

EZCORP[®]

**THIRD QUARTER FISCAL
2024 EARNINGS**

AUGUST 2024



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 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

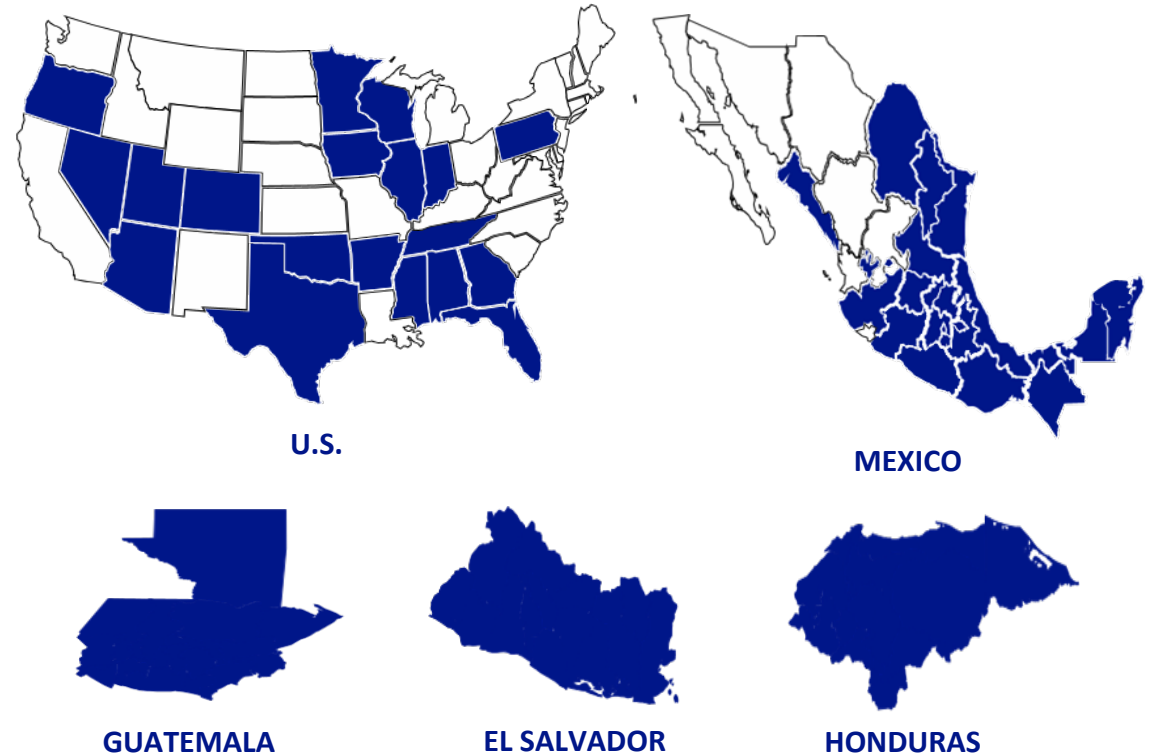


LEADER IN PAWN AND PRE-OWNED AND RECYCLED RETAIL

- 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.



1,258 STORES AND OVER 8,000 TEAM MEMBERS



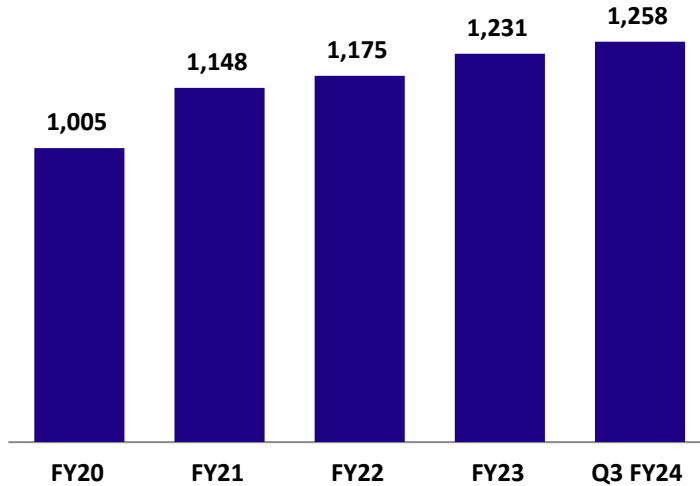
U.S. 541 | MEXICO 554 | GUATEMALA 125 | EL SALVADOR 18 | HONDURAS 20

Q3 FY24 STORE GROWTH AND BALANCE SHEET HIGHLIGHTS

(\$ millions, except for store count)



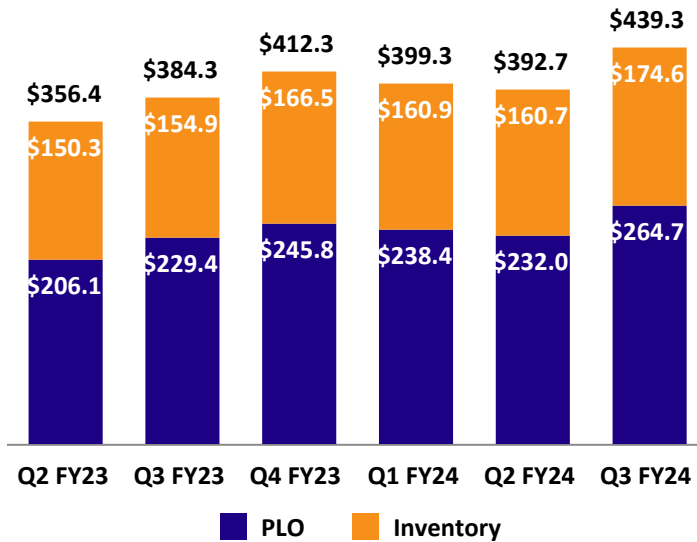
STORE COUNT



- Opened 6 de novo stores in LatAm, comprised of 3 stores in Guatemala, 2 stores in Mexico, and 1 store in Honduras
- Acquired 5 stores in U.S., comprised of 3 stores in Texas and 2 in Minnesota
- Opened 1 de novo store in Nevada



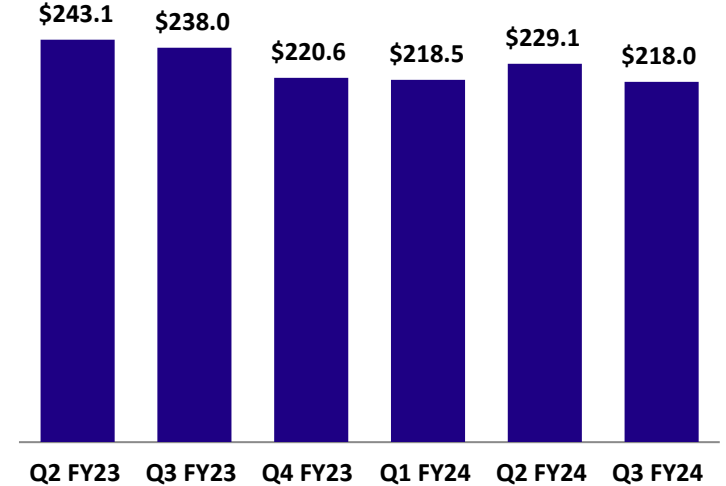
EARNING ASSETS



- Record-setting PLO balance of \$264.7M, up 15%, leading to a 14% increase in PSC
- PLO/Inventory ratio remains healthy at 1.5x



CASH BALANCE (GAAP)

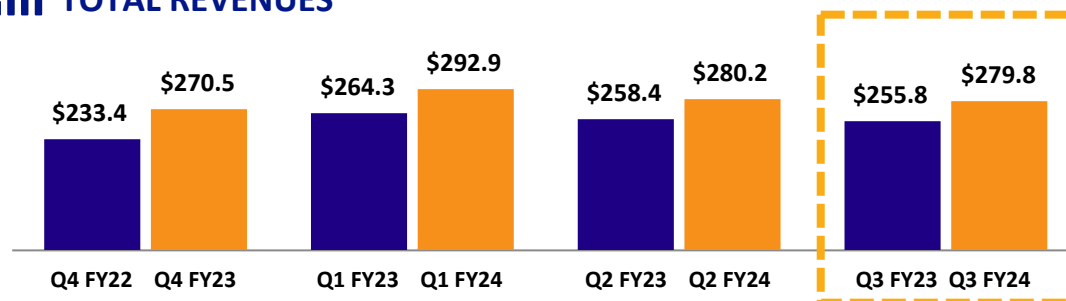


- \$218.0M cash balance, down from \$238.0M, due to the increase in PLO and inventory, strategic investments and acquisitions, and share repurchases, partially offset by cash from operating activities
- Repurchased \$3.0M of shares in Q3
- Sufficient liquidity to fund PLO, de novo stores, inorganic growth opportunities, near term debt maturities and share repurchase program
- In July, we paid the principal balance of \$34.4M in cash and issued 77,328 shares in relation to the convertible notes with a maturity date of 2024

Q3 FY24 FINANCIAL HIGHLIGHTS

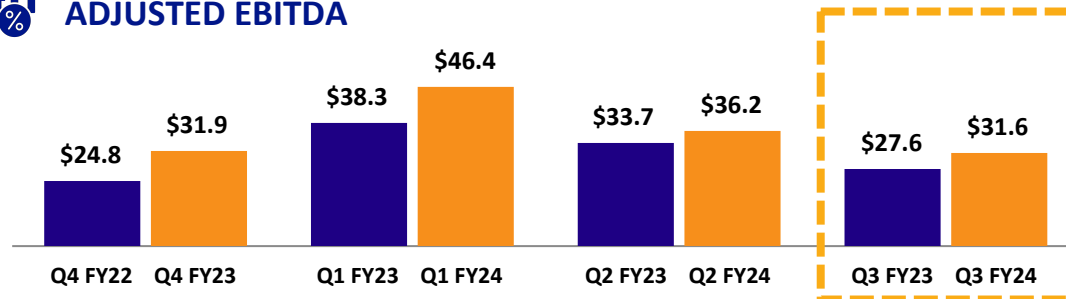
(\$ millions, except per share amounts)

TOTAL REVENUES



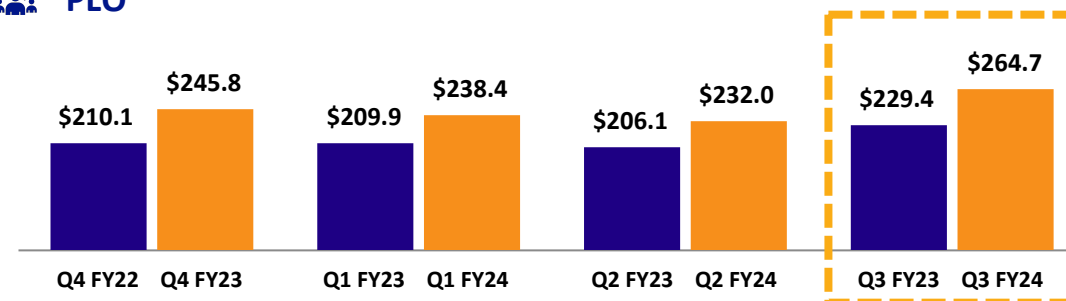
- Record Q3 total revenues of \$279.8M, up 9%, driven by higher PSC and sales
- Merchandise sales of \$157.1M, up 6%; same-store sales, up 4%
- Gross profit of \$165.8M, up 11%, primarily driven by PSC

ADJUSTED EBITDA



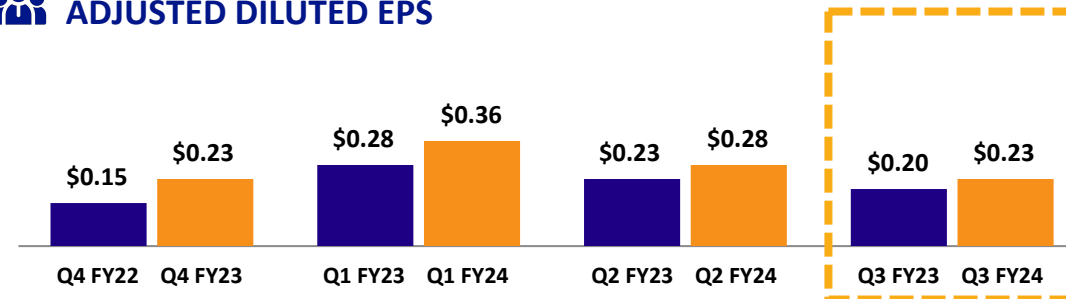
- Adjusted EBITDA of \$31.6M, up 15%
- EBITDA margin of 11%, up 51 bps

PLO



- Strong consumer demand and excellent customer service continue to propel PLO, resulting in a record balance of \$264.7M, up 15%
- PSC of \$107.2M, up 14%

ADJUSTED DILUTED EPS



- Adjusted Diluted EPS of \$0.23, up from \$0.20 last year

Q3 FY24 BUSINESS STRATEGY HIGHLIGHTS

Progression towards our Strategic Goals

STRENGTHEN THE CORE

- Accelerated PLO growth with optimized pricing and lending models to deliver 11% gross profit growth
- Improved lending strategy, execution and increased loan demand resulting in strong earnings growth in LatAm
- Continued to modernize POS back-end, building agility and scalability into systems, processes and pricing generation
- Expanded availability of third party payment programs in the U.S. to drive higher retail sales

CUSTOMER FOCUS

- Grew EZ+ Rewards members to 5M globally, up 51%
- Increased transacting customers by 3%, with transacting EZ+ members up 10%, comprising 76% of total
- Increased visits to core pawn websites to 1.7M, up 50%, enabled by online advertising and direct-to-site visitation
- Maintained a high level of customer service evidenced by Google Review rating of 4.7+ (out of 5) across all geographies

TEAM MEMBERS

- Completed FY24 Global Engagement Survey with 87% response rate and global engagement score of 84, +10 to external benchmark
- Introduced a new tenure award program to recognize and reward Team Member commitment to the Company
- Enhanced awareness of the full value of compensation and benefit packages through Total Reward conversations with Team Members
- Celebrated Team Member Appreciation Week with Team Member luncheons, recognition communications and additional store discounts

INNOVATE & GROW

- Built seven new de-novo stores: six in LATAM and one in Nevada
- Acquired five new stores: three in Texas and two in Minnesota
- Collected \$21.7M in U.S. online payments, up \$7.2M
- Increased adoption of MX online payments with 10% of extensions and layaways now online
- Grew Max Pawn luxury ecommerce sales by 7 times, capturing demand for affordable luxury, driven by eBay
- Announced EZ+ Rewards changes to enrich and align global benefits, grow email and SMS opt-ins, and improve overall program profitability, effective July 1



Q3 FY24 SUSTAINABILITY HIGHLIGHTS

Providing environmentally friendly retail experiences to our customers through a network of neighborhood recommerce stores

Contributing to a Circular Economy

Sold over 1.2M pre-owned general merchandise and jewelry items procured through pawn forfeitures and purchases from customers, extending the useful life of these products

Promoting Diversity and Inclusion

- In January 2024, EZCORP was recognized by Newsweek as one of America’s Greatest Workplaces for Diversity
- Our FY24 Global Engagement Survey response to “I feel a sense of belonging at EZCORP” was 83, +10 to external benchmarks
- We continue to support U.S. and LatAm Affinity Groups, EZ Inclusive Conversations, and Internal Communications with Belonging Topic of the Month



Improving Team Member Experience

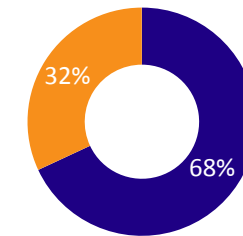
Continued enhancements to field-based communications, scheduling and recognition programs

Community Engagement

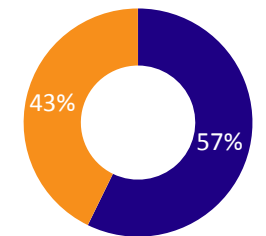
We continue to support a selection of U.S. charities, whose work aligns with the EZCORP Foundation pillars of supporting financial literacy efforts, working to eradicate food insecurity, empowering young people to succeed, and/or providing poverty intervention activities

Q3 FY24 U.S. Race and Ethnicity Demographics

U.S. All Employees



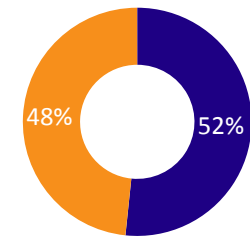
U.S. Management



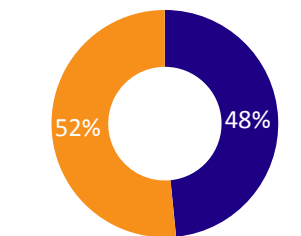
Underrepresented Minority White

Q3 FY24 Global Gender Demographics

Global Employees



Global Management



Female Male



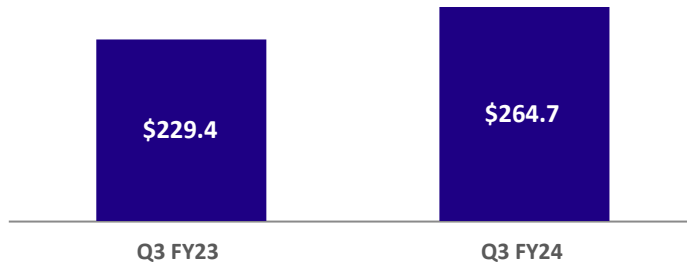
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FINANCIAL HIGHLIGHTS

Q3 FY24 FINANCIAL RESULTS – CONSOLIDATED

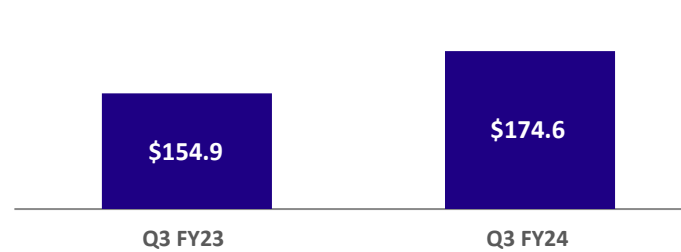
(\$ millions)

Pawn Loans Outstanding



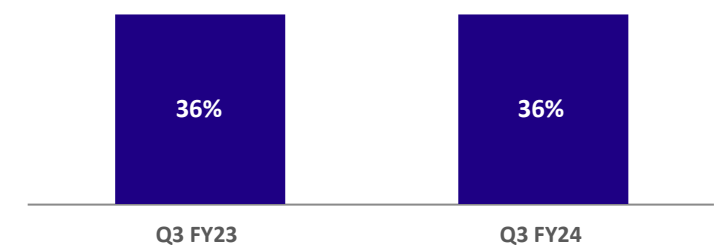
- PLO balance up 15%, 13% on a same-store basis, due to improved operational performance and continued strong pawn demand

Inventory



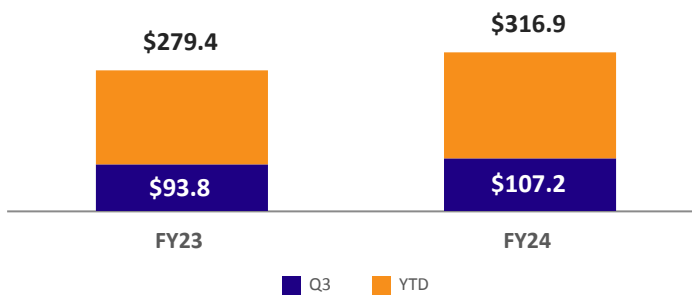
- Inventory increased 13% in line with PLO increase
- Inventory turnover decreased to 2.7x, from 2.8x
- Aged GM increased to 3.2% (\$2.3M) of total GM inventory

Merchandise Margin



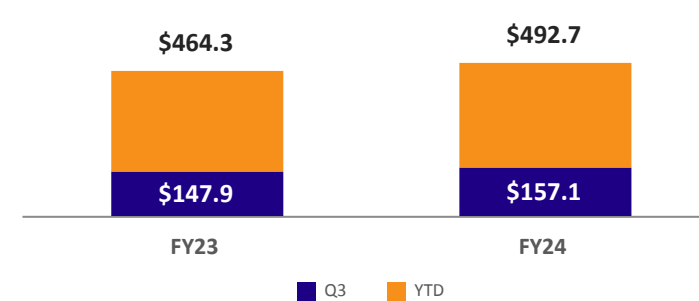
- Merchandise sales gross profit up 7%, due to increased sales
- Margins remained flat, in line with expectations

Pawn Service Charges



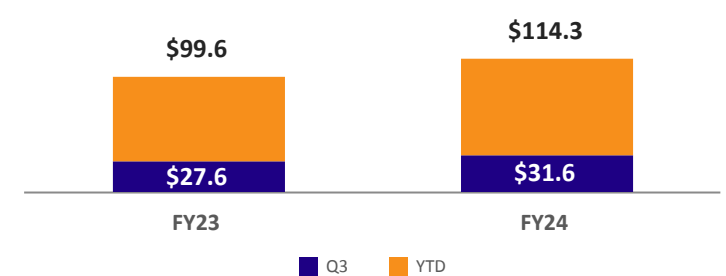
- PSC up 14%, primarily driven by same-store PLO growth

Merchandise Sales



- Merchandise sales up 6%, 4% on a same-store basis

Adjusted EBITDA



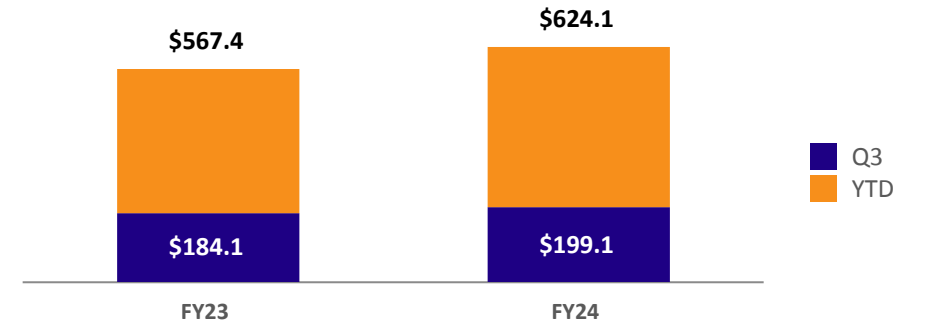
- EBITDA improved \$4.0M, up 15%, driven by higher PSC, offset by a 10% increase in expenses
- EBITDA margin 11%, up 51 bps

Q3 FY24 U.S. PAWN SEGMENT

(\$ millions)

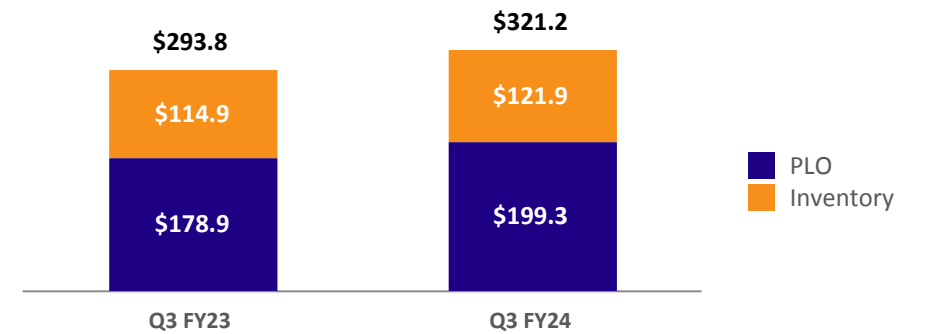


Revenues



- Total Revenues increased \$15.0M or 8%

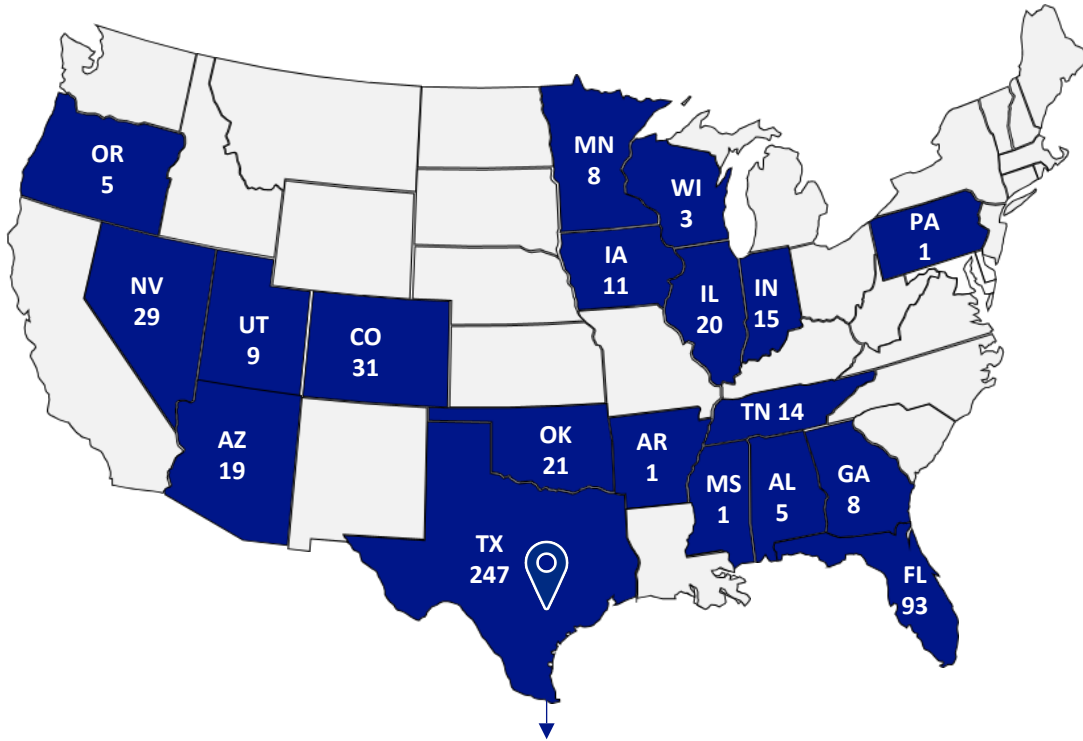
Earning Assets



- Earning Assets increased 9%, driven by PLO increase of 11% and an Inventory increase of 6%

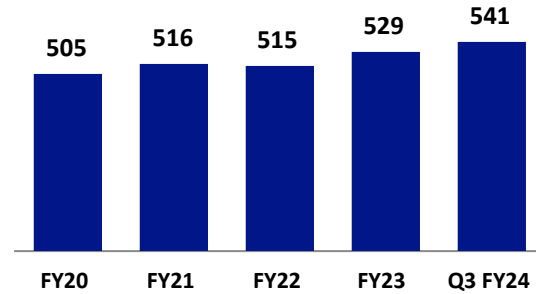
Q3 FY24 U.S. PAWN SEGMENT

541 stores in 19 states



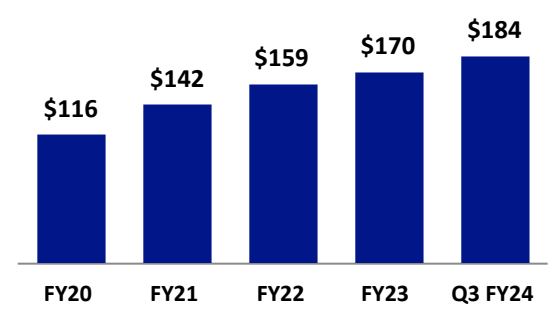
EZCORP corporate headquarters located in Austin, Texas

Store Count



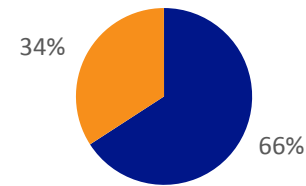
- Acquired 5 stores in the quarter and opened 1 de novo store

Average Loan Size (GAAP)



- Average loan size up 8%, driven by higher jewelry PLO composition

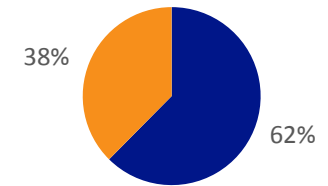
PLO Composition (GAAP)



Jewelry General Merchandise

- Jewelry composition up 100 basis points, due to continued operational focus on this category

Inventory Composition (GAAP)



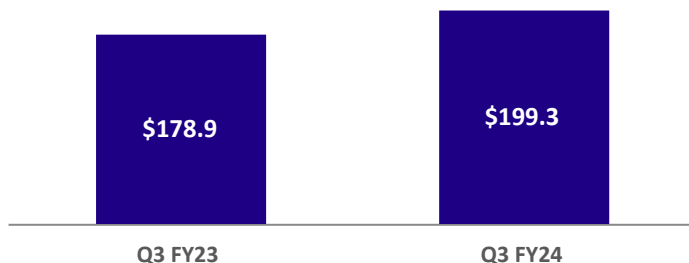
Jewelry General Merchandise

- General Merchandise composition up 200 basis points, driven by handbags, shoes and tools

Q3 FY24 FINANCIAL RESULTS – U.S. PAWN

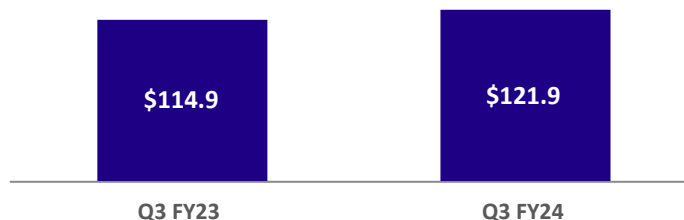
(\$ millions)

Pawn Loans Outstanding



- PLO balance up 11%, 10% on a same-store basis, due to improved operational performance and continued strong pawn demand

Inventory



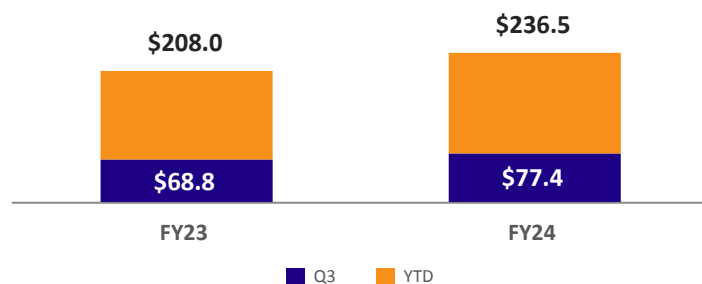
- Inventory increased 6% inline with PLO increase
- Inventory turnover remained flat at 2.6x
- Aged GM increased to 5.0% (\$2.0M). Excluding luxury handbags, remains under 1% of total GM inventory

Merchandise Margin



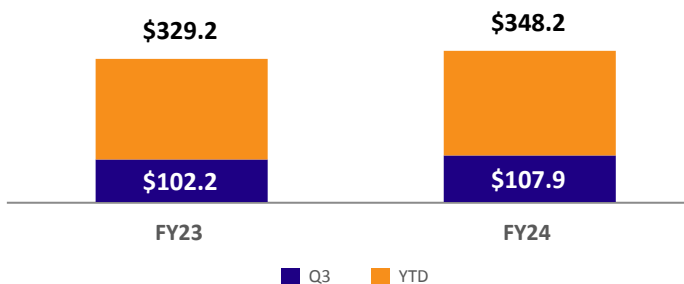
- Merchandise sales gross profit up 3%, due to increased sales, up 6%
- Margin decreased 100 basis points, with a focus on inventory turnover

Pawn Service Charges



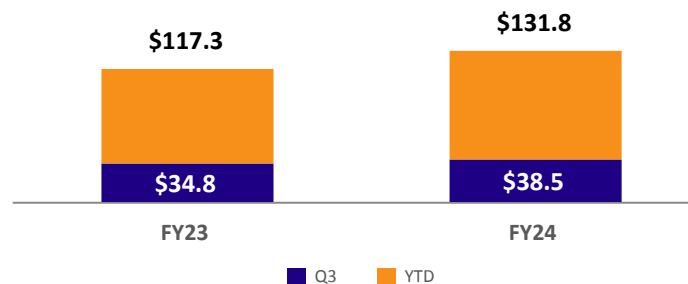
- PSC up 13%, driven primarily by same-store PLO growth

Merchandise Sales



- Merchandise sales up 6%, 4% on a same-store basis

Adjusted EBITDA



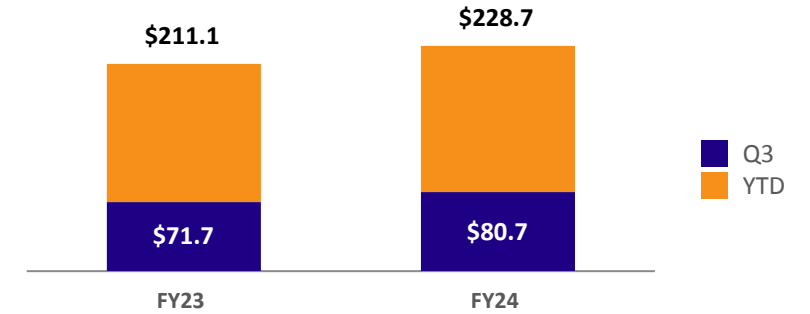
- EBITDA improved \$3.7M or 11%, primarily due to higher PSC, offset by an 8% increase in expenses. Same-store expenses increased 6%, primarily driven by labor and advertising
- EBITDA margin 19%, up 49 bps

Q3 FY24 LATIN AMERICA PAWN SEGMENT

(\$ millions)

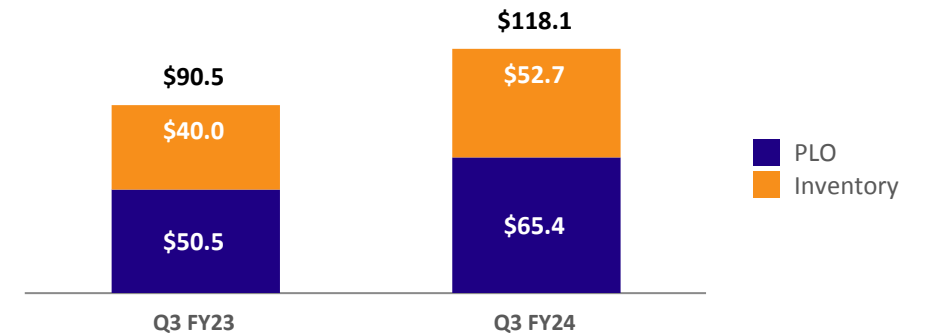


Revenues



- Total Revenues increased \$9.0M or 13%

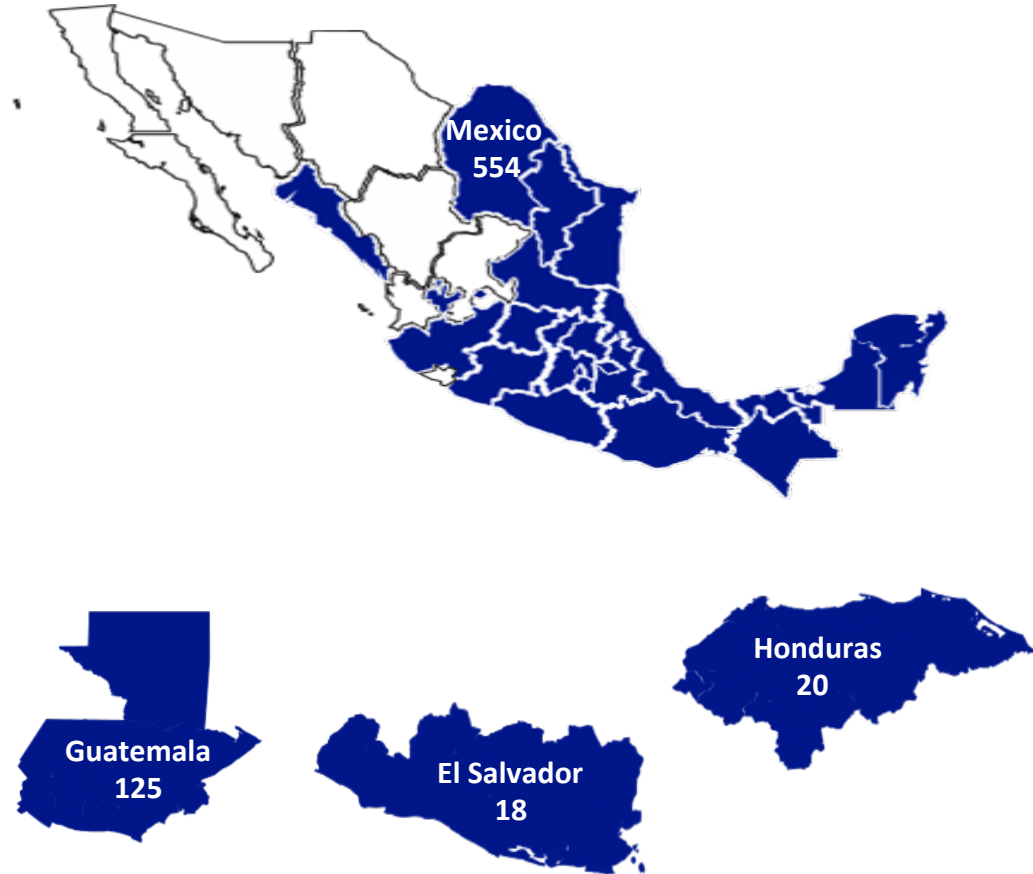
Earning Assets



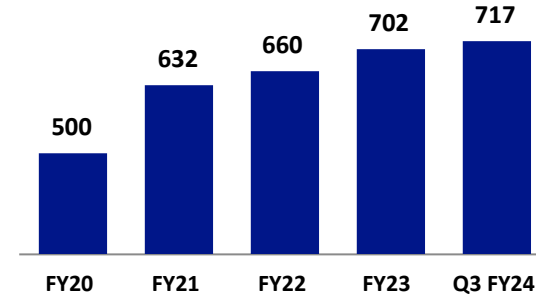
- Earning Assets increased 30%, driven by PLO up 30% and Inventory up 32%

Q3 FY24 LATIN AMERICA PAWN SEGMENT

717 stores in 4 countries

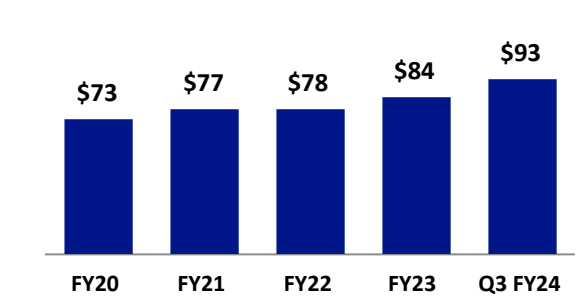


Store Count



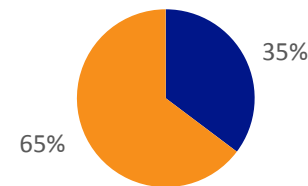
- Opened 3 stores in Guatemala, 2 stores in Mexico, and 1 store in Honduras

Average Loan Size (GAAP)



- Average loan size up 12% (10% on a constant currency basis), driven by higher jewelry PLO composition

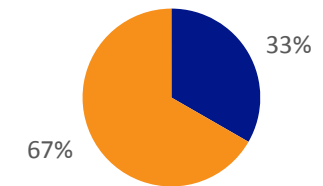
PLO Composition (GAAP)



Jewelry General Merchandise

- Jewelry composition up 500 basis points, with an operational focus on growing this category, especially in Mexico

Inventory Composition (GAAP)



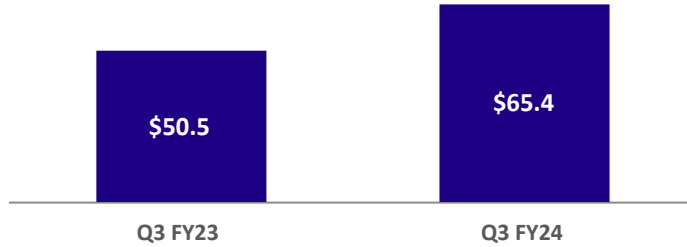
Jewelry General Merchandise

- Jewelry composition up 500 basis points

Q3 FY24 FINANCIAL RESULTS – LATIN AMERICA PAWN

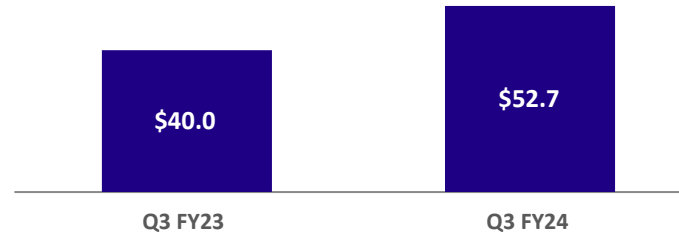
(\$ millions)

Pawn Loans Outstanding



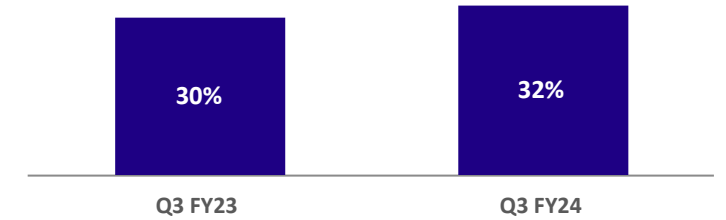
- PLO balance up 30%, 26% on a same-store basis, due to improved operational performance and increased loan demand

Inventory



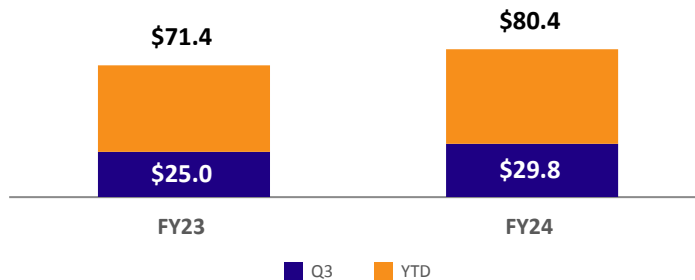
- Inventory increased 32%
- Inventory turnover increased to 3.0x from 3.4x
- Aged GM has to decreased to under 1% of total GM inventory

Merchandise Margin



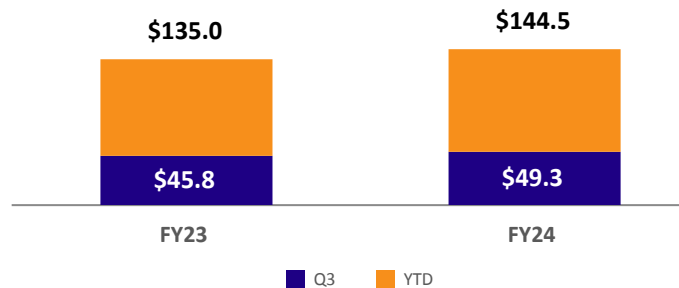
- Merchandise sales gross profit up 18%, driven by increased sales, up 8%, and margin improvement of 200 basis points

Pawn Service Charges



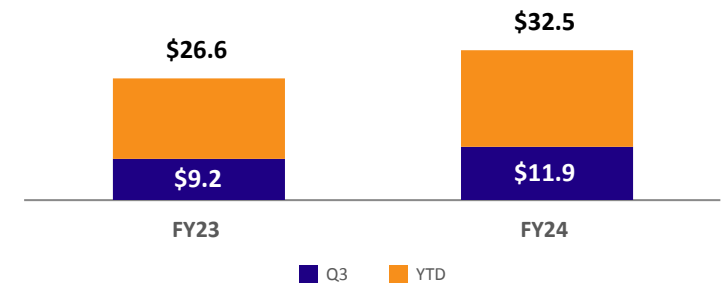
- PSC up 19%, driven by same-store PLO growth

Merchandise Sales



- Merchandise sales up 8%, 4% on a same-store basis

Adjusted EBITDA



- EBITDA improved \$2.7M or 29%, primarily driven by higher PSC, offset by increased expenses of 16%. Same-store expenses increased 12%, primarily due to labor and rent
- EBITDA margin 15%, up 189 bps



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APPENDIX

RECORD PLO & REVENUES



Q3 & YTD GAAP Results

(\$ millions, except per share amounts)

	Q3			YTD		
	FY24	FY23	% Δ B/(W)	FY24	FY23	% Δ B/(W)
Pawn Loans Outstanding	\$ 261.7	\$ 229.4	14%	\$ 261.7	\$ 229.4	14%
Total Revenues	\$ 281.4	\$ 255.8	10%	\$ 867.1	\$ 778.6	11%
Gross Profit	\$ 166.7	\$ 148.8	12%	\$ 506.9	\$ 450.5	13%
Equity in Net (Income) Loss of Investments	\$ (1.3)	\$ (1.5)	(17)%	\$ (4.1)	\$ 29.4	114%
Store Expenses	\$ 116.3	\$ 104.9	11%	\$ 341.5	\$ 307.0	11%
General and Administrative Expenses	\$ 20.1	\$ 17.9	12%	\$ 54.9	\$ 49.0	12%
Other Income	\$ (0.3)	\$ (2.7)	(89)%	\$ (1.6)	\$ (5.2)	(69)%
EBITDA	\$ 31.8	\$ 30.2	5%	\$ 116.2	\$ 70.3	65%
Depreciation/Amortization	\$ 8.2	\$ 8.0	2%	\$ 24.9	\$ 24.0	4%
Interest Expense, Net	\$ 0.6	\$ 0.8	27%	\$ 1.9	\$ 7.8	75%
Profit Before Tax	\$ 23.0	\$ 21.3	8%	\$ 89.4	\$ 38.5	132%
Income Tax Expense	\$ 5.0	\$ 3.1	64%	\$ 21.5	\$ 10.3	108%
Net Income	\$ 18.0	\$ 18.2	(1)%	\$ 67.9	\$ 28.2	141%
Diluted EPS	\$ 0.25	\$ 0.24	4%	\$ 0.89	\$ 0.38	134%

Q3 Gross profit improved 12%, primarily due to higher PSC, driven by higher average PLO

FY23 includes our \$32.4M share of non-cash goodwill impairment recognized by Cash Converters International

Q3 Store Expenses increased, primarily due to increased labor, in-line with store activity, higher store count and, to a lesser extent, expenses related to our loyalty program

Q3 G&A Expenses increased, primarily due to labor, incentive compensation and, to a lesser extent, costs related to the implementation and ongoing support of Workday

FY23 YTD Interest Expense includes a \$3.5M loss on extinguishment of debt

* Represents a percentage computation that is not mathematically meaningful.

RECORD PLO & REVENUES DRIVE INCREASED EARNINGS



Q3 & YTD Adjusted Results

(\$ millions, except per share amounts)

	Q3			YTD		
	FY24	FY23	% Δ B/(W)	FY24	FY23	% Δ B/(W)
Pawn Loans Outstanding	\$ 264.7	\$ 229.4	15%	\$ 264.7	\$ 229.4	15%
Total Revenues	\$ 279.8	\$ 255.8	9%	\$ 852.8	\$ 778.6	10%
Gross Profit	\$ 165.8	\$ 148.8	11%	\$ 499.2	\$ 450.5	11%
Equity in Net Income of Investments	\$ (1.3)	\$ (1.5)	(17)%	\$ (4.1)	\$ (4.6)	(10)%
Store Expenses	\$ 115.6	\$ 104.9	10%	\$ 335.2	\$ 307.0	9%
General and Administrative Expenses	\$ 20.1	\$ 17.9	12%	\$ 55.0	\$ 49.0	12%
Other Income	\$ (0.3)	\$ (0.1)	447%	\$ (1.1)	\$ (0.5)	145%
EBITDA	\$ 31.6	\$ 27.6	15%	\$ 114.3	\$ 99.6	15%
Depreciation/Amortization	\$ 8.1	\$ 8.0	1%	\$ 24.5	\$ 24.0	2%
Interest Expense, Net	\$ 0.6	\$ 0.8	26%	\$ 2.0	\$ 4.3	53%
Profit Before Tax	\$ 22.8	\$ 18.7	22%	\$ 87.8	\$ 71.3	23%
Income Tax Expense	\$ 5.8	\$ 3.8	52%	\$ 21.8	\$ 17.7	23%
Net Income	\$ 17.0	\$ 14.9	14%	\$ 66.0	\$ 53.6	23%
Diluted EPS	\$ 0.23	\$ 0.20	15%	\$ 0.87	\$ 0.71	23%

Q3 Gross profit improved 11%, primarily due to higher PSC, driven by higher average PLO

Q3 Store Expenses increased, primarily due to increased labor, in-line with store activity, higher store count and, to a lesser extent, expenses related to our loyalty program

Q3 G&A Expenses increased, primarily due to labor, incentive compensation and, to a lesser extent, costs related to the implementation and ongoing support of Workday

Higher interest income, primarily due to increased market interest rates

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

* Represents a percentage computation that is not mathematically meaningful.

DEFINITION OF TERMS

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

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

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

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

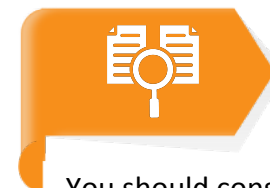
$$\text{Inventory Turnover} = \frac{\left[\frac{\text{total cost of sales}}{\text{days in period}} \right] \times 365}{\text{average net inventory}}$$

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

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 Q3 – CONSOLIDATED*



(\$ millions, except per share amounts)

	Base		Item Adjustments		Adjusted Base		Constant Currency Impact		Adjusted Constant Currency	
	FY24	FY24	FY24	FY24	FY24	FY24	FY24	FY24	FY23	FY23
Revenues	\$ 281.4	\$ —	\$ 281.4	\$ (1.7)	\$ 279.8	\$ 255.8	\$ —	\$ 255.8	\$ 255.8	\$ —
PSC Revenues	\$ 107.8	\$ —	\$ 107.8	\$ (0.6)	\$ 107.2	\$ 93.8	\$ —	\$ 93.8	\$ 93.8	\$ —
Merchandise Gross Profit	\$ 56.9	\$ —	\$ 56.9	\$ (0.4)	\$ 56.6	\$ 52.9	\$ —	\$ 52.9	\$ 52.9	\$ —
<i>Merchandise Margin</i>	36 %	— %	36 %	— %	36 %	36 %	— %	36 %	36 %	— %
Scrap Gross Profit	\$ 1.9	\$ —	\$ 1.9	\$ —	\$ 1.9	\$ 2.0	\$ —	\$ 2.0	\$ 2.0	\$ —
<i>Scrap Gross Margin</i>	12 %	— %	12 %	1 %	13 %	14 %	— %	14 %	14 %	— %
Gross Profit	\$ 166.7	\$ —	\$ 166.7	\$ (0.9)	\$ 165.8	\$ 148.8	\$ —	\$ 148.8	\$ 148.8	\$ —
Store Expenses	\$ 116.3	\$ —	\$ 116.3	\$ (0.8)	\$ 115.6	\$ 104.9	\$ —	\$ 104.9	\$ 104.9	\$ —
General and Administrative Expenses	\$ 20.1	\$ —	\$ 20.1	\$ —	\$ 20.1	\$ 17.9	\$ —	\$ 17.9	\$ 17.9	\$ —
Other Income	\$ (1.4)	\$ 0.1 (A)	\$ (1.4)	\$ —	\$ (1.4)	\$ (4.2)	\$ 2.6 (C)	\$ (1.6)	\$ (4.2)	\$ 2.6 (C)
EBITDA	\$ 31.8	\$ (0.1)	\$ 31.7	\$ (0.2)	\$ 31.6	\$ 30.2	\$ (2.6)	\$ 27.6	\$ 30.2	\$ (2.6)
Depreciation and Amortization	\$ 8.2	\$ —	\$ 8.2	\$ —	\$ 8.1	\$ 8.0	\$ —	\$ 8.0	\$ 8.0	\$ —
EBIT	\$ 23.6	\$ (0.1)	\$ 23.6	\$ (0.1)	\$ 23.4	\$ 22.1	\$ (2.6)	\$ 19.5	\$ 22.1	\$ (2.6)
Interest Expense, net	\$ 0.6	\$ —	\$ 0.6	\$ —	\$ 0.6	\$ 0.8	\$ —	\$ 0.8	\$ 0.8	\$ —
Profit Before Tax	\$ 23.0	\$ (0.1)	\$ 22.9	\$ (0.1)	\$ 22.8	\$ 21.3	\$ (2.6)	\$ 18.7	\$ 21.3	\$ (2.6)
Income Tax Expense	\$ 5.0	\$ 0.7 (B)	\$ 5.8	\$ —	\$ 5.8	\$ 3.1	\$ 0.7 (D)	\$ 3.8	\$ 3.1	\$ 0.7 (D)
Net Income	\$ 18.0	\$ (0.8)	\$ 17.2	\$ (0.2)	\$ 17.0	\$ 18.2	\$ (3.3)	\$ 14.9	\$ 18.2	\$ (3.3)
Diluted EPS	\$ 0.25	\$ —	\$ 0.25	\$ (0.02)	\$ 0.23	\$ 0.24	\$ (0.04)	\$ 0.20	\$ 0.24	\$ (0.04)
Diluted Shares Outstanding	\$ 83.0	\$ —	\$ 83.0	\$ —	\$ 83.0	\$ 86.8	\$ —	\$ 86.8	\$ 86.8	\$ —
Pawn Loans Outstanding	\$ 261.7	\$ —	\$ 261.7	\$ 3.0	\$ 264.7	\$ 229.4	\$ —	\$ 229.4	\$ 229.4	\$ —
Inventory, Net	\$ 171.9	\$ —	\$ 171.9	\$ 2.7	\$ 174.6	\$ 154.9	\$ —	\$ 154.9	\$ 154.9	\$ —
Net Earning Assets	\$ 433.7	\$ —	\$ 433.7	\$ 5.6	\$ 439.3	\$ 384.3	\$ —	\$ 384.3	\$ 384.3	\$ —

	FY24 Change (GAAP)	FY24 Change (Constant Currency)
Same-Store data:		
PLO	12%	13%
Merchandise Sales	5%	4%

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

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

Footnote (B) Amount includes FY24 tax impact of items listed above and a release of FIN48 reserve

Footnote (C) Amount includes a gain of \$2.6 million for the reversal of a contingent consideration liability

Footnote (D) Amount includes FY23 tax impact of item listed above

GAAP TO NON-GAAP RECONCILIATION Q3 – U.S. PAWN*



(\$ millions)

	Base	Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Item Adjustments	Adjusted Base
	FY24	FY24	FY24	FY24	FY24	FY23	FY23	FY23
Revenues	\$ 199.1	\$ —	\$ 199.1	\$ —	\$ 199.1	\$ 184.1	\$ —	\$ 184.1
PSC Revenues	\$ 77.4	\$ —	\$ 77.4	\$ —	\$ 77.4	\$ 68.8	\$ —	\$ 68.8
Merchandise Gross Profit	\$ 40.6	\$ —	\$ 40.6	\$ —	\$ 40.6	\$ 39.4	\$ —	\$ 39.4
<i>Merchandise Margin</i>	38 %	— %	38 %	— %	38 %	39 %	— %	39 %
Scrap Gross Profit	\$ 1.9	\$ —	\$ 1.9	\$ —	\$ 1.9	\$ 2.0	\$ —	\$ 2.0
<i>Scrap Gross Margin</i>	14 %	— %	14 %	— %	14 %	15 %	— %	15 %
Gross Profit	\$ 119.9	\$ —	\$ 119.9	\$ —	\$ 119.9	\$ 110.2	\$ —	\$ 110.2
Store Expenses	\$ 81.4	\$ —	\$ 81.4	\$ —	\$ 81.4	\$ 75.4	\$ —	\$ 75.4
EBITDA	\$ 38.5	\$ —	\$ 38.5	\$ —	\$ 38.5	\$ 34.8	\$ —	\$ 34.8
Depreciation and Amortization	\$ 2.4	\$ —	\$ 2.4	\$ —	\$ 2.4	\$ 2.5	\$ —	\$ 2.5
EBIT	\$ 36.1	\$ —	\$ 36.1	\$ —	\$ 36.1	\$ 32.3	\$ —	\$ 32.3
Profit Before Tax	\$ 36.1	\$ —	\$ 36.1	\$ —	\$ 36.1	\$ 32.3	\$ —	\$ 32.3
Pawn Loans Outstanding	\$ 199.3	\$ —	\$ 199.3	\$ —	\$ 199.3	\$ 178.9	\$ —	\$ 178.9
Inventory, Net	\$ 121.9	\$ —	\$ 121.9	\$ —	\$ 121.9	\$ 114.9	\$ —	\$ 114.9
Net Earning Assets	\$ 321.2	\$ —	\$ 321.2	\$ —	\$ 321.2	\$ 293.8	\$ —	\$ 293.8

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

GAAP TO NON-GAAP RECONCILIATION Q3 – LATIN AMERICA PAWN*



(\$ millions)

	Base	Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Item Adjustments	Adjusted Base
	FY24	FY24	FY24	FY24	FY24	FY23	FY23	FY23
Revenues	\$ 82.4	\$ —	\$ 82.4	\$ (1.7)	\$ 80.7	\$ 71.7	\$ —	\$ 71.7
PSC Revenues	\$ 30.4	\$ —	\$ 30.4	\$ (0.6)	\$ 29.8	\$ 25.0	\$ —	\$ 25.0
Merchandise Gross Profit	\$ 16.3	\$ —	\$ 16.3	\$ (0.4)	\$ 16.0	\$ 13.5	\$ —	\$ 13.5
<i>Merchandise Margin</i>	32 %	— %	32 %	— %	32 %	30 %	— %	30 %
Scrap Gross Profit	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
<i>Scrap Gross Margin</i>	3 %	— %	3 %	— %	3 %	(3)%	— %	(3)%
Gross Profit	\$ 46.8	\$ —	\$ 46.8	\$ (0.9)	\$ 45.8	\$ 38.6	\$ —	\$ 38.6
Store Expenses	\$ 34.9	\$ —	\$ 34.9	\$ (0.8)	\$ 34.1	\$ 29.5	\$ —	\$ 29.5
Other (Income) Expense	\$ (0.2)	\$ —	\$ (0.2)	\$ —	\$ (0.1)	\$ (2.7)	\$ 2.6 (A)	\$ (0.1)
EBITDA	\$ 12.1	\$ —	\$ 12.1	\$ (0.2)	\$ 11.9	\$ 11.8	\$ (2.6)	\$ 9.2
Depreciation and Amortization	\$ 2.1	\$ —	\$ 2.1	\$ —	\$ 2.0	\$ 2.3	\$ —	\$ 2.3
EBIT	\$ 10.0	\$ —	\$ 10.0	\$ (0.1)	\$ 9.8	\$ 9.5	\$ (2.6)	\$ 6.9
Interest Income, net	\$ (0.4)	\$ —	\$ (0.4)	\$ —	\$ (0.4)	\$ (0.2)	\$ —	\$ (0.2)
Profit Before Tax	\$ 10.3	\$ —	\$ 10.3	\$ (0.2)	\$ 10.2	\$ 9.7	\$ (2.6)	\$ 7.1
Pawn Loans Outstanding	\$ 62.4	\$ —	\$ 62.4	\$ 3.0	\$ 65.4	\$ 50.5	\$ —	\$ 50.5
Inventory, Net	\$ 50.0	\$ —	\$ 50.0	\$ 2.7	\$ 52.7	\$ 40.0	\$ —	\$ 40.0
Net Earning Assets	\$ 112.4	\$ —	\$ 112.4	\$ 5.6	\$ 118.1	\$ 90.5	\$ —	\$ 90.5

	FY24 Change (GAAP)	FY24 Change (Constant Currency)
Same-Store data:		
PLO	20%	26%
Merchandise Sales	6%	4%

Footnote * - Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding
Footnote (A) Amount includes a gain of \$2.6 million for the reversal of a contingent consideration liability

GAAP TO NON-GAAP RECONCILIATION YTD – CONSOLIDATED*



(\$ millions, except per share amounts)

	Base	Item Adjustments	Adjusted Base	Constant	Adjusted		Base	Item Adjustments	Adjusted Base
	FY24	FY24	FY24	Currency Impact	Constant		FY23	FY23	FY23
				FY24	FY24				
Revenues	\$ 867.1	\$ —	\$ 867.1	\$ (14.2)	\$ 852.8		\$ 778.6	\$ —	\$ 778.6
PSC Revenues	\$ 321.4	\$ —	\$ 321.4	\$ (4.5)	\$ 316.9		\$ 279.4	\$ —	\$ 279.4
Merchandise Gross Profit	\$ 179.6	\$ —	\$ 179.6	\$ (3.1)	\$ 176.4		\$ 167.0	\$ —	\$ 167.0
<i>Merchandise Margin</i>	36 %	— %	36 %	— %	36 %		36 %	— %	36 %
Scrap Gross Profit	\$ 5.7	\$ —	\$ 5.7	\$ —	\$ 5.7		\$ 3.8	\$ —	\$ 3.8
<i>Scrap Gross Margin</i>	13 %	— %	13 %	— %	13 %		11 %	— %	11 %
Gross Profit	\$ 506.9	\$ —	\$ 506.9	\$ (7.7)	\$ 499.2		\$ 450.5	\$ —	\$ 450.5
Store Expenses	\$ 341.5	\$ —	\$ 341.5	\$ (6.3)	\$ 335.2		\$ 307.0	\$ —	\$ 307.0
General and Administrative Expenses	\$ 54.9	\$ 0.8 (A)	\$ 55.7	\$ (0.7)	\$ 55.0		\$ 49.0	\$ —	\$ 49.0
Other (Income) Loss	\$ (5.7)	\$ (0.1) (B)	\$ (5.9)	\$ 0.6	\$ (5.3)		\$ 24.2	\$ (29.3) (D)	\$ (5.0)
EBITDA	\$ 116.2	\$ (0.6)	\$ 115.6	\$ (1.3)	\$ 114.3		\$ 70.3	\$ 29.3	\$ 99.6
Depreciation and Amortization	\$ 24.9	\$ —	\$ 24.9	\$ (0.4)	\$ 24.5		\$ 24.0	\$ —	\$ 24.0
EBIT	\$ 91.3	\$ (0.6)	\$ 90.7	\$ (0.9)	\$ 89.8		\$ 46.4	\$ 29.3	\$ 75.6
Interest Expense (Income)	\$ 1.9	\$ —	\$ 1.9	\$ 0.1	\$ 2.0		\$ 7.8	\$ (3.5) (E)	\$ 4.3
Profit (Loss) Before Tax	\$ 89.4	\$ (0.6)	\$ 88.7	\$ (1.0)	\$ 87.8		\$ 38.5	\$ 32.8	\$ 71.3
Income Tax Expense (Benefit)	\$ 21.5	\$ 0.5 (C)	\$ 22.0	\$ (0.2)	\$ 21.8		\$ 10.3	\$ 7.4 (F)	\$ 17.7
Net Income (Loss)	\$ 67.9	\$ (1.1)	\$ 66.8	\$ (0.8)	\$ 66.0		\$ 28.2	\$ 25.4	\$ 53.6
Diluted EPS	\$ 0.89	\$ —	\$ 0.89	\$ (0.02)	\$ 0.87		\$ 0.38	\$ 0.33	\$ 0.71
Diluted Shares Outstanding	\$ 84.3	\$ —	\$ 84.3	\$ —	\$ 84.3		\$ 79.6	\$ —	\$ 85.9
Pawn Loans Outstanding	\$ 261.7	\$ —	\$ 261.7	\$ 3.0	\$ 264.7		\$ 229.4	\$ —	\$ 229.4
Inventory, Net	\$ 171.9	\$ —	\$ 171.9	\$ 2.7	\$ 174.6		\$ 154.9	\$ —	\$ 154.9
Net Earning Assets	\$ 433.7	\$ —	\$ 433.7	\$ 5.6	\$ 439.3		\$ 384.3	\$ —	\$ 384.3

	FY24 Change (GAAP)	FY24 Change (Constant Currency)
Same-Store data:		
PLO	12%	13%
Merchandise Sales	7%	5%

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 a loss of \$0.1 million FX impact

Footnote (C) Amount includes FY24 tax impact of items listed above and a release of FIN48 reserve

Footnote (D) Amount includes a loss of \$34.0 million CCV non-cash goodwill impairment and discrete adjustments, a gain of \$5.1 million for the reversal of a contingent consideration liability and a loss of \$0.4 million FX impact

Footnote (E) Amount includes \$3.5 million extinguishment of debt related costs

Footnote (F) Amount includes FY23 tax impact of 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
	FY24	FY24	FY24	FY24	FY24	FY23	FY23	FY23
Revenues	\$ 624.1	\$ —	\$ 624.1	\$ —	\$ 624.1	\$ 567.4	\$ —	\$ 567.4
PSC Revenues	\$ 236.5	\$ —	\$ 236.5	\$ —	\$ 236.5	\$ 208.0	\$ —	\$ 208.0
Merchandise Gross Profit	\$ 129.5	\$ —	\$ 129.5	\$ —	\$ 129.5	\$ 125.5	\$ —	\$ 125.5
<i>Merchandise Margin</i>	37 %	— %	37 %	— %	37 %	38 %	— %	38 %
Scrap Gross Profit	\$ 5.3	\$ —	\$ 5.3	\$ —	\$ 5.3	\$ 4.2	\$ —	\$ 4.2
<i>Scrap Gross Margin</i>	14 %	— %	14 %	— %	14 %	14 %	— %	14 %
Gross Profit	\$ 371.4	\$ —	\$ 371.4	\$ —	\$ 371.4	\$ 337.9	\$ —	\$ 337.9
Store Expenses	\$ 239.6	\$ —	\$ 239.6	\$ —	\$ 239.6	\$ 220.6	\$ —	\$ 220.6
EBITDA	\$ 131.8	\$ —	\$ 131.8	\$ —	\$ 131.8	\$ 117.3	\$ —	\$ 117.3
Depreciation and Amortization	\$ 7.5	\$ —	\$ 7.5	\$ —	\$ 7.5	\$ 7.8	\$ —	\$ 7.8
EBIT	\$ 124.3	\$ —	\$ 124.3	\$ —	\$ 124.3	\$ 109.3	\$ —	\$ 109.3
Profit Before Tax	\$ 124.3	\$ —	\$ 124.3	\$ —	\$ 124.3	\$ 109.3	\$ —	\$ 109.3
Pawn Loans Outstanding	\$ 199.3	\$ —	\$ 199.3	\$ —	\$ 199.3	\$ 178.9	\$ —	\$ 178.9
Inventory, Net	\$ 121.9	\$ —	\$ 121.9	\$ —	\$ 121.9	\$ 114.9	\$ —	\$ 114.9
Net Earning Assets	\$ 321.2	\$ —	\$ 321.2	\$ —	\$ 321.2	\$ 293.8	\$ —	\$ 293.8

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
	FY24	FY24	FY24	FY24	FY24	FY23	FY23	FY23
Revenues	\$ 243.0	\$ —	\$ 243.0	\$ (14.2)	\$ 228.7	\$ 211.1	\$ —	\$ 211.1
PSC Revenues	\$ 84.9	\$ —	\$ 84.9	\$ (4.5)	\$ 80.4	\$ 71.4	\$ —	\$ 71.4
Merchandise Gross Profit	\$ 50.1	\$ —	\$ 50.1	\$ (3.1)	\$ 46.9	\$ 41.5	\$ —	\$ 41.5
<i>Merchandise Margin</i>	33 %	— %	33 %	— %	33 %	31 %	— %	31 %
Scrap Gross Profit	\$ 0.4	\$ —	\$ 0.4	\$ —	\$ 0.4	\$ (0.4)	\$ —	\$ (0.4)
<i>Scrap Gross Margin</i>	11 %	— %	11 %	(1)%	10 %	(9)%	— %	(9)%
Gross Profit	\$ 135.5	\$ —	\$ 135.5	\$ (7.7)	\$ 127.8	\$ 112.5	\$ —	\$ 112.5
Store Expenses	\$ 101.9	\$ —	\$ 101.9	\$ (6.1)	\$ 95.8	\$ 86.4	\$ —	\$ 86.4
Other (Income) Expense	\$ (0.5)	\$ (0.2)	\$ (0.6)	\$ 0.1	\$ (0.6)	\$ (5.2)	\$ 4.7	\$ (0.5)
EBITDA	\$ 34.1	\$ 0.2	\$ 34.2	\$ (1.7)	\$ 32.5	\$ 31.4	\$ (4.7)	\$ 26.6
Depreciation and Amortization	\$ 6.8	\$ —	\$ 6.8	\$ (0.4)	\$ 6.4	\$ 6.9	\$ —	\$ 6.9
EBIT	\$ 27.2	\$ 0.2	\$ 27.4	\$ (1.2)	\$ 26.2	\$ 24.5	\$ (4.7)	\$ 19.8
Interest	\$ (1.4)	\$ —	\$ (1.4)	\$ 0.1	\$ (1.3)	\$ (0.7)	\$ —	\$ (0.7)
Profit Before Tax	\$ 28.6	\$ 0.2	\$ 28.8	\$ (1.3)	\$ 27.5	\$ 25.2	\$ (4.7)	\$ 20.5
Pawn Loans Outstanding	\$ 62.4	\$ —	\$ 62.4	\$ 3.0	\$ 65.4	\$ 50.5	\$ —	\$ 50.5
Inventory, Net	\$ 50.0	\$ —	\$ 50.0	\$ 2.7	\$ 52.7	\$ 40.0	\$ —	\$ 40.0
Net Earning Assets	\$ 112.4	\$ —	\$ 112.4	\$ 5.6	\$ 118.1	\$ 90.5	\$ —	\$ 90.5

	FY24 Change (GAAP)	FY24 Change (Constant Currency)
Same-Store data:		
PLO	20%	26%
Merchandise Sales	11%	4%

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

Footnote (A) Amount includes a loss of \$0.2 million FX impact

Footnote (B) Amount includes a gain of \$5.1 million for the reversal of a contingent consideration liability and a loss of \$0.4 million FX impact

CONSOLIDATED GROWTH FY23-FY24 RECONCILIATION*



(\$ millions)

	FY23 Q1	FY23 Q2	FY23 Q3	FY23 Q4	FY23 FY
Continuing Ops PBT	\$ 24.5	\$ (7.3)	\$ 21.3	\$ 13.1	\$ 51.6
Add Back Net Interest	\$ 5.5	\$ 1.5	\$ 0.8	\$ 1.1	\$ 9.0
Add Back Depreciation and Amortization	\$ 8.0	\$ 8.0	\$ 8.0	\$ 8.2	\$ 32.1
Continuing Ops EBITDA	\$ 38.1	\$ 2.1	\$ 30.2	\$ 22.4	\$ 92.7
Discrete Adjustments	\$ 0.2	\$ 31.6	\$ (2.6)	\$ 9.5	\$ 38.8
Adjusted EBITDA	\$ 38.3	\$ 33.7	\$ 27.6	\$ 31.9	\$ 131.5
Constant Currency	\$ —	\$ —	\$ —	\$ —	\$ —
Currency Adjusted Continuing Ops EBITDA	\$ 38.3	\$ 33.7	\$ 27.6	\$ 31.9	\$ 131.5
Continuing Ops Gross Profit	\$ 152.5	\$ 149.2	\$ 148.8	\$ 159.4	\$ 609.8
Discrete Adjustments	\$ —	\$ —	\$ —	\$ —	\$ —
Adjusted Gross Profit	\$ 152.5	\$ 149.2	\$ 148.8	\$ 159.4	\$ 609.8
Constant Currency	\$ —	\$ —	\$ —	\$ —	\$ —
Currency Adjusted Continuing Ops Gross Profit	\$ 152.5	\$ 149.2	\$ 148.8	\$ 159.4	\$ 609.8
EBITDA Margin	14 %	13 %	11 %	12 %	13 %
GAAP Diluted EPS	\$ 0.25	\$ (0.12)	\$ 0.24	\$ 0.15	\$ 0.53
Discrete Adjustments Impact to EPS	\$ 0.03	\$ 0.35	\$ (0.04)	\$ 0.08	\$ 0.41
Constant Currency	\$ —	\$ —	\$ —	\$ —	\$ —
Adjusted Diluted EPS	\$ 0.28	\$ 0.23	\$ 0.20	\$ 0.23	\$ 0.94

	FY24 Q1	FY24 Q2	FY24 Q3
	\$ 37.7	\$ 28.7	\$ 23.0
	\$ 0.8	\$ 0.5	\$ 0.6
	\$ 8.6	\$ 8.2	\$ 8.2
	\$ 47.1	\$ 37.4	\$ 31.8
	\$ 0.1	\$ (0.7)	\$ (0.1)
	\$ 47.2	\$ 36.7	\$ 31.7
	\$ (0.8)	\$ (0.5)	\$ (0.2)
	\$ 46.4	\$ 36.2	\$ 31.6
	\$ 172.6	\$ 167.6	\$ 166.7
	\$ —	\$ —	\$ —
	\$ 172.6	\$ 167.6	\$ 166.7
	\$ (3.8)	\$ (3.0)	\$ (0.9)
	\$ 168.8	\$ 164.6	\$ 165.8
	16 %	13 %	11 %
	\$ 0.36	\$ 0.29	\$ 0.25
	\$ —	\$ —	\$ —
	\$ —	\$ (0.01)	\$ (0.02)
	\$ 0.36	\$ 0.28	\$ 0.23

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

Diluted EPS Calculation

(\$ millions, except per share amounts)

	GAAP				Adjusted			
	FY24 Q3	FY23 Q3	FY24 YTD	FY23 YTD	FY24 Q3	FY23 Q3	FY24 YTD	FY23 YTD
Basic earnings per common share:								
Net income - Basic (Adjusted)	\$ 18.0	\$ 18.2	\$ 67.9	\$ 28.2	\$ 17.0	\$ 14.9	\$ 66.0	\$ 53.6
Weighted shares outstanding - Basic	54.9	55.4	55.0	55.8	54.9	55.4	55.0	55.8
Basic earnings per common share	\$ 0.33	\$ 0.33	\$ 1.23	\$ 0.51	\$ 0.31	\$ 0.27	\$ 1.20	\$ 0.96
Diluted earnings per common share:								
Net income - Basic (Adjusted)	\$ 18.0	\$ 18.2	\$ 67.9	\$ 28.2	\$ 17.0	\$ 14.9	\$ 66.0	\$ 53.6
Add: Convertible notes interest expense, net of tax	\$ 2.4	\$ 2.6	\$ 7.5	\$ 1.9	\$ 2.4	\$ 2.6	\$ 7.5	\$ 7.2
Net income - Diluted (Adjusted)	\$ 20.4	\$ 20.8	\$ 75.4	\$ 30.1	\$ 19.4	\$ 17.5	\$ 73.5	\$ 60.8
Weighted shares outstanding - Basic	54.9	55.4	55.0	55.8	54.9	55.4	55.0	55.8
Effect of dilution from if-converted convertible notes	27.1	30.4	28.2	22.7	27.1	30.4	28.2	22.7
Effect of dilution from equity-based compensation awards	1.1	1.0	1.1	1.1	1.1	1.0	1.1	7.4
Weighted shares outstanding - Diluted	83.0	86.8	84.3	79.6	83.0	86.8	84.3	85.9
Diluted earnings per common share	\$ 0.25	\$ 0.24	\$ 0.89	\$ 0.38	\$ 0.23	\$ 0.20	\$ 0.87	\$ 0.71

- 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)

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 three and nine months ended June 30, 2024 and 2023 were as follows:

		Mexican Peso	Guatemalan Quetzal	Honduran Lempira	Australian Dollar
June 30,	2024	18.3	7.6	24.3	1.5
	2023	17.1	7.7	24.4	1.5
Three Months Ended June 30,	2024	17.2	7.6	24.3	1.5
	2023	17.7	7.6	24.3	1.5
Nine Months Ended June 30,	2024	17.3	7.6	24.3	1.5
	2023	18.7	7.6	24.3	1.5



EZCORP[®]

THANK YOU

Contact us



Website

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



Email

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

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