EZCORP

Investor Presentation

Q4 2026 NASDAQ: EZPW









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. FY26 results are presented in constant currency using FY25 rates. Prior years use actual foreign exchange rates. For a discussion of the comparable GAAP amounts, see "EZCORP GAAP Results" and "GAAP to Non-GAAP Reconciliation" in the Appendix.

COMPARISONS

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

DEFINED TERMS

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

EZCORP AT A GLANCE

COMPANY OVERVIEW

- Formed in 1989, EZCORP is a leading provider of pawn transactions and seller of pre-owned and recycled merchandise in the United States, Latin America and the Caribbean.
- 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.
- Our Mission: To be the first and best choice for customers' short-term cash needs and quality pre-owned goods.

PAWN FUNDAMENTALS

Pawn transactions are customer friendly[1]

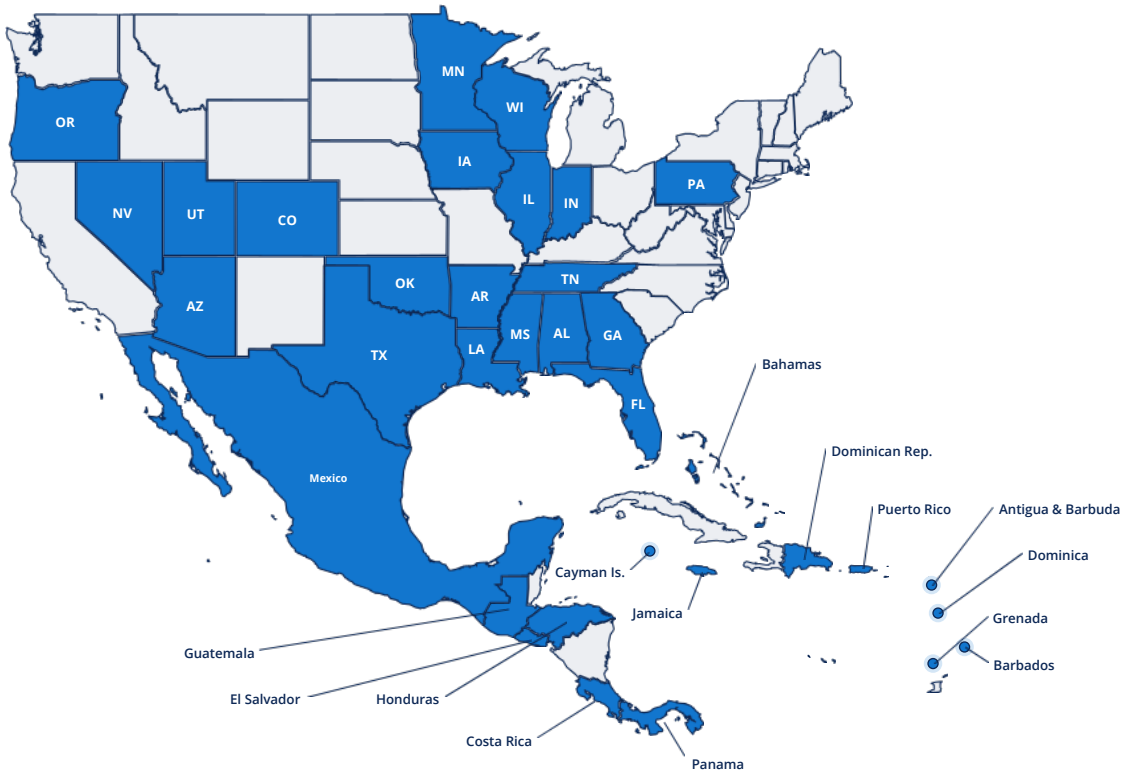
- Non-recourse
- No credit check or bank account
- No collection activity or reporting to credit bureaus

Pawn transactions are small & short-term[2]

- U.S. Pawn Segment: $230 to $250 pawn; 30 to 90 day term
- Mexico: $90 to $110 pawn; 30 day term
- All others: $130 to $270 pawn; 30 day term

WHERE WE OPERATE

1,590 STORES	**628** U.S.[3]	**672** MEXICO	**200** GUATEMALA	**20** EL SALVADOR
9,800 TEAM MEMBERS	**30** HONDURAS	**19** CARIBBEAN	**9** PANAMA	**12** COSTA RICA



1. References to no credit checks or bank accounts or collection activity exclude certain auto pawn loans representing a small portion of our portfolio
2. Based on averages discussed in our Annual Report on Form 10-K for the year ended September 30, 2026. All others includes GPMX and SMG stores
3. U.S. store count includes Puerto Rico

FY26 BUSINESS STRATEGY HIGHLIGHTS

STRENGTHEN THE CORE

- Strengthened pricing and lending, expanding coverage across general merchandise and improving accuracy in our highest-variance categories, supported by AI
- Advanced our multi-year store experience roadmap by developing new store technologies to simplify store-level tasks, giving team members more time with customers
- Improved merchandise sales margin through sales training, pricing and loan-to-value adjustments
- Increased the jewelry share of PLO, especially in LatAm, and leveraged elevated gold prices to significantly expand scrap margin

CUSTOMER FOCUS

- 64.5% of sales customers were tied to an identification on file, up 479bps, as EZ+ enrollment continued to expand our view of retail customers[1]
- Approximately two-thirds of identified customers who completed three or more new transactions[2] in FY25 returned in FY26. That group accounted for more than two-thirds of FY25 new transactions
- Increased website visits to 18.8M, up 137%, driven by paid media and direct traffic
- Expanded flexible payment options, rolling out third party lease-to-own to all U.S. stores, alongside layaway and third party buy now pay later

Maintained a Google Review rating of 4.8 out of 5 and a Net Promoter Score of 58 to 60 in the U.S. and Mexico, above published consumer financial services and retail averages



TEAM MEMBERS

- Enhanced field incentive programs with additional sales bonuses, creating a sustained driver of sales performance
- Expanded long-term incentive eligibility to more field leaders, aligning frontline leadership with shareholder value and strengthening retention of critical talent
- Advanced enterprise talent and succession planning to deepen the leadership bench and strengthen readiness for critical roles across our operations

INNOVATE & GROW

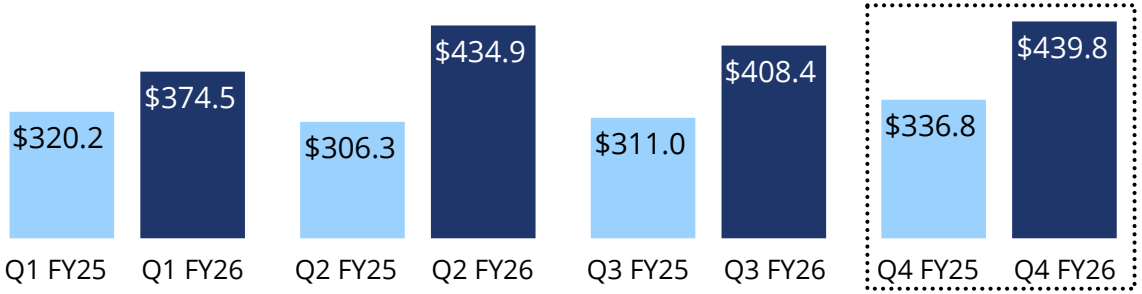
- Acquired a controlling interest in SMG in Q2 FY26 and full ownership in July 2026 (now with 105 stores in 11 countries), with integration on track
- Opened 48 de novo stores and acquired 190 stores, in our largest year of store growth
- With the assistance of AI, completed development of the first stage of POS3 (our new point-of-sale platform)
- Collected $163M in U.S. online payments, up $42M, and increased Mexico's online share to 26% of extensions and layaway payments
- Expanded Instant Quote, our online loan and purchase estimate tool for electronics and jewelry, to all U.S. stores

[1] Pawn lending, purchase and layaway transactions usually require customer identification; sales does not.
[2] A new transaction is a new pawn loan, a purchase, a retail sale, or a first layaway payment.

Q4 FY26 FINANCIAL HIGHLIGHTS

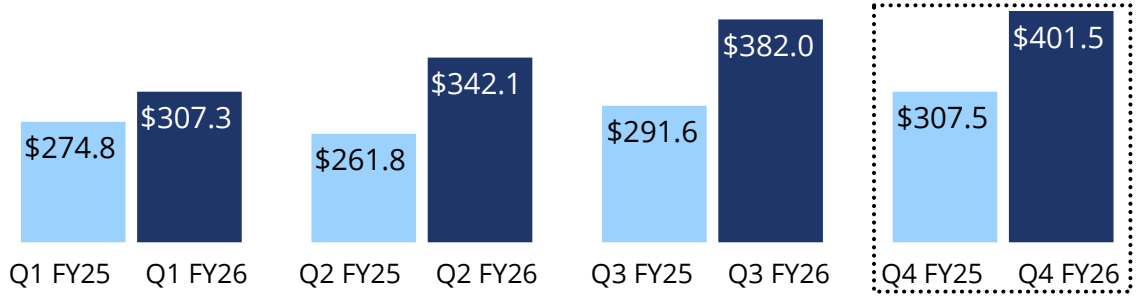
($ millions, except per share amounts)

TOTAL REVENUES



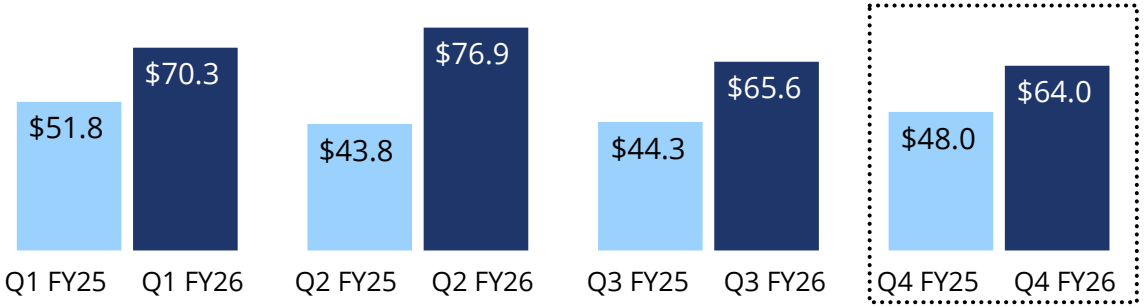
- Revenues of $439.8M, up 31%, driven by higher merchandise sales, additional stores (including SMG), PSC, and scrap
- Gross profit of $251.7M, up 27% , driven by additional stores (including SMG), PSC, merchandise sales gross profit and scrap gross profit
- Core pawn revenues up 24% and core pawn gross profit up 27%

PAWN LOANS OUTSTANDING



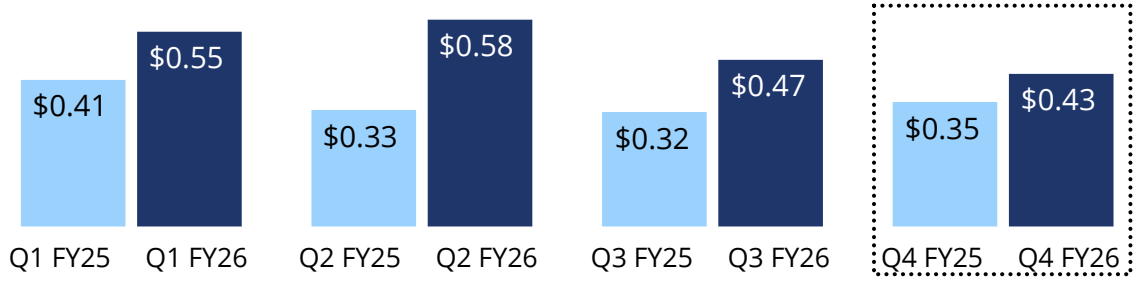
- Record PLO of $401.5M, up 31%, driven by additional stores (including SMG) and same-store PLO growth of 16% reflecting higher average loan size on jewelry collateral

EBITDA



- EBITDA of $64.0M, up 33%
- EBITDA margin of 15%, up 20 bps

DILUTED EPS



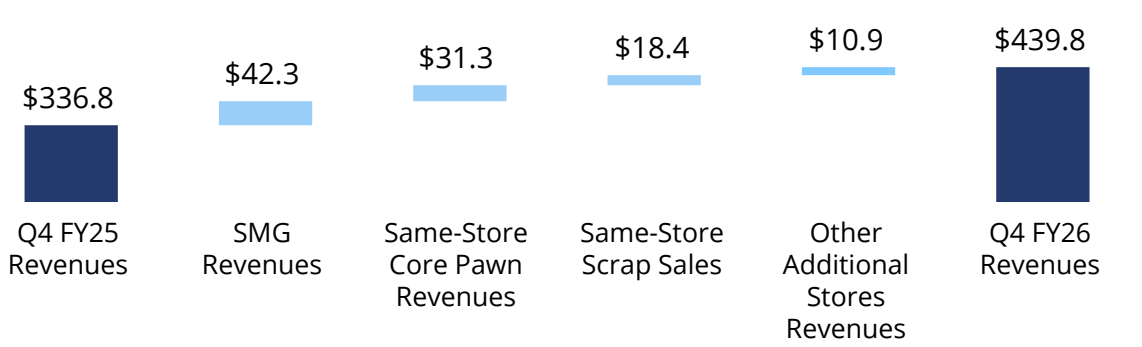
- Diluted EPS of $0.43, up 23%

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

Q4 FY26 CONSOLIDATED GROWTH

($ millions)

TOTAL REVENUES



- Revenues of $439.8M, up 31%, with third quarter of SMG consolidation, same-store growth and gold scrap tailwind
- PSC of $160.2M, up 27% (same-store up 13%)
- Merchandise sales of $216.3M, up 23% (same-store up 9%); margin of 37%, up 130 bps
- Scrap sales of $63.2M, up $28.9M on higher gold prices; $18.4M of the increase from same-store
- Same-store core pawn revenues up 10%, driven by PSC on larger average PLO and merchandise sales growth

EBITDA



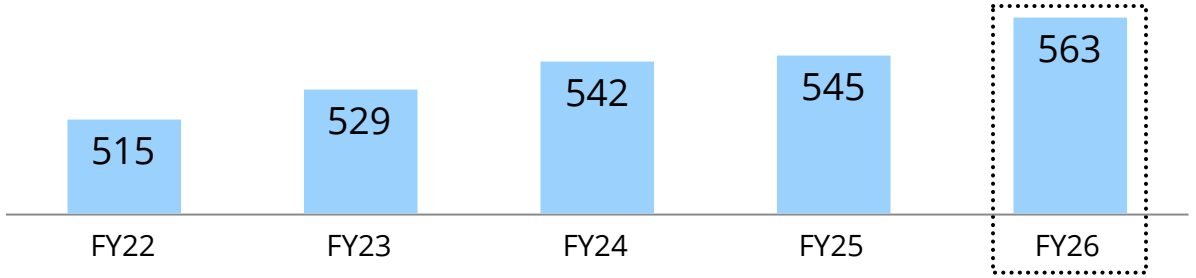
- EBITDA of $64.0M, up 33%, reflecting operating leverage on revenue growth and same-store core pawn gross profit
- Same-store core pawn gross profit up 14%, reflecting the non-scrap component of earnings growth
- EBITDA margin of 15%, up 20 bps, driven by merchandise margin improvement and expense discipline
- Other includes general and administrative expenses of which $5.5M related to SMG (including integration costs)

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

FINANCIAL HIGHLIGHTS

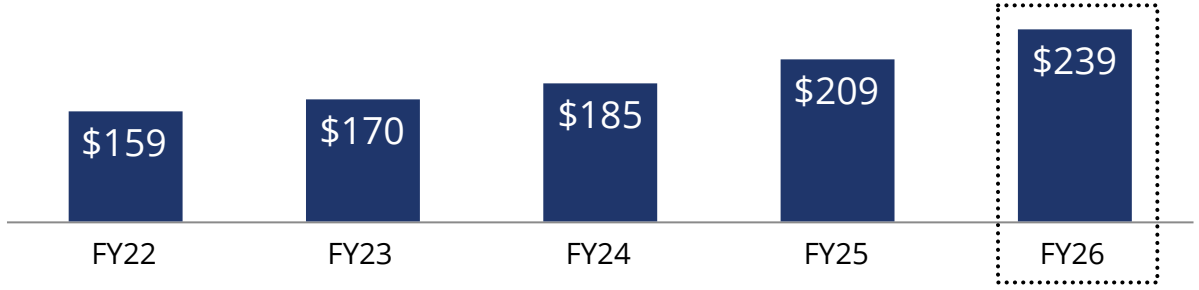
FY26 U.S. SEGMENT OVERVIEW

STORE COUNT



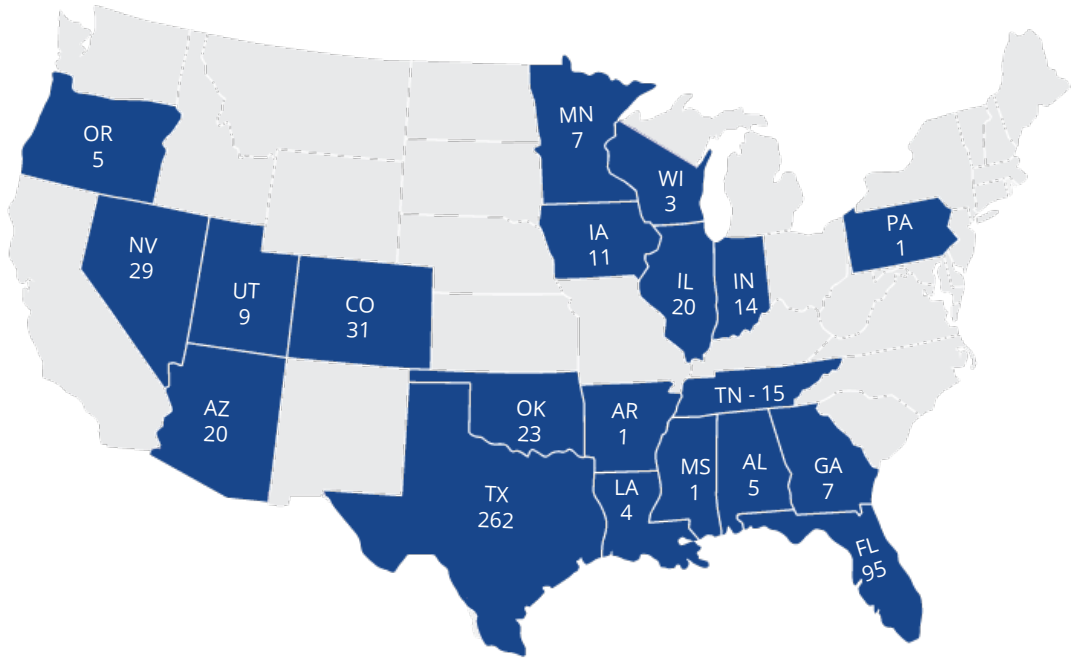
- In the quarter, acquired 4 stores in Louisiana, 1 in Texas and consolidated 2 stores in other states
- In the full year, acquired 21 stores and consolidated 3 stores

AVERAGE LOAN SIZE



- Average loan size up 14% year over year, primarily driven by higher gold prices resulting in increased collateral value, and growing jewelry composition
- PLO jewelry composition increased to 72%, up 360 bps

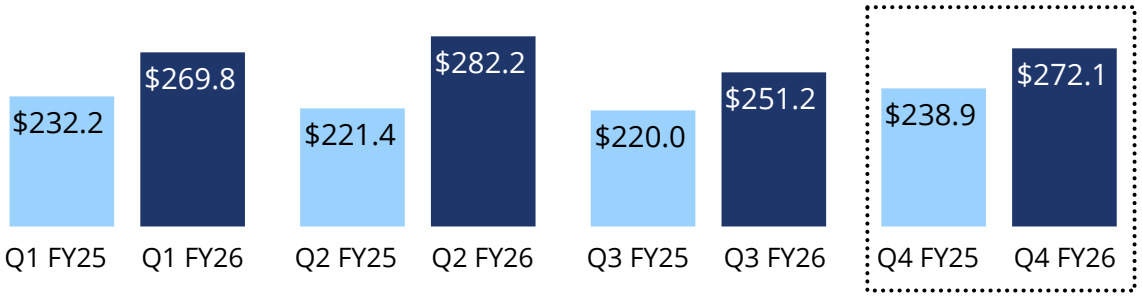
563 STORES IN 20 STATES



Q4 FY26 U.S. SEGMENT HIGHLIGHTS

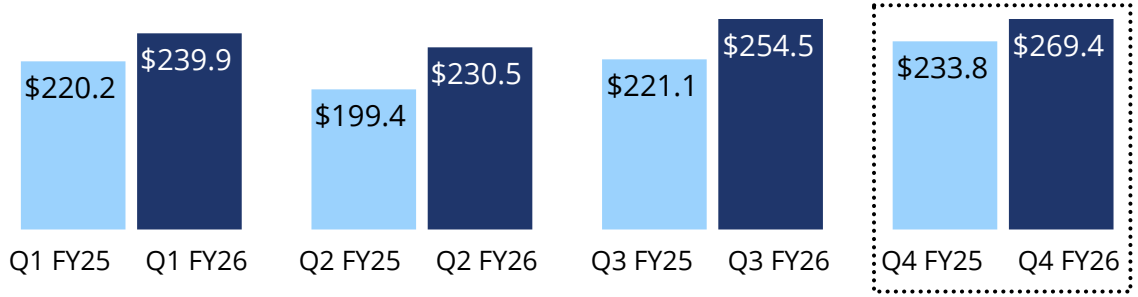
($ millions)

TOTAL REVENUES



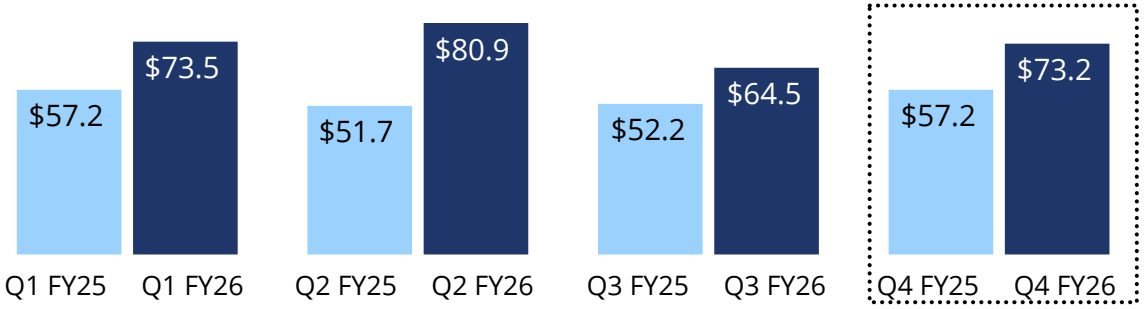
- Total revenues up $33.1M or 14%, over half attributable to core pawn
- PSC up 12%, primarily driven by same-store PLO growth
- Merchandise sales up 7%, (5% on a same-store basis); margin of 39%, up 160 bps
- Core pawn revenues up 9% and core pawn gross profit up 12%

PAWN LOANS OUTSTANDING



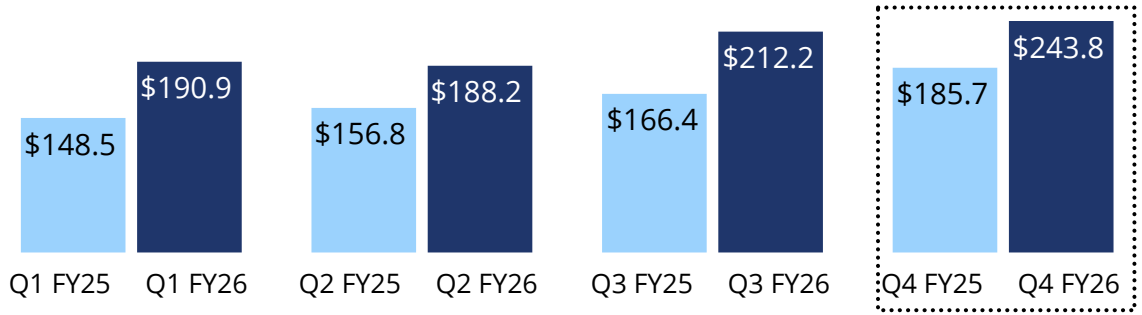
- PLO up 15%, (13% on a same-store basis), driven by higher average loan size, as rising gold prices resulted in higher jewelry collateral value

EBITDA



- EBITDA improved $16.0M or 28%, driven by higher core pawn gross profit
- EBITDA margin of 27%, up 300 bps

INVENTORY

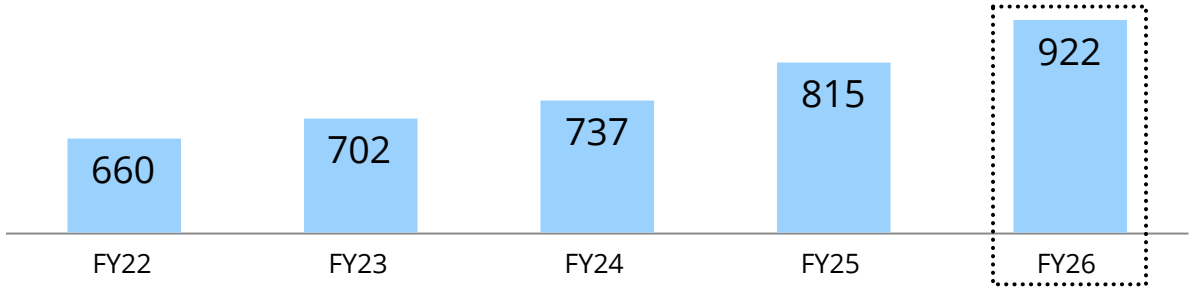


- Inventory up 31%, driven by growth in PLO and purchases (primarily jewelry)
- Inventory turnover at 1.9x from 2.1x
- Aged GM down 61 bps to 1.9% ($0.8M) of total GM inventory

Source: All figures adjusted for discrete items. See Appendix for reconciliations.

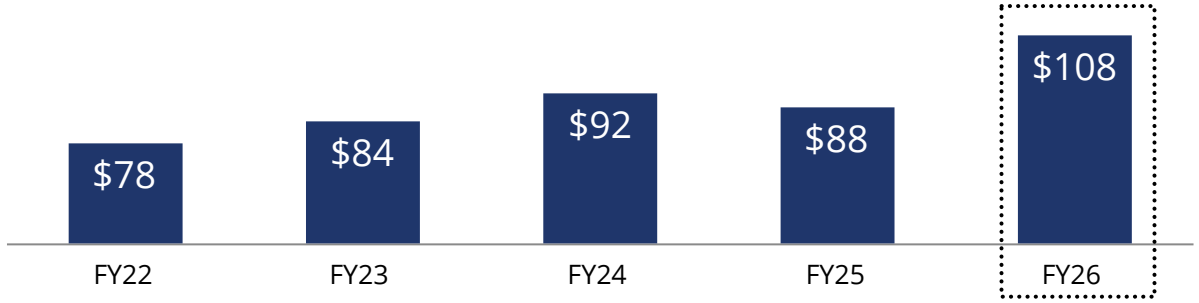
FY26 LATIN AMERICA SEGMENT OVERVIEW

STORE COUNT



- In the quarter, we acquired 17 stores in Mexico and opened 25 de novo stores, comprised of 13 in Mexico, 10 in Guatemala and 2 in Honduras and consolidated 1 store
- In the full year, we acquired 64 stores, comprised of 33 in Guatemala, and 31 in Mexico, opened 45 de novo stores, including 20 in Mexico, 20 in Guatemala, and 5 in Honduras and consolidated 2 stores

AVERAGE LOAN SIZE (GAAP)



- Average loan size up 23% (up 14% on a constant currency basis), primarily driven by increase in jewelry composition and gold price
- PLO jewelry composition increased to 49%, up 860 bps

922 STORES IN 4 COUNTRIES

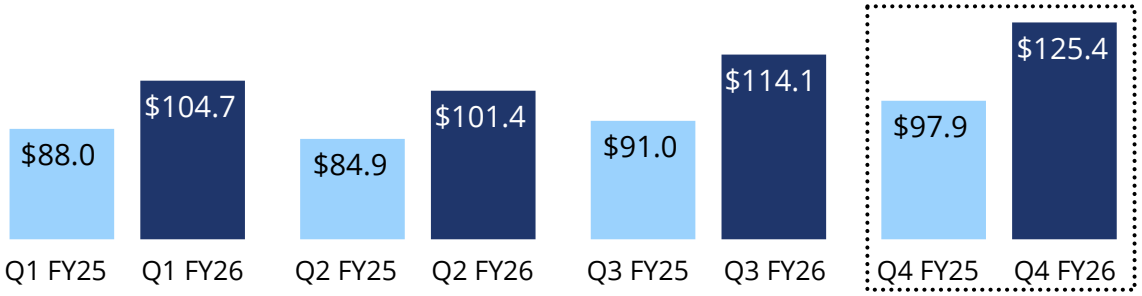


Source: All figures adjusted for discrete items and current year figures adjusted for constant currency. See Appendix for reconciliations.

Q4 FY26 LATIN AMERICA HIGHLIGHTS

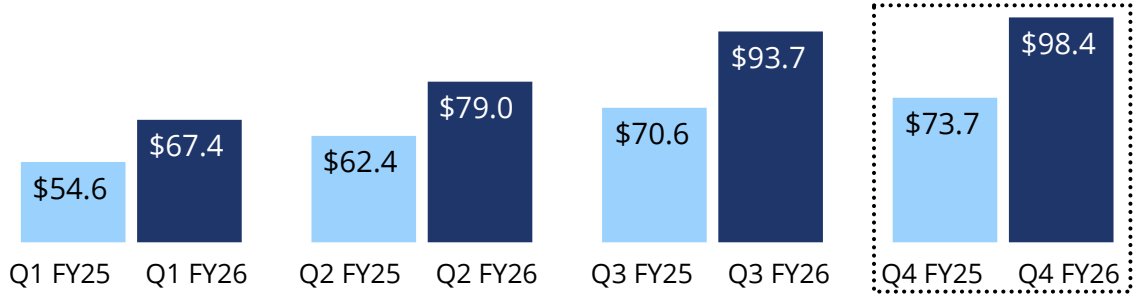
($ millions)

TOTAL REVENUES



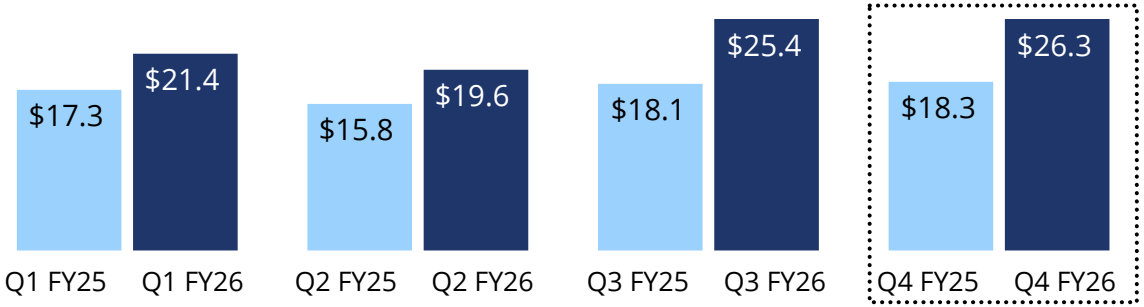
- Record revenues up $27.5M or 28%, approx. half attributable to merchandise sales
- PSC up 25%, driven by same-store PLO growth and additional stores
- Merchandise sales up 23%, (17% on a same-store basis); margin of 35%, up 350 bps
- Core pawn revenues up 24% and core pawn gross profit up 30%

PAWN LOANS OUTSTANDING



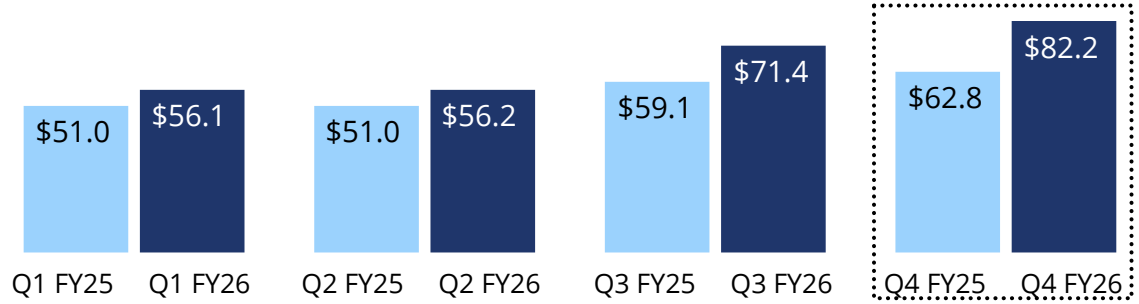
- PLO up 33% (24% on a same-store basis), driven by higher average loan size, growth in jewelry lending, additional stores and improved operational performance

EBITDA



- EBITDA up $8.0M or 44%, driven by higher core pawn gross profit, partially offset by a 19% increase in expenses (10% on a same-store basis)
- EBITDA margin of 21%, up 230 bps

INVENTORY



- Inventory up 31%, driven by growth in PLO. Inventory turnover consistent at 2.9x
- Aged GM decreased below 1% of total GM inventory

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

Q4 FY26 SMG SEGMENT OVERVIEW & HIGHLIGHTS

OVERVIEW

- SMG consolidated from January 2, 2026 with 9 months of results included in FY26. In July, acquired the remaining shares of SMG, resulting in 100% ownership
- Closed 2 and consolidated 1 store during the quarter, resulting in 105 stores operating as "La Familia Pawn and Jewelry" and "CashWiz" in 11 countries

FINANCIAL HIGHLIGHTS

- PLO of $33.7M
- Total revenues were $42.3M, comprised of merchandise sales of $17.4M, pawn service charges of $14.6M and jewelry scrap sales of $10.3M
- Gross profit was $21.4M
- Merchandise sales gross margin was 26.3%
- Core pawn revenues of $32.0M and core pawn gross profit of $19.1M
- Average loan size of $254
- PLO jewelry composition of 50%
- Inventory of $31.3M and aged GM at 1.5%
- Inventory turnover at 2.7x

105 STORES ACROSS 11 COUNTRIES

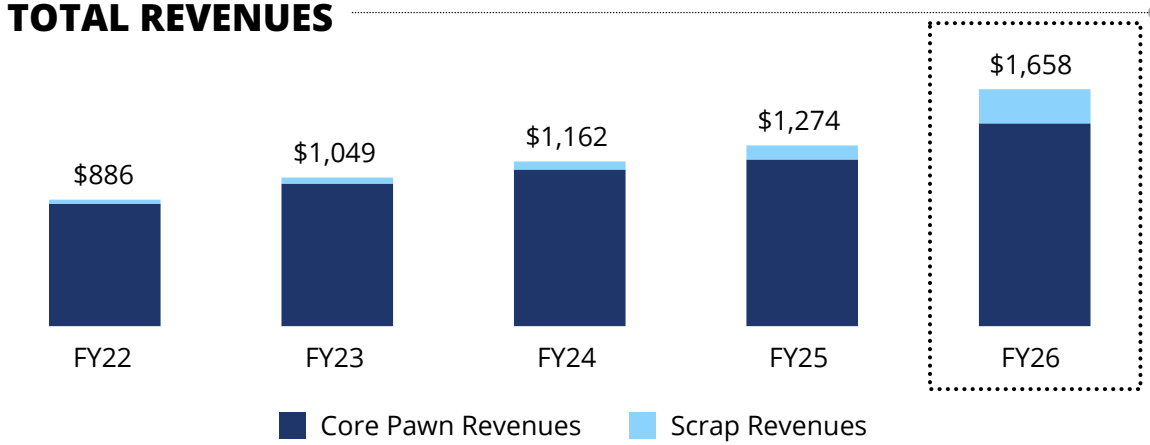


MULTI-YEAR RECAP
FY22 TO FY26

FY22–FY26 FINANCIAL PERFORMANCE

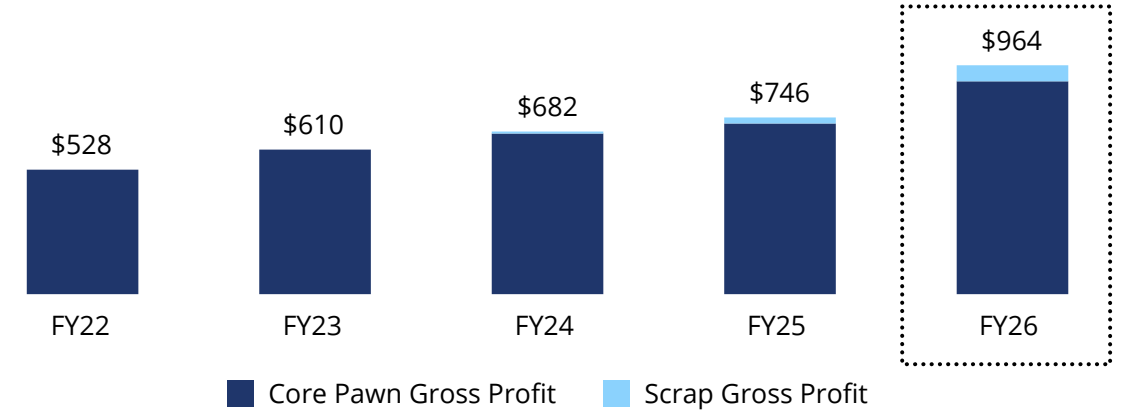
($ millions, except per share amounts)

TOTAL REVENUES



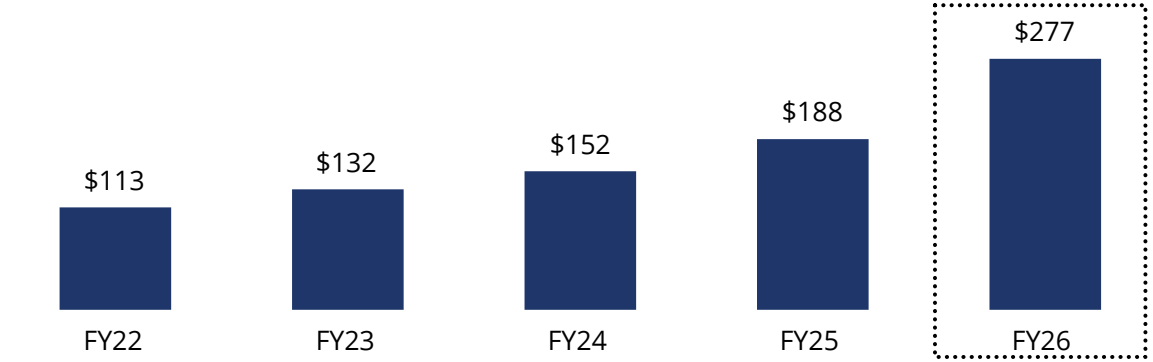
- FY22–FY26 total revenues CAGR of 17%; core pawn revenues CAGR of 14%
- FY26 total revenues of $1,658M up 30%

GROSS PROFIT



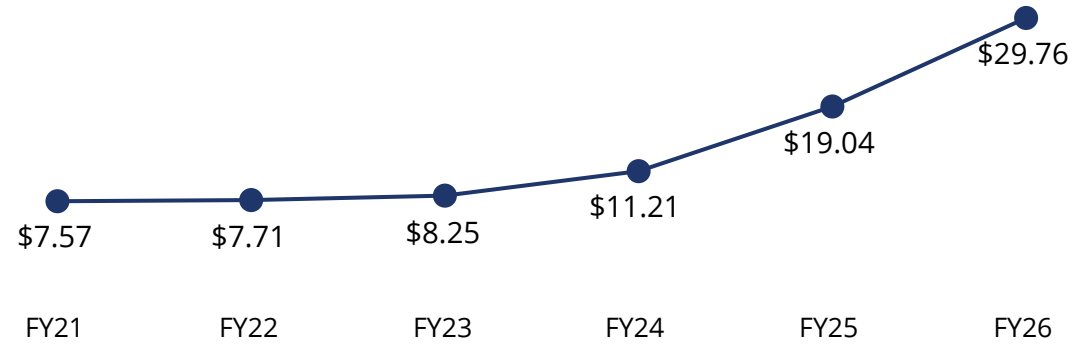
- FY22–FY26 gross profit CAGR of 16%; core pawn gross profit CAGR of 14%
- FY26 total gross profit of $964M up 29%

ADJUSTED EBITDA



- FY22–FY26 adjusted EBITDA CAGR of 25%; margin from 13% to 17%
- FY26 adjusted EBITDA of $277M up 47%

SHARE PRICE



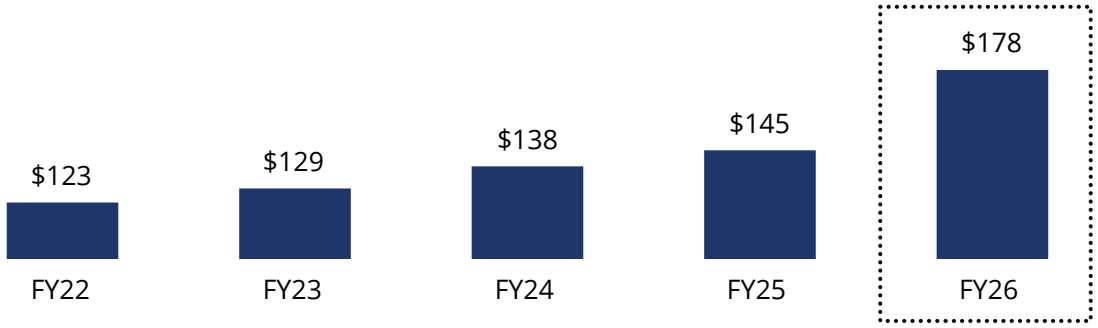
- Share price up 293% in five years, a CAGR of 31%

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

FY22–FY26 PAWN AND SCRAP PERFORMANCE

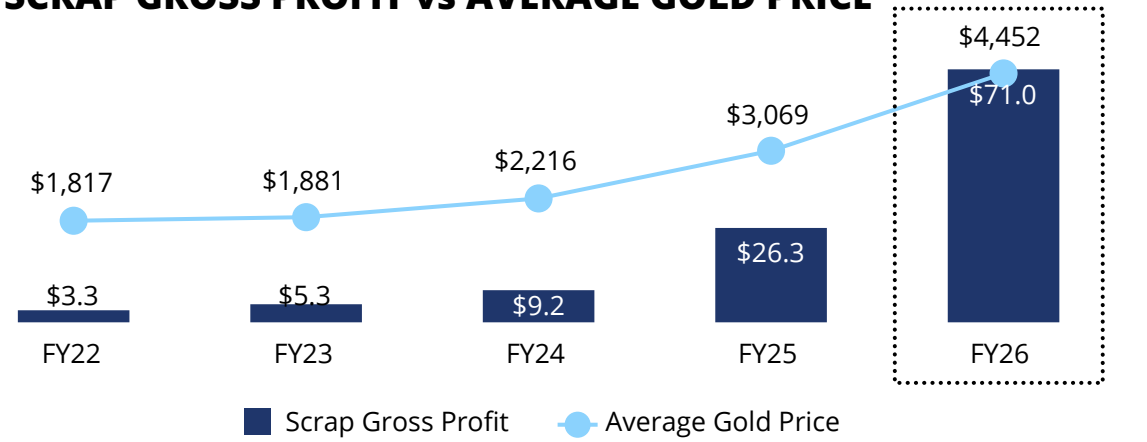
($ millions, except avg loan size amounts)

AVERAGE LOAN SIZE (GAAP)



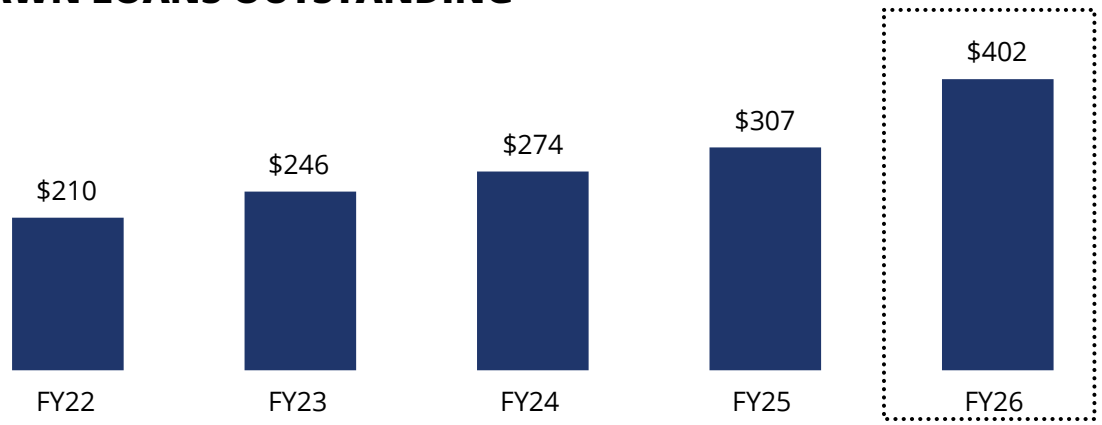
- FY22–FY26 average loan size CAGR of 10%
- Customer demand for jewelry pawn and improved operational performance has seen jewelry PLO increase at a faster rate than GM. This has contributed to a higher average pawn loan size

SCRAP GROSS PROFIT vs AVERAGE GOLD PRICE



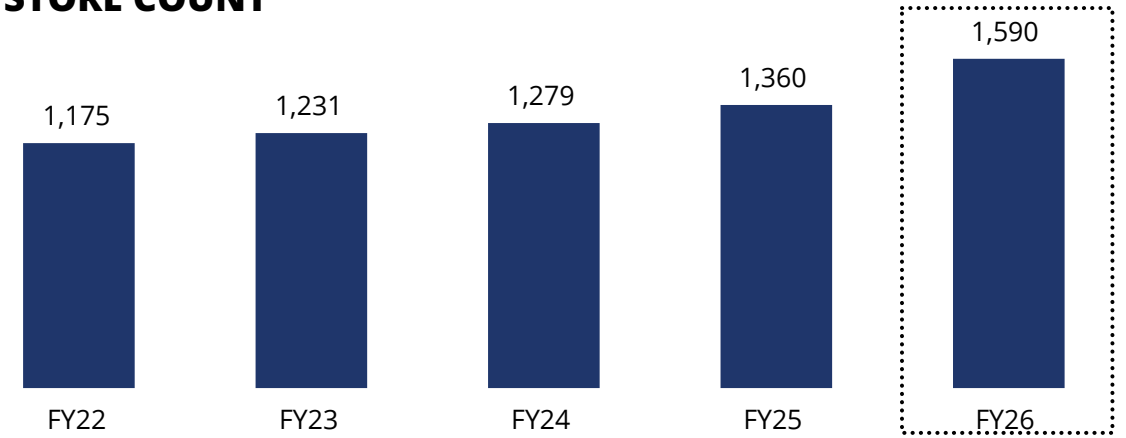
- Scrap gross profit rose from $3.3M in FY22 to $71.0M in FY26 as average gold prices moved from approximately $1,800 to $4,400 per ounce

PAWN LOANS OUTSTANDING



- FY22–FY26 PLO CAGR of 18%

STORE COUNT



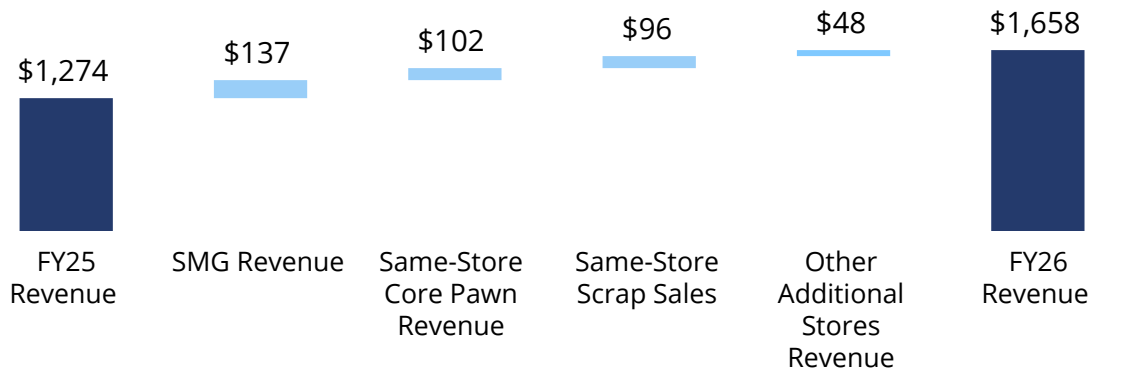
- FY26 store count increase of 230 due to 190 acquired stores and 48 de novos offset by 6 consolidated and 2 closed stores

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

FY26 CONSOLIDATED GROWTH

($ millions)

TOTAL REVENUES



- Revenues of $1,658M, up 30%, with three quarters of SMG consolidation, same-store growth and gold scrap tailwind
- PSC of $586M, up 24% (same-store up 11%)
- Merchandise sales of $832M, up 19% (same-store up 7%); margin of 37%, up 190 bps
- Scrap sales of $239M, up $140M, on higher gold prices; $96M of the increase from same-store
- Same-store core pawn revenues up 9%, driven by PSC on a larger average PLO and merchandise sales growth

EBITDA



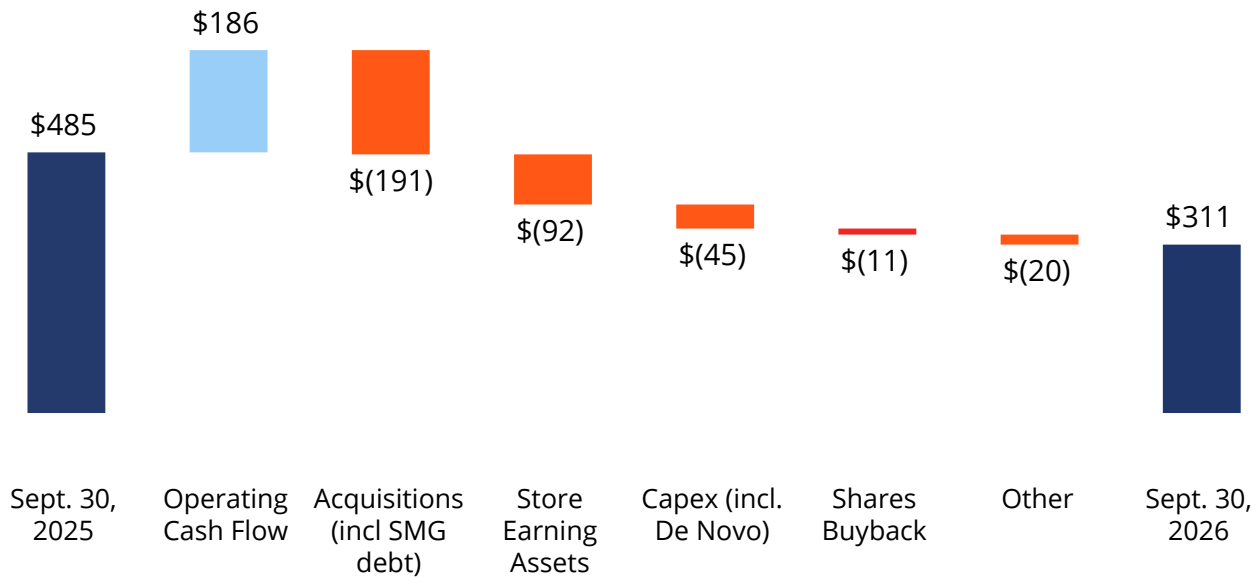
- EBITDA of $277M, up 47%, reflecting strong operating leverage on revenue growth and elevated scrap gross profit
- Same-store core pawn gross profit up 12%, reflecting the non-scrap component of earnings growth
- EBITDA margin of 17%, up 200 bps, driven by merchandise margin improvement and expense discipline
- Other includes general and administrative expenses of which $10M is related to SMG (including integration costs)

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

FY26 CAPITAL DEPLOYMENT & LIQUIDITY

($ millions)

SOURCES AND USES OF CASH



- Generated operating cash flow of $186M
- Invested $92M in store earning assets growth and $45M in capital expenditure (including de novos)
- Spent $191M on acquisitions, retirement of SMG third-party debt and purchase of non-controlling interest
- Repurchased $11M of stock under the up to $50M program authorized in November 2025

CASH AND NOTES

Instrument	Par ($M)	Maturity	First Call
3.75% Convertible Notes[1]	$230	Dec. 15, 2029	Dec. 21, 2026
7.375% Senior Notes[1]	$300	Apr. 1, 2032	Apr. 1, 2028
Total debt (par)	**$530**		
Less: cash & equivalents	$295		
Net debt	**$235**		

SHARE COUNT

Shares	Millions
Weighted shares outstanding, Sept. 30, 2026	61.4
Equity-based compensation awards - effect of dilution	1.8
Issuable on conversion of 2029 notes[1]	20.5
Weighted average diluted shares, FY26	**83.7**

(1) As further described in the Form 10-K

APPENDIX

RECORD EARNING ASSETS DRIVE INCREASED EARNINGS

($ millions, except per share amounts)

	Q4 GAAP		%△	Q4 ADJUSTED		%△
	FY26	FY25	B/(W)	FY26	FY25	B/(W)
Pawn Loans Outstanding	**$402.8**	**$307.5**	**31%**	**$401.5**	**$307.5**	**31%**
Total Revenues	447.1	336.8	33%	439.8	336.8	31%
Gross Profit	**$255.8**	**$198.6**	**29%**	**$251.7**	**$198.6**	**27%**
Equity in Net (Income) Loss of Investments	(0.7)	(2.0)	(63)%	(0.7)	(2.0)	(63)%
Store Expenses	149.0	123.0	(21)%	146.4	123.0	(19)%
General and Administrative Expenses	38.2	29.4	(30)%	39.9	29.4	(36)%
Impairment of Goodwill, Intangible and Other Assets	1.7	0.9	(96)%	—	0.3	100%
Other (Income) Expense	2.9	0.0	*	2.2	(0.2)	*
EBITDA	**$64.6**	**$47.3**	**37%**	**$64.0**	**$48.0**	**33%**
Depreciation/Amortization	10.3	8.2	(26)%	10.1	8.2	(24)%
Interest Expense, Net	6.7	2.8	(136)%	6.7	2.8	(136)%
Profit Before Tax	**$47.7**	**$36.3**	**31%**	**$47.2**	**$37.0**	**27%**
Income Tax Expense	13.5	9.6	(41)%	13.2	10.1	(30)%
Net Income	**$34.2**	**$26.7**	**28%**	**$34.0**	**$26.9**	**27%**
Net Income attributable to NCI	0.1	—	—%	0.1	—	—%
Net Income attributable to EZCORP	**$34.3**	**$26.7**	**28%**	**$34.1**	**$26.9**	**27%**
Diluted EPS	**$0.43**	**$0.34**	**26%**	**$0.43**	**$0.35**	**23%**

Note: B/(W) column indicates whether performance was better or worse than the comparable period
* Represents a percentage computation that is not mathematically meaningful.

DEFINITION OF TERMS

Core Pawn Revenues	Revenues excluding scrap sales
Core Pawn Gross Profit	Gross profit excluding scrap gross profit
GM	General merchandise (non-jewelry)
M	Millions
PLO	Pawn loans outstanding
PSC	Pawn service charges
Same-Store	Stores open the entirety of the comparable periods
SMG	Simple Management Group Inc.

$$\text{EBITDA Margin} = \frac{\text{EBITDA}}{\text{Total Revenue}}$$

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

FINANCIAL DISCLOSURES

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 American segment 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.

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 American segment, 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 American segment 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 were as follows:

		Mexican Peso	Guatemalan Quetzal	Honduran Lempira	Australian Dollar
September 30,	**2026**	18.1	7.5	26.4	1.4
	2025	18.3	7.5	25.9	1.5
Three Months Ended September 30,	**2026**	17.3	7.5	26.5	1.4
	2025	18.6	7.6	25.9	1.5
Twelve Months Ended September 30,	**2026**	17.6	7.5	26.3	1.4
	2025	19.7	7.6	25.4	1.6

GAAP TO NON-GAAP RECONCILIATION Q4 – CONSOLIDATED*

($ millions, except per share amounts)

	FY26					FY25			
	Base	Adjustments		Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Adjustments		Adjusted Base
Revenues	**$447.1**	**—**		**$447.1**	**$(7.3)**	**$439.8**	**$336.8**	**—**		**$336.8**
PSC Revenues	162.7	—		162.7	(2.5)	160.2	126.0	—		126.0
Merchandise Sales	220.7	—		220.7	(4.4)	216.3	176.6	—		176.6
Core Pawn Revenues	**$383.4**	**—**		**$383.4**	**$(6.8)**	**$376.6**	**$302.5**	**—**		**$302.5**
Merchandise Gross Profit	80.9	—		80.9	(1.6)	79.3	62.5	—		62.5
Merchandise Margin	*37%*	—		*37%*	*—%*	*37%*	*35%*	—		*35%*
Core Pawn Gross Profit	**$243.6**	**—**		**$243.6**	**$(4.1)**	**$239.6**	**$188.5**	**—**		**$188.5**
Scrap Gross Profit	12.2	—		12.2	(0.1)	12.1	10.1	—		10.1
Scrap Gross Margin	*19%*	—		*19%*	*—%*	*19%*	*29%*	—		*29%*
Gross Profit	**$255.8**	**—**		**$255.8**	**$(4.1)**	**$251.7**	**$198.6**	**—**		**$198.6**
Store Expenses	149.0	—		149.0	(2.6)	146.4	123.0	—		123.0
General and Administrative Expenses	38.2	2.0	(A)	40.2	(0.4)	39.9	29.4	—		29.4
Impairment of Goodwill, Intangibles and Other Assets	1.7	(1.7)	(B)	—	—	—	0.9	(0.6)	(D)	0.3
Other Income	2.2	(0.7)	(C)	1.5	—	1.5	(2.0)	(0.1)	(E)	(2.1)
EBITDA	**$64.6**	**$0.5**		**$65.1**	**$(1.1)**	**$64.0**	**$47.3**	**$0.7**		**$48.0**
Depreciation and Amortization	10.3	—		10.3	(0.2)	10.1	8.2	—		8.2
EBIT	**$54.3**	**$0.5**		**$54.8**	**$(1.0)**	**$53.8**	**$39.1**	**$0.7**		**$39.8**
Interest Expense, net	6.7	—		6.7	—	6.7	2.8	—		2.8
Profit Before Tax	**$47.7**	**$0.5**		**$48.1**	**$(1.0)**	**$47.2**	**$36.3**	**$0.7**		**$37.0**
Income Tax Expense	13.5	—		13.5	(0.3)	13.2	9.6	0.6	(F)	10.1
Net Income	**$34.2**	**$0.5**		**$34.7**	**$(0.7)**	**$34.0**	**$26.7**	**$0.2**		**$26.9**
Net Income attributable to NCI	0.1	—		0.1	—	0.1	—	—		—
Net Income attributable to EZCORP	**$34.3**	**$0.5**		**$34.8**	**$(0.7)**	**$34.1**	**$26.7**	**$0.2**		**$26.9**
Diluted EPS	**$0.43**	**$0.01**		**$0.44**	**$(0.01)**	**$0.43**	**$0.34**	**$0.01**		**$0.35**
Diluted Shares Outstanding	83.8	—		83.8	—	83.8	83.2	—		83.2
Pawn Loans Outstanding	402.8	—		402.8	(1.2)	401.5	307.5	—		307.5
Inventory, Net	358.3	—		358.3	(1.0)	357.3	248.5	—		248.5
Net Earning Assets	**$761.1**	**—**		**$761.1**	**$(2.2)**	**$758.9**	**$556.0**	**—**		**$556.0**

Same-Store data	FY26 Change (GAAP)	FY26 Change Constant Currency
PLO	16%	16%
Merchandise Sales	11%	9%

EZCORP

* Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding
(A) Amount includes $2.0M related to an FY20 contract termination reversal
(B) Amount includes $1.7M impairment related to our corporate office
(C) Amount includes $0.4M Founders Gain related adjustment and $0.3M FX Loss
(D) Amount includes $0.6M impairment related to our corporate office
(E) Amount includes a $0.1M FX loss
(F) Amount includes FY25 tax impact of items listed above, change in estimated rate and $0.5M FIN48 reserve

GAAP TO NON-GAAP RECONCILIATION Q4 – U.S. SEGMENT*

($ millions)

	FY26					FY25		
	Base	Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Adjustments	Adjusted Base
Revenues	**$272.1**	**—**	**$272.1**	**—**	**$272.1**	**$238.9**	**—**	**$238.9**
PSC Revenues	103.2	—	103.2	—	103.2	92.1	—	92.1
Merchandise Sales	125.8	—	125.8	—	125.8	117.3	—	117.3
Core Pawn Revenues	**$229.0**	**—**	**$229.0**	**—**	**$229.0**	**$209.4**	**—**	**$209.4**
Merchandise Gross Profit	48.8	—	48.8	—	48.8	43.6	—	43.6
Merchandise Margin	*39%*	—	*39%*	—	*39%*	*37%*	—	*37%*
Core Pawn Gross Profit	**$152.1**	**—**	**$152.1**	**—**	**$152.1**	**$135.7**	**—**	**$135.7**
Scrap Gross Profit	9.1	—	9.1	—	9.1	8.8	—	8.8
Scrap Gross Margin	*21%*	—	*21%*	—	*21%*	*30%*	—	*30%*
Gross Profit	**$161.2**	**—**	**$161.2**	**—**	**$161.2**	**$144.5**	**—**	**$144.5**
Store Expenses	88.0	—	88.0	—	88.0	87.0	—	87.0
Impairment of Goodwill, Intangibles and Other Assets	—	—	—	—	—	0.3	—	0.3
Other Income	—	—	—	—	—	0.1	—	0.1
EBITDA	**$73.2**	**—**	**$73.2**	**—**	**$73.2**	**$57.2**	**—**	**$57.2**
Depreciation and Amortization	2.9	—	2.9	—	2.9	2.7	—	2.7
Profit Before Tax	**$70.3**	**—**	**$70.3**	**—**	**$70.3**	**$54.5**	**—**	**$54.5**
Pawn Loans Outstanding	269.4	—	269.4	—	269.4	233.8	—	233.8
Inventory, Net	243.8	—	243.8	—	243.8	185.7	—	185.7
Net Earning Assets	**$513.3**	**—**	**$513.3**	**—**	**$513.3**	**$419.4**	**—**	**$419.4**

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

GAAP TO NON-GAAP RECONCILIATION Q4 – LATIN AMERICA SEGMENT*

($ millions)

	FY26					FY25			
	Base	Adjustments		Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Adjustments		Adjusted Base
Revenues	**$132.7**	**—**		**$132.7**	**$(7.3)**	**$125.4**	**$97.9**	**—**		**$97.9**
PSC Revenues	44.9	—		44.9	(2.5)	42.4	33.8	—		33.8
Merchandise Sales	77.5	—		77.5	(4.4)	73.1	59.3	—		59.3
Core Pawn Revenues	**$122.4**	**—**		**$122.4**	**$(6.8)**	**$115.6**	**$93.1**	**—**		**$93.1**
Merchandise Gross Profit	27.5	—		27.5	(1.6)	25.9	18.9	—		18.9
Merchandise Margin	*36%*	*—%*		*36%*	*—%*	*35%*	*32%*	*—%*		*32%*
Core Pawn Gross Profit	**$72.4**	**—**		**$72.4**	**$(4.1)**	**$68.3**	**$52.8**	**—**		**$52.8**
Scrap Gross Profit	0.8	—		0.8	(0.1)	0.7	1.3	—		1.3
Scrap Gross Margin	*7%*	*—%*		*7%*	*—%*	*7%*	*27%*	*—%*		*27%*
Gross Profit	**$73.2**	**—**		**$73.2**	**$(4.1)**	**$69.1**	**$54.0**	**—**		**$54.0**
Store Expenses	45.4	—		45.4	(2.6)	42.8	36.0	—		36.0
Impairment of Goodwill, Intangibles and Other Assets	—	—		—	—	—	—	—		—
Other Income	0.2	(0.3)	(A)	(0.1)	—	(0.1)	(0.1)	(0.1)	(B)	(0.2)
EBITDA	**$27.5**	**$0.3**		**$27.8**	**$(1.5)**	**$26.3**	**$18.1**	**$0.1**		**$18.3**
Depreciation and Amortization	3.0	—		3.0	(0.2)	2.9	2.4	—		2.4
Profit Before Tax	**$24.4**	**$0.3**		**$24.7**	**$(1.3)**	**$23.4**	**$15.7**	**$0.1**		**$15.8**
Pawn Loans Outstanding	99.6	—		99.6	(1.2)	98.4	73.7	—		73.7
Inventory, Net	83.2	—		83.2	(1.0)	82.2	62.8	—		62.8
Net Earning Assets	**$182.8**	**—**		**$182.8**	**$(2.2)**	**$180.6**	**$136.5**	**—**		**$136.5**

Same-Store data	FY26 Change (GAAP)	FY26 Change Constant Currency
PLO	25%	24%
Merchandise Sales	24%	17%

EZCORP

*Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding.
(A) Amount includes $0.3M FX loss
(B) Amount includes $0.1M FX loss

GAAP TO NON-GAAP RECONCILIATION Q4 – SMG*

($ millions)

	FY26				
	Base	Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency
Revenues	**$42.3**	**—**	**$42.3**	**—**	**$42.3**
PSC Revenues	14.6	—	14.6	—	14.6
Merchandise Sales	17.4	—	17.4	—	17.4
Core Pawn Revenues	**$32.0**	**—**	**$32.0**	**—**	**$32.0**
Merchandise Gross Profit	4.6	—	4.6	—	4.6
Merchandise Margin	*26%*	*—%*	*26%*	*—%*	*26%*
Core Pawn Gross Profit	**$19.1**	**—**	**$19.1**	**—**	**$19.1**
Scrap Gross Profit	2.3	—	2.3	—	2.3
Scrap Gross Margin	*22%*	*—%*	*22%*	*—%*	*22%*
Gross Profit	**$21.4**	**—**	**$21.4**	**—**	**$21.4**
Store Expenses	15.5	—	15.5	—	15.5
Impairment of Goodwill, Intangibles and Other Assets	—	—	—	—	—
Other Income	0.5	—	0.5	—	0.5
EBITDA	**$5.4**	**—**	**$5.4**	**—**	**$5.4**
Depreciation and Amortization	1.1	—	1.1	—	1.1
Profit Before Tax	**$4.3**	**—**	**$4.3**	**—**	**$4.3**
Pawn Loans Outstanding	33.7	—	33.7	—	33.7
Inventory, Net	31.3	—	31.3	—	31.3
Net Earning Assets	**$65.0**	**—**	**$65.0**	**—**	**$65.0**

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

GAAP TO NON-GAAP RECONCILIATION FY – CONSOLIDATED*

($ millions, except per share amounts)

	FY26					FY25			
	Base	Adjustments		Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Adjustments		Adjusted Base
Revenues	**$1,694.7**	**—**		**$1,694.7**	**$(37.1)**	**$1,657.6**	**$1,274.3**	**—**		**$1,274.3**
PSC Revenues	598.2	—		598.2	(11.9)	586.3	474.2	—		474.2
Merchandise Sales	855.0	—		855.0	(22.7)	832.2	701.0	—		701.0
Core Pawn Revenues	**$1,453.2**	**—**		**$1,453.2**	**$(34.6)**	**$1,418.5**	**$1,175.2**	**—**		**$1,175.2**
Merchandise Gross Profit	314.9	—		314.9	(8.1)	306.8	245.3	—		245.3
Merchandise Margin	*37%*	—		*37%*	*—%*	*37%*	*35%*	—		*35%*
Core Pawn Gross Profit	**$913.2**	**—**		**$913.2**	**$(20.0)**	**$893.2**	**$719.7**	**—**		**$719.7**
Scrap Gross Profit	71.7	—		71.7	(0.7)	71.0	26.3	—		26.3
Scrap Gross Margin	*30%*	—		*30%*	*—%*	*30%*	*27%*	—		*27%*
Gross Profit	**$985.0**	**—**		**$985.0**	**$(20.7)**	**$964.3**	**$746.1**	**—**		**$746.1**
Store Expenses	571.6	—		571.6	(13.7)	557.8	458.4	—		458.4
General and Administrative Expenses	133.5	2.6	(A)	136.0	(1.7)	134.3	106.2	—		106.2
Impairment of Goodwill, Intangibles and Other Assets	1.7	(1.7)	(B)	—	—	—	0.9	(0.6)	(E)	0.3
Other Income	(5.8)	1.2	(C)	(4.6)	—	(4.5)	(7.0)	0.4	(F)	(6.7)
EBITDA	**$284.0**	**$(2.1)**		**$281.9**	**$(5.3)**	**$276.7**	**$187.6**	**$0.2**		**$187.9**
Depreciation and Amortization	38.3	—		38.3	(0.9)	37.4	32.5	—		32.5
EBIT	**$245.7**	**$(2.1)**		**$243.6**	**$(4.4)**	**$239.2**	**$155.1**	**$0.2**		**$155.3**
Interest Expense, net	21.4	—		21.4	—	21.4	8.3	—		8.3
Profit Before Tax	**$224.3**	**$(2.1)**		**$222.3**	**$(4.4)**	**$217.8**	**$146.8**	**$0.2**		**$147.0**
Income Tax Expense	57.8	(1.2)	(D)	56.5	(1.1)	55.4	37.2	1.4	(G)	38.6
Net Income	**$166.6**	**$(0.9)**		**$165.7**	**$(3.3)**	**$162.4**	**$109.6**	**$(1.2)**		**$108.5**
Net Income attributable to NCI	(0.7)	—		(0.7)	—	(0.7)	—	—		—
Net Income attributable to EZCORP	**$165.9**	**$(0.9)**		**$165.0**	**$(3.3)**	**$161.7**	**$109.6**	**$(1.2)**		**$108.5**
Diluted EPS	**$2.07**	**$(0.01)**		**$2.06**	**$(0.04)**	**$2.02**	**$1.42**	**$(0.01)**		**$1.41**
Diluted Shares Outstanding	83.7	—		83.7	—	83.7	83.4	—		83.4
Pawn Loans Outstanding	402.8	—		402.8	(1.2)	401.5	307.5	—		307.5
Inventory, Net	358.3	—		358.3	(1.0)	357.3	248.5	—		248.5
Net Earning Assets	**$761.1**	**—**		**$761.1**	**$(2.2)**	**$758.9**	**$556.0**	**—**		**$556.0**

Same-Store data	FY26 Change (GAAP)	FY26 Change Constant Currency
PLO	16%	16%
Merchandise Sales	10%	7%

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

(A) Amount includes $2.0M related to FY20 contract termination reversal and $0.6M related to our partial corporate lease termination
(B) Amount includes $1.7M impairment related to our corporate office
(C) Amount includes $1.1M related to Founders value adjustment and $0.1M due to FX gain
(D) Amount includes FY26 tax impact of items listed above and $0.5M FIN48 expense
(E) Amount includes $0.6M impairment related to our corporate office
(F) Amount includes $0.9M FX loss and a gain of $1.3M related to our corporate office lease termination
(G) Amount includes FY25 tax impact of items listed above, $0.5M FIN48 expense and change in estimated rate

CONSOLIDATED GROWTH FY24-FY26 RECONCILIATION*

($ millions, except for per share amounts)

	FY24 Q1	FY24 Q2	FY24 Q3	FY24 Q4	FY24	FY25 Q1	FY25 Q2	FY25 Q3	FY25 Q4	FY25	FY26 Q1	FY26 Q2	FY26 Q3	FY26 Q4	FY26
Continuing Ops PBT	**$37.7**	**$28.7**	**$23.0**	**$26.3**	**$115.6**	**$41.4**	**$34.4**	**$34.7**	**$36.3**	**$146.8**	**$59.2**	**$65.5**	**$52.0**	**$47.7**	**$224.3**
Add Back Net Interest	0.8	0.5	0.6	1.1	3.0	1.1	1.4	3.0	2.8	8.3	3.4	5.8	5.6	6.7	21.4
Add Back Depreciation and Amortization	8.6	8.2	8.2	8.1	33.1	8.3	8.0	8.0	8.2	32.5	8.8	9.6	9.7	10.3	38.3
Continuing Ops EBITDA	**$47.1**	**$37.4**	**$31.8**	**$35.5**	**$151.7**	**$50.8**	**$43.8**	**$45.7**	**$47.3**	**$187.6**	**$71.3**	**$80.8**	**$67.2**	**$64.6**	**$284.0**
Discrete Adjustments	0.1	(0.7)	(0.1)	0.5	(0.1)	1.0	(0.1)	(1.5)	0.7	0.2	—	(2.6)	—	0.5	(2.1)
Adjusted EBITDA	**$47.2**	**$36.7**	**$31.7**	**$36.0**	**$151.6**	**$51.8**	**$43.8**	**$44.3**	**$48.0**	**$187.9**	**$71.3**	**$78.3**	**$67.2**	**$65.1**	**$281.9**
Constant Currency Impact	—	—	—	—	—	—	—	—	—	—	(1.0)	(1.4)	(1.6)	(1.1)	(5.3)
Currency Adjusted Continuing Ops EBITDA	**$47.2**	**$36.7**	**$31.7**	**$36.0**	**$151.6**	**$51.8**	**$43.8**	**$44.3**	**$48.0**	**$187.9**	**$70.3**	**$76.9**	**$65.6**	**$64.0**	**$276.7**
Continuing Ops Revenues	**$300.0**	**$285.6**	**$281.4**	**$295.7**	**$1,162.8**	**$320.2**	**$306.3**	**$311.0**	**$336.8**	**$1,274.3**	**$382.0**	**$446.9**	**$418.7**	**$447.1**	**$1,694.7**
Constant Currency Impact	—	—	—	—	—	—	—	—	—	—	(7.5)	(12.0)	(10.3)	(7.3)	(37.1)
Currency Adjusted Continuing Ops Revenues	**$300.0**	**$285.6**	**$281.4**	**$295.7**	**$1,162.8**	**$320.2**	**$306.3**	**$311.0**	**$336.8**	**$1,274.3**	**$374.5**	**$434.9**	**$408.4**	**$439.8**	**$1,657.6**
Continuing Ops PLO	**$243.3**	**$235.8**	**$261.7**	**$274.1**	**$274.1**	**$274.8**	**$261.8**	**$291.6**	**$307.5**	**$307.5**	**$314.4**	**$349.4**	**$387.2**	**$402.8**	**$402.8**
Constant Currency Impact	—	—	—	—	—	—	—	—	—	—	(7.1)	(7.3)	(5.2)	(1.2)	(1.2)
Currency Adjusted Continuing Ops PLO	**$243.3**	**$235.8**	**$261.7**	**$274.1**	**$274.1**	**$274.8**	**$261.8**	**$291.6**	**$307.5**	**$307.5**	**$307.3**	**$342.1**	**$382.0**	**$401.5**	**$401.5**
GAAP Diluted EPS	**$0.36**	**$0.29**	**$0.25**	**$0.21**	**$1.10**	**$0.40**	**$0.33**	**$0.34**	**$0.34**	**$1.42**	**$0.55**	**$0.61**	**$0.48**	**$0.43**	**$2.07**
Discrete Adjustments	—	(0.01)	(0.01)	0.04	0.03	0.01	—	(0.02)	0.01	(0.01)	0.01	(0.02)	—	0.01	(0.01)
Constant Currency Impact	—	—	—	—	—	—	—	—	—	—	(0.01)	(0.01)	(0.01)	(0.01)	(0.04)
Adjusted Diluted EPS	**$0.36**	**$0.28**	**$0.24**	**$0.25**	**$1.13**	**$0.41**	**$0.33**	**$0.32**	**$0.35**	**$1.41**	**$0.55**	**$0.58**	**$0.47**	**$0.43**	**$2.02**

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

U.S. PAWN BUSINESSES FY24-FY26 RECONCILIATION*

($ millions)

U.S. Pawn Segment	FY24 Q1	FY24 Q2	FY24 Q3	FY24 Q4	FY24	FY25 Q1	FY25 Q2	FY25 Q3	FY25 Q4	FY25	FY26 Q1	FY26 Q2	FY26 Q3	FY26 Q4	FY26
Profit before taxes	**$49.4**	**$42.5**	**$37.9**	**$43.9**	**$173.7**	**$54.5**	**$49.0**	**$49.6**	**$54.5**	**$207.5**	**$70.7**	**$78.1**	**$61.6**	**$70.3**	**$280.7**
Add back D&A	2.6	2.5	2.4	2.6	10.1	2.7	2.7	2.7	2.7	10.8	2.7	2.8	2.8	2.9	11.3
EBITDA	**$52.0**	**$45.0**	**$40.3**	**$46.5**	**$183.8**	**$57.2**	**$51.7**	**$52.2**	**$57.2**	**$218.3**	**$73.5**	**$80.9**	**$64.5**	**$73.2**	**$292.1**
Discrete Adjustments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Adjusted EBITDA	**$52.0**	**$45.0**	**$40.3**	**$46.5**	**$183.8**	**$57.2**	**$51.7**	**$52.2**	**$57.2**	**$218.3**	**$73.5**	**$80.9**	**$64.5**	**$73.2**	**$292.1**
Revenues	**$217.4**	**$207.6**	**$199.1**	**$212.0**	**$836.1**	**$232.2**	**$221.4**	**$220.0**	**$238.9**	**$912.5**	**$269.8**	**$282.2**	**$251.2**	**$272.1**	**$1,075.2**
Discrete Adjustments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Adjusted Revenues	**$217.4**	**$207.6**	**$199.1**	**$212.0**	**$836.1**	**$232.2**	**$221.4**	**$220.0**	**$238.9**	**$912.5**	**$269.8**	**$282.2**	**$251.2**	**$272.1**	**$1,075.2**
PLO	**$190.8**	**$173.7**	**$199.3**	**$214.3**	**$214.3**	**$220.2**	**$199.4**	**$221.1**	**$233.8**	**$233.8**	**$239.9**	**$230.5**	**$254.5**	**$269.4**	**$269.4**
Discrete Adjustments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Adjusted PLO	**$190.8**	**$173.7**	**$199.3**	**$214.3**	**$214.3**	**$220.2**	**$199.4**	**$221.1**	**$233.8**	**$233.8**	**$239.9**	**$230.5**	**$254.5**	**$269.4**	**$269.4**
Inventory	**$127.0**	**$121.9**	**$121.9**	**$138.6**	**$138.6**	**$148.5**	**$156.8**	**$166.4**	**$185.7**	**$185.7**	**$190.9**	**$188.2**	**$212.2**	**$243.8**	**$243.8**
Discrete Adjustments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Adjusted Inventory	**$127.0**	**$121.9**	**$121.9**	**$138.6**	**$138.6**	**$148.5**	**$156.8**	**$166.4**	**$185.7**	**$185.7**	**$190.9**	**$188.2**	**$212.2**	**$243.8**	**$243.8**

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

LATIN AMERICA PAWN BUSINESSES FY24-FY26 RECONCILIATION*

($ millions)

Latin America Segment	FY24 Q1	FY24 Q2	FY24 Q3	FY24 Q4	FY24	FY25 Q1	FY25 Q2	FY25 Q3	FY25 Q4	FY25	FY26 Q1	FY26 Q2	FY26 Q3	FY26 Q4	FY26
Profit before taxes	**$13.9**	**$11.1**	**$14.0**	**$14.0**	**$52.9**	**$15.3**	**$13.9**	**$15.9**	**$15.8**	**$61.0**	**$20.1**	**$19.1**	**$24.8**	**$24.4**	**$88.5**
Add back D&A	2.1	2.1	2.1	2.1	8.4	2.0	2.0	2.2	2.4	8.5	2.5	2.7	2.9	3.0	11.2
EBITDA	**$16.0**	**$13.3**	**$16.1**	**$16.0**	**$61.3**	**$17.3**	**$15.9**	**$18.1**	**$18.2**	**$69.5**	**$22.7**	**$21.9**	**$27.7**	**$27.5**	**$99.7**
Discrete Adjustments	—	—	(0.1)	(0.1)	(0.1)	—	(0.1)	0.1	0.1	0.1	0.1	(0.3)	(0.1)	0.3	(0.1)
Constant Currency Impact	—	—	—	—	—	—	—	—	—	—	(1.4)	(2.0)	(2.1)	(1.5)	(7.0)
Adjusted EBITDA	**$16.0**	**$13.3**	**$16.0**	**$15.9**	**$61.2**	**$17.3**	**$15.8**	**$18.1**	**$18.3**	**$69.6**	**$21.4**	**$19.6**	**$25.4**	**$26.3**	**$92.7**
Revenues	**$82.5**	**$78.0**	**$82.4**	**$83.7**	**$326.6**	**$88.0**	**$84.9**	**$91.0**	**$97.9**	**$361.8**	**$112.3**	**$113.4**	**$124.4**	**$132.7**	**$482.8**
Constant Currency Impact	—	—	—	—	—	—	—	—	—	—	(7.5)	(11.9)	(10.3)	(7.3)	(37.1)
Adjusted Revenues	**$82.5**	**$78.0**	**$82.4**	**$83.7**	**$326.6**	**$88.0**	**$84.9**	**$91.0**	**$97.9**	**$361.8**	**$104.7**	**$101.4**	**$114.1**	**$125.4**	**$445.7**
PLO	**$52.5**	**$62.0**	**$62.4**	**$59.8**	**$59.8**	**$54.6**	**$62.7**	**$70.6**	**$73.7**	**$73.7**	**$74.4**	**$86.3**	**$98.9**	**$99.6**	**$99.6**
Constant Currency Impact	—	—	—	—	—	—	—	—	—	—	(7.1)	(7.3)	(5.2)	(1.2)	(1.2)
Adjusted PLO	**$52.5**	**$62.0**	**$62.4**	**$59.8**	**$59.8**	**$54.6**	**$62.7**	**$70.6**	**$73.7**	**$73.7**	**$67.4**	**$79.0**	**$93.7**	**$98.4**	**$98.4**
Inventory	**$37.9**	**$41.5**	**$50.0**	**$56.3**	**$56.3**	**$51.0**	**$51.0**	**$59.1**	**$62.8**	**$62.8**	**$62.5**	**$61.7**	**$75.3**	**$83.2**	**$83.2**
Constant Currency Impact	—	—	—	—	—	—	—	—	—	—	(6.4)	(5.4)	(3.9)	(1.0)	(1.0)
Adjusted Inventory	**$37.9**	**$41.5**	**$50.0**	**$56.3**	**$56.3**	**$51.0**	**$51.0**	**$59.1**	**$62.8**	**$62.8**	**$56.1**	**$56.2**	**$71.4**	**$82.2**	**$82.2**

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

RECAST OF STORE EXPENSES TO G&A

($ millions)

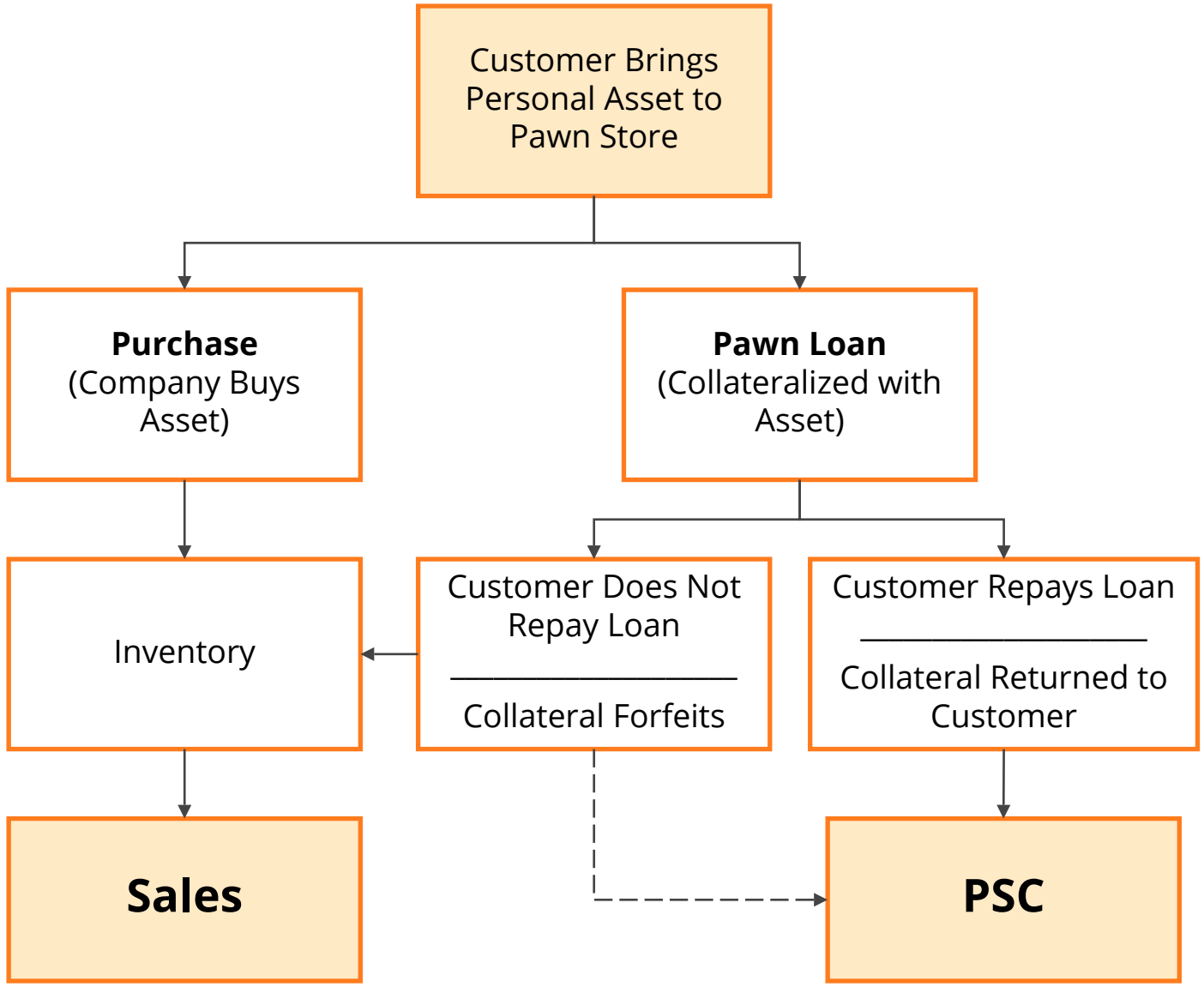
	Consolidated Q4 FY25		Consolidated Difference	U.S. Segment Q4 FY25		U.S. Segment Difference	Latin America Segment Q4 FY25		Latin America Segment Difference
	Adjusted, Previously Reported	Recast		Adjusted, Previously Reported	Recast		Adjusted, Previously Reported	Recast	
Total Revenues	**$336.8**	**$336.8**	**$—**	**$238.9**	**$238.9**	**$—**	**$97.9**	**$97.9**	**$—**
Gross Profit	**$198.6**	**$198.6**	**$—**	**$144.5**	**$144.5**	**$—**	**$54.0**	**$54.0**	**$—**
Store Expenses	129.0	123.0	6.0	89.0	87.0	2.0	40.0	36.0	4.0
General and Administrative Expenses	23.4	29.4	(6.0)	0.0	0.0	0.0	0.0	0.0	0.0
Other (Income) Expense	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
EBITDA	**$47.3**	**$47.3**	**$—**	**$55.2**	**$57.2**	**$2.0**	**$14.1**	**$18.1**	**$4.0**
EBITDA Margin	*14.0%*	*14.0%*		*23.1%*	*23.9%*		*14.4%*	*18.5%*	
Depreciation and Amortization	8.2	8.2	0.0	2.7	2.7	0.0	2.4	2.4	0.0
Interest (Income)/Expense	2.8	2.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Profit before taxes	**$36.3**	**$36.3**	**$—**	**$52.5**	**$54.5**	**$2.0**	**$11.7**	**$15.7**	**$4.0**

- Beginning in the first quarter of fiscal 2026, following a review of segment expenses to better align direct operating expenses with the respective segments, we modified our methodology for allocating certain expenses used in evaluating financial and segment performance and resource allocation. Specifically, we no longer allocate certain administrative expenses to our Latin America Pawn and U.S. Pawn segments; these costs are now reported within the "General and administrative" line in our Condensed Consolidated Statements of Operations.
- We have recast the Condensed Consolidated Statements of Operations and segment contribution for prior periods to conform to this methodology. This resulted in a classification change of certain expenses from Store expenses to General and administrative. Additionally, segment contribution no longer includes certain administrative allocations to segments; these costs are now included within Corporate.

Source: All figures adjusted for discrete items. Numbers may not foot or cross foot due to rounding. See Appendix for reconciliations.

ILLUSTRATIVE PAWN TRANSACTION CYCLE

Typical U.S. Transaction	
Asset Type	Gold Ring
Value assessed	$500
Loan to Value	40% to 65%
Loan Term	30 to 90 days
Loan amount	$250
Pawn Loan $/Purchase $	83%/17%
Pawn Loans that received at least one payment*	70% to 75%
% of Pawn Loans Repaid in $	55% to 60%
Monthly Average Yield on PLO	13%
Retail Sales Margin	35% to 40%



* represents the percentage of pawns made in dollars that are repaid, renewed or extended



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