

EZCORP[®]

Annual Meeting of Stockholders

March 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. FY24 results are presented in constant currency using FY23 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 OVERVIEW

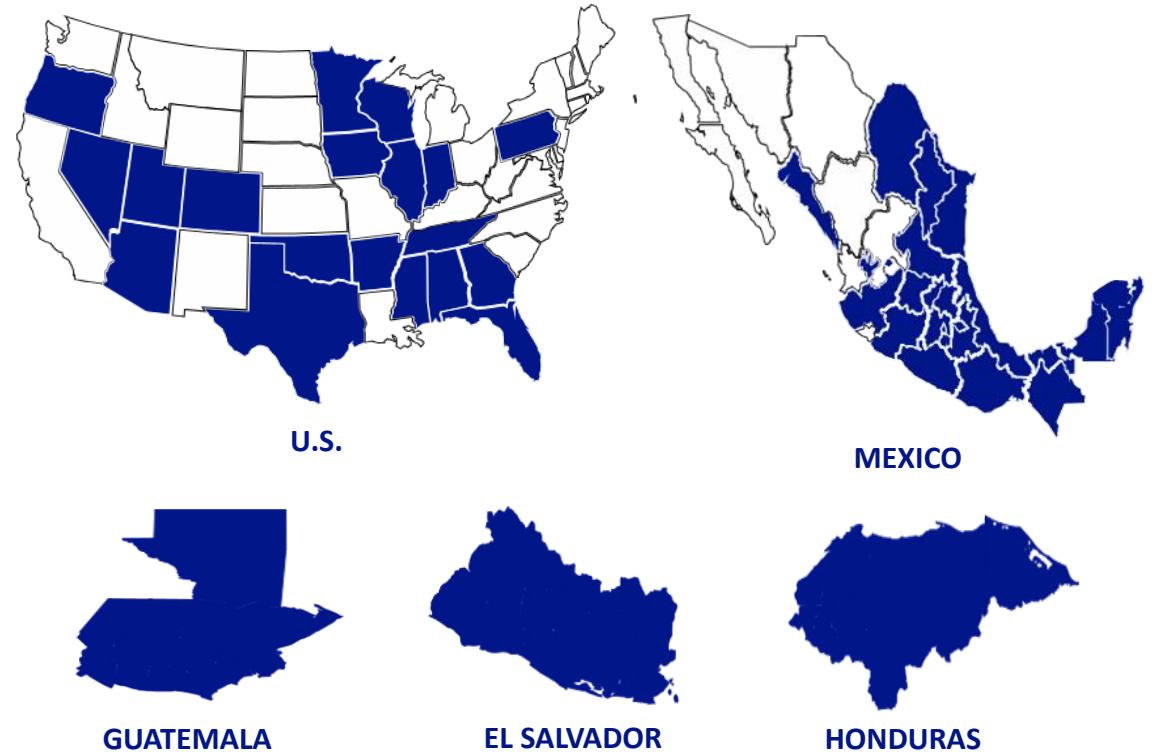


LEADER IN PAWN AND PRE-OWNED AND RECYCLED RETAIL

- 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.



1,279 STORES AND OVER 8,000 TEAM MEMBERS



U.S. 542 | MEXICO 565 | GUATEMALA 133 | EL SALVADOR 18 | HONDURAS 21

FY21 TO FY24 STRATEGY RECAP

Focused Execution on Core Strategic Pillars and Foundational Capabilities Delivered Measurable Results

- Transitioned in FY20 to a seasoned management team deeply committed to and passionate about the pawn business
- Completed a comprehensive strategic review across all business units and functions, identifying improvements and opportunities
- Implemented and executing on a Strategic Plan with a commitment to building and retaining a great team; serving our customers passionately, respectfully, and responsibly; growing scale in both stores and customers; and increasing profitability to maximize value for our shareholders

Key Strategic Focus Areas



CONSOLIDATED EARNINGS PERFORMANCE

Earnings

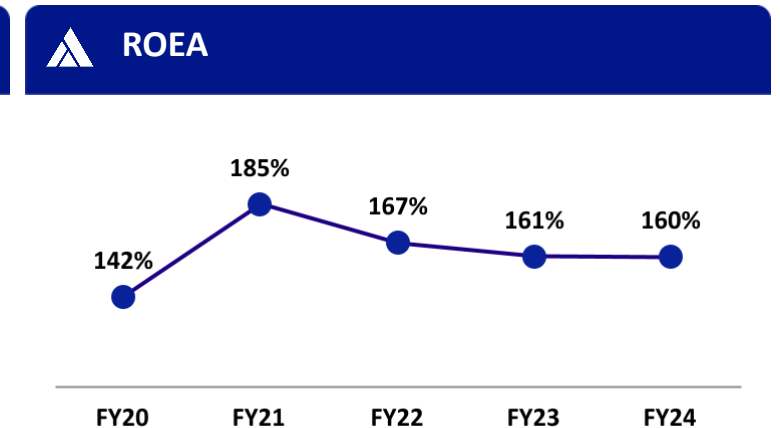
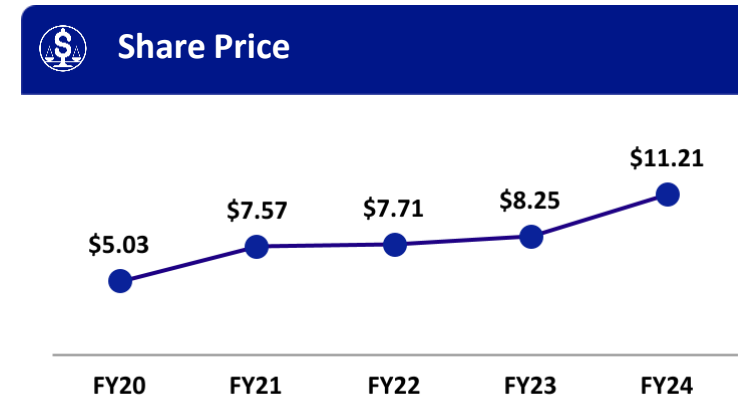
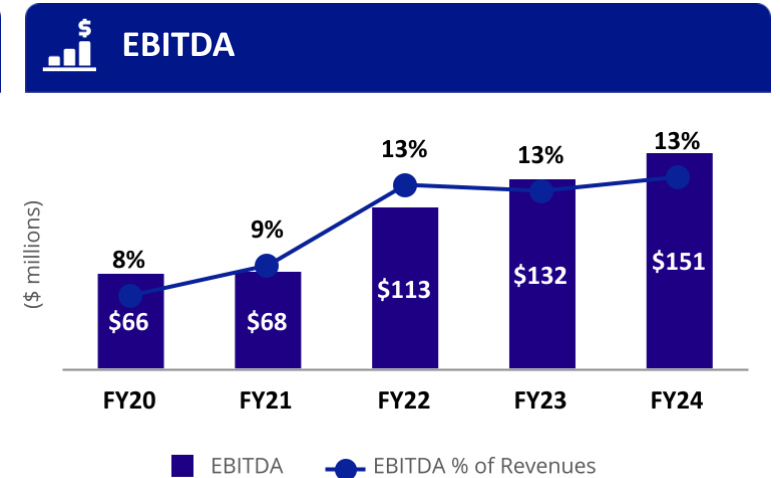
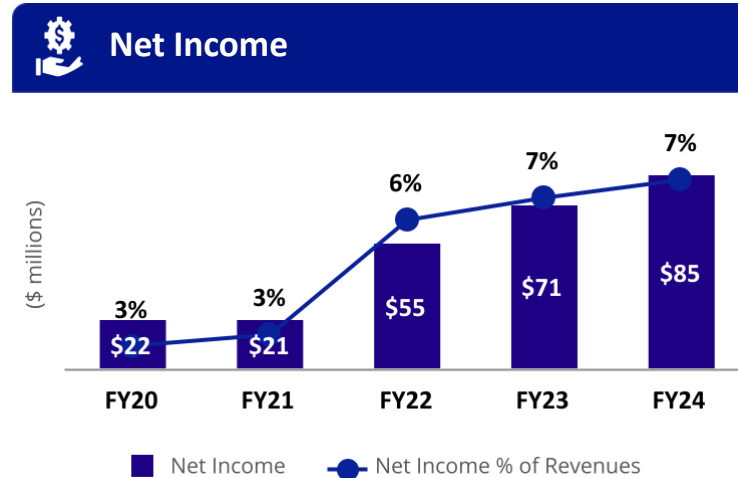
- Focus on People, Pawn & Passion and store growth has driven significant earnings and margin improvement. Since FY20:
 - Net Income is up 3.9x
 - EBITDA is up 2.3x

Share Price

- Share price has increased by 123% in 4 years, a CAGR of 22% (compared to a CAGR of 14% and 10% for the S&P 500 and Russell 2000, respectively)

ROEA

- ROEA in FY19 was 133%, and has since significantly improved
- FY21 was an anomaly due to the economic conditions during the pandemic
- ROEA above 150% reflects significantly improved inventory management and continued strong PLO yield

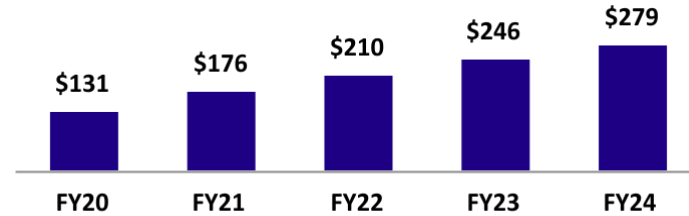


CONSOLIDATED PLO AND PSC PERFORMANCE

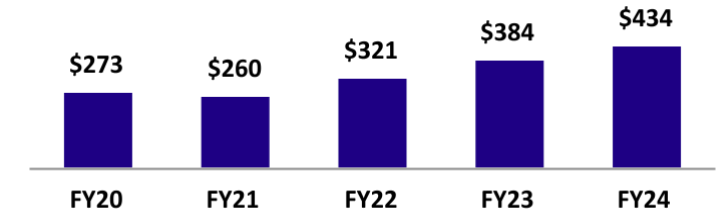
(\$ millions)

- PLO is the key driver of our revenue and earnings
- PLO reached a low point in FY20, due to the pay down from government stimulus related to COVID
- Since FY20, PLO continues to increase, reflecting more favorable pawn demand trends and our focus on customer service
- PLO started hitting record levels in FY22, driving record PSC and total revenues
- Customer demand for jewelry pawn as well as improved customer service has seen jewelry PLO increase at a faster rate than GM. This has contributed to a higher average pawn loan size
- Continued improved pricing and lending metrics led to strong and sustainable PLO yields and gross profit growth

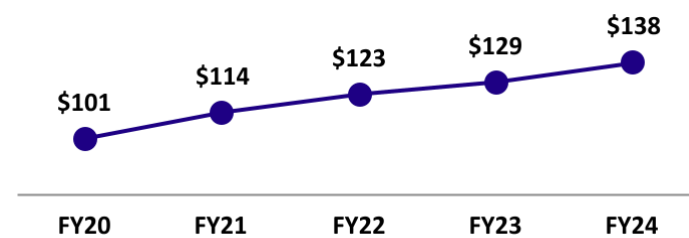
LOAN Pawn Loans Outstanding



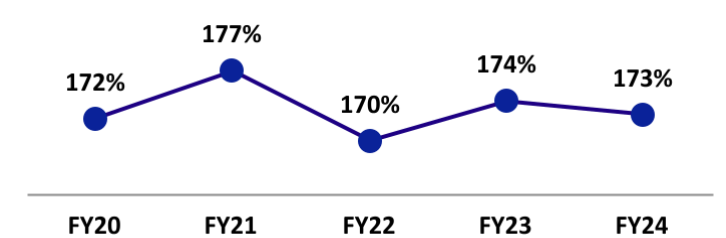
Pawn Service Charges



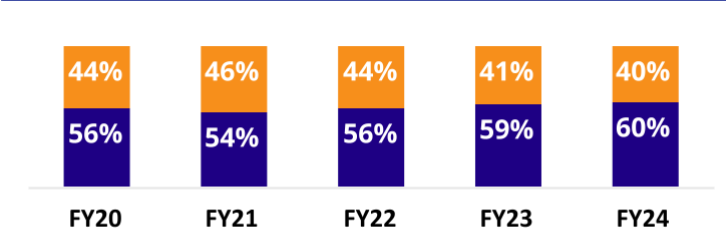
Average Pawn Loan Size



PLO Yield



PLO Composition



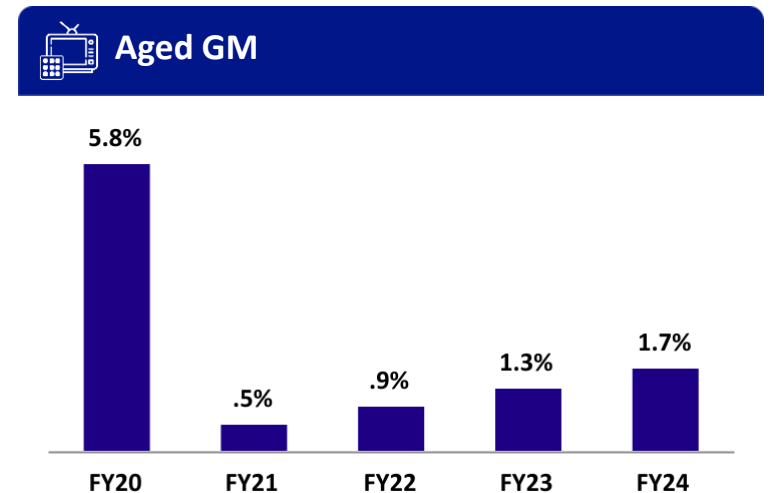
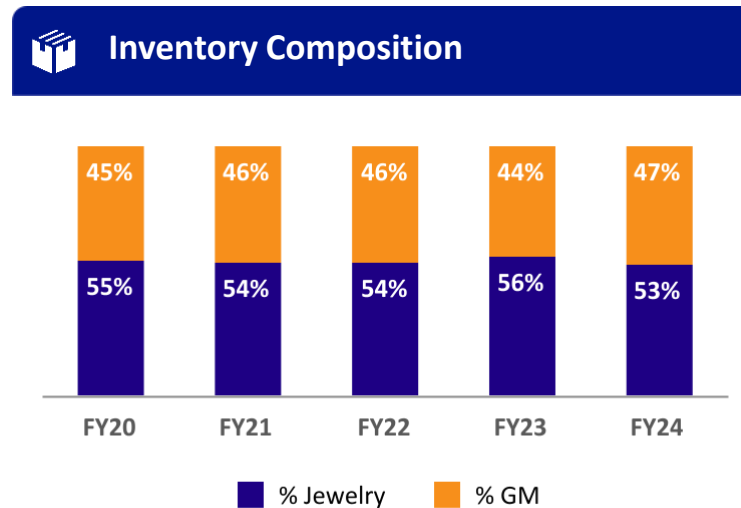
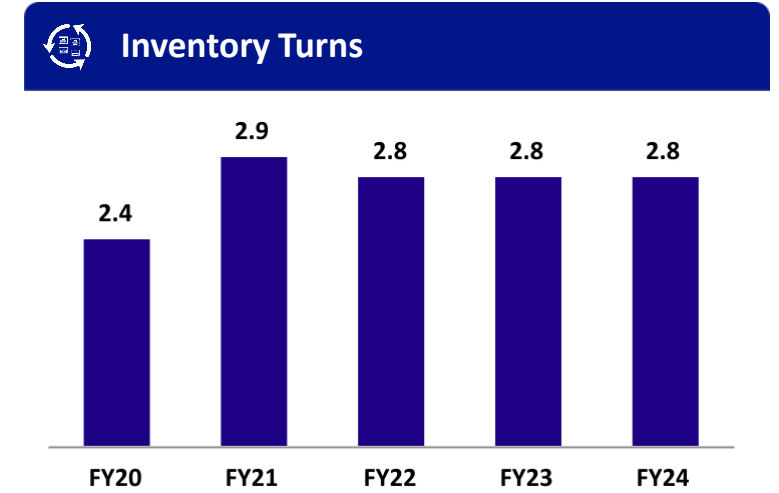
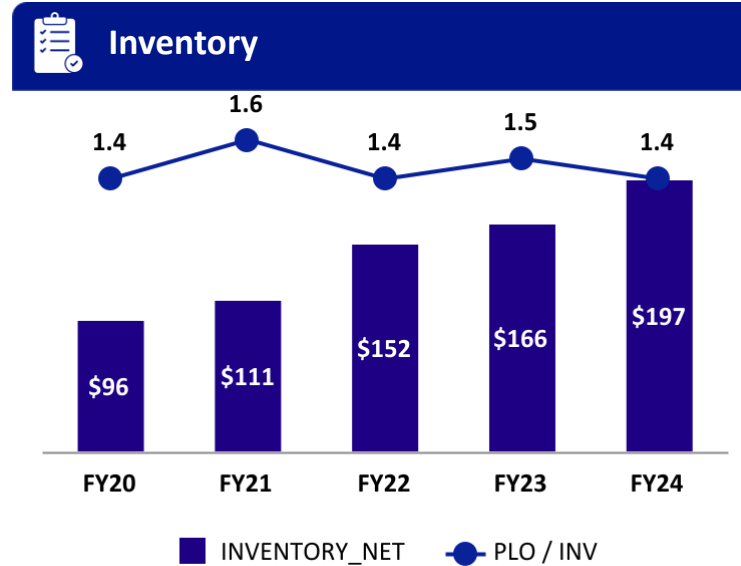
% Jewelry % GM

CONSOLIDATED INVENTORY MANAGEMENT PERFORMANCE

(\$ millions)

Focus on Active Inventory Management

- In FY19 PLO/Inventory ratio was 1.1x, aged GM was 5.5%, and inventory turnover was 2.0x
- Improvements to the pawn operating model and team member incentive program were implemented in FY20 and FY21 focused on driving strong inventory turnover with low aged levels
- Decreased loan forfeitures and higher sales during the COVID pandemic significantly reduced inventory balances in FY20, which are now back to normalized levels
- Inventory composition moves with the PLO composition
- Jewelry inventory typically turns at a slower rate than GM
- In FY24, excluding luxury handbags in our three Max Pawn stores in Las Vegas, aged GM remains under 1% of total GM inventory



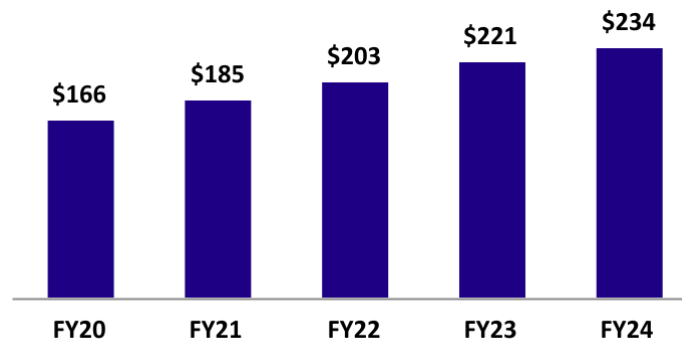
CONSOLIDATED SALES PERFORMANCE

(\$ millions)

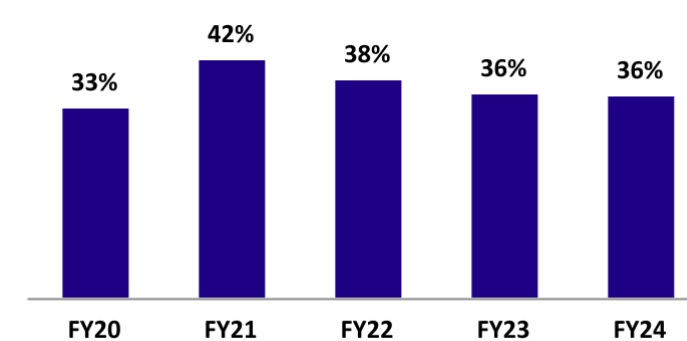
Growing Sales and Sales Gross Profit

- Record merchandise sales and sales gross profit in FY24 reflect the improvements made to our operating model over the past 4 years
- FY21 merchandise margin was an anomaly during the pandemic, and has returned to our target range of 35% to 38%
- Merchandise sales gross profit continues to grow, with volume gains outpacing the margin decrease

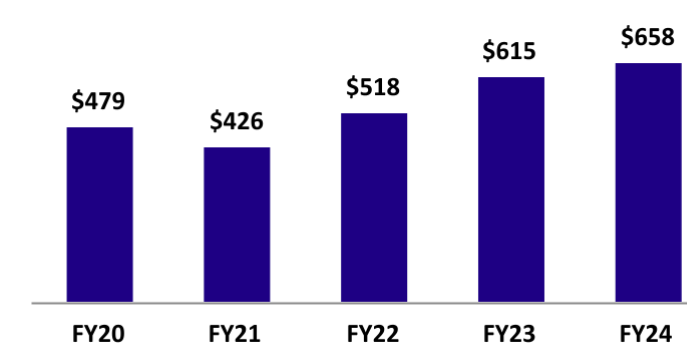
Sales Gross Profit



Merchandise Margin



Merchandise Sales



All figures adjusted for discrete items and constant currency. See Appendix for reconciliations.

CUSTOMER ENGAGEMENT GROWTH

Sustained Growth in Customer Engagement driving Increased Earnings

EZ+ Rewards

- Launched EZ+ Rewards across all geographies improving customer engagement and retention
- Optimized program to align global benefits and improve overall program profitability
- Based on external benchmarking, member penetration and % of transacting customers are in line with comparative successful loyalty programs

EZ+ Payments

- Launched ezplus.com and ezmas.com to enable online viewing of pawn extensions, layaways and loyalty rewards for customers in the U.S. and MX
- Implemented payment platforms on U.S. and MX websites (early FY24) to enable pawn extensions and layaway payments

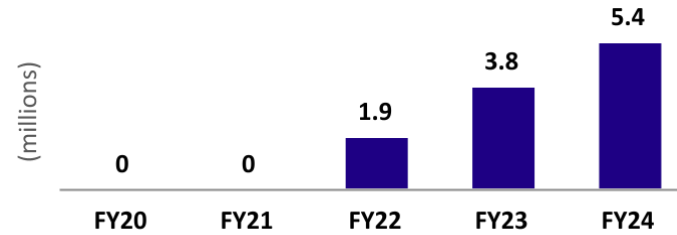
Website Experience

- Refreshed our primary brand websites to enhance customer experience and store locator services

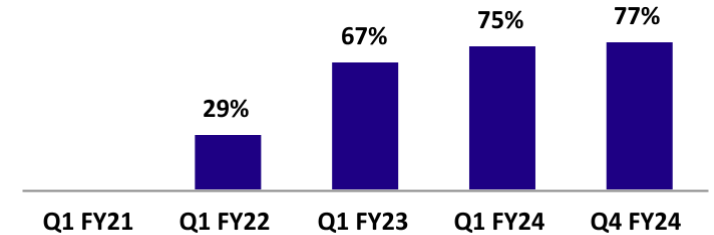
Google Reviews

- Implemented Google Reviews across all geographies to monitor customer satisfaction and drive team member engagement
- Google Reviews with an overall rating of 4.8+ out of 5 stars

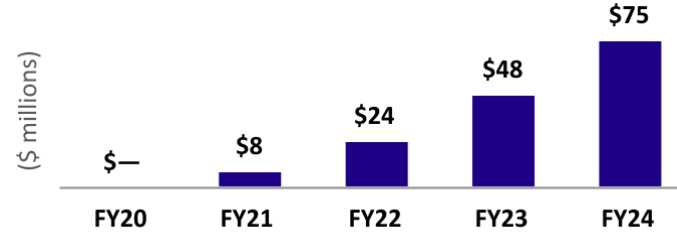
Cumulative EZ+ Rewards Members



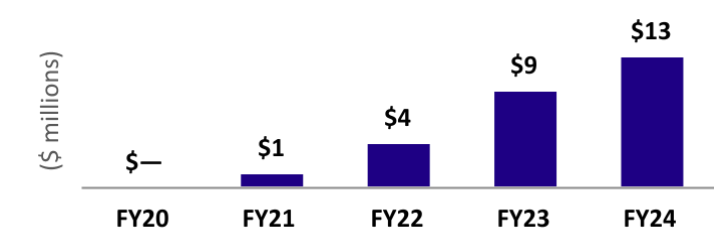
% EZ+ Members of Transacting Customers



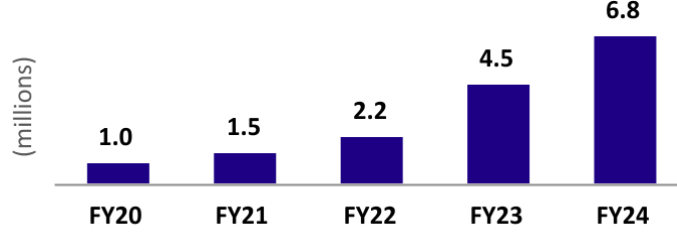
U.S. Online Extensions



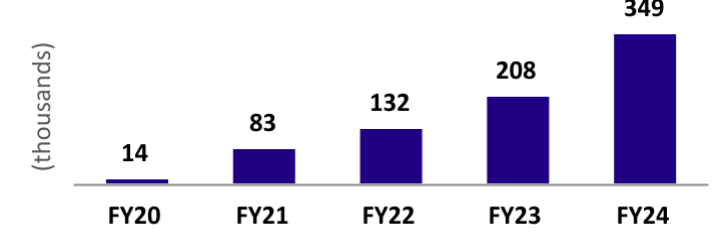
U.S. Online Layaway Installments



Total Website Traffic



Cumulative Google Reviews



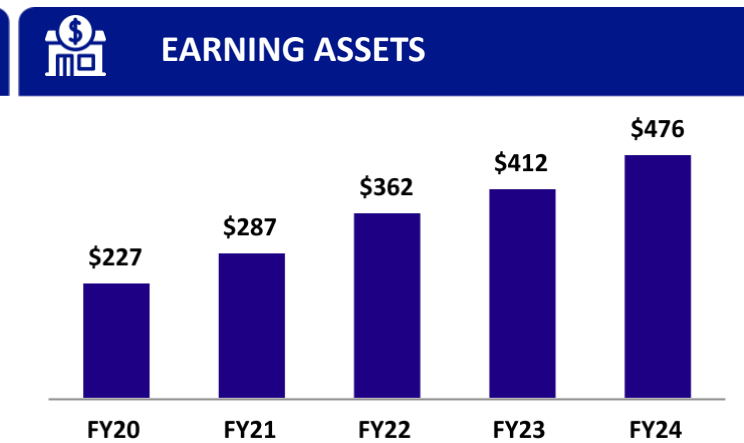
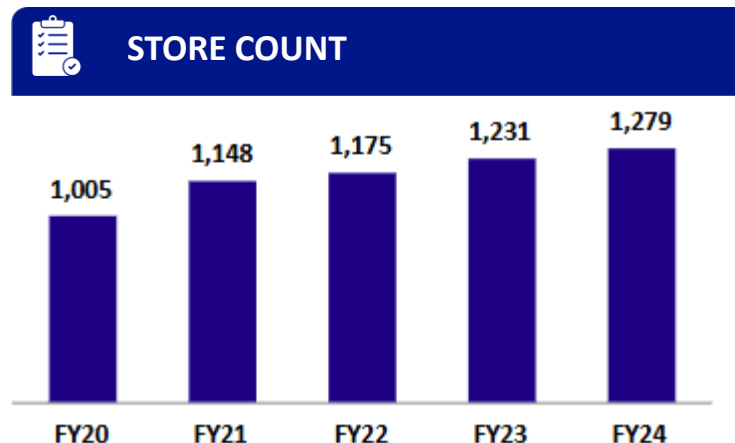
CONSOLIDATED STORE GROWTH AND BALANCE SHEET



(\$ millions, except for store count)

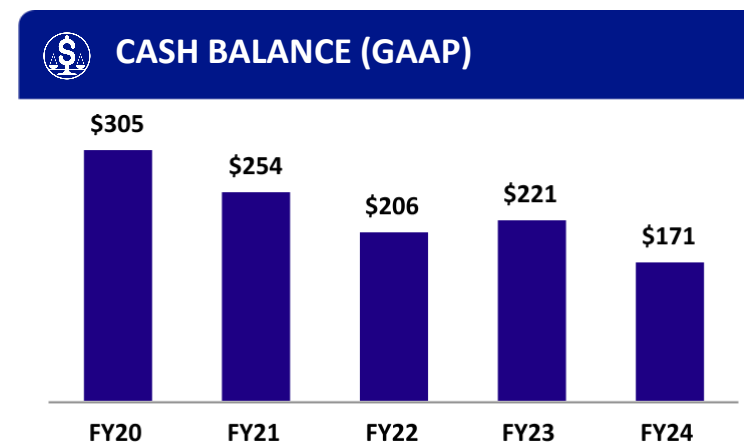
Store Count

- In the last 4 years we have increased store count by 274 stores by:
 - Acquiring 167 stores; 128 in LatAm and 39 in the U.S.
 - Opening 131 de novo stores; 127 in LatAm and 4 in the U.S.
 - Consolidating 24 stores
- Over the last 2 years expanded the luxury audience operating 3 Max Pawn stores in Las Vegas



Balance Sheet

- Strong balance sheet with a healthy cash balance to support continued growth and near-term debt maturity
- In the last 4 years we have:
 - Invested \$249M into earnings assets (PLO & Inventory) to grow new and existing stores
 - Invested \$71M in the strategic assets of Founders and CCV
 - Repurchased 3.4 million shares for \$31M since August 2022
 - Extended over 68% of debt maturities until FY29 with a long-term cash cost of 3.75%





EZCORP[®]

APPENDIX

DEFINITION OF TERMS

CAGR	Compound annual growth rate
CCV	Cash Converters International Limited, a publicly-traded company based in Australia, in which EZCORP holds a minority interest
ESG	Environmental, Social and Governance
GM	General merchandise (non-jewelry)
LatAm	Latin America, including Mexico, Central America and South America
LTM	Last Twelve Months
M	Millions
Net Debt	Par value of debt less cash and cash equivalents
PLO	Pawn loans outstanding
POS2	Second generation point-of-sale system
PSC	Pawn service charges
Same-Store	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 FY – CONSOLIDATED*



(\$ millions, except per share amounts)

	Base			Adjusted Base			Constant Currency Impact			Adjusted Constant Currency					
	FY24	Item Adjustments FY24		FY24			FY24			FY23	Item Adjustments FY23		FY23		
Revenues	\$ 1,161.6	\$ —		\$ 1,161.6	\$ (7.8)		\$ 1,153.8			\$ 1,049.0	\$ —		\$ 1,049.0		
PSC Revenues	\$ 436.5	\$ —		\$ 436.5	\$ (2.4)		\$ 434.1			\$ 383.8	\$ —		\$ 383.8		
Merchandise Gross Profit	\$ 236.3	\$ —		\$ 236.3	\$ (1.8)		\$ 234.5			\$ 220.7	\$ —		\$ 220.7		
<i>Merchandise Margin</i>	36 %	— %		36 %	— %		36 %			36 %	— %		36 %		
Scrap Gross Profit	\$ 9.2	\$ —		\$ 9.2	\$ —		\$ 9.2			\$ 5.1	\$ —		\$ 5.1		
<i>Scrap Gross Margin</i>	15 %	— %		15 %	— %		15 %			10 %	— %		10 %		
Gross Profit	\$ 682.3	\$ —		\$ 682.3	\$ (4.2)		\$ 678.0			\$ 609.8	\$ —		\$ 609.8		
Store Expenses	\$ 461.1	\$ —		\$ 461.1	\$ (3.4)		\$ 457.6			\$ 418.6	\$ —		\$ 418.6		
General and Administrative Expenses	\$ 75.6	\$ —		\$ 75.6	\$ (0.2)		\$ 75.4			\$ 67.5	\$ (0.8) (D)		\$ 66.8		
Impairment of Goodwill, Intangibles and Other Assets	\$ 0.8	\$ —		\$ 0.8	\$ —		\$ 0.8			\$ 4.3	\$ (4.3) (E)		\$ —		
Other Charges	\$ (0.8)	\$ 0.8 (A)		\$ —	\$ —		\$ —			\$ (5.1)	\$ 5.1 (F)		\$ —		
Other (Income) Loss	\$ (6.1)	\$ (0.7) (B)		\$ (6.8)	\$ 0.1		\$ (6.7)			\$ 31.7	\$ (38.7) (G)		\$ (7.0)		
EBITDA	\$ 151.7	\$ (0.1)		\$ 151.6	\$ (0.7)		\$ 150.8			\$ 92.8	\$ 38.8		\$ 131.5		
Depreciation and Amortization	\$ 33.1	\$ —		\$ 33.1	\$ (0.3)		\$ 32.8			\$ 32.1	\$ —		\$ 32.1		
EBIT	\$ 118.6	\$ (0.1)		\$ 118.5	\$ (0.5)		\$ 118.0			\$ 60.6	\$ 38.8		\$ 99.4		
Interest Expense (Income)	\$ 3.0	\$ —		\$ 3.0	\$ 0.1		\$ 3.1			\$ 9.0	\$ (3.5) (H)		\$ 5.4		
Profit (Loss) Before Tax	\$ 115.6	\$ (0.1)		\$ 115.5	\$ (0.6)		\$ 114.9			\$ 51.6	\$ 42.3		\$ 93.9		
Income Tax Expense (Benefit)	\$ 32.5	\$ (2.3) (C)		\$ 30.2	\$ —		\$ 30.2			\$ 13.2	\$ 9.9 (I)		\$ 23.1		
Net Income (Loss)	\$ 83.1	\$ 2.2		\$ 85.3	\$ (0.6)		\$ 84.7			\$ 38.5	\$ 32.4		\$ 70.9		
Diluted EPS	\$ 1.10	\$ 0.03		\$ 1.13	\$ (0.01)		\$ 1.12			\$ 0.53	\$ 0.40 (J)		\$ 0.93		
Diluted Shares Outstanding	\$ 84.4	\$ —		\$ 84.4	\$ —		\$ 84.4			\$ 80.9	\$ —		\$ 86.5		
Pawn Loans Outstanding	\$ 274.1	\$ —		\$ 274.1	\$ 5.2		\$ 279.2			\$ 245.8	\$ —		\$ 245.8		
Inventory, Net	\$ 191.9	\$ —		\$ 191.9	\$ 5.3		\$ 197.3			\$ 166.5	\$ —		\$ 166.5		
Net Earning Assets	\$ 466.0	\$ —		\$ 466.0	\$ 10.5		\$ 476.5			\$ 412.3	\$ —		\$ 412.3		

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

Footnote (A) Amount includes a gain of \$0.8 million Corporate lease termination

Footnote (B) Amount includes \$1.0 million CCV Adjustment and \$0.3 million due to FX gain

Footnote (C) Amount includes FY24 tax impact \$1.0 million related to withholding tax, \$0.7 million related to the GILTI tax and \$0.6 million related to other discrete adjustments and change in estimated rate

Footnote (D) Amount includes \$0.8 million for prepaid broker fee asset write off related to the Corporate office subleases

Footnote (E) Amount includes \$4.3 million impairment on Corporate office lease and sublease

Footnote (F) Amount includes a gain of \$5.1 million for the reversal of a contingent consideration liability

Footnote (G) Amount includes \$34.3 million CCV non-cash goodwill impairment and discrete adjustment, \$3.5 million non-core investment impairment, \$0.4 million Corporate office furniture sublease receivable write off and \$0.5 million FX loss impact

Footnote (H) Amount includes \$3.5M extinguishment of debt related costs

Footnote (I) Amount includes FY23 tax impact of items listed above

Footnote (J) Reported Diluted EPS calculated based on 80.9M weighted average diluted shares outstanding and Adjusted Diluted EPS calculated based on weighted average diluted shares outstanding of 86.5M

	FY24 Change (GAAP)	FY24 Change (Constant Currency)
Same-Store data:		
PLO	11%	13%
Merchandise Sales	7%	6%

CONSOLIDATED GROWTH FY20-FY24 RECONCILIATION*



(\$ millions)

	FY20 Q1	FY20 Q2	FY20 Q3	FY20 Q4	FY20 FY	FY21 Q1	FY21 Q2	FY21 Q3	FY21 Q4	FY21 FY	FY22 Q1	FY22 Q2	FY22 Q3	FY22 Q4	FY22 FY
Continuing Ops PBT	\$ 3.0	\$ (34.2)	\$ (10.2)	\$ (28.7)	\$ (70.1)	\$ 5.5	\$ 6.8	\$ (0.8)	\$ 4.5	\$ 16.1	\$ 21.2	\$ 20.1	\$ 13.1	\$ 13.2	\$ 67.7
Add Back Net Interest	\$ 4.5	\$ 4.9	\$ 4.8	\$ 5.1	\$ 19.3	\$ 4.6	\$ 4.9	\$ 5.1	\$ 5.1	\$ 19.7	\$ 2.1	\$ 2.3	\$ 2.5	\$ 2.3	\$ 9.2
Add Back Depreciation and Amortization	\$ 7.7	\$ 7.8	\$ 7.7	\$ 7.7	\$ 30.8	\$ 7.6	\$ 8.1	\$ 7.4	\$ 7.6	\$ 30.7	\$ 7.6	\$ 7.4	\$ 7.7	\$ 9.4	\$ 32.1
Continuing Ops EBITDA	\$ 15.2	\$ (21.5)	\$ 2.2	\$ (16.0)	\$ (20.0)	\$ 17.7	\$ 19.8	\$ 11.7	\$ 17.2	\$ 66.5	\$ 31.1	\$ 29.8	\$ 23.3	\$ 24.8	\$ 109.0
Discrete Adjustments	\$ 7.7	\$ 47.4	\$ 2.9	\$ 28.2	\$ 86.2	\$ (0.5)	\$ 0.2	\$ 0.9	\$ 1.4	\$ 1.9	\$ —	\$ 2.3	\$ 1.9	\$ (0.3)	\$ 4.0
Adjusted EBITDA	\$ 22.9	\$ 26.0	\$ 5.0	\$ 12.3	\$ 66.2	\$ 17.2	\$ 19.9	\$ 12.6	\$ 18.6	\$ 68.4	\$ 31.1	\$ 32.2	\$ 25.2	\$ 24.5	\$ 113.0
Constant Currency	\$ —	\$ —	\$ 0.2	\$ —	\$ 0.1	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Currency Adjusted Continuing Ops EBITDA	\$ 22.9	\$ 26.0	\$ 5.1	\$ 12.3	\$ 66.3	\$ 17.2	\$ 19.9	\$ 12.6	\$ 18.6	\$ 68.4	\$ 31.1	\$ 32.1	\$ 25.2	\$ 24.5	\$ 112.9
Continuing Ops Gross Profit	\$ 130.1	\$ 127.4	\$ 102.2	\$ 89.1	\$ 448.7	\$ 108.4	\$ 113.7	\$ 108.1	\$ 119.1	\$ 449.4	\$ 132.1	\$ 128.9	\$ 129.5	\$ 137.6	\$ 528.1
Discrete Adjustments	\$ —	\$ —	\$ 2.2	\$ —	\$ 2.2	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Adjusted Gross Profit	\$ 130.1	\$ 127.4	\$ 104.4	\$ 89.1	\$ 451.0	\$ 108.4	\$ 113.7	\$ 108.1	\$ 119.1	\$ 449.4	\$ 132.1	\$ 128.9	\$ 129.5	\$ 137.6	\$ 528.1
Constant Currency	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Currency Adjusted Continuing Ops Gross Profit	\$ 130.1	\$ 127.4	\$ 104.4	\$ 89.1	\$ 451.0	\$ 108.4	\$ 113.7	\$ 108.1	\$ 119.1	\$ 449.4	\$ 132.1	\$ 128.9	\$ 129.5	\$ 137.7	\$ 528.1
EBITDA Margin	10 %	12 %	2 %	7 %	8 %	10 %	11 %	7 %	10 %	9 %	14 %	15 %	12 %	10 %	13 %

	FY23 Q1	FY23 Q2	FY23 Q3	FY23 Q4	FY23 FY	FY24 Q1	FY24 Q2	FY24 Q3	FY24 Q4	FY24 FY
Continuing Ops PBT	\$ 24.5	\$ (7.3)	\$ 21.3	\$ 13.1	\$ 51.6	\$ 37.7	\$ 28.7	\$ 23.0	\$ 26.3	\$ 115.6
Add Back Net Interest	\$ 5.5	\$ 1.5	\$ 0.8	\$ 1.1	\$ 9.0	\$ 0.8	\$ 0.5	\$ 0.6	\$ 1.1	\$ 3.0
Add Back Depreciation and Amortization	\$ 8.0	\$ 8.0	\$ 8.0	\$ 8.2	\$ 32.1	\$ 8.6	\$ 8.2	\$ 8.2	\$ 8.1	\$ 33.1
Continuing Ops EBITDA	\$ 38.1	\$ 2.1	\$ 30.2	\$ 22.4	\$ 92.7	\$ 47.1	\$ 37.4	\$ 31.8	\$ 35.5	\$ 151.7
Discrete Adjustments	\$ 0.2	\$ 31.6	\$ (2.6)	\$ 9.5	\$ 38.8	\$ 0.1	\$ (0.7)	\$ (0.1)	\$ 0.5	\$ (0.1)
Adjusted EBITDA	\$ 38.3	\$ 33.7	\$ 27.6	\$ 31.9	\$ 131.5	\$ 47.2	\$ 36.7	\$ 31.7	\$ 36.0	\$ 151.6
Constant Currency	\$ —	\$ —	\$ —	\$ —	\$ —	\$ (0.8)	\$ (0.5)	\$ (0.2)	\$ 0.8	\$ (0.7)
Currency Adjusted Continuing Ops EBITDA	\$ 38.3	\$ 33.7	\$ 27.6	\$ 31.9	\$ 131.5	\$ 46.4	\$ 36.2	\$ 31.6	\$ 36.7	\$ 150.8
Continuing Ops Gross Profit	\$ 152.5	\$ 149.2	\$ 148.8	\$ 159.4	\$ 609.8	\$ 172.6	\$ 167.6	\$ 166.7	\$ 175.4	\$ 682.3
Discrete Adjustments	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Adjusted Gross Profit	\$ 152.5	\$ 149.2	\$ 148.8	\$ 159.4	\$ 609.8	\$ 172.6	\$ 167.6	\$ 166.7	\$ 175.4	\$ 682.3
Constant Currency	\$ —	\$ —	\$ —	\$ —	\$ —	\$ (3.8)	\$ (3.0)	\$ (0.9)	\$ 3.5	\$ (4.2)
Currency Adjusted Continuing Ops Gross Profit	\$ 152.5	\$ 149.2	\$ 148.8	\$ 159.4	\$ 609.8	\$ 168.8	\$ 164.6	\$ 165.8	\$ 178.9	\$ 678.0
EBITDA Margin	14 %	13 %	11 %	12 %	13 %	16 %	13 %	11 %	12 %	13 %
GAAP Diluted EPS	\$ 0.25	\$ (0.12)	\$ 0.24	\$ 0.15	\$ 0.53	\$ 0.36	\$ 0.29	\$ 0.25	\$ 0.21	\$ 1.10
Discrete Adjustments Impact to EPS	\$ 0.03	\$ 0.35	\$ (0.04)	\$ 0.08	\$ 0.41	\$ —	\$ —	\$ (0.01)	\$ 0.04	\$ 0.03
Constant Currency	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ (0.01)	\$ (0.01)	\$ 0.01	\$ (0.01)
Adjusted Diluted EPS	\$ 0.28	\$ 0.23	\$ 0.20	\$ 0.23	\$ 0.94	\$ 0.36	\$ 0.28	\$ 0.23	\$ 0.26	\$ 1.12

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

PAWN BUSINESSES FY20-FY24 RECONCILIATION*



(\$ millions)

	FY20	FY20	FY20	FY20	FY20	FY21	FY21	FY21	FY21	FY21	FY22	FY22	FY22	FY22	FY22	FY23	FY23	FY23	FY23	FY23	FY24	FY24	FY24	FY24	FY24
	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY
U.S. Pawn PBT	\$ 28.6	\$ 20.4	\$ 16.5	\$ 7.7	\$ 73.1	\$ 20.7	\$ 25.7	\$ 18.2	\$ 20.9	\$ 85.5	\$ 34.5	\$ 33.8	\$ 29.8	\$ 31.0	\$129.1	\$ 39.3	\$ 37.8	\$ 32.3	\$ 37.2	\$146.5	\$ 47.5	\$ 40.7	\$ 36.1	\$ 41.0	\$165.3
Add Back D&A	\$ 2.9	\$ 2.7	\$ 2.7	\$ 2.7	\$ 11.0	\$ 2.7	\$ 2.6	\$ 2.6	\$ 2.7	\$ 10.6	\$ 2.7	\$ 2.6	\$ 2.6	\$ 2.7	\$ 10.6	\$ 2.8	\$ 2.6	\$ 2.5	\$ 2.6	\$ 10.4	\$ 2.6	\$ 2.5	\$ 2.4	\$ 2.6	\$ 10.1
U.S. Pawn EBITDA	\$ 31.4	\$ 23.1	\$ 19.2	\$ 10.4	\$ 84.1	\$ 23.5	\$ 28.4	\$ 20.8	\$ 23.6	\$ 96.2	\$ 37.1	\$ 36.4	\$ 32.3	\$ 33.7	\$139.6	\$ 42.0	\$ 40.3	\$ 34.8	\$ 39.7	\$156.9	\$ 50.2	\$ 43.2	\$ 38.5	\$ 43.6	\$175.4
Discrete Adjustments	\$ —	\$ 10.0	\$ 2.9	\$ 3.0	\$ 15.9	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Adjusted U.S. Pawn EBITDA	\$ 31.4	\$ 33.1	\$ 22.1	\$ 13.4	\$100.0	\$ 23.5	\$ 28.4	\$ 20.8	\$ 23.6	\$ 96.2	\$ 37.1	\$ 36.4	\$ 32.3	\$ 33.7	\$139.6	\$ 42.0	\$ 40.3	\$ 34.8	\$ 39.7	\$156.9	\$ 50.2	\$ 43.2	\$ 38.5	\$ 43.6	\$175.4
U.S. Pawn Gross Profit	\$ 99.5	\$100.7	\$ 85.8	\$ 73.2	\$359.2	\$ 85.6	\$ 92.1	\$ 83.3	\$ 88.6	\$349.5	\$101.8	\$100.9	\$ 98.4	\$104.6	\$405.8	\$115.4	\$112.3	\$110.2	\$118.5	\$456.3	\$127.4	\$124.0	\$119.9	\$129.9	\$501.3
Discrete Adjustments	\$ —	\$ —	\$ 2.2	\$ —	\$ 2.2	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Adjusted U.S. Pawn Gross Profit	\$ 99.5	\$100.7	\$ 88.0	\$ 73.2	\$361.4	\$ 85.6	\$ 92.1	\$ 83.3	\$ 88.6	\$349.5	\$101.8	\$100.9	\$ 98.4	\$104.6	\$405.8	\$115.4	\$112.3	\$110.2	\$118.5	\$456.3	\$127.4	\$124.0	\$119.9	\$129.9	\$501.3
	FY20	FY20	FY20	FY20	FY20	FY21	FY21	FY21	FY21	FY21	FY22	FY22	FY22	FY22	FY22	FY23	FY23	FY23	FY23	FY23	FY24	FY24	FY24	FY24	FY24
	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY
Latin America Pawn PBT	\$8.1	\$(30.1)	\$(0.7)	\$(3.9)	\$(26.7)	\$5.0	\$2.4	\$3.6	\$6.1	\$17.3	\$6.5	\$4.8	\$6.1	\$6.7	\$24.1	\$7.5	\$8.0	\$9.7	\$6.4	\$31.7	\$10.1	\$8.1	\$10.3	\$10.2	\$38.8
Add Back Net Interest	\$(0.4)	\$ —	\$(0.5)	\$(0.1)	\$(0.9)	\$(0.8)	\$(0.6)	\$(0.5)	\$(0.2)	\$(2.0)	\$(0.2)	\$(0.3)	\$(0.2)	\$(0.2)	\$(0.8)	\$(0.2)	\$(0.3)	\$(0.3)	\$(0.4)	\$(1.1)	\$(0.4)	\$(0.6)	\$(0.4)	\$(0.2)	\$(1.6)
Add Back D&A	\$1.9	\$1.9	\$1.6	\$1.8	\$7.3	\$1.9	\$1.8	\$1.8	\$1.9	\$7.4	\$2.0	\$1.9	\$2.0	\$2.1	\$7.9	\$2.2	\$2.3	\$2.3	\$2.3	\$9.2	\$2.3	\$2.4	\$2.1	\$2.0	\$8.9
Latin America Pawn EBITDA	\$9.7	\$(28.2)	\$0.4	\$(2.0)	\$(20.2)	\$6.1	\$3.7	\$4.9	\$7.9	\$22.6	\$8.3	\$6.4	\$7.9	\$8.6	\$31.2	\$9.6	\$10.0	\$11.8	\$8.3	\$39.7	\$12.1	\$9.9	\$12.1	\$12.1	\$46.1
Discrete Adjustments	\$(0.1)	\$35.7	\$(0.1)	\$2.8	\$38.3	\$(0.1)	\$0.2	\$0.5	\$0.6	\$1.0	\$0.1	\$0.1	\$(0.1)	\$ —	\$0.1	\$0.2	\$(2.1)	\$(2.6)	\$0.1	\$(4.6)	\$0.1	\$0.1	\$ —	\$(0.1)	\$ —
Constant Currency Impact	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$(0.9)	\$(0.6)	\$(0.2)	\$0.7	\$(0.9)
Adjusted Latin America Pawn EBITDA	\$9.6	\$7.5	\$0.3	\$0.8	\$18.1	\$5.9	\$3.9	\$5.4	\$8.5	\$23.6	\$8.3	\$6.5	\$7.8	\$8.6	\$31.3	\$9.8	\$7.9	\$9.2	\$8.5	\$35.1	\$11.3	\$9.4	\$11.9	\$12.7	\$45.2
Latin America Pawn Gross Profit	\$29.7	\$25.8	\$15.4	\$16.1	\$87.0	\$22.7	\$21.5	\$24.7	\$30.6	\$99.5	\$30.2	\$27.7	\$31.1	\$32.9	\$122.0	\$37.1	\$36.8	\$38.6	\$40.9	\$153.4	\$45.1	\$43.6	\$46.8	\$45.5	\$181.0
Constant Currency Impact	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$(3.8)	\$(3.0)	\$(0.9)	\$3.5	\$(4.2)
Adjusted Latin America Pawn Gross Profit	\$29.7	\$25.9	\$15.4	\$16.1	\$87.1	\$22.7	\$21.5	\$24.7	\$30.6	\$99.5	\$30.2	\$27.7	\$31.1	\$32.9	\$122.0	\$37.1	\$36.8	\$38.6	\$40.9	\$153.4	\$41.4	\$40.6	\$45.8	\$49.0	\$176.7
Latin America Same-Store PLO Growth																									
GAAP	2 %	(12)%	(38)%	(41)%	(41)%	(36)%	(22)%	31 %	37 %	37 %	18 %	15 %	25 %	14 %	14 %	19 %	19 %	11 %	16 %	16 %	19 %	22 %	20 %	7 %	7 %
Constant Currency	(3)%	(2)%	(26)%	(31)%	(31)%	(30)%	(26)%	17 %	25 %	25 %	20 %	13 %	26 %	13 %	13 %	15 %	12 %	(2)%	4 %	4 %	8 %	15 %	26 %	16 %	16 %

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

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 reflect an additional way of viewing aspects of our business that, when viewed with GAAP results, provide 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 twelve months ended months ended September 30, 2024 and 2023 were as follows:

		Mexican Peso	Guatemalan Quetzal	Honduran Lempira	Australian Dollar
September 30,	2024	19.7	7.6	24.6	1.4
	2023	17.4	7.7	24.5	1.6
Three Months Ended September 30,	2024	18.9	7.6	24.4	1.5
	2023	17.1	7.7	24.3	1.5
Twelve Months Ended September 30,	2024	17.7	7.6	24.4	1.5
	2023	18.3	7.6	24.3	1.5



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THANK YOU

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