



Growth Through Superior Customer Experience

Third Quarter Fiscal 2019 Earnings
August 1, 2019

Preliminary Statements

Forward Looking Statements

This document 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. For a discussion of the comparable GAAP amounts, see "EZCORP GAAP Results" and "GAAP to Non-GAAP Reconciliation" in the Appendix.

Market Comparisons

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.

Agenda

- I. **F3Q19 Highlights**
- II. **Strategic Initiatives Progress Report**
- III. **Financial Highlights**
 - A. Consolidated
 - B. Long-Term EBITDA Growth/Margins
 - C. US Pawn
 - D. Latin America Pawn
- IV. **Strong Balance Sheet + Available Capital to Fund Growth**
- V. **Operating Cash Flow**
- VI. **Investment Highlights**
- VII. **Appendix**

F3Q19 Highlights

KEY THEMES

QUARTERLY HIGHLIGHTS

Favorable Pawn Metrics

- Pawn Loans Outstanding (PLO) growth of 4% to \$190m
- Same-store loan growth (SSLG) of 3%
- PLO Consolidated yield improved slightly to 14%

Ongoing Business Execution

- Total revenue up 4%
 - Pawn service charges (PSC) up 9%
 - Merchandise sales up 4%, partially offset by lower scrap sales (combined merchandise and scrap sales up 1%)
- Net revenue up 5%

Operating Leverage

- F3Q19 EPS of \$0.18, up 13% Y/Y
- EBITDA of \$23.3m up 19%
- EBITDA margin up 230 bps to 19.4%

Capital Management

- Retired \$195m of Cash Convertible Notes with cash on hand
- Acquired seven pawn stores in Nevada on 6/24/19 for \$7m

¹Accomplishments in F3Q19 on this slide unless otherwise stated.

Amounts in this presentation are continuing operations only and comparisons are relative to same period in prior year unless otherwise stated. Amounts in this presentation are adjusted for discrete items and constant currency unless otherwise identified, and reflect the correction of immaterial errors in prior periods, as discussed in the footnotes to the quarterly report on Form 10-Q. EZCORP Same Store amounts in this presentation exclude pawn stores acquired unless outstanding for the entire periods presented. See "EZCORP GAAP Results" in "Additional Information" and "GAAP to Non-GAAP Reconciliation."

Strategic Initiatives Progress Report

| INITIATIVES | RECENT ACCOMPLISHMENTS ¹ |
|---|---|
| Best at Serving Customers' Need for Cash | <ul style="list-style-type: none">• Ongoing PLO growth reflecting customer-centric approach• Same Store PLO growth of 3% (2% in US, 3% in LatAm)• Same store sales flat in US and up 7% in LatAm |
| Geographic Expansion/Diversification | <ul style="list-style-type: none">• Acquired 7 stores in the U.S. in current quarter and added 17 stores in LatAm YTD• Total pawn store count at 984 (514 in U.S. and 470 in LatAm)• Remain disciplined on strategic/financial criteria for M&A |
| Digital Engagement/Data Platforms | <ul style="list-style-type: none">• Evergreen digital platform on track for introduction by end of calendar 2019• Ongoing development of POS2, dynamic pricing, and intelligent lending efforts |
| Maintain Financial Strength and Flexibility | <ul style="list-style-type: none">• \$139m cash balance at 6/30/19 following retirement of Cash Convertible Notes• Net debt leverage ratio of 1.7x at 6/30/19 vs. 2.5x a year ago |

¹Accomplishments in F3Q19 on this slide unless otherwise stated.

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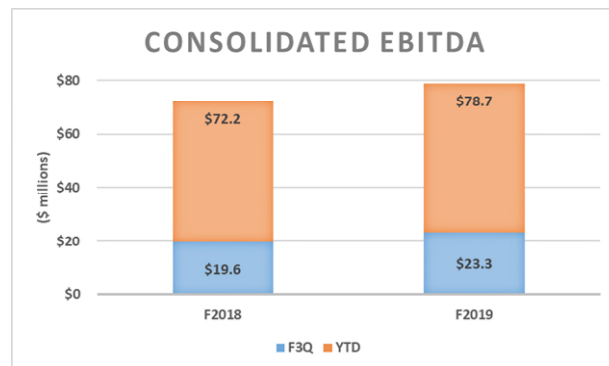
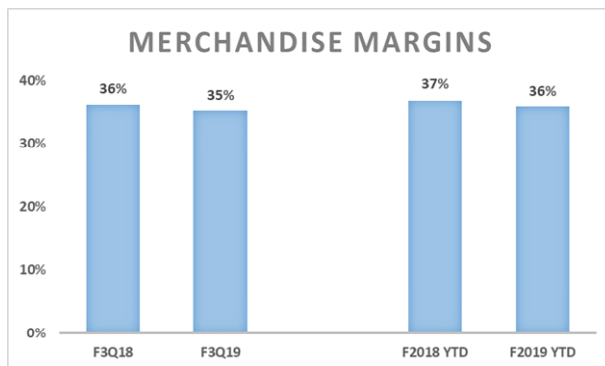
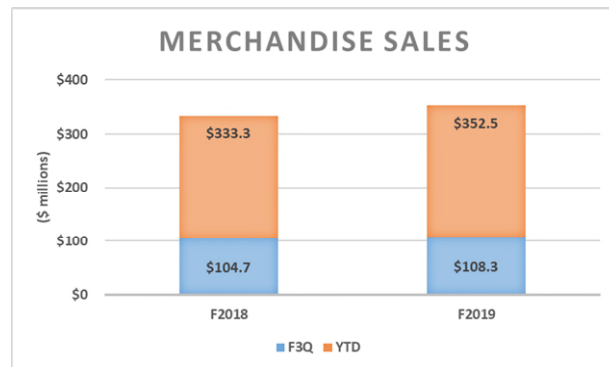
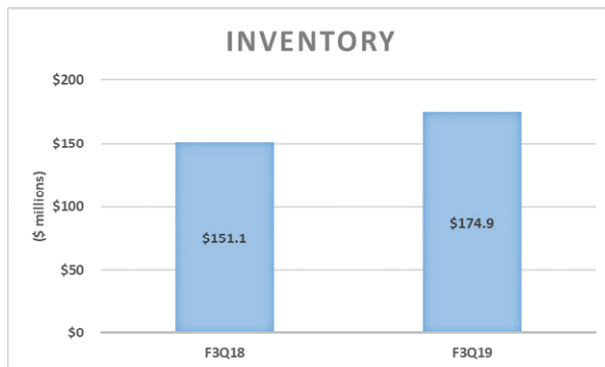
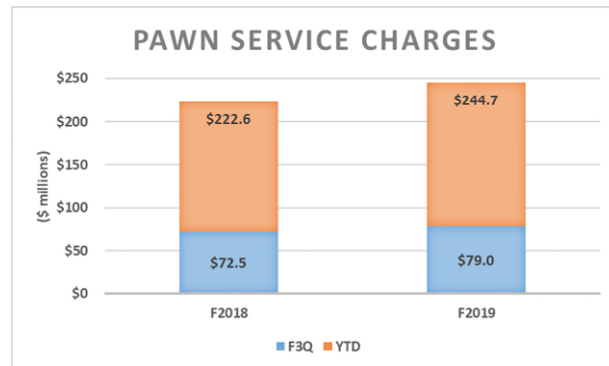
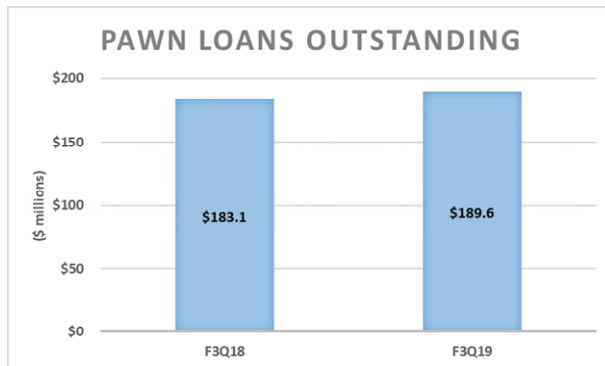
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EZCORP Same Store amounts in this presentation exclude pawn stores acquired unless outstanding for the entire periods presented.

See "EZCORP GAAP Results" in "Additional Information" and "GAAP to Non-GAAP Reconciliation."

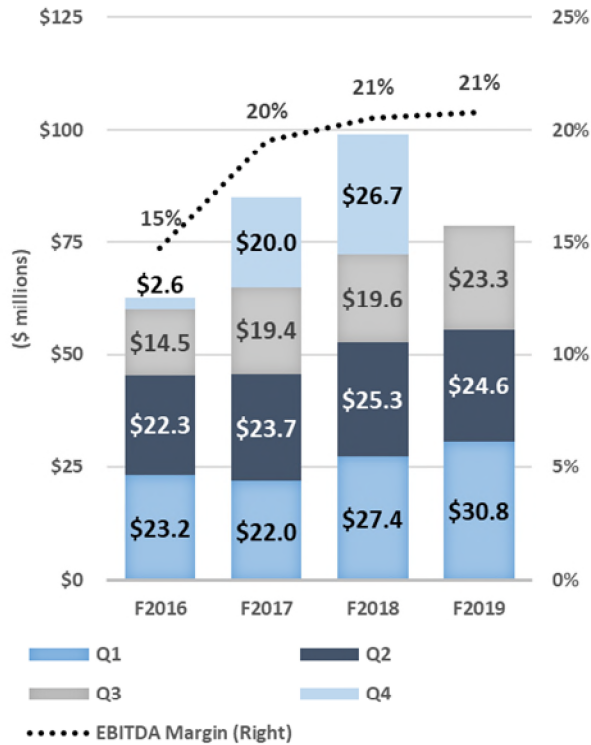
Financial Highlights – Consolidated

- PLO up 4% to \$190m
 - Same store loan growth (SSLG) of 3%
- PSC up 9% to \$79.0m reflecting higher PLO and pawn yields
- Merchandise sales grew 4%
 - Same store sales growth (SSSG) of 1%
- Total inventory increase of 16% inclusive of de novo growth and GM expansion in LatAm
- At 35%, merchandise margins remain in target range; continued reduction in aged inventory
- F3Q19 EBITDA up 19% to \$23.3m
- YTD EBITDA up 9% to \$78.7m

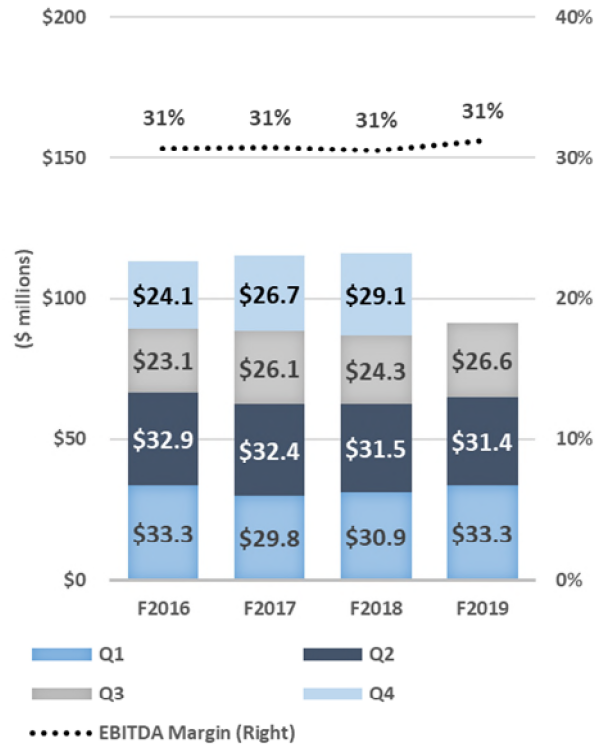


Long-Term EBITDA Growth/Margins

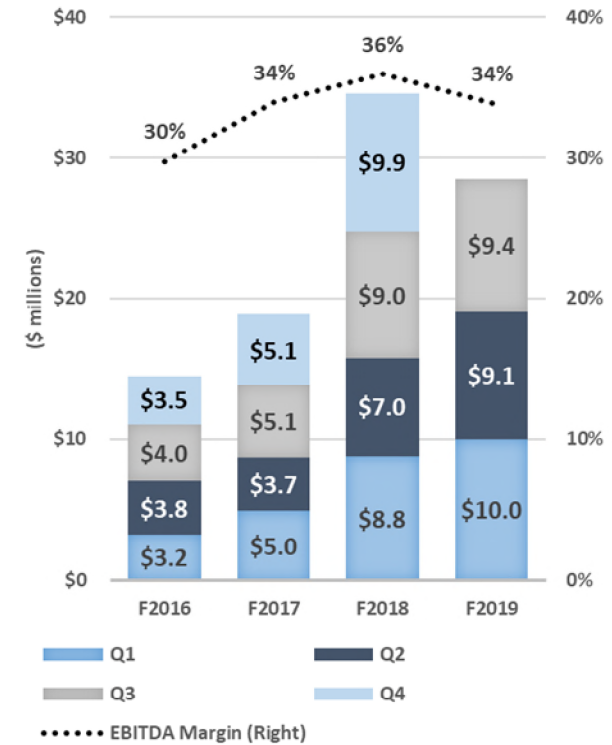
CONSOLIDATED EBITDA



US PAWN EBITDA



LATAM PAWN EBITDA



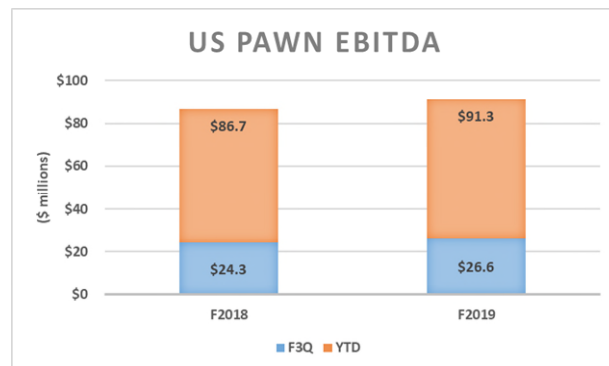
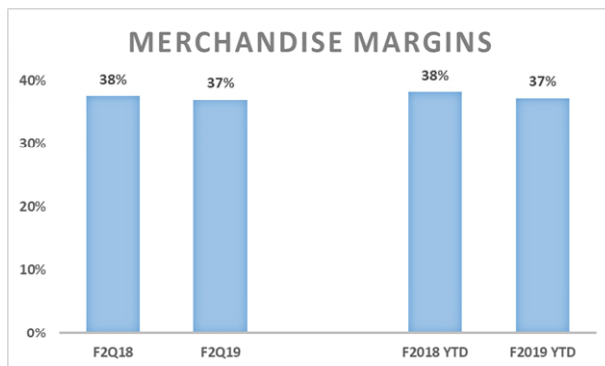
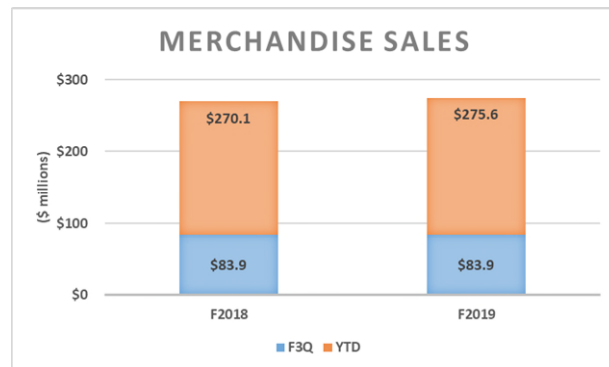
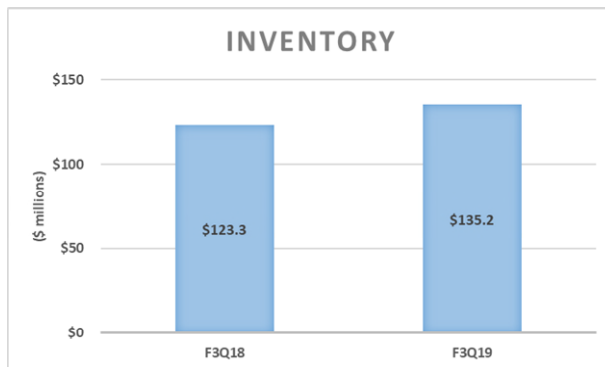
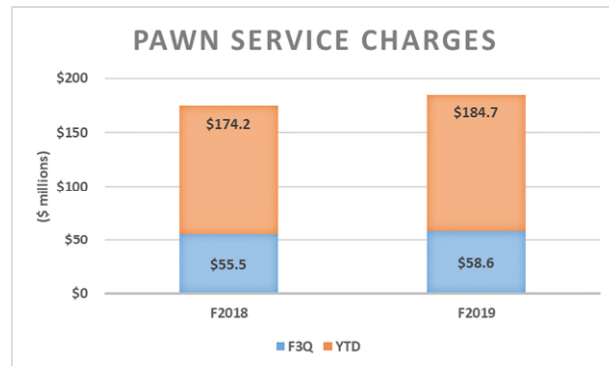
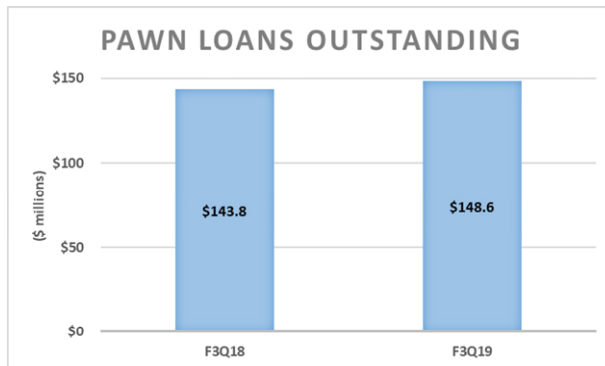
Long-Term Growth
26% CAGR (F2016-F2018)

Consistent EBITDA
1% CAGR (F2016-F2018)

Growth Market
55% CAGR (F2016-F2018)

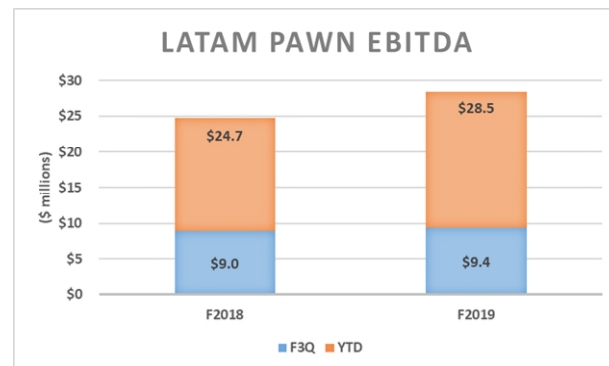
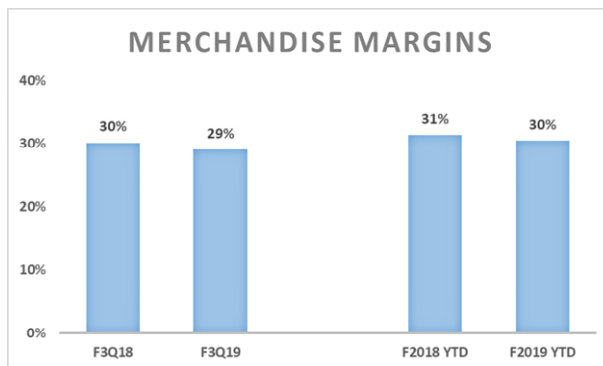
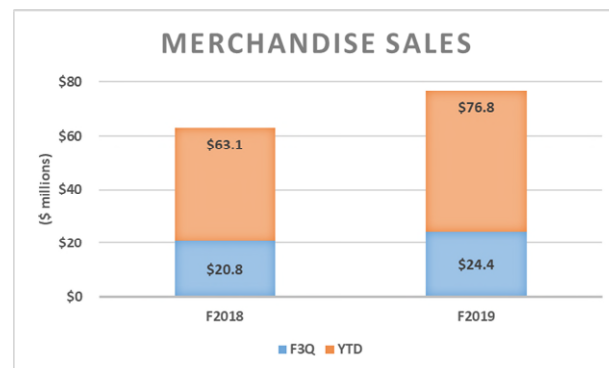
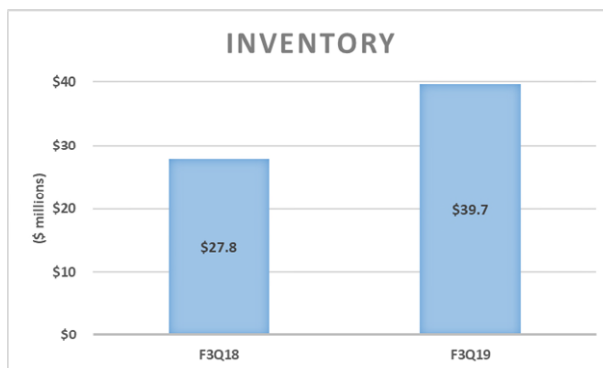
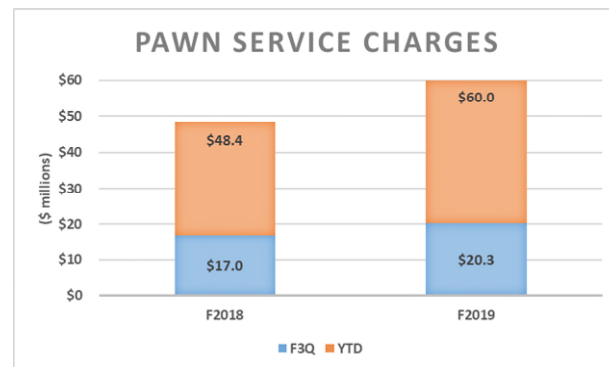
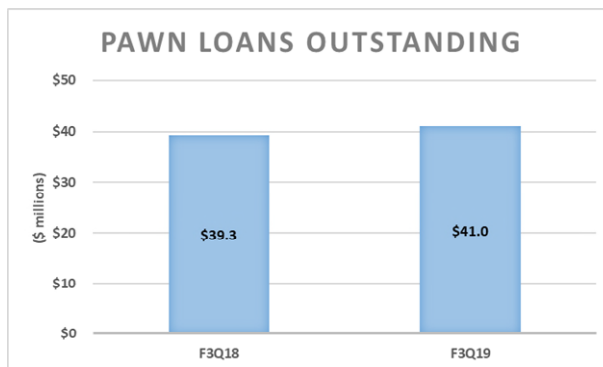
Financial Highlights – US Pawn

- Ending same store PLO growth of 2% with PLO per store of \$289k (GAAP)
- PSC up 6% to \$58.6m on 4% average PLO growth and a slightly improved yield
- Merchandise sales flat Y/Y
 - SSSG flat
- Merchandise margin remains strong at 37%
- Aged GM inventory improved to 6% from 7% at the beginning of the quarter and 8% at 6/30/18
- EBITDA up 9% to \$26.6m
- EBITDA margin expanded 175 bps to 28.9%
- Leveraged 3% net revenue growth into an 11% increase in profit before tax, with effective expense mgmt



Financial Highlights – Latin America Pawn

- Added 17 stores (12 de novo and 5 acquired) YTD
- PLO up 4% to \$41.0m with Same Store PLO growth of 3%
- 5+ years of quarterly SSLG
- PSC up 20% to \$20.3m
- Merchandise sales grew 17%
 - SSSG of 7%
 - Inventory up 43% as acquired stores continue to expand GM business
- Merchandise margins remain relatively consistent, with an \$800K increase in sales gross profit
- Aged GM Inventory remains well managed at 6%
- EBITDA up 5% to \$9.4m
- Strong net revenue growth, up 16% to \$27.7m



Strong Balance Sheet + Available Capital to Fund Growth

| DRIVERS | UPDATES |
|--|--|
| Cash/Liquidity | <ul style="list-style-type: none"> Cash balance of \$139m as of June 30, 2019 Net debt of \$179m with 1.7x leverage ratio |
| Capital Expenditures/ Investment Spending | <ul style="list-style-type: none"> Forecast \$9-10m of maintenance CapEx for FY19; \$6.8m incurred YTD Expect ~\$12m of expenditures related to Evergreen in FY19 (including \$8.9m YTD), with 50-60% of total spend capitalized |
| Capital Available for Investments | <ul style="list-style-type: none"> \$70-90 million of cash plus FCF and Notes Receivable payments available for acquisitions, new stores, discretionary growth investments, seasonal growth in loan balances, etc. |

| | Amount |
|--|---------------|
| Cash balance as of 6/30/19 | \$139 |
| Cash to run daily operations with a safety margin, fund loan growth, etc. | -\$50 to \$70 |
| Resulting capital available for acquisitions, new stores, discretionary growth investments, seasonal growth in loan balances, etc. | ~\$70 to \$90 |

Operating Cash Flow

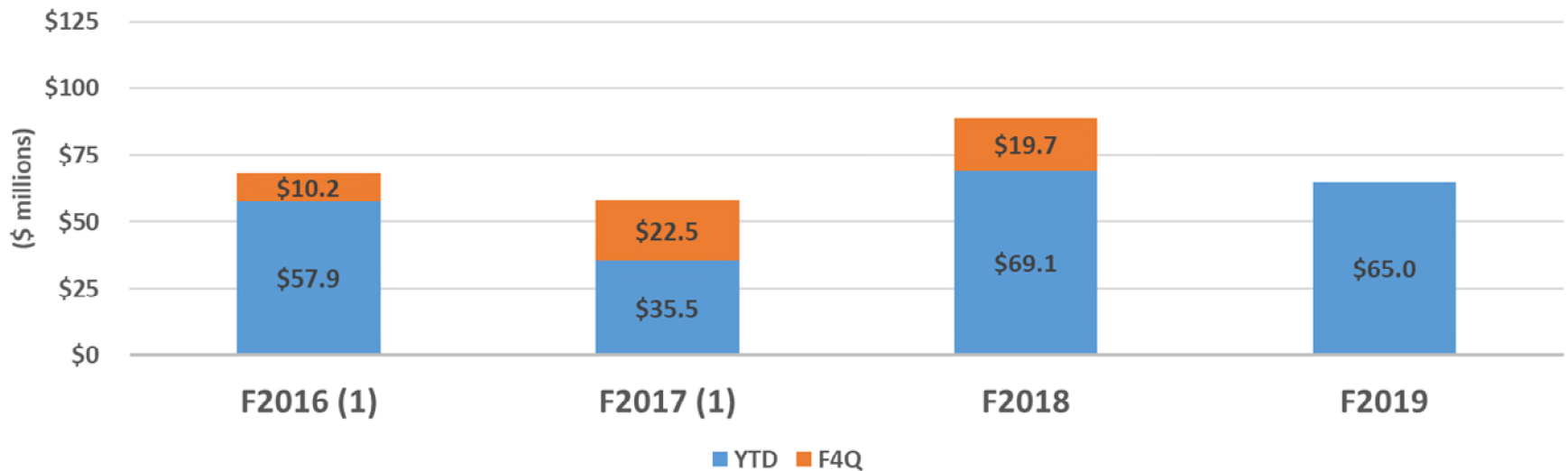
DRIVERS

Operating Cash Flow/
Notes Receivable

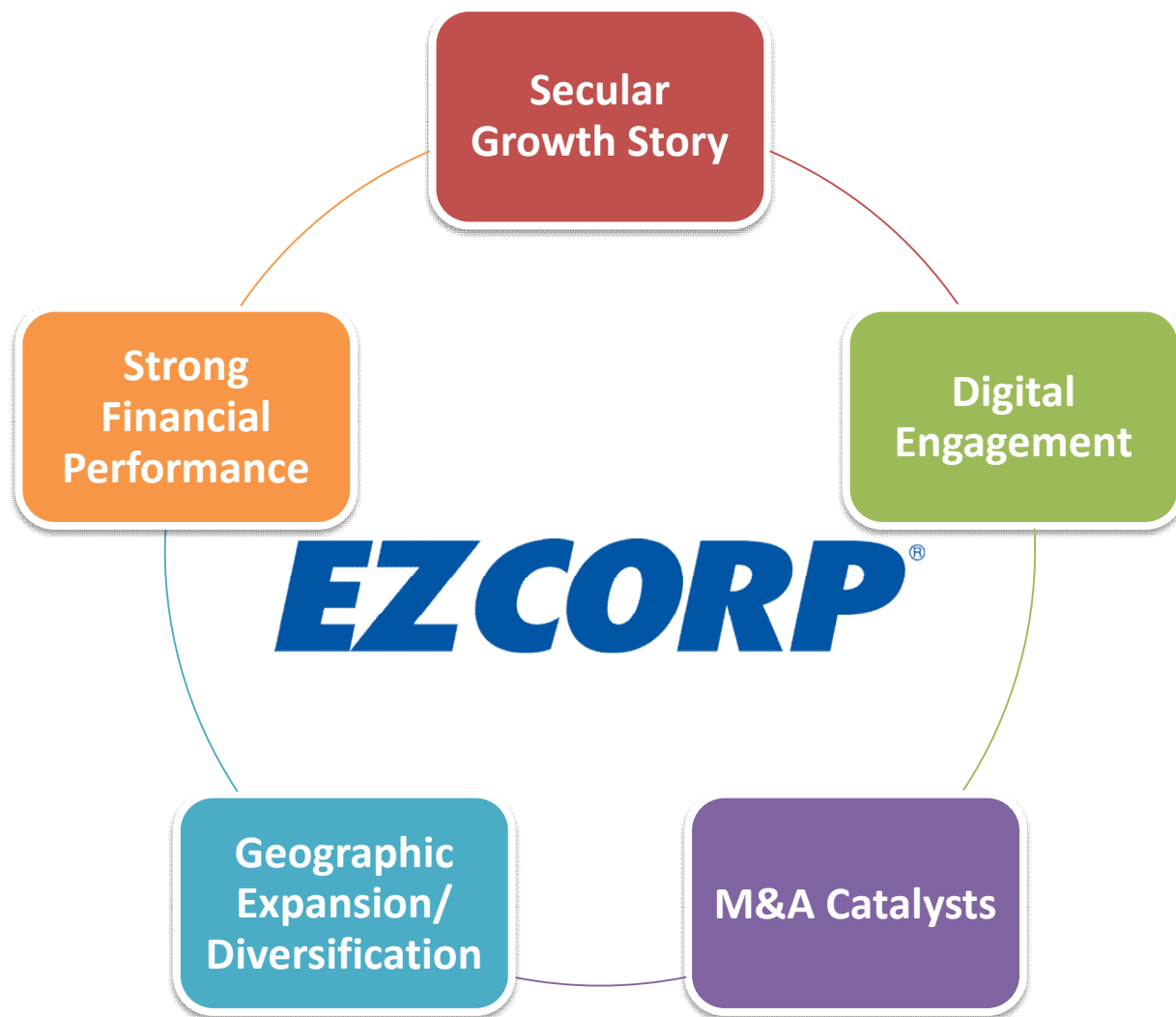
UPDATES

- \$14.3m of cash flow from operations in F3Q19
- Expect an additional \$6.1m principal from Alpha Credit in F4Q19 plus interest (not included in cash flow from operations)
- Expect the first \$6m payment of the deferred compensation fee in September 2019

NET CASH FROM OPERATIONS



Investment Highlights



Appendix

Healthy PLO Growth

Revenue and Profit Impacted By Discrete Items and Discretionary Growth Investments

EZCORP GAAP Results

| \$ Millions | Q3 | | %Δ B/(W) | Year-to-Date | | %Δ B/(W) |
|---|----------------|----------------|--------------|----------------|----------------|-------------|
| | FY19 | FY18 | | FY19 | FY18 | |
| Pawn Loans Outstanding | \$190.3 | \$183.1 | 4% | | | |
| Total Revenue | \$202.5 | \$199.6 | 1% | \$632.9 | \$606.2 | 4% |
| Net Revenue | \$115.9 | \$114.7 | 1% | \$373.6 | \$357.1 | 5% |
| CCV Income | \$1.3 | \$1.2 | 8% | \$0.6 | \$3.5 | (83)% |
| Operations Expenses | \$84.7 | \$82.9 | (2)% | \$261.8 | \$248.8 | (5)% |
| Corporate Expenses | \$15.1 | \$13.3 | (14)% | \$46.8 | \$39.7 | (18)% |
| Other (Income)/Expense | \$0.0 | \$(5.0) | NM | \$23.2 | \$(5.0) | NM |
| EBITDA | \$17.4 | \$24.7 | (30)% | \$42.4 | \$77.1 | -45% |
| Depreciation/Amortization | \$7.3 | \$6.1 | (20)% | \$21.1 | \$18.3 | (15)% |
| Interest Expense, Net | \$6.7 | \$3.0 | (123)% | \$17.6 | \$6.2 | -184% |
| Profit Before Tax | \$3.5 | \$15.5 | (77)% | \$3.7 | \$52.7 | -93% |
| Income Taxes | \$0.1 | \$1.5 | 93% | \$1.4 | \$14.7 | 90% |
| Non-Controlling Interest | \$- | \$(0.4) | (100)% | \$ (1.2) | \$ (1.3) | (8)% |
| Continuing Ops Net Income Attributable | \$3.4 | \$14.4 | (77)% | \$3.6 | \$39.3 | -91% |
| Continuing Ops Diluted EPS | \$0.06 | \$0.25 | (76)% | \$0.06 | \$0.69 | -91% |

Focus on customer service continues to drive ongoing PLO growth

Revenue growth impacted by transaction tax adjustment

Corporate expense growth largely a function of Evergreen growth investment in digital platform

Increase in net interest expense due to reduced interest income on promissory note associated with Grupo Finmart sale and higher interest expense on debt issued in 2018 and transaction tax adjustment

Current quarter EPS includes discrete transaction tax adjustment affecting sales and interest expense; YTD EPS reflects prior quarters' impairments of investment in unconsolidated affiliate Cash Converters

Healthy PLO and Revenue Growth

EZCORP Continuing Operations Adjusted Results

| \$ Millions | Q3 | | | Year-to-Date | | | |
|---|----------------|----------------|-------------|----------------|----------------|-------------|--|
| | FY19 | FY18 | %Δ B/(W) | FY19 | FY18 | %Δ B/(W) | |
| Pawn Loans Outstanding | \$189.6 | \$183.1 | 4% | | | | Focus on customer service continues to drive ongoing PLO growth |
| Total Revenue | \$206.9 | \$199.6 | 4% | \$639.9 | \$606.2 | 6% | Healthy revenue growth driven by 9% increase in PSC |
| Net Revenue | \$120.4 | \$114.7 | 5% | \$379.1 | \$357.1 | 6% | |
| CCV + RDC Income | \$1.3 | \$1.2 | 8% | \$3.6 | \$3.5 | 6% | |
| Operations Expenses | \$84.7 | \$82.8 | (2)% | \$262.9 | \$248.7 | (6)% | OpEx increase primarily from new and acquired stores |
| Corporate Expenses | \$13.7 | \$13.2 | (4)% | \$41.3 | \$39.2 | (5)% | |
| Other (Income)/Expenses | \$(0.0) | \$0.3 | NM | \$(0.1) | \$0.4 | NM | |
| EBITDA | \$23.3 | \$19.6 | 19% | \$78.7 | \$72.2 | 9% | Leveraged a 5% increase in net revenue to a 19% increase in EBITDA YTD |
| Depreciation/Amortization | \$7.2 | \$6.1 | (18)% | \$21.2 | \$18.3 | (16)% | |
| Interest Expense, Net | \$1.1 | \$0.5 | NM | \$3.3 | \$1.3 | NM | Includes only cash interest |
| Profit Before Tax | \$15.0 | \$12.9 | 16% | \$54.2 | \$52.7 | 3% | |
| Income Taxes | \$4.9 | \$3.8 | (29)% | \$15.7 | \$16.5 | 5% | |
| Non-Controlling Interest | \$0.0 | \$(0.4) | NM | \$(1.2) | \$(1.3) | (8)% | |
| Continuing Ops Net Income Attributable | \$10.1 | \$9.5 | 6% | \$39.8 | \$37.5 | 6% | |
| Adjusted Continuing Ops Diluted EPS | \$0.18 | \$0.16 | 13% | \$0.72 | \$0.65 | 11% | Leveraged a 5% increase in net revenue to a 13% increase in EPS in the quarter, with similar YTD performance |

Convertible Senior Notes Potential EPS Dilution

The following is provided for purposes of calculating the potentially dilutive shares to be included in accounting for diluted EPS at a hypothetical conversion price of \$10.00 on the convertible notes due 2024, and \$15.90 on the convertible notes due 2025:

Convertible Senior Notes Due 2024 and 2025

| Average Share Price for Period | Estimated Incremental Dilutive Shares for Period | | |
|--------------------------------|--|-----------------------------------|------------|
| | Convertible Senior Notes Due 2024 | Convertible Senior Notes Due 2025 | Total |
| \$ 10.00 | - | - | - |
| \$ 11.00 | 1,306,818 | - | 1,306,818 |
| \$ 12.00 | 2,395,833 | - | 2,395,833 |
| \$ 13.00 | 3,317,308 | - | 3,317,308 |
| \$ 14.00 | 4,107,143 | - | 4,107,143 |
| \$ 15.00 | 4,791,667 | - | 4,791,667 |
| \$ 16.00 | 5,390,625 | 67,807 | 5,458,432 |
| \$ 17.00 | 5,919,118 | 701,998 | 6,621,116 |
| \$ 18.00 | 6,388,889 | 1,265,723 | 7,654,612 |
| \$ 19.00 | 6,809,211 | 1,770,109 | 8,579,320 |
| \$ 20.00 | 7,187,500 | 2,224,057 | 9,411,557 |
| \$ 21.00 | 7,529,762 | 2,634,771 | 10,164,533 |
| \$ 22.00 | 7,840,909 | 3,008,148 | 10,849,057 |
| \$ 23.00 | 8,125,000 | 3,349,057 | 11,474,057 |
| \$ 24.00 | 8,385,417 | 3,661,557 | 12,046,974 |
| \$ 25.00 | 8,625,000 | 3,949,057 | 12,574,057 |

At higher share prices, there is a potential for further increase in dilution

In July 2017, we issued \$143.75 million aggregate principal amount of 2.875% convertible senior notes due 2024 and in May 2018 we issued \$172.5 million aggregate principal amount of 2.375% convertible senior notes due 2025. The notes are convertible into cash or shares of our Class A non-voting common stock, or any combination thereof, at our option subject to satisfaction of certain conditions and during certain periods, based on:

- Notes due 2024 - an initial conversion rate of 100 shares per \$1,000 principal amount of notes (equivalent to an initial conversion price of \$10.00 per share)
- Notes due 2025 - an initial conversion rate of 62.8931 shares per \$1,000 principal amount of notes (equivalent to an initial conversion price of \$15.90 per share)

We have included in the table an estimate of the incremental shares we would need to include in our calculation of fully diluted EPS using the treasury stock method of accounting, at a range of assumed average share prices during any period in which the convertible notes due 2024 and 2025, respectively, are outstanding. This method of accounting assumes settlement of the conversion premium in shares even though the company could opt to settle only in cash, eliminating share dilution.

Definition of Terms

| | |
|-----------------------|--|
| PLO | Pawn loan outstanding |
| PSC | Pawn service charges |
| LatAm | Latin America, including Mexico, Central America and South America |
| POS2 | Second generation point-of-sale system |
| SSLG | Same store loan growth (stores open the entirety of comparable periods) |
| SSSG | Same store sales growth (stores open the entirety of comparable periods) |
| CAGR | Compound annual growth rate |
| GM | General merchandise (non-jewelry) |
| Net Debt | Par value of debt less cash and cash equivalents |
| Leverage Ratio | Net debt divided by adjusted EBITDA for the trailing twelve months |
| FCF | Free cash flow |
| CCV | Cash Converters International Limited, a publicly-traded company based in Australia, in which EZCORP holds a minority interest |

Definition of Terms, Continued

$$\text{Monthly PLO Yield} = \frac{\left(\frac{\text{pawn service charges}}{\text{days in period}} \right) \times 365}{\text{average PLO}} / 12$$

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

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

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

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

GAAP to Non-GAAP Reconciliation

In addition to the financial information prepared in conformity with generally accepted accounting principles in the United States of America ("GAAP"), we provide certain other financial information that is adjusted to exclude the impact of restructuring and restatement charges and other discreet 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 Q3 – Continuing Operations*

| | Actuals | | | | | Prior Year Actuals | | |
|--------------------------------|--------------|---------------------------|---------------|--------------------------|----------------------------|--------------------|---------------------------|--------------|
| | Plus | | Equals | Plus | | Equals | | |
| | Base | Discrete Item Adjustments | Adjusted Base | Constant Currency Impact | Adjusted Constant Currency | Base | Discrete Item Adjustments | |
| FY19 | FY19 | FY19 | FY19 | FY19 | FY19 | FY18 | FY18 | FY18 |
| \$ Millions | | | | | | | | |
| Revenues | 202.5 | 4.6 | 207.0 | (0.1) | 206.9 | 199.6 | 0.0 | 199.6 |
| PSC Revenue | 79.0 | 0.0 | 79.0 | (0.0) | 79.0 | 72.5 | 0.0 | 72.5 |
| Merchandise Gross Profit | 33.6 | 4.6 (I) | 38.2 | (0.0) | 38.1 | 37.8 | 0.0 | 37.8 |
| <i>Merchandise Margin</i> | 32% | | 35% | | 35% | 36% | | 36% |
| Scrap Gross Profit | 2.4 | 0.0 | 2.4 | 0.0 | 2.4 | 2.8 | 0.0 | 2.8 |
| <i>Scrap Margin</i> | 13% | | 13% | | 13% | 14% | | 14% |
| Other Revenues, Net | 0.8 | 0.0 | 0.8 | 0.0 | 0.8 | 1.6 | 0.0 | 1.6 |
| Net Revenue | 115.9 | 4.6 | 120.4 | (0.0) | 120.4 | 114.7 | 0.0 | 114.7 |
| Operating Expenses | 84.7 | 0.0 | 84.7 | (0.0) | 84.7 | 82.9 | (0.1) (E) | 82.8 |
| Corporate Expenses | 15.1 | (1.4) (A) | 13.7 | 0.0 | 13.7 | 13.3 | (0.1) | 13.2 |
| Other Expenses | (1.3) | (0.1) (B) | (1.4) | 0.0 | (1.4) | (6.1) | 5.2 (F) | (0.9) |
| EBITDA | 17.4 | 6.0 | 23.4 | (0.0) | 23.3 | 24.7 | (5.1) | 19.6 |
| Depreciation and Amortization | 7.3 | (0.0) | 7.3 | (0.0) | 7.2 | 6.1 | 0.0 | 6.1 |
| EBIT | 10.1 | 6.0 | 16.1 | (0.0) | 16.1 | 18.5 | (5.1) | 13.5 |
| Interest | 6.7 | (5.6) (C), (I) | 1.1 | 0.0 | 1.1 | 3.0 | (2.5) (G) | 0.5 |
| Profit Before Tax | 3.5 | 11.5 | 15.0 | (0.0) | 15.0 | 15.5 | (2.6) | 12.9 |
| Income Tax Expense | 0.1 | 4.8 (D), (I) | 4.9 | 0.0 | 4.9 | 1.5 | 2.3 (H) | 3.8 |
| Non-Controlling Interest | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | (0.4) | 0.0 | (0.4) |
| Net Income Attributable | 3.4 | 6.8 | 10.1 | (0.0) | 10.1 | 14.4 | (4.8) | 9.5 |
| Diluted EPS | 0.06 | 0.12 | 0.18 | (0.00) | 0.18 | 0.25 | (0.08) | 0.16 |
| Diluted Shares Outstanding | 55.5 | 55.5 | 55.5 | 55.5 | 55.5 | 58.0 | 0.0 | 58.0 |
| Pawn Loans Outstanding | 190.3 | 0.0 | 190.3 | (0.7) | 189.6 | 183.1 | 0.0 | 183.1 |
| Inventory, Net | 175.8 | 0.0 | 175.8 | (0.9) | 174.9 | 151.1 | 0.0 | 151.1 |
| Net Earning Assets | 366.1 | 0.0 | 366.1 | (1.6) | 364.5 | 334.2 | 0.0 | 334.2 |

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) Amount includes \$1.4m of discretionary strategic investment in the development of a digital platform representing start-up costs for the incubation of new strategic ventures not included in our core pawn operations

Footnote (B) Amount includes minimal loss on FX

Footnote (C) Amount includes \$4.1m in net non-cash interest expense regarding our notes receivable & convertible debt instruments to reflect the underlying cash flows of our investments & debt

Footnote (D) Amount includes \$1.8m reversal of FIN 48 – expiration of statute of limitation on uncertain tax positions and tax impact of items listed above

Footnote (E) Amount includes \$0.1m of acquisition costs

Footnote (F) Amount includes \$5.2m litigation credit and \$0.1m gain on FX

Footnote (G) Amount includes \$2.5m in net non-cash interest expense regarding our notes receivable and convertible debt instruments to reflect the underlying cash flows of our investments and debt

Footnote (H) Amount includes \$3.3m reversal of Fin-48 reserves and tax impact of items listed above

Footnote (I) Amount includes \$4.6m reduction of merchandise sales, a related \$1.5m interest charge on that amount, and a related \$1.8m income tax benefit

GAAP to Non-GAAP Reconciliation Q3 – U.S. Pawn*

| | Actuals | | | Prior Year Actuals | | |
|-------------------------------|---------------|-------------|--------------|--------------------|-------------|--------------|
| | Plus | | Equals | Plus | | Equals |
| | Discrete Item | | Adjusted | Discrete Item | | Adjusted |
| | Base | Adjustments | | Base | Adjustments | |
| | FY19 | FY19 | FY19 | FY18 | FY18 | FY18 |
| \$ Millions | | | | | | |
| Revenues | 156.5 | 0.0 | 156.5 | 157.3 | 0.0 | 157.3 |
| PSC Revenues | 58.6 | 0.0 | 58.6 | 55.5 | 0.0 | 55.5 |
| Merchandise Gross Profit | 31.0 | 0.0 | 31.0 | 31.6 | 0.0 | 31.6 |
| <i>Merchandise Margin</i> | 37% | | 37% | 38% | | 38% |
| Scrap Gross Profit. | 2.3 | 0.0 | 2.3 | 2.5 | 0.0 | 2.5 |
| <i>Scrap Margin</i> | 16% | | 16% | 14% | | 14% |
| Other Revenues, Net | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.1 |
| Net Revenue | 92.0 | 0.0 | 92.0 | 89.6 | 0.0 | 89.6 |
| Operating Expenses | 65.4 | 0.0 | 65.4 | 65.3 | (0.0) | 65.3 |
| Other Expenses | 0.0 | (0.0) | 0.0 | 0.1 | 0.0 | 0.1 |
| EBITDA | 26.6 | 0.0 | 26.6 | 24.3 | 0.0 | 24.3 |
| Depreciation and Amortization | 2.9 | 0.0 | 2.9 | 3.0 | 0.0 | 3.0 |
| EBIT | 23.6 | 0.0 | 23.6 | 21.3 | 0.0 | 21.3 |
| Interest | (0.0) | 0.0 | (0.0) | (0.0) | 0.0 | (0.0) |
| Profit Before Tax | 23.6 | 0.0 | 23.6 | 21.3 | 0.0 | 21.3 |

Footnote * - Includes immaterial presentation reclassifications and rounding

GAAP to Non-GAAP Reconciliation Q3 – Latin America Pawn*

| \$ Millions | Actuals | | | | | Prior Year Actuals | | |
|-------------------------------|-------------|---------------------------|---------------|--------------------------|----------------------------|--------------------|---------------------------|-------------|
| | Plus | | Equals | Plus | | Plus | | Equals |
| | Base | Discrete Item Adjustments | Adjusted Base | Constant Currency Impact | Adjusted Constant Currency | Base | Discrete Item Adjustments | Adjusted |
| | FY19 | FY19 | FY19 | FY19 | FY19 | FY18 | FY18 | FY18 |
| Revenues | 44.7 | 4.6 | 49.3 | (0.1) | 49.1 | 40.7 | 0.0 | 40.7 |
| PSC Revenue | 20.3 | 0.0 | 20.3 | (0.0) | 20.3 | 17.0 | 0.0 | 17.0 |
| Merchandise Gross Profit | 2.6 | 4.6 ^(E) | 7.1 | (0.0) | 7.1 | 6.3 | 0.0 | 6.3 |
| <i>Merchandise Margin</i> | 13% | | 29% | | 29% | 30% | | 30% |
| Scrap Gross Profit | 0.2 | 0.0 | 0.2 | 0.0 | 0.2 | 0.3 | 0.0 | 0.3 |
| <i>Scrap Margin</i> | 4% | | 4% | | 4% | 12% | | 12% |
| Other Revenues, Net | 0.1 | 0.0 | 0.1 | 0.0 | 0.1 | 0.2 | 0.0 | 0.2 |
| Net Revenue | 23.2 | 4.6 | 27.7 | (0.0) | 27.7 | 23.9 | 0.0 | 23.9 |
| Operating Expenses | 18.3 | 0.0 | 18.3 | (0.0) | 18.2 | 15.0 | 0.0 | 14.9 |
| Other Expenses | (0.2) | (0.1) ^(A) | (0.2) | 0.2 | (0.0) | (0.1) | 0.1 ^(C) | 0.0 |
| EBITDA | 5.1 | 4.6 | 9.4 | (0.2) | 9.4 | 8.9 | 0.0 | 8.9 |
| Depreciation and Amortization | 1.6 | 0.0 | 1.6 | (0.0) | 1.6 | 1.0 | 0.0 | 1.0 |
| EBIT | 3.4 | 4.6 | 7.8 | 0.0 | 7.8 | 8.0 | 0.0 | 8.0 |
| Interest | 1.1 | (1.3) ^{(B), (E)} | (0.2) | 0.0 | (0.2) | (0.7) | 0.3 ^(D) | (0.3) |
| Profit Before Tax | 2.3 | 5.9 | 8.0 | (0.0) | 8.0 | 8.7 | (0.3) | 8.3 |
| Pawn Loans Outstanding | 41.7 | 0.0 | 41.7 | (0.7) | 41.0 | 39.3 | 0.0 | 39.3 |
| Inventory, Net | 40.6 | 0.0 | 40.6 | (0.9) | 39.7 | 27.8 | 0.0 | 27.8 |
| Net Earning Assets | 82.3 | 0.0 | 82.3 | (1.6) | 80.7 | 67.1 | 0.0 | 67.1 |

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) Amount includes minimal loss on FX

Footnote (B) Amount includes \$0.2m in non-cash interest income regarding our notes receivable to reflect the underlying cash flows of our investments

Footnote (C) Amount includes \$0.1m gain on FX

Footnote (D) Amount includes \$0.4m in non-cash interest income regarding our notes receivable to reflect the underlying cash flows of our investments

Footnote (E) Amount includes \$4.6m reduction of merchandise sales and a related \$1.5m interest charge on that amount

GAAP to Non-GAAP Reconciliation YTD – Continuing Operations*

| \$ Millions | Actuals | | | | | Prior Year Actuals | | |
|--------------------------------|--------------|---------------------------|---------------|--------------------------|----------------------------|--------------------|---------------------------|--------------|
| | Plus | | Equals | Plus | Equals | Plus | | Equals |
| | Base | Discrete Item Adjustments | Adjusted Base | Constant Currency Impact | Adjusted Constant Currency | Base | Discrete Item Adjustments | Adjusted |
| | FY19 | FY19 | FY19 | FY19 | FY19 | FY18 | FY18 | FY18 |
| Revenues | 632.9 | 3.5 | 636.3 | 3.6 | 639.9 | 606.2 | 0.0 | 606.2 |
| PSC Revenue | 244.3 | (1.1)(A) | 243.2 | 1.5 | 244.7 | 222.6 | 0.0 | 222.6 |
| Merchandise Gross Profit | 121.0 | 4.6 (K) | 125.6 | 0.5 | 126.1 | 123.0 | 0.0 | 123.0 |
| Merchandise Margin | 35% | | 36% | | 36% | 37% | | 37% |
| Scrap Gross Profit | 5.2 | 0.0 | 5.2 | 0.0 | 5.2 | 6.6 | 0.0 | 6.6 |
| Scrap Margin | 14% | | 14% | | 14% | 15% | | 15% |
| Other Revenues, Net | 3.1 | 0.0 | 3.1 | 0.1 | 3.2 | 4.9 | 0.0 | 4.9 |
| Net Revenue | 373.6 | 3.5 | 377.0 | 2.1 | 379.1 | 357.1 | 0.0 | 357.1 |
| Operating Expenses | 261.8 | (0.3)(B) | 261.4 | 1.5 | 262.9 | 248.8 | (0.1) | 248.7 |
| Corporate Expenses | 46.8 | (5.5)(C) | 41.3 | 0.0 | 41.3 | 39.7 | (0.5)(G) | 39.2 |
| Other Expenses | 22.6 | (26.3)(D) | (3.7) | 0.0 | (3.7) | (8.5) | 5.4 (H) | (3.0) |
| EBITDA | 42.4 | 35.7 | 78.1 | 0.6 | 78.7 | 77.1 | (4.9) | 72.2 |
| Depreciation and Amortization | 21.1 | (0.0) | 21.1 | 0.1 | 21.2 | 18.3 | 0.0 | 18.3 |
| EBIT | 21.3 | 35.7 | 57.0 | 0.5 | 57.5 | 58.8 | (4.9) | 53.9 |
| Interest | 17.6 | (14.3)(E), (K) | 3.3 | (0.0) | 3.3 | 6.2 | (4.9)(I) | 1.3 |
| Profit Before Tax | 3.7 | 50.0 | 53.7 | 0.5 | 54.2 | 52.7 | (0.0) | 52.7 |
| Income Tax Expense | 1.4 | 14.1(F), (K) | 15.5 | 0.2 | 15.7 | 14.7 | 1.8(J) | 16.5 |
| Non-Controlling Interest | (1.2) | 0.0 | (1.2) | 0.0 | (1.2) | (1.3) | 0.0 | (1.3) |
| Net Income Attributable | 3.6 | 35.8 | 39.4 | 0.4 | 39.8 | 39.3 | (1.8) | 37.5 |
| Diluted EPS | 0.06 | 0.65 | 0.71 | 0.01 | 0.72 | 0.69 | (0.04) | 0.65 |
| Diluted Shares Outstanding | 55.3 | 55.3 | 55.3 | 55.3 | 55.3 | 57.1 | 57.1 | 57.1 |
| Pawn Loans Outstanding | 190.3 | 0.0 | 190.3 | (0.7) | 189.6 | 183.1 | 0.0 | 183.1 |

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) Amount includes \$1.1m of PSC Revenue for settlement of GPMX PSC-related indemnification claim Footnote (B) Amount includes \$0.3m of acquisition and investment expense

Footnote (C) Amount includes \$0.1m of acquisition expense, \$4.9m discretionary strategic investment in the development of a digital platform representing start-up costs for the incubation of new strategic ventures not included in our core pawn operations and \$0.5m of costs related to board restructuring

Footnote (D) Amount includes \$19.7m impairment on CCV investment, \$2.9m impact on CCV earnings from litigation settlement, neither of which are related to the core operating activities of CCV; \$3.6m asset disposal as a result of Republic Metals Corporation bankruptcy, \$0.3m from business deconsolidation and \$0.3m in FX Gain

Footnote (E) Amount includes \$12.8m in net non-cash interest expense regarding our notes receivable & convertible debt instruments to reflect the underlying cash flows of our investments & debt

Footnote (F) Amount includes reversal of FIN 48 – expiration of statute of limitation on uncertain tax positions of \$1.8m and tax impact of items listed above

Footnote(G) Amount includes \$0.5m of acquisition related expenses

Footnote (H) Amount includes \$5.2m litigation credit, \$0.3m Gain on FX and \$0.1m of asset disposal related to sold stores

Footnote (I) Amount includes \$4.9m in net non-cash interest expense regarding our notes receivable & convertible debt instruments to reflect the underlying cash flows of our investments & debt

Footnote (J) Amount includes tax impact of items listed above, \$2.8m expense for revaluation of deferred tax assets upon tax reform and \$3.3m credit for FIN 48 – expiration of statute of limitation on uncertain tax positions

Footnote (K) Amount includes \$4.6m reduction of merchandise sales, related \$1.5m interest charge on that amount, and a related \$1.8m income tax benefit

GAAP to Non-GAAP Reconciliation YTD – U.S. Pawn*

| | Actuals | | | Prior Year Actuals | | |
|-------------------------------|--------------|---------------------------------|--------------|--------------------|---------------------------------|--------------|
| | Plus | | Equals | Plus | | Equals |
| | Base | Discrete Item Adjustments | Adjusted | Base | Discrete Item Adjustments | Adjusted |
| \$ Millions | FY19 | FY19 | FY19 | FY18 | FY18 | FY18 |
| Revenues | 488.8 | 0.0 | 488.8 | 479.0 | 0.0 | 479.0 |
| PSC Revenues | 184.7 | 0.0 | 184.7 | 174.2 | 0.0 | 174.2 |
| Merchandise Gross Profit | 102.7 | 0.0 | 102.7 | 103.2 | 0.0 | 103.2 |
| <i>Merchandise Margin</i> | 37% | | 37% | 38% | | 38% |
| Scrap Gross Profit. | 4.7 | 0.0 | 4.7 | 5.8 | 0.0 | 5.8 |
| <i>Scrap Margin</i> | 16% | | 16% | 17% | | 17% |
| Other Revenues, Net | 0.1 | 0.0 | 0.1 | 0.2 | 0.0 | 0.2 |
| Net Revenue | 292.2 | 0.0 | 292.2 | 283.4 | 0.0 | 283.4 |
| Operating Expenses | 200.9 | 0.0 | 200.9 | 196.6 | 0.0 | 196.6 |
| Other Expenses | 2.9 | (2.9) ^(A) | 0.0 | 0.2 | (0.1) ^(B) | 0.1 |
| EBITDA | 88.4 | 2.9 | 91.3 | 86.6 | 0.1 | 86.7 |
| Depreciation and Amortization | 9.0 | 0.0 | 9.0 | 9.3 | (0.0) | 9.3 |
| EBIT | 79.5 | 2.9 | 82.3 | 77.2 | 0.1 | 77.3 |
| Interest | (0.0) | 0.0 | (0.0) | (0.0) | 0.0 | (0.0) |
| Profit Before Tax | 79.5 | 2.9 | 82.3 | 77.2 | 0.1 | 77.3 |

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) Amount includes \$2.9m asset disposal as a result of Republic Metals Corporation bankruptcy
Footnote (B) Amount includes \$0.1m of asset disposal related to sold stores

GAAP to Non-GAAP Reconciliation YTD – Latin America Pawn*

| \$ Millions | Actuals | | | | | Prior Year Actuals | | | |
|-------------------------------|--------------|---------------------------|---------------|--------------------------|----------------------------|--------------------|-----------------|---------------------------|--------------|
| | Plus | | Equals | Plus | | Less | | Plus | Equals |
| | Base | Discrete Item Adjustments | Adjusted Base | Constant Currency Impact | Adjusted Constant Currency | Base | Mexico Buy/Sell | Discrete Item Adjustments | Adjusted |
| | FY19 | FY19 | FY19 | FY19 | FY19 | FY18 | FY18 | FY18 | FY18 |
| Revenues | 139.8 | 3.5 (A) | 143.3 | 3.4 | 146.7 | 121.8 | 0.0 | 0.0 | 121.8 |
| PSC Revenue | 59.6 | (1.1) | 58.5 | 1.5 | 60.0 | 48.4 | 0.0 | 0.0 | 48.4 |
| Merchandise Gross Profit | 18.3 | 4.6 | 22.8 | 0.5 | 23.4 | 19.8 | 0.0 | 0.0 | 19.8 |
| <i>Merchandise Margin</i> | 26% | | 30% | | 30% | 31% | 0% | | 31% |
| Scrap Gross Profit | 0.5 | 0.0 | 0.5 | 0.0 | 0.6 | 0.8 | 0.0 | 0.0 | 0.8 |
| <i>Scrap Margin</i> | 6% | | 6% | | 6% | 8% | 0% | | 8% |
| Other Revenues, Net | 0.1 | 0.0 | 0.1 | 0.0 | 0.1 | 0.6 | 0.0 | 0.0 | 0.6 |
| Net Revenue | 78.6 | 3.5 | 82.1 | 2.0 | 84.1 | 69.6 | 0.0 | 0.0 | 69.6 |
| Operating Expenses | 54.7 | (0.3) | 54.4 | 1.3 | 55.7 | 44.8 | 0.0 | 0.1 | 44.7 |
| Other Expenses | 0.5 | (0.8) | (0.3) | 0.2 | (0.1) | 0.0 | 0.0 | 0.1 | 0.1 |
| EBITDA. | 23.5 | 4.6 | 28.0 | 0.5 | 28.5 | 24.7 | 0.0 | (0.0) | 24.7 |
| Depreciation and Amortization | 4.5 | 0.0 | 4.5 | 0.1 | 4.6 | 2.7 | 0.0 | 0.0 | 2.7 |
| EBIT | 18.9 | 4.6 | 23.4 | 0.4 | 23.8 | 22.0 | 0.0 | (0.0) | 22.0 |
| Interest | 0.3 | (1.0) | (0.6) | (0.0) | (0.6) | (2.1) | 0.0 | 1.1 | (1.0) |
| Profit Before Tax | 18.6 | 5.5 | 24.0 | 0.4 | 24.5 | 24.1 | 0.0 | (1.1) | 23.0 |

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) Amount includes \$1.1m of PSC Revenue for settlement of GPMX PSC-related indemnification claim

Footnote (B) Amount includes \$0.3m of acquisition and investment expense

Footnote (C) Amount includes \$0.8m asset disposal as a result of Republic Metals Corporation bankruptcy and minimal gain on FX

Footnote (D) Amount includes \$0.5m in non-cash interest income regarding our notes receivable to reflect the underlying cash flows of our investments

Footnote (E) Amount includes \$0.1m in acquisition and investment expense

Footnote (F) Amount includes \$0.1m gain on FX

Footnote (G) Amount includes \$1.1m in non-cash interest income regarding our notes receivable to reflect the underlying cash flows of our investments

Footnote (H) Amount includes \$4.6m reduction of merchandise sales and a related \$1.5m interest charge on that amount

Consolidated Growth FY16-FY19 Reconciliation*

| | FY16 | FY16 | FY16 | FY16 | FY17 | FY17 | FY17 | FY17 | FY18 | FY18 | FY18 | FY18 | FY19 | FY19 | FY19 |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Q1 | Q2 | Q3 | Full Year | Q1 | Q2 | Q3 | Full Year | Q1 | Q2 | Q3 | Full Year | Q1 | Q2 | Q3 |
| Continuing Ops PBT | 5.2 | 10.7 | 3.8 | 0.0 | 13.0 | 13.7 | 8.8 | 42.7 | 19.7 | 17.5 | 15.5 | 55.5 | -4.7 | 5.0 | 3.5 |
| Add Back Net Interest | 4.1 | 3.9 | 3.9 | 16.4 | 2.9 | 3.4 | 3.6 | 15.7 | 1.6 | 1.6 | 3.0 | 10.8 | 5.5 | 5.5 | 6.7 |
| Add Back Depreciation and Amortization | 7.5 | 6.6 | 6.3 | 26.5 | 6.4 | 6.0 | 5.8 | 23.7 | 5.7 | 6.5 | 6.1 | 25.5 | 6.8 | 7.0 | 7.3 |
| Continuing Ops EBITDA | 16.8 | 21.3 | 14.0 | 42.9 | 22.4 | 23.1 | 18.2 | 82.0 | 27.0 | 25.5 | 24.7 | 91.8 | 7.6 | 17.5 | 17.4 |
| Discrete Adjustments | 6.7 | 1.1 | 0.6 | 20.5 | -0.4 | 0.2 | 1.4 | 3.1 | 0.4 | -0.2 | -5.1 | 7.1 | 22.8 | 6.9 | 6.0 |
| Adjusted EBITDA | 23.6 | 22.4 | 14.6 | 63.5 | 21.9 | 23.3 | 19.6 | 85.1 | 27.4 | 25.3 | 19.6 | 98.9 | 30.4 | 24.4 | 23.4 |
| Constant Currency | -0.4 | -0.1 | -0.1 | -0.8 | 0.0 | 0.4 | -0.2 | -0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 | 0.2 | 0.0 |
| Currency Adjusted Continuing Ops EBITDA | 23.2 | 22.3 | 14.5 | 62.6 | 22.0 | 23.7 | 19.4 | 85.1 | 27.4 | 25.3 | 19.6 | 98.9 | 30.8 | 24.6 | 23.3 |
| Continuing Ops Net Revenue | 112.4 | 108.6 | 100.4 | 428.0 | 112.0 | 109.9 | 105.5 | 435.5 | 122.1 | 120.3 | 114.7 | 481.5 | 130.0 | 127.7 | 115.9 |
| Discrete Adjustments | -0.2 | 0.1 | 0.0 | -0.1 | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | -1.1 | 4.6 |
| Adjusted Net Revenue | 112.2 | 108.7 | 100.4 | 427.9 | 112.0 | 109.9 | 105.5 | 435.7 | 122.1 | 120.3 | 114.7 | 481.5 | 130.0 | 126.6 | 120.4 |
| Constant Currency | -1.5 | -0.3 | -0.9 | -2.8 | 0.7 | 1.2 | -0.5 | 0.4 | 0.0 | 0.0 | 0.0 | 0.0 | 1.3 | 0.8 | 0.0 |
| Currency Adjusted Continuing Ops Net Revenue | 110.7 | 108.3 | 99.5 | 425.1 | 112.7 | 111.1 | 105.0 | 436.1 | 122.1 | 120.3 | 114.7 | 481.5 | 131.3 | 127.4 | 120.4 |

Latin America Same Store PLO Growth

| | Q3 FY14 | Q4 FY14 | Q1 FY15 | Q2 FY15 | Q3 FY15 | Q4 FY15 | Q1 FY16 | Q2 FY16 | Q3 FY16 | Q4 FY16 | Q1 FY17 | Q2 FY17 | Q3 FY17 | Q4 FY17 | Q1 FY18 | Q2 FY18 | Q3 FY18 | Q4 FY18 | Q1 FY19 | Q2 FY19 | Q3 FY19 |
|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| GAAP | 4% | 24% | 0% | 1% | -1% | -3% | 14% | 11% | -2% | 3% | -5% | 1% | 16% | 18% | 16% | 11% | -2% | 4% | 10% | 4% | 5% |
| Constant Currency | 4% | 27% | 13% | 17% | 19% | 23% | 35% | 26% | 16% | 17% | 14% | 10% | 13% | 11% | 11% | 9% | 8% | 7% | 11% | 9% | 3% |

Pawn Businesses FY16-FY19 Reconciliation*

| | FY16 Q1 | FY16 Q2 | FY16 Q3 | FY16 Full Year | FY17 Q1 | FY17 Q2 | FY17 Q3 | FY17 Full Year | FY18 Q1 | FY18 Q2 | FY18 Q3 | FY18 Full Year | FY19 Q1 | FY19 Q2 | FY19 Q3 |
|---|-------------|-------------|-------------|-------------------|-------------|-------------|-------------|-------------------|-------------|-------------|-------------|-------------------|--------------|-------------|-------------|
| U.S. Pawn PBT | 28.8 | 29.7 | 20.2 | 100.0 | 27.2 | 29.8 | 23.9 | 103.6 | 27.8 | 28.2 | 21.3 | 102.7 | 27.4 | 28.4 | 23.6 |
| Add Back Net Interest | 0.1 | 0.0 | (0.0) | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | (0.0) | 0.0 | (0.0) | 0.1 | 0.0 | 0.0 | (0.0) |
| Add Back Depreciation and Amortization | 3.6 | 3.0 | 2.9 | 12.2 | 2.6 | 2.7 | 2.2 | 10.2 | 2.8 | 3.5 | 3.0 | 12.9 | 3.0 | 3.0 | 2.9 |
| U.S. Pawn EBITDA | 32.4 | 32.8 | 23.1 | 112.3 | 29.8 | 32.4 | 26.1 | 113.8 | 30.6 | 31.7 | 24.3 | 115.7 | 30.5 | 31.4 | 26.6 |
| Discrete Adjustments | 0.9 | 0.1 | 0.0 | 1.0 | 0.0 | 0.0 | 0.0 | 1.2 | 0.3 | (0.2) | 0.0 | 0.1 | 2.9 | 0.0 | 0.0 |
| Adjusted U.S.Pawn EBITDA | 33.3 | 32.9 | 23.1 | 113.4 | 29.8 | 32.4 | 26.1 | 115.0 | 30.9 | 31.5 | 24.3 | 115.8 | 33.3 | 31.4 | 26.6 |
| | FY16 Q1 | FY16 Q2 | FY16 Q3 | FY16 Full Year | FY17 Q1 | FY17 Q2 | FY17 Q3 | FY17 Full Year | FY18 Q1 | FY18 Q2 | FY18 Q3 | FY18 Full Year | FY19 Q1 | FY19 Q2 | FY19 Q3 |
| U.S. Pawn Net Revenue | 96.9 | 94.6 | 85.7 | 369.3 | 97.1 | 96.0 | 89.7 | 374.0 | 96.8 | 97.0 | 89.6 | 379.0 | 101.3 | 98.9 | 92.0 |
| Discrete Adjustments | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Adjusted U.S.Pawn Net Revenue | 96.9 | 94.6 | 85.7 | 369.3 | 97.1 | 96.0 | 89.7 | 374.3 | 96.8 | 97.0 | 89.6 | 379.0 | 101.3 | 98.9 | 92.0 |
| | FY16 Q1 | FY16 Q2 | FY16 Q3 | FY16 Full Year | FY17 Q1 | FY17 Q2 | FY17 Q3 | FY17 Full Year | FY18 Q1 | FY18 Q2 | FY18 Q3 | FY18 Full Year | FY19 Q1 | FY19 Q2 | FY19 Q3 |
| Latin America PBT | 1.4 | 2.1 | 2.7 | 8.2 | 4.2 | 3.2 | 5.2 | 18.2 | 8.6 | 6.8 | 8.7 | 33.2 | 6.8 | 9.5 | 2.1 |
| Remove Buy/Sell Loss | 1.4 | 1.1 | 0.9 | 4.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Add Back Net Interest | 0.0 | 0.0 | 0.0 | 0.1 | (0.1) | (0.3) | (0.5) | (1.9) | (0.6) | (0.8) | (0.7) | (2.6) | (0.4) | (0.4) | 1.1 |
| Add Back Depreciation and Amortization | 0.8 | 0.7 | 0.7 | 2.9 | 0.6 | 0.7 | 0.6 | 2.7 | 0.8 | 0.9 | 1.0 | 4.1 | 1.4 | 1.5 | 1.6 |
| Latin America EBITDA | 3.6 | 4.0 | 4.3 | 15.4 | 4.7 | 3.5 | 5.4 | 19.0 | 8.8 | 7.0 | 8.9 | 34.6 | 7.8 | 10.6 | 4.8 |
| Discrete Adjustments | 0.0 | (0.0) | (0.0) | (0.0) | 0.0 | (0.0) | (0.0) | (0.0) | (0.0) | 0.0 | 0.0 | (0.0) | 1.7 | (1.8) | 4.6 |
| Constant Currency Impact | (0.4) | (0.1) | (0.3) | (0.9) | 0.2 | 0.3 | (0.2) | (0.0) | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 | 0.3 | (0.0) |
| Adjusted Latin America EBITDA | 3.2 | 3.8 | 4.0 | 14.5 | 5.0 | 3.7 | 5.1 | 18.9 | 8.8 | 7.0 | 8.9 | 34.6 | 10.0 | 9.1 | 9.4 |
| | FY16 Q1 | FY16 Q2 | FY16 Q3 | FY16 Full Year | FY17 Q1 | FY17 Q2 | FY17 Q3 | FY17 Full Year | FY18 Q1 | FY18 Q2 | FY18 Q3 | FY18 Full Year | FY19 Q1 | FY19 Q2 | FY19 Q3 |
| Latin America Net Revenue | 13.7 | 12.4 | 12.9 | 51.9 | 13.4 | 12.4 | 14.3 | 55.5 | 23.8 | 22.0 | 23.9 | 96.2 | 27.5 | 28.0 | 23.2 |
| Remove Buy/Sell Impact | (0.2) | 0.1 | (0.0) | (0.1) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Discrete Adjustments | 0.0 | (0.0) | (0.0) | (0.0) | 0.0 | (0.0) | (0.0) | (0.0) | (0.0) | 0.0 | 0.0 | (0.0) | 1.7 | (1.8) | 4.6 |
| Constant Currency Impact | (1.6) | (0.5) | (0.9) | (3.1) | 0.6 | 1.1 | (0.6) | 0.2 | 0.0 | (0.0) | (0.0) | 0.0 | (0.5) | 1.5 | (0.0) |
| Adjusted Latin America Net Revenue | 11.9 | 12.0 | 12.0 | 48.7 | 14.0 | 13.5 | 13.8 | 55.7 | 23.8 | 22.0 | 23.9 | 96.2 | 28.7 | 27.7 | 27.7 |

Constant Currency

In addition to the financial information prepared in conformity with accounting principles generally accepted 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 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. 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. 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 nine months ended June 30, 2019 and 2018 were as follows:

| | June 30, | | Three Months Ended June 30, | | Nine Months Ended June 30, | |
|--------------------|----------|------|-----------------------------|------|----------------------------|------|
| | 2019 | 2018 | 2019 | 2018 | 2019 | 2018 |
| Mexican peso | 19.2 | 19.9 | 19.1 | 19.4 | 19.4 | 19.0 |
| Guatemalan quetzal | 7.5 | 7.4 | 7.5 | 7.3 | 7.6 | 7.3 |
| Honduran lempira | 24.3 | 23.9 | 24.2 | 23.6 | 24.1 | 23.5 |
| Peruvian sol | 3.3 | 3.3 | 3.3 | 3.2 | 3.3 | 3.2 |

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.