



EZCORP[®]

THIRD QUARTER FISCAL 2023 EARNINGS

AUGUST 2023

PRELIMINARY STATEMENTS

Forward Looking Statements

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

Other Available Information

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

Adjusted Information

Unless otherwise specified, all amounts in this presentation reflect certain non-GAAP adjustments for various discrete items and constant currency. FY23 results are presented in constant currency using FY22 rates. Prior years use actual foreign exchange rates. For a discussion of the comparable GAAP amounts, see "EZCORP GAAP Results" and "GAAP to Non-GAAP Reconciliation" in the Appendix.

Comparisons

All comparisons in this presentation are relative to 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.

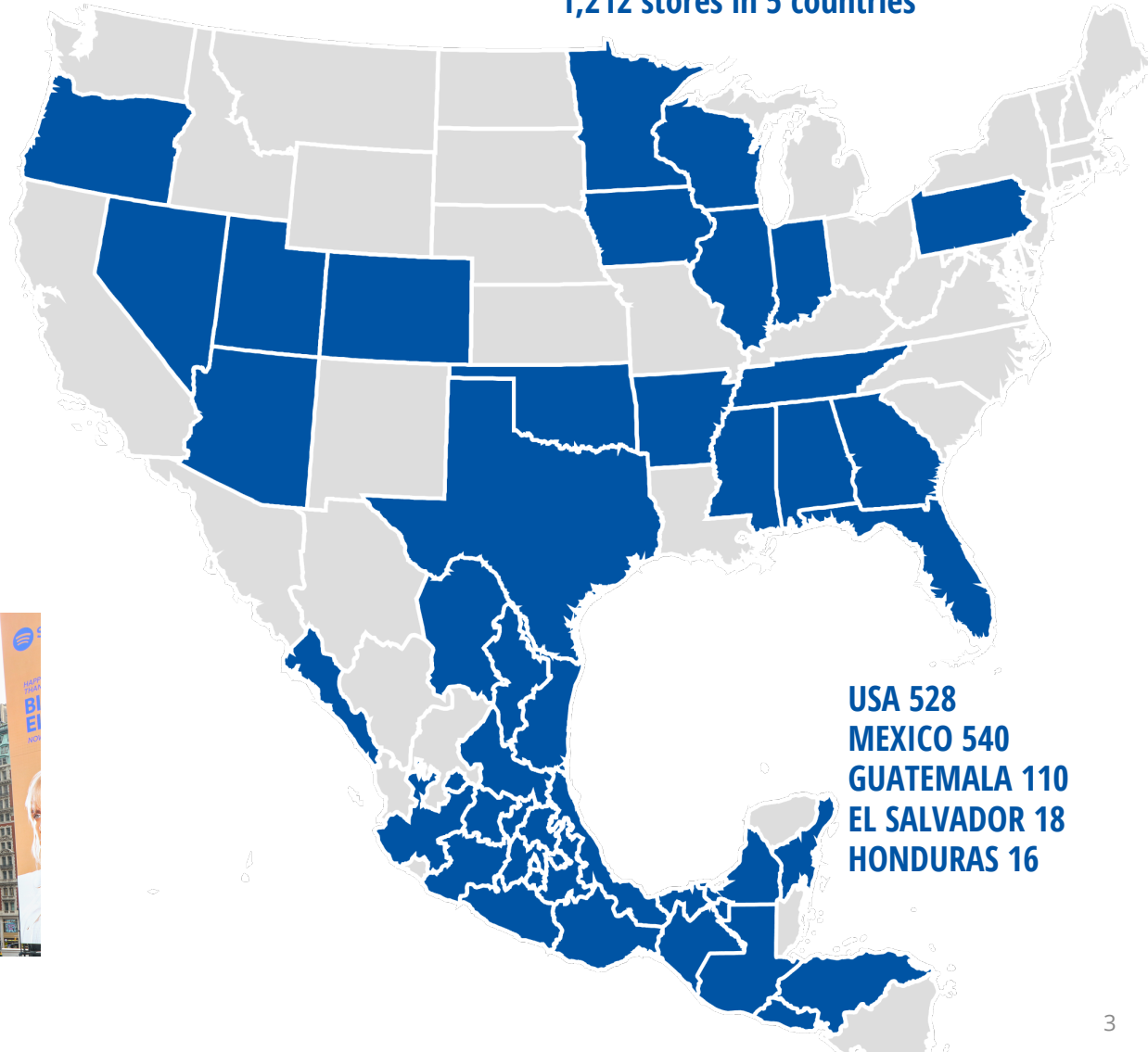
COMPANY OVERVIEW

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.



1,212 stores in 5 countries



USA 528
MEXICO 540
GUATEMALA 110
EL SALVADOR 18
HONDURAS 16



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

- Increasing reach and access to financial services in local store neighborhoods with buy, sell, and pawn offerings
- Making everyday living more affordable and sustainable, as well as promoting a circular economy with local recycling of pre-owned general merchandise and jewelry

Scale-Enabled

- 1,212 stores and over 7,400 team members in 5 countries
- Differentiated and scalable technology and digital platforms to support additional store and customer growth

Diversified

- U.S. Pawn - 528 stores; Latin America Pawn - 684 stores
- Omnichannel customer experience through stores, online account access, and online, over-the-phone, and cross-store payments

Positioned for Core Pawn Growth

- Increasing engagement with over 3.3 million global EZ+ rewards program members to assess and meet customer needs and preferences and drive business growth
- Strong balance sheet and liquidity to fund growth
- Able to operate successfully through varied economic cycles

OUR PATH TO STRENGTHEN AND GROW THE CORE

Q3 FY23 Progression Toward Our Strategic Goals

Team Members

The most passionate, productive and tenured team in the industry

- Achieved 91% participation in Global Engagement Survey and overall Engagement Score of 84 (9 points above global benchmark)
- Improved EZ Elite Global Field Recognition Program
- Continued focus on retention

Strengthen the Core

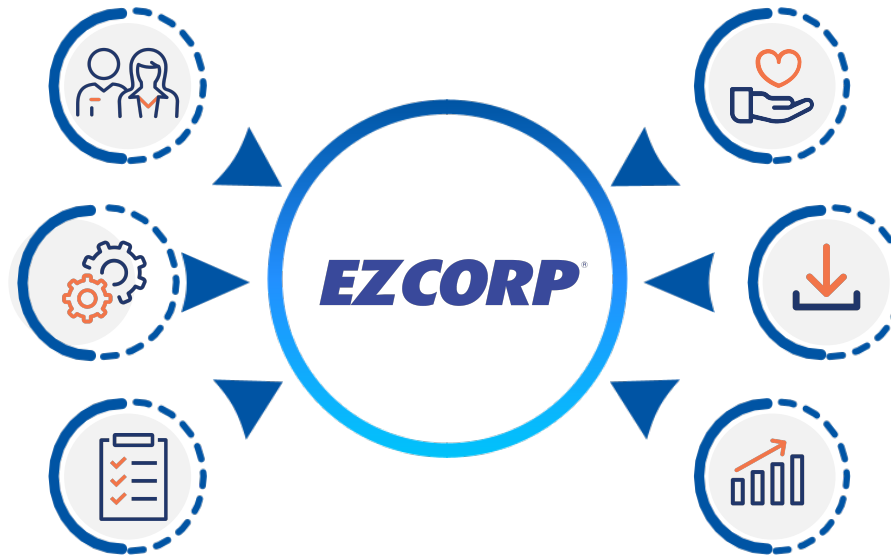
Continued Focus on the unique and essential elements of our pawn business

- Growing quality PLO (up 10%), with PSC up 14%
- Merchandise sales up 12%

Financial Performance

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

- Adjusted Diluted EPS of \$0.20, up from \$0.16
- Adjusted EBITDA of \$27.0M, up 8%
- ROEA remains strong at 161%



Customer Focus

A passion for pawnbroking and solving customer needs

- Reached 3.3M global members in our loyalty program
- Expanded buy-online, pick-up in-store pilot in the U.S.

EBITDA Margin & Cost

Focus on EBITDA margin through managing costs & ongoing simplification

- Implementing Workday ERP across HR & Finance over the next 12 months to improve systems and processes leading to greater efficiencies across the organization

Innovate & Grow

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

- Opened 12 de novo stores in LatAm and 1 de novo store in U.S.
- Launched personalized marketing campaigns to drive engagement and store visits

Q3 FY23 KEY FINANCIAL THEMES

PLO & Merchandise Sales Continue to Drive Record Revenues and Earnings Growth

Revenue & Earnings

- Record Q3 total revenues of \$249.5M, up 16%, driven by higher sales and PSC
- Merchandise Sales of \$143.8M, up 12%
- Gross profit of \$145.5M, up 12%, primarily driven by PSC
- Adjusted EBITDA of \$27.0M, up 8%
- Adjusted Diluted EPS of \$0.20, up from \$0.16

Focus on Inventory Management

- Same store sales up 7%
- Merchandise sales gross profit up 7% due to increased sales while margin decreased 200 bps, but remained within target range
- Inventory turnover remained strong at 2.8x
- GM inventory aged over one year increased to 1.6%. This is a 60 bps improvement over the second quarter

Strong Balance Sheet

- \$238.0M cash balance, down from \$243.1M in Q2, primarily due to an increase in PLO and inventory
- Repurchased \$3.0M of shares in Q3
- Substantial liquidity to fund PLO, de novo stores, inorganic growth opportunities and share repurchase program

Increasing PLO

- Record-setting PLO balance of \$223.8M, up 10%, leading to a 14% increase in PSC

EBITDA Margin & Cost Focus

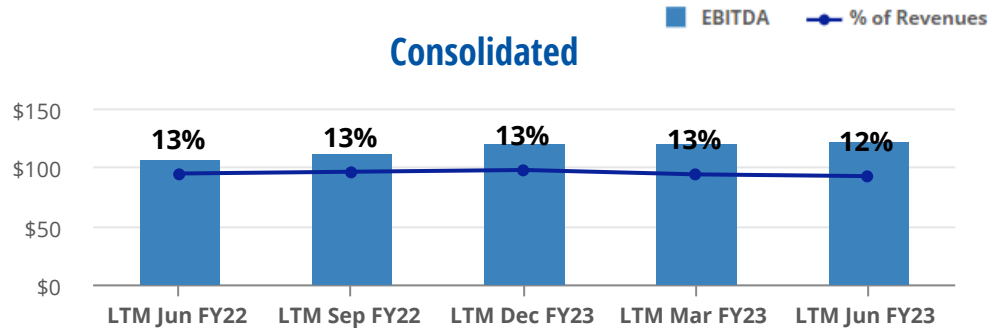
- Trailing twelve months EBITDA Margin decreased to 12% from 13%, reflecting the inflationary effects on expenses



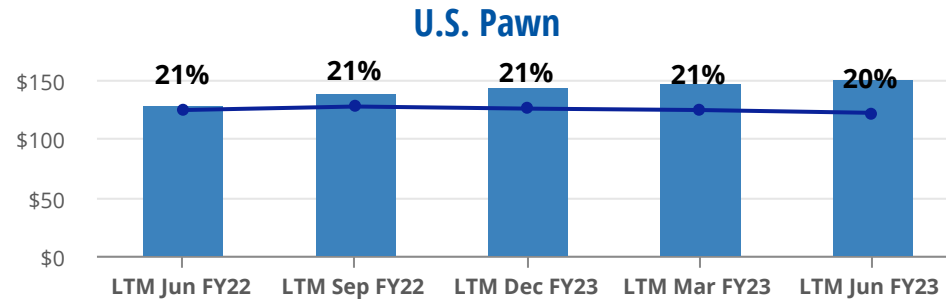
EBITDA MARGIN FOCUS

(\$ millions)

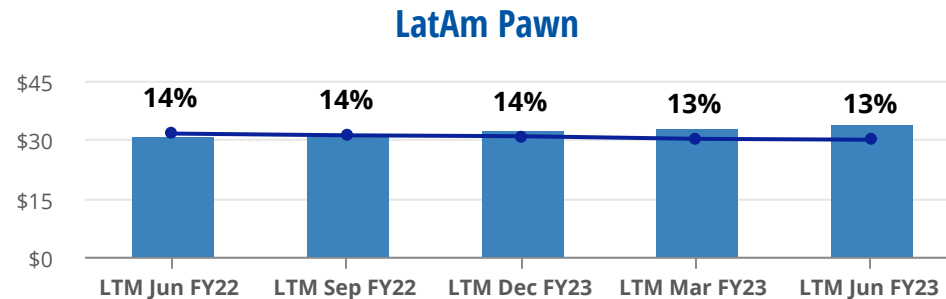
Q3 EBITDA Margins - Maintaining EBITDA Margins in a Challenging Environment



- LTM EBITDA Margin decreased to 12% from 13% as compared to LTM Jun FY22



- U.S. Pawn LTM EBITDA Margin decreased to 20% from 21% as compared to LTM Jun FY22



- LatAm Pawn EBITDA Margin decreased to 13% from 14% as compared to LTM Jun FY22

STRENGTHEN THE CORE

Focus on People and Technology to Drive Increased Earnings



People, Pawn, and Passion

- Launched new intranet for LatAm stores, providing enhanced access to information and communication
- Implemented enriched training opportunities for continued field team bench strength
- Executed Global Engagement Planning, including review of Engagement Survey results, building action items for each team
- Completed end-to-end testing for initial Workday HCM release, which will provide Team Members access to training and development, visibility to job opportunities within the Company, and other tools to enhance the employment experience
- Launched reimagined U.S. philanthropic strategy to align with our pillars of People, Pawn, and Passion

Technology, Process Efficiency

- Modernizing pricing capabilities to drive faster transaction times and consistency of customer experience
- Continuing to upgrade POS capability and back-end scalability with Microservices and database projects
- Building E-commerce capabilities
 - Broadened pilot of buy-online, pick-up in-store for inventory disposition, customer acquisition and sales growth
 - Expanded use of proprietary app for inventory uploading to 23 test stores
 - Fully integrated marketing automation tool, enabling broad view of customer interactions. Built data-driven audiences and campaigns across paid & email channels

INNOVATE AND GROW

Broaden Customer Engagement to Serve More Customers, More Frequently

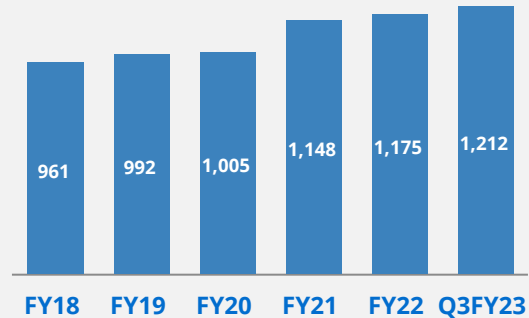
EZ+

- Grew EZ+ Rewards members to 3.3M globally, with U.S. and Mexico each surpassing 1.5M total members
- Collected \$14.6M in online payments, up \$7.6M
- Launched personalized marketing campaigns to notify members of points & rewards status, and to encourage further engagement

Grow Customer Base

- Increased global transacting customers by 7%
- Grew U.S. visits to our core pawn websites by 7% over Q2, driven by online advertising and referrals
- Grew daily visits to our buy-online, pick-up in-store test website by 24% over Q2, driven by online advertising

Store Count

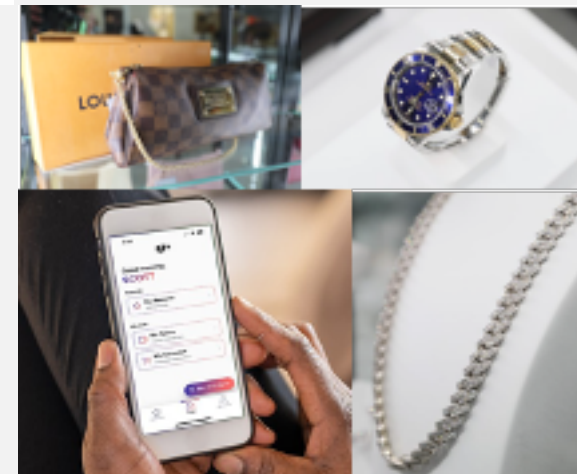


Improving the Customer Experience

- Increased U.S. online extensions by 4% over prior quarter to 29% of total extension payments and increased U.S. online layaway payments by 3% to 15% of total layaway payments
- Streamlined U.S. customer experience in online app and enabled credit card use for online layaway payments
- Testing new buy-online, pick-up in-store experience in U.S.
- Improving retail showrooms in Mexico for a better customer experience

Growth

- Opened 12 de novo stores in LatAm, comprised of 5 stores in Mexico and 7 stores in Guatemala
- Opened 1 de novo Max Pawn luxury store in the Las Vegas area



Q3 FY23 ESG HIGHLIGHTS

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

Contributing to a Circular Economy

- Resold approximately 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
- Introduced our fifth Affinity Group, HOLA, the Hispanic Organization for Leadership Advocacy in U.S.
- Continued Women's Empowerment Affinity Groups (U.S. and LatAm), Black Empowerment Affinity Group (U.S.), Working Parents Affinity Group (LatAm) and EZ Inclusive Conversations, Internal Communications with Diversity Awareness Topic of the Month
- Raised "I feel a sense of belonging at EZCORP" score to 83 (+2 Points YoY and +10 to Global Benchmark) in Global Engagement Survey

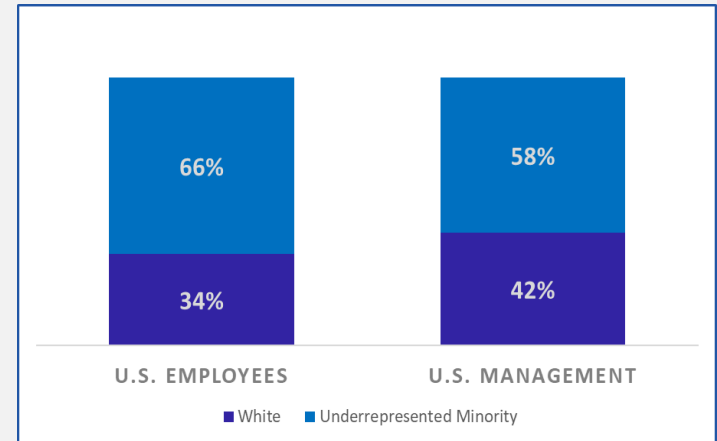
Improving Team Member Experience

- Ongoing enhancements to Field based Communications, Scheduling and Recognition

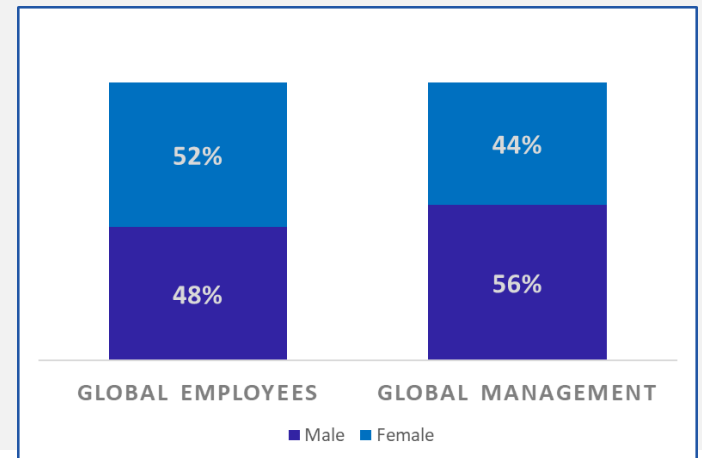
Community Engagement

- Launched local giving strategies and revamped mission of the EZCORP Foundation in the U.S., which focuses on improving the quality of life in the communities where we live and operate

Q3 FY23 - U.S. RACE & ETHNICITY



Q3 FY23 - GLOBAL GENDER DEMOGRAPHICS



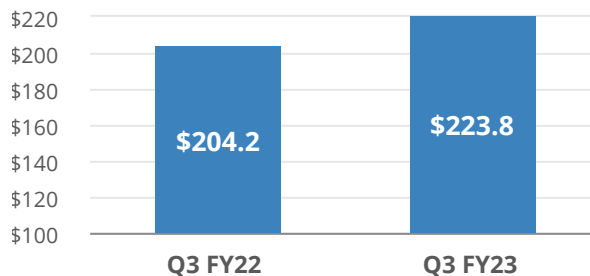
FINANCIAL RESULTS – CONSOLIDATED

(\$ millions)

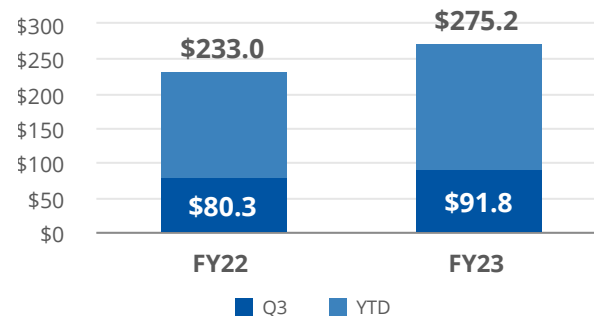
Q3 Highlights

- PLO balance for the quarter up 10% in total, 7% on a same store basis
- PSC up 14% driven by same-store PLO growth and acquisitions
- Merchandise sales up 12%, 7% on a same store basis
- Merchandise sales gross profit up 7% due to increased sales offset by a 200 bps margin decrease
 - Inventory turnover remained strong at 2.8x
 - Aged GM increased to 1.6% of total GM inventory. This is a 60 bps improvement over the second quarter
- Store expenses increased by 14%, 12% 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 and rent
- G&A expenses increased 7%, primarily due an increase in costs related to our Workday implementation
- EBITDA improved \$1.9M or 8%, primarily due to higher gross profit offset by increased expenses

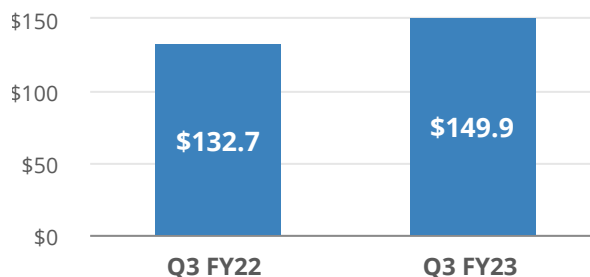
Pawn Loans Outstanding



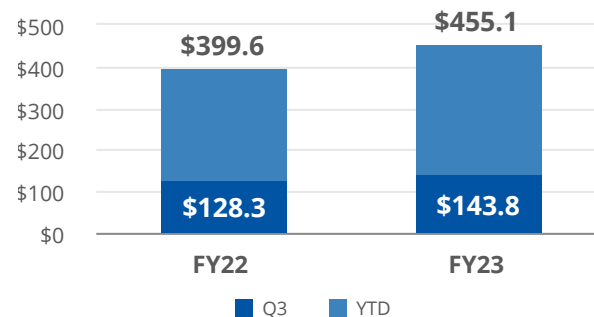
Pawn Service Charges



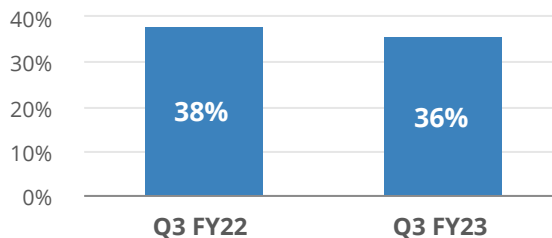
Inventory



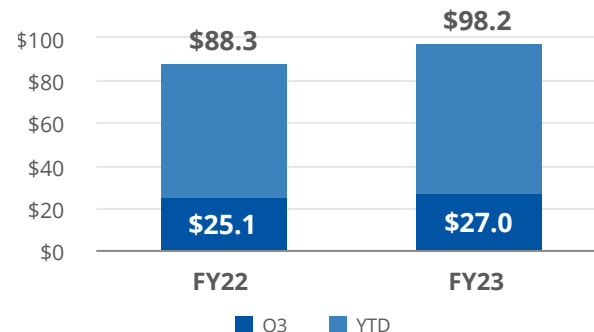
Merchandise Sales



Merchandise Margin



EBITDA



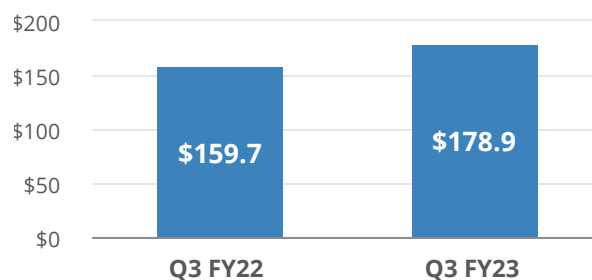
FINANCIAL RESULTS – U.S. PAWN

(\$ millions)

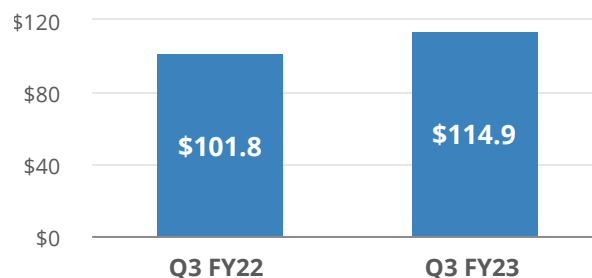
Q3 Highlights

- PLO balance up 12% in total and 9% on a same store basis
- PSC up 16%, driven by higher average PLO for the quarter
- Merchandise sales up 9%, up 4% on a same store basis
- Merchandise sales gross profit up 3% due to increased sales offset by a 200 bps margin decrease
 - Inventory turnover increased to 2.6x from 2.5x
 - Aged GM was 1.0% of total GM inventory. This is a 40 bps improvement over the second quarter
- Store expenses up 14%, 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 \$2.5M or 8%, primarily due to higher PSC partially offset by increased expenses

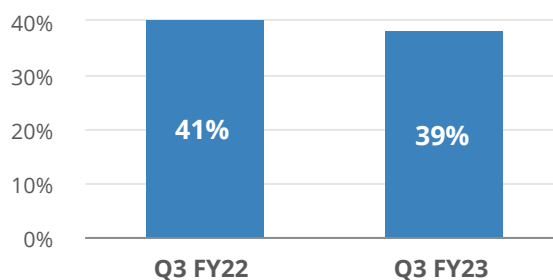
Pawn Loans Outstanding



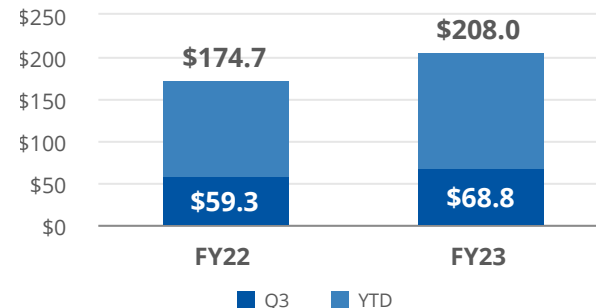
Inventory



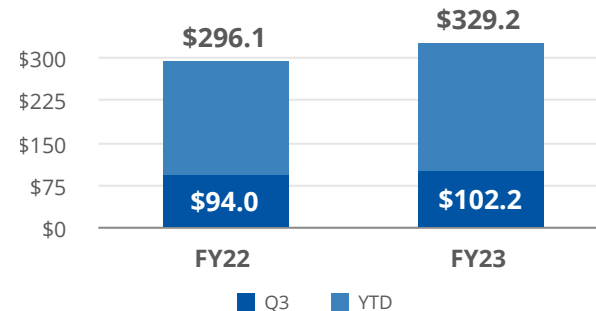
Merchandise Margin



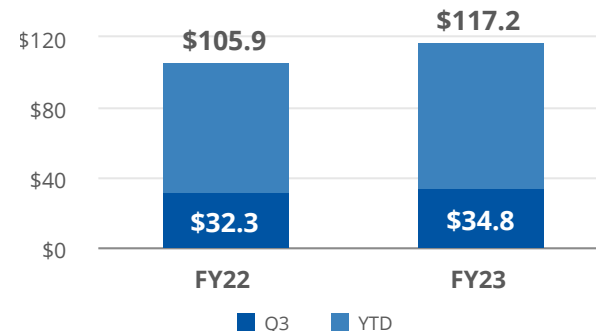
Pawn Service Charges



Merchandise Sales



EBITDA



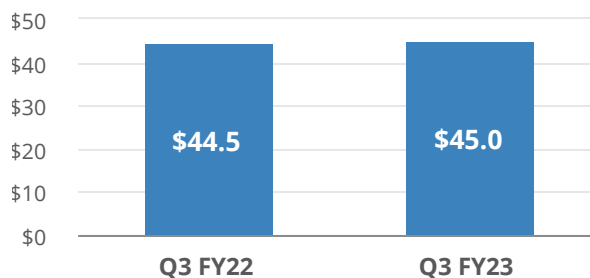
FINANCIAL RESULTS – LATIN AMERICA PAWN

(\$ millions)

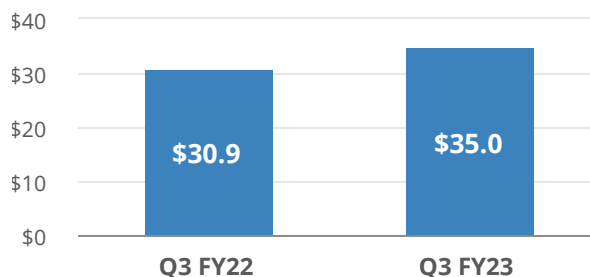
Q3 Highlights

- PLO balance up 1%. On a same store basis, PLO decreased 2%, The quarter negatively effected by a change in Mexican law, which significantly increased profit share to be paid by companies to employees by May 30
- PSC up 10% driven by higher average PLO for the quarter and increased PLO yield
- Merchandise sales up 21% and same store sales up 15%
- Merchandise sales gross profit up 23% due to increased sales and a margin increase of 100 bps
 - Inventory turnover remains strong at 3.4x, down from 3.7x
 - Aged GM increased to \$0.7M (2.4% of GM inventory) from \$0.3M (1.3% of GM inventory). This is a 80 bps improvement over the second quarter
- Store expenses increased by 14%, primarily due to rent linked to inflation, higher store count and, to a lesser extent, expenses related to our loyalty program. Same store expenses up 9%
- EBITDA improved \$0.8M or 10%, primarily due to higher gross profit, partially offset by increased expenses

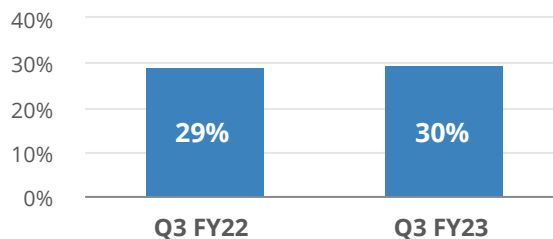
Pawn Loans Outstanding



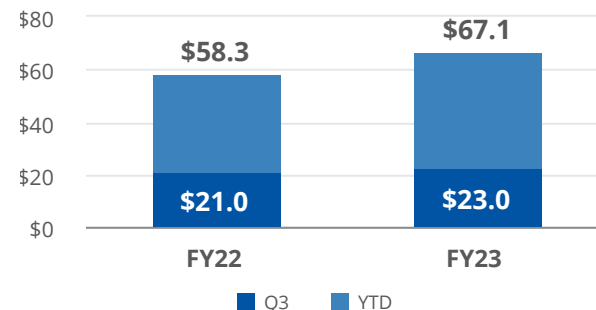
Inventory



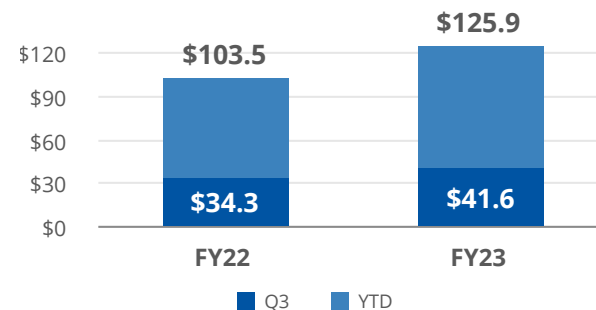
Merchandise Margin



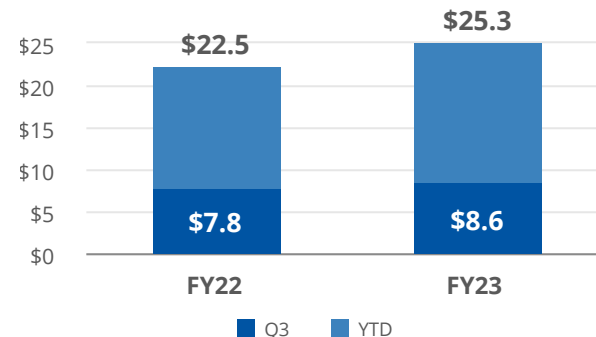
Pawn Service Charges



Merchandise Sales



EBITDA



EZCORP[®]

APPENDIX



HIGHER PLO & REVENUE DRIVE INCREASED EARNINGS

Q3 GAAP Results

(\$ millions, except per share amounts)

	Q3			YTD		
	FY23	FY22	%Δ B/(W)	FY23	FY22	%Δ B/(W)
Pawn Loans Outstanding	\$ 229.4	\$ 204.2	12%	\$ 229.4	\$ 204.2	12%
Total Revenue	\$ 255.8	\$ 215.8	19%	\$ 778.6	\$ 652.8	19%
Gross Profit	\$ 148.8	\$ 129.5	15%	\$ 450.5	\$ 390.5	15%
Equity in Net (Income) Loss Investments	\$ (1.5)	\$ (1.8)	(13)%	\$ 29.4	\$ (1.5)	*
Store Expenses	\$ 104.9	\$ 89.4	(17)%	\$ 307.0	\$ 261.9	(17)%
General and Administrative Expenses	\$ 17.9	\$ 18.7	4%	\$ 49.0	\$ 46.5	(5)%
Other (Income)	\$ (2.7)	\$ (0.1)	*	\$ (5.2)	\$ (0.7)	*
EBITDA	\$ 30.2	\$ 23.3	30%	\$ 70.3	\$ 84.2	(16)%
Depreciation/Amortization	\$ 8.0	\$ 7.7	(4)%	\$ 24.0	\$ 22.8	(5)%
Interest Expense, Net	\$ 0.8	\$ 2.5	68%	\$ 7.8	\$ 6.9	(13)%
Profit Before Tax	\$ 21.3	\$ 13.0	64%	\$ 38.5	\$ 54.6	(29)%
Income Tax Expense	\$ 3.1	\$ 0.9	*	\$ 10.3	\$ 11.7	12%
Net Income	\$ 18.2	\$ 12.1	50%	\$ 28.2	\$ 42.8	(34)%
Diluted EPS	\$ 0.24	\$ 0.17	41%	\$ 0.38	\$ 0.59	(36)%

Gross profit improvement, primarily driven by higher PSC as a result of higher average PLO and higher sales gross profit driven by higher merchandise sales leading to a 15% improvement for the quarter

Q3 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 and rent

G&A Expenses were lower in the quarter primarily due to the litigation accrual charge of \$2.0 million recorded in prior period, offset by an increase in costs primarily related to our Workday implementation

Other Income in the quarter increased primarily due to a \$2.6M reversal of a contingent consideration liability

HIGHER PLO & REVENUE DRIVE INCREASED EARNINGS

Q3 Adjusted Results

(\$ millions, except per share amounts)

	Q3			YTD		
	FY23	FY22	% Δ B/(W)	FY23	FY22	% Δ B/(W)
Pawn Loans Outstanding	\$ 223.8	\$ 204.2	10%	\$ 223.8	\$ 204.2	10%
Total Revenue	\$ 249.5	\$ 215.8	16%	\$ 764.9	\$ 652.8	17%
Gross Profit	\$ 145.5	\$ 129.5	12%	\$ 443.4	\$ 390.5	14%
Equity in Net Income of Investments	\$ (1.5)	\$ (1.8)	(13)%	\$ (4.6)	\$ (3.5)	(31)%
Store Expenses	\$ 101.9	\$ 89.4	(14)%	\$ 300.6	\$ 261.9	(15)%
General and Administrative Expenses	\$ 17.9	\$ 16.7	(7)%	\$ 49.1	\$ 44.5	(10)%
Other Expenses/(Income)	\$ 0.3	\$ —	*	\$ 0.1	\$ (0.7)	*
EBITDA	\$ 27.0	\$ 25.1	8%	\$ 98.2	\$ 88.3	11%
Depreciation/Amortization	\$ 7.8	\$ 7.7	(1)%	\$ 23.5	\$ 22.8	(3)%
Interest Expense, Net	\$ 0.9	\$ 2.5	66%	\$ 4.4	\$ 6.9	37%
Profit Before Tax	\$ 18.3	\$ 14.8	24%	\$ 70.3	\$ 58.7	20%
Income Tax Expense	\$ 3.7	\$ 3.8	3%	\$ 17.5	\$ 15.0	(17)%
Net Income	\$ 14.6	\$ 11.0	33%	\$ 52.8	\$ 43.7	21%
Adjusted Diluted EPS	\$ 0.20	\$ 0.16	25%	\$ 0.70	\$ 0.60	17%

Gross profit improvement, primarily driven by higher PSC as a result of higher average PLO and higher sales gross profit driven by higher merchandise sales, leading to a 12% 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 and rent

G&A Expenses were higher in the quarter due to an increase in costs primarily related to our Workday implementation.

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

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

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

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

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

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

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

GAAP TO NON-GAAP RECONCILIATION

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

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



GAAP TO NON-GAAP RECONCILIATION Q3 – CONSOLIDATED*

(\$ millions, except per share amounts)

	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
Revenues	255.8	—	255.8	(6.3)	249.5	215.8	—	215.8
PSC Revenue	93.8	—	93.8	(2.0)	91.8	80.3	—	80.3
Merchandise Gross Profit	52.9	—	52.9	(1.2)	51.7	48.2	—	48.2
<i>Merchandise Margin</i>	36 %		36 %		36 %	38 %	—	38 %
Scrap Gross Profit	2.0	—	2.0	—	2.0	1.0	—	1.0
<i>Scrap Gross Margin</i>	14 %		14 %		14 %	14 %	—	14 %
Gross Profit	148.8	—	148.8	(3.2)	145.5	129.5	—	129.5
Store Expenses	104.9	—	104.9	(3.0)	101.9	89.4	—	89.4
General and Administrative Expenses	17.9	—	17.9	—	17.9	18.7	(2.0) (C)	16.7
Other (Income)/Expense	(4.2)	2.6 (A)	(1.6)	0.4	(1.2)	(1.9)	0.2 (D)	(1.7)
EBITDA	30.2	(2.6)	27.6	(0.6)	27.0	23.3	1.8	25.1
Depreciation and Amortization	8.0	—	8.0	(0.2)	7.8	7.7	—	7.7
EBIT	22.1	(2.6)	19.5	(0.4)	19.2	15.5	1.8	17.3
Interest	0.8	—	0.8	—	0.9	2.5	—	2.5
Profit (Loss) Before Tax	21.3	(2.6)	18.7	(0.4)	18.3	13.0	1.8	14.8
Income Tax Expense (Benefit)	3.1	0.7 (B)	3.8	(0.1)	3.7	0.9	3.0 (E)	3.8
Net Income (Loss)	18.2	(3.3)	14.9	(0.3)	14.6	12.1	(1.1)	11.0
Diluted EPS	0.24	(0.04)	0.20	—	0.20	0.17	(0.01)	0.16
Diluted Shares Outstanding	86.8	—	86.8	—	86.8	82.5	—	82.5
Pawn Loans Outstanding	229.4	—	229.4	(5.5)	223.8	204.2	—	204.2
Inventory, Net	154.9	—	154.9	(5.0)	149.9	132.7	—	132.7
Net Earning Assets	384.3	—	384.3	(10.6)	373.8	336.9	—	336.9

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

Footnote (A) Amount includes a gain of \$2.6M for the reversal of a contingent consideration liability and minimal FX loss impact

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

Footnote (C) Amount includes \$2.0M litigation accrual

Footnote (D) Amount includes \$0.2M FX gain impact

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

GAAP TO NON-GAAP RECONCILIATION Q3 – 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
Revenues	184.1	—	184.1	—	184.1	158.8	—	158.8
PSC Revenue	68.8	—	68.8	—	68.8	59.3	—	59.3
Merchandise Gross Profit	39.4	—	39.4	—	39.4	38.1	—	38.1
<i>Merchandise Margin</i>	39 %		39 %		39 %	41 %		41 %
Scrap Gross Profit	2.0	—	2.0	—	2.0	0.9	—	0.9
<i>Scrap Gross Margin</i>	15 %		15 %		15 %	17 %		17 %
Gross Profit	110.2	—	110.2	—	110.2	98.4	—	98.4
Store Expenses	75.4	—	75.4	—	75.4	66.0	—	66.0
EBITDA	34.8	—	34.8	—	34.8	32.3	—	32.3
Depreciation and Amortization	2.5	—	2.5	—	2.5	2.6	—	2.6
EBIT	32.3	—	32.3	—	32.3	29.8	—	29.8
Profit Before Tax	32.3	—	32.3	—	32.3	29.8	—	29.8
Pawn Loans Outstanding	178.9	—	178.9	—	178.9	159.7	—	159.7
Inventory, Net	114.9	—	114.9	—	114.9	101.8	—	101.8
Net Earning Assets	293.8	—	293.8	—	293.8	261.5	—	261.5

GAAP TO NON-GAAP RECONCILIATION Q3 – 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
Revenues	71.7	—	71.7	(6.3)	65.4	57.1	—	57.1
PSC Revenue	25.0	—	25.0	(2.0)	23.0	21.0	—	21.0
Merchandise Gross Profit	13.5	—	13.5	(1.2)	12.3	10.0	—	10.0
<i>Merchandise Margin</i>	<i>30 %</i>		<i>30 %</i>		<i>30 %</i>	<i>29 %</i>		<i>29 %</i>
Scrap Gross Profit	—	—	—	—	—	0.1	—	0.1
<i>Scrap Gross Margin</i>	<i>(3)%</i>		<i>(3)%</i>		<i>(3)%</i>	<i>6 %</i>		<i>6 %</i>
Gross Profit	38.6	—	38.6	(3.2)	35.3	31.1	—	31.1
Store Expenses	29.5	—	29.5	(3.0)	26.8	23.4	—	23.4
Other (Income)/Expense	(2.7)	2.6	(A) (0.1)	0.4	0.3	(0.2)	0.1	(B) (0.1)
EBITDA	11.8	(2.6)	9.2	(0.6)	8.6	7.9	(0.1)	7.8
Depreciation and Amortization	2.3	—	2.3	(0.2)	2.1	2.0	—	2.0
EBIT	9.5	(2.6)	6.9	(0.4)	6.5	5.9	(0.1)	5.8
Interest	(0.3)	—	(0.3)	—	(0.2)	(0.2)	—	(0.2)
Profit Before Tax	9.7	(2.6)	7.1	(0.4)	6.7	6.1	(0.1)	6.0
Pawn Loans Outstanding	50.5	—	50.5	(5.5)	45.0	44.5	—	44.5
Inventory, Net	40.0	—	40.0	(5.0)	35.0	30.9	—	30.9
Net Earning Assets	90.5	—	90.5	(10.6)	80.0	75.4	—	75.4

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

Footnote (A) Amount includes a gain of \$2.6M for the reversal of a contingent consideration liability

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

GAAP TO NON-GAAP RECONCILIATION YTD – CONSOLIDATED*

(\$ millions, except per share amounts)

	Base	Item	Adjusted	Constant	Adjusted	Base	Item	Adjusted
	FY23	Adjustments	Base	Currency	Constant	FY22	Adjustments	Base
	FY23	FY23	FY23	Impact	Currency	FY22	FY22	FY22
				FY23	FY23			
Revenues	778.6	—	778.6	(13.7)	764.9	652.8	—	652.8
PSC Revenue	279.4	—	279.4	(4.3)	275.2	233.0	—	233.0
Merchandise Gross Profit	167.0	—	167.0	(2.8)	164.2	154.1	—	154.1
<i>Merchandise Margin</i>	36 %		36 %		36 %	39 %	—	39 %
Scrap Gross Profit	3.8	—	3.8	—	3.8	3.1	—	3.1
<i>Scrap Gross Margin</i>	11 %		11 %		11 %	15 %		15 %
Gross Profit	450.5	—	450.5	(7.0)	443.4	390.5	—	390.5
Store Expenses	307.0	—	307.0	(6.4)	300.6	261.9	—	261.9
General and Administrative Expenses	49.0	—	49.0	0.1	49.1	46.5	(2.0) (E)	44.5
Other Loss/(Income)	24.2	(29.3) (A)	(5.1)	0.6	(4.5)	(2.1)	(2.1) (F)	(4.2)
EBITDA	70.3	29.3	99.6	(1.4)	98.2	84.2	4.1	88.3
Depreciation and Amortization	24.0	—	24.0	(0.5)	23.5	22.8	—	22.8
EBIT	46.4	29.3	75.6	(1.0)	74.7	61.5	4.1	65.6
Interest Expense/(Income)	7.8	(3.5) (B)	4.3	—	4.4	6.9	—	6.9
Profit (Loss) Before Tax	38.5	32.8	71.3	(1.0)	70.3	54.6	4.1	58.7
Income Tax Expense/(Benefit)	10.3	7.4 (C)	17.7	(0.3)	17.5	11.7	3.2 (G)	15.0
Net Income (Loss)	28.2	25.4	53.6	(0.8)	52.8	42.8	0.9	43.7
Diluted EPS	0.38	0.33 (D)	0.71	(0.01)	0.70	0.59	0.01	0.60
Diluted Shares Outstanding	79.6	—	85.9	—	85.9	82.3	—	82.3
Pawn Loans Outstanding	229.4	—	229.4	(5.5)	223.8	204.2	—	204.2
Inventory, Net	154.9	—	154.9	(5.0)	149.9	132.7	—	132.7
Net Earning Assets	384.3	—	384.3	(10.6)	373.8	336.9	—	336.9

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 \$5.1M for the reversal of a contingent consideration liability and \$0.4M 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 79.6M weighted average diluted shares outstanding and Adjusted Diluted EPS calculated based on weighted average diluted shares outstanding of 85.9M

Footnote (E) Amount includes a \$2.0M litigation accrual

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

Footnote (G) 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
Revenues	567.4	—	567.4	—	567.4	484.7	—	484.7
PSC Revenue	208.0	—	208.0	—	208.0	174.7	—	174.7
Merchandise Gross Profit	125.5	—	125.5	—	125.5	123.8	—	123.8
<i>Merchandise Margin</i>	38 %		38 %		38 %	42 %		42 %
Scrap Gross Profit	4.2	—	4.2	—	4.2	2.6	—	2.6
<i>Scrap Gross Margin</i>	14 %		14 %		14 %	19 %		19 %
Gross Profit	337.9	—	337.9	—	337.9	301.1	—	301.1
Store Expenses	220.6	—	220.6	—	220.6	195.2	—	195.2
EBITDA	117.2	—	117.2	—	117.2	105.9	—	105.9
Depreciation and Amortization	7.8	—	7.8	—	7.8	7.9	—	7.9
EBIT	109.3	—	109.3	—	109.3	98.0	—	98.0
Interest	—	—	—	—	—	—	—	—
Profit Before Tax	109.3	—	109.3	—	109.3	98.0	—	98.0
Pawn Loans Outstanding	178.9	—	178.9	—	178.9	159.7	—	159.7
Inventory, Net	114.9	—	114.9	—	114.9	101.8	—	101.8
Net Earning Assets	293.8	—	293.8	—	293.8	261.5	—	261.5

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
Revenues	211.1	—	211.1	(13.7)	197.4	168.0	—	168.0
PSC Revenue	71.4	—	71.4	(4.3)	67.1	58.3	—	58.3
Merchandise Gross Profit	41.5	—	41.5	(2.8)	38.6	30.3	—	30.3
<i>Merchandise Margin</i>	31 %		31 %		31 %	29 %		29 %
Scrap Gross Profit	(0.4)	—	(0.4)	—	(0.4)	0.5	—	0.5
<i>Scrap Gross Margin</i>	(9)%		(9)%		(9)%	8 %		8 %
Gross Profit	112.5	—	112.5	(7.0)	105.5	89.3	—	89.1
Store Expenses	86.4	—	86.4	(6.4)	80.0	66.7	—	66.7
Other (Income)/Expense	(5.2)	4.7 (A)	(0.5)	0.6	0.2	—	(0.1) (B)	(0.1)
EBITDA	31.4	(4.7)	26.6	(1.3)	25.3	22.6	0.1	22.5
Depreciation and Amortization	6.9	—	6.9	(0.5)	6.4	5.9	—	5.9
EBIT	24.5	(4.7)	19.8	(0.8)	18.9	16.7	0.1	16.6
Interest	(0.7)	—	(0.7)	—	(0.7)	(0.6)	—	(0.6)
Profit Before Tax	25.2	(4.7)	20.5	(0.9)	19.6	17.3	0.1	17.2
Pawn Loans Outstanding	50.5	—	50.5	(5.5)	45.0	44.5	—	44.5
Inventory, Net	40.0	—	40.0	(5.0)	35.0	30.9	—	30.9
Net Earning Assets	90.5	—	90.5	(10.6)	80.0	75.4	—	75.4

Footnote * - Includes immaterial presentation reclassifications. Numbers may not foot or cross foot due to rounding
Footnote (A) Amount includes a gain of \$5.1M for the reversal of a contingent consideration liability and \$0.4M FX loss impact
Footnote (B) Amount includes \$0.1M FX loss impact

CONSOLIDATED GROWTH FY20-FY23 RECONCILIATION*

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

	FY22	FY22	FY22	FY22	FY22	FY23	FY23	FY23
	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3
Continuing Ops PBT	21.2	20.1	13.1	13.2	67.7	24.5	(7.3)	21.3
Add Back Net Interest	2.1	2.3	2.5	2.3	9.2	5.5	1.5	0.8
Add Back Depreciation and Amortization	7.6	7.4	7.7	9.4	32.1	8.0	8.0	8.0
Continuing Ops EBITDA	31.1	29.8	23.3	24.8	109.0	38.1	2.1	30.1
Discrete Adjustments	—	2.3	1.9	(0.3)	4.0	0.2	31.9	(2.6)
Adjusted EBITDA	31.1	32.2	25.2	24.5	113.0	38.3	34.0	27.6
Constant Currency	—	—	—	—	—	(0.4)	(0.5)	(0.6)
Currency Adjusted Continuing Ops EBITDA	31.1	32.1	25.2	24.5	112.9	37.9	33.6	27.0
Continuing Ops Gross Profit	132.1	128.9	129.5	137.6	528.1	152.5	149.2	148.8
Discrete Adjustments	—	—	—	—	—	—	—	—
Adjusted Gross Profit	132.1	128.9	129.5	137.6	528.1	152.5	149.2	148.8
Constant Currency	—	—	—	—	—	(1.4)	(2.4)	(3.2)
Currency Adjusted Continuing Ops Gross Profit	132.1	128.9	129.5	137.7	528.1	151.1	146.8	145.5
EBITDA Margin	14 %	15 %	12 %	10 %	13 %	14 %	13 %	11 %

PAWN BUSINESSES FY20-FY23 RECONCILIATION*

(\$ millions)

	FY20	FY20	FY20	FY20	FY20	FY21	FY21	FY21	FY21	FY21	FY22	FY22	FY22	FY22	FY22	FY23	FY23	FY23
	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3
U.S. Pawn PBT	28.6	20.4	16.5	7.7	73.1	20.7	25.7	18.2	20.9	85.5	34.5	33.8	29.8	31.0	129.1	39.3	37.8	32.3
Add Back D&A	2.9	2.7	2.7	2.7	11.0	2.7	2.6	2.6	2.7	10.6	2.7	2.6	2.6	2.7	10.6	2.8	2.6	2.5
U.S. Pawn EBITDA	31.4	23.1	19.2	10.4	84.1	23.5	28.4	20.8	23.6	96.2	37.1	36.4	32.3	33.7	139.6	42.0	40.3	34.8
Discrete Adjustments	—	10.0	2.9	3.0	15.9	—	—	—	—	—	—	—	—	—	—	—	—	—
Adjusted U.S. Pawn EBITDA	31.4	33.1	22.1	13.4	100.0	23.5	28.4	20.8	23.6	96.2	37.1	36.4	32.3	33.7	139.6	42.0	40.3	34.8
U.S. Pawn Gross Profit	99.5	100.7	85.8	73.2	359.2	85.6	92.1	83.3	88.6	349.5	101.8	100.9	98.4	104.6	405.8	115.4	112.3	110.2
Discrete Adjustments	—	—	2.2	—	2.2	—	—	—	—	—	—	—	—	—	—	—	—	—
Adjusted U.S. Pawn Gross Profit	99.5	100.7	88.0	73.2	361.4	85.6	92.1	83.3	88.6	349.5	101.8	100.9	98.4	104.6	405.8	115.4	112.3	110.2

	FY20	FY20	FY20	FY20	FY20	FY21	FY21	FY21	FY21	FY21	FY22	FY22	FY22	FY22	FY22	FY23	FY23	FY23
	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3
Latin America Pawn PBT	8.1	(30.1)	(0.7)	(3.9)	(26.7)	5.0	2.4	3.6	6.1	17.3	6.5	4.8	6.1	6.7	24.1	7.5	8.0	9.7
Add Back Net Interest	(0.4)	—	(0.5)	(0.1)	(0.9)	(0.8)	(0.6)	(0.5)	(0.2)	(2.0)	(0.2)	(0.3)	(0.2)	(0.2)	(0.8)	(0.2)	(0.3)	(0.3)
Add Back D&A	1.9	1.9	1.6	1.8	7.3	1.9	1.8	1.8	1.9	7.4	2.0	1.9	2.0	2.1	7.9	2.2	2.3	2.3
Latin America Pawn EBITDA	9.7	(28.2)	0.4	(2.0)	(20.2)	6.1	3.7	4.9	7.9	22.6	8.3	6.4	7.9	8.6	31.2	9.6	10.0	11.8
Discrete Adjustments	(0.1)	35.7	(0.1)	2.8	38.3	(0.1)	0.2	0.5	0.6	1.0	0.1	0.1	(0.1)	—	0.1	0.2	(2.1)	(2.6)
Constant Currency Impact	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	(0.3)	(0.4)	(0.6)
Adjusted Latin America Pawn EBITDA	9.6	7.5	0.3	0.8	18.1	5.9	3.9	5.4	8.5	23.6	8.3	6.5	7.8	8.6	31.3	9.5	7.5	8.6
Latin America Pawn Gross Profit	29.7	25.8	15.4	16.1	87.0	22.7	21.5	24.7	30.6	99.5	30.2	27.7	31.1	32.9	122.0	37.1	36.8	38.6
Discrete Adjustments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Constant Currency Impact	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	(1.4)	(2.4)	(3.2)
Adjusted Latin America Pawn Gross Profit	29.7	25.9	15.4	16.1	87.1	22.7	21.5	24.7	30.6	99.5	30.2	27.7	31.1	32.9	122.0	35.8	34.4	35.3

Latin America Same Store PLO Growth

GAAP	2 %	(12)%	(38)%	(41)%	(41)%	(36)%	(22)%	31 %	37 %	37 %	18 %	15 %	25 %	14 %	14 %	19 %	19 %	11 %
Constant Currency	(3)%	(2)%	(26)%	(31)%	(31)%	(30)%	(26)%	17 %	25 %	25 %	20 %	13 %	26 %	13 %	13 %	15 %	12 %	(2)%



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

CONSTANT CURRENCY

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

Constant currency results reported herein are calculated by translating consolidated balance sheet and consolidated statement of operations items denominated in local currency to U.S. dollars using the exchange rate from the prior-year comparable period, as opposed to the current period, in order to exclude the effects of foreign currency rate fluctuations. 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 nine months ended June 30, 2023 and 2022 were as follows:

	June 30,		Three Months Ended June 30,		Nine Months Ended June 30,	
	2023	2022	2023	2022	2023	2022
Mexican peso	17.1	20.2	17.7	20.0	18.7	20.4
Guatemalan quetzal	7.7	7.6	7.6	7.5	7.6	7.5
Honduran lempira	24.4	24.2	24.3	24.2	24.3	24.1
Australian dollar	1.5	1.5	1.5	1.4	1.5	1.4



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THANK YOU