



Growth Through Superior Customer Experience

Fourth Quarter and Full-Year Fiscal 2019 Earnings
December 5, 2019

Preliminary Statements

Forward Looking Statements

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

Other Available Information

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

Adjusted Information

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

Market Comparisons

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

Defined Terms

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

Agenda

- I. **Successful Track Record**
- II. **Strong Long-Term EBITDA Growth**
- III. **Strong Free Cash Flow**
- IV. **Strategic Initiatives Progress Report**
- V. **F4Q19 Highlights**
- VI. **Financial Highlights**
 - A. Consolidated
 - B. US Pawn
 - C. Latin America Pawn
- VII. **Liquidity, Free Cash Flow & Capital Management**
- VIII. **Appendix**

Successful Track Record of Current Management Team

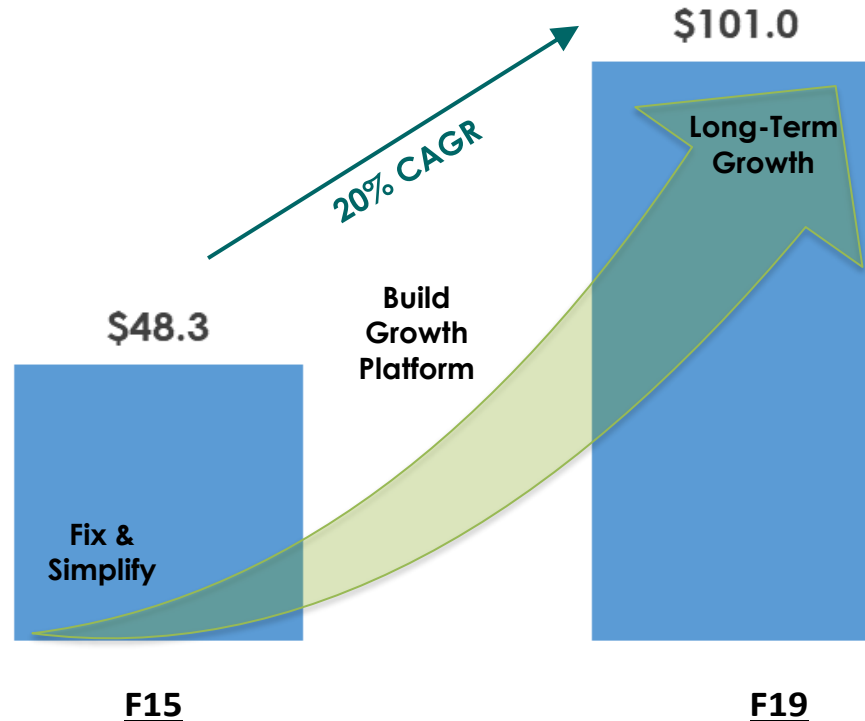
\$60m Share Repurchase Program Enabled by Strong Free Cash Flow

- **\$112m free cash flow and collection on notes receivable in fiscal 2019; CAGR from 2016-2019 of 33%**
- **Share repurchase authorization**
 - Three-year program authorizing the repurchase of up to \$60m of Class A Non-Voting common shares
- **Strengthened balance sheet**
 - Cash balance of \$162m at September 30, 2019
 - Extended debt maturity profile, with first bond maturity in 2024
 - Repaid \$195m of cash convertible bonds June 2019
 - Improved aged inventory position
- **EBITDA more than doubled 2016-2019; CAGR of 20%**
 - Consolidated total revenue up 5% in latest quarter (\$9m) and year (\$43m)
- **Grew LatAm segment EBITDA at a 36% CAGR since 2016 including core operations, acquisitions and new stores**
 - GPMX acquired in October 2017 (112 stores)
 - Bolt-on acquisitions in Mexico and U.S.
 - Acquired another 88 stores since 12/31/16
 - Opened additional 44 new stores since 12/31/16
- **U.S. growth in both same stores and store acquisitions**
 - Acquired 9 stores since 12/31/16
 - Long-term growth in same-store U.S. operations generating significant free cash flow
- **Completed upgrade of point of sale system to drive higher returns on earning assets (higher PLO yield and merchandise margin)**
 - Rolled out to all U.S. and Mexico stores by October 2019
- **Simplified the Business:**
 - Sold non-core Grupo Finmart business in 2016 resulting in cash collected that is approaching \$150m
 - Closed under-performing U.S. financial services business in 2015 and other non-core businesses

Successful Execution of Business Strategy Drives Strong Long Term EBITDA Growth

Compound PLO Growth, Acquisitions, Store Openings and Expense Control Driving EBITDA Growth

EBITDA Consolidated



	<u>F15</u>	<u>F19</u>
EBITDA / Net Revenue	12%	20%

Amounts in this slide are in millions and are adjusted for discrete items and constant currency. See "EZCORP GAAP Results" and "GAAP to Non-GAAP Reconciliation."

Strong Free Cash Flow

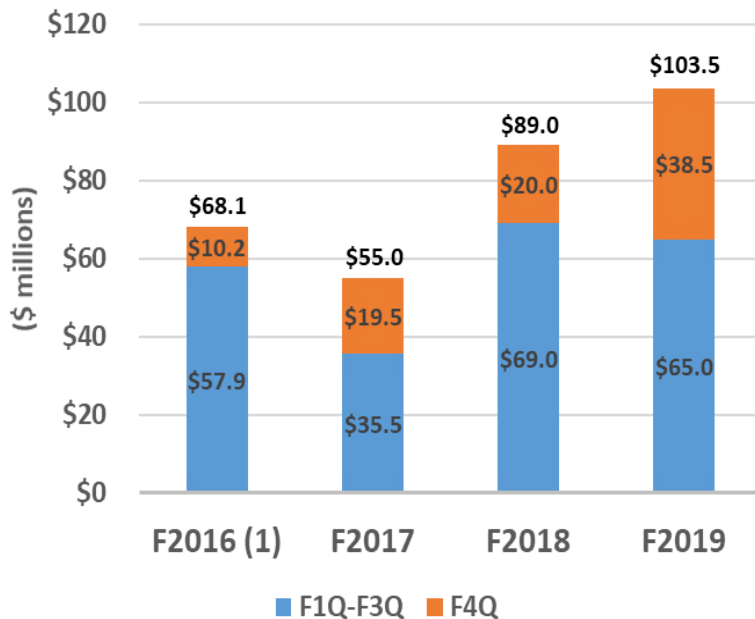
DRIVERS

Operating Cash Flow/
Notes Receivable

UPDATES

- \$38.5m of cash flow from operations in F4Q19; \$103.5m in F2019
- Initial \$6m of deferred compensation fee received from Alpha Credit in September 2019; remaining \$8m due in F2020

NET CASH FROM OPERATING ACTIVITIES



	FY16 ¹	FY17	FY18	FY19
Net Cash From Operating Activities	\$ 68.1	\$ 55.0	\$ 89.0	\$ 103.5
Fund PLO Growth	\$ (13.0)	\$ (15.6)	\$ (18.9)	\$ (14.9)
Maintenance CAPEX	\$ (8.0)	\$ (8.9)	\$ (11.1)	\$ (10.7)
Free Cash Flow	\$ 47.1	\$ 30.5	\$ 59.0	\$ 77.9
Alpha Credit Principal Repayments/Deferred Comp Fees	\$ -	\$ 29.5	\$ 32.4	\$ 34.1
FCF + Alpha Credit Repayments	\$ 47.1	\$ 60.0	\$ 91.4	\$ 112.0

Strategic Initiatives Progress Report

INITIATIVES	RECENT ACCOMPLISHMENTS ¹
Best at Serving Customers' Need for Cash	<ul style="list-style-type: none">• Long-term PLO growth reflecting customer-centric approach• Same Store PLO growth flat, as US growth offset by LatAm downtick• Same store sales up 2% in US and up 8% in LatAm
Geographic Expansion/Diversification	<ul style="list-style-type: none">• Opened 10 new stores in F4Q19 and 22 stores in F2019<ul style="list-style-type: none">• Plan to accelerate LatAm store openings to approx. 40 in F2020• Acquired 7 Nevada pawn stores in F2019• Total store count at 1,014 (512 in U.S., 480 in LatAm, and 22 in Canada)• Remain disciplined on strategic/financial criteria
Digital Engagement/Data Platforms	<ul style="list-style-type: none">• Lana (Evergreen) digital platform on track for introduction by end of calendar 2019• Completed rollout of POS2 to all U.S. and Mexico stores in October 2019
Effective Capital Mgmt. Driving Long-Term Shareholder Value	<ul style="list-style-type: none">• Three-year \$60m share repurchase authorization• \$162m cash balance at 9/30/19• High FCF generation with strong balance sheet• Net debt leverage ratio of 1.6x at 9/30/19 vs. 2.3x a year ago

¹Accomplishments in F4Q19 on this slide unless otherwise stated.

Amounts in this presentation are continuing operations only and comparisons are relative to same period in prior year unless otherwise stated.

Amounts in this presentation are adjusted for discrete items and constant currency unless otherwise identified.

EZCORP Same Store amounts in this presentation exclude pawn stores acquired unless outstanding for the entire periods presented.

See "EZCORP GAAP Results" in "Additional Information" and "GAAP to Non-GAAP Reconciliation."

F4Q19 Highlights

KEY THEMES

QUARTERLY HIGHLIGHTS

Ongoing Business Execution

- Total revenue up 5%
 - Pawn service charges (PSC) up 2%
 - Merchandise sales up 3%
 - Scrap sales up 37%

Steady Pawn Metrics

- Pawn Loans Outstanding (PLO) growth of 1% to \$201m
- Same-store loan growth (SSLG) about flat year-over-year
- PLO Consolidated yield consistent at 14%
 - PSC growth exceeding loan growth; starting to reflect benefit of improved lending guidance in POS2

EPS Pressured by Non-Recurring Items

- Full year diluted EPS of \$0.90, up \$0.04 from F2018
- F4Q19 EPS of \$0.19 vs. \$0.22 in F4Q18
 - Lower merchandise gross profit reflecting ongoing focus on reducing aged inventory
 - Workers' compensation expense of \$0.7m
- PLO portfolio and resulting PSC impacted by system issues May-July; Issues addressed and functioning well since mid-July

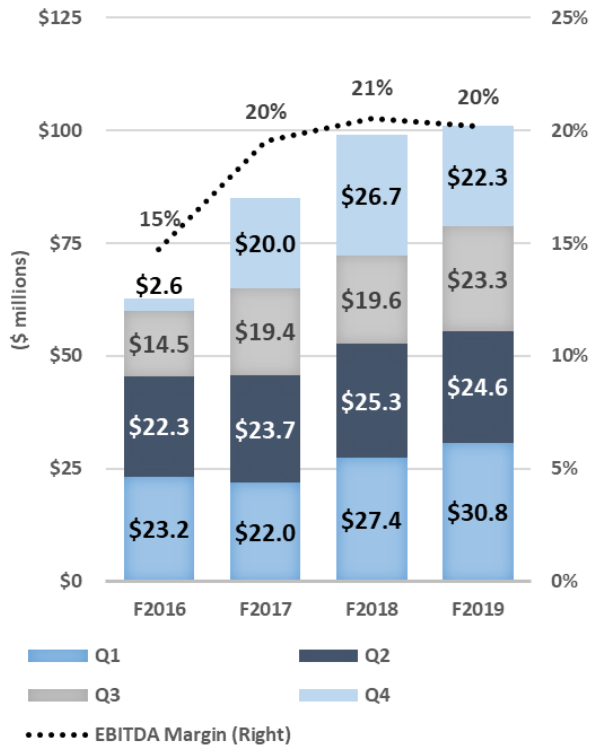
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Amounts in this presentation are continuing operations only and comparisons are relative to same period in prior year unless otherwise stated. Amounts in this presentation are adjusted for discrete items and constant currency unless otherwise identified,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

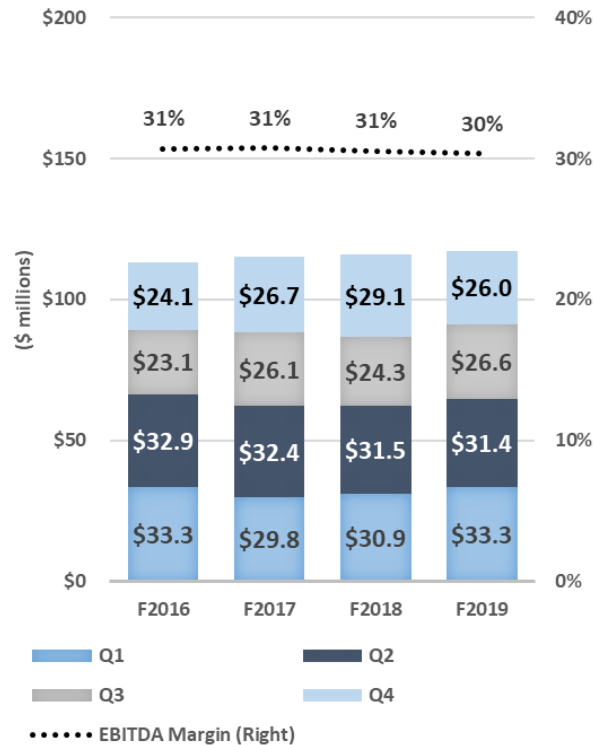
Long-Term EBITDA Growth/Margins

Recent De Novo Store Openings Expected to Drive EBITDA Growth

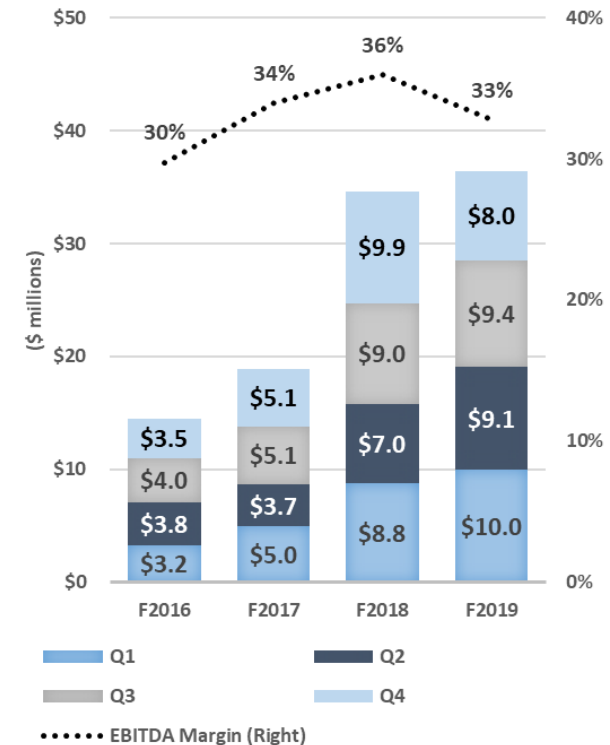
CONSOLIDATED EBITDA



US PAWN EBITDA



LATAM PAWN EBITDA



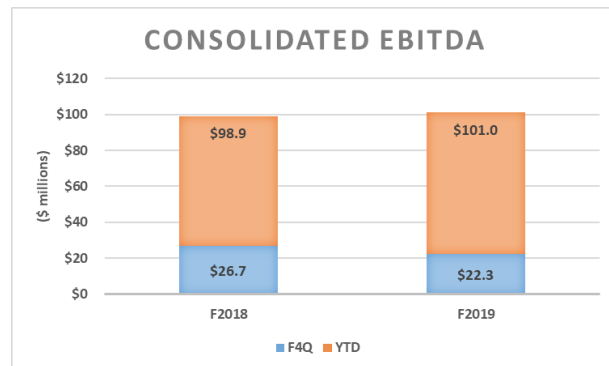
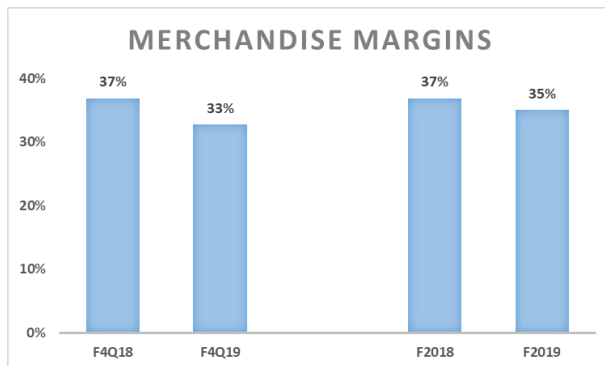
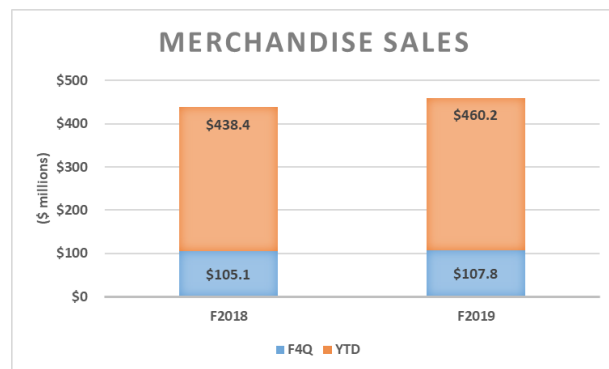
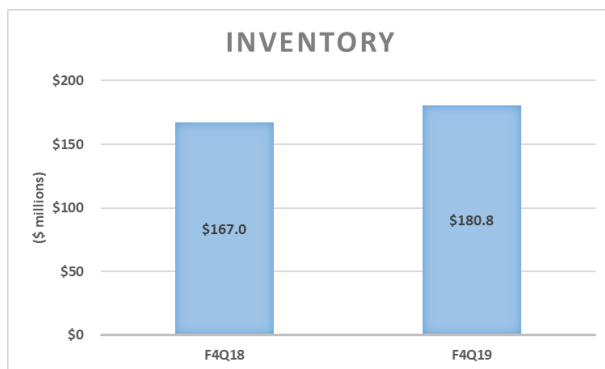
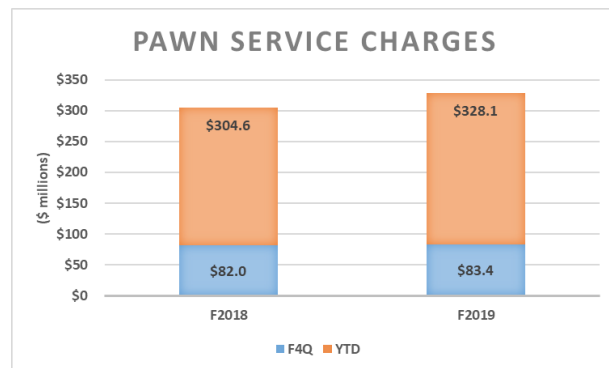
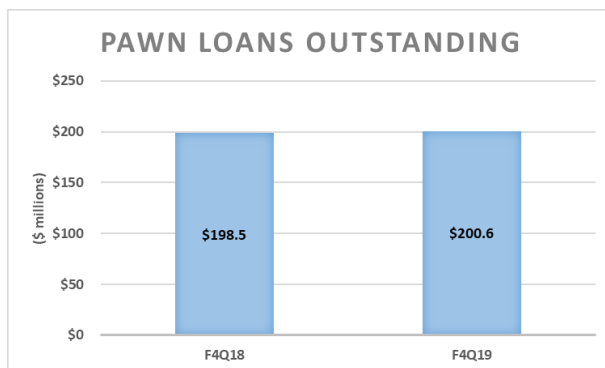
Long-Term Growth
17% CAGR (F2016-F2019)

Consistent EBITDA
1% CAGR (F2016-F2019)

Growth Market
36% CAGR (F2016-F2019)

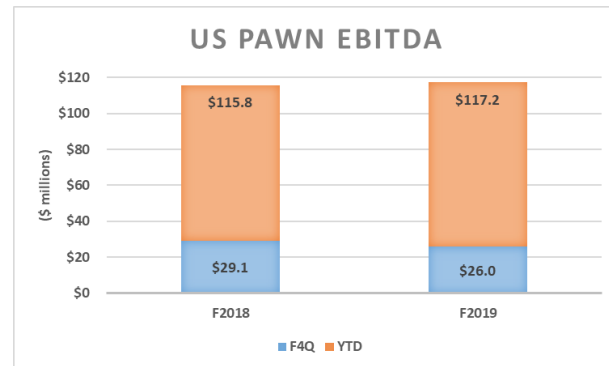
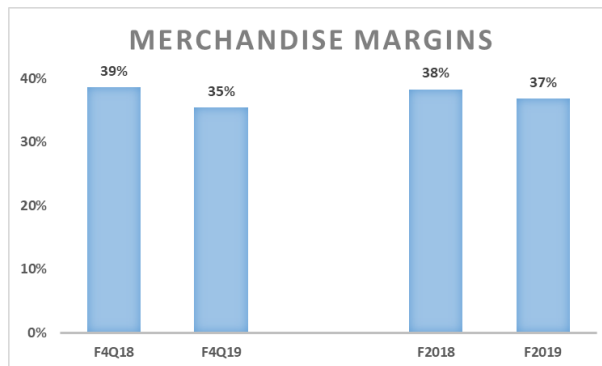
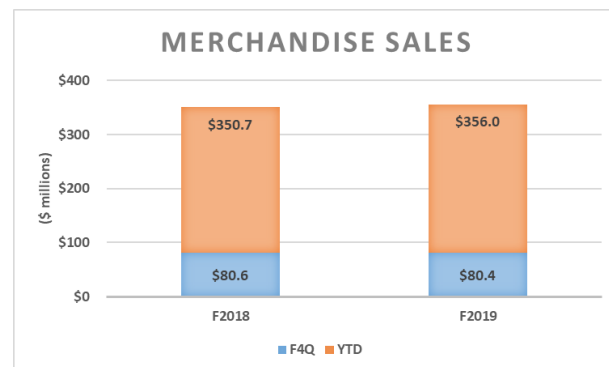
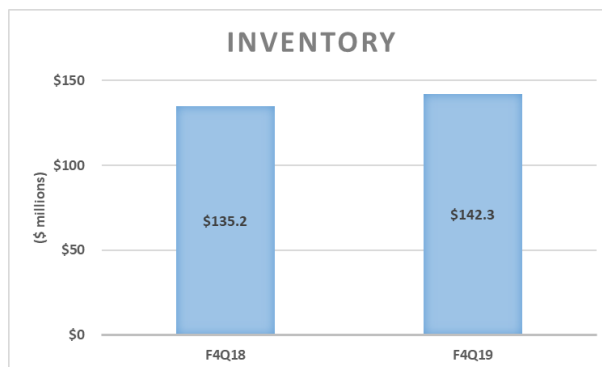
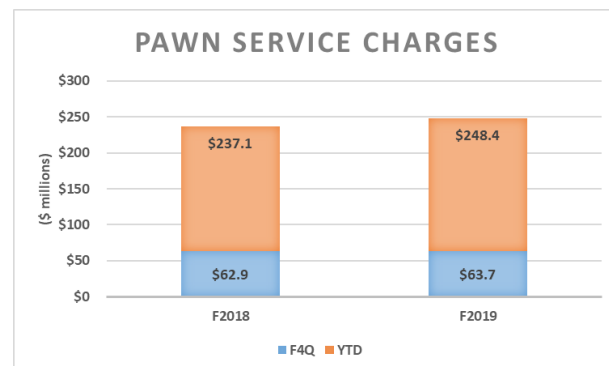
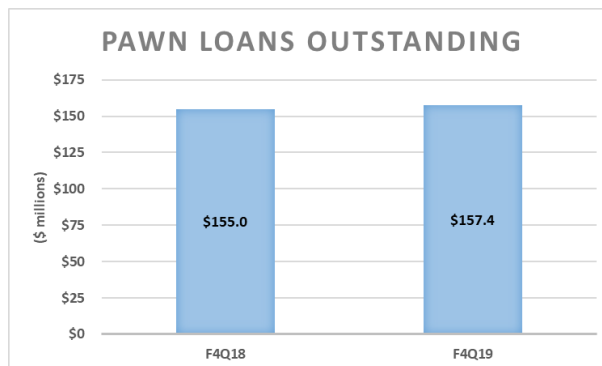
Financial Highlights – F4Q19 Consolidated

- Record high year-end PLO balance of \$201m; up 1% YOY
- PSC up 2% to \$83.4m reflecting a higher average PLO balance for the quarter and strong yield
- Merchandise sales grew 3%
 - Same store sales growth (SSSG) of 2%
- Total inventory increase of 8% inclusive of de novo growth and GM expansion in LatAm
- Increased FCF driven partly by continued sale / reduction of aged inventory; lower merchandise margins reflect aged inventory improvement
- F4Q19 EBITDA down Y/Y primarily reflecting lower merchandise sales gross profits and higher OpEx
- F2019 EBITDA up 2% vs. F2018



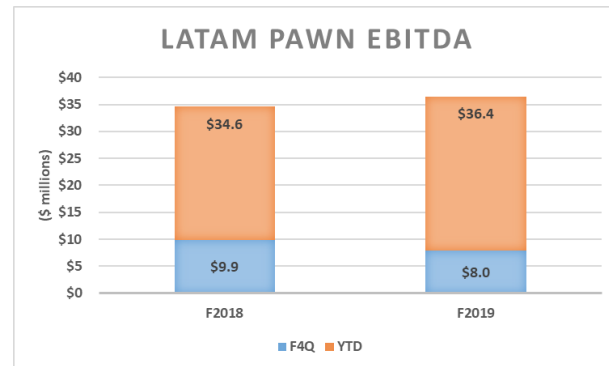
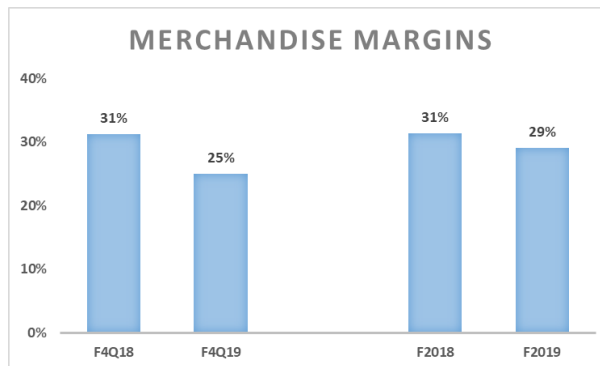
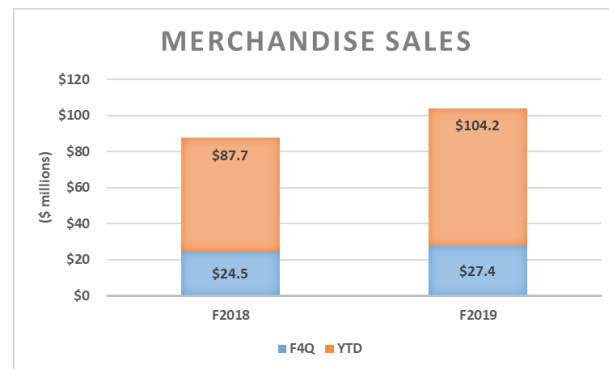
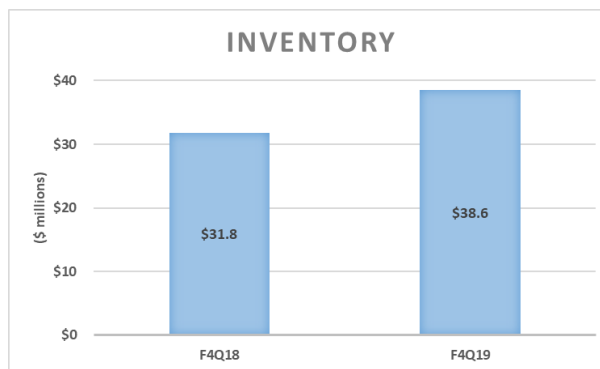
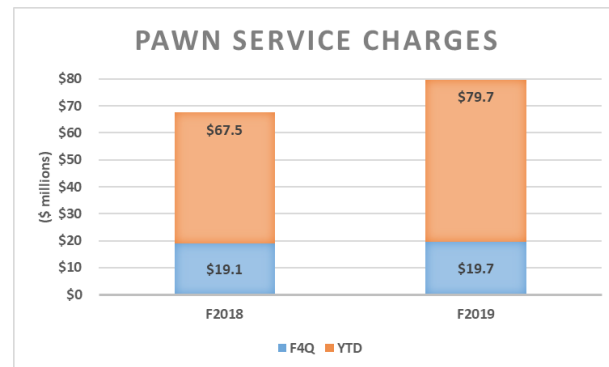
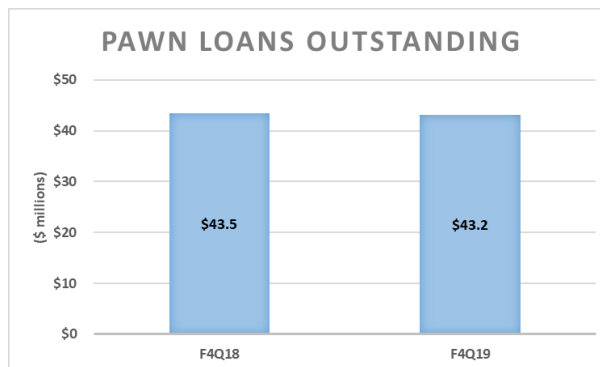
Financial Highlights – US Pawn

- Year-end PLO/store of \$307k (GAAP) highest since 2011; up 1% Y/Y
- PSC up 1% to \$63.7m on a higher average PLO balance for the quarter
- Merchandise sales flat Y/Y
 - SSSG also flat
- Merchandise margin declined reflecting a reduction in aged inventory
- Aged GM inventory improved to 6% vs. 9% at 9/30/18
- F4Q EBITDA down Y/Y primarily reflecting lower merchandise sales gross profits and higher labor
 - Labor includes \$1.3m increase in workers' compensation from a single F4Q claim and \$0.8m prior-year credit
- F2019 EBITDA up 1% vs. F2018



Financial Highlights – Latin America Pawn

- PLO down 1% to \$43.2m
- Same Store PLO growth of (3%) largely reflecting recently introduced social programs in Mexico and May-July system issues resolved in mid-July.
- PSC up 3% to \$19.7m
- Merchandise sales grew 11%
 - SSSG of 8%
 - Inventory up 21% as acquired stores continue to expand GM business
- Merchandise margin declined; ongoing focus on adjusting LTVs to optimize inventory and sales gross profits
- EBITDA down Y/Y primarily reflecting lower merchandise sales gross profits and higher OpEx.
 - Increasing store wages and rent from storefront growth and inflation
 - New licensing requirements
 - Expense growth rates moderated vs. FQ1-FQ3 2019
- F2019 EBITDA up 5% vs. F2018



Appendix

Profit Impacted By Discrete Items and Discretionary Growth Investments

EZCORP GAAP Results

\$ Millions	Q4		%Δ	FY		%Δ	
	FY19	FY18	B/(W)	FY19	FY18	B/(W)	
Pawn Loans Outstanding	\$199.1	\$198.5	Flat				
Total Revenue	\$214.3	\$206.0	4%	\$847.2	\$812.2	4%	Revenue growth impacted by \$4.6m transaction tax adjustment in LatAm
Net Revenue	\$120.9	\$124.5	(3)%	\$494.4	\$481.5	3%	
Equity in Net Income Investments	\$(0.8)	\$2.1	NM	\$(0.1)	\$5.5	NM	CCV results reflect October 2018 class action settlement and discrete charges recognized in F4Q19
Operations Expenses	\$88.8	\$86.1	(3)%	\$350.6	\$334.8	(5)%	
Corporate Expenses	\$16.9	\$14.0	(21)%	\$63.7	\$53.6	(19)%	Corporate expense growth largely a function of Lana growth investment in digital platform
Other (Income)/Expense	\$2.3	\$11.8	81%	\$25.5	\$6.8	NM	
EBITDA	\$12.1	\$14.7	(18)%	\$54.5	\$91.8	(41)%	Includes \$19.7m impairment of investment in CCV
Depreciation/Amortization	\$7.7	\$7.2	(7)%	\$28.8	\$25.5	(13)%	
Interest Expense, Net	\$4.0	\$4.6	13%	\$21.6	\$10.8	(100)%	Increase in annual net interest expense due to reduced interest income on promissory note associated with Grupo Finmart sale and higher interest expense on debt issued in 2018 and transaction tax adjustment
Profit Before Tax	\$0.4	\$2.9	(86)%	\$4.2	\$55.5	NM	
Income Taxes	\$1.0	\$3.7	NM	\$2.4	\$18.4	NM	
Non-Controlling Interest	\$-	\$0.4	NM	\$(1.2)	\$(1.0)	20%	
Continuing Ops Net Income Attributable	\$ (0.6)	\$ (1.2)	NM	\$3.0	\$38.1	NM	FY19 EPS impacted by impairments and other discrete items
Continuing Ops Diluted EPS	(0.01)	\$ (0.02)	NM	\$0.05	\$0.66	NM	

Solid PLO and Revenue Growth

EZCORP Continuing Operations Adjusted Results

\$ Millions	Q4		%Δ	FY		%Δ
	FY19	FY18	B/(W)	FY19	FY18	B/(W)
Pawn Loans Outstanding	\$200.6	\$198.5	1%			
Total Revenue	\$215.4	\$206.0	5%	\$855.3	\$812.2	5%
Net Revenue	\$121.7	\$124.5	(2)%	\$500.8	\$481.5	4%
Equity in Net Income Investments	\$1.2	\$2.1	(43)%	\$4.9	\$5.5	(13)%
Operations Expenses	\$88.6	\$86.1	(3)%	\$351.5	\$334.7	(5)%
Corporate Expenses	\$12.1	\$13.7	12%	\$53.4	\$53.0	(1)%
Other (Income)/Expenses	\$(0.1)	\$(0.0)	NM	\$(0.2)	\$0.4	NM
EBITDA	\$22.3	\$26.7	(16)%	\$101.0	\$98.9	2%
Depreciation/Amortization	\$7.7	\$7.2	(7)%	\$28.9	\$25.5	(14)%
Interest Expense, Net	\$1.6	\$1.1	NM	\$4.8	\$2.3	(109)%
Profit Before Tax	\$13.0	\$18.5	(30)%	\$67.2	\$71.1	(5)%
Income Taxes	\$2.6	\$5.6	54%	\$18.3	\$22.0	17%
Non-Controlling Interest	\$0.0	\$0.4	NM	\$(1.2)	\$(1.0)	20%
Continuing Ops Net Income Attributable	\$10.4	\$12.5	(17)%	\$50.2	\$50.0	Flat
Adjusted Continuing Ops Diluted EPS	\$0.19	\$0.22	(14)%	\$0.90	\$0.86	5%

Focus on customer service continues to drive ongoing PLO growth

Solid FY19 revenue growth driven by 8% increase in PSC. PLO and PSC growth impacted by system issues in May-July; Functioning well since mid-July.

OpEx increase primarily from new and acquired stores

F4Q19 EBITDA down Y/Y primarily reflecting lower merchandise sales gross profits including liquidation of aged GM and higher OpEx

Includes only cash interest

FY19 EPS up 5% Y/Y with higher PSC offset by lower merchandise gross sales profits and higher expenses

Convertible Senior Notes Potential EPS Dilution

The following is provided for purposes of calculating the potentially dilutive shares to be included in accounting for diluted EPS at a hypothetical conversion price of \$10.00 on the convertible notes due 2024, and \$15.90 on the convertible notes due 2025:

Convertible Senior Notes Due 2024 and 2025

Average Share Price for Period	Estimated Incremental Dilutive Shares for Period		
	Convertible Senior Notes Due 2024	Convertible Senior Notes Due 2025	Total
\$ 10.00	-	-	-
\$ 11.00	1,306,818	-	1,306,818
\$ 12.00	2,395,833	-	2,395,833
\$ 13.00	3,317,308	-	3,317,308
\$ 14.00	4,107,143	-	4,107,143
\$ 15.00	4,791,667	-	4,791,667
\$ 16.00	5,390,625	67,807	5,458,432
\$ 17.00	5,919,118	701,998	6,621,116
\$ 18.00	6,388,889	1,265,723	7,654,612
\$ 19.00	6,809,211	1,770,109	8,579,320
\$ 20.00	7,187,500	2,224,057	9,411,557
\$ 21.00	7,529,762	2,634,771	10,164,533
\$ 22.00	7,840,909	3,008,148	10,849,057
\$ 23.00	8,125,000	3,349,057	11,474,057
\$ 24.00	8,385,417	3,661,557	12,046,974
\$ 25.00	8,625,000	3,949,057	12,574,057

At higher share prices, there is a potential for further increase in dilution

In July 2017, we issued \$143.75 million aggregate principal amount of 2.875% convertible senior notes due 2024 and in May 2018 we issued \$172.5 million aggregate principal amount of 2.375% convertible senior notes due 2025. The notes are convertible into cash or shares of our Class A non-voting common stock, or any combination thereof, at our option subject to satisfaction of certain conditions and during certain periods, based on:

- Notes due 2024 - an initial conversion rate of 100 shares per \$1,000 principal amount of notes (equivalent to an initial conversion price of \$10.00 per share)
- Notes due 2025 - an initial conversion rate of 62.8931 shares per \$1,000 principal amount of notes (equivalent to an initial conversion price of \$15.90 per share)

We have included in the table an estimate of the incremental shares we would need to include in our calculation of fully diluted EPS using the treasury stock method of accounting, at a range of assumed average share prices during any period in which the convertible notes due 2024 and 2025, respectively, are outstanding. This method of accounting assumes settlement of the conversion premium in shares even though the company could opt to settle only in cash, eliminating share dilution.

Definition of Terms

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

Definition of Terms, Continued

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

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

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

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

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

GAAP to Non-GAAP Reconciliation

In addition to the financial information prepared in conformity with generally accepted accounting principles in the United States of America ("GAAP"), we provide certain other financial information that is adjusted to exclude the impact of restructuring and restatement charges and other discreet 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 – Continuing Operations*

	Actuals					Prior Year Actuals		
	Plus		Equals	Plus		Equals		
	Base	Discrete Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Discrete Item Adjustments	
	FY19	FY19	FY19	FY19	FY19	FY18	FY18	FY18
<i>\$ Millions</i>								
Revenues	214.3	(0.0)	214.3	1.1	215.4	206.0	0.0	206.0
PSC Revenue	83.1	(0.0)	83.1	0.4	83.4	82.0	0.0	82.0
Merchandise Gross Profit	34.9	0.3	35.2	0.2	35.3	38.8	0.0	38.8
<i>Merchandise Margin</i>	33%	(A)	33%		33%	37%		37%
Scrap Gross Profit	2.3	0.0	2.3	0.0	2.3	1.8	0.0	1.8
<i>Scrap Margin</i>	10%		10%		10%	11%		11%
Other Revenues, Net	0.6	0.0	0.6	0.0	0.6	1.9	0.0	1.9
Net Revenue	120.9	0.3	121.1	0.5	121.7	124.5	0.0	124.5
Operating Expenses	88.8	(0.6) (B)	88.2	0.4	88.6	86.1	0.0	86.1
Corporate Expenses	16.9	(4.7) (C)	12.2	0.0	12.2	14.0	(0.2) (G)	13.7
Other Expenses	3.1	(4.4) (D)	(1.3)	0.0	(1.3)	9.8	(11.9) (H)	(2.1)
EBITDA	12.1	10.0	22.1	0.1	22.3	14.7	12.1	26.7
Depreciation and Amortization	7.7	(0.0)	7.7	0.0	7.7	7.2	0.0	7.2
EBIT	4.4	10.0	14.4	0.1	14.6	7.5	12.1	19.5
Interest	4.0	(2.4) (E)	1.6	(0.0)	1.6	4.6	(3.5) (I)	1.1
Profit Before Tax	0.4	12.4	12.9	0.1	13.0	2.9	15.6	18.5
Income Tax Expense	1.0	1.5 (F)	2.6	0.0	2.6	3.7	1.9 (J)	5.6
Non-Controlling Interest	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.4
Net Income Attributable	(0.6)	10.9	10.3	0.1	10.4	(1.2)	13.7	12.5
Diluted EPS	(0.01)	0.20	0.18	0.00	0.19	(0.02)	0.24	0.22
Diluted Shares Outstanding	56.2	56.2	56.2	56.2	56.2	57.4	0.0	57.4
Pawn Loans Outstanding	199.1	0.0	199.1	1.5	200.6	198.5	0.0	198.5
Inventory, Net	179.4	0.0	179.4	1.5	180.8	167.0	0.0	167.0
Net Earning Assets	378.4	0.0	378.4	3.0	381.4	365.5	0.0	365.5

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) Amount includes \$0.3m from natural disaster resulting in store and inventory destruction.

Footnote (B) Amount includes \$0.6m of trade name impairment and minimal gain on FX.

Footnote (C) Amount includes \$2.7m of discretionary strategic investment in the development of a digital platform representing start-up costs for the incubation of new strategic ventures not included in our core pawn operations, \$1.7m of costs for an acquisition that was ultimately abandoned as a result of due diligence, and \$0.3m of board of director search fees.

Footnote (D) Amount includes \$2.0m discrete CCV items, \$1.9m write-off on expired call option on qualifying RDC equity event, \$0.5m asset disposal from store destruction, and minimal gain on FX.

Footnote (E) Amount includes \$2.4m in net non-cash interest expense regarding our notes receivable & convertible debt instruments to reflect the underlying cash flows of our investments & debt.

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

Footnote (G) Amount includes \$0.2m of acquisition costs. Footnote (H) Amount includes \$11.7m impairment of CCV and \$0.2m loss on FX.

Footnote (I) Amount includes \$3.5m in net non-cash interest expense regarding our notes receivable and convertible debt instruments to reflect the underlying cash flows of our investments and debt.

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

GAAP to Non-GAAP Reconciliation Q4 – U.S. Pawn*

	Actuals			Prior Year Actuals		
	Plus		Equals	Plus		Equals
	Discrete Item Base	Adjustments	Adjusted	Discrete Item Base	Adjustments	Adjusted
<i>\$ Millions</i>	FY19	FY19	FY19	FY18	FY18	FY18
Revenues	161.6	(0.0)	161.6	156.7	0.0	156.7
PSC Revenues	63.7	(0.0)	63.7	62.9	0.0	62.9
Merchandise Gross Profit	28.2	0.3 ^(A)	28.5	31.1	0.0	31.1
<i>Merchandise Margin</i>	35%		35%	39%		39%
Scrap Gross Profit	1.8	0.0	1.8	1.5	0.0	1.5
<i>Scrap Margin</i>	10%		10%	11%		11%
Other Revenues, Net	0.1	0.0	0.1	0.0	0.0	0.0
Net Revenue	93.8	0.3	94.1	95.6	0.0	95.6
Operating Expenses	68.1	0.0	68.1	66.5	0.0	66.5
Other Expenses	0.5	(0.5) ^(B)	0.0	0.0	0.0	0.0
EBITDA	25.1	0.8	26.0	29.1	0.0	29.1
Depreciation and Amortization	2.9	0.0	2.9	3.5	0.0	3.5
EBIT	22.2	0.8	23.0	25.6	0.0	25.6
Interest	0.0	0.0	0.0	0.1	0.0	0.1
Profit Before Tax	22.2	0.8	23.0	25.5	0.0	25.5
Earning Assets.						
Pawn Loans Outstanding	157.4	0.0	157.4	155.0	0.0	155.0
Inventory, Net	142.3	0.0	142.3	135.2	0.0	135.2
Net Earning Assets	299.7	0.0	299.7	290.1	0.0	290.1

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) Amount includes \$0.3m from natural disaster resulting in store and inventory destruction.

Footnote (B) Amount includes \$0.5m asset disposal from store destruction.

GAAP to Non-GAAP Reconciliation Q4 – Latin America Pawn*

	Actuals					Prior Year Actuals		
	Plus		Equals	Plus		Equals		
	Base	Discrete Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Discrete Item Adjustments	Adjusted
\$ Millions	FY19	FY19	FY19	FY19	FY19	FY18	FY18	FY18
Revenues	51.3	0.0	51.3	1.1	52.4	46.5	0.0	46.5
PSC Revenue	19.4	0.0	19.4	0.4	19.7	19.1	0.0	19.1
Merchandise Gross Profit	6.7	0.0	6.7	0.2	6.9	7.7	0.0	7.7
<i>Merchandise Margin</i>	25%		25%		25%	31%		31%
Scrap Gross Profit	0.5	0.0	0.5	0.0	0.5	0.3	0.0	0.3
<i>Scrap Margin</i>	9%		9%		9%	10%		10%
Other Revenues, Net	0.0	0.0	0.0	0.0	0.0	(0.5)	0.0	(0.5)
Net Revenue	26.6	0.0	26.6	0.5	27.1	26.6	0.0	26.6
Operating Expenses	19.5	(0.6) ^(A)	18.9	0.4	19.2	16.7	0.0	16.7
Other Expenses	(0.3)	(0.0)	(0.3)	0.2	(0.1)	(0.1)	0.0	(0.0)
EBITDA	7.4	0.6	7.8	(0.0)	8.0	9.9	0.0	9.9
Depreciation and Amortization	1.7	0.0	1.7	0.0	1.8	1.4	0.0	1.4
EBIT	5.6	0.6	6.1	0.1	6.2	8.5	(0.0)	8.5
Interest	(0.3)	0.1 ^(B)	(0.2)	(0.0)	(0.3)	(0.5)	0.3 ^(C)	(0.2)
Profit Before Tax	6.0	0.5	6.3	0.1	6.4	9.1	(0.3)	8.8
Pawn Loans Outstanding	41.6	0.0	41.6	1.5	43.2	43.5	0.0	43.5
Inventory, Net	37.1	0.0	37.1	1.5	38.6	31.8	0.0	31.8
Net Earning Assets	78.7	0.0	78.7	3.0	81.7	75.3	0.0	75.3

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) Amount includes \$0.6m of trade name impairment and minimal gain on FX

Footnote (B) Amount includes \$0.1m in non-cash interest income regarding our notes receivable to reflect the underlying cash flows of our investments

Footnote (C) Amount includes \$0.3m in non-cash interest income regarding our notes receivable to reflect the underlying cash flows of our investment

GAAP to Non-GAAP Reconciliation YTD – Continuing Operations*

	Actuals					Prior Year Actuals		
	Plus		Equals	Plus		Equals		
	Discrete Item Base	Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Discrete Item Base	Adjustments	
FY19	FY19	FY19	FY19	FY19	FY18	FY18	FY18	
\$ Millions								
Revenues	847.2	3.4	850.7	4.6	855.3	812.2	0.0	812.2
PSC Revenue	327.4	(1.1)	326.3	1.8	328.1	304.6	0.0	304.6
Merchandise Gross Profit	155.9	4.9	160.7	0.7	161.4	161.8	0.0	161.8
<i>Merchandise Margin</i>	<i>34%</i>		<i>35%</i>		<i>35%</i>	<i>37%</i>		<i>37%</i>
Scrap Gross Profit	7.5	0.0	7.5	0.0	7.5	8.5	0.0	8.5
<i>Scrap Margin</i>	<i>12%</i>		<i>12%</i>		<i>12%</i>	<i>14%</i>		<i>14%</i>
Other Revenues, Net	3.7	0.0	3.7	0.1	3.8	6.8	0.0	6.8
Net Revenue	494.4	3.7	498.2	2.6	500.8	481.5	0.0	481.5
Operating Expenses	350.6	(1.0)	349.6	1.8	351.5	334.8	(0.1)	334.7
Corporate Expenses	63.7	(10.3)	53.4	0.0	53.4	53.6	(0.7)	53.0
Other Expenses	25.7	(30.7)	(5.1)	0.0	(5.1)	1.3	(6.4)	(5.1)
EBITDA	54.5	45.7	100.2	0.8	101.0	91.8	7.1	98.9
Depreciation and Amortization	28.8	(0.0)	28.8	0.1	28.9	25.5	0.0	25.5
EBIT	25.7	45.7	71.4	0.6	72.1	66.3	7.1	73.5
Interest	21.6	(16.7)	4.9	(0.0)	4.8	10.8	(8.4)	2.3
Profit Before Tax	4.2	62.4	66.6	0.7	67.2	55.5	15.6	71.1
Income Tax Expense	2.4	15.6	18.1	0.2	18.3	18.4	3.7	22.0
Non-Controlling Interest	(1.2)	0.0	(1.2)	0.0	(1.2)	(1.0)	0.0	(1.0)
Net Income Attributable	3.0	46.7	49.7	0.4	50.2	38.1	11.9	50.0
Diluted EPS	0.05	0.84	0.88	0.01	0.90	0.66	0.20	0.85
Diluted Shares Outstanding	56.0	56.0	56.0	56.0	56.0	57.9	57.9	57.9
Pawn Loans Outstanding	199.1	0.0	199.1	1.5	200.6	198.5	0.0	198.5

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) Amount includes \$1.1m of PSC Revenue for settlement of GPMX PSC-related indemnification claim. Footnote (B) Amount includes \$0.3m of acquisition and investment expense and \$0.6m in trade name impairment. Footnote (C) Amount includes \$1.8m of acquisition expense, \$7.7m discretionary strategic investment in the development of a digital platform representing start-up costs for the incubation of new strategic ventures not included in our core pawn operations and \$0.8m of costs related to board restructuring and search fees

Footnote (D) Amount includes \$19.7m impairment on CCV investment, \$4.9m impact from discrete CCV items, \$1.9m write-off on expired call option on qualifying RDC equity event, \$3.6m asset disposal as a result of Republic Metals Corporation bankruptcy, \$0.3m from business deconsolidation and \$0.3m in FX gain.

Footnote (E) Amount includes \$15.2m in net non-cash interest expense regarding our notes receivable & convertible debt instruments to reflect the underlying cash flows of our investments & debt.

Footnote (F) Amount includes reversal of FIN 48 – expiration of statute of limitation on uncertain tax positions of \$1.8m and tax impact of items listed above.

Footnote (G) Amount includes \$0.7m of acquisition related expenses.

Footnote (H) Amount includes \$11.7m impairment of CCV, \$5.2m litigation credit, nominal gain on FX, and \$0.1m of asset disposal related to sold stores.

Footnote (I) Amount includes \$8.4m in net non-cash interest expense regarding our notes receivable & convertible debt instruments to reflect the underlying cash flows of our investments & debt.

Footnote (J) Amount includes tax impact of items listed above, \$2.8m expense for revaluation of deferred tax assets upon tax reform and \$3.3m credit for FIN 48 – expiration of statute of limitation on uncertain tax positions.

Footnote (K) Amount includes \$4.6m reduction of merchandise sales (in addition to \$0.3m from inventory destruction), 1.5m interest charge thereon, and a related \$1.8m income tax benefit.

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

\$ Millions	Actuals			Prior Year Actuals		
	Plus		Equals	Plus		Equals
	Base	Discrete Item Adjustments	Adjusted	Base	Discrete Item Adjustments	Adjusted
	FY19	FY19	FY19	FY18	FY18	FY18
Revenues	650.4	(0.0)	650.4	635.8	0.0	635.8
PSC Revenues	248.4	(0.0)	248.4	237.1	0.0	237.1
Merchandise Gross Profit	130.9	0.3 ^(A)	131.2	134.3	0.0	134.3
Merchandise Margin	37%		37%	38%		38%
Scrap Gross Profit	6.5	0.0	6.5	7.3	0.0	7.3
Scrap Margin	14%		14%	15%		15%
Other Revenues, Net	0.2	0.0	0.2	0.3	0.0	0.3
Net Revenue	386.0	0.3	386.3	379.0	0.0	379.0
Operating Expenses	269.0	0.0	269.0	263.1	0.0	263.1
Other Expenses	3.4	(3.4) ^(B)	0.0	0.2	(0.1) ^(C)	0.1
EBITDA	113.6	3.7	117.2	115.7	0.1	115.8
Depreciation and Amortization	11.9	0.0	11.9	12.9	(0.0)	12.9
EBIT	101.7	3.7	105.4	102.8	0.1	102.9
Interest	(0.0)	0.0	(0.0)	0.1	0.0	0.1
Profit Before Tax	101.7	3.7	105.4	102.7	0.1	102.8
Earning Assets.						
Pawn Loans Outstanding	157.4	0.0	157.4	155.0	0.0	155.0
Inventory, Net	142.3	0.0	142.3	135.2	0.0	135.2
Net Earning Assets	299.7	0.0	299.7	290.1	0.0	290.1

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) Amount includes \$0.3m from natural disaster resulting in store and inventory destruction.

Footnote (A) Amount includes \$2.9m asset disposal as a result of Republic Metals Corporation bankruptcy, and \$0.5m asset disposal from store destruction.

Footnote (C) Amount includes \$0.1m of asset disposal related to sold stores

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

	Actuals					Prior Year Actuals			
	Plus		Equals		Plus		Equals		
	Base	Discrete Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Less	Mexico Buy/Sell	Discrete Item Adjustments	
\$ Millions	FY19	FY19	FY19	FY19	FY19	FY18	FY18	FY18	FY18
Revenues	191.2	3.5	194.6	4.4	199.1	168.3	0.0	0.0	168.3
PSC Revenue	79.0	(1.1) ^(A)	77.9	1.8	79.7	67.5	0.0	0.0	67.5
Merchandise Gross Profit	25.0	4.6 ^(H)	29.6	0.7	30.2	27.5	0.0	0.0	27.5
Merchandise Margin	26%		29%		29%	31%	0%		31%
Scrap Gross Profit	1.0	0.0	1.0	0.1	1.0	1.1	0.0	0.0	1.1
Scrap Margin	7%		7%		7%	9%	0%		9%
Other Revenues, Net	0.2	0.0	0.2	0.0	0.2	0.1	0.0	0.0	0.1
Net Revenue	105.2	3.5	108.6	2.5	111.2	96.2	0.0	0.0	96.2
Operating Expenses	74.2	(1.0) ^(B)	73.2	1.7	74.9	61.6	0.0	0.1 ^(E)	61.5
Other Expenses	0.2	(0.8) ^(C)	(0.6)	0.4	(0.1)	(0.0)	0.0	0.1 ^(F)	0.1
EBITDA	30.8	5.2	36.0	0.4	36.4	34.6	0.0	(0.0)	34.6
Depreciation and Amortization	6.3	0.0	6.3	0.1	6.4	4.1	0.0	0.0	4.1
EBIT	24.6	5.2	29.7	0.3	30.0	30.6	0.0	(0.0)	30.5
Interest	0.0	(0.9) ^{(D), (H)}	(0.9)	(0.0)	(0.9)	(2.6)	0.0	1.4 ^(G)	(1.2)
Profit Before Tax	24.5	6.0	30.6	0.3	30.9	33.2	0.0	(1.4)	31.8
Pawn Loans Outstanding	41.6	0.0	41.6	1.5	43.2	43.5	0.0	0.0	43.5
Inventory, Net	37.1	0.0	37.1	1.5	38.6	31.8	0.0	0.0	31.8
Net Earning Assets	78.7	0.0	78.7	3.0	81.7	75.3	0.0	0.0	75.3

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) Amount includes \$1.1m of PSC Revenue for settlement of GPMX PSC-related indemnification claim.

Footnote (B) Amount includes \$0.5m of acquisition and investment expense and \$0.6m of trade name impairment with minimal gain on fx.

Footnote (C) Amount includes \$0.8m asset disposal as a result of Republic Metals Corporation bankruptcy and minimal gain on fx.

Footnote (D) Amount includes \$0.8m in non-cash interest income regarding our notes receivable to reflect the underlying cash flows of our investments.

Footnote (E) Amount includes \$0.1m in acquisition and investment expense.

Footnote (F) Amount includes \$0.1m gain on fx.

Footnote (G) Amount includes \$1.4m in non-cash interest income regarding our notes receivable to reflect the underlying cash flows of our investments.

Footnote (H) Amount includes \$4.6m reduction of merchandise sales and a related \$1.5m interest charge on that amount

Consolidated Growth FY15-FY19 Reconciliation*

	FY15 Full Year	FY16 Q1	FY16 Q2	FY16 Q3	FY16 Q4	FY16 Full Year	FY17 Q1	FY17 Q2	FY17 Q3	FY17 Q4	FY17 Full Year
Continuing Ops PBT	-65.6	5.2	10.7	3.8	-19.7	0.0	13.0	13.7	8.8	7.2	42.7
Add Back Net Interest	16.1	4.1	3.9	3.9	4.4	16.4	2.9	3.4	3.6	5.8	15.7
Add Back Depreciation and Amortization	31.0	7.5	6.6	6.3	6.1	26.5	6.4	6.0	5.8	5.4	23.7
Continuing Ops EBITDA	-18.5	16.8	21.3	14.0	-9.2	42.9	22.4	23.1	18.2	18.4	82.0
Discrete Adjustments	69.2	6.7	1.1	0.6	12.0	20.5	-0.4	0.2	1.4	1.9	3.1
Adjusted EBITDA	50.7	23.6	22.4	14.6	2.8	63.5	21.9	23.3	19.6	20.3	85.1
Constant Currency	-2.4	-0.4	-0.1	-0.1	-0.2	-0.8	0.0	0.4	-0.2	-0.3	-0.1
Currency Adjusted Continuing Ops EBITDA	48.3	23.2	22.3	14.5	2.6	62.6	22.0	23.7	19.4	20.0	85.1
Continuing Ops Net Revenue	403.7	112.4	108.6	100.4	106.7	428.0	112.0	109.9	105.5	108.1	435.5
Discrete Adjustments	-2.2	-0.2	0.1	0.0	0.0	-0.1	0.0	0.0	0.0	0.2	0.2
Adjusted Net Revenue	401.6	112.2	108.7	100.4	106.7	427.9	112.0	109.9	105.5	108.3	435.7
Constant Currency	-10.4	-1.5	-0.3	-0.9	-0.2	-2.8	0.7	1.2	-0.5	-1.0	0.4
Currency Adjusted Continuing Ops Net Revenue	391.2	110.7	108.3	99.5	106.5	425.1	112.7	111.1	105.0	107.3	436.1
	FY18 Q1	FY18 Q2	FY18 Q3	FY18 Q4	FY18 Full Year	FY19 Q1	FY19 Q2	FY19 Q3	FY19 Q4	FY19 YearTotal	
Continuing Ops PBT	19.7	17.5	15.5	2.9	55.5	-4.7	5.0	3.5	0.4	4.2	
Add Back Net Interest	1.6	1.6	3.0	4.6	10.8	5.5	5.5	6.7	4.0	21.6	
Add Back Depreciation and Amortization	5.7	6.5	6.1	7.2	25.5	6.8	7.0	7.3	7.7	28.8	
Continuing Ops EBITDA	27.0	25.5	24.7	14.7	91.8	7.6	17.5	17.4	12.1	54.5	
Discrete Adjustments	0.4	-0.2	-5.1	12.0	7.1	22.8	6.9	6.0	10.0	45.7	
Adjusted EBITDA	27.4	25.3	19.6	26.7	98.9	30.4	24.4	23.4	22.1	100.2	
Constant Currency	0.0	0.0	0.0	0.0	0.0	0.4	0.2	0.0	0.2	0.8	
Currency Adjusted Continuing Ops EBITDA	27.4	25.3	19.6	26.7	98.9	30.8	24.6	23.3	22.3	101.0	
Continuing Ops Net Revenue	122.1	120.3	114.7	124.5	481.5	130.0	127.7	115.9	120.9	494.4	
Discrete Adjustments	0.0	0.0	0.0	0.0	0.0	0.0	-1.1	4.6	0.3	3.7	
Adjusted Net Revenue	122.1	120.3	114.7	124.5	481.5	130.0	126.6	120.4	121.1	498.2	
Constant Currency	0.0	0.0	0.0	0.0	0.0	1.3	0.8	0.0	0.5	2.6	
Currency Adjusted Continuing Ops Net Revenue	122.1	120.3	114.7	124.5	481.5	131.3	127.4	120.4	121.7	500.8	

Pawn Businesses FY16-FY19 Reconciliation*

	FY16	FY16	FY16	FY16	FY16	FY17	FY17	FY17	FY17	FY17	FY18	FY18	FY18	FY18	FY18	FY19	FY19	FY19	FY19	FY19
	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	Q4	Full Year
U.S. Pawn PBT	28.8	29.7	20.2	21.3	100.0	27.2	29.8	23.9	22.8	103.6	27.8	28.2	21.3	25.5	102.7	27.4	28.4	23.6	22.2	101.7
Add Back Net Interest	0.1	0.0	(0.0)	0.0	0.1	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	(0.0)	0.1	0.1	0.0	0.0	(0.0)	0.0	(0.0)
Add Back Depreciation and Amortization	3.6	3.0	2.9	2.8	12.2	2.6	2.7	2.2	2.7	10.2	2.8	3.5	3.0	3.5	12.9	3.0	3.0	2.9	2.9	11.9
U.S. Pawn EBITDA	32.4	32.8	23.1	24.1	112.3	29.8	32.4	26.1	25.5	113.8	30.6	31.7	24.3	29.1	115.7	30.5	31.4	26.6	25.1	113.6
Discrete Adjustments	0.9	0.1	0.0	0.0	1.0	0.0	0.0	0.0	1.2	1.2	0.3	(0.2)	0.0	0.0	0.1	2.9	0.0	0.0	0.8	3.7
Adjusted U.S. Pawn EBITDA	33.3	32.9	23.1	24.1	113.4	29.8	32.4	26.1	26.7	115.0	30.9	31.5	24.3	29.1	115.8	33.3	31.4	26.6	26.0	117.2
	FY16	FY16	FY16	FY16	FY16	FY17	FY17	FY17	FY17	FY17	FY18	FY18	FY18	FY18	FY18	FY19	FY19	FY19	FY19	FY19
	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	Q4	Full Year
U.S. Pawn Net Revenue	96.9	94.6	85.7	92.0	369.3	97.1	96.0	89.7	91.3	374.0	96.8	97.0	89.6	95.6	379.0	101.3	98.9	92.0	93.8	386.0
Discrete Adjustments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.3
Adjusted U.S. Pawn Net Revenue	96.9	94.6	85.7	92.0	369.3	97.1	96.0	89.7	91.5	374.3	96.8	97.0	89.6	95.6	379.0	101.3	98.9	92.0	94.1	386.3
	FY16	FY16	FY16	FY16	FY16	FY17	FY17	FY17	FY17	FY17	FY18	FY18	FY18	FY18	FY18	FY19	FY19	FY19	FY19	FY19
	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	Q4	Full Year
Latin America PBT	1.4	2.1	2.7	2.0	8.2	4.2	3.2	5.2	5.7	18.2	8.6	6.8	8.7	9.1	33.2	6.8	9.5	2.1	5.8	24.1
Remove Buy/Sell Loss	1.4	1.1	0.9	0.9	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Add Back Net Interest	0.0	0.0	0.0	(0.0)	0.1	(0.1)	(0.3)	(0.5)	(1.0)	(1.9)	(0.6)	(0.8)	(0.7)	(0.5)	(2.6)	(0.4)	(0.4)	1.1	(0.3)	0.0
Add Back Depreciation and Amortization	0.8	0.7	0.7	0.7	2.9	0.6	0.7	0.6	0.8	2.7	0.8	0.9	1.0	1.4	4.1	1.4	1.5	1.6	1.7	6.3
Latin America EBITDA	3.6	4.0	4.3	3.5	15.4	4.7	3.5	5.4	5.4	19.0	8.8	7.0	8.9	9.9	34.6	7.8	10.6	4.8	7.2	30.4
Discrete Adjustments	0.0	(0.0)	(0.0)	(0.0)	(0.0)	0.0	(0.0)	(0.0)	0.0	(0.0)	(0.0)	0.0	0.0	(0.0)	(0.0)	1.7	(1.8)	4.6	0.6	5.2
Constant Currency Impact	(0.4)	(0.1)	(0.3)	(0.1)	(0.9)	0.2	0.3	(0.2)	(0.3)	(0.0)	0.0	0.0	0.0	0.0	0.0	0.4	0.3	(0.0)	0.2	0.9
Adjusted Latin America EBITDA	3.2	3.8	4.0	3.5	14.5	5.0	3.7	5.1	5.1	18.9	8.8	7.0	8.9	9.9	34.6	10.0	9.1	9.4	8.0	36.4
	FY16	FY16	FY16	FY16	FY16	FY17	FY17	FY17	FY17	FY17	FY18	FY18	FY18	FY18	FY18	FY19	FY19	FY19	FY19	FY19
	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	Q4	Full Year
Latin America Net Revenue	13.7	12.4	12.9	12.9	51.9	13.4	12.4	14.3	15.3	55.5	23.8	22.0	23.9	26.6	96.2	27.5	28.0	23.2	26.6	105.2
Remove Buy/Sell Impact	(0.2)	0.1	(0.0)	(0.0)	(0.1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Discrete Adjustments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(1.1)	4.6	0.0	14.5
Constant Currency Impact	(1.6)	(0.5)	(0.9)	(0.2)	(3.1)	0.6	1.1	(0.6)	(0.9)	0.2	0.0	0.0	0.0	0.0	0.0	1.3	0.8	(0.0)	0.5	6.0
Adjusted Latin America Net Revenue	11.9	12.0	12.0	12.8	48.7	14.0	13.5	13.8	14.4	55.7	23.8	22.0	23.9	26.6	96.2	28.7	27.7	27.7	27.1	111.2

Latin America Same Store PLO Growth

	Q4 FY14	Q1 FY15	Q2 FY15	Q3 FY15	Q4 FY15	Q1 FY16	Q2 FY16	Q3 FY16	Q4 FY16	Q1 FY17	Q2 FY17	Q3 FY17	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	Q3 FY19	Q4 FY19
GAAP	24%	0%	1%	-1%	-3%	14%	11%	-2%	3%	-5%	1%	16%	18%	16%	11%	-2%	4%	10%	4%	5%	-6%
Constant Currency	27%	13%	17%	19%	23%	35%	26%	16%	17%	14%	10%	13%	11%	11%	9%	8%	7%	11%	9%	2%	-3%

Constant Currency

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

Constant currency results reported herein are calculated by translating consolidated balance sheet and consolidated statement of operations items denominated in local currency to U.S. dollars using the exchange rate from the prior-year comparable period, as opposed to the current period, in order to exclude the effects of foreign currency rate fluctuations. We used the end-of-period rate for balance sheet items and the average closing daily exchange rate on a monthly basis during the appropriate period for statement of operations items. 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 twelve months ended September 30, 2019 and 2018 were as follows:

	September 30,		Three Months Ended September 30,		Twelve Months Ended September 30,	
	2019	2018	2019	2018	2019	2018
Mexican peso	19.7	18.7	19.4	18.9	19.4	19.0
Guatemalan quetzal	7.6	7.6	7.5	7.5	7.6	7.3
Honduran lempira	24.2	24.0	24.1	23.8	24.1	23.5
Peruvian sol	3.4	3.3	3.3	3.3	3.3	3.2

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.