

EZCORP[®] **FOURTH QUARTER AND FULL YEAR FISCAL 2024 EARNINGS**

NOVEMBER 2024



FORWARD LOOKING STATEMENTS

This presentation contains certain forward-looking statements. These statements are based on the company's current expectations as to the outcome and timing of future events. All statements, other than statements of historical facts, that address activities or results that the company plans, expects, believes, projects, estimates or anticipates will, should or may occur in the future are forward-looking statements. Actual results for future periods may differ materially from those expressed or implied by these forward-looking statements due to a number of uncertainties and other factors, including operating risks, liquidity risks, legislative or regulatory developments, market factors and current or future litigation.

For a discussion of these and other factors affecting the company's business and prospects, see the company's annual, quarterly and other reports filed with the Securities and Exchange Commission. The company undertakes no obligation to update or revise forward-looking statements to reflect changed assumptions, the occurrence of unanticipated events or changes to future operating results over time.

OTHER AVAILABLE INFORMATION

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

ADJUSTED INFORMATION

Unless otherwise specified, all amounts in this presentation reflect certain non-GAAP adjustments for various discrete items and constant currency. FY24 results are presented in constant currency using FY23 rates. Prior years use actual foreign exchange rates. For a discussion of the comparable GAAP amounts, see "EZCORP GAAP Results" and "GAAP to Non-GAAP Reconciliation" in the Appendix.

COMPARISONS

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

DEFINED TERMS

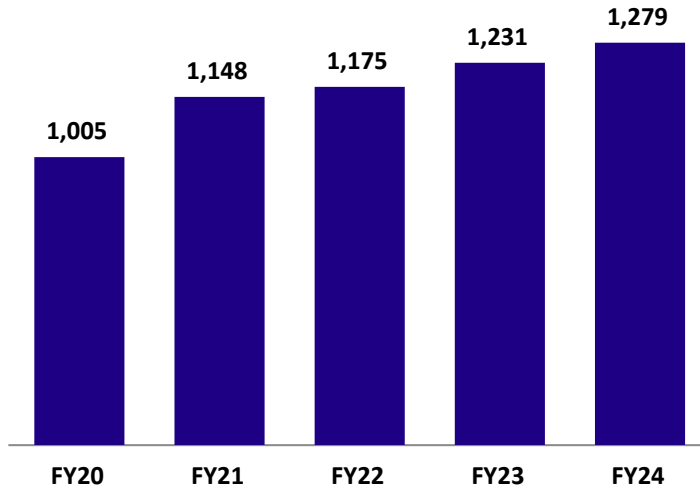
See Appendix for definition of terms and acronyms used in this presentation.

Q4 FY24 STORE GROWTH AND BALANCE SHEET HIGHLIGHTS

(\$ millions, except for store count)



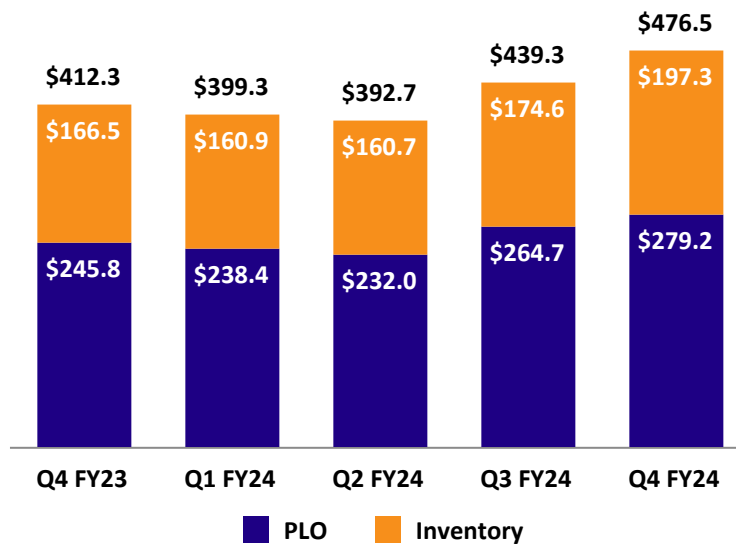
STORE COUNT



- Opened 20 de novo stores in LatAm, comprised of, 11 stores in Mexico, 8 stores in Guatemala and 1 store in Honduras
- Acquired 1 store in the U.S.



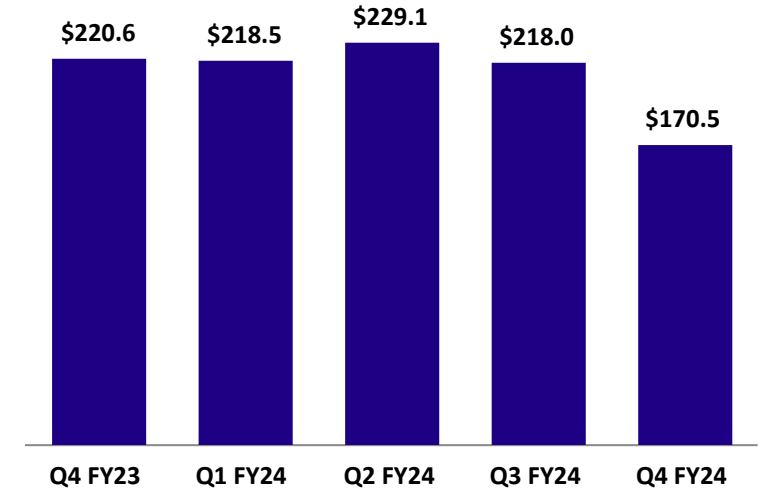
EARNING ASSETS



- Record-setting PLO balance of \$279.2M, up 14%, leading to a 12% increase in PSC
- PLO/Inventory ratio remains healthy at 1.4x



CASH BALANCE (GAAP)

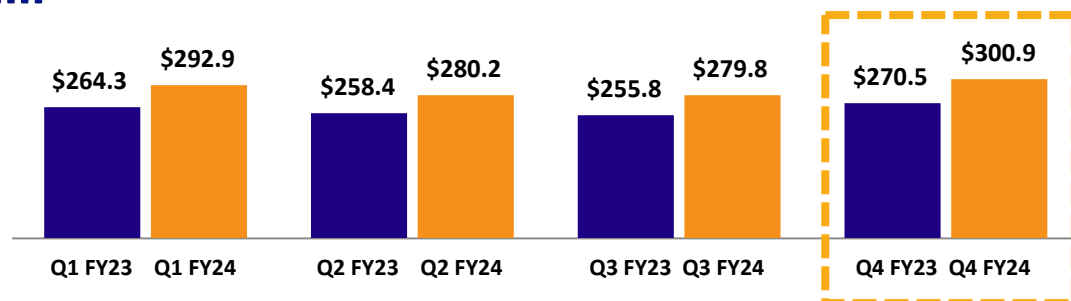


- \$170.5M cash balance, down from \$220.6M, due to convertible debt payoff, increase in earning assets, acquisitions and investments, and share repurchases, partially offset by cash from operating activities. Specifically we:
 - Paid the principal balance of \$34.4M in cash and issued 77,328 shares in relation to the convertible notes with a maturity date in July 2024
 - Purchased \$3.0M of shares in Q4

Q4 FY24 FINANCIAL HIGHLIGHTS

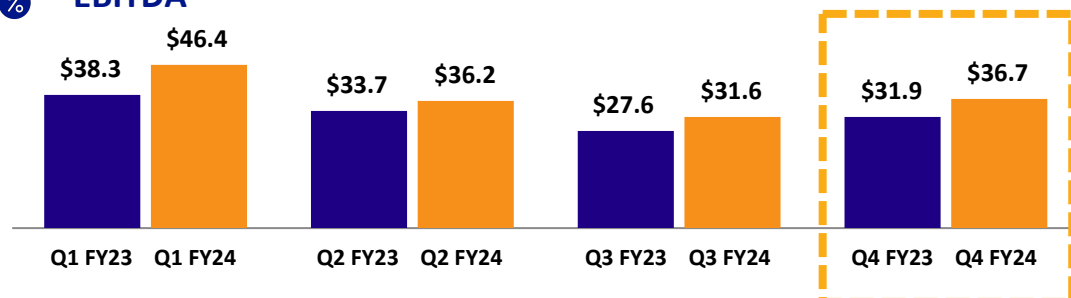
(\$ millions, except per share amounts)

TOTAL REVENUES



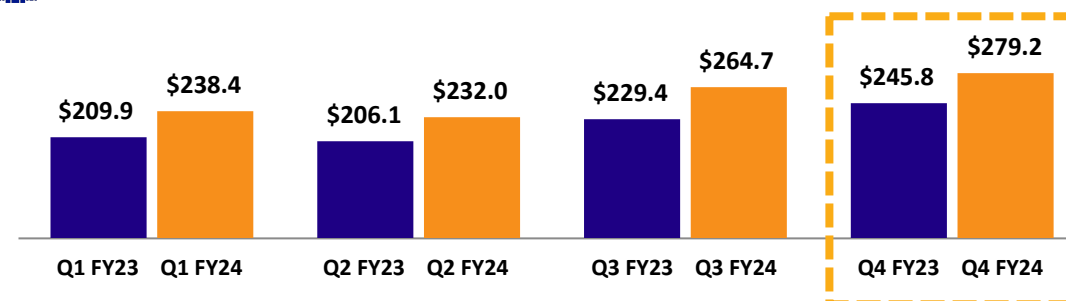
- Record Q4 total revenues of \$300.9M, up 11%, driven by higher PSC and sales
- Merchandise sales of \$165.5M, up 9%; same-store sales, up 8%
- Gross profit of \$178.9M, up 12%, driven by PSC and sales gross profit

EBITDA



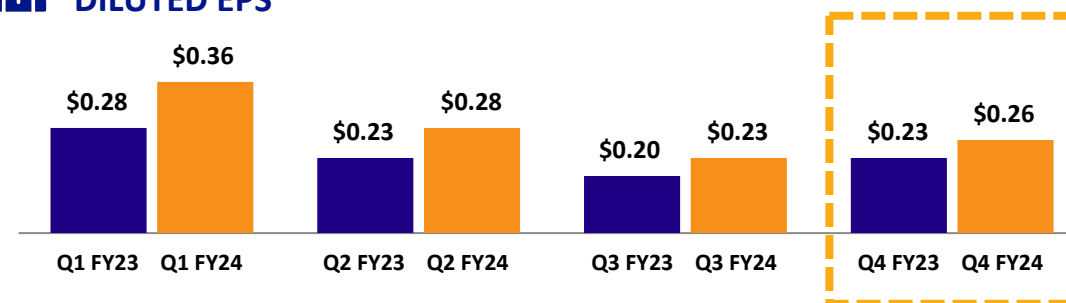
- EBITDA of \$36.7M, up 15%
- EBITDA margin of 12%, up 45 bps

PLO



- Strong consumer demand and improved lending models continue to propel PLO, resulting in a record balance of \$279.2M, up 14%
- PSC of \$117.2M, up 12%

DILUTED EPS



- Diluted EPS of \$0.26, up 13%

Q4 FY24 BUSINESS STRATEGY HIGHLIGHTS

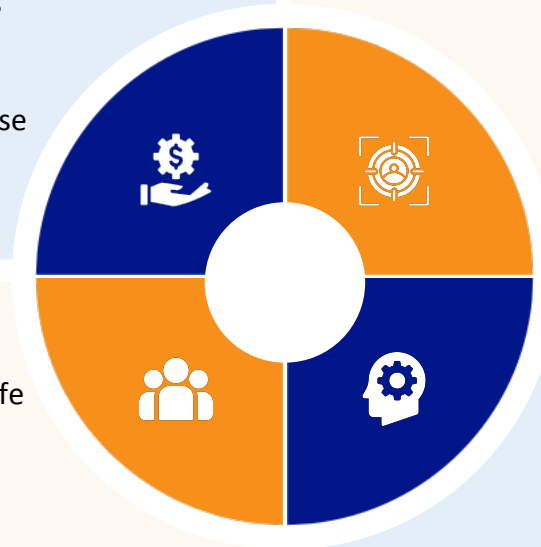
Progression towards our Strategic Goals

STRENGTHEN THE CORE

- Grew LatAm gross profit by 20% through improvements to automated pricing and loan guidance and enhanced focus on customer service
- Continued gross profit growth in the U.S. by consistent focus on developing our people, serving our customers, and executing on pawn fundamentals
- Continued to improve store systems and processes to increase speed of service

TEAM MEMBERS

- Refined scheduling processes in LatAm to strengthen work-life balance
- Launched comprehensive training on the structure of FY25 incentive programs, ensuring team members understand earning potential and performance criteria
- Strengthened our talent and succession tools to ensure EZCORP is best equipped to identify, develop, and retain top talent



CUSTOMER FOCUS

- Grew EZ+ Rewards members to 5.4M globally, up 44%
- Increased transacting customers by 3%, with transacting EZ+ members up 9%, comprising 76% of total
- Increased visits to websites to 1.7M, up 23%, enabled by direct-to-site and non-paid search engine visitation
- Maintained a high level of customer service evidenced by Google Review rating of 4.7+ (out of 5) across all geographies

INNOVATE & GROW

- Opened 20 de-novo stores in LatAm
- Acquired 1 store in Florida
- Collected \$24.2M in U.S. online payments, up \$6.2M
- Increased adoption of MX online payments with 13% of extensions and layaways now online
- Grew Max Pawn luxury e-commerce sales by 6x, capturing demand for affordable luxury, driven by eBay sales
- Implemented EZ+ Rewards changes in July to align global benefits, grow email and SMS opt-ins, and improve overall program profitability



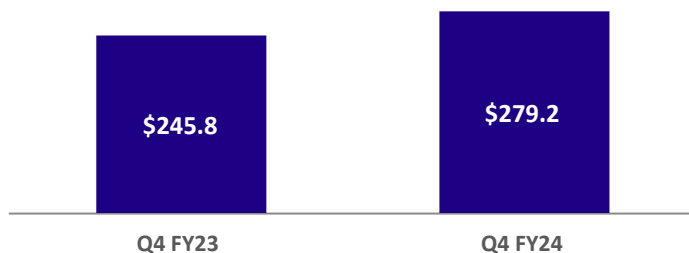
EZCORP[®]

FINANCIAL HIGHLIGHTS

Q4 FY24 FINANCIAL RESULTS – CONSOLIDATED

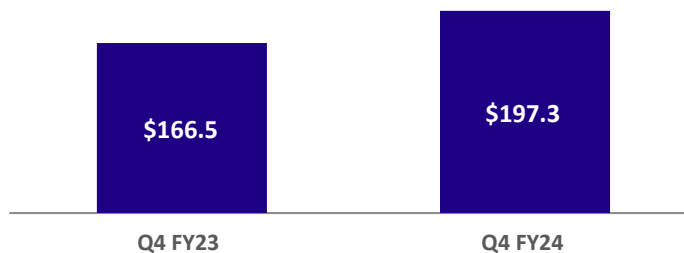
(\$ millions)

Pawn Loans Outstanding



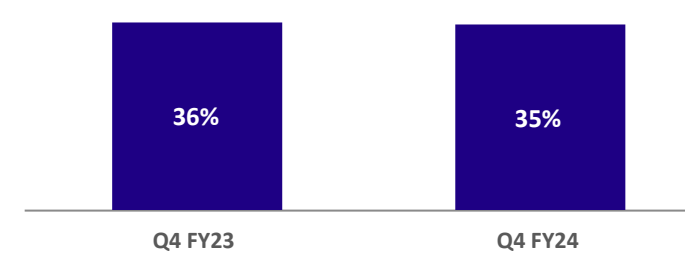
- PLO balance up 14%, 13% on a same-store basis, due to improved operational performance and continued strong pawn demand

Inventory



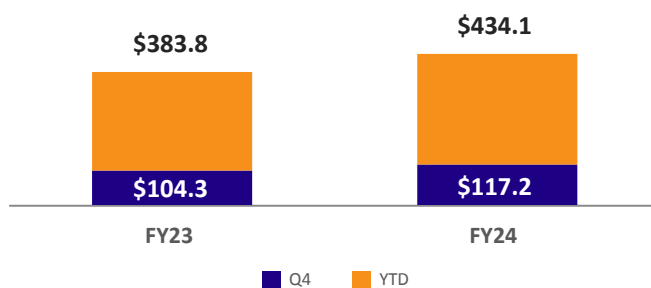
- Inventory increased 18%, aligned with PLO increase
- Inventory turnover decreased to 2.6x, from 2.7x
- Aged GM increased to 1.7% (\$1.4M) of total GM inventory

Merchandise Margin



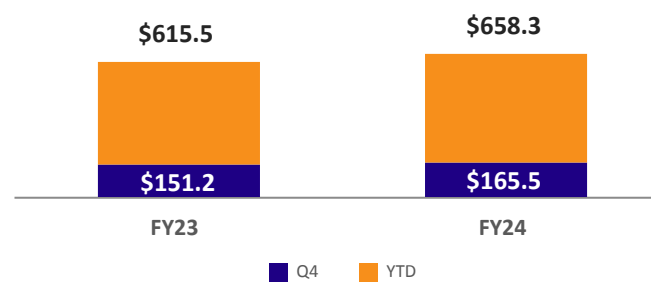
- Merchandise sales gross profit up 8%, due to increased sales
- Margins decreased by 100 basis points, staying within our target range

Pawn Service Charges



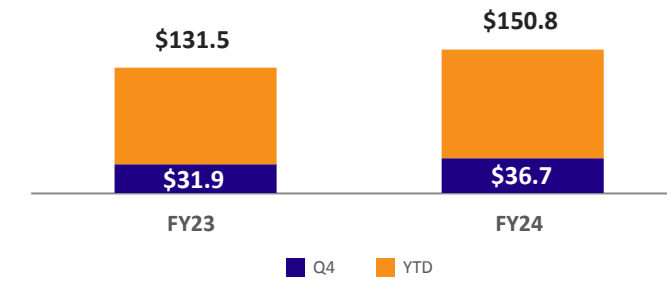
- PSC up 12%, primarily driven by same-store PLO growth

Merchandise Sales



- Merchandise sales up 9%, 8% on a same-store basis

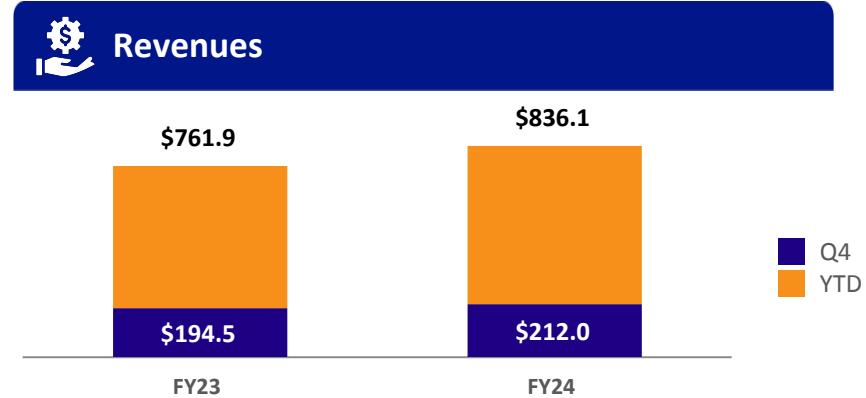
EBITDA



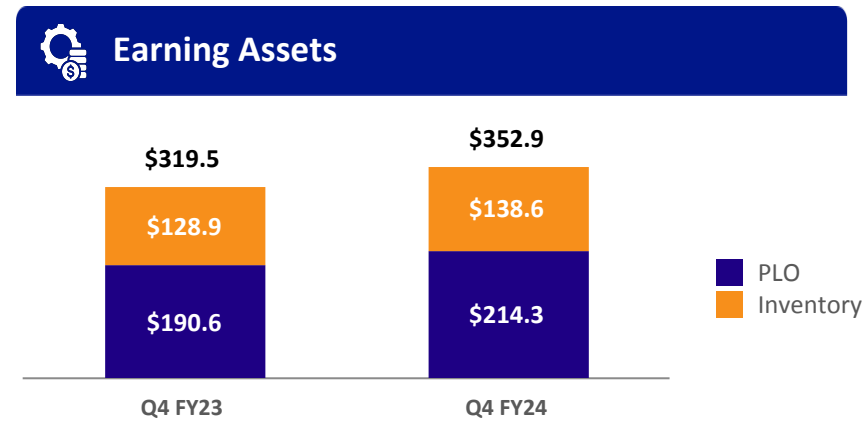
- EBITDA improved \$4.8M, up 15%, driven by higher PSC, offset by a 10% increase in expenses
- EBITDA margin 12%, up 45 bps

Q4 FY24 U.S. PAWN SEGMENT

(\$ millions)



- Total revenues increased \$17.5M or 9%

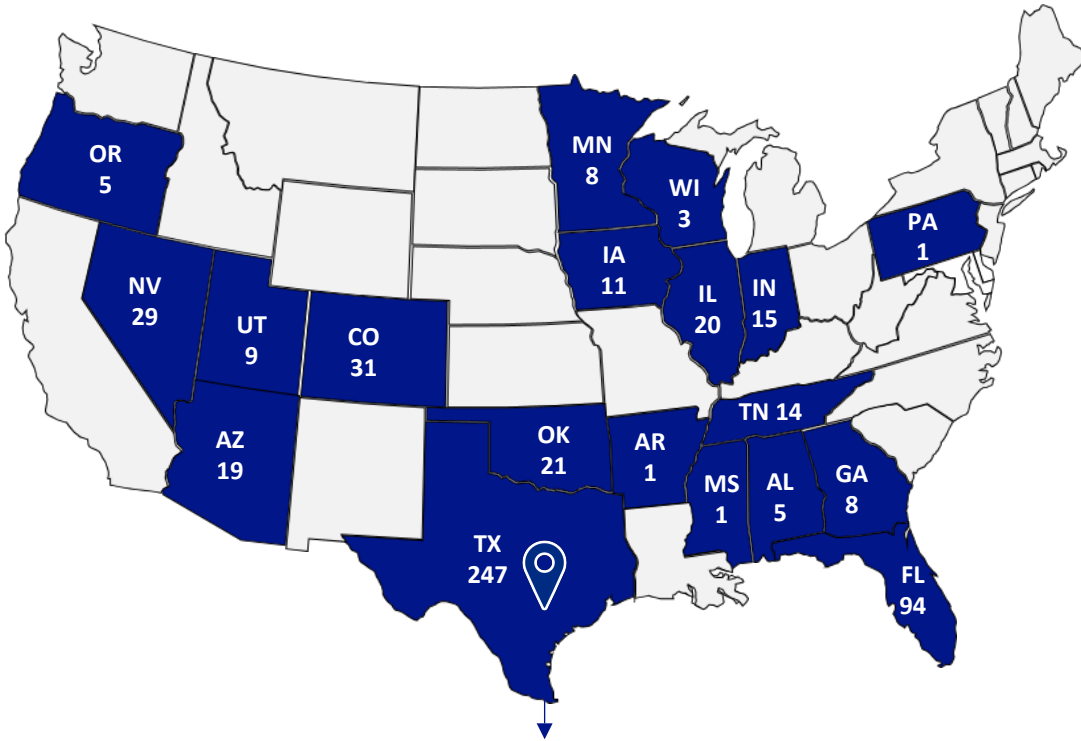


- Earning assets increased 10%, driven by PLO increase of 12% and inventory increase of 8%

Q4 FY24 U.S. PAWN SEGMENT



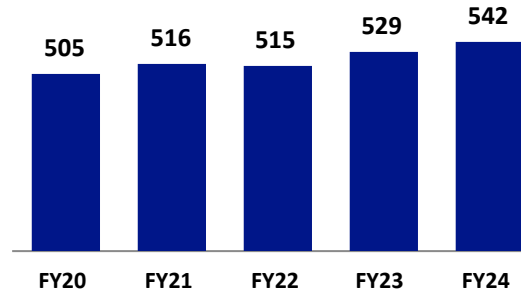
542 stores in 19 states



EZCORP corporate headquarters located in Austin, Texas



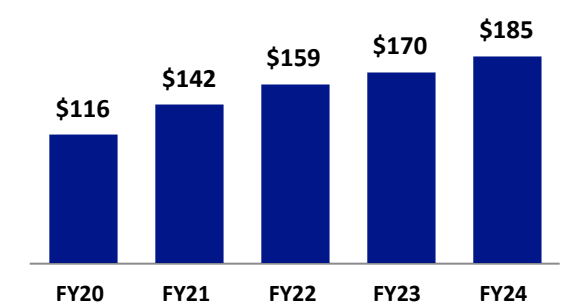
Store Count



- Acquired 1 store in the quarter



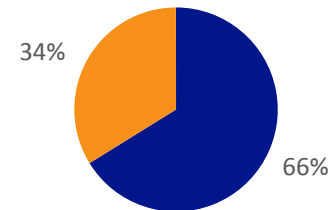
Average Loan Size (GAAP)



- Average loan size up 9%, driven primarily by increased gold price



PLO Composition (GAAP)

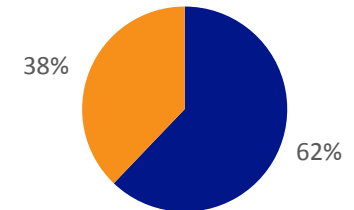


Jewelry General Merchandise

- Jewelry composition up 60 basis points, due to increased gold price



Inventory Composition (GAAP)



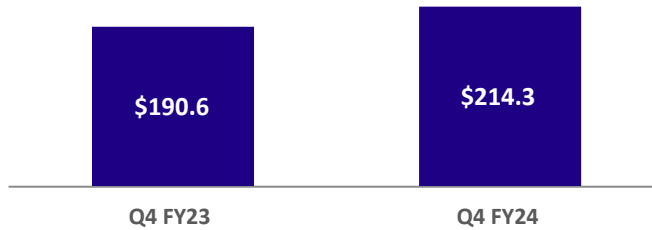
Jewelry General Merchandise

- General Merchandise composition up 20 basis points, driven by sporting goods, electronics and tools

Q4 FY24 FINANCIAL RESULTS – U.S. PAWN

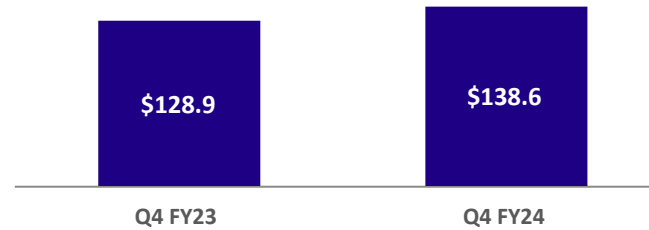
(\$ millions)

Pawn Loans Outstanding



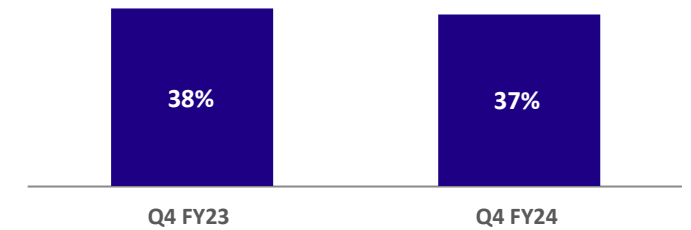
- PLO balance up 12% on a total and same-store basis due to improved operational performance and continued strong pawn demand

Inventory



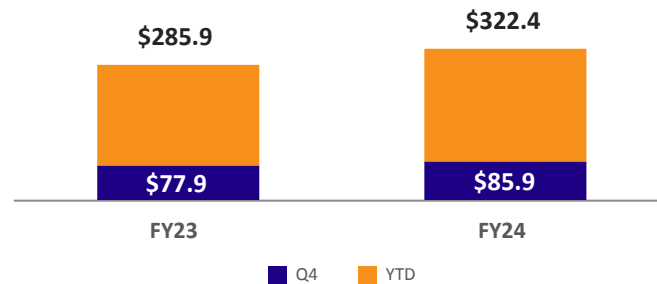
- Inventory increased 8% in line with PLO increase
- Inventory turnover increased to 2.5x from 2.4x
- Aged GM increased to 2.6% (\$1.2M); Excluding luxury handbags, remains under 1% of total GM inventory

Merchandise Margin



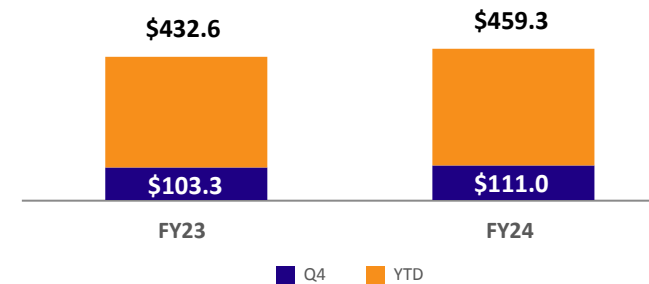
- Merchandise sales gross profit up 4%, due to increased sales
- Margin decreased 100 basis points, with a focus on inventory turnover

Pawn Service Charges



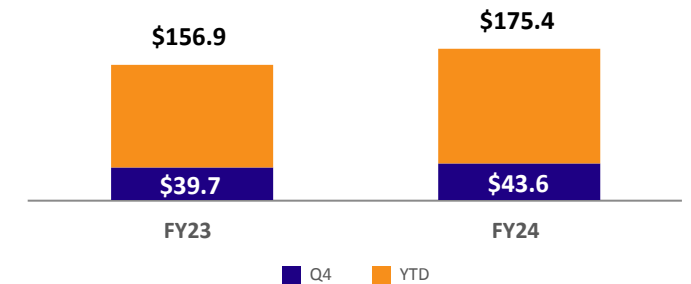
- PSC up 10%, primarily driven by same-store PLO growth

Merchandise Sales



- Merchandise sales up 7%, 6% on a same-store basis

EBITDA



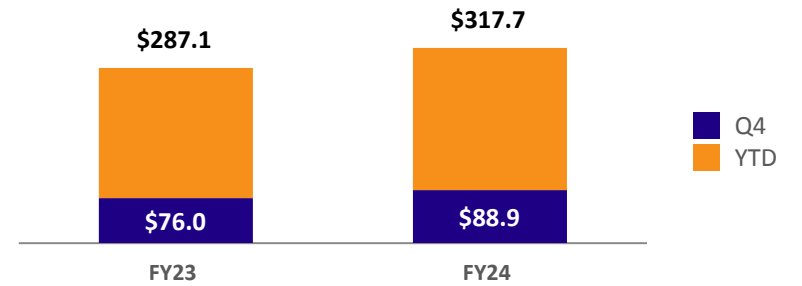
- EBITDA improved \$3.9M or 10%, primarily due to higher PSC, offset by a 10% increase in expenses. Same-store expenses increased 7%, primarily driven by labor costs
- EBITDA margin 21%, up 24 bps

Q4 FY24 LATIN AMERICA PAWN SEGMENT

(\$ millions)

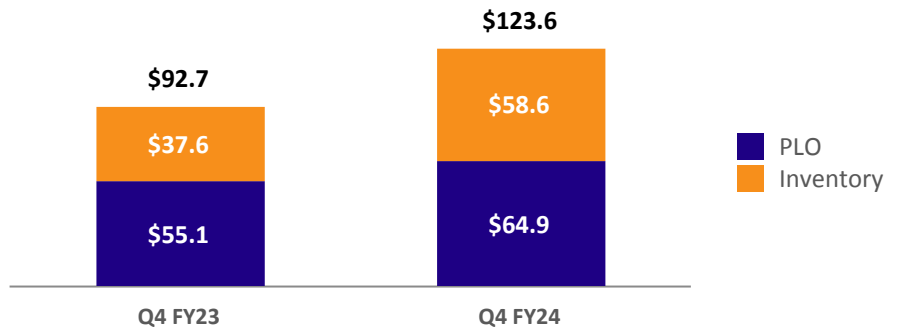


Revenues



- Total revenues increased \$12.9M or 17%

Earning Assets



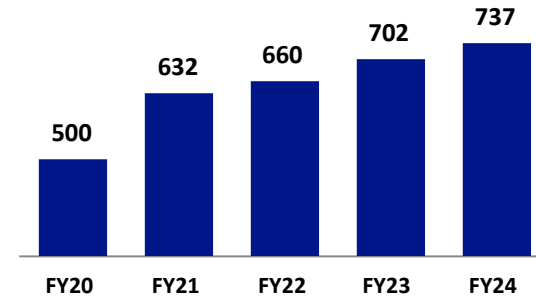
- Earning assets increased 33%, driven by PLO up 18% and inventory up 56%

Q4 FY24 LATIN AMERICA PAWN SEGMENT

737 stores in 4 countries

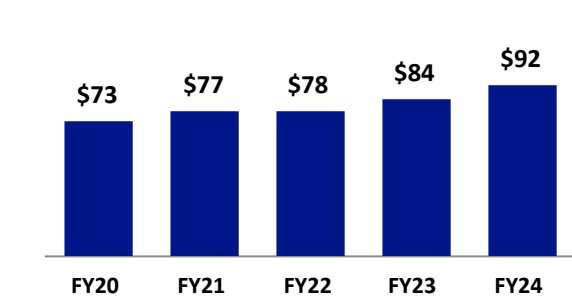


Store Count



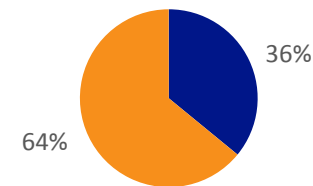
- Opened 11 stores in Mexico, 8 stores in Guatemala, and 1 store in Honduras

Average Loan Size (GAAP)



- Average loan size up 10% (7% on a constant currency basis), driven by higher jewelry PLO composition

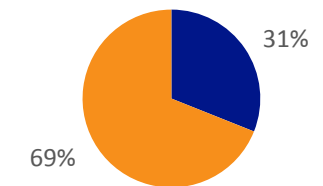
PLO Composition (GAAP)



Jewelry General Merchandise

- Jewelry composition up 400 basis points, with an operational focus on growing this category, especially in Mexico

Inventory Composition (GAAP)



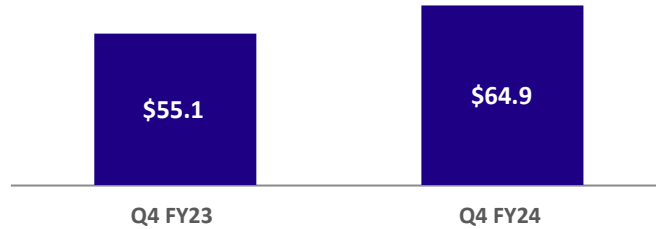
Jewelry General Merchandise

- Jewelry composition up 200 basis points

Q4 FY24 FINANCIAL RESULTS – LATIN AMERICA PAWN

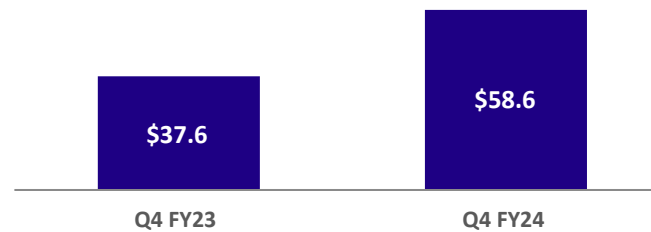
(\$ millions)

Pawn Loans Outstanding



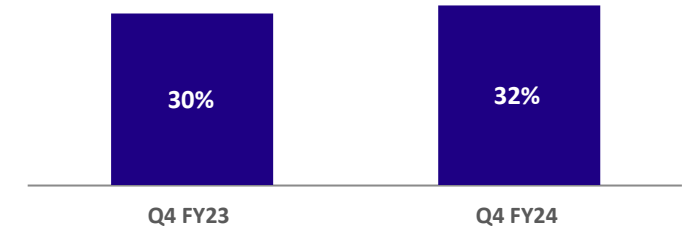
- PLO balance up 18%, 16% on a same-store basis, due to improved operational performance and increased loan demand

Inventory



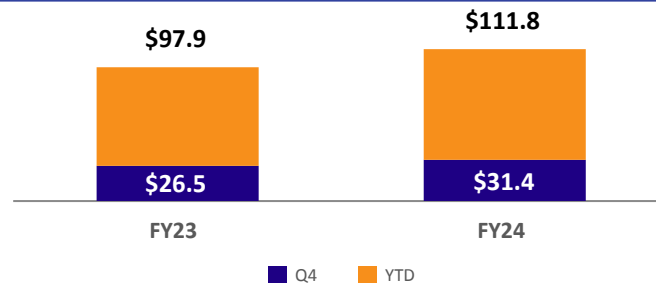
- Inventory increased 56% driven by PLO and lower than normal inventory in Q4 last year
- Inventory turnover decreased to 2.8x from 3.6x
- Aged GM under 1% of total GM inventory

Merchandise Margin



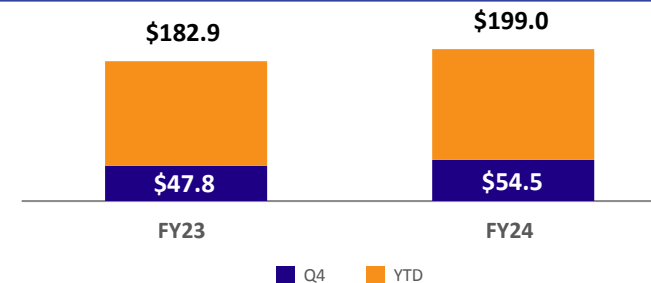
- Merchandise sales gross profit up 19%, driven by increased sales, up 14%, and margin improvement of 200 bps

Pawn Service Charges



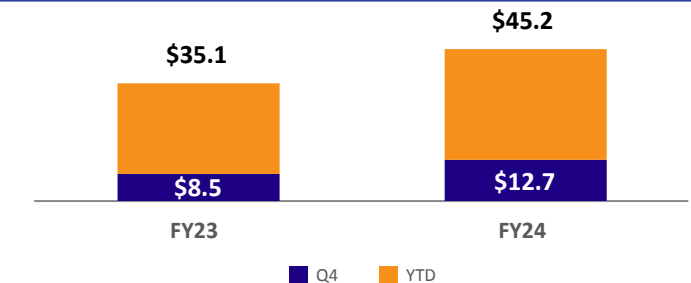
- PSC up 19%, driven by same-store PLO growth

Merchandise Sales



- Merchandise sales up 14%, 12% on a same-store basis

EBITDA



- EBITDA improved \$4.2M or 50%, primarily driven by higher PSC, offset by increased expenses of 10%. Same-store expenses increased 7%, primarily due to labor and rent
- EBITDA margin 14%, up 312 bps



EZCORP[®]

**STRATEGY RECAP
FY21 TO FY24**

FY21 TO FY24 STRATEGY RECAP

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

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

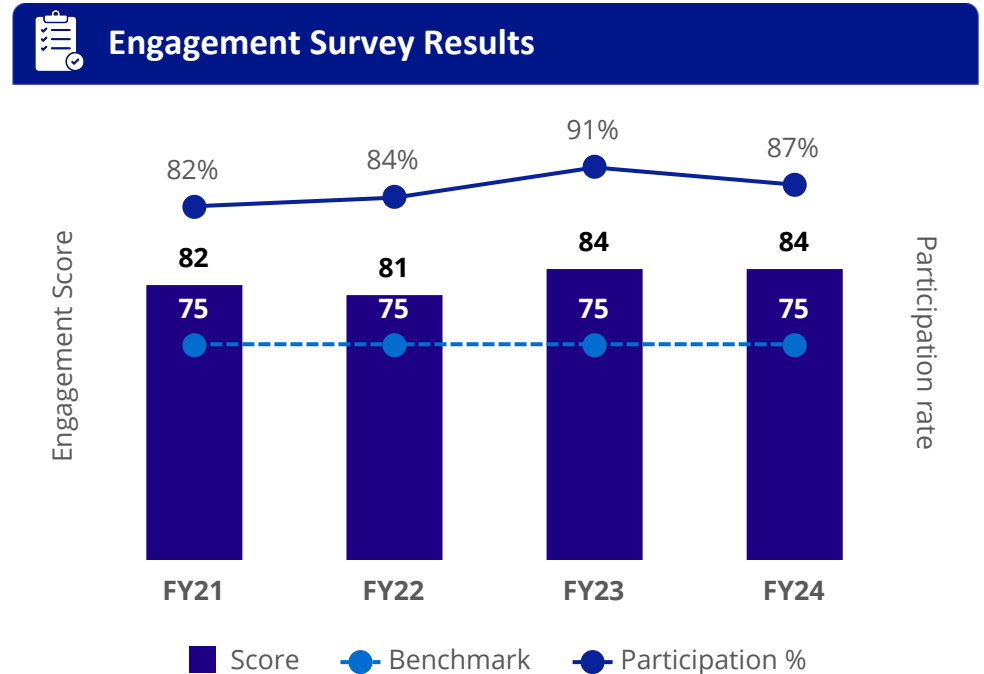
Key Strategic Focus Areas



PEOPLE, PAWN & PASSION

Our commitment to improving culture and pawn fundamentals drove record-setting FY24 results

- Invested in building and retaining engaged store teams
 - Enhanced career path training and implemented tools for individual development plans
 - Introduced additional affinity groups and increased participation in formal mentorship programs
 - Improved the team member experience with new communications channels and enhanced in-store processes
 - Implemented a global scheduling tool providing team members enhanced flexibility and providing stronger alignment to work-life balance
- Enhanced Field Incentive Plans to more effectively drive expected behaviors and activity, maximizing compensation investment and increased retention
- Elevated retail customer experience:
 - Upgraded pricing guidance and renewed encouragement to negotiate to close sales
 - Improved retail presentation and display with new retail sales floor layouts in LatAm and key categories in the U.S. including jewelry
 - Expanded 3rd-party retail financing solutions and new layaway options in the U.S.
- Initiated cultural transformation in the U.S. (FY20) and in LatAm (FY22), evidenced in FY23 and FY24 by survey participation and engagement scores substantially above global benchmarks



Our commitment to People, Pawn & Passion led to record PLO and Revenue growth with sustainable improvement in ROEA

CONSOLIDATED EARNINGS PERFORMANCE

Earnings

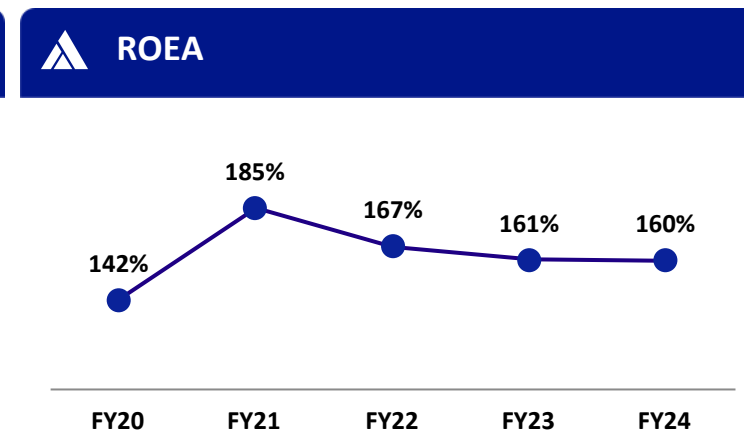
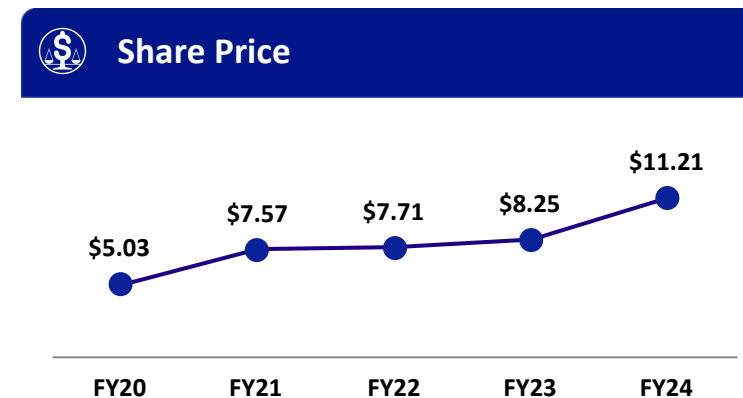
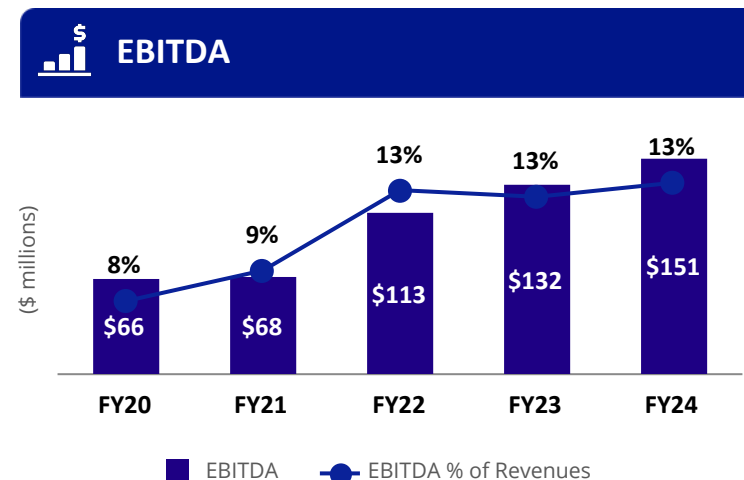
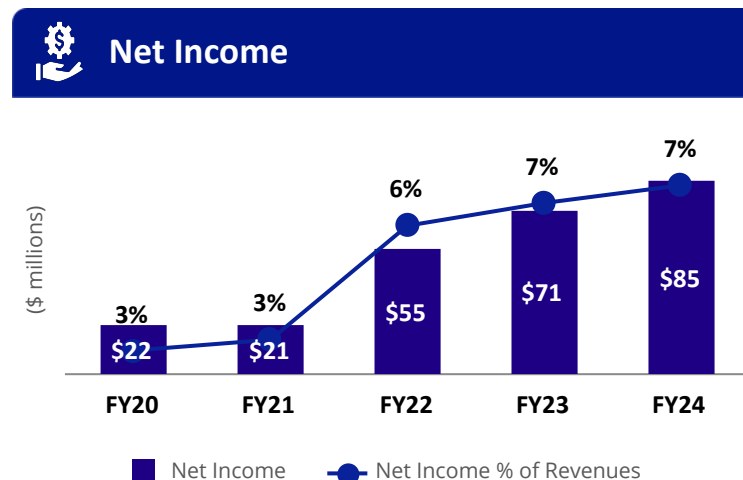
- Focus on People, Pawn & Passion and store growth has driven significant earnings and margin improvement. Since FY20:
 - Net Income is up 3.9x
 - EBITDA is up 2.3x

Share Price

- Share price has increased by 123% in 4 years, a CAGR of 22%

ROEA

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

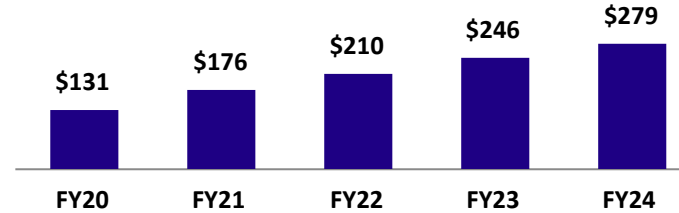


CONSOLIDATED PLO AND PSC PERFORMANCE

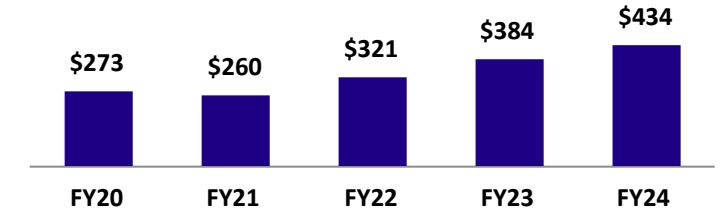
(\$ millions)

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

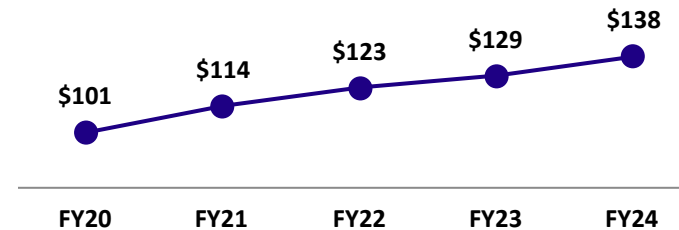
LOAN Pawn Loans Outstanding



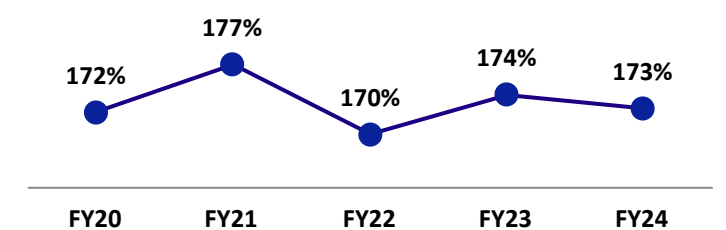
PAWN Pawn Service Charges



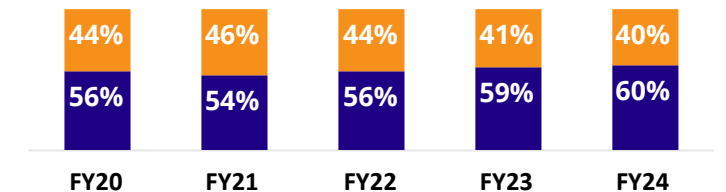
PAWN Average Pawn Loan Size



PAWN PLO Yield



PAWN PLO Composition



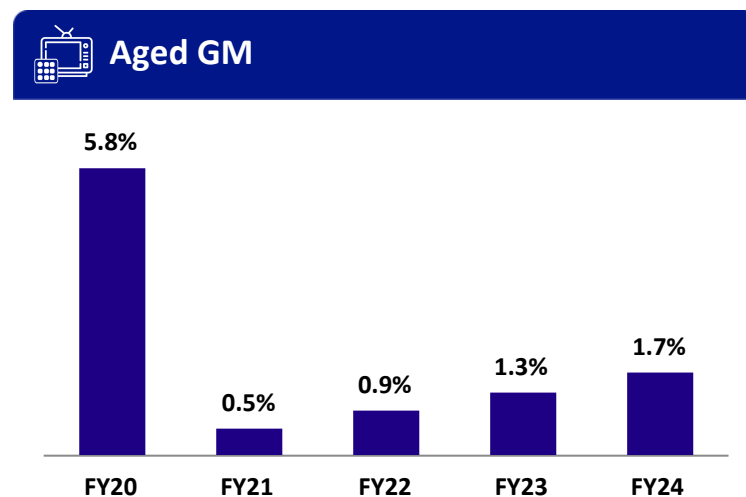
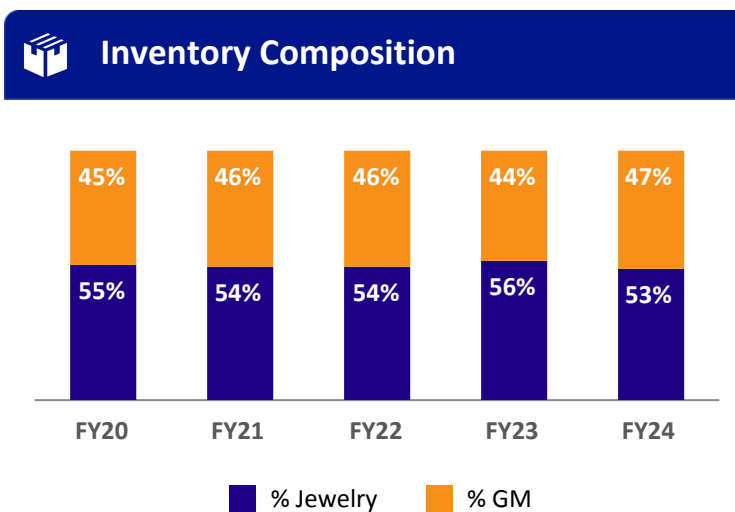
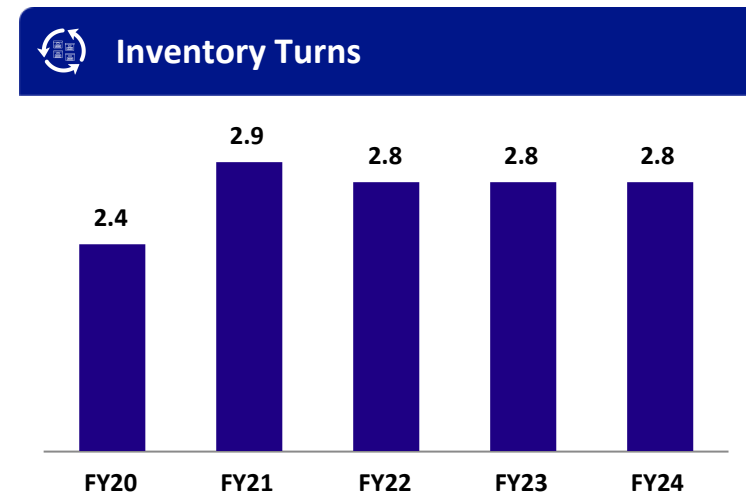
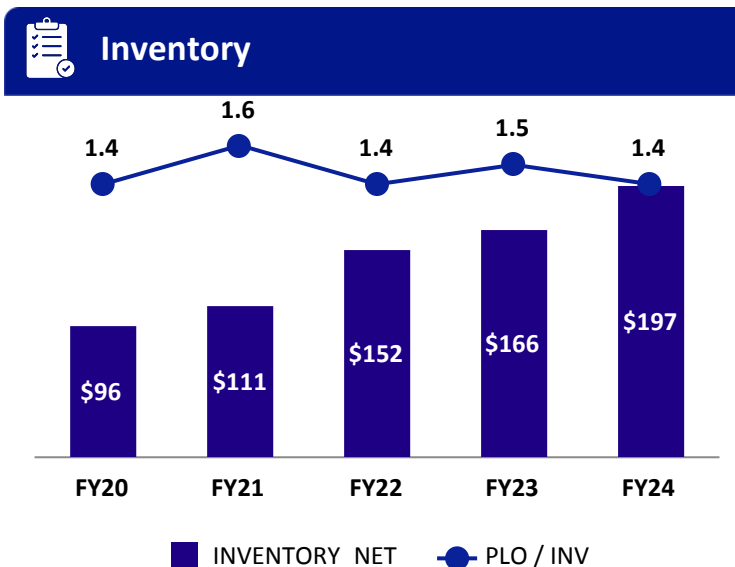
■ % Jewelry ■ % GM

CONSOLIDATED INVENTORY MANAGEMENT PERFORMANCE

(\$ millions)

Focus on Active Inventory Management

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



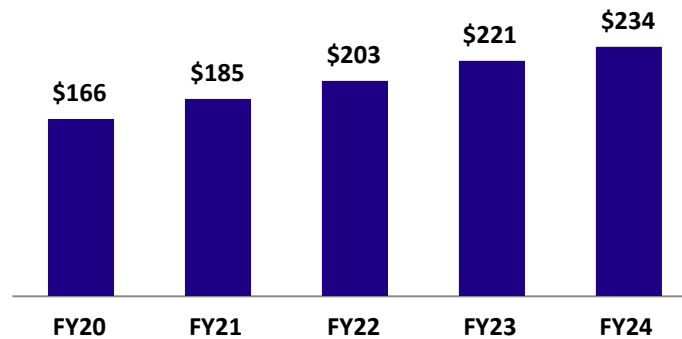
CONSOLIDATED SALES PERFORMANCE

(\$ millions)

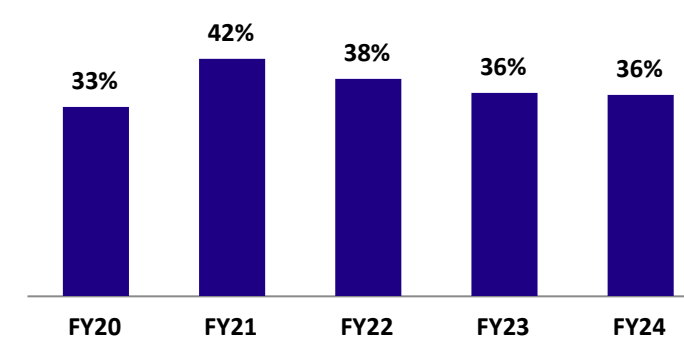
Growing Sales and Sales Gross Profit

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

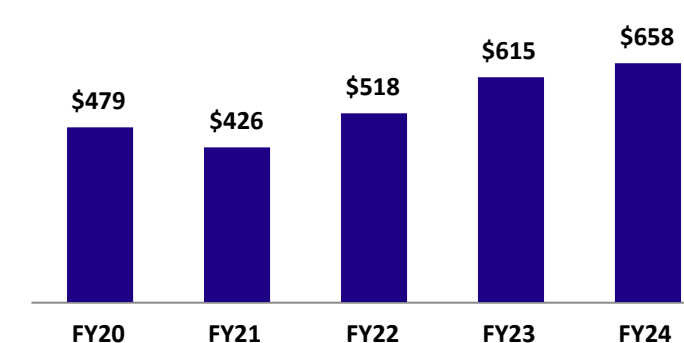
Sales Gross Profit



Merchandise Margin



Merchandise Sales



CUSTOMER ENGAGEMENT GROWTH



Sustained Growth in Customer Engagement driving Increased Earnings

EZ+ Rewards

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

EZ+ Payments

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

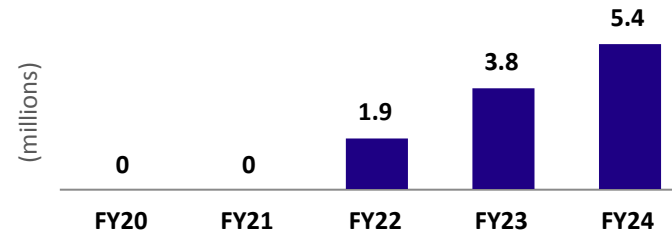
Website Experience

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

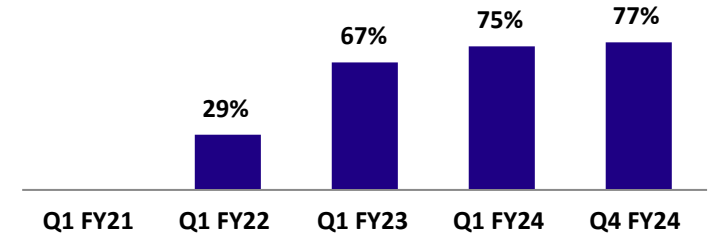
Google Reviews

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

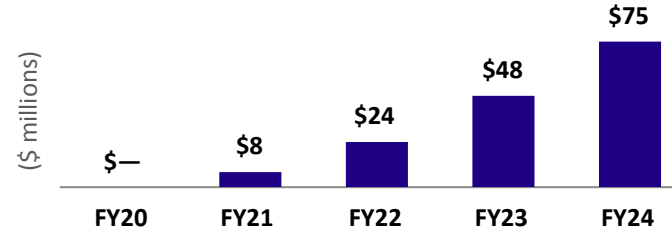
Cumulative EZ+ Rewards Members



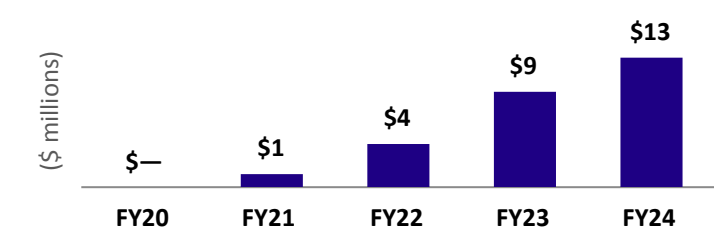
% EZ+ Members of Transacting Customers



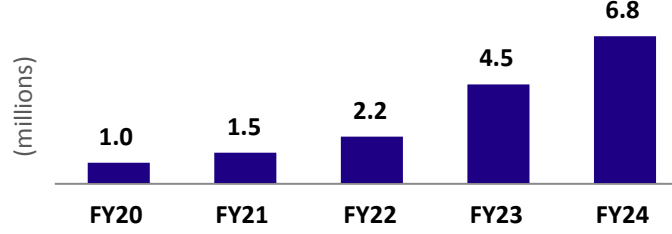
U.S. Online Extensions



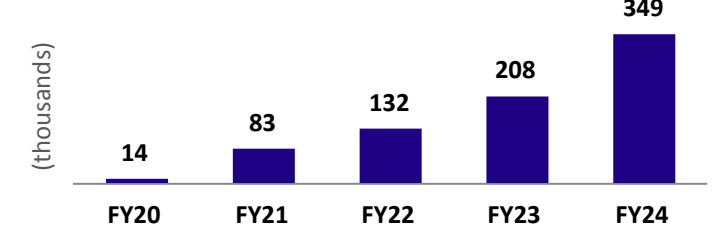
U.S. Online Layaway Installments



Total Website Traffic



Cumulative Google Reviews



CONSOLIDATED STORE GROWTH AND BALANCE SHEET

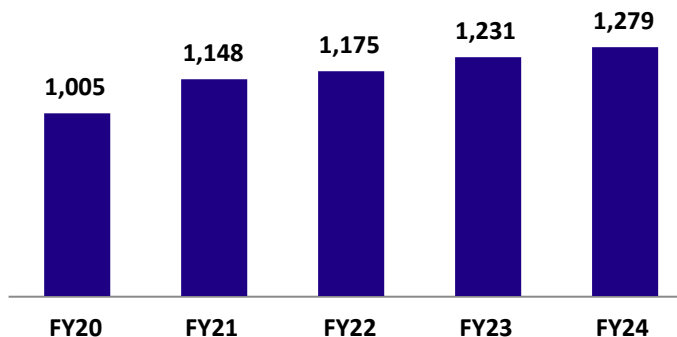


(\$ millions, except for store count)

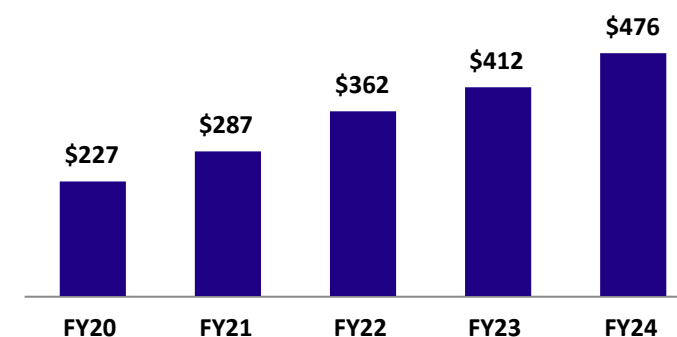
Store Count

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

STORE COUNT



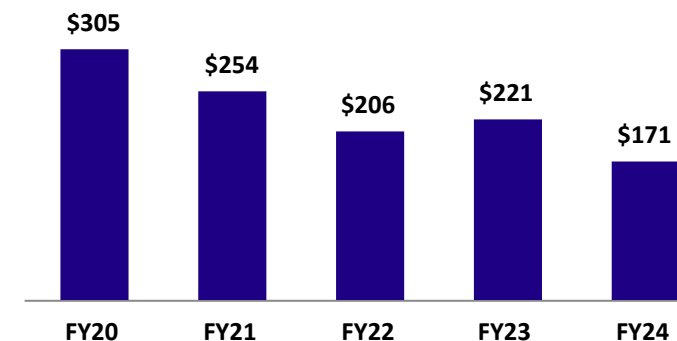
EARNING ASSETS



Balance Sheet

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

CASH BALANCE (GAAP)

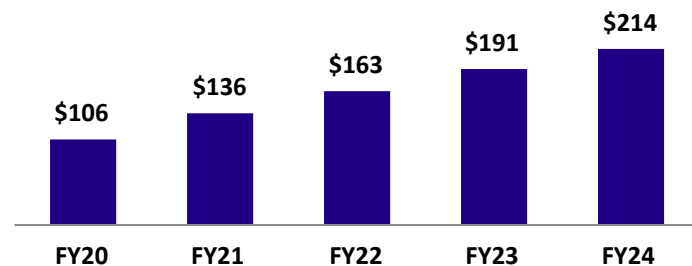


U.S. PAWN SEGMENT HIGHLIGHTS

(\$ millions)



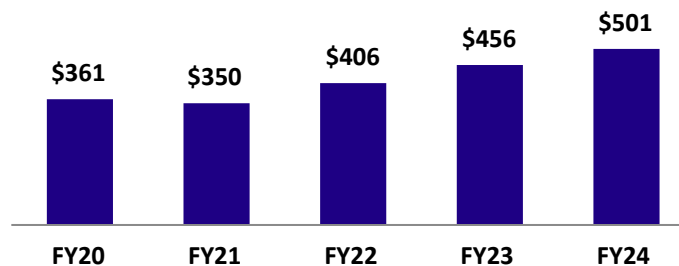
Pawn Loans Outstanding



- Since FY20, PLO up 102% and on a per store average basis of \$395K, up 87%
- PLO 4-year CAGR of 19%



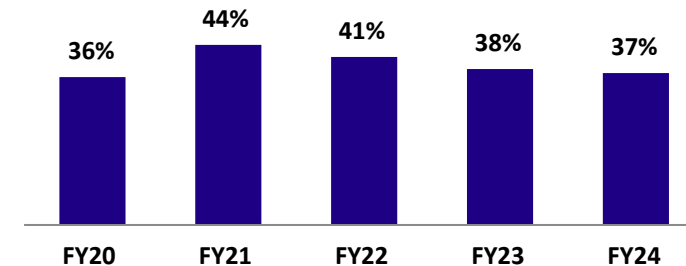
Gross Profit



- Since FY20, gross profit up 39% driven by strong PLO growth
- Gross profit 4-year CAGR of 9%



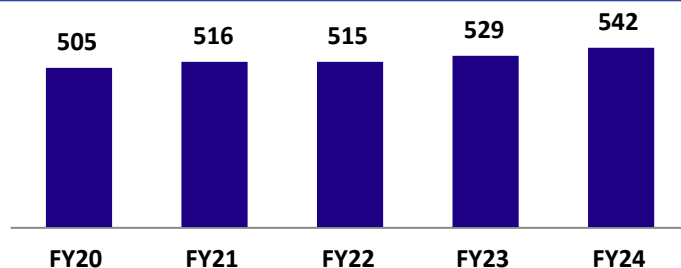
Merchandise Margin



- Focus on driving gross profit leading to higher PSC and lower merchandise margins



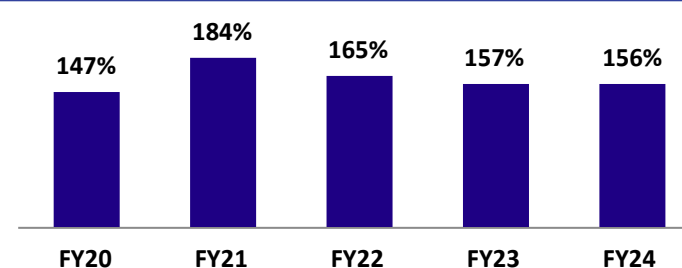
Store Count



- Since FY20, increased store count driven through the disciplined acquisition of 39 stores and building 4 de novo stores. We consolidated 6 stores over that time



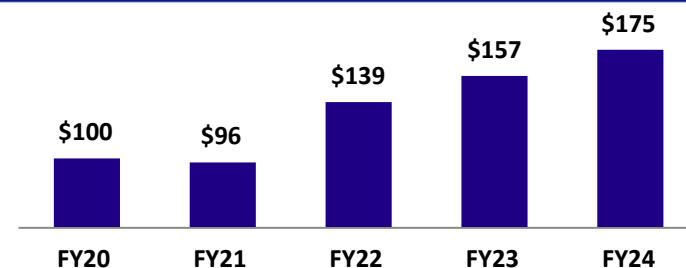
ROEA



- ROEA in FY19 was 133% and since has significantly improved



EBITDA



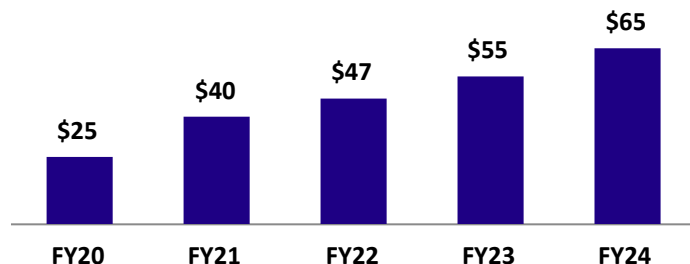
- Since FY20 EBITDA up 75%
- EBITDA 4-year CAGR of 15%
- EBITDA margin improved by 500 bps to 21% since FY20

LATIN AMERICA PAWN SEGMENT HIGHLIGHTS

(\$ millions)



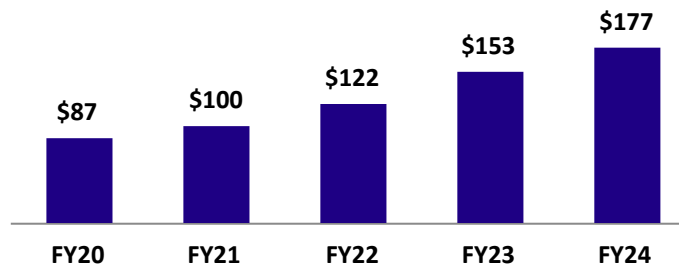
Pawn Loans Outstanding



- Since FY20, PLO up 160% and on a per store average basis of \$88K, up 76%
- PLO 4-year CAGR of 27%



Gross Profit



- Since FY20, gross profit up 103%
- Gross profit 4-year CAGR of 19%



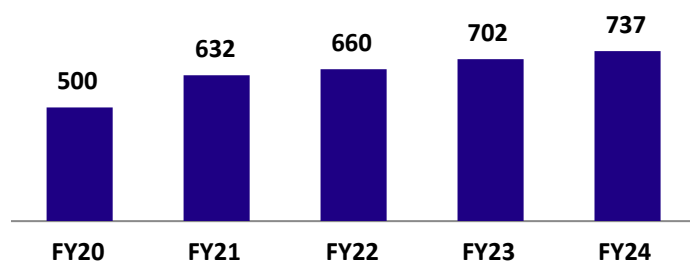
Merchandise Margin



- Improvements in the LatAm operating model are positively effecting merchandise margin



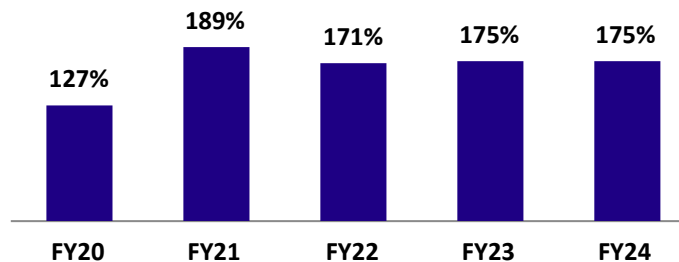
Store Count



- Since FY20, increased store count through the disciplined acquisition of 128 stores and building 127 de novo stores. We consolidated 18 stores over that time



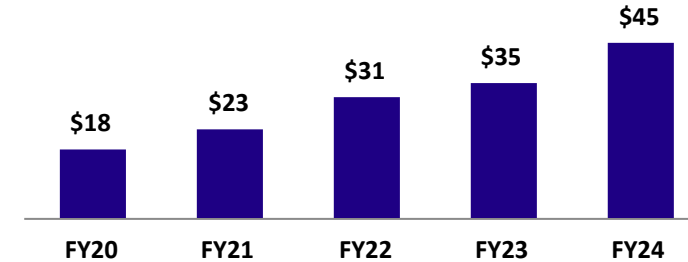
ROEA



- Our enhanced operating model significantly improved ROEA from 127% in FY20



EBITDA

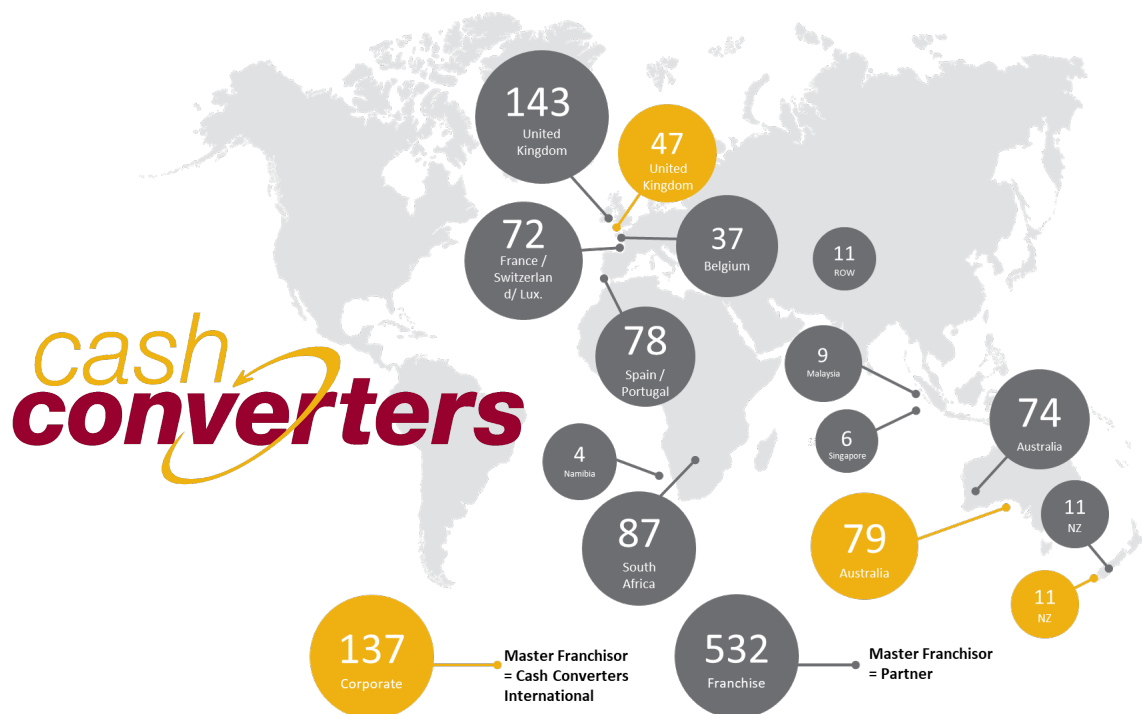


- Since FY20, EBITDA up 150%
- EBITDA 4-year CAGR of 26%
- EBITDA margin improved by 400 bps to 14% since FY20

STRATEGIC INVESTMENTS

CASH CONVERTERS INTERNATIONAL

- CCV is an Australian listed consumer lender, pawnbroker and secondhand goods retailer with corporate and franchise operated stores across 669 locations in 14 countries, including Australia, New Zealand and the United Kingdom
- Since FY21 we:
 - Invested \$10.7M, increasing our ownership from 34.8% to 43.7%
 - Received \$12.3M of dividends, including \$1.8M in October 2024



SIMPLE MANAGEMENT GROUP

- SMG owns and operates 102 pawn stores in 13 countries — 44 in the Caribbean, 36 in U.S. (Florida & Arkansas) and 22 in Central America
- We have invested a total of \$45M in Founders in exchange for a preferred equity interest and loaned \$15M to Founders in exchange for a demand promissory note currently bearing interest at 15% per annum. Founders has contributed the \$45M to SMG in exchange for SMG common stock and loaned the \$15M to SMG in exchange for a subordinated promissory note. SMG used those proceeds, along with other debt and equity financing, to acquire and build stores.
- Founders owns 75.9% of SMG
- Our preferred equity interest in Founders is a non-redeemable voting participating preferred interest that entitles us to a 20% cumulative compounding preferred return, as well as 50% participation in distributions and sale or liquidating proceeds (subject to certain minimum payouts to the common interest holder)
- For the twelve months ended September 30, 2024, SMG had:
 - Revenue of \$136M (up 54% over last year)
 - Gross Profit of \$75M (up 51% over last year)
 - Adjusted EBITDA of \$19M (99% up over last year)



All quoted figures regarding SMG performance have been provided by SMG management and are unaudited

FY24 SUSTAINABILITY HIGHLIGHTS

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

Contributing to a Circular Economy

Sold over 5.2M pre-owned general merchandise and jewelry items procured through pawn forfeitures and purchases from customers, extending the useful life of these products

Promoting Diversity and Inclusion

- In January 2024, EZCORP was recognized by Newsweek for its workplace diversity
- Launched EZ Pride affinity group to support our U.S. LGBTQ+ team members and allies
- We continue to support U.S. and LatAm Affinity Groups, EZ Inclusive Conversations, and Internal Communications with Belonging Topic of the Month



Improving Team Member Experience

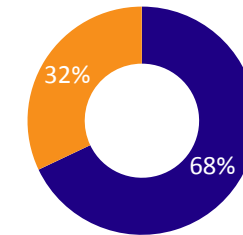
- Continued enhancements to field-based communications, scheduling and recognition programs

Community Engagement

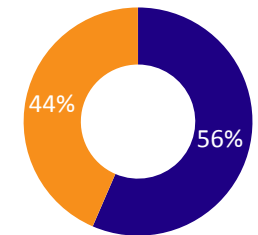
We continue to support a selection of U.S. charities, whose work aligns with the EZCORP Foundation pillars of supporting financial literacy efforts, working to eradicate food insecurity, empowering young people to succeed, and/or providing poverty intervention activities

FY24 U.S. Race and Ethnicity Demographics

U.S. All Employees



U.S. Management

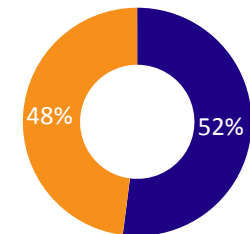


■ Underrepresented Minority

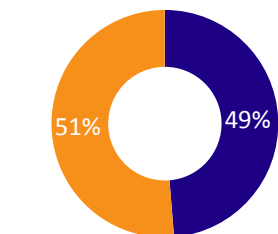
■ White

FY24 Global Gender Demographics

Global Employees



Global Management



■ Female

■ Male



EZCORP[®]

APPENDIX

RECORD PLO & REVENUES



Q4 & Full Year GAAP Results

(\$ millions, except per share amounts)

	Q4			Full Year		
	FY24	FY23	% Δ B/(W)	FY24	FY23	% Δ B/(W)
Pawn Loans Outstanding	\$ 274.1	\$ 245.8	12%	\$ 274.1	\$ 245.8	12%
Total Revenues	\$ 294.6	\$ 270.5	9%	\$ 1,161.6	\$ 1,049.0	11%
Gross Profit	\$ 175.4	\$ 159.4	10%	\$ 682.3	\$ 609.8	12%
Equity in Net (Income) Loss of Investments	\$ (0.6)	\$ (0.9)	(38)%	\$ (4.7)	\$ 28.5	117%
Store Expenses	\$ 119.6	\$ 111.6	7%	\$ 461.1	\$ 418.6	10%
General and Administrative Expenses	\$ 20.7	\$ 18.6	11%	\$ 75.6	\$ 67.5	12%
Impairment of Goodwill, Intangible and Other Assets	\$ 0.8	\$ 4.3	(81)%	\$ 0.8	\$ 4.3	(81)%
Other Charges	\$ —	\$ —	—%	\$ (0.8)	\$ (5.1)	(85)%
Other Income	\$ (0.6)	\$ 3.4	118%	\$ (1.4)	\$ 3.3	142%
EBITDA	\$ 35.5	\$ 22.4	58%	\$ 151.7	\$ 92.8	64%
Depreciation/Amortization	\$ 8.1	\$ 8.2	—%	\$ 33.1	\$ 32.1	3%
Interest Expense, Net	\$ 1.1	\$ 1.1	(5)%	\$ 3.0	\$ 9.0	(67)%
Profit Before Tax	\$ 26.3	\$ 13.1	100%	\$ 115.6	\$ 51.6	124%
Income Tax Expense	\$ 11.1	\$ 2.9	285%	\$ 32.5	\$ 13.2	147%
Net Income	\$ 15.2	\$ 10.3	48%	\$ 83.1	\$ 38.5	116%
Diluted EPS	\$ 0.21	\$ 0.15	40%	\$ 1.10	\$ 0.53	108%

Q4 & full year gross profit improved, primarily due to higher PSC, driven by higher average PLO

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

Q4 & full year store expenses increased, primarily due to new stores and increased labor driven by inflationary and minimum wage increases, and, to a lesser extent, expenses related to rent

Q4 & full year G&A expenses increased, primarily due to labor including incentive compensation and, to a lesser extent, costs related to the implementation and ongoing support of Workday

FY23 full year interest expense includes a \$3.5M loss on extinguishment of debt

* Represents a percentage computation that is not mathematically meaningful.

RECORD PLO & REVENUES DRIVE INCREASED EARNINGS



Q4 & Full Year Adjusted Results

(\$ millions, except per share amounts)

	Q4		% Δ	Full Year		% Δ
	FY24	FY23	B/(W)	FY24	FY23	B/(W)
Pawn Loans Outstanding	\$ 279.2	\$ 245.8	14%	\$ 279.2	\$ 245.8	14%
Total Revenues	\$ 300.9	\$ 270.5	11%	\$ 1,153.8	\$ 1,049.0	10%
Gross Profit	\$ 178.9	\$ 159.4	12%	\$ 678.0	\$ 609.8	11%
Equity in Net Income of Investments	\$ (1.6)	\$ (1.3)	21%	\$ (5.7)	\$ (5.9)	(3)%
Store Expenses	\$ 122.3	\$ 111.6	10%	\$ 457.6	\$ 418.6	9%
General and Administrative Expenses	\$ 20.6	\$ 17.8	16%	\$ 75.4	\$ 66.8	13%
Impairment of Goodwill, Intangible and Other Assets	\$ 0.8	\$ —	*	\$ 0.8	\$ —	*
Other Income	\$ (0.1)	\$ (0.6)	(86)%	\$ (1.0)	\$ (1.1)	(15)%
EBITDA	\$ 36.7	\$ 31.9	15%	\$ 150.8	\$ 131.5	15%
Depreciation/Amortization	\$ 8.3	\$ 8.2	2%	\$ 32.8	\$ 32.1	2%
Interest Expense, Net	\$ 1.1	\$ 1.1	(5)%	\$ 3.1	\$ 5.4	(43)%
Profit Before Tax	\$ 27.4	\$ 22.6	21%	\$ 114.9	\$ 93.9	22%
Income Tax Expense	\$ 8.5	\$ 5.3	59%	\$ 30.2	\$ 23.1	31%
Net Income	\$ 18.9	\$ 17.3	9%	\$ 84.7	\$ 70.9	20%
Diluted EPS	\$ 0.26	\$ 0.23	13%	\$ 1.12	\$ 0.93	20%

Q4 & full year gross profit improved, primarily due to higher PSC, driven by higher average PLO

Q4 & full year store expenses increased, primarily due to new stores and increased labor driven by inflationary and minimum wage increases, and, to a lesser extent, expenses related to rent

Q4 & full year G&A expenses increased, primarily due to labor including incentive compensation and, to a lesser extent, costs related to the implementation and ongoing support of Workday

Full year lower net interest expense due to higher interest income, primarily due to increased market interest rates

See "EZCORP GAAP Results" and "GAAP to Non-GAAP Reconciliation."
 * Represents a percentage computation that is not mathematically meaningful.

DEFINITION OF TERMS

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

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

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

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

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

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

GAAP to NON-GAAP RECONCILIATION



In addition to the financial information prepared in conformity with U.S. generally accepted accounting principles (“GAAP”), we provide certain other financial information that is adjusted to exclude the impact of restructuring and restatement charges and other discrete items and to reflect the results of our Latin America Pawn operations on a constant currency basis. We believe that presentation of the non-GAAP financial information is meaningful and useful in evaluating and comparing our operating results across accounting periods and understanding the operating and financial performance of our business. We believe that the non-GAAP financial information reflects an additional way of viewing aspects of our business that, when viewed with our GAAP results, provides a more complete understanding of factors and trends affecting our business. We provide non-GAAP financial information for informational purposes and to enhance understanding of our GAAP consolidated financial statements.



You should consider the non-GAAP information in addition to, but not instead of or superior to, our results prepared in accordance with GAAP. Non-GAAP financial information may be determined or calculated differently by other companies, limiting the usefulness of that information for comparative purposes.



GAAP TO NON-GAAP RECONCILIATION Q4 – CONSOLIDATED*



(\$ millions, except per share amounts)

	Base	Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Item Adjustments	Adjusted Base
	FY24	FY24	FY24	FY24	FY24	FY23	FY23	FY23
Revenues	\$ 294.6	\$ —	\$ 294.6	\$ 6.4	\$ 300.9	\$ 270.5	\$ —	\$ 270.5
PSC Revenues	\$ 115.1	\$ —	\$ 115.1	\$ 2.1	\$ 117.2	\$ 104.3	\$ —	\$ 104.3
Merchandise Gross Profit	\$ 56.8	\$ —	\$ 56.8	\$ 1.3	\$ 58.1	\$ 53.7	\$ —	\$ 53.7
<i>Merchandise Margin</i>	35 %	— %	35 %	— %	35 %	36 %	— %	36 %
Scrap Gross Profit	\$ 3.4	\$ —	\$ 3.4	\$ —	\$ 3.5	\$ 1.3	\$ —	\$ 1.3
<i>Scrap Gross Margin</i>	19 %	— %	19 %	— %	19 %	9 %	— %	9 %
Gross Profit	\$ 175.4	\$ —	\$ 175.4	\$ 3.5	\$ 178.9	\$ 159.4	\$ —	\$ 159.4
Store Expenses	\$ 119.6	\$ —	\$ 119.6	\$ 2.7	\$ 122.3	\$ 111.6	\$ —	\$ 111.6
General and Administrative Expenses	\$ 20.7	\$ —	\$ 20.7	\$ (0.1)	\$ 20.6	\$ 18.6	\$ (0.8)	(C) \$ 17.8
Impairment of Goodwill, Intangibles and Other Assets	\$ 0.8	\$ —	\$ 0.8	\$ —	\$ 0.8	\$ 4.3	\$ (4.3)	(D) \$ —
Other Income	\$ (1.2)	\$ (0.5)	(A) \$ (1.7)	\$ —	\$ (1.7)	\$ 2.5	\$ (4.4)	(E) \$ (1.9)
EBITDA	\$ 35.5	\$ 0.5	\$ 36.0	\$ 0.8	\$ 36.7	\$ 22.4	\$ 9.5	\$ 31.9
Depreciation and Amortization	\$ 8.1	\$ —	\$ 8.1	\$ 0.2	\$ 8.3	\$ 8.2	\$ —	\$ 8.2
EBIT	\$ 27.3	\$ 0.5	\$ 27.8	\$ 0.6	\$ 28.4	\$ 14.3	\$ 9.5	\$ 23.8
Interest Expense, net	\$ 1.1	\$ —	\$ 1.1	\$ —	\$ 1.1	\$ 1.1	\$ —	\$ 1.1
Profit Before Tax	\$ 26.3	\$ 0.5	\$ 26.8	\$ 0.6	\$ 27.4	\$ 13.1	\$ 9.5	\$ 22.6
Income Tax Expense	\$ 11.1	\$ (2.8)	(B) \$ 8.3	\$ 0.2	\$ 8.5	\$ 2.9	\$ 2.4	(F) \$ 5.3
Net Income	\$ 15.2	\$ 3.3	\$ 18.5	\$ 0.4	\$ 18.9	\$ 10.3	\$ 7.1	\$ 17.3
Diluted EPS	\$ 0.21	\$ 0.04	\$ 0.25	\$ 0.01	\$ 0.26	\$ 0.15	\$ 0.08	\$ 0.23
Diluted Shares Outstanding	\$ 83.6	\$ —	\$ 83.6	\$ —	\$ 83.6	\$ 87.2	\$ —	\$ 87.2
Pawn Loans Outstanding	\$ 274.1	\$ —	\$ 274.1	\$ 5.2	\$ 279.2	\$ 245.8	\$ —	\$ 245.8
Inventory, Net	\$ 191.9	\$ —	\$ 191.9	\$ 5.3	\$ 197.3	\$ 166.5	\$ —	\$ 166.5
Net Earning Assets	\$ 466.0	\$ —	\$ 466.0	\$ 10.5	\$ 476.5	\$ 412.3	\$ —	\$ 412.3

	FY24 Change (GAAP)	FY24 Change (Constant Currency)
Same-Store data:		
PLO	11%	13%
Merchandise Sales	5%	8%

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

Footnote (A) Amount includes \$1.0 million CCV Adjustment and \$0.5 million due to FX gain

Footnote (B) Amount includes FY24 tax impact \$1.0 million related to withholding tax, \$0.7 million related to the Global Intangible Low-Taxed Income ("GILTI") tax and \$1.1 million related to other discrete adjustments and change in estimated rate

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

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

Footnote (E) Amount includes \$3.5 million non-core investment impairment, \$0.4 million our share of CCV acquisition costs, \$0.4 million Corporate office furniture sublease receivable write off and \$0.1 million due to FX loss

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

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



(\$ millions)

	Base	Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency		Base	Item Adjustments	Adjusted Base
	FY24	FY24	FY24	FY24	FY24		FY23	FY23	FY23
Revenues	\$ 212.0	\$ —	\$ 212.0	\$ —	\$ 212.0		\$ 194.5	\$ —	\$ 194.5
PSC Revenues	\$ 85.9	\$ —	\$ 85.9	\$ —	\$ 85.9		\$ 77.9	\$ —	\$ 77.9
Merchandise Gross Profit	\$ 40.9	\$ —	\$ 40.9	\$ —	\$ 40.9		\$ 39.2	\$ —	\$ 39.2
<i>Merchandise Margin</i>	37 %	— %	37 %	— %	37 %		38 %	— %	38 %
Scrap Gross Profit	\$ 3.1	\$ —	\$ 3.1	\$ —	\$ 3.1		\$ 1.4	\$ —	\$ 1.4
<i>Scrap Gross Margin</i>	21 %	— %	21 %	— %	21 %		10 %	— %	10 %
Gross Profit	\$ 129.9	\$ —	\$ 129.9	\$ —	\$ 129.9		\$ 118.5	\$ —	\$ 118.5
Store Expenses	\$ 86.3	\$ —	\$ 86.3	\$ —	\$ 86.3		\$ 78.7	\$ —	\$ 78.7
EBITDA	\$ 43.6	\$ —	\$ 43.6	\$ —	\$ 43.6		\$ 39.7	\$ —	\$ 39.7
Depreciation and Amortization	\$ 2.6	\$ —	\$ 2.6	\$ —	\$ 2.6		\$ 2.6	\$ —	\$ 2.6
EBIT	\$ 41.0	\$ —	\$ 41.0	\$ —	\$ 41.0		\$ 37.2	\$ —	\$ 37.2
Profit Before Tax	\$ 41.0	\$ —	\$ 41.0	\$ —	\$ 41.0		\$ 37.2	\$ —	\$ 37.2
Pawn Loans Outstanding	\$ 214.3	\$ —	\$ 214.3	\$ —	\$ 214.3		\$ 190.6	\$ —	\$ 190.6
Inventory, Net	\$ 138.6	\$ —	\$ 138.6	\$ —	\$ 138.6		\$ 128.9	\$ —	\$ 128.9
Net Earning Assets	\$ 352.9	\$ —	\$ 352.9	\$ —	\$ 352.9		\$ 319.5	\$ —	\$ 319.5

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

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



(\$ millions)

	FY24					FY23		
	Base FY24	Item Adjustments FY24	Adjusted Base FY24	Constant Currency Impact FY24	Adjusted Constant Currency FY24	Base FY23	Item Adjustments FY23	Adjusted Base FY23
Revenues	\$ 82.5	\$ —	\$ 82.5	\$ 6.4	\$ 88.9	\$ 76.0	\$ —	\$ 76.0
PSC Revenues	\$ 29.2	\$ —	\$ 29.2	\$ 2.1	\$ 31.4	\$ 26.5	\$ —	\$ 26.5
Merchandise Gross Profit	\$ 15.9	\$ —	\$ 15.9	\$ 1.3	\$ 17.2	\$ 14.5	\$ —	\$ 14.5
<i>Merchandise Margin</i>	32 %	— %	32 %	— %	32 %	30 %	— %	30 %
Scrap Gross Profit	\$ 0.3	\$ —	\$ 0.3	\$ —	\$ 0.4	\$ (0.1)	\$ —	\$ (0.1)
<i>Scrap Gross Margin</i>	11 %	— %	11 %	1 %	12 %	(6)%	— %	(6)%
Gross Profit	\$ 45.5	\$ —	\$ 45.5	\$ 3.5	\$ 49.0	\$ 40.9	\$ —	\$ 40.9
Store Expenses	\$ 33.3	\$ —	\$ 33.3	\$ 2.7	\$ 36.0	\$ 32.9	\$ —	\$ 32.9
Other (Income) Expense	\$ 0.1	\$ 0.1 (A)	\$ 0.2	\$ —	\$ 0.3	\$ (0.3)	\$ (0.1) (B)	\$ (0.4)
EBITDA	\$ 12.1	\$ (0.1)	\$ 12.0	\$ 0.7	\$ 12.7	\$ 8.3	\$ 0.1	\$ 8.5
Depreciation and Amortization	\$ 2.0	\$ —	\$ 2.0	\$ 0.2	\$ 2.2	\$ 2.3	\$ —	\$ 2.3
EBIT	\$ 10.0	\$ (0.1)	\$ 9.9	\$ 0.5	\$ 10.5	\$ 6.0	\$ 0.1	\$ 6.1
Interest Income, net	\$ (0.2)	\$ —	\$ (0.2)	\$ —	\$ (0.2)	\$ (0.4)	\$ —	\$ (0.4)
Profit Before Tax	\$ 10.2	\$ (0.1)	\$ 10.1	\$ 0.5	\$ 10.7	\$ 6.4	\$ 0.1	\$ 6.5
Pawn Loans Outstanding	\$ 59.8	\$ —	\$ 59.8	\$ 5.2	\$ 64.9	\$ 55.1	\$ —	\$ 55.1
Inventory, Net	\$ 53.3	\$ —	\$ 53.3	\$ 5.3	\$ 58.6	\$ 37.6	\$ —	\$ 37.6
Net Earning Assets	\$ 113.1	\$ —	\$ 113.1	\$ 10.5	\$ 123.6	\$ 92.7	\$ —	\$ 92.7

	FY24 Change (GAAP)	FY24 Change (Constant Currency)
Same-Store data:		
PLO	7%	16%
Merchandise Sales	4%	12%

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

Footnote (A) Amount includes \$0.1M FX loss impact

Footnote (B) Amount includes \$0.1M FX loss impact

GAAP TO NON-GAAP RECONCILIATION FY – CONSOLIDATED*



(\$ millions, except per share amounts)

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

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

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

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

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

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

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

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

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

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

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

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

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

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



(\$ millions)

	Base	Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Item Adjustments	Adjusted Base
	FY24	FY24	FY24	FY24	FY24	FY23	FY23	FY23
Revenues	\$ 836.1	\$ —	\$ 836.1	\$ —	\$ 836.1	\$ 761.9	\$ —	\$ 761.9
PSC Revenues	\$ 322.4	\$ —	\$ 322.4	\$ —	\$ 322.4	\$ 285.9	\$ —	\$ 285.9
Merchandise Gross Profit	\$ 170.4	\$ —	\$ 170.4	\$ —	\$ 170.4	\$ 164.7	\$ —	\$ 164.7
<i>Merchandise Margin</i>	37 %	— %	37 %	— %	37 %	38 %	— %	38 %
Scrap Gross Profit	\$ 8.4	\$ —	\$ 8.4	\$ —	\$ 8.4	\$ 5.6	\$ —	\$ 5.6
<i>Scrap Gross Margin</i>	16 %	— %	16 %	— %	16 %	13 %	— %	13 %
Gross Profit	\$ 501.3	\$ —	\$ 501.3	\$ —	\$ 501.3	\$ 456.3	\$ —	\$ 456.3
Store Expenses	\$ 325.8	\$ —	\$ 325.8	\$ —	\$ 325.8	\$ 299.3	\$ —	\$ 299.3
EBITDA	\$ 175.4	\$ —	\$ 175.4	\$ —	\$ 175.4	\$ 156.9	\$ —	\$ 156.9
Depreciation and Amortization	\$ 10.1	\$ —	\$ 10.1	\$ —	\$ 10.1	\$ 10.4	\$ —	\$ 10.4
EBIT	\$ 165.3	\$ —	\$ 165.3	\$ —	\$ 165.3	\$ 146.5	\$ —	\$ 146.5
Profit Before Tax	\$ 165.3	\$ —	\$ 165.3	\$ —	\$ 165.3	\$ 146.5	\$ —	\$ 146.5
Pawn Loans Outstanding	\$ 214.3	\$ —	\$ 214.3	\$ —	\$ 214.3	\$ 190.6	\$ —	\$ 190.6
Inventory, Net	\$ 138.6	\$ —	\$ 138.6	\$ —	\$ 138.6	\$ 128.9	\$ —	\$ 128.9
Net Earning Assets	\$ 352.9	\$ —	\$ 352.9	\$ —	\$ 352.9	\$ 319.5	\$ —	\$ 319.5

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

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



(\$ millions)

	Base	Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Item Adjustments	Adjusted Base
	FY24	FY24	FY24	FY24	FY24	FY23	FY23	FY23
Revenues	\$ 325.5	\$ —	\$ 325.5	\$ (7.8)	\$ 317.7	\$ 287.1	\$ —	\$ 287.1
PSC Revenues	\$ 114.2	\$ —	\$ 114.2	\$ (2.4)	\$ 111.8	\$ 97.9	\$ —	\$ 97.9
Merchandise Gross Profit	\$ 66.0	\$ —	\$ 66.0	\$ (1.8)	\$ 64.1	\$ 56.0	\$ —	\$ 56.0
<i>Merchandise Margin</i>	32 %	— %	32 %	— %	32 %	31 %	— %	31 %
Scrap Gross Profit	\$ 0.7	\$ —	\$ 0.7	\$ —	\$ 0.7	\$ (0.5)	\$ —	\$ (0.5)
<i>Scrap Gross Margin</i>	11 %	— %	11 %	— %	11 %	(8)%	— %	(8)%
Gross Profit	\$ 181.0	\$ —	\$ 181.0	\$ (4.2)	\$ 176.7	\$ 153.4	\$ —	\$ 153.4
Store Expenses	\$ 135.2	\$ —	\$ 135.2	\$ (3.4)	\$ 131.8	\$ 119.3	\$ —	\$ 119.3
Other (Income) Expense	\$ (0.4)	\$ —	\$ (0.4)	\$ 0.1	\$ (0.3)	\$ (5.5)	\$ 4.6 (A)	\$ (0.9)
EBITDA	\$ 46.1	\$ —	\$ 46.1	\$ (0.9)	\$ 45.2	\$ 39.7	\$ (4.6)	\$ 35.1
Depreciation and Amortization	\$ 8.9	\$ —	\$ 8.9	\$ (0.3)	\$ 8.6	\$ 9.2	\$ —	\$ 9.2
EBIT	\$ 37.2	\$ —	\$ 37.3	\$ (0.7)	\$ 36.6	\$ 30.5	\$ (4.6)	\$ 25.9
Interest	\$ (1.6)	\$ —	\$ (1.6)	\$ 0.1	\$ (1.5)	\$ (1.1)	\$ —	\$ (1.1)
Profit Before Tax	\$ 38.8	\$ —	\$ 38.9	\$ (0.7)	\$ 38.2	\$ 31.7	\$ (4.6)	\$ 27.0
Pawn Loans Outstanding	\$ 59.8	\$ —	\$ 59.8	\$ 5.2	\$ 64.9	\$ 55.1	\$ —	\$ 55.1
Inventory, Net	\$ 53.3	\$ —	\$ 53.3	\$ 5.3	\$ 58.6	\$ 37.6	\$ —	\$ 37.6
Net Earning Assets	\$ 113.1	\$ —	\$ 113.1	\$ 10.5	\$ 123.6	\$ 92.7	\$ —	\$ 92.7

	FY24 Change (GAAP)	FY24 Change (Constant Currency)
Same-Store data:		
PLO	7%	16%
Merchandise Sales	11%	8%

Footnote * - Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding
Footnote (A) Amount includes a gain of \$5.1M for the reversal of a contingent consideration liability and \$0.5M FX loss impact

CONSOLIDATED GROWTH FY20-FY24 RECONCILIATION*



(\$ millions)

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

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

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

PAWN BUSINESSES FY20-FY24 RECONCILIATION*



(\$ millions)

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

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

Diluted EPS Calculation



(\$ millions, except per share amounts)

	GAAP				Adjusted			
	FY24 Q4	FY23 Q4	FY24	FY23	FY24 Q4	FY23 Q4	FY24	FY23
Basic earnings per common share:								
Net income - Basic (Adjusted)	\$ 15.2	\$ 10.3	\$ 83.1	\$ 38.5	\$ 18.9	\$ 17.3	\$ 84.7	\$ 70.9
Weighted shares outstanding - Basic	54.7	55.0	54.9	55.6	54.7	55.0	54.9	55.6
Basic earnings per common share	\$ 0.28	\$ 0.19	\$ 1.51	\$ 0.69	\$ 0.35	\$ 0.31	\$ 1.54	\$ 1.28
Diluted earnings per common share:								
Net income - Basic (Adjusted)	\$ 15.2	\$ 10.3	\$ 83.1	\$ 38.5	\$ 18.9	\$ 17.3	\$ 84.7	\$ 70.9
Add: Convertible notes interest expense, net of tax	\$ 2.4	\$ 2.7	\$ 9.9	\$ 4.3	\$ 2.4	\$ 2.7	\$ 9.9	\$ 9.9
Net income - Diluted (Adjusted)	\$ 17.6	\$ 13.0	\$ 93.0	\$ 42.8	\$ 21.3	\$ 20.0	\$ 94.6	\$ 80.8
Weighted shares outstanding - Basic	54.7	55.0	54.9	55.6	54.7	55.0	54.9	55.6
Effect of dilution from if-converted convertible notes	27.0	30.4	27.9	23.8	27.0	30.4	27.9	23.8
Effect of dilution from equity-based compensation awards	1.9	1.7	1.6	1.5	1.9	1.7	1.6	7.1
Weighted shares outstanding - Diluted	83.6	87.2	84.4	80.9	83.6	87.2	84.4	86.5
Diluted earnings per common share	\$ 0.21	\$ 0.15	\$ 1.10	\$ 0.53	\$ 0.26	\$ 0.23	\$ 1.12	\$ 0.93

- Adoption of new accounting standards for convertible notes in ASU 2020-06 at the beginning of Q1 2022
- Under this standard the dilutive effect of the convertible notes on EPS is accounted for by the if-converted method
 - This method requires that the numerator be adjusted by the interest expense on an after-tax basis
 - This method also assumes the notes are converted at the beginning of the period and the resulting common shares should be included in the denominator
- Application of the if-converted method is only applicable if impact is dilutive
- The if-converted calculations are not affected by the company's current stock price in relation to the conversion price
- Impact to diluted EPS is only accounted for on a prospective basis (not retroactive)

CONSTANT CURRENCY



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

Constant currency results reported herein are calculated by translating consolidated balance sheet and consolidated statement of operations items denominated in local currency to U.S. dollars using the exchange rate from the prior-year comparable period, as opposed to the current period, in order to exclude the effects of foreign currency rate fluctuations. In addition, our equity method investment in CCV is denominated in Australian dollars and is translated into U.S. dollars. We used the end-of-period rate for balance sheet items and the average closing daily exchange rate on a monthly basis during the appropriate period for statement of operations items. Our statement of operations constant currency results reflect the monthly exchange rate fluctuations and so are not directly calculable from the above rates. Constant currency results, where presented, also exclude the foreign currency gain or loss. The end-of-period and approximate average exchange rates for each applicable currency as compared to U.S. dollars as of and for the twelve months ended months ended September 30, 2024 and 2023 were as follows:

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



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THANK YOU

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