



**EZCORP<sup>®</sup>**

**SECOND  
QUARTER FISCAL  
2023 EARNINGS**

MAY 2023

# PRELIMINARY STATEMENTS

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## 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. FY23 results are presented in constant currency using FY22 rates. Prior year use actual FX rates. For a discussion of the comparable GAAP amounts, see "EZCORP GAAP Results" and "GAAP to Non-GAAP Reconciliation" in the Appendix.

## Comparisons

All comparisons in this presentation are relative to same period in the prior year unless otherwise stated. In addition, percentages are calculated from the underlying numbers in thousands and, as a result, may not agree to the percentages when calculated from numbers in millions.

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

## Defined Terms

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

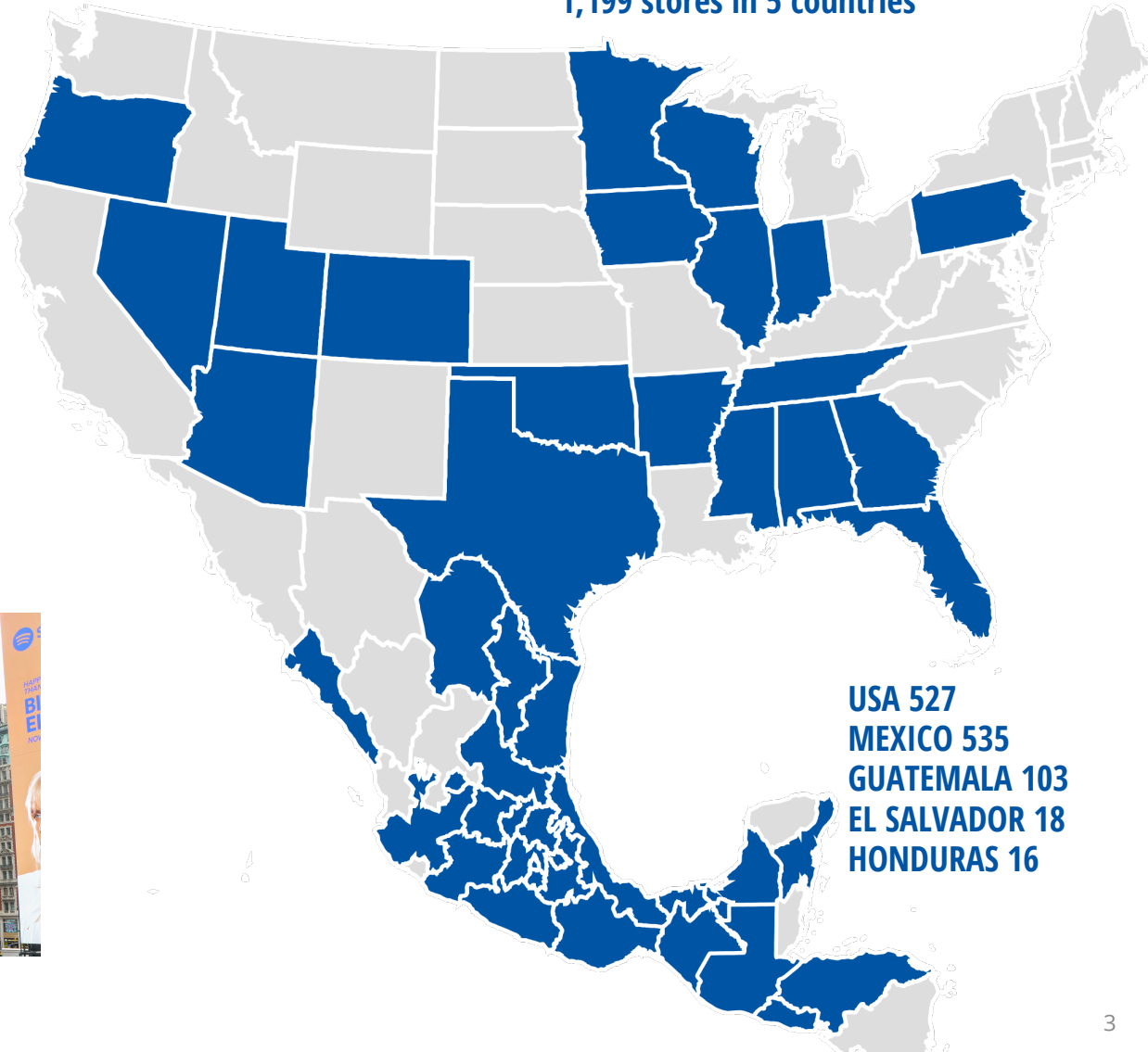
# COMPANY OVERVIEW

## Leader in Pawn and Pre-Owned and Recycled Retail

Formed in 1989, EZCORP has grown into a leading provider of pawn transactions 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.



1,199 stores in 5 countries





## COMPANY OVERVIEW

### People, Pawn, Passion

- Engaged workforce
- Refined talent and performance management programs
- Enhanced staffing strategies
- Strengthened cultural alignment

### 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

- 1,199 stores and over 7,300 team members in 5 countries providing unique and essential services
- Proprietary POS system

### Diversified

- U.S. Pawn — 527 stores
- Latin America Pawn — 672 stores

### Positioned for Core Pawn Growth

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

# OUR PATH TO STRENGTHEN AND GROW THE CORE

## Q2 FY23 Progression Toward Our Strategic Goals

### Team Members

The most passionate, productive and tenured team in the industry

- Ongoing enhancements to field communication and recognition programs, staff scheduling
- Intense focus on store staffing and retention resulted in store level vacancy of less than 3% across all geographies
- Improving engagement and community with affinity groups and inclusive conversations

### Strengthen the Core

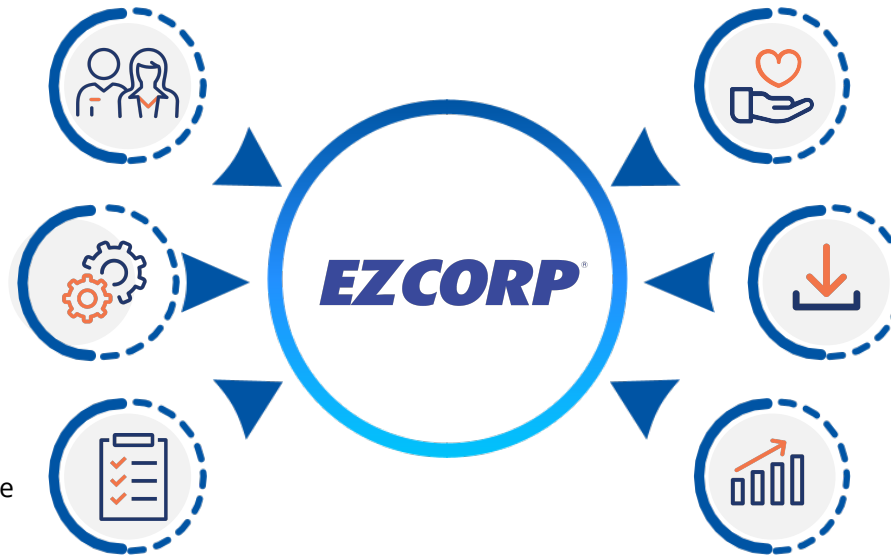
Continued Focus on the unique and essential elements of our pawn business

- Growing quality PLO up 17% and PSC up 19%
- Merchandise sales up 8% on same store basis
- Focus on pricing accuracy

### Financial Performance

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

- Adjusted Diluted EPS of \$0.23, up from \$0.22
- Adjusted EBITDA of \$33.3M, up 4%
- ROEA remains healthy at 165%



### Customer Focus

A passion for pawnbroking and solving customer needs

- Reached 2.9M customers in our loyalty program
- Improving retail showrooms for a better customer experience in Mexico

### EBITDA Margin & Cost

Focus on EBITDA margin through managing costs & ongoing simplification

- Implementing improved systems and processes in-store and in head office leading to greater efficiencies
- We continue to leverage our simplified business and operating model resulting in a higher level of revenue productivity per U.S. Team Member
- Continued improvement in the cost consciousness culture across the organization

### Innovate & Grow

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

- Opened 11 de novo stores in LatAm and 2 de novo stores in U.S.
- Migrating email to new marketing automation platform for broader view of customer interactions and improved personalization and engagement

# Q2 FY23 KEY FINANCIAL THEMES

## PLO & Merchandise Sales Continue to Drive Higher Revenue and Adjusted Earnings

### Revenue & Earnings

- Total revenues of \$253.8M, up 17%, driven by higher sales and PSC
- Merchandise Sales of \$149.4M, up 12%
- Gross profit of \$146.7M, up 14%, primarily driven by PSC
- Adjusted EBITDA of \$33.3M, up 4%
- Adjusted Diluted EPS of \$0.23, up from \$0.22

### Focus on Inventory Management

- Same store sales up 8%
- Merchandise sales gross profit up 5% due to increased sales, offset by a 200 bps margin decrease, reflecting a more normalized operating environment
- Inventory turnover remained strong at 2.8x, down from 2.9x
- GM inventory aged over one year increased to 2.2%

### Strong Balance Sheet

- \$243.1M cash balance, up from \$207.7M in Q1, primarily due to merchandise sales and pay down of PLO during tax season
- Repurchased \$3.9M shares in Q2
- Substantial liquidity to fund PLO, de novo stores, inorganic growth opportunities and share repurchase program

### Increasing PLO

- PLO balance of \$202.9M (a record for Q2), up 17%, leading to a 19% increase in PSC
- PLO balance higher than expected with a softer pay down during tax season

### EBITDA Margin & Cost Focus

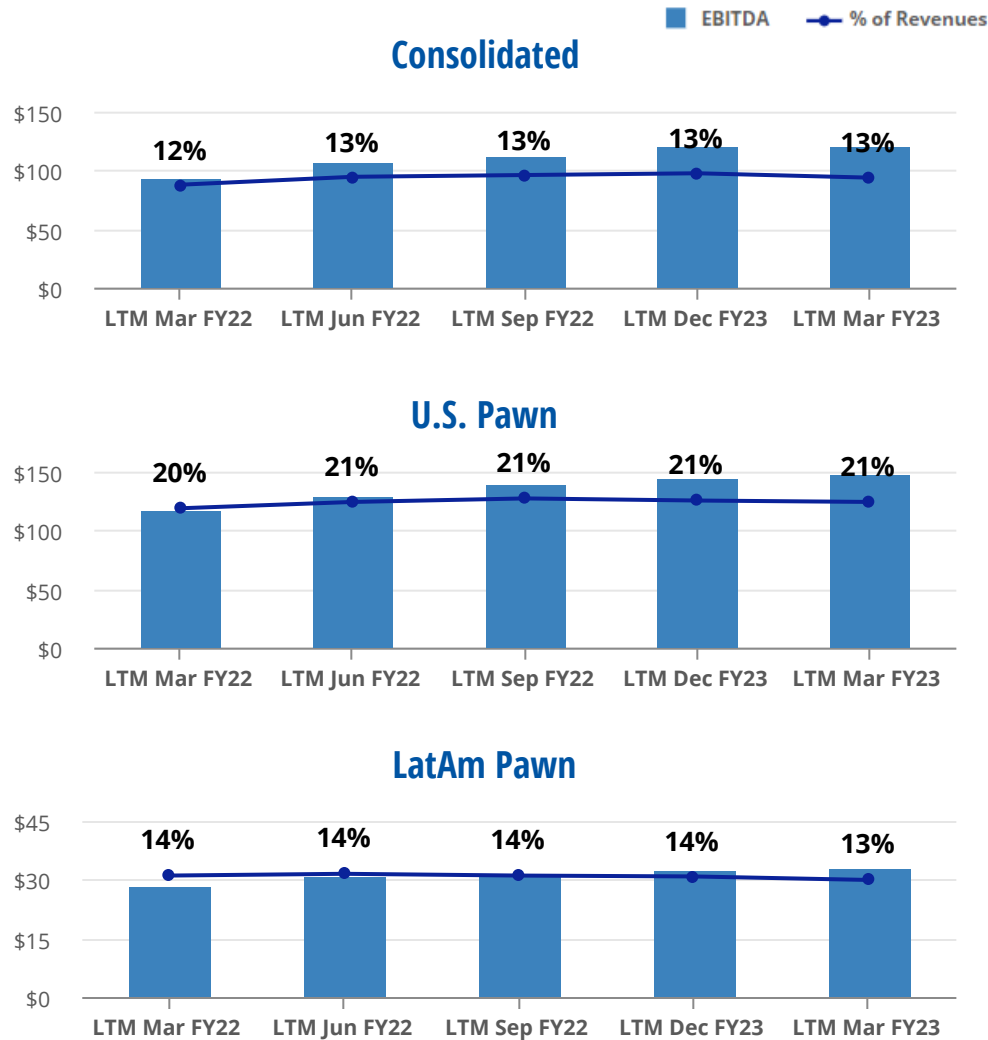
- Trailing twelve months EBITDA Margin increased to 13% from 12%, reflecting a focus on improving margins while growing revenues



# EBITDA MARGIN FOCUS

(\$ millions)

## Q2 EBITDA Margins



- LTM EBITDA Margin increased to 13% from 12% as compared to LTM Mar FY22
- U.S. Pawn LTM EBITDA Margin increased to 21% from 20% as compared to LTM Mar FY22
- LatAm Pawn EBITDA Margin decreased to 13% from 14% as compared to LTM Mar FY22

# STRENGTHEN THE CORE

## Focus on People and Technology to Drive Increased Earnings



### People, Pawn, and Passion

- Launched new intranet for US stores, providing enhanced access and clarity to relevant information and communication
- Implemented processes to enable continuous improvement of our field team bench strength
- Improved recruiting strategies increased candidate pools and decreased time-to-fill, reducing the vacancy rate in US and LatAm to less than 3%
- Deployed new development programs for store management in LatAm

### Technology, Process Efficiency

- Completed deployment of store network and system upgrades to improve stability and support digital initiatives
- Modernizing pricing capabilities to drive faster transaction times and a consistent customer experience
- Replaced legacy field reports with dynamic dashboards
- Building E-commerce capabilities
  - Initiated pilot of buy-online, pick-up in-store (BOPIS) experience for inventory disposition, customer acquisition and sales growth
  - Launched proprietary app to efficiently upload inventory to websites for 2 Max Pawn stores and 4 BOPIS test stores.
  - Testing communication channels to increase conversion rate of online offer negotiations



# INNOVATE AND GROW

## Broaden Customer Engagement to Serve More Customers, More Frequently

### EZ+

- Grew EZ+ Rewards members to 2.9M globally, with U.S. and Mexico each surpassing 1.3M total members
- Collected \$12.7M in online payments, up \$6.5M
- Conducted 1 Million Point Giveaway in U.S. to acquire & engage members with our progressive web app – with over 27,000 entries and 200 winners across stores

### Grow Customer Base

- Increased website visits for our core pawn brands by 13% over Q1, driven by online advertising and referrals
- Increased daily website visitors to luxury pawn website, MaxPawn.com, up 86% over Q1
- Migrating email to new marketing automation platform for broader view of customer interactions and for improved engagement

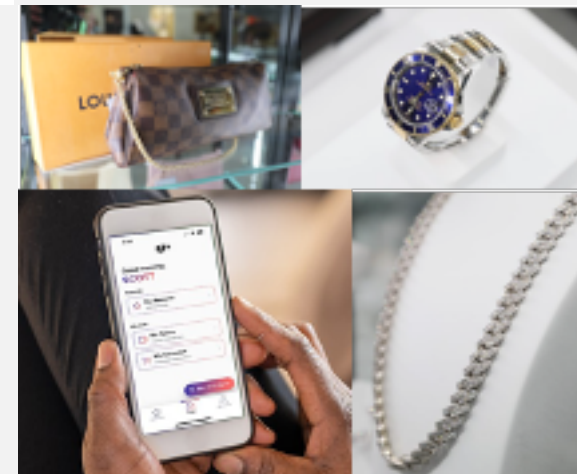
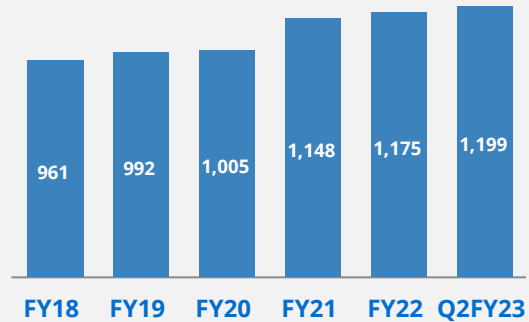
### Improving the Customer Experience

- Improved online extensions by 2% over prior quarter to 25% of total extension payments and online layaway payments by 1% to 12% of total layaway payments
- Simplified process for online layaway payments in U.S., including adding ability to Pay-as-Guest
- Launched blog to improve education on benefits of pawning, buying and selling pre-owned goods
- Improving retail showrooms in Mexico for a better customer experience

### Growth

- Opened 11 de novo stores in LatAm, comprised of 8 stores in Mexico and 3 stores in Guatemala
- Opened 2 de novo stores in the Las Vegas area, including 1 EZPAWN store and 1 Max Pawn store, expanding our luxury pawn concept

### Store Count



# Q2 FY23 ESG HIGHLIGHTS

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

## Contributing to a Circular Economy

- Resold over 1.4M pre-owned general merchandise and jewelry items procured through pawn forfeitures and direct purchases from customers, extending the useful life of these products

## Promoting Diversity and Inclusion

- Continued individual one-on-one coaching on inclusive leadership, sense of belonging and team culture for new people leaders within 60 days of hire or promotion
- Commenced Working Parents Affinity Group (LatAm) and continued Women's Empowerment Affinity Groups (U.S. and LatAm), Black Empowerment Affinity Group (U.S.), EZ Inclusive Conversations, Internal Communications with Diversity Awareness Topic of the Month and Annual Diversity and Inclusion Training
- Effectuated ongoing enhancements to hiring processes to ensure positions are filled with the most qualified candidates (internal and external)

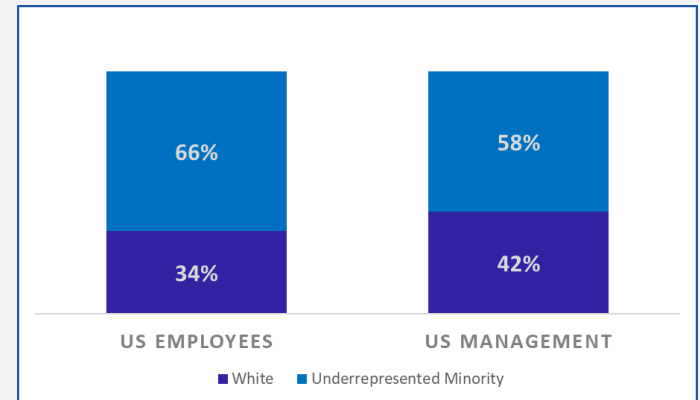
## Improving Team Member Experience

- Celebrated Employee Appreciation Day globally and enhanced Team Member Discounts in LatAm

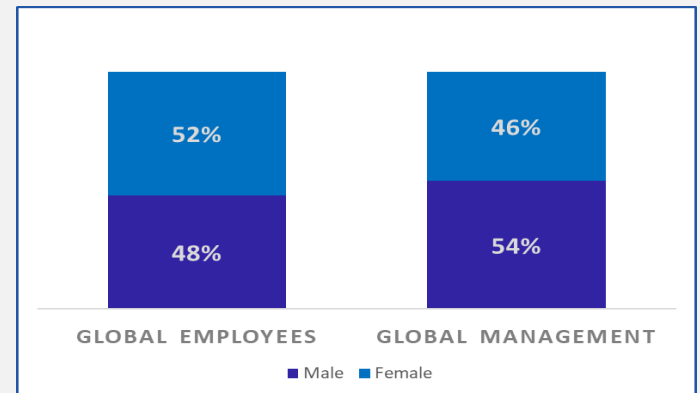
## Community Engagement

- Revamped the mission of the EZCORP Foundation: Building on our core tenants of People, Pawn, and Passion, Our Mission is to improve quality of life in the communities where we live and operate through supporting financial literacy, food security, and financial stability

Q2 FY23 - U.S. RACE & ETHNICITY



Q2 FY23 - GLOBAL GENDER DEMOGRAPHICS



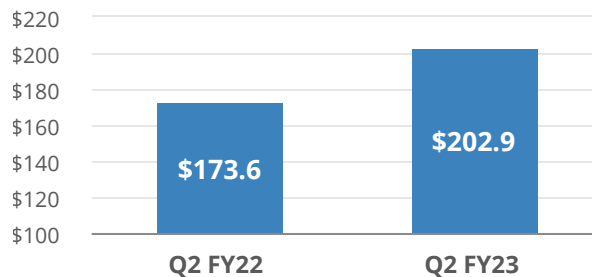
# FINANCIAL RESULTS – CONSOLIDATED

(\$ millions)

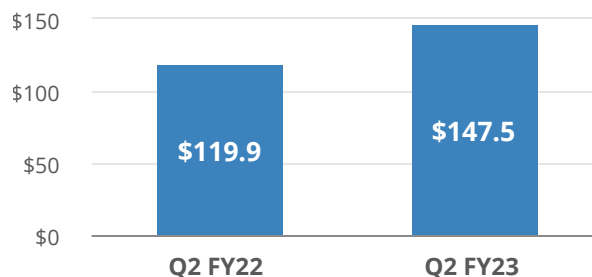
## Q2 Highlights

- PLO balance for the quarter up 17% in total, 14% on a same store basis
- PSC up 19% driven by same-store PLO growth and acquisitions
- Merchandise sales up 12%, 8% on a same store basis
- Merchandise sales gross profit up 5% due to increased sales offset by a 200 bps margin decrease
  - Inventory turnover 2.8x, down from 2.9x
  - Aged GM inventory increased to 2.2% of total GM inventory from 0.5%
- Store expenses increased by 16%, 10% on a same store basis, primarily due to increased labor in-line with store activity, higher store count and, to a lesser extent, expenses related to our loyalty program
- G&A expenses increased 28%, primarily due to the reversal of incentive compensation for the departed CEO in the prior period, and to a lesser extent increase in accrued incentive compensation
- EBITDA improved \$1.2M or 4%, primarily due to higher PSC offset by increased expenses

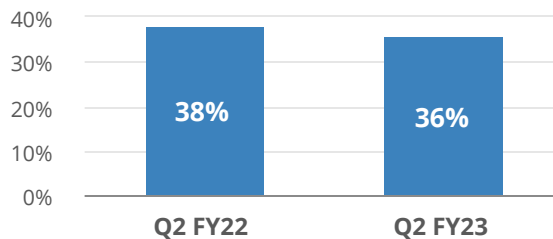
## Pawn Loans Outstanding



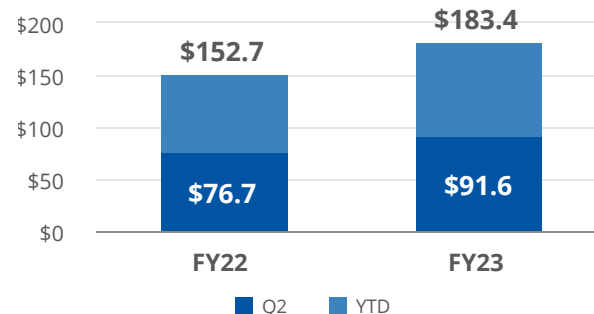
## Inventory



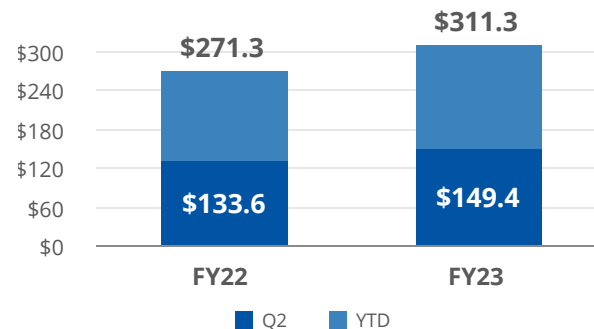
## Merchandise Margin



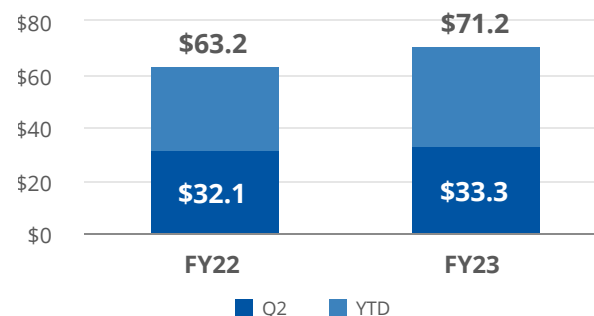
## Pawn Service Charges



## Merchandise Sales



## EBITDA



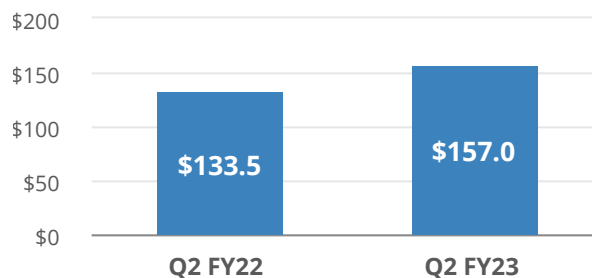
# FINANCIAL RESULTS – U.S. PAWN

(\$ millions)

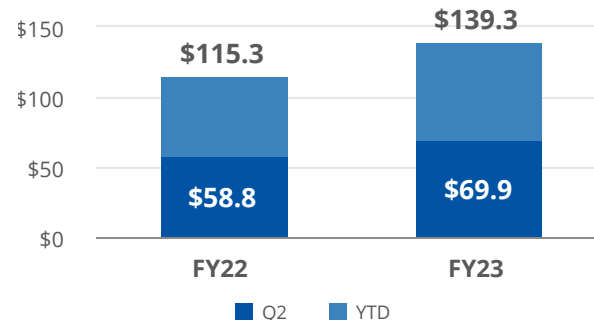
## Q2 Highlights

- PLO balance up 18% in total and 14% on a same store basis
- PSC up 19%, driven by higher average PLO for the quarter
- Merchandise sales up 9%, up 5% on a same store basis
- Merchandise sales gross profit down 1% and, as expected, margins were down 300 bps
  - Inventory turnover remained flat at 2.6x
  - Aged GM inventory increased to 1.4% of total general merchandise inventory, primarily driven by recent acquisitions
- Store expenses up 12%, primarily due to increased labor in-line with store activity, higher store count and, to a lesser extent, expenses related to our loyalty program
- EBITDA improved \$3.9M or 11%, primarily due to higher PSC partially offset by increased expenses

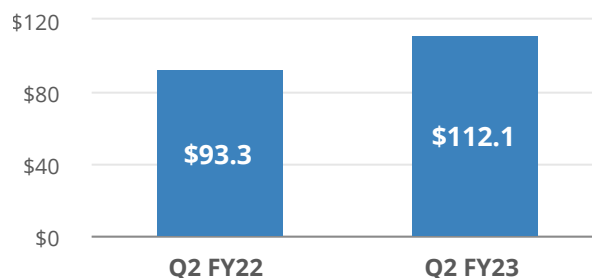
## Pawn Loans Outstanding



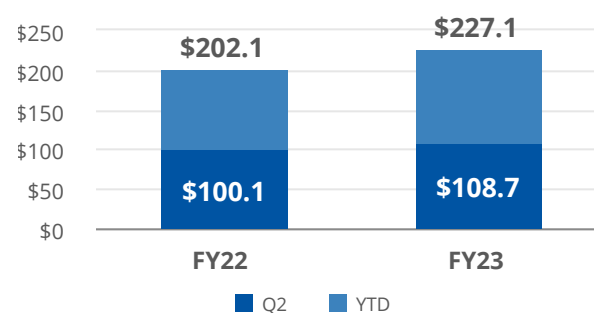
## Pawn Service Charges



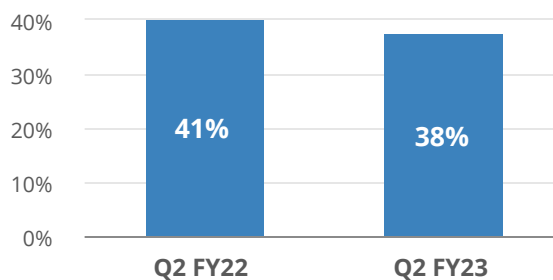
## Inventory



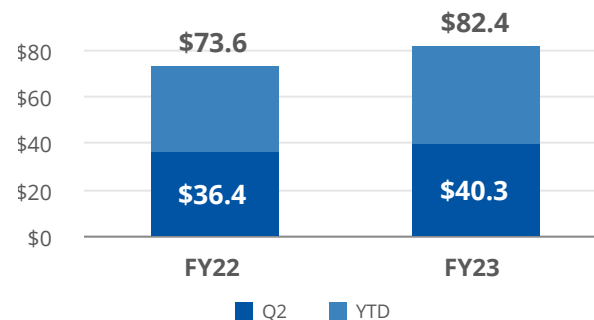
## Merchandise Sales



## Merchandise Margin



## EBITDA



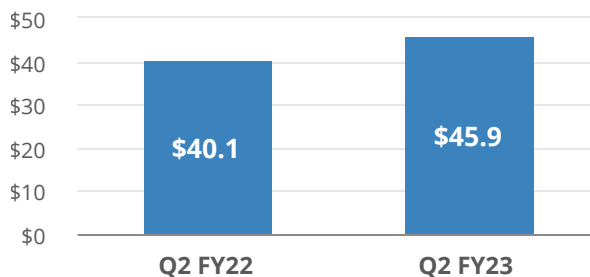
# FINANCIAL RESULTS – LATIN AMERICA PAWN

(\$ millions)

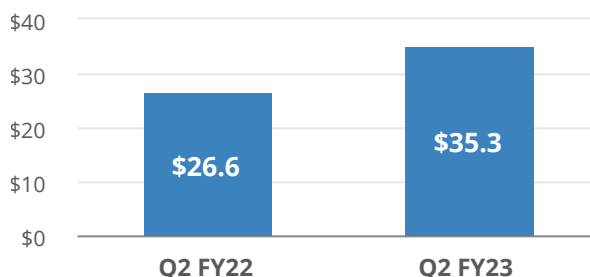
## Q2 Highlights

- PLO balance up 14%. On a same store basis, PLO increased 12%
- PSC up 21% driven by higher average PLO for the quarter
- Merchandise sales up 22% and same store sales up 16%
- Merchandise sales gross profit up 32% due to increased sales and a margin increase of 300 bps
  - Inventory turnover remains strong at 3.5x, down from 3.8x
  - Aged GM inventory increased to \$0.9M (3.2% of GM inventory) from \$0.2M (1.0% of GM inventory), reflecting an opportunity to improve execution of the business model in LatAm
- Store expenses increased by 29%, primarily due to increased labor in-line with store activity and higher store count. Same store expenses up 24%
- EBITDA improved \$0.8M or 11%, primarily due to higher PSC and increased merchandise sales gross profit, partially offset by increased expenses

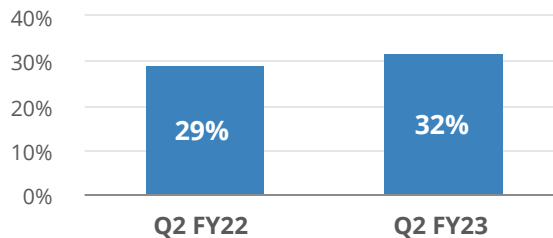
## Pawn Loans Outstanding



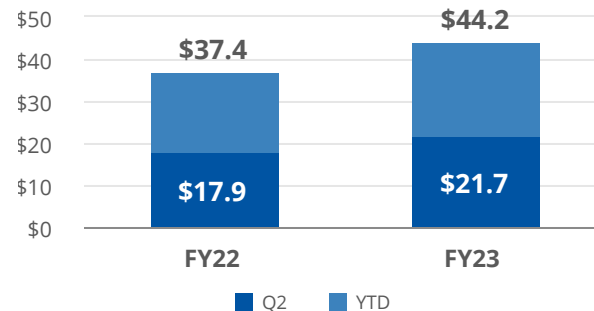
## Inventory



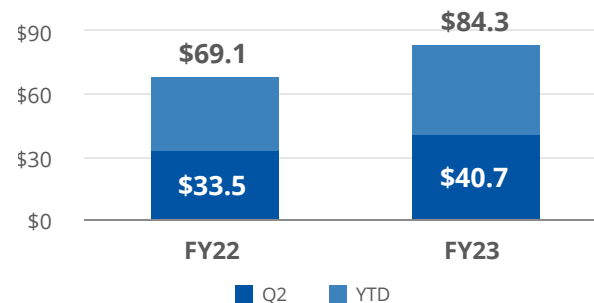
## Merchandise Margin



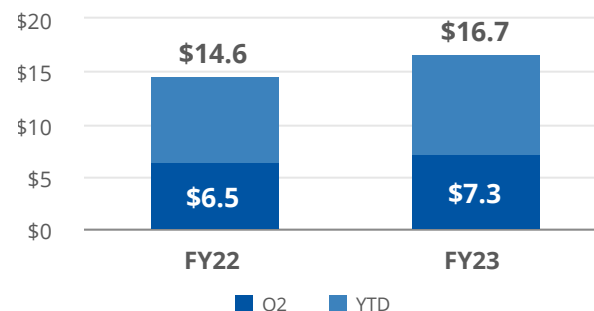
## Pawn Service Charges



## Merchandise Sales



## EBITDA



**EZCORP<sup>®</sup>**

**APPENDIX**



# HIGHER PLO & REVENUE DRIVE INCREASED EARNINGS

## Q2 GAAP Results

(\$ millions, except per share amounts)

	Q2		% $\Delta$
	FY23	FY22	B/(W)
<b>Pawn Loans Outstanding</b>	<b>\$ 206.1</b>	<b>\$ 173.6</b>	<b>19%</b>
Total Revenue	\$ 258.4	\$ 216.0	20%
<b>Gross Profit</b>	<b>\$ 149.2</b>	<b>\$ 128.9</b>	<b>16%</b>
Equity in Net Loss of Investments	\$ 32.5	\$ 1.4	*
Store Expenses	\$ 101.3	\$ 85.7	(18)%
General and Administrative Expenses	\$ 15.6	\$ 12.2	(28)%
Other (Income)/Expense	\$ (2.3)	\$ (0.3)	609%
<b>EBITDA</b>	<b>\$ 2.1</b>	<b>\$ 29.8</b>	<b>(93)%</b>
Depreciation/Amortization	\$ 8.0	\$ 7.5	(7)%
Interest Expense, Net	\$ 1.5	\$ 2.3	35%
<b>(Loss) Profit Before Tax</b>	<b>\$ (7.3)</b>	<b>\$ 20.1</b>	<b>(137)%</b>
Income Tax (Benefit) Expense	\$ (0.6)	\$ 5.2	111%
<b>Net (Loss) Income</b>	<b>\$ (6.8)</b>	<b>\$ 14.9</b>	<b>(146)%</b>
<b>Diluted EPS</b>	<b>\$ (0.12)</b>	<b>\$ 0.20</b>	<b>(160)%</b>

Gross profit improvement, primarily driven by higher PSC as a result of higher average PLO, leading to a 16% improvement for the quarter

Includes our share of CCV's loss, primarily driven by their one-time non-cash goodwill impairment

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

G&A Expenses in Q2FY22 were lower due to the reversal of incentive compensation for the departed CEO in that period and, to a lesser extent, increase in accrued incentive compensation

# HIGHER PLO & REVENUE DRIVE INCREASED EARNINGS

## Q2 Adjusted Results

(\$ millions, except per share amounts)

	Q2		% $\Delta$
	FY23	FY22	B/(W)
<b>Pawn Loans Outstanding</b>	<b>\$ 202.9</b>	<b>\$ 173.6</b>	<b>17%</b>
Total Revenue	\$ 253.8	\$ 216.0	17%
<b>Gross Profit</b>	<b>\$ 146.7</b>	<b>\$ 128.9</b>	<b>14%</b>
Equity in Net Income of Investments	\$ (1.5)	\$ (0.6)	129%
Store Expenses	\$ 99.7	\$ 85.7	(16)%
General and Administrative Expenses	\$ 15.7	\$ 12.2	(28)%
Other (Income)/Expenses	\$ (0.4)	\$ (0.5)	(22)%
<b>EBITDA</b>	<b>\$ 33.3</b>	<b>\$ 32.1</b>	<b>4%</b>
Depreciation/Amortization	\$ 7.8	\$ 7.4	(5)%
Interest Expense, Net	\$ 1.5	\$ 2.3	33%
<b>Profit Before Tax</b>	<b>\$ 24.0</b>	<b>\$ 22.3</b>	<b>8%</b>
Income Tax Expense	\$ 7.0	\$ 5.7	(23)%
<b>Net Income</b>	<b>\$ 17.0</b>	<b>\$ 16.7</b>	<b>2%</b>
<b>Adjusted Diluted EPS</b>	<b>\$ 0.23</b>	<b>\$ 0.22</b>	<b>5%</b>

Gross profit improvement, primarily driven by higher PSC as a result of higher average PLO, leading to a 14% improvement on the quarter

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

G&A Expenses in Q2FY22 were lower due to the reversal of incentive compensation for the departed CEO in that period and, to a lesser extent, increase in accrued incentive compensation

Higher interest income in Q2FY23 due to higher interest rates, and, to a lesser extent, loans to certain strategic investees, partially offsetting the fixed convertible interest expense



# ENVIRONMENTAL, SOCIAL AND GOVERNANCE

## Our Business is Unique, Essential and Sustainable

We are committed to meeting our customers' needs in a responsible manner and contributing to a sustainable future by limiting our environmental impact, serving underserved customers and communities and maintaining sound governance practices



### Environmental Sustainability

- We run a neighborhood-oriented business, reducing the need for customer travel and delivery services
- Each store serves as its own "supply chain." We do not rely on mass supply, distribution or warehousing facilities
- The merchandise we sell is pre-owned, which contributes to second-hand goods recycling and the circular economy. This extends the useful life of millions of products, reducing waste and lessening demand for new manufacturing and mining
- Our store operations leave a small carbon footprint when compared to big-box or other mass retailers. We promote environmental stewardship by reducing consumption, recycling paper products and responsibly disposing of computers, electronics and related accessories



### Social Responsibility

- Our business serves as an essential and responsible financial resource for customers who are predominantly underserved by traditional sources
- We improve the reach and access to financial services through neighborhood-based stores, supported by digital offerings. Our transactions are simple, transparent, regulated and safe
- We foster an environment that values diversity, inclusion and development for all. We have a Diversity and Inclusion Strategic Plan with emphasis on Commitment and Accountability, Workplace Inclusion, a Diverse Workforce and Sustainability



### Governance

- "The Way We Do Business is as Important as the Business We Do." That is the theme of our Code of Conduct, forming the foundation for how we govern our business
- Independent directors hold four of seven seats on our Board of Directors
- All of our standing committees (Audit, People and Compensation, Nominating) are comprised of solely independent directors
- We satisfy Nasdaq's board diversity rules, with two of our seven Board members being diverse (defined as a director who self-identifies as one or more of the following categories: female, underrepresented minority or LGBTQ+)
- We maintain a strong compliance culture that is monitored and overseen by our Board
- Protecting the privacy, integrity and security of our customers' data and our enterprise network is a top priority that is also monitored and overseen by our Board

# DEFINITION OF TERMS

<b>CCV</b>	Cash Converters International Limited, a publicly-traded company based in Australia, in which EZCORP holds a minority interest
<b>ESG</b>	Environmental, Social and Governance
<b>GM</b>	General merchandise (non-jewelry)
<b>LatAm</b>	Latin America, including Mexico, Central America and South America
<b>LTM</b>	Last Twelve Months
<b>M</b>	millions
<b>Net Debt</b>	Par value of debt less cash and cash equivalents
<b>PLO</b>	Pawn loans outstanding
<b>POS2</b>	Second generation point-of-sale system
<b>PSC</b>	Pawn service charges
<b>Same Store</b>	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 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 Q2 – CONSOLIDATED\*

(\$ millions, except per share amounts)

	FY23		FY22		FY23		FY22	
	Base	Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Item Adjustments	Adjusted Base
	FY23	FY23	FY23	FY23	FY23	FY22	FY22	FY22
<b>Revenues</b>	<b>258.4</b>	<b>—</b>	<b>258.4</b>	<b>(4.7)</b>	<b>253.8</b>	<b>216.0</b>	<b>—</b>	<b>216.0</b>
PSC Revenue	93.0	—	93.0	(1.4)	91.6	76.7	—	76.7
Merchandise Gross Profit	55.2	—	55.2	(1.1)	54.1	51.3	—	51.3
<i>Merchandise Margin</i>	36 %	—	36 %	—	36 %	38 %	—	38 %
Scrap Gross Profit	0.9	—	0.9	—	0.9	0.9	—	0.9
<i>Scrap Gross Margin</i>	7 %	—	7 %	—	7 %	16 %	—	16 %
<b>Gross Profit</b>	<b>149.2</b>	<b>—</b>	<b>149.2</b>	<b>(2.4)</b>	<b>146.7</b>	<b>128.9</b>	<b>—</b>	<b>128.9</b>
Store Expenses	101.3	—	101.3	(2.1)	99.2	85.7	—	85.7
General and Administrative Expenses	15.6	—	15.6	0.1	15.7	12.2	—	12.2
Other	30.2	(31.9)	(A) (1.7)	0.3	(1.5)	1.1	(2.2)	(D) (1.1)
<b>EBITDA</b>	<b>2.1</b>	<b>31.9</b>	<b>34.0</b>	<b>(0.7)</b>	<b>33.3</b>	<b>29.8</b>	<b>2.2</b>	<b>32.1</b>
Depreciation and Amortization	8.0	—	8.0	(0.2)	7.8	7.5	—	7.5
<b>EBIT</b>	<b>(5.8)</b>	<b>31.9</b>	<b>26.1</b>	<b>(0.5)</b>	<b>25.5</b>	<b>22.4</b>	<b>2.2</b>	<b>24.6</b>
Interest	1.5	—	1.5	—	1.5	2.3	—	2.3
<b>Profit (Loss) Before Tax</b>	<b>(7.3)</b>	<b>31.9</b>	<b>24.6</b>	<b>(0.6)</b>	<b>24.0</b>	<b>20.1</b>	<b>2.2</b>	<b>22.3</b>
Income Tax Expense (Benefit)	(0.6)	7.8	(B) 7.2	(0.3)	7.0	5.2	0.4	(E) 5.7
<b>Net Income (Loss)</b>	<b>(6.8)</b>	<b>24.1</b>	<b>17.3</b>	<b>(0.3)</b>	<b>17.0</b>	<b>14.9</b>	<b>1.8</b>	<b>16.7</b>
<b>Diluted EPS</b>	<b>(0.12)</b>	<b>0.35</b>	(C) <b>0.23</b>	<b>—</b>	<b>0.23</b>	<b>0.20</b>	<b>0.02</b>	<b>0.22</b>
Diluted Shares Outstanding	55.6	—	87.1	87.1	87.1	82.4	—	82.4
Pawn Loans Outstanding	206.1	—	206.1	(3.2)	202.9	173.6	—	173.6
Inventory, Net	150.3	—	150.3	(2.8)	147.5	119.9	—	119.9
<b>Net Earning Assets</b>	<b>356.4</b>	<b>—</b>	<b>356.4</b>	<b>(6.0)</b>	<b>350.4</b>	<b>293.5</b>	<b>—</b>	<b>293.5</b>

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

Footnote (A) Amount includes a loss of \$34.0M CCV non-cash goodwill impairment and discrete adjustments, a gain of \$2.2M for the reversal of a contingent consideration liability and a \$0.1M FX loss impact

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

Footnote (C) Reported Diluted EPS calculated based on 55.6M weighted average diluted shares outstanding and Adjusted Diluted EPS calculated based on weighted average diluted shares outstanding of 87.1M

Footnote (D) Amount includes a loss of \$2.1M CCV impairment adjustment and \$0.1M FX loss impact

Footnote (E) Amount includes FY22 tax impact of items listed above

# GAAP TO NON-GAAP RECONCILIATION Q2 – U.S. PAWN

(\$ millions)

	Base FY23	Item Adjustments FY23	Adjusted Base FY23	Constant Currency Impact FY23	Adjusted Constant Currency FY23	Base FY22	Item Adjustments FY22	Adjusted Base FY22
<b>Revenues</b>	<b>188.5</b>	—	<b>188.5</b>	—	<b>188.5</b>	<b>162.3</b>	—	<b>162.3</b>
PSC Revenue	69.9	—	69.9	—	69.9	58.8	—	58.8
Merchandise Gross Profit	41.1	—	41.1	—	41.1	41.5	—	41.5
<i>Merchandise Margin</i>	38 %		38 %		38 %	41 %		41 %
Scrap Gross Profit	1.3	—	1.3	—	1.3	0.7	—	0.7
<i>Scrap Gross Margin</i>	13 %		13 %		13 %	20 %		20 %
<b>Gross Profit</b>	<b>112.3</b>	—	<b>112.3</b>	—	<b>112.3</b>	<b>100.9</b>	—	<b>100.9</b>
Store Expenses	71.9	—	71.9	—	71.9	64.5	—	64.5
<b>EBITDA</b>	<b>40.3</b>	—	<b>40.3</b>	—	<b>40.3</b>	<b>36.4</b>	—	<b>36.4</b>
Depreciation and Amortization	2.6	—	2.6	—	2.6	2.6	—	2.6
<b>EBIT</b>	<b>37.8</b>	—	<b>37.8</b>	—	<b>37.8</b>	<b>33.8</b>	—	<b>33.8</b>
<b>Profit Before Tax</b>	<b>37.8</b>	—	<b>37.8</b>	—	<b>37.8</b>	<b>33.8</b>	—	<b>33.8</b>
Pawn Loans Outstanding	157.0	—	157.0	—	157.0	133.5	—	133.5
Inventory, Net	112.1	—	112.1	—	112.1	93.3	—	93.3
<b>Net Earning Assets</b>	<b>269.2</b>	—	<b>269.2</b>	—	<b>269.2</b>	<b>226.8</b>	—	<b>226.8</b>

# GAAP TO NON-GAAP RECONCILIATION Q2 – LATIN AMERICA PAWN\*

(\$ millions)								
	Base FY23	Item Adjustments FY23	Adjusted Base FY23	Constant Currency Impact FY23	Adjusted Constant Currency FY23	Base FY22	Item Adjustments FY22	Adjusted Base FY22
<b>Revenues</b>	<b>69.9</b>	—	<b>69.9</b>	<b>(4.7)</b>	<b>65.2</b>	<b>53.6</b>	—	<b>53.6</b>
PSC Revenue	23.1	—	23.1	(1.4)	21.7	17.9	—	17.9
Merchandise Gross Profit	14.1	—	14.1	(1.1)	13.0	9.9	—	9.9
<i>Merchandise Margin</i>	<i>32 %</i>		<i>32 %</i>		<i>32 %</i>	<i>29 %</i>		<i>29 %</i>
Scrap Gross Profit	(0.3)	—	(0.3)	—	(0.3)	0.2	—	0.2
<i>Scrap Gross Margin</i>	<i>(11)%</i>		<i>(11)%</i>		<i>(11)%</i>	<i>9 %</i>		<i>9 %</i>
<b>Gross Profit</b>	<b>36.8</b>	—	<b>36.8</b>	<b>(2.4)</b>	<b>34.4</b>	<b>28.0</b>	—	<b>28.0</b>
Store Expenses	29.3	—	29.3	(2.1)	27.3	21.3	—	21.3
Other	(2.5)	2.1	(A) (0.4)	0.3	(0.1)	0.3	(0.1)	(B) 0.2
<b>EBITDA</b>	<b>10.0</b>	<b>(2.1)</b>	<b>7.9</b>	<b>(0.7)</b>	<b>7.3</b>	<b>6.4</b>	<b>0.1</b>	<b>6.5</b>
Depreciation and Amortization	2.3	—	2.3	(0.2)	2.2	1.9	—	1.9
<b>EBIT</b>	<b>7.7</b>	<b>(2.1)</b>	<b>5.6</b>	<b>(0.5)</b>	<b>5.1</b>	<b>4.5</b>	<b>0.1</b>	<b>4.6</b>
Interest	(0.3)	—	(0.3)	—	(0.3)	(0.3)	—	(0.3)
<b>Profit Before Tax</b>	<b>8.0</b>	<b>(2.1)</b>	<b>5.9</b>	<b>(0.5)</b>	<b>5.4</b>	<b>4.8</b>	<b>0.1</b>	<b>4.9</b>
Pawn Loans Outstanding	49.1	—	49.1	(3.2)	45.9	40.1	—	40.1
Inventory, Net	38.1	—	38.1	(2.8)	35.3	26.6	—	26.6
<b>Net Earning Assets</b>	<b>87.2</b>	—	<b>87.2</b>	<b>(6.0)</b>	<b>81.2</b>	<b>66.7</b>	—	<b>66.7</b>

Footnote \* - Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding  
Footnote (A) Amount includes a gain of \$2.2M for the reversal of a contingent consideration liability and \$0.1M FX loss impact  
Footnote (B) Amount includes \$0.1M FX loss impact

# GAAP TO NON-GAAP RECONCILIATION YTD – CONSOLIDATED\*

(\$ millions, except per share amounts)

	Base FY23	Item Adjustments FY23	Adjusted Base FY23	Constant Currency Impact FY23	Adjusted Constant Currency FY23	Base FY22	Item Adjustments FY22	Adjusted Base FY22
<b>Revenues</b>	<b>522.8</b>	—	<b>522.8</b>	<b>(7.4)</b>	<b>515.4</b>	<b>437.0</b>	—	<b>437.0</b>
PSC Revenue	185.6	—	185.6	(2.2)	183.4	152.7	—	152.7
Merchandise Gross Profit	114.1	—	114.1	(1.6)	112.5	105.9	—	105.9
<i>Merchandise Margin</i>	36 %		36 %		36 %	39 %	—	39 %
Scrap Gross Profit	1.9	—	1.9	—	1.9	2.1	—	2.1
<i>Scrap Gross Margin</i>	9 %		9 %		9 %	16 %		16 %
<b>Gross Profit</b>	<b>301.7</b>	—	<b>301.7</b>	<b>(3.8)</b>	<b>297.9</b>	<b>261.0</b>	—	<b>261.0</b>
Store Expenses	202.1	—	202.1	(3.1)	199.0	172.5	—	172.5
General and Administrative Expenses	31.1	—	31.1	0.1	31.2	27.8	—	27.8
Other	28.4	(32.1) (A)	(3.8)	0.3	(3.5)	(0.1)	(2.3) (E)	(2.4)
<b>EBITDA</b>	<b>40.2</b>	<b>32.1</b>	<b>72.3</b>	<b>(1.1)</b>	<b>71.2</b>	<b>60.9</b>	<b>2.3</b>	<b>63.2</b>
Depreciation and Amortization	16.0	—	16.0	(0.3)	15.7	15.0	—	15.0
<b>EBIT</b>	<b>24.2</b>	<b>32.1</b>	<b>56.3</b>	<b>(0.9)</b>	<b>55.5</b>	<b>45.9</b>	<b>2.3</b>	<b>48.2</b>
Interest	7.0	(3.5) (B)	3.5	—	3.5	4.4	—	4.4
<b>Profit (Loss) Before Tax</b>	<b>17.2</b>	<b>35.7</b>	<b>52.9</b>	<b>(0.9)</b>	<b>52.0</b>	<b>41.5</b>	<b>2.3</b>	<b>43.8</b>
Income Tax Expense	7.2	6.7 (C)	13.9	(0.3)	13.6	10.9	0.3 (F)	11.1
<b>Net Income (Loss)</b>	<b>10.0</b>	<b>29.0</b>	<b>39.0</b>	<b>(0.6)</b>	<b>38.3</b>	<b>30.6</b>	<b>2.0</b>	<b>32.6</b>
<b>Diluted EPS</b>	<b>0.11</b>	<b>0.40</b> (D)	<b>0.51</b>	<b>(0.01)</b>	<b>0.50</b>	<b>0.42</b>	<b>0.02</b>	<b>0.44</b>
Diluted Shares Outstanding	65.3	—	85.4	85.4	85.4	82.2	—	82.2
Pawn Loans Outstanding	206.1	—	206.1	(3.2)	202.9	173.6	—	173.6
Inventory, Net	150.3	—	150.3	(2.8)	147.5	119.9	—	119.9
<b>Net Earning Assets</b>	<b>356.4</b>	—	<b>356.4</b>	<b>(6.0)</b>	<b>350.4</b>	<b>293.5</b>	—	<b>293.5</b>

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

Footnote (A) Amount includes a loss of \$34.0M CCV non-cash goodwill impairment and discrete adjustment, a gain of \$2.2M for the reversal of a contingent consideration liability and \$0.3M FX loss impact

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

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

Footnote (D) Reported Diluted EPS calculated based on 65.3M weighted average diluted shares outstanding and Adjusted Diluted EPS calculated based on weighted average diluted shares outstanding of 85.4M

Footnote (E) Amounts includes a loss of \$2.1M CCV impairment adjustment and \$0.2M FX loss impact

Footnote (F) Amount includes FY22 tax impact of items listed above

# GAAP TO NON-GAAP RECONCILIATION YTD – U.S. PAWN

(\$ millions)

	Base FY23	Item Adjustments FY23	Adjusted Base FY23	Constant Currency Impact FY23	Adjusted Constant Currency FY23	Base FY22	Item Adjustments FY22	Adjusted Base FY22
<b>Revenues</b>	<b>383.4</b>	—	<b>383.4</b>	—	<b>383.4</b>	<b>326.0</b>	—	<b>326.0</b>
PSC Revenue	139.3	—	139.3	—	139.3	115.3	—	115.3
Merchandise Gross Profit	86.2	—	86.2	—	86.2	85.7	—	85.7
<i>Merchandise Margin</i>	38 %		38 %		38 %	42 %		42 %
Scrap Gross Profit	2.2	—	2.2	—	2.2	1.7	—	1.7
<i>Scrap Gross Margin</i>	13 %		13 %		13 %	20 %		20 %
<b>Gross Profit</b>	<b>227.7</b>	—	<b>227.7</b>	—	<b>227.7</b>	<b>202.8</b>	—	<b>202.8</b>
Store Expenses	145.3	—	145.3	—	145.3	129.2	—	129.2
<b>EBITDA</b>	<b>82.4</b>	—	<b>82.4</b>	—	<b>82.4</b>	<b>73.6</b>	—	<b>73.6</b>
Depreciation and Amortization	5.3	—	5.3	—	5.3	5.3	—	5.3
<b>EBIT</b>	<b>77.0</b>	—	<b>77.0</b>	—	<b>77.0</b>	<b>68.3</b>	—	<b>68.3</b>
Interest	—	—	—	—	—	—	—	—
<b>Profit Before Tax</b>	<b>77.0</b>	—	<b>77.0</b>	—	<b>77.0</b>	<b>68.3</b>	—	<b>68.3</b>
Pawn Loans Outstanding	157.0	—	157.0	—	157.0	133.5	—	133.5
Inventory, Net	112.1	—	112.1	—	112.1	93.3	—	93.3
<b>Net Earning Assets</b>	<b>269.2</b>	—	<b>269.2</b>	—	<b>269.2</b>	<b>226.8</b>	—	<b>226.8</b>



# GAAP TO NON-GAAP RECONCILIATION YTD – LATIN AMERICA PAWN\*

(\$ millions)

	Base FY23	Item Adjustments FY23	Adjusted Base FY23	Constant Currency Impact FY23	Adjusted Constant Currency FY23	Base FY22	Item Adjustments FY22	Adjusted Base FY22
<b>Revenues</b>	<b>139.4</b>	—	<b>139.4</b>	<b>(7.4)</b>	<b>132.0</b>	<b>110.9</b>	—	<b>110.9</b>
PSC Revenue	46.4	—	46.4	(2.2)	44.2	37.4	—	37.4
Merchandise Gross Profit	27.9	—	27.9	(1.6)	26.3	20.2	—	20.2
<i>Merchandise Margin</i>	31 %		31 %		31 %	29 %		29 %
Scrap Gross Profit	(0.4)	—	(0.4)	—	(0.4)	0.4	—	0.4
<i>Scrap Gross Margin</i>	(10)%		(10)%		(10)%	9 %		9 %
<b>Gross Profit</b>	<b>74.0</b>	—	<b>74.0</b>	<b>(3.8)</b>	<b>70.1</b>	<b>58.2</b>	—	<b>58.0</b>
Store Expenses	56.8	—	56.8	(3.1)	53.7	43.3	—	43.3
Other	(2.5)	1.9 (A)	(0.6)	0.3	(0.3)	0.2	(0.2) (B)	—
<b>EBITDA</b>	<b>19.6</b>	<b>(1.9)</b>	<b>17.7</b>	<b>(1.0)</b>	<b>16.7</b>	<b>14.7</b>	<b>0.2</b>	<b>14.6</b>
Depreciation and Amortization	4.5	—	4.5	(0.3)	4.3	3.9	—	3.9
<b>EBIT</b>	<b>15.1</b>	<b>(1.9)</b>	<b>13.2</b>	<b>(0.7)</b>	<b>12.5</b>	<b>10.8</b>	<b>0.2</b>	<b>10.8</b>
Interest	(0.5)	—	(0.5)	—	(0.4)	(0.4)	—	(0.4)
<b>Profit Before Tax</b>	<b>15.5</b>	<b>(1.9)</b>	<b>13.6</b>	<b>(0.7)</b>	<b>12.9</b>	<b>11.2</b>	<b>0.2</b>	<b>11.2</b>
Pawn Loans Outstanding	49.1	—	49.1	(3.2)	45.9	40.1	—	40.1
Inventory, Net	38.1	—	38.1	(2.8)	35.3	26.6	—	26.6
<b>Net Earning Assets</b>	<b>87.2</b>	—	<b>87.2</b>	<b>(6.0)</b>	<b>81.2</b>	<b>66.7</b>	—	<b>66.7</b>

Footnote \* - Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding  
Footnote (A) Amount includes a gain of \$2.2M for the reversal of a contingent consideration liability and \$0.3M FX loss impact  
Footnote (B) Amount includes \$0.2M FX loss impact

# CONSOLIDATED GROWTH FY20-FY23 RECONCILIATION\*

(\$ millions)

	FY20 Q1	FY20 Q2	FY20 Q3	FY20 Q4	FY20 FY	FY21 Q1	FY21 Q2	FY21 Q3	FY21 Q4	FY21 FY
<b>Continuing Ops PBT</b>	<b>3.0</b>	<b>(34.2)</b>	<b>(10.2)</b>	<b>(28.7)</b>	<b>(70.1)</b>	<b>5.5</b>	<b>6.8</b>	<b>(0.8)</b>	<b>4.5</b>	<b>16.1</b>
Add Back Net Interest	4.5	4.9	4.8	5.1	19.3	4.6	4.9	5.1	5.1	19.7
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
<b>Continuing Ops EBITDA</b>	<b>15.2</b>	<b>(21.5)</b>	<b>2.2</b>	<b>(16.0)</b>	<b>(20.0)</b>	<b>17.7</b>	<b>19.8</b>	<b>11.7</b>	<b>17.2</b>	<b>66.5</b>
Discrete Adjustments	7.7	47.4	2.9	28.2	86.2	(0.5)	0.2	0.9	1.4	1.9
<b>Adjusted EBITDA</b>	<b>22.9</b>	<b>26.0</b>	<b>5.0</b>	<b>12.3</b>	<b>66.2</b>	<b>17.2</b>	<b>19.9</b>	<b>12.6</b>	<b>18.6</b>	<b>68.4</b>
Constant Currency	—	—	0.2	—	0.1	—	—	—	—	—
<b>Currency Adjusted Continuing Ops EBITDA</b>	<b>22.9</b>	<b>26.0</b>	<b>5.1</b>	<b>12.3</b>	<b>66.3</b>	<b>17.2</b>	<b>19.9</b>	<b>12.6</b>	<b>18.6</b>	<b>68.4</b>
<b>Continuing Ops Gross Profit</b>	<b>130.1</b>	<b>127.4</b>	<b>102.2</b>	<b>89.1</b>	<b>448.7</b>	<b>108.4</b>	<b>113.7</b>	<b>108.1</b>	<b>119.1</b>	<b>449.4</b>
Discrete Adjustments	—	—	2.2	—	2.2	—	—	—	—	—
<b>Adjusted Gross Profit</b>	<b>130.1</b>	<b>127.4</b>	<b>104.4</b>	<b>89.1</b>	<b>451.0</b>	<b>108.4</b>	<b>113.7</b>	<b>108.1</b>	<b>119.1</b>	<b>449.4</b>
Constant Currency	—	—	—	—	—	—	—	—	—	—
<b>Currency Adjusted Continuing Ops Gross Profit</b>	<b>130.1</b>	<b>127.4</b>	<b>104.4</b>	<b>89.1</b>	<b>451.0</b>	<b>108.4</b>	<b>113.7</b>	<b>108.1</b>	<b>119.1</b>	<b>449.4</b>
<b>EBITDA Margin</b>	<b>10 %</b>	<b>12 %</b>	<b>2 %</b>	<b>7 %</b>	<b>8 %</b>	<b>10 %</b>	<b>11 %</b>	<b>7 %</b>	<b>10 %</b>	<b>9 %</b>

	FY22 Q1	FY22 Q2	FY22 Q3	FY22 Q4	FY22 FY	FY23 Q1	FY23 Q2
<b>Continuing Ops PBT</b>	<b>21.2</b>	<b>20.1</b>	<b>13.1</b>	<b>13.2</b>	<b>67.7</b>	<b>24.5</b>	<b>(7.3)</b>
Add Back Net Interest	2.1	2.3	2.5	2.3	9.2	5.5	1.5
Add Back Depreciation and Amortization	7.6	7.4	7.7	9.4	32.1	8.0	8.0
<b>Continuing Ops EBITDA</b>	<b>31.1</b>	<b>29.8</b>	<b>23.3</b>	<b>24.8</b>	<b>109.0</b>	<b>38.1</b>	<b>2.1</b>
Discrete Adjustments	—	2.3	1.9	(0.3)	4.0	0.2	31.9
<b>Adjusted EBITDA</b>	<b>31.1</b>	<b>32.2</b>	<b>25.2</b>	<b>24.5</b>	<b>113.0</b>	<b>38.3</b>	<b>34.0</b>
Constant Currency	—	—	—	—	—	(0.4)	(0.7)
<b>Currency Adjusted Continuing Ops EBITDA</b>	<b>31.1</b>	<b>32.1</b>	<b>25.2</b>	<b>24.5</b>	<b>112.9</b>	<b>37.9</b>	<b>33.3</b>
<b>Continuing Ops Gross Profit</b>	<b>132.1</b>	<b>128.9</b>	<b>129.5</b>	<b>137.6</b>	<b>528.1</b>	<b>152.5</b>	<b>149.2</b>
Discrete Adjustments	—	—	—	—	—	—	—
<b>Adjusted Gross Profit</b>	<b>132.1</b>	<b>128.9</b>	<b>129.5</b>	<b>137.6</b>	<b>528.1</b>	<b>152.5</b>	<b>149.2</b>
Constant Currency	—	—	—	—	—	(1.4)	(2.4)
<b>Currency Adjusted Continuing Ops Gross Profit</b>	<b>132.1</b>	<b>128.9</b>	<b>129.5</b>	<b>137.7</b>	<b>528.1</b>	<b>151.1</b>	<b>146.8</b>
<b>EBITDA Margin</b>	<b>14 %</b>	<b>15 %</b>	<b>12 %</b>	<b>10 %</b>	<b>13 %</b>	<b>14 %</b>	<b>13 %</b>



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-FY23 RECONCILIATION\*

(\$ millions)	FY20					FY21					FY22					FY23	
	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2
<b>U.S. Pawn PBT</b>	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
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
<b>U.S. Pawn EBITDA</b>	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
Discrete Adjustments	—	10.0	2.9	3.0	15.9	—	—	—	—	—	—	—	—	—	—	—	—
<b>Adjusted U.S. Pawn EBITDA</b>	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
<b>U.S. Pawn Gross Profit</b>	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
Discrete Adjustments	—	—	2.2	—	2.2	—	—	—	—	—	—	—	—	—	—	—	—
<b>Adjusted U.S. Pawn Gross Profit</b>	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
	FY20					FY21					FY22					FY23	
	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2
<b>Latin America Pawn PBT</b>	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
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)
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
<b>Latin America Pawn EBITDA</b>	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
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)
Constant Currency Impact	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	(0.3)	(0.7)
<b>Adjusted Latin America Pawn EBITDA</b>	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	9.5	7.3
<b>Latin America Pawn Gross Profit</b>	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
Discrete Adjustments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Constant Currency Impact	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	(1.4)	(2.4)
<b>Adjusted Latin America Pawn Gross Profit</b>	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	35.8	34.4
<b>Latin America Same Store PLO Growth</b>																	
GAAP	2 %	(12)%	(38)%	(41)%	(41)%	(36)%	(22)%	31 %	37 %	37 %	18 %	15 %	25 %	14 %	14 %	19 %	19 %
Constant Currency	(3)%	(2)%	(26)%	(31)%	(31)%	(30)%	(26)%	17 %	25 %	25 %	20 %	13 %	26 %	13 %	13 %	15 %	12 %

# CONSTANT CURRENCY

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

Constant currency results reported herein are calculated by translating consolidated balance sheet and consolidated statement of operations items denominated in local currency to U.S. dollars using the exchange rate from the prior-year comparable period, as opposed to the current period, in order to exclude the effects of foreign currency rate fluctuations. In addition, our equity method investment in CCV is denominated in Australian dollars and is translated into U.S. dollars. We used the end-of-period rate for balance sheet items and the average closing daily exchange rate on a monthly basis during the appropriate period for statement of operations items. Our statement of operations constant currency results reflect the monthly exchange rate fluctuations and so are not directly calculable from the above rates. Constant currency results, where presented, also exclude the foreign currency gain or loss. The end-of-period and approximate average exchange rates for each applicable currency as compared to U.S. dollars as of and for the three and six months ended March 31, 2023 and 2022 were as follows:

	March 31,		Three Months Ended March 31,		Six Months Ended March 31,	
	2023	2022	2023	2022	2023	2022
Mexican peso	18.1	19.9	18.7	20.5	19.2	20.6
Guatemalan quetzal	7.6	7.5	7.6	7.5	7.6	7.5
Honduran lempira	24.4	24.1	24.3	24.2	24.3	24.0
Australian dollar	1.5	1.3	1.5	1.4	1.5	1.4



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**THANK YOU**