$ 10.6	\$ (0.1)	\$ 10.5	\$ 1.1	\$ 11.6	\$ 8.1	\$ 0.1	\$ 8.2
Pawn Loans Outstanding	62.4	—	62.4	10.0	72.4	62.0	—	62.0
Inventory, Net	51.0	—	51.0	8.8	59.7	41.6	—	41.6
<b>Net Earning Assets</b>	\$ 113.4	\$ —	\$ 113.4	\$ 18.8	\$ 132.1	\$ 103.6	\$ —	\$ 103.6

	FY25 Change (GAAP)	FY25 Change (Constant Currency)
<b>Same-store data:</b>		
PLO	(2)%	14%
Merchandise Sales	2%	18%

Footnote \* Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding

Footnote (A) Amount includes \$0.1 million FX gain

Footnote (B) Amount includes \$0.1 million FX loss

# GAAP TO NON-GAAP RECONCILIATION YTD – CONSOLIDATED\*



(\$ millions, except per share amounts)

	Base		Item Adjustments		Adjusted Base		Constant Currency Impact		Adjusted Constant Currency		
	FY25	FY25	FY25	FY25	FY25	FY25	FY25	FY25	FY24	FY24	
<b>Revenues</b>	\$ 626.5	\$ —	\$ 626.5	\$ 22.0	\$ 648.5	\$ 585.6	\$ —	\$ 585.6	\$ 585.6	\$ —	\$ 585.6
PSC Revenues	232.9	—	232.9	6.7	239.6	213.6	—	213.6	213.6	—	213.6
Merchandise Gross Profit	122.4	—	122.4	4.4	126.9	122.6	—	122.6	122.6	—	122.6
<i>Merchandise Margin</i>	34 %	— %	34 %	— %	34 %	36 %	— %	36 %	36 %	— %	36 %
Scrap Gross Profit	8.4	—	8.4	0.2	8.6	3.8	—	3.8	3.8	—	3.8
<i>Scrap Gross Margin</i>	22 %	— %	22 %	— %	22 %	14 %	— %	14 %	14 %	— %	14 %
<b>Gross Profit</b>	\$ 363.9	\$ —	\$ 363.9	\$ 11.3	\$ 375.2	\$ 340.2	\$ —	\$ 340.2	\$ 340.2	\$ —	\$ 340.2
Store Expenses	233.0	—	233.0	8.8	241.8	225.1	—	225.1	225.1	—	225.1
General and Administrative Expenses	38.3	—	38.3	—	38.4	34.8	—	34.8	34.8	—	34.8
Other (Income) Loss	(2.0)	(1.0) (A)	(3.0)	—	(3.1)	(4.2)	0.6 (C)	(3.7)	(4.2)	0.6 (C)	(3.7)
<b>EBITDA</b>	\$ 94.6	\$ 1.0	\$ 95.6	\$ 2.5	\$ 98.1	\$ 84.5	\$ (0.6)	\$ 83.9	\$ 84.5	\$ (0.6)	\$ 83.9
Depreciation and Amortization	16.4	—	16.4	0.5	16.9	16.8	—	16.8	16.8	—	16.8
<b>EBIT</b>	\$ 78.3	\$ 1.0	\$ 79.2	\$ 2.0	\$ 81.2	\$ 67.7	\$ (0.6)	\$ 67.1	\$ 67.7	\$ (0.6)	\$ 67.1
Interest Expense (Income)	2.5	—	2.5	—	2.4	1.3	—	1.3	1.3	—	1.3
<b>Profit (Loss) Before Tax</b>	\$ 75.8	\$ 1.0	\$ 76.8	\$ 2.0	\$ 78.8	\$ 66.4	\$ (0.6)	\$ 65.8	\$ 66.4	\$ (0.6)	\$ 65.8
Income Tax Expense (Benefit)	19.4	0.2 (B)	19.6	0.5	20.1	16.4	(0.2) (D)	16.2	16.4	(0.2) (D)	16.2
<b>Net Income (Loss)</b>	\$ 56.4	\$ 0.7	\$ 57.1	\$ 1.6	\$ 58.7	\$ 49.9	\$ (0.3)	\$ 49.6	\$ 49.9	\$ (0.3)	\$ 49.6
<b>Diluted EPS</b>	\$ 0.74	\$ —	\$ 0.74	\$ 0.02	\$ 0.76	\$ 0.65	\$ (0.01)	\$ 0.64	\$ 0.65	\$ (0.01)	\$ 0.64
Diluted Shares Outstanding	83.2	—	83.2	—	83.2	84.9	—	84.9	84.9	—	84.9
Pawn Loans Outstanding	261.8	—	261.8	10.0	271.8	235.8	—	235.8	235.8	—	235.8
Inventory, Net	207.8	—	207.8	8.8	216.5	163.4	—	163.4	163.4	—	163.4
<b>Net Earning Assets</b>	\$ 469.6	\$ —	\$ 469.6	\$ 18.8	\$ 488.4	\$ 399.2	\$ —	\$ 399.2	\$ 399.2	\$ —	\$ 399.2

	FY25 Change (GAAP)	FY25 Change (Constant Currency)
<b>Same-store data:</b>		
PLO	11%	15%
Merchandise Sales	2%	6%

Footnote \* Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding

Footnote (A) Amount includes \$1.0 million FX loss

Footnote (B) Amount includes FY25 tax impact of the items listed above

Footnote (C) Amount includes a gain of \$0.8 million Corporate lease termination and a \$0.2 million FX loss

Footnote (D) Amount includes FY24 tax impact of the items listed above

# GAAP TO NON-GAAP RECONCILIATION YTD – U.S. PAWN\*



(\$ millions)

	Base	Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Item Adjustments	Adjusted Base
	FY25	FY25	FY25	FY25	FY25	FY24	FY24	FY24
<b>Revenues</b>	\$ 453.6	\$ —	\$ 453.6	\$ —	\$ 453.6	\$ 425.0	\$ —	\$ 425.0
PSC Revenues	175.4	—	175.4	—	175.4	159.1	—	159.1
Merchandise Gross Profit	89.4	—	89.4	—	89.4	88.9	—	88.9
<i>Merchandise Margin</i>	36 %	— %	36 %	— %	36 %	37 %	— %	37 %
Scrap Gross Profit	7.2	—	7.2	—	7.2	3.4	—	3.4
<i>Scrap Gross Margin</i>	22 %	— %	22 %	— %	22 %	13 %	— %	13 %
<b>Gross Profit</b>	\$ 272.1	\$ —	\$ 272.1	\$ —	\$ 272.1	\$ 251.4	\$ —	\$ 251.4
Store Expenses	166.6	—	166.6	—	166.6	158.1	—	158.1
<b>EBITDA</b>	\$ 105.4	\$ —	\$ 105.4	\$ —	\$ 105.4	\$ 93.3	\$ —	\$ 93.3
Depreciation and Amortization	5.4	—	5.4	—	5.4	5.1	—	5.1
<b>EBIT</b>	\$ 100.0	\$ —	\$ 100.0	\$ —	\$ 100.0	\$ 88.2	\$ —	\$ 88.2
<b>Profit Before Tax</b>	\$ 100.0	\$ —	\$ 100.0	\$ —	\$ 100.0	\$ 88.2	\$ —	\$ 88.2
Pawn Loans Outstanding	199.4	—	199.4	—	199.4	173.7	—	173.7
Inventory, Net	156.8	—	156.8	—	156.8	121.9	—	121.9
<b>Net Earning Assets</b>	\$ 356.2	\$ —	\$ 356.2	\$ —	\$ 356.2	\$ 295.6	\$ —	\$ 295.6

Footnote \* Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding

# GAAP TO NON-GAAP RECONCILIATION YTD – LATIN AMERICA PAWN\*



(\$ millions)

	Base	Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Item Adjustments	Adjusted Base
	FY25	FY25	FY25	FY25	FY25	FY24	FY24	FY24
<b>Revenues</b>	\$ 172.9	\$ —	\$ 172.9	\$ 22.0	\$ 194.9	\$ 160.6	\$ —	\$ 160.6
PSC Revenues	57.5	—	57.5	6.7	64.2	54.5	—	54.5
Merchandise Gross Profit	33.0	—	33.0	4.4	37.5	33.8	—	33.8
<i>Merchandise Margin</i>	30 %	— %	30 %	— %	30 %	33 %	— %	33 %
Scrap Gross Profit	1.2	—	1.2	0.2	1.4	0.4	—	0.4
<i>Scrap Gross Margin</i>	23 %	— %	23 %	1 %	24 %	17 %	— %	17 %
<b>Gross Profit</b>	\$ 91.8	\$ —	\$ 91.8	\$ 11.3	\$ 103.1	\$ 88.7	\$ —	\$ 88.7
Store Expenses	66.4	—	66.4	8.8	75.2	67.0	—	67.0
Other (Income) Expense	(0.2)	0.1 (A)	(0.1)	—	(0.2)	(0.3)	(0.2) (B)	(0.5)
<b>EBITDA</b>	\$ 25.7	\$ (0.1)	\$ 25.6	\$ 2.6	\$ 28.2	\$ 22.0	\$ 0.2	\$ 22.2
Depreciation and Amortization	4.0	—	4.0	0.5	4.6	4.7	—	4.7
<b>EBIT</b>	\$ 21.6	\$ (0.1)	\$ 21.6	\$ 2.1	\$ 23.6	\$ 17.2	\$ 0.2	\$ 17.3
Interest	(0.5)	—	(0.5)	—	(0.6)	(1.0)	—	(1.0)
<b>Profit Before Tax</b>	\$ 22.2	\$ (0.1)	\$ 22.1	\$ 2.1	\$ 24.2	\$ 18.3	\$ 0.2	\$ 18.5
Pawn Loans Outstanding	62.4	—	62.4	10.0	72.4	62.0	—	62.0
Inventory, Net	51.0	—	51.0	8.8	59.7	41.6	—	41.6
<b>Net Earning Assets</b>	\$ 113.4	\$ —	\$ 113.4	\$ 18.8	\$ 132.1	\$ 103.6	\$ —	\$ 103.6

	FY25 Change (GAAP)	FY25 Change (Constant Currency)
<b>Same-store data:</b>		
PLO	(2)%	14%
Merchandise Sales	3%	17%

Footnote \* Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding  
 Footnote (A) Amount includes a \$0.1 million FX gain  
 Footnote (B) Amount includes a \$0.2 million FX loss

# CONSOLIDATED GROWTH FY24-FY25 RECONCILIATION\*



(\$ millions)

	FY24 Q1	FY24 Q2	FY24 Q3	FY24 Q4	FY24 FY	FY25 Q1	FY25 Q2
<b>Continuing Ops PBT</b>	\$ 37.7	\$ 28.7	\$ 23.0	\$ 26.3	\$ 115.6	\$ 41.4	\$ 34.4
Add Back Net Interest	0.8	0.5	0.6	1.1	3.0	1.1	1.4
Add Back Depreciation and Amortization	8.6	8.2	8.2	8.1	33.1	8.3	8.0
<b>Continuing Ops EBITDA</b>	\$ 47.1	\$ 37.4	\$ 31.8	\$ 35.5	\$ 151.7	\$ 50.8	\$ 43.8
Discrete Adjustments	0.1	(0.7)	(0.1)	0.5	(0.1)	1.0	(0.1)
<b>Adjusted EBITDA</b>	\$ 47.2	\$ 36.7	\$ 31.7	\$ 36.0	\$ 151.6	\$ 51.8	\$ 43.8
Constant Currency	—	—	—	—	—	1.2	1.3
<b>Currency Adjusted Continuing Ops EBITDA</b>	\$ 47.2	\$ 36.7	\$ 31.7	\$ 36.0	\$ 151.6	\$ 53.0	\$ 45.1
<b>Continuing Ops Gross Profit</b>	\$ 172.6	\$ 167.6	\$ 166.7	\$ 175.4	\$ 682.3	\$ 185.4	\$ 178.5
Discrete Adjustments	—	—	—	—	—	—	—
<b>Adjusted Gross Profit</b>	\$ 172.6	\$ 167.6	\$ 166.7	\$ 175.4	\$ 682.3	\$ 185.4	\$ 178.5
Constant Currency	—	—	—	—	—	4.8	6.5
<b>Currency Adjusted Continuing Ops Gross Profit</b>	\$ 172.6	\$ 167.6	\$ 166.7	\$ 175.4	\$ 682.3	\$ 190.2	\$ 185.0
EBITDA Margin	15.7 %	12.8 %	11.3 %	12.2 %	13.0 %	16.1 %	14.1 %
<b>GAAP Diluted EPS</b>	\$ 0.36	\$ 0.29	\$ 0.25	\$ 0.21	\$ 1.10	\$ 0.40	\$ 0.33
Discrete Adjustments Impact to EPS	—	(0.01)	(0.01)	0.04	0.03	0.01	—
Constant Currency	—	—	—	—	—	0.01	0.01
<b>Adjusted Diluted EPS</b>	\$ 0.36	\$ 0.28	\$ 0.24	\$ 0.25	\$ 1.13	\$ 0.42	\$ 0.34

Footnote \* Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding. See final page of reconciliations for constant currency assumption

# Debt Refinancing

(in millions)

	Prior to Refinancing	Proforma Impact	Proforma Post Refinancing**
<b>Gross Debt</b>			
2025 Convertible Notes	\$ 103.4	\$ (103.4)	\$ —
2029 Convertible Notes	230.0	—	230.0
2032 Senior Notes	—	300.0	300.0
<b>Total</b>	<b>\$ 333.4</b>	<b>\$ 196.6</b>	<b>\$ 530.0</b>
<b>Diluted Shares Outstanding due to Convertible Notes</b>			
2025 Convertible Notes*	6.5	(6.5)	—
2029 Convertible Notes	20.5	—	20.5
<b>Total</b>	<b>27.0</b>	<b>(6.5)</b>	<b>20.5</b>
<b>Annual Cash Interest Expense</b>			
2025 Convertible Notes	\$ 2.5	\$ (2.5)	\$ —
2029 Convertible Notes	8.6	—	8.6
2032 Senior Notes	—	22.1	22.1
<b>Total</b>	<b>\$ 11.1</b>	<b>\$ 19.6</b>	<b>\$ 30.7</b>

- 2025 Convertible Notes mature on May 1, 2025, have a conversion price of \$15.90 per share and an interest rate of 2.375% per annum
- If holders elect to convert the 2025 Convertible Notes, the 6.5M shares would continue to be outstanding. \$103.4M of cash that was earmarked to redeem these notes would remain with the Company for general corporate purposes
- 2029 Convertible Notes mature on December 15, 2029, have a conversion price of \$11.232 per share and an interest rate of 3.75% per annum
- 2032 Senior Notes mature on April 1, 2032 and have an interest rate of 7.375% per annum
- Debt financing costs have increased by approximately \$7.5M, which will be amortized in interest expense through 2032

Footnote \* Assumes 2025 Convertible Notes are paid off in cash at maturity on May 1, 2025

Footnote \*\* After 2025 Convertible Notes mature

# Diluted EPS Calculation

(in millions, except per share amounts)

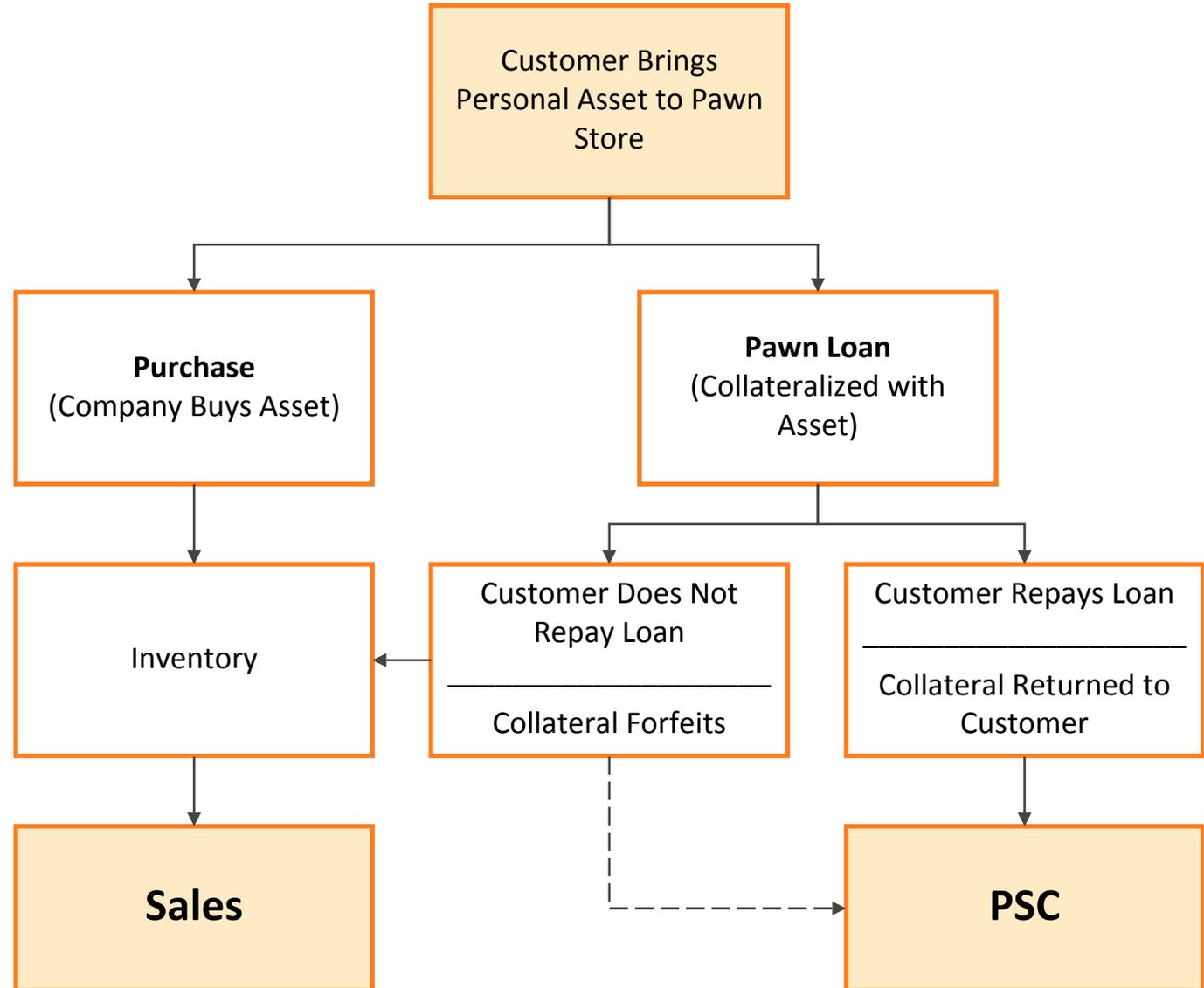
	GAAP				Adjusted			
	FY25 Q2	FY24 Q2	FY25 YTD	FY24 YTD	FY25 Q2	FY24 Q2	FY25 YTD	FY24 YTD
<b>Basic earnings per common share:</b>								
Net income - Basic	\$ 25.4	\$ 21.5	\$ 56.4	\$ 49.9	\$ 26.1	\$ 21.0	\$ 58.7	\$ 49.6
Weighted shares outstanding - Basic	55.0	55.1	54.9	55.1	55.0	55.1	54.9	55.1
<b>Basic earnings per common share</b>	<b>\$ 0.46</b>	<b>\$ 0.39</b>	<b>\$ 1.03</b>	<b>\$ 0.91</b>	<b>\$ 0.48</b>	<b>\$ 0.38</b>	<b>\$ 1.07</b>	<b>\$ 0.90</b>
<b>Diluted earnings per common share:</b>								
Net income - Basic	\$ 25.4	\$ 21.5	\$ 56.4	\$ 49.9	\$ 26.1	\$ 21.0	\$ 58.7	\$ 49.6
Add: Convertible notes interest expense, net of tax	2.4	2.4	4.8	5.1	2.4	2.4	4.8	5.1
<b>Net income - Diluted</b>	<b>\$ 27.8</b>	<b>\$ 23.9</b>	<b>\$ 61.3</b>	<b>\$ 55.0</b>	<b>\$ 28.5</b>	<b>\$ 23.4</b>	<b>\$ 63.5</b>	<b>\$ 54.7</b>
Weighted shares outstanding - Basic	55.0	55.1	54.9	55.1	55.0	55.1	54.9	55.1
Effect of dilution from if-converted convertible notes	27.0	27.0	27.0	28.7	27.0	27.0	27.0	28.7
Effect of dilution from equity-based compensation awards	1.2	1.0	1.4	1.2	1.2	1.0	1.4	1.2
<b>Weighted shares outstanding - Diluted</b>	<b>83.1</b>	<b>83.0</b>	<b>83.2</b>	<b>84.9</b>	<b>83.1</b>	<b>83.0</b>	<b>83.2</b>	<b>84.9</b>
<b>Diluted earnings per common share</b>	<b>\$ 0.33</b>	<b>\$ 0.29</b>	<b>\$ 0.74</b>	<b>\$ 0.65</b>	<b>\$ 0.34</b>	<b>\$ 0.28</b>	<b>\$ 0.76</b>	<b>\$ 0.64</b>

- Adoption of new accounting standards for convertible notes in ASU 2020-06 at the beginning of Q1 2022
- Under this standard the dilutive effect of the convertible notes on EPS is accounted for by the if-converted method
  - This method requires that the numerator be adjusted by the interest expense on an after-tax basis
  - This method also assumes the notes are converted at the beginning of the period and the resulting common shares should be included in the denominator
- Application of the if-converted method is only applicable if impact is dilutive
- The if-converted calculations are not affected by the company's current stock price in relation to the conversion price
- Impact to diluted EPS is only accounted for on a prospective basis (not retroactive)

# Illustrative Pawn Transaction Cycle

## Typical Transaction

Asset Type	Gold Chain
Value assessed	\$400
Loan to Value	40% to 65%
Loan Term	30 to 90 days
Loan amount	\$200
Pawn Loan/Purchase	85%/15%
Redemption Rate*	80% to 90%
% of Pawn Loans Repaid	55% to 65%
Monthly Average Yield on PLO	14%
Retail Sales Margin	35% to 39%



Footnote \* Redemption Rate represents the percentage of pawns made that are repaid, renewed or extended, including pawns that may be extended more than once.

# CONSTANT CURRENCY



In addition to the financial information prepared in conformity with generally accepted accounting principles in the United States (“GAAP”), we provide certain other non-GAAP financial information on a constant currency basis (“constant currency”). We use constant currency results to evaluate our Latin America Pawn operations, which are denominated primarily in Mexican pesos, Guatemalan quetzales and other Latin American currencies. We believe that presentation of constant currency results is meaningful and useful in understanding the activities and business metrics of our Latin America Pawn operations and reflects an additional way of viewing aspects of our business that, when viewed with GAAP results, provides a more complete understanding of factors and trends affecting our business. We provide non-GAAP financial information for informational purposes and to enhance understanding of our GAAP consolidated financial statements. We use this non-GAAP financial information to evaluate and compare operating results across accounting periods. Readers should consider the information in addition to, but not instead of or superior to, our financial statements prepared in accordance with GAAP. This non-GAAP financial information may be determined or calculated differently by other companies, limiting the usefulness of those measures for comparative purposes.

Constant currency results reported herein are calculated by translating consolidated balance sheet and consolidated statement of operations items denominated in local currency to U.S. dollars using the exchange rate from the prior-year comparable period, as opposed to the current period, in order to exclude the effects of foreign currency rate fluctuations. In addition, our equity method investment in CCV is denominated in Australian dollars and is translated into U.S. dollars. We used the end-of-period rate for balance sheet items and the average closing daily exchange rate on a monthly basis during the appropriate period for statement of operations items. Our statement of operations constant currency results reflect the monthly exchange rate fluctuations and so are not directly calculable from the above rates. Constant currency results, where presented, also exclude the foreign currency gain or loss. The end-of-period and approximate average exchange rates for each applicable currency as compared to U.S. dollars as of and for the three and six months ended March 31, 2025 and 2024 were as follows:

		Mexican Peso	Guatemalan Quetzal	Honduran Lempira	Australian Dollar
<b>March 31,</b>	<b>2025</b>	20.4	7.6	25.2	1.6
	<b>2024</b>	16.6	7.6	24.4	1.5
<b>Three Months Ended March 31,</b>	<b>2025</b>	20.4	7.6	25.2	1.6
	<b>2024</b>	17.0	7.6	24.4	1.5
<b>Six Months Ended March 31,</b>	<b>2025</b>	20.3	7.5	25.0	1.6
	<b>2024</b>	17.3	7.6	24.4	1.5



# EZCORP<sup>®</sup>

# THANK YOU

## Contact us



### Website

[Investors.ezcorp.com](https://investors.ezcorp.com)



### Email

[Investor\\_relations@ezcorp.com](mailto:Investor_relations@ezcorp.com)



### Phone Number

512.314.2220



### Address

2500 Bee Cave Rd., Bldg. 1, Suite 200, Austin, TX 78746



### Social Media

LinkedIn: EZCORP

Instagram: @ezcorp\_official, @ezpawnofficial, @valuepawnofficial

Facebook: @ezpawn, @valuepawn

TikTok: @official\_ezpawn