



Third Quarter Fiscal 2021 Earnings

August 5, 2021

Preliminary Statements

Forward Looking Statements

This document contains certain forward-looking statements. These statements are based on the company's current expectations as to the outcome and timing of future events. All statements, other than statements of historical facts, that address activities or results that the company plans, expects, believes, projects, estimates or anticipates will, should or may occur in the future are forward-looking statements. Actual results for future periods may differ materially from those expressed or implied by these forward-looking statements due to a number of uncertainties and other factors, including operating risks, liquidity risks, legislative or regulatory developments, market factors and current or future litigation. For a discussion of these and other factors affecting the company's business and prospects, see the company's annual, quarterly and other reports filed with the Securities and Exchange Commission. The company undertakes no obligation to update or revise forward-looking statements to reflect changed assumptions, the occurrence of unanticipated events or changes to future operating results over time.

Other Available Information

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

Adjusted Information

Unless otherwise specified, all amounts in this presentation reflect certain non-GAAP adjustments for various discrete items and constant currency. For a discussion of the comparable GAAP amounts, see "EZCORP GAAP Results" and "GAAP to Non-GAAP Reconciliation" in the Appendix.

Market Comparisons

All market comparisons are based on available information from similar publicly traded companies.

Defined Terms

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

Company Overview

Formed in 1989, EZCORP has grown into a leading provider of pawn transactions in the United States and Latin America. We also sell pre-owned and recycled merchandise through a broad network of retail locations. 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.

1,143 Pawn Stores



Passion for Pawn and People

- Health and safety in our stores is paramount
- Continual focus on a customer centric culture with an increased passion for pawnbroking

Ready to Meet Our Customers' Needs

- Cash on hand to fund pawn demand
- Provider of affordable pre-owned and recycled general merchandise and jewelry

Scale-Enabled

- 1,143 stores and 6,500 team members in 5 countries* providing essential service
- Strong and differentiated POS system

Diversified

- U.S. - 516 stores
- Latin America - 627 stores

Positioned for Core Pawn Growth

- Strong balance sheet and liquidity
- Able to operate successfully through economic cycles
- Differentiated digital and IT platform

* During the third quarter of fiscal 2021, we finalized our decision for the closure of our Peru operations in Latin America, consisting of 11 stores.

Our Path To Strengthen And Grow The Core

Continuing Progress Toward Our Strategic Goals

- Engaged workforce
- Enhanced talent programs
- Innovative recruitment campaigns
- Demonstrated cultural improvement



Team Members

The most passionate and tenured team in the industry



Customer Focus

A passion for pawnbroking and solving customer needs

- Launched online showcase
- Improved online payment user experience

- Growing PLO & PSC
- Increased inventory turnover
- Declining aged GM inventory



Strengthen the Core

Renewed focus on the unique and essential elements of our pawn business



Cost Reduction and Simplification

Significant and sustained adjustment of cost base through ongoing simplification



Innovate and Grow

Broaden customer engagement to service more customers, more frequently in more locations

- Acquired 128 stores in Mexico
- Acquired 11 stores in Texas
- Opened 4 new de novo stores in LatAm



Financial Performance

Realize operational efficiency, bottom line growth and strong return on capital

- On track to achieve the targeted annual cost savings to \$14M+
- Continued optimization of store operating costs

- Q3FY21 Adjusted EPS of \$(0.03) compared to \$(0.02) in Q3FY20
- ROEA improved Y/Y to 193% vs. 150%

2021 Q3 Key Financial Themes

Positioning EZCORP for Positive Operating Leverage as PLO Continues to Increase

Earnings

- Adjusted EPS of \$(0.03) compared to \$(0.02) in Q3FY20, as improved PBT was offset by higher income taxes
- Net revenue up 1% Y/Y driven by higher PSC partially offset by lower merchandise gross profit
- Adjusted EBITDA of \$12.0M up 126% from \$5.3M due to higher PSC

PLO Improvement

- PLO balance of \$153.2M, up 35% leading to a 12% increase in PSC
- Continue to make ground versus FY19 and PLO is now within 20% compared to 29% last quarter
- Pawn balances have continued to improve in July even with the headwinds of expanded Child Tax Credit payments

Focus on Inventory Management

- Merchandise sales gross profit down 1% Y/Y due to lower sales offset by higher margins of 44% driven by ongoing focus on effective inventory management
- Inventory turnover of 3.0x improving from 2.9x
- Aged GM inventory improved to \$0.4M (1% of GM inventory) from \$7.1M (11%) and sequentially improved from \$0.7M (2%)

Achieving Expense Reductions

- On track to achieve more than \$14M of annual expense reductions mostly related to G&A
- G&A expenses decreased 10% Y/Y due to lower labor costs
- Store expenses decreased 3% Y/Y primarily due to lower labor costs attributable to the continued store optimization and simplification programs

Strong Balance Sheet

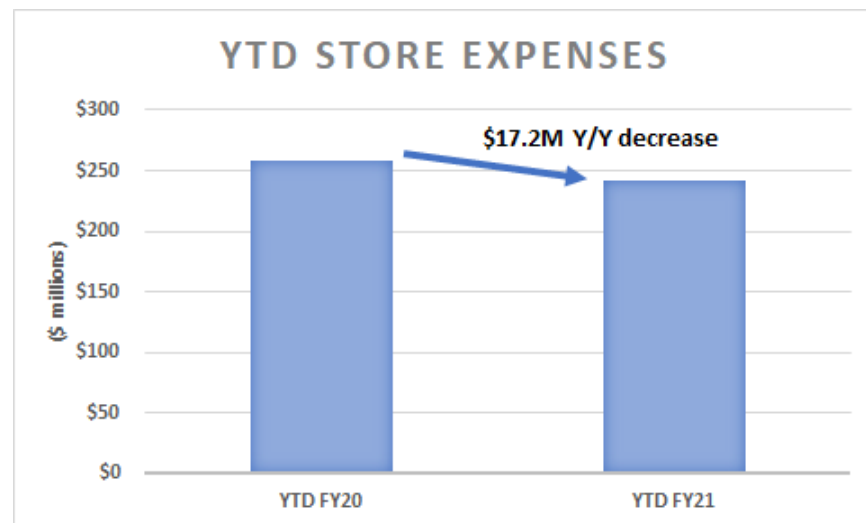
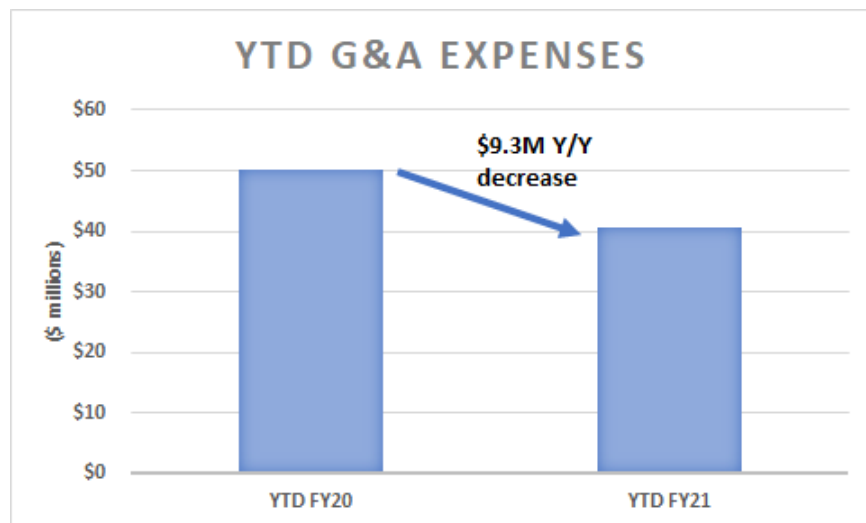
- \$283.7M cash balance down from \$335.6M last quarter primarily due to acquisitions and PLO growth
- No near-term debt maturities or restrictive debt covenants
- Ample liquidity to fund PLO, de novo stores and inorganic growth opportunities

Accomplishments in 2021 Q3 on this slide unless otherwise stated. Amounts in this presentation are continuing operations only and comparisons are relative to same period in prior year unless otherwise stated. Amounts in this presentation are adjusted for discrete items and constant currency unless otherwise identified and reflect the correction of immaterial errors in prior periods, as discussed in the footnotes to the annual report on Form 10-K. EZCORP Same Store amounts in this presentation exclude pawn stores acquired unless outstanding for the entire periods presented. See "EZCORP GAAP Results" in "Additional Information" and "GAAP to Non-GAAP Reconciliation."

Cost Reduction and Simplification

Continuous Process

- We continue to execute on the strategic initiatives implemented since Q4FY20 and are on target to achieve annual cost savings of \$14M+, mostly related to G&A expenses.
- Our focus on cost reduction and improving productivity has led to store expenses decreasing by 3% in the quarter resulting in a decrease of 7% YTD. G&A decreased by 10% in the quarter resulting in a decrease of 19% YTD.
- We are focused on driving more efficiencies at store level and on a sequential basis achieved a 2% (\$1.8M) decrease in store expenses, though we do anticipate additional costs to be added as transactional demand continues to increase.



2 Strengthen the Core

Strategic Focus on Operating Disciplines and Modernization of Critical IT Systems

People, Pawn & Passion

- Launched Engagement Survey to benchmark Team Member engagement, understand strengths and opportunities, and drive action planning. Participation and results exceeded global benchmarks for retailers.
- Released the Talent & Succession Strategic Plan for Operations which augments the selection processes. This allows unfettered access to internal candidates to participate and ensuring promotions are determined on readiness and merit.
- Enhanced and innovative recruitment campaigns (internally and externally) used to attract talent and to reinforce our employee value proposition
- Continued focus on improving inclusion initiatives and cultural transformation; progression positively reflected in engagement survey results

Technology, Process Efficiency

- Focused on creating greater efficiencies in stores through:
 - Enhanced telephony solution deployed in 85% of US stores. Installation will be complete in all US stores in Q4
 - Laser printers installed in 70% of US stores with a planned rollout for stores over the next 12 months
 - ID scanning automation pilot in progress
- Store traffic counters rolled out in all U.S. stores and 200 stores in Mexico with all stores planned to be completed by Q1FY22
- Completed data conversion, network and infrastructure installation for 11 new Houston, TX area stores

3 Innovate and Grow

Broaden Customer Engagement to Service More Customers, More Frequently

Lana

- Online extensions grew to 9% of total extension payments with more than 130,000 payments made online in the quarter
- Over 5,000 layaway payments made online, with participation growing each month
- Released user experience improvement in July 2021, next release this fall
- Beginning development for Mexico online payments

Improving the Customer Experience

- More than 22,000 Google reviews in the quarter averaging 4.9 stars in the US
- Loyalty program expected to be in stores in the next several quarters
- Digitization of payment transactions and some in-store processes will drive productivity gains in stores over time
- Learning from early traffic counter data and setting benchmarks for store-level conversion objectives

Leverage Digital to Capture New Customers

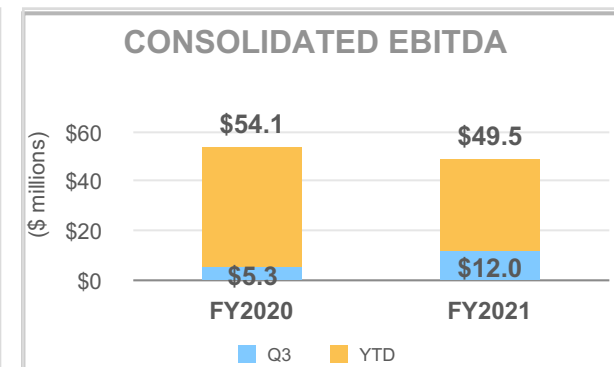
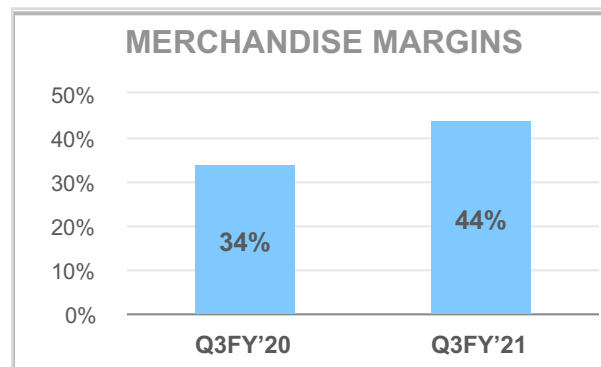
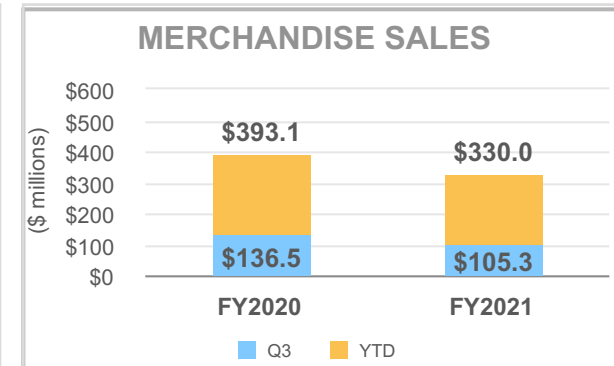
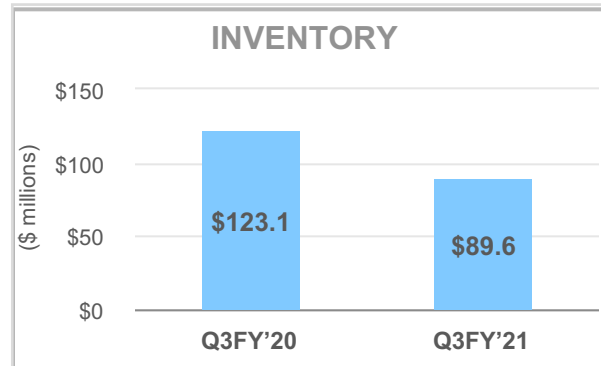
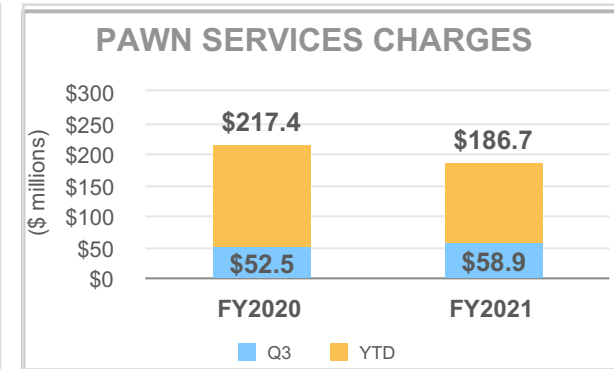
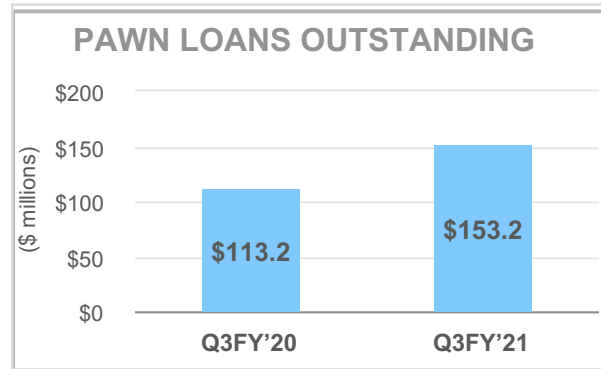
- Launched inventory showcase on our brand websites for 9 test stores in May; in mid July 33 Colorado stores have selected inventory searchable online
- Rapid prototyping with a disciplined test and learn approach to control marketing spend and drive maximum ROI
- Continuing to optimize core brand websites for search engines and improved analytics

Store Growth

- Acquired 128 stores in Mexico City area in June 2021. Solidifies our position as the second largest for-profit competitor in Mexico, which continues to be one of our most attractive growth markets.
- Acquired 11 stores in the Houston, TX area in May 2021. Provides immediate market-leading position in South Houston area, and enhances already strong position in strategically important Houston metro market
- Opened 4 new stores in LatAm in Q3FY21, bringing the total YTD to 10 stores

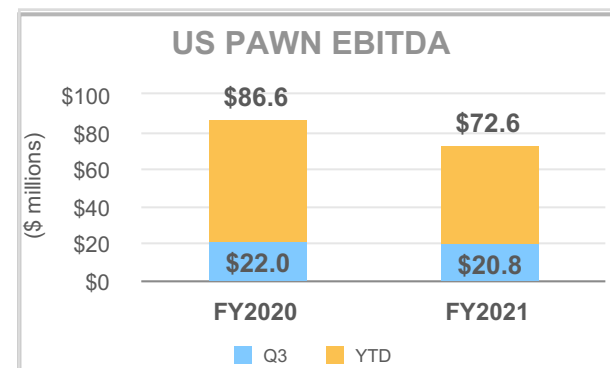
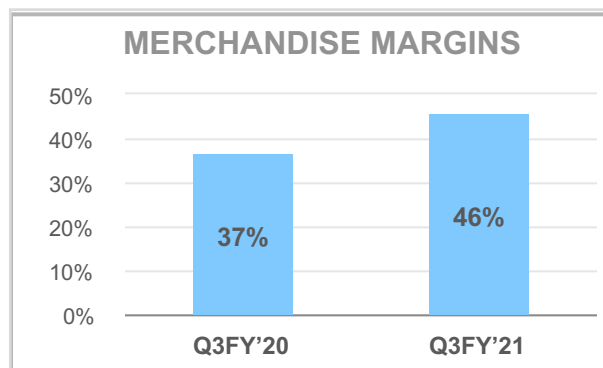
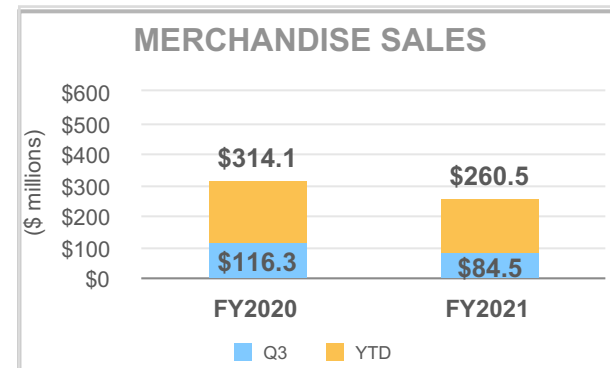
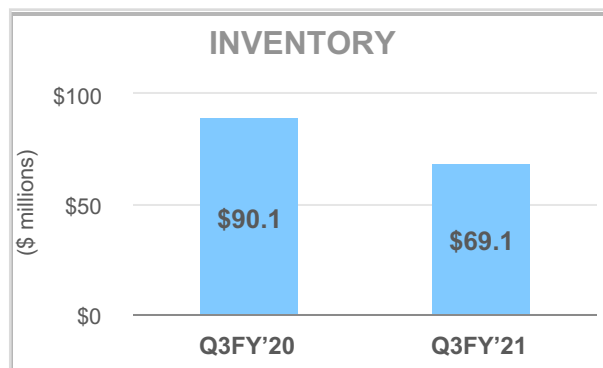
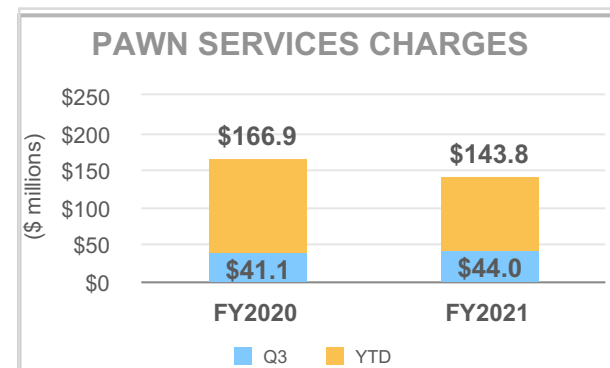
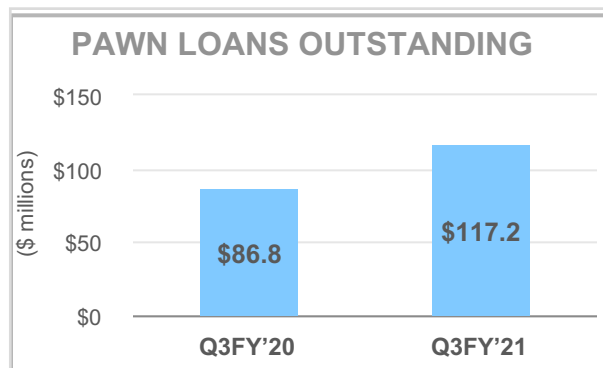
Financial Results - Consolidated

- PLO balance of \$153.2M, up 35% Y/Y. On a same store basis, PLO increased 31% year-over-year and 21% sequentially.
- PSC up 12% driven by higher average PLO for the quarter
- Merchandise sales down 23% Y/Y
 - Same store sales down 24%
 - Merchandise sales gross profit down 1% due to sales being down, offset by higher margins expanded to 967 bps Y/Y related to improved inventory turnover
- Total inventory decreased \$33.5M reflecting a 3% increase in inventory turnover to 3.0x Y/Y
 - Aged GM inventory improved to \$0.4M (1% of GM inventory) from \$7.1M (11% of GM inventory)
- ROEA improved Y/Y to 193% vs. 150%
- EBITDA up 126% for the quarter reflecting higher PSC and lower expenses



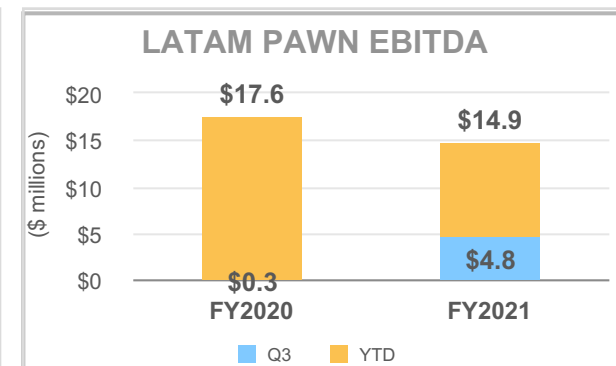
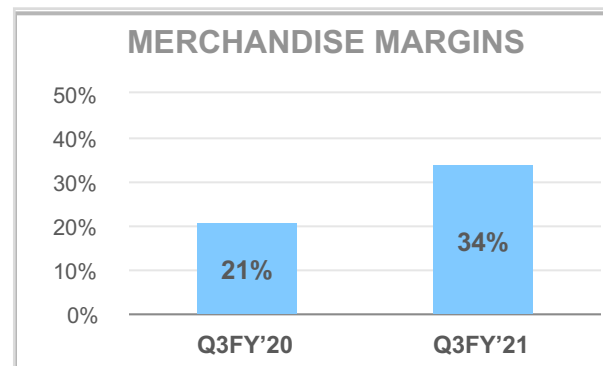
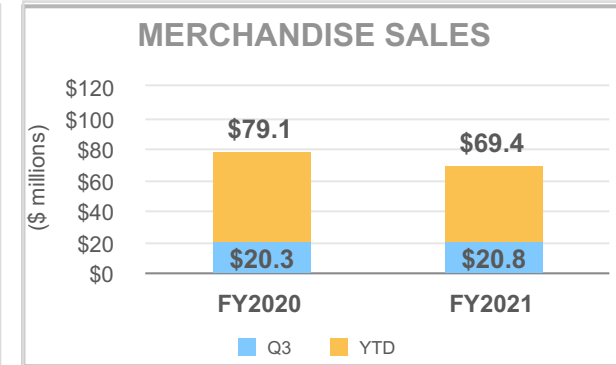
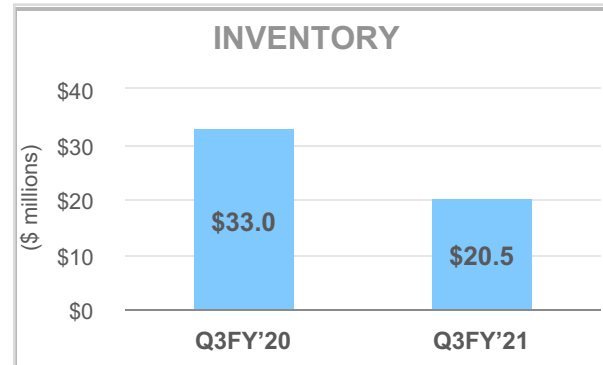
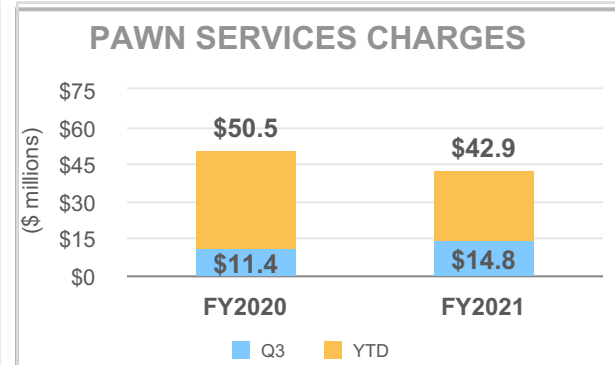
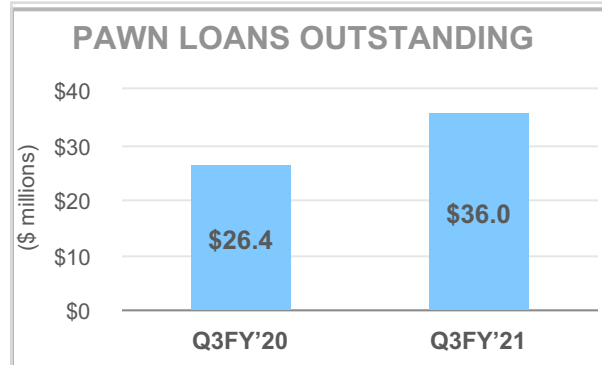
Financial Results – U.S. Pawn

- PLO balance of \$117.2M, up 35% Y/Y. On a same store basis, PLO increased 34% year-over-year and 22% sequentially.
- PSC up 7% driven by higher average PLO for the quarter
- Merchandise sales and same store sales decreased 27% Y/Y
- Merchandise sales gross profit down 8% due to lower sales offset by related margins up 970 bps driven by effective inventory management
 - Aged GM inventory improved to \$0.3M (1% of GM inventory) from \$1.7M (5% of GM inventory)
 - Inventory turnover down 10% Y/Y to 2.8x
- Store expenses down 5% Y/Y due to reduced labor expenses
- EBITDA down 5% Y/Y primarily due to lower merchandise sales gross profit partially offset by higher PSC and reduced expenses



Financial Results – Latin America Pawn

- PLO balance of \$36.0M, up 36% Y/Y. On a same store basis, PLO increased 20% year-over-year and 17% sequentially.
- PSC up 30% Y/Y driven by higher average PLO for the quarter in addition to Y/Y improvement in PLO yield due to a higher redemption rate
- Merchandise sales improved 2% Y/Y for the quarter
 - Same store sales decline of 4%
- Merchandise sales gross profit up 67% and related margins up 1,344 bps driven by increased sales velocity
 - Inventory turnover up 82% Y/Y to 4.0x
 - Aged GM inventory decreased to \$0.1M (0.9% of GM inventory) from \$5.4M (18% of GM inventory)
- Store expenses up 16% Y/Y, resulting from the reopening of stores impacted by COVID-19 last year
- EBITDA improved \$4.5M due to higher PSC and increased merchandise sales gross profit slightly offset by increased expenses



Appendix

Higher PLO Balances Drive Increased Net Income

EZCORP GAAP Results

\$ Millions	Q3			YTD		
	FY21	FY20	% Δ B/(W)	FY21	FY20	% Δ B/(W)
Pawn Loans Outstanding	\$ 157.2	\$ 113.2	39%	\$ 157.2	\$ 113.2	39%
Total Revenue	\$ 174.0	\$ 210.2	(17)%	\$ 537.1	\$ 656.0	(18)%
Net Revenue	\$ 108.0	\$ 102.2	6%	\$ 330.2	\$ 359.6	(8)%
Equity in Net (Income) Loss of Investments	\$ (0.8)	\$ 1.2	165%	\$ (2.4)	\$ 5.9	141%
Store Expenses	\$ 81.8	\$ 82.3	1%	\$ 242.3	\$ 259.3	7%
General and Administrative Expenses	\$ 14.6	\$ 16.2	10%	\$ 40.9	\$ 50.4	19%
Impairment of Goodwill, Intangible and Other Assets	\$ —	\$ —	NM	\$ —	\$ 47.1	100%
Other Charges	\$ 0.5	\$ —	NM	\$ 0.5	\$ —	NM
Other (Income)/Expense	\$ 0.1	\$ 0.2	40%	\$ (0.3)	\$ 0.9	132%
EBITDA	\$ 11.7	\$ 2.2	431%	\$ 49.2	\$ (4.0)	1326%
Depreciation/Amortization	\$ 7.4	\$ 7.7	3%	\$ 23.1	\$ 23.2	—%
Interest Expense, Net	\$ 5.1	\$ 4.8	(6)%	\$ 14.6	\$ 14.2	(3)%
Profit Before Tax	\$ (0.8)	\$ (10.2)	92%	\$ 11.5	\$ (41.4)	128%
Income Taxes	\$ 1.8	\$ (4.8)	(138)%	\$ 4.5	\$ 3.8	(19)%
Net Income	\$ (2.6)	\$ (5.5)	52%	\$ 7.1	\$ (45.1)	116%
Diluted EPS	\$ (0.05)	\$ (0.10)	50%	\$ 0.13	\$ (0.81)	116%

FY21 YTD net revenue down, primarily driven by lower PSC reflecting COVID-19 impacts on average PLO

FY21 YTD & Q3 store and general administrative expenses reduced as a result of ongoing cost cutting and optimization initiatives.

FY20 EPS impacted by \$47.1m Goodwill and Trade name impairments.

Lingering COVID Impact Weighs on EPS

EZCORP Adjusted Results

\$ Millions	Q3			YTD		
	FY21	FY20	% Δ B/(W)	FY21	FY20	% Δ B/(W)
Pawn Loans Outstanding	\$ 153.2	\$ 113.2	35%	\$ 153.2	\$ 113.2	35%
Total Revenue	\$ 169.6	\$ 210.2	(19)%	\$ 535.4	\$ 656.0	(18)%
Net Revenue	\$ 105.5	\$ 104.4	1%	\$ 329.1	\$ 361.9	(9)%
Equity in Net (Income) Loss of Investments	\$ (0.8)	\$ 1.2	(167)%	\$ (2.4)	\$ (1.2)	(100)%
Store Expenses	\$ 79.7	\$ 81.8	2%	\$ 241.6	\$ 258.8	7%
General and Administrative Expenses	\$ 14.4	\$ 16.0	10%	\$ 40.7	\$ 50.0	19%
Impairment of Goodwill, Intangible and Other Assets	\$ —	\$ —	NM	\$ —	\$ —	NM
Other (Income)/Expenses	\$ 0.1	\$ —	NM	\$ (0.2)	\$ 0.1	NM
EBITDA	\$ 12.0	\$ 5.3	126%	\$ 49.5	\$ 54.1	(9)%
Depreciation/Amortization	\$ 7.2	\$ 7.7	5%	\$ 23.0	\$ 23.2	—%
Interest Expense, Net	\$ 1.6	\$ 1.6	(6)%	\$ 4.3	\$ 4.7	6%
Profit Before Tax	\$ 3.2	\$ (3.9)	182%	\$ 22.1	\$ 26.3	(16)%
Income Taxes	\$ 4.9	\$ (2.8)	(275)%	\$ 7.0	\$ 8.8	20%
Net Income	\$ (1.7)	\$ (1.1)	(55)%	\$ 15.1	\$ 17.5	(14)%
Diluted EPS	\$ (0.03)	\$ (0.02)	50%	\$ 0.27	\$ 0.32	(16)%

FY21 YTD net revenue down, primarily driven by lower PSC reflecting COVID-19 impacts on average PLO

FY21 YTD & Q3 store and general administrative expenses reduced as a result of ongoing cost cutting initiatives

FY21 Q3 income taxes up due to higher PBT and higher earnings expectations for the year

FY21 YTD Adjusted EPS decline primarily driven by PSC drop due to COVID-19 impacted pawn demand, offset by the decrease in expenses

Definition of Terms

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

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

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

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

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

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

GAAP to Non-GAAP Reconciliation

In addition to the financial information prepared in conformity with generally accepted accounting principles in the United States of America ("GAAP"), we provide certain other financial information that is adjusted to exclude the impact of restructuring and restatement charges and other 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									
	Base FY21	Item Adjustments FY21	Adjusted Base FY21	Constant Currency Impact FY21	Adjusted Constant Currency FY21	Base FY20	Item Adjustments FY20	Adjusted Base FY20	
Revenues	174.0	—	174.0	(4.4)	169.6	210.2	—	210.2	
PSC Revenue	60.4	—	60.4	(1.6)	58.9	52.5	—	52.5	
Merchandise Gross Profit	47.3	—	47.3	(0.9)	46.3	44.7	2.2	(E)	46.9
<i>Merchandise Margin</i>	44 %		44 %		44 %	33 %	—		34 %
Scrap Gross Profit	0.2	—	0.2	—	0.2	4.1	—		4.1
<i>Scrap Gross Margin</i>	4 %		4 %		4 %	20 %	—		20 %
Net Revenue	108.0	—	108.0	(2.5)	105.5	102.2	2.2		104.4
Store Expenses	81.8	—	81.8	(2.1)	79.7	82.3	(0.5)	(F)	81.8
General and Administrative Expenses	14.6	(0.3)	(A)	14.3	0.2	14.4	(0.2)	(G)	16.0
Other Charges	0.5	(0.5)	(B)	—	—	—	—		—
Other (Income)/Expense	(0.6)	—	(0.6)	—	(0.6)	1.4	(0.2)	(H)	1.2
EBITDA	11.7	0.8	12.6	(0.5)	12.0	2.2	3.1		5.3
Depreciation and Amortization	7.4	—	7.4	(0.2)	7.2	7.7	—		7.7
EBIT	4.3	0.8	5.1	(0.3)	4.8	(5.5)	3.1		(2.4)
Interest	5.1	(3.5)	(C)	1.6	0.1	1.6	(3.2)	(I)	1.6
Profit (Loss) Before Tax	(0.8)	4.3	3.6	(0.4)	3.2	(10.2)	6.3		(3.9)
Income Tax Expense	1.8	3.2	(D)	5.0	(0.1)	4.9	(4.8)	(J)	(2.8)
Net Income (Loss)	(2.6)	1.1	(1.4)	(0.3)	(1.7)	(5.5)	4.4		(1.1)
Diluted EPS	(0.05)	0.02	(0.03)	—	(0.03)	(0.10)	0.08		(0.02)
Diluted Shares Outstanding	55.9	55.9	55.9	55.9	55.9	55.1	55.1		55.1
Pawn Loans Outstanding	157.2	—	157.2	(4.0)	153.2	113.2	—		113.2
Inventory, Net	92.2	—	92.2	(2.7)	89.6	123.1	—		123.1
Net Earning Assets	249.4	—	249.4	(6.6)	242.8	236.3	—		236.3

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

Footnote (A) Amount includes \$0.3 million adjustment for acquisition expenses

Footnote (B) Amount includes \$0.5 million adjustment for Peru reserve

Footnote (C) Amount includes \$3.5 million of non-cash interest

Footnote (D) Amount includes FY21 tax impact of items listed above and catch up on taxes due to improved earnings outlook

Footnote (E) Amount includes \$2.2 million of civil unrest shrink/robbery losses

Footnote (F) Amount includes \$0.5 million of Covid-19 related adjustments

Footnote (G) Amount includes \$0.3 million Covid-19 related expenses and \$0.1 million goodwill impairment analysis expense offset by \$0.1 million FX gain impact

Footnote (H) Amount includes \$0.2 million civil unrest disposal of asset costs

Footnote (I) Amount includes \$3.2 million of non-cash interest

Footnote (J) Amount includes FY20 tax impact of items listed above

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

\$ Millions	Base	Item	Adjusted	Constant	Adjusted	Base	Item	Adjusted
	FY21	Adjustments	Base	Currency	Constant	FY20	Adjustments	Base
	FY21	FY21	FY21	Impact	Currency	FY20	FY20	FY20
				FY21	FY21			
Revenues	130.4	—	130.4	—	130.4	174.5	—	174.5
PSC Revenue	44.0	—	44.0	—	44.0	41.1	—	41.1
Merchandise Gross Profit	39.2	—	39.2	—	39.2	40.4	2.2 (A)	42.6
<i>Merchandise Margin</i>	46 %		46 %		46 %	35 %		37 %
Scrap Gross Profit	—	—	—	—	—	4.3	—	4.3
<i>Scrap Gross Margin</i>	2 %		2 %		2 %	25 %		25 %
Net Revenue	83.3	—	83.3	—	83.3	85.8	2.2	88.0
Store Expenses	62.5	—	62.5	—	62.5	66.3	(0.5) (B)	65.8
Other (Income)/Expense	—	—	—	—	—	0.3	(0.2) (C)	0.1
EBITDA	20.8	—	20.8	—	20.8	19.1	2.9	22.0
Depreciation and Amortization	2.6	—	2.6	—	2.6	2.7	—	2.7
EBIT	18.2	—	18.2	—	18.2	16.4	2.9	19.3
Interest	—	—	—	—	—	—	—	—
Profit Before Tax	18.2	—	18.2	—	18.2	16.4	2.9	19.3
Pawn Loans Outstanding	117.2	—	117.2	—	117.2	86.8	—	86.8
Inventory, Net	69.1	—	69.1	—	69.1	90.1	—	90.1
Net Earning Assets	186.3	—	186.3	—	186.3	176.9	—	176.9

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

Footnote (A) Amount includes \$2.2 million of civil unrest shrink/robbery losses

Footnote (B) Amount includes \$0.5 million of Covid-19 related adjustments

Footnote (C) Amount includes \$0.2 million civil unrest disposal of asset costs

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

\$ Millions	Base FY21	Item Adjustments FY21	Adjusted Base FY21	Constant Currency Impact FY21	Adjusted Constant Currency FY21	Base FY20	Item Adjustments FY20	Adjusted Base FY20
Revenues	43.5	—	43.5	(4.4)	39.1	34.8	—	34.8
PSC Revenue	16.4	—	16.4	(1.6)	14.8	11.4	—	11.4
Merchandise Gross Profit	8.1	—	8.1	(0.9)	7.2	4.3	—	4.3
<i>Merchandise Margin</i>	35 %		35 %		34 %	21 %		21 %
Scrap Gross Profit	0.2	—	0.2	—	0.2	(0.1)	—	(0.1)
<i>Scrap Gross Margin</i>	4 %		4 %		4 %	(3)%		(3)%
Net Revenue	24.7	—	24.7	(2.5)	22.2	15.4	—	15.4
Store Expenses	19.3	—	19.3	(1.9)	17.4	15.0	—	15.0
Other Charges	0.5	(0.5)	(A)	—	—	—	—	—
Other (Income)/Expense	—	—	—	—	—	—	0.1	(B)
EBITDA	4.9	0.5	5.4	(0.6)	4.8	0.4	(0.1)	0.3
Depreciation and Amortization	1.8	—	1.8	(0.2)	1.6	1.6	—	1.6
EBIT	3.1	0.5	3.6	(0.4)	3.2	(1.2)	(0.1)	(1.3)
Interest	(0.5)	—	(0.5)	0.1	(0.4)	(0.5)	—	(0.5)
Profit (Loss) Before Tax	3.6	0.5	4.1	(0.4)	3.6	(0.7)	(0.1)	(0.8)
Pawn Loans Outstanding	40.0	—	40.0	(4.0)	36.0	26.4	—	26.4
Inventory, Net	23.1	—	23.1	(2.7)	20.5	33.0	—	33.0
Net Earning Assets	63.1	—	63.1	(6.6)	56.5	59.4	—	59.4

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

Footnote (A) Amount includes \$0.5 million of Peru reserve

Footnote (B) Amount includes \$0.1 million FX gain impact

GAAP to Non-GAAP Reconciliation YTD – Continuing Operations*

	Base FY21	Item Adjustments FY21	Adjusted Base FY21	Constant Currency Impact FY21	Adjusted Constant Currency FY21	Base FY20	Item Adjustments FY20	Adjusted Base FY20
<i>\$ Millions</i>								
Revenues	537.1	—	537.1	(1.7)	535.4	656.0	—	656.0
PSC Revenue	187.4	—	187.4	(0.6)	186.7	217.4	—	217.4
Merchandise Gross Profit	139.9	—	139.9	(0.4)	139.6	131.4	2.2 (F)	133.6
<i>Merchandise Margin</i>	42 %		42 %		42 %	33 %	1 %	34 %
Scrap Gross Profit	2.5	—	2.5	—	2.5	8.2	—	8.2
<i>Scrap Gross Margin</i>	13 %		13 %		13 %	20 %		20 %
Net Revenue	330.2	—	330.2	(1.0)	329.1	359.6	2.2	361.9
Store Expenses	242.3	—	242.3	(0.7)	241.6	259.3	(0.6) (G)	258.8
General and Administrative Expenses	40.9	(0.1) (A)	40.7	—	40.7	50.4	(0.3) (H)	50.0
Impairment of Goodwill, Intangibles and Other Assets	—	—	—	—	—	47.1	(47.1) (I)	—
Other Charges	0.5	(0.5) (B)	—	—	—	—	—	—
Other (Income)/Expense	(2.7)	0.1 (C)	(2.6)	—	(2.6)	6.9	(7.9) (J)	(1.0)
EBITDA	49.2	0.5	49.7	(0.3)	49.5	(4.0)	58.1	54.1
Depreciation and Amortization	23.1	—	23.1	(0.1)	23.0	23.2	—	23.2
EBIT	26.1	0.5	26.7	(0.2)	26.4	(27.2)	58.1	30.9
Interest	14.6	(10.2) (D)	4.4	—	4.3	14.2	(9.5) (K)	4.7
Profit (Loss) Before Tax	11.5	10.8	22.3	(0.2)	22.1	(41.4)	67.6	26.3
Income Tax Expense	4.5	2.6 (E)	7.1	(0.1)	7.0	3.8	5.0 (L)	8.8
Net Income (Loss)	7.1	8.2	15.2	(0.2)	15.1	(45.1)	62.6	17.5
Diluted EPS	0.13	0.15	0.27	—	0.27	(0.81)	1.13	0.32
Diluted Shares Outstanding	55.7	55.7	55.7	55.7	55.7	55.5	55.5	55.5
Pawn Loans Outstanding	157.2	—	157.2	(4.0)	153.2	113.2	—	113.2
Inventory, Net	92.2	—	92.2	(2.7)	89.6	123.1	—	123.1
Net Earning Assets	249.4	—	249.4	(6.6)	242.8	236.3	—	236.3

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

Footnote (A) Amount includes \$0.5 million adjustment for acquisition expenses, offset by adjustment for \$0.4 million credit for contract write-off over-accrual

Footnote (B) Amount includes \$0.5 million Peru reserve

Footnote (C) Amount includes \$0.1 million FX gain impact

Footnote (D) Amount includes \$10.2 million of non-cash interest

Footnote (E) Amount includes tax impact of items listed above

Footnote (F) Amount includes \$2.2 million of civil unrest shrink/robbery losses

Footnote (G) Amount includes \$0.6 million of Covid-19 related adjustments

Footnote (H) Amount includes \$0.2 million of Covid-19 related adjustments and \$0.1 million goodwill impairment analysis expense

Footnote (I) Amount includes \$47.1 million of Goodwill and Trade name impairments

Footnote (J) Amount includes \$7.1 million CCV class action settlement costs, \$1.1 million software write-off expenses, and \$0.2 million civil unrest disposal of asset costs, offset by \$0.5 million FX gain impact

Footnote (K) Amount includes \$9.5 million of non-cash interest

Footnote (L) Amount includes tax impact of items listed above

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

	Base FY21	Item Adjustments FY21	Adjusted Base FY21	Constant Currency Impact FY21	Adjusted Constant Currency FY21	Base FY20	Item Adjustments FY20	Adjusted Base FY20
<i>\$ Millions</i>								
Revenues	414.0	—	414.0	—	414.0	513.9	—	513.9
PSC Revenue	143.8	—	143.8	—	143.8	166.9	—	166.9
Merchandise Gross Profit	115.4	—	115.4	—	115.4	111.6	2.2 (A)	113.8
<i>Merchandise Margin</i>	44 %		44 %		44 %	36 %		36 %
Scrap Gross Profit	1.6	—	1.6	—	1.6	7.5	—	7.5
<i>Scrap Gross Margin</i>	17 %		17 %		17 %	23 %		23 %
Net Revenue	260.9	—	260.9	—	260.9	286.0	2.2	288.2
Store Expenses	188.3	—	188.3	—	188.3	202.0	(0.5) (B)	201.5
Impairment of Goodwill, Intangibles and Other Assets	—	—	—	—	—	10.0	(10.0) (C)	—
Other (Income)/Expense	—	—	—	—	—	0.3	(0.2) (D)	0.1
EBITDA	72.6	—	72.6	—	72.6	73.7	12.9	86.6
Depreciation and Amortization	8.0	—	8.0	—	8.0	8.3	—	8.3
EBIT	64.7	—	64.7	—	64.7	65.4	12.9	78.2
Interest	—	—	—	—	—	—	—	—
Profit Before Tax	64.7	—	64.7	—	64.7	65.4	12.9	78.2
Pawn Loans Outstanding	117.2	—	117.2	—	117.2	86.8	—	86.8
Inventory, Net	69.1	—	69.1	—	69.1	90.1	—	90.1
Net Earning Assets	186.3	—	186.3	—	186.3	176.9	—	176.9

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

Footnote (A) Amount includes \$2.2 million of civil unrest shrink/robbery losses

Footnote (B) Amount includes \$0.5 million of Covid-19 related adjustments

Footnote (C) Amount includes \$10 million of Goodwill impairment

Footnote (D) Amount includes \$0.2 million civil unrest disposal of asset costs

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

\$ Millions	Base	Item	Adjusted	Constant	Adjusted	Base	Item	Adjusted
	FY21	Adjustments	Base	Currency	Constant	FY20	Adjustments	Base
	FY21	FY21	FY21	Impact	Currency	FY20	FY20	FY20
				FY21	FY21			
Revenues	122.8	—	122.8	(1.7)	121.0	138.4	—	138.4
PSC Revenue	43.5	—	43.5	(0.6)	42.9	50.5	—	50.5
Merchandise Gross Profit	24.6	—	24.6	(0.4)	24.2	19.8	—	19.9
<i>Merchandise Margin</i>	35 %		35 %		35 %	25 %		25 %
Scrap Gross Profit	0.9	—	0.9	—	0.9	0.7	—	0.7
<i>Scrap Gross Margin</i>	9 %		9 %		9 %	8 %		8 %
Net Revenue	68.9	—	68.9	(1.0)	67.9	71.0	—	71.0
Store Expenses	54.0	—	54.0	(0.7)	53.3	53.5	—	53.5
Impairment of Goodwill, Intangibles and Other Assets	—	—	—	—	—	35.9	(35.9) (C)	—
Other Charges	0.5	(0.5) (A)	—	—	—	—	—	—
Other (Income)/Expenses	(0.4)	0.1 (B)	(0.3)	—	(0.3)	(0.5)	0.5 (D)	—
EBITDA	14.8	0.4	15.2	(0.3)	14.9	(17.9)	35.5	17.6
Depreciation and Amortization	5.5	—	5.5	(0.1)	5.4	5.5	—	5.5
EBIT	9.3	0.4	9.7	(0.2)	9.5	(23.4)	35.5	12.1
Interest	(1.8)	—	(1.8)	—	(1.8)	(0.8)	(0.3) (E)	(1.1)
Profit (Loss) Before Tax	11.1	0.4	11.5	(0.2)	11.3	(22.6)	35.8	13.2
Pawn Loans Outstanding	40.0	—	40.0	(4.0)	36.0	26.4	—	26.4
Inventory, Net	23.1	—	23.1	(2.7)	20.5	33.0	—	33.0
Net Earning Assets	63.1	—	63.1	(6.6)	56.5	59.4	—	59.4

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

Footnote (A) Amounts includes \$0.5 million FX Peru reserve

Footnote (B) Amounts includes \$0.1 million FX gain impact

Footnote (C) Amounts includes \$35.9 million of Goodwill and Trade name impairments

Footnote (D) Amounts includes \$0.5 million FX gain impact

Footnote (E) Amount includes \$0.3 million of non-cash interest

Consolidated Growth FY19-FY21 Reconciliation*

\$ Millions	FY18	FY18	FY18	FY18	FY18	FY19	FY19	FY19	FY19	FY19
	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY
Continuing Ops PBT	19.7	17.5	15.5	2.9	55.5	(4.7)	5.0	3.1	0.3	3.7
Add Back Net Interest	1.6	1.6	3.0	4.6	10.8	5.5	5.5	6.7	4.0	21.6
Add Back Depreciation and Amortization	5.7	6.5	6.1	7.2	25.5	6.8	7.0	7.3	7.7	28.8
Continuing Ops EBITDA	27.0	25.5	24.7	14.7	91.8	7.6	17.5	17.1	12.0	54.1
Discrete Adjustments	0.4	(0.2)	(5.1)	12.0	7.1	20.7	5.3	4.7	7.3	38.1
Adjusted EBITDA	27.4	25.3	19.6	26.7	98.9	28.3	22.8	21.7	19.3	92.1
Constant Currency	(0.2)	(0.7)	(1.1)	(1.0)	(3.1)	0.2	(0.1)	(1.0)	(0.5)	(1.4)
Currency Adjusted Continuing Ops EBITDA	27.1	24.5	18.5	25.7	95.9	28.5	22.7	20.7	18.8	90.7
Continuing Ops Net Revenue	122.1	120.3	114.7	124.5	481.5	130.0	127.7	115.9	120.9	494.4
Discrete Adjustments	—	—	—	—	—	—	(1.1)	4.6	0.3	3.7
Adjusted Net Revenue	122.1	120.3	114.7	124.5	481.5	130.0	126.6	120.4	121.1	498.2
Constant Currency	(0.6)	(1.2)	(3.0)	(2.8)	(7.7)	0.6	(0.6)	(3.6)	(2.2)	(5.8)
Currency Adjusted Continuing Ops Net Revenue	121.5	119.0	111.7	121.6	473.8	130.7	126.0	116.8	118.9	492.3
EBITDA Margin	22 %	21 %	17 %	21 %	20 %	22 %	18 %	18 %	16 %	18 %

\$ Millions	FY20	FY20	FY20	FY20	FY20	FY21	FY21	FY21
	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3
PBT	3.0	(34.2)	(10.2)	(28.7)	(70.1)	5.5	6.8	(0.8)
Add Back Net Interest	4.5	4.9	4.8	5.1	19.3	4.6	4.9	5.1
Add Back Depreciation and Amortization	7.7	7.8	7.7	7.7	30.8	7.6	8.1	7.4
EBITDA	15.2	(21.5)	2.2	(16.0)	(20.0)	17.7	19.8	11.7
Discrete Adjustments	7.7	47.4	3.0	28.2	86.3	(0.5)	0.2	0.8
Adjusted EBITDA	22.9	25.9	5.2	12.3	66.3	17.2	20.0	12.5
Constant Currency	—	—	—	—	—	0.3	—	(0.5)
Currency Adjusted EBITDA	22.9	25.9	5.2	12.3	66.3	17.4	20.0	12.0
Net Revenue	130.1	127.4	102.2	89.6	449.2	108.4	113.7	108.0
Discrete Adjustments	—	—	2.2	—	2.2	—	—	—
Adjusted Net Revenue	130.1	127.4	104.4	89.6	451.5	108.4	113.7	108.0
Constant Currency	—	—	—	—	—	1.1	0.4	(2.5)
Currency Adjusted Net Revenue	130.1	127.4	104.4	89.6	451.5	109.5	114.1	105.5
EBITDA Margin	18 %	20 %	5 %	14 %	15 %	16 %	17 %	11 %

Pawn Businesses FY18-FY21 Reconciliation*

	FY18	FY18	FY18	FY18	FY18	FY19	FY19	FY19	FY19	FY19	FY20	FY20	FY20	FY20	FY20	FY21	FY21	FY21
\$ Millions	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3
U.S. Pawn PBT	27.8	28.2	21.3	25.5	102.7	27.4	28.4	23.6	22.2	101.7	28.6	20.4	16.5	7.7	73.1	20.7	25.7	18.2
Add Back Net Interest	—	—	—	0.1	0.1	—	—	—	—	—	—	—	—	—	—	—	—	—
Add Back Depreciation and Amortization	2.8	3.5	3.0	3.5	12.9	3.0	3.0	2.9	2.9	11.9	2.9	2.7	2.7	2.7	11.0	2.7	2.6	2.6
U.S. Pawn EBITDA	30.6	31.7	24.3	29.1	115.7	30.5	31.4	26.6	25.1	113.6	31.4	23.1	19.2	10.4	84.1	23.5	28.4	20.8
Discrete Adjustments	0.3	(0.2)	—	—	0.1	2.9	—	—	0.8	3.7	—	10.0	2.9	3.0	15.9	—	—	—
Adjusted U.S. Pawn EBITDA	30.9	31.5	24.3	29.1	115.8	33.3	31.4	26.6	26.0	117.2	31.4	33.1	22.1	13.4	100.0	23.5	28.4	20.8
U.S. Pawn Net Revenue	96.8	97.0	89.6	95.6	379.0	101.3	98.9	92.0	93.8	386.0	99.5	100.7	85.8	73.2	359.2	85.6	92.1	83.3
Discrete Adjustments	—	—	—	—	—	—	—	—	0.3	0.3	—	—	2.2	—	2.2	—	—	—
Adjusted U.S. Pawn Net Revenue	96.8	97.0	89.6	95.6	379.0	101.3	98.9	92.0	94.1	386.3	99.5	100.7	88.0	73.2	361.4	85.6	92.1	83.3
	FY18	FY18	FY18	FY18	FY18	FY19	FY19	FY19	FY19	FY19	FY20	FY20	FY20	FY20	FY20	FY21	FY21	FY21
\$ Millions	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3
Latin America Pawn PBT	8.6	6.8	8.7	9.1	33.2	6.8	9.5	2.1	5.8	24.1	8.1	(30.1)	(0.7)	(3.9)	(26.7)	5.0	2.4	3.6
Add Back Net Interest	(0.6)	(0.8)	(0.7)	(0.5)	(2.6)	(0.4)	(0.4)	1.1	(0.3)	—	(0.4)	—	(0.5)	(0.1)	(0.9)	(0.8)	(0.6)	(0.5)
Add Back Depreciation and Amortization	0.8	0.9	1.0	1.4	4.1	1.4	1.5	1.6	1.7	6.3	1.9	1.9	1.6	1.8	7.3	1.9	1.8	1.8
Latin America Pawn EBITDA	8.8	7.0	8.9	9.9	34.6	7.8	10.6	4.8	7.2	30.4	9.7	(28.2)	0.4	(2.0)	(20.2)	6.1	3.7	4.9
Discrete Adjustments	—	—	—	—	—	1.7	(1.8)	4.6	0.6	5.2	(0.1)	35.7	(0.1)	2.8	38.3	(0.1)	0.2	0.5
Constant Currency Impact	(0.1)	(0.3)	(1.0)	(1.0)	(2.4)	0.2	(0.2)	(1.2)	(0.6)	(1.8)	—	—	—	—	—	0.3	—	(0.6)
Adjusted Latin America Pawn EBITDA	8.7	6.7	8.0	8.8	32.2	9.8	8.6	8.2	7.2	33.8	9.6	7.5	0.3	0.8	18.1	6.2	3.9	4.8
Latin America Pawn Net Revenue	23.8	22.0	23.9	26.6	96.2	27.5	28.0	23.2	26.6	105.2	29.7	25.8	15.4	16.1	87.0	22.7	21.5	24.7
Discrete Adjustments	—	—	—	—	—	—	(1.1)	4.6	—	3.5	—	—	—	—	—	—	—	—
Constant Currency Impact	(0.2)	(0.9)	(0.3)	(2.8)	(6.6)	0.6	(0.6)	(3.6)	(2.2)	(5.8)	—	—	—	—	—	1.1	0.4	(2.5)
Adjusted Latin America Pawn Net Revenue	23.6	21.1	23.6	23.8	89.6	28.1	27.4	19.6	24.4	99.4	29.7	25.8	15.4	16.1	87.0	23.8	21.9	22.2
Latin America Same Store PLO Growth																		
GAAP	16 %	11 %	(2)%	4 %	4 %	10 %	4 %	4 %	(6)%	(6)%	2 %	(12)%	(38)%	(41)%	(41)%	(36)%	(22)%	31 %
Constant Currency	11 %	9 %	8 %	7 %	7 %	11 %	9 %	2 %	(3)%	(3)%	(1)%	— %	(29)%	(35)%	(35)%	(34)%	(29)%	19 %

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

Constant Currency

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

Constant currency results reported herein are calculated by translating consolidated balance sheet and consolidated statement of operations items denominated in local currency to U.S. dollars using the exchange rate from the prior-year comparable period, as opposed to the current period, in order to exclude the effects of foreign currency rate fluctuations. 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 months and the nine months ended June 30, 2021 and June 30, 2020 were as follows:

	June 30,		Three Months Ended June 30,		Nine Months Ended June 30,	
	2021	2020	2021	2020	2021	2020
Mexican peso	19.9	23.1	20.0	23.3	20.3	20.8
Guatemalan quetzal	7.6	7.5	7.6	7.5	7.6	7.5
Honduran lempira	23.6	24.4	23.7	24.4	23.8	24.3
Peruvian sol	3.9	3.5	3.8	3.4	3.7	3.4