



EZCORP[®]

**FOURTH
QUARTER AND
FULL YEAR
FISCAL 2021
EARNINGS**

NOVEMBER 2021

PRELIMINARY STATEMENTS

FORWARD LOOKING STATEMENTS

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

OTHER AVAILABLE INFORMATION

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

ADJUSTED INFORMATION

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

MARKET COMPARISONS

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

DEFINED TERMS

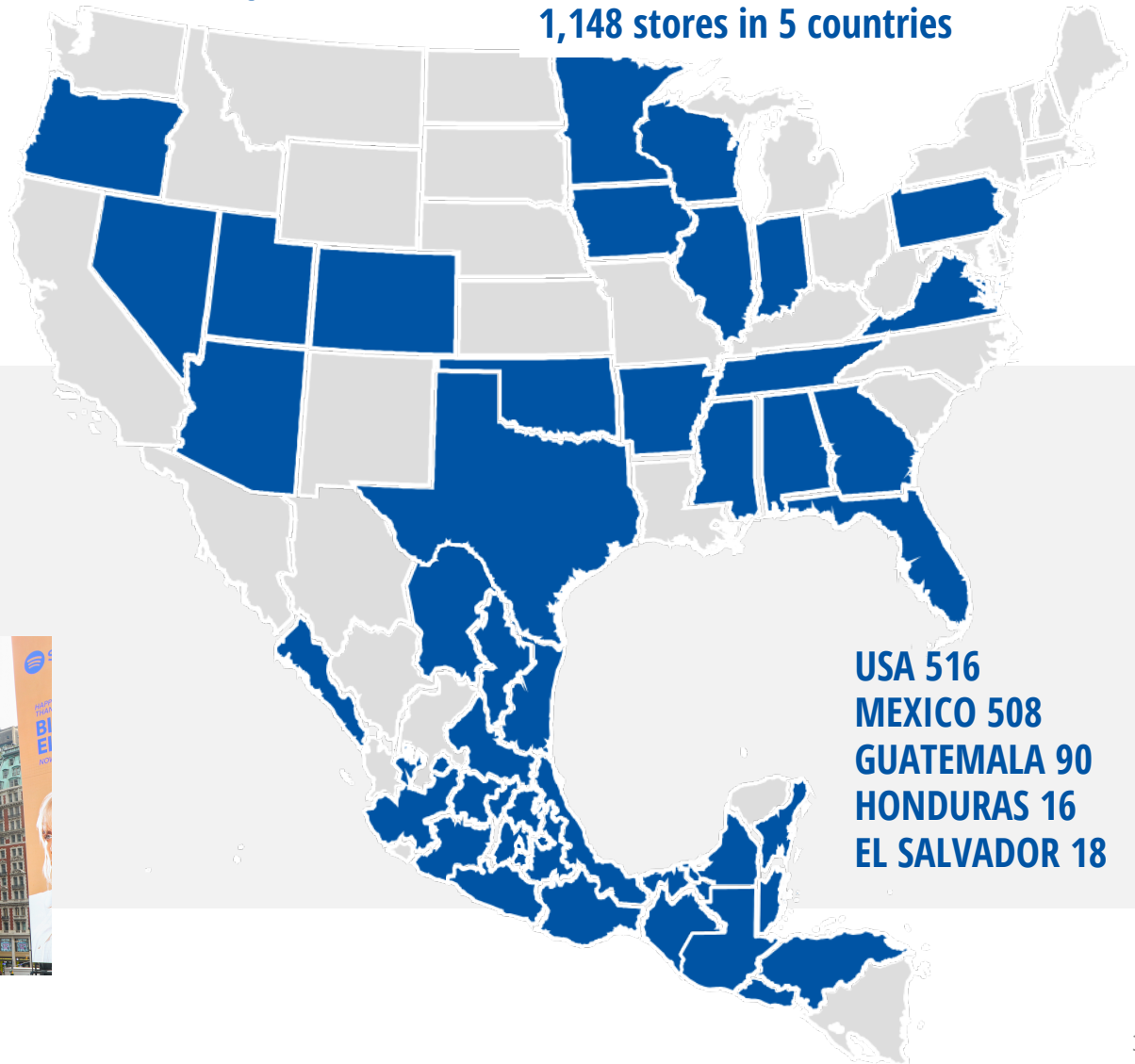
See Appendix for definition of terms and acronyms used in this presentation.

COMPANY OVERVIEW

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.

1,148 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

- 1,148 stores and 6,500 team members in 5 countries providing unique and essential services
- Proprietary POS system

Diversified

- US Pawn — 516 stores
- Latin America Pawn — 632 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

Q4FY21 Progression Toward Our Strategic Goals

Team Members

The most passionate, productive and tenured team in the industry

- Engaged & incentivized workforce
- Enhanced talent programs
- Innovative recruitment campaigns
- Demonstrated cultural & productivity improvements

Strengthen the Core

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

- Growing PLO & PSC
- Focus on inventory turnover in the first 90 days
- Continued aged inventory reduction

Financial Performance

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

- Adjusted EPS of \$0.11, up 38%
- Adjusted EBITDA of \$18.1M, up 47%
- ROEA improved Y/Y to 175% vs. 154%



Customer Focus

A passion for pawnbroking and solving customer needs

- Points-based loyalty program launched in Oct 2021
- Improved online payment experience

Cost Management & Simplification

Management of cost base through ongoing simplification

- Achieved the targeted annual cost savings of \$14.0M+
- Continued optimization of store operating costs
- Building a culture of cost consciousness

Innovate & Grow

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

- Opened five de novo stores in LatAm
- Rolling out online inventory showcase
- Digitizing manual store processes

Q4 FY21 KEY FINANCIAL THEMES

PLO Continues to Increase Driving Higher Earnings

EARNINGS

- Net revenue up 31% Y/Y driven by higher PSC and higher sales gross profit
- Adjusted EBITDA of \$18.1M up 47%. Q4FY20 included a \$20.9M incentive compensation reversal
- Adjusted EPS of \$0.11 compared to \$0.08

FOCUS ON INVENTORY MANAGEMENT

- Merchandise sales gross profit up 38% Y/Y due to higher sales and higher margins of 41% driven by ongoing focus on effective inventory management
- Inventory turnover remains strong at 2.8x
- Aged GM inventory improved to \$0.3M (1% of GM inventory) from \$2.5M (6%)

STRONG BALANCE SHEET

- \$253.7M cash balance down from \$283.7M last quarter primarily due to growth in earning assets
- No near-term debt maturities or restrictive debt covenants
- Ample liquidity to fund PLO, de novo stores and inorganic growth opportunities

PLO IMPROVEMENT

- PLO balance of \$173.6M, up 32%, leading to a 30% increase in PSC
- Continue to make ground versus FY19. PLO is now within 16% compared to 22% last quarter, on a same store basis
- PLO has continued to improve even with the headwinds of expanded Child Tax Credit payments; 13% higher sequentially

ACHIEVING EXPENSE REDUCTIONS

- For the year, achieved the targeted \$14.0M+ of expense reductions mostly related to G&A
- G&A expenses increased \$11.4M Y/Y; down \$5.6M excluding incentive compensation reversal of \$17.0M in FY20
- Store expenses increased 12% Y/Y primarily due to bonus increase and store growth
- Same store expenses increased 6% Y/Y; up 1% excluding incentive compensation reversal of \$3.9M in FY20



Accomplishments in Q4 FY21 on this slide unless otherwise stated. Amounts in this presentation are continuing operations only and comparisons are relative to same period in prior year unless otherwise stated. Amounts in this presentation are adjusted for discrete items and constant currency unless otherwise identified and reflect the correction of immaterial errors in prior periods, as discussed in the footnotes to the annual report on Form 10-K. EZCORN Same Store amounts in this presentation exclude pawn stores acquired unless outstanding for the entire periods presented. See "EZCORN GAAP Results" in "Additional Information" and "GAAP to Non-GAAP Reconciliation."

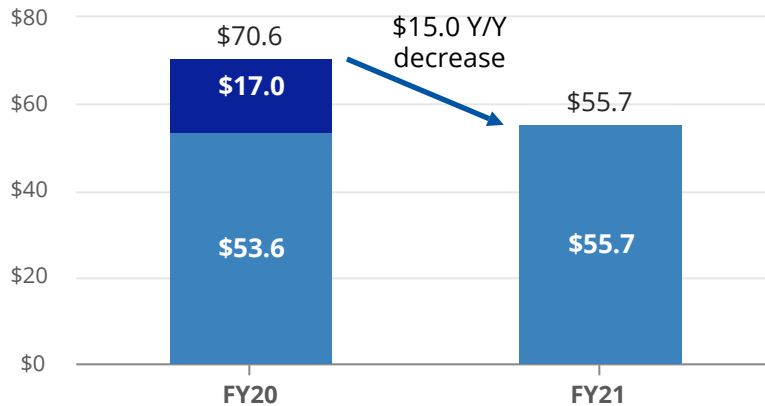
COST REDUCTION AND SIMPLIFICATION

(\$ millions)

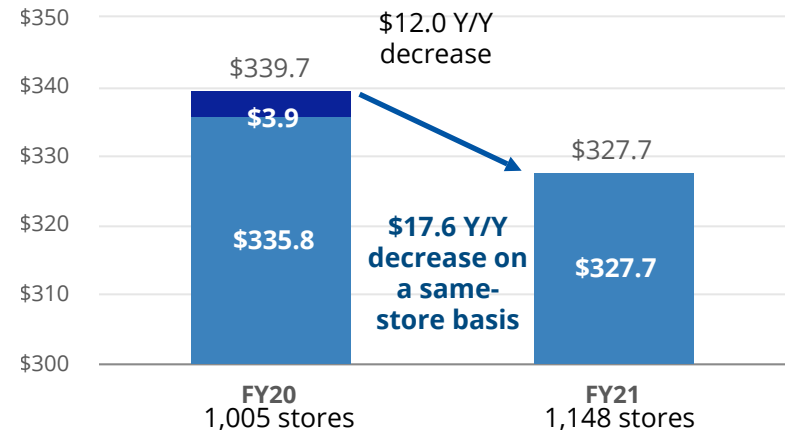
Achieved Targeted Cost Savings for the Year

- Execution of strategic initiatives started in Q4FY20 resulted in a \$27.0M or 7%¹ reduction in total expenses for FY21 on a normalized basis
- FY21 store expenses on a normalized basis reduced by \$12.0M or 4% and same store costs were down 5%². As transaction volume continues to grow, we expect some of these expenses to increase in FY22
- FY21 G&A on a normalized basis decreased by 27% in the quarter resulting in a decrease of \$15.0M or 21% for FY21³

G&A EXPENSES



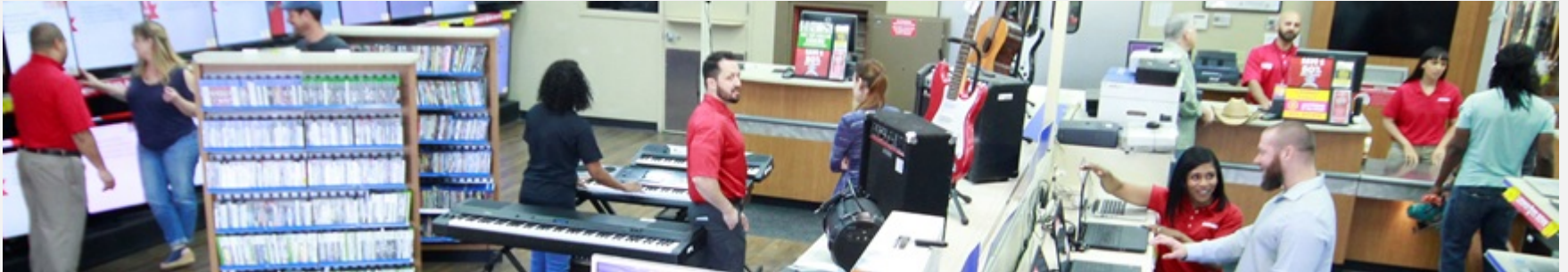
STORE EXPENSES



1. Adds back \$20.9M reversal of incentive compensation in FY20 for total expenses
2. Adds back \$3.9M reversal of incentive compensation in FY20 for store expenses
3. Adds back \$17.0M reversal of incentive compensation in FY20 for G&A expenses

STRENGTHEN THE CORE

Focus on People and Systems to Drive Increased Earnings



People, Pawn, Passion

- Strengthened staffing strategies used to identify and retain talent to positively impact store vacancy rates
- Improved organizational structure through global alignment of both store operations and administrative functions
- Refinement of operational talent review and performance calibration sessions, ensuring we engage Team Members at all levels to understand their professional and personal goals, identify high potential future leaders to strengthen our internal bench and consistently reward performance
- Continued focus on furthering inclusion initiatives and cultural transformation through Team Member training, Leadership communications and heightened expectations for Team Member alignment to EZCORP's Guiding Principles: Leadership, Customer Service, Accountability, Respect, Diversity, and Sustainability

Technology, Process Efficiency

- Completed updates to our proprietary POS to support the launch of the fully integrated EZ+ Loyalty Program
- Improved online customer experience for Lana, with over 340,000 customer interactions in Q4 and \$3M revenue collected
- Continued to focus on driving greater efficiencies in stores by:
 - Piloting automated ID scanning; scanned over 7,500 customer IDs with 83% of existing customer data automatically updated
 - Deployed enhanced telephony solution to 100% of US stores
- Improved resiliency and quality of store infrastructure
 - Modernizing store network in 140 LatAm stores and 101 US stores
 - Deploying enhanced WiFi to all LatAm stores and 50% of US stores to better support digital initiatives

INNOVATE AND GROW

Broaden Customer Engagement to Serve More Customers, More Frequently

LANA → EZ+

- Online extensions grew to 11% of total extension payments with more than 340,000 payments made online in the quarter
- Over 6,000 layaway payments made online, with participation growing each month
- Converting to EZ+ brand for a streamlined digital customer experience
- Continuing development of Mexico online payments

IMPROVING THE CUSTOMER EXPERIENCE

- EZ+ loyalty program live in all US stores in October and LatAm launched in November
- More than 12,000 Google reviews in the quarter averaging 4.9 stars in the US
- Digitization of payment transactions and some in-store processes will drive productivity gains in stores over time
- Learning from early traffic counter data and setting benchmarks for store-level conversion objectives

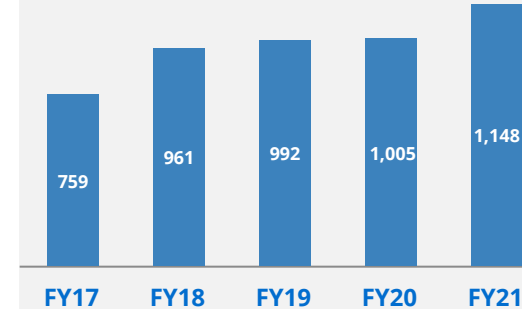
GROW CUSTOMER BASE

- After launching the inventory showcase test in May, we now have over 18,000 items listed online and over 140 stores participating
- Mexico eCommerce test began in November 2021 in five stores
- Driving social media engagement in each neighborhood we serve with individual store Facebook page being rolled out

GROWTH

- Added 143 stores through the year including opening 5 new stores in LatAm in the quarter, bringing the total de novo openings to 15 for the year
- In October, increased our stake in CCV to 38% from 36% (cost of \$2.5M of which \$1.7M was funded through the recent CCV dividend)
- Also in October, invested \$15.0M in a company that owns more than 20 pawn stores primarily in the Caribbean

STORE COUNT



ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG)

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



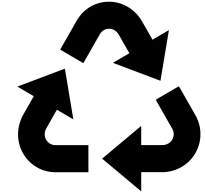
GOVERNANCE

- "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 six 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 recently enacted board diversity rules, with two of our six Board members being diverse
- 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

FISCAL 2021 ESG HIGHLIGHTS

Our Business is Part of the Circular Economy

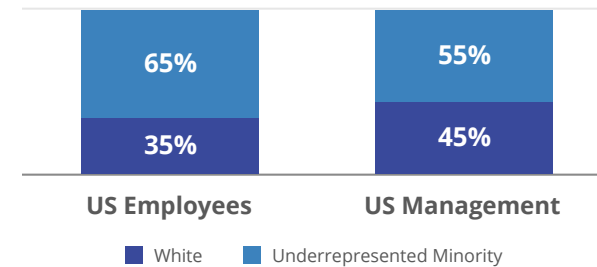
- Procured over 7 million pre-owned items through pawn forfeitures and direct purchasing from customers
- Sold more than 5 million pre-owned items:
 - Over 2.8 million items in the consumer electronics, camera and household goods categories
 - 1.4 million other general merchandise items (such as tools and musical instruments)
 - Over 650,000 jewelry items
- Promote environmental stewardship in our operations:
 - Retrofitted 65% of US stores with energy-efficient LED lighting; working to convert remaining stores
 - Recycled 1.8 million pounds of paper products across all US locations



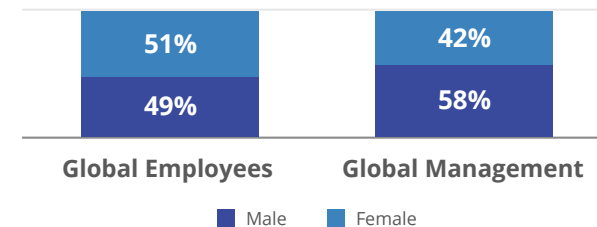
We Promote Health and Safety, Diversity and Inclusion

- Provided over 26,000 hours of quarantine pay for Team Members affected by COVID-19; provided four hours of paid time off to encourage Team Member vaccinations
- Implemented two-year Diversity and Inclusion Strategic Plan with goals of Commitment and Accountability, Workplace Inclusion, a Diverse Workforce and Sustainability

FY21 US RACE & ETHNICITY



FY21 GLOBAL GENDER DEMOGRAPHICS



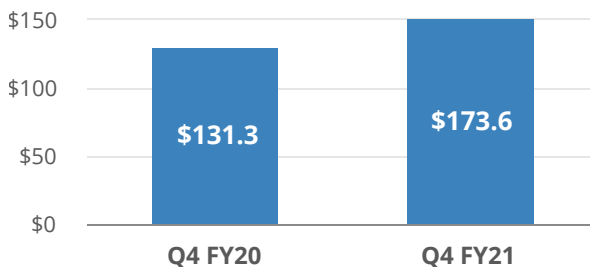
FINANCIAL RESULTS - CONSOLIDATED

(\$ millions)

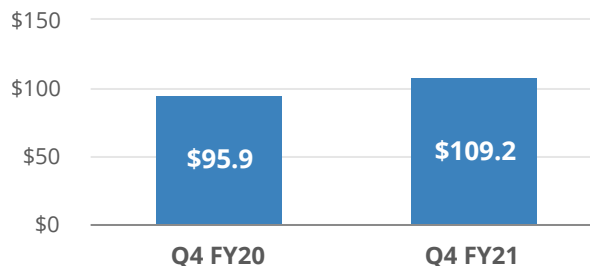
Q4 HIGHLIGHTS

- PLO balance of \$173.6M, up 32% Y/Y. On a same store basis, PLO increased 27% Y/Y and 13% sequentially. Now within 16% of FY19 same store PLO balances as compared to 22% last quarter
- PSC up 30% Y/Y driven by increase in store count and higher average PLO for the quarter
- Merchandise sales up 4%, but same store sales down 1% Y/Y
- Merchandise sales gross profit up 38% due to increased sales and related margins up 1000 bps driven by effective inventory management
 - Inventory turnover remained strong at a flat 2.8x
 - Aged GM inventory improved to \$0.3M (1% of GM inventory) from \$2.5M (6% of GM inventory)
- Store expenses up 11.9% Y/Y due to the addition of 143 stores and incentive compensation increase driven by PLO and Net Revenue improvements. Same store expenses up 6% Y/Y
- EBITDA improved \$5.8M or 47% Y/Y primarily due to higher PSC and increased merchandise sales gross profit offset by increased expenses

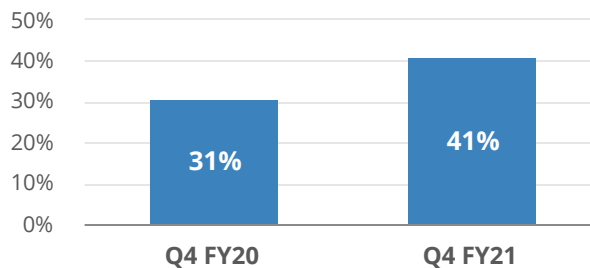
PAWN LOANS OUTSTANDING



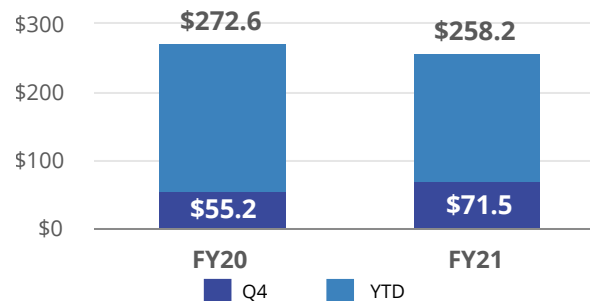
INVENTORY



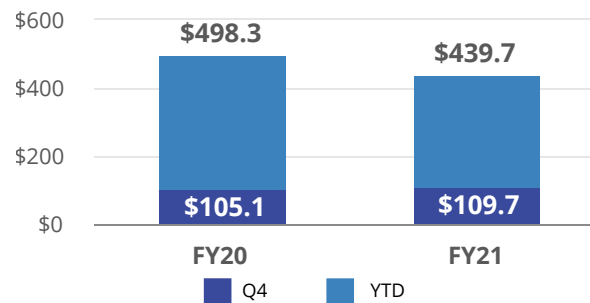
MERCHANDISE MARGINS



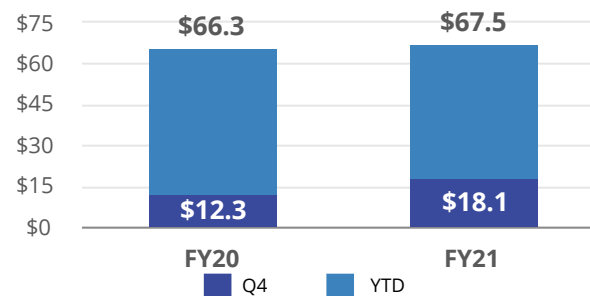
PAWN SERVICES CHARGES



MERCHANDISE SALES



CONSOLIDATED EBITDA



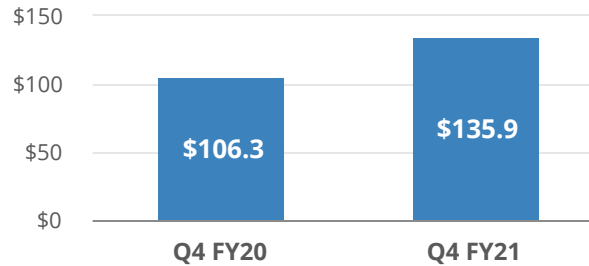
FINANCIAL RESULTS – US PAWN

(\$ millions)

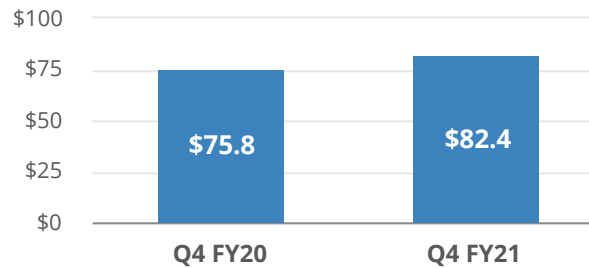
Q4 HIGHLIGHTS

- PLO balance of \$135.9M, up 28% Y/Y. On a same store basis, PLO increased 27% Y/Y and 16% sequentially. Now within 14% of FY19 same store PLO balances as compared to 21% last quarter
- PSC up 22% Y/Y driven by higher average PLO for the quarter
- Merchandise sales up 4% and same store sales up 3% Y/Y
- Merchandise sales gross profit up 22% due to increased sales and related margins up 636 bps driven by effective inventory management
 - Inventory turnover improved to 2.7x from 2.5x Y/Y
 - Aged GM inventory improved to \$0.2M (1% of GM inventory) from \$1.2M (4% of GM inventory)
- Store expenses up 9% Y/Y due to incentive compensation increase driven by PLO and Net Revenue improvements
- EBITDA improved \$10.2M or 76% Y/Y primarily due to higher PSC and increased merchandise sales gross profit offset by increased expenses

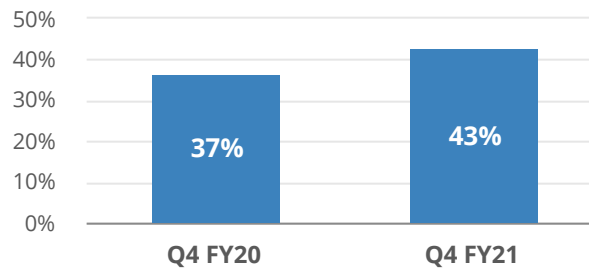
PAWN LOANS OUTSTANDING



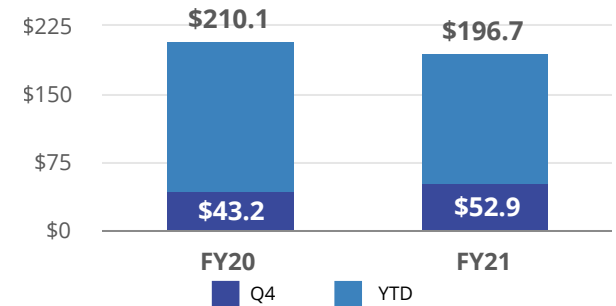
INVENTORY



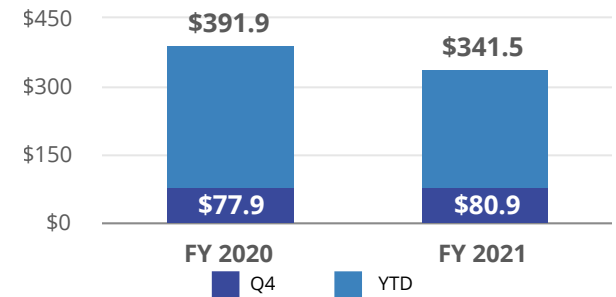
MERCHANDISE MARGINS



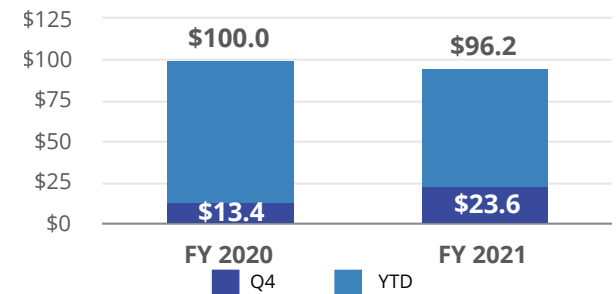
PAWN SERVICES CHARGES



MERCHANDISE SALES



US PAWN EBITDA



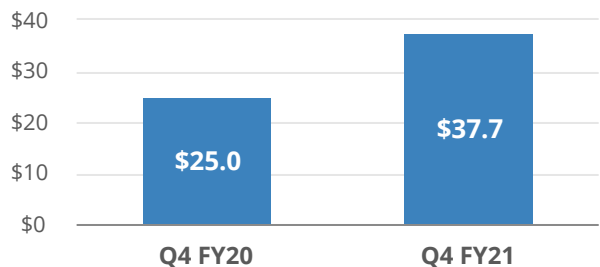
FINANCIAL RESULTS – LATIN AMERICA PAWN

(\$ millions)

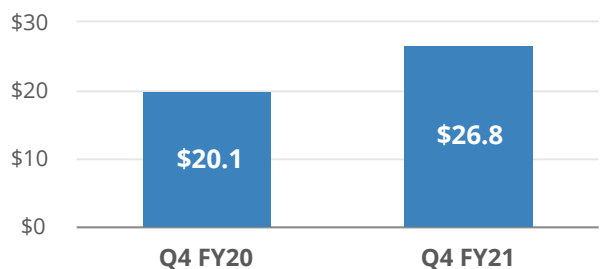
Q4 HIGHLIGHTS

- PLO balance of \$37.7M, up 51% Y/Y. On a same store basis, PLO increased 29% Y/Y and 2% sequentially. Now within 23% of FY19 same store PLO balances as compared to 24% last quarter
- PSC up 55% Y/Y driven by increase in store count and higher average PLO for the quarter
- Merchandise sales up 5%, but same store sales down 13%
- Merchandise sales gross profit up 177% due to increased sales and related margins up 2094 bps driven by effective inventory management
 - Inventory turnover decreased to a strong 3.3x from 3.8x Y/Y
 - Aged GM inventory improved to \$0.1M (0.3% of GM inventory) from \$1.4M (8% of GM inventory)
- Store expenses up 34% Y/Y, due to the addition of 132 stores and incentive compensation increase driven by PLO and Net Revenue improvements. Same store expenses up 11% Y/Y
- EBITDA improved \$7.2M or 1029% primarily due to higher PSC and increased merchandise sales gross profit offset by increased expenses

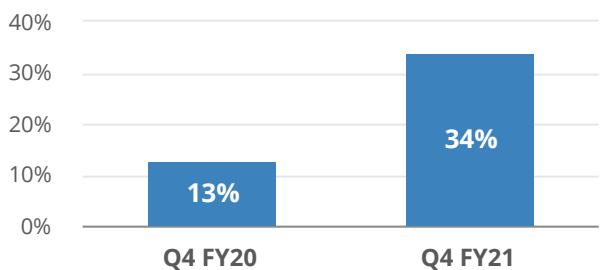
PAWN LOANS OUTSTANDING



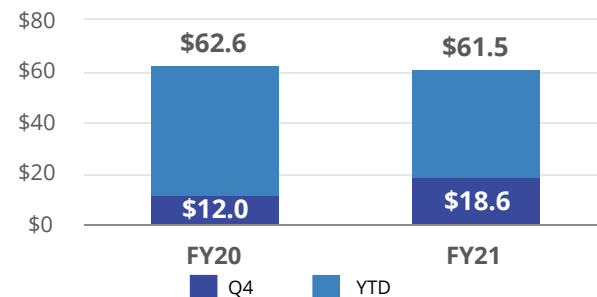
INVENTORY



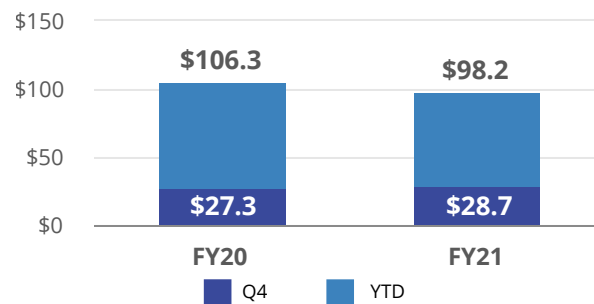
MERCHANDISE MARGINS



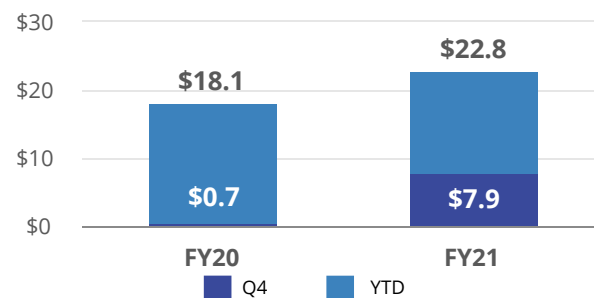
PAWN SERVICES CHARGES



MERCHANDISE SALES



LATAM PAWN EBITDA



EZCORP

APPENDIX



HIGHER PLO BALANCES & MARGINS DRIVE INCREASED EARNINGS

EZCORP GAAP Results

\$ Millions	Q4			YTD		
	FY21	FY20	%Δ B/(W)	FY21	FY20	%Δ B/(W)
Pawn Loans Outstanding	\$ 175.9	\$ 131.3	34%	\$ 175.9	\$ 131.3	34%
Total Revenue	\$ 192.4	\$ 166.8	15%	\$ 729.6	\$ 822.8	(11)%
Net Revenue	\$ 119.3	\$ 89.6	33%	\$ 449.5	\$ 449.2	—%
Equity in Net (Income) Loss of Investments	\$ (1.4)	\$ (3.5)	(60)%	\$ (3.8)	\$ 2.4	257%
Store Expenses	\$ 88.6	\$ 77.5	(14)%	\$ 330.8	\$ 336.8	2%
General and Administrative Expenses	\$ 15.6	\$ 3.8	(314)%	\$ 56.5	\$ 54.2	(4)%
Impairment of Goodwill, Intangible and Other Assets	\$ —	\$ 7.6	NM	\$ —	\$ 54.7	100%
Other Charges	\$ (0.3)	\$ 20.4	101%	\$ 0.2	\$ 20.4	99%
Other (Income)/Expense	\$ (0.4)	\$ (0.3)	55%	\$ (0.7)	\$ 0.8	191%
EBITDA	\$ 17.2	\$ (16.0)	208%	\$ 66.5	\$ (20.0)	432%
Depreciation/Amortization	\$ 7.6	\$ 7.7	1%	\$ 30.7	\$ 30.8	1%
Interest Expense, Net	\$ 5.1	\$ 5.1	—%	\$ 19.7	\$ 19.3	(2)%
Profit (Loss) Before Tax	\$ 4.5	\$ (28.7)	116%	\$ 16.1	\$ (70.1)	123%
Income Tax Expense (Benefit)	\$ 3.0	\$ (5.4)	(155)%	\$ 7.5	\$ (1.6)	(557)%
Net Income (Loss)	\$ 1.6	\$ (23.3)	107%	\$ 8.6	\$ (68.5)	113%
Diluted EPS	\$ 0.03	\$ (0.42)	107%	\$ 0.15	\$ (1.24)	112%

Q4FY21 saw strong improvements in PSC and sales gross profit leading to a 33% improvement.

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

FY21 store and G&A expenses reduced as a result of ongoing cost cutting and optimization initiatives.

FY20 store and G&A costs impacted by a reversal of incentive compensation of \$3.9M and \$17.0M respectively.

FY20 EPS impacted by \$54.7m goodwill and trade name impairments in addition to \$20.4m in other charges.

FOCUS ON THE CORE & COST REDUCTION DRIVING EARNINGS

EZCORP Adjusted Results

\$ Millions	Q4			YTD		
	FY21	FY20	%Δ B/(W)	FY21	FY20	%Δ B/(W)
Pawn Loans Outstanding	\$ 173.6	\$ 131.3	32%	\$ 173.6	\$ 131.3	32%
Total Revenue	\$ 188.7	\$ 166.8	13%	\$ 724.1	\$ 822.8	(12)%
Net Revenue	\$ 117.2	\$ 89.6	31%	\$ 446.3	\$ 451.5	(1)%
Equity in Net (Income) of Investments	\$ (1.4)	\$ (3.5)	60%	\$ (3.8)	\$ (4.6)	17%
Operations Expenses	\$ 86.2	\$ 77.0	(12)%	\$ 327.7	\$ 335.8	2%
Admin Expenses	\$ 15.0	\$ 3.6	(317)%	\$ 55.7	\$ 53.6	(4)%
Other (Income)/Expenses	\$ (0.6)	\$ 0.2	NM	\$ (0.7)	\$ 0.5	NM
EBITDA	\$ 18.1	\$ 12.3	47%	\$ 67.5	\$ 66.3	2%
Depreciation/Amortization	\$ 7.5	\$ 7.7	3%	\$ 30.5	\$ 30.8	1%
Interest Expense, Net	\$ 1.6	\$ 1.3	(15)%	\$ 6.0	\$ 6.0	2%
Profit Before Tax	\$ 9.0	\$ 3.3	173%	\$ 31.1	\$ 29.4	6%
Income Tax Expense (Benefit)	\$ 3.0	\$ (1.0)	(400)%	\$ 10.1	\$ 7.8	(29)%
Net Income	\$ 6.0	\$ 4.2	43%	\$ 21.0	\$ 21.6	(3)%
Adjusted Diluted EPS	\$ 0.11	\$ 0.08	38%	\$ 0.38	\$ 0.39	(3)%

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

FY21 YTD store and G&A expenses reduced as a result of ongoing cost cutting initiatives.

FY20 store and G&A costs impacted by a reversal of incentive compensation of \$3.9M and \$17.0M respectively.

Effective tax rate was lower in FY20 primarily due to stock cancellations reducing non-deductible officer's compensation.

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

DEFINITION OF TERMS

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

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

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

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

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

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

GAAP TO NON-GAAP RECONCILIATION

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

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



GAAP TO NON-GAAP RECONCILIATION Q4 – CONSOLIDATED*

\$ Millions	FY21			Constant Currency		FY20		
	Base FY21	Item Adjustments FY21	Adjusted Base FY21	Constant Currency Impact FY21	Adjusted Constant Currency FY21	Base FY20	Item Adjustments FY20	Adjusted Base FY20
Revenues	192.4	—	192.4	(3.7)	188.7	166.8	—	166.8
PSC Revenue	72.8	—	72.8	(1.3)	71.5	55.2	—	55.2
Merchandise Gross Profit	45.4	—	45.4	(0.8)	44.6	32.3	—	32.3
<i>Merchandise Margin</i>	41 %		41 %		41 %	31 %	—	31 %
Scrap Gross Profit	0.7	—	0.7	—	0.7	1.7	—	1.7
<i>Scrap Gross Margin</i>	10 %		10 %		10 %	28 %	—	28 %
Net Revenue	119.3	—	119.3	(2.1)	117.2	89.6	—	89.6
Store Expenses	88.6	(0.9)	(A) 87.7	(1.5)	86.2	77.5	(0.5)	(F) 77.0
General and Administrative Expenses	15.6	(0.6)	(B) 15.0	—	15.0	3.8	(0.2)	(G) 3.6
Impairment of Goodwill, Intangibles and Other Assets	—	—	—	—	—	7.6	(7.6)	(H) —
Other Charges	(0.3)	0.3	(C) —	—	—	20.4	(20.4)	(I) —
Other (Income)/Expense	(1.8)	—	(1.9)	(0.1)	(2.0)	(3.8)	0.4	(J) (3.3)
EBITDA	17.2	1.3	18.5	(0.5)	18.1	(16.0)	28.2	12.3
Depreciation and Amortization	7.6	—	7.6	(0.1)	7.5	7.7	—	7.7
EBIT	9.6	1.3	10.9	(0.3)	10.6	(23.6)	28.2	4.6
Interest	5.1	(3.6)	(D) 1.6	—	1.6	5.1	(3.7)	(K) 1.3
Profit (Loss) Before Tax	4.5	4.8	9.4	(0.3)	9.0	(28.7)	31.9	3.3
Income Tax Expense (Benefit)	3.0	0.2	(E) 3.2	(0.2)	3.0	(5.4)	4.4	(L) (1.0)
Net Income (Loss)	1.6	4.6	6.2	(0.2)	6.0	(23.3)	27.5	4.2
Diluted EPS	0.03	0.08	0.11	—	0.11	(0.42)	0.50	0.08
Diluted Shares Outstanding	56.4	56.4	56.4	56.4	56.4	55.1	55.1	55.1
Pawn Loans Outstanding	175.9	—	175.9	(2.3)	173.6	131.3	—	131.3
Inventory, Net	111.0	—	111.0	(1.8)	109.2	95.9	—	95.9
Net Earning Assets	286.9	—	286.9	(4.1)	282.8	227.2	—	227.2

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

Footnote (A) Amount includes \$0.9 million adjustment for acquisition expenses

Footnote (B) Amount includes \$0.6 million adjustment for acquisition expenses

Footnote (C) Amount includes \$0.3 million Peru reserve credit

Footnote (D) Amount includes \$3.6 million of non-cash interest

Footnote (E) Amount includes FY21 tax impact of items listed above

Footnote (F) Amounts include \$0.6 million in COVID-19 related charges and \$1.1 million in Mexico VAT, netted against \$1.2 million severance and store closures costs moved to Other Charges

Footnote (G) Amounts include \$0.2 million in corporate training costs.

Footnote (H) Amounts included \$5.0 million ROU asset impairment and \$2.6 million of IT impairments.

Footnote (I) Amount includes \$8.0 million of asset impairments and \$6.4 million of labor reduction costs, \$1.8 million in CASHMAX shut down costs, \$1.8 million of store closure costs and \$2.4 million of other.

Footnote (J) Amount includes \$0.5 million FX impact, netted against \$1.0 million IT write offs to Intangibles

Footnote (K) Amount includes \$3.2 million non-cash interest and \$0.5 million of Mexico VAT interest

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

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

\$ Millions	Base	Item	Adjusted	Constant	Adjusted	Base	Item	Adjusted
	FY21	Adjustments	Base	Currency	Constant	FY20	Adjustments	Base
	FY21	FY21	FY21	Impact	Currency	FY20	FY20	FY20
Revenues	139.6	—	139.6	—	139.6	124.9	—	124.9
PSC Revenue	52.9	—	52.9	—	52.9	43.2	—	43.2
Merchandise Gross Profit	35.1	—	35.1	—	35.1	28.8	—	28.8
<i>Merchandise Margin</i>	43 %		43 %		43 %	37 %		37 %
Scrap Gross Profit	0.6	—	0.6	—	0.6	1.2	—	1.2
<i>Scrap Gross Margin</i>	11 %		11 %		11 %	30 %		30 %
Net Revenue	88.6	—	88.6	—	88.6	73.2	—	73.2
Store Expenses	65.1	—	65.1	—	65.1	59.6	0.1 (A)	59.7
Other Charges	—	—	—	—	—	3.1	(3.1) (B)	—
Other (Income)/Expense	—	—	—	—	—	0.2	—	0.2
EBITDA	23.6	—	23.6	—	23.6	10.4	3.0	13.4
Depreciation and Amortization	2.7	—	2.7	—	2.7	2.7	—	2.7
EBIT	20.9	—	20.9	—	20.9	7.7	3.0	10.7
Interest	—	—	—	—	—	—	—	—
Profit Before Tax	20.9	—	20.9	—	20.9	7.7	3.0	10.7
Pawn Loans Outstanding	135.9	—	135.9	—	135.9	106.3	—	106.3
Inventory, Net	82.4	—	82.4	—	82.4	75.8	—	75.8
Net Earning Assets	218.3	—	218.3	—	218.3	182.1	—	182.1

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

\$ Millions								
	Base FY21	Item Adjustments FY21	Adjusted Base FY21	Constant Currency Impact FY21	Adjusted Constant Currency FY21	Base FY20	Item Adjustments FY20	Adjusted Base FY20
Revenues	52.7	—	52.7	(3.7)	49.0	41.7	—	41.7
PSC Revenue	20.0	—	20.0	(1.3)	18.6	12.0	—	12.0
Merchandise Gross Profit	10.5	—	10.5	(0.8)	9.7	3.5	—	3.5
<i>Merchandise Margin</i>	34 %		34 %		34 %	13 %		13 %
Scrap Gross Profit	0.1	—	0.1	—	0.1	0.6	—	0.6
<i>Scrap Gross Margin</i>	6 %		6 %		6 %	24 %		24 %
Net Revenue	30.6	—	30.6	(2.1)	28.5	16.1	—	16.1
Store Expenses	23.5	(0.9)	(A) 22.6	(1.5)	21.1	16.4	(0.6)	(C) 15.8
Other Charges	(0.3)	0.3	(B) —	—	—	1.7	(1.7)	(D) —
Other (Income)/Expense	(0.5)	—	(0.5)	(0.1)	(0.5)	0.1	(0.5)	(E) (0.4)
EBITDA	7.9	0.6	8.5	(0.5)	7.9	(2.1)	2.8	0.7
Depreciation and Amortization	1.9	—	1.9	(0.1)	1.8	1.8	—	1.8
EBIT	5.9	0.6	6.6	(0.4)	6.2	(4.0)	2.8	(1.2)
Interest	(0.2)	—	(0.2)	—	(0.2)	(0.1)	(0.5)	(F) (0.5)
Profit (Loss) Before Tax	6.1	0.6	6.7	(0.4)	6.3	(3.9)	3.3	(0.7)
Pawn Loans Outstanding	40.0	—	40.0	(2.3)	37.7	25.0	—	25.0
Inventory, Net	28.6	—	28.6	(1.8)	26.8	20.1	—	20.1
Net Earning Assets	68.6	—	68.6	(4.1)	64.5	45.1	—	45.1

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

Footnote (A) Amount includes \$0.9 million of acquisition expenses

Footnote (B) Amount includes \$0.3 million Peru reserve credit

Footnote (C) Amount includes \$1.1 million Mexico VAT related costs and \$0.2 million COVID-19 related costs offset by \$0.7 million severance costs moved to Other Charges

Footnote (D) Amount includes \$1.7 million store closure costs

Footnote (E) Amount includes \$0.5 million FX loss

Footnote (F) Amount includes \$0.5 million Mexico VAT interest related costs

GAAP TO NON-GAAP RECONCILIATION FULL YEAR – CONTINUING OPERATIONS*

\$ Millions	Base	Item	Adjusted	Constant	Adjusted	Base	Item	Adjusted
	FY21	Adjustments	Base	Currency	Constant	FY20	Adjustments	Base
	FY21	FY21	FY21	Impact	Currency	FY20	FY20	FY20
				FY21	FY21			
Revenues	729.6	—	729.6	(5.4)	724.1	822.8	—	822.8
PSC Revenue	260.2	—	260.2	(2.0)	258.2	272.6	—	272.6
Merchandise Gross Profit	185.4	—	185.4	(1.2)	184.2	163.7	2.2 (G)	166.0
<i>Merchandise Margin</i>	42 %		42 %		42 %	33 %	—	33 %
Scrap Gross Profit	3.2	—	3.2	—	3.2	9.9	—	9.9
<i>Scrap Gross Margin</i>	12 %		12 %		12 %	21 %		21 %
Net Revenue	449.5	—	449.5	(3.1)	446.3	449.2	2.2	451.5
Store Expenses	330.8	(0.9) (A)	329.9	(2.2)	327.7	336.8	(1.0) (H)	335.8
General and Administrative Expenses	56.5	(0.8) (B)	55.7	—	55.7	54.2	(0.5) (I)	53.6
Impairment of Goodwill, Intangibles and Other Assets	—	—	—	—	—	54.7	(54.7) (J)	—
Other Charges	0.2	(0.2) (C)	—	—	—	20.4	(20.4) (K)	—
Other (Income)/Expense	(4.5)	0.1 (D)	(4.4)	(0.1)	(4.6)	3.2	(7.4) (L)	(4.2)
EBITDA	66.5	1.8	68.3	(0.7)	67.5	(20.0)	86.3	66.3
Depreciation and Amortization	30.7	—	30.7	(0.2)	30.5	30.8	—	30.8
EBIT	35.8	1.8	37.6	(0.5)	37.0	(50.8)	86.3	35.4
Interest	19.7	(13.8) (E)	5.9	—	6.0	19.3	(13.2) (M)	6.0
Profit (Loss) Before Tax	16.1	15.6	31.6	(0.6)	31.1	(70.1)	99.5	29.4
Income Tax Expense	7.5	2.8 (F)	10.3	(0.2)	10.1	(1.6)	9.4 (N)	7.8
Net Income (Loss)	8.6	12.7	21.4	(0.4)	21.0	(68.5)	90.1	21.6
Diluted EPS	0.15	0.23	0.38	(0.01)	0.38	(1.24)	1.63	0.39
Diluted Shares Outstanding	55.9	55.9	55.9	55.9	55.9	55.3	55.3	55.3
Pawn Loans Outstanding	175.9	—	175.9	(2.3)	173.6	131.3	—	131.3
Inventory, Net	111.0	—	111.0	(1.8)	109.2	95.9	—	95.9
Net Earning Assets	286.9	—	286.9	(4.1)	282.8	227.2	—	227.2

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

Footnote (A) Amount includes \$0.9 million acquisition expenses

Footnote (B) Amount includes \$1.1 million acquisition expenses offset by adjustment for \$0.4 million credit for contract write-off over-accrual

Footnote (C) Amount includes \$0.2 million Peru shut down costs

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

Footnote (E) Amount includes \$13.8 million of non-cash interest

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

Footnote (G) Amount includes \$2.2 million in shrink/robbery loss impact from civil unrest

Footnote (H) Amounts include \$1.1 million in COVID-19 related charges and \$1.0 million in Mexico VAT, netted against \$1.2 million severance and store closures costs moved to Other Charges

Footnote (I) Amounts include \$0.2 million in corporate training costs, \$0.2 million COVID-19 related charges, and \$0.1 million of impairment consulting costs

Footnote (J) Amounts included \$47.1 million of Goodwill and Trade name impairment, \$5.0 million of ROU head office asset impairment and \$2.6 million of IT project write-offs

Footnote (K) Amount includes \$8.0 million of asset impairments and \$6.4 million of labor reduction costs for the corporate office, \$1.8 million in CASHMAX shut down costs, \$1.8 million of store closure costs and \$2.4 million of other costs.

Footnote (L) Amount includes \$7.1 million CCV class action settlement and \$0.2 million US Pawn loss from civil unrest, and \$0.1 million of auto lease impairments.

Footnote (M) Amount includes \$12.4 million of non-cash interest and \$0.9 million of Mexico VAT interest.

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

GAAP TO NON-GAAP RECONCILIATION FULL YEAR – U.S. PAWN*

\$ Millions	Base	Item	Adjusted	Constant	Adjusted	Base	Item	Adjusted
	FY21	Adjustments	Base	Currency	Constant	FY20	Adjustments	Base
	FY21	FY21	FY21	Impact	Currency	FY20	FY20	FY20
				FY21	FY21			
Revenues	553.6	—	553.6	—	553.6	638.8	—	638.8
PSC Revenue	196.7	—	196.7	—	196.7	210.1	—	210.1
Merchandise Gross Profit	150.5	—	150.5	—	150.5	140.4	2.2 (A)	142.6
<i>Merchandise Margin</i>	44 %		44 %		44 %	36 %		36 %
Scrap Gross Profit	2.3	—	2.3	—	2.3	8.6	—	8.6
<i>Scrap Gross Margin</i>	15 %		15 %		15 %	24 %		24 %
Net Revenue	349.5	—	349.5	—	349.5	359.2	2.2	361.4
Store Expenses	253.3	—	253.3	—	253.3	261.6	(0.4) (B)	261.2
Impairment of Goodwill, Intangibles and Other Assets	—	—	—	—	—	10.0	(10.0) (C)	—
Other Charges	—	—	—	—	—	3.1	(3.1) (D)	—
Other (Income)/Expense	—	—	—	—	—	0.4	(0.2) (E)	0.3
EBITDA	96.2	—	96.2	—	96.2	84.1	15.9	100.0
Depreciation and Amortization	10.6	—	10.6	—	10.6	11.0	—	11.0
EBIT	85.5	—	85.5	—	85.5	73.1	15.9	89.0
Interest	—	—	—	—	—	—	—	—
Profit Before Tax	85.5	—	85.5	—	85.5	73.1	15.9	89.0
Pawn Loans Outstanding	135.9	—	135.9	—	135.9	106.3	—	106.3
Inventory, Net	82.4	—	82.4	—	82.4	75.8	—	75.8
Net Earning Assets	218.3	—	218.3	—	218.3	182.1	—	182.1

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

Footnote (A) Amount includes \$2.2 million in shrink/robbery loss impact from civil unrest

Footnote (B) Amounts include \$0.9 million in COVID-19 related charges netted against \$0.5 million store closures costs moved to Other Charges

Footnote (C) Amounts included \$10.0 million of Goodwill impairment

Footnote (D) Amount includes \$2.4 million of store closure costs and \$0.7 million of labor reduction costs

Footnote (E) Amount includes \$0.2 million of loss from civil unrest

GAAP TO NON-GAAP RECONCILIATION FULL YEAR – LATIN AMERICA PAWN*

\$ Millions	Base	Item	Adjusted	Constant	Adjusted	Base	Item	Adjusted
	FY21	Adjustments	Base	Currency	Constant	FY20	Adjustments	Base
	FY21	FY21	FY21	Impact	Currency	FY20	FY20	FY20
				FY21	FY21			
Revenues	175.6	—	175.6	(5.4)	170.1	180.1	—	180.1
PSC Revenue	63.5	—	63.5	(2.0)	61.5	62.6	—	62.6
Merchandise Gross Profit	35.1	—	35.1	(1.2)	33.9	23.4	—	23.4
<i>Merchandise Margin</i>	35 %		35 %		35 %	22 %		22 %
Scrap Gross Profit	1.0	—	1.0	—	1.0	1.3	—	1.3
<i>Scrap Gross Margin</i>	9 %		9 %		9 %	11 %		11 %
Net Revenue	99.5	—	99.5	(3.1)	96.4	87.0	—	87.1
Store Expenses	77.5	(0.9) (A)	76.6	(2.2)	74.4	69.9	(0.6) (D)	69.3
Impairment of Goodwill, Intangibles and Other Assets	—	—	—	—	—	35.9	(35.9) (E)	—
Other Charges	0.2	(0.2) (B)	—	—	—	1.7	(1.7) (F)	—
Other (Income)/Expenses	(0.8)	0.1 (C)	(0.7)	(0.1)	(0.8)	(0.2)	—	(0.3)
EBITDA	22.6	1.0	23.6	(0.8)	22.8	(20.2)	38.3	18.1
Depreciation and Amortization	7.4	—	7.4	(0.2)	7.2	7.3	—	7.3
EBIT	15.3	1.0	16.3	(0.6)	15.6	(27.6)	38.3	10.8
Interest	(2.0)	—	(2.0)	—	(2.0)	(0.9)	(0.7) (G)	(1.6)
Profit (Loss) Before Tax	17.3	1.0	18.3	(0.6)	17.6	(26.7)	39.1	12.4
Pawn Loans Outstanding	40.0	—	40.0	(2.3)	37.7	25.0	—	25.0
Inventory, Net	28.6	—	28.6	(1.8)	26.8	20.1	—	20.1
Net Earning Assets	68.6	—	68.6	(4.1)	64.5	45.1	—	45.1

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

Footnote (A) Amounts includes \$0.9 million acquisition expenses

Footnote (B) Amounts includes \$0.2 million Peru shut down costs

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

Footnote (D) Amounts include \$1.1 million in Mexico VAT and \$0.2 million in COVID-19 related charges, netted against \$0.7 million severance moved to Other Charges

Footnote (E) Amounts include \$35.9 million of Goodwill and Trade name impairments

Footnote (F) Amount includes \$1.7 million of store closure costs.

Footnote (G) Amount includes \$0.1 million of non-cash interest income and \$0.9 million of Mexico VAT interest expense

CONSOLIDATED GROWTH FY19-FY21 RECONCILIATION*

\$ Millions	FY19	FY19	FY19	FY19	FY19	FY20	FY20	FY20	FY20	FY20
	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY
Continuing Ops PBT	(4.7)	5.0	3.1	0.3	3.7	3.0	(34.2)	(10.2)	(28.7)	(70.1)
Add Back Net Interest	5.5	5.5	6.7	4.0	21.6	4.5	4.9	4.8	5.1	19.3
Add Back Depreciation and Amortization	6.8	7.0	7.3	7.7	28.8	7.7	7.8	7.7	7.7	30.8
Continuing Ops EBITDA	7.6	17.5	17.1	12.0	54.1	15.2	(21.5)	2.2	(16.0)	(20.0)
Discrete Adjustments	20.7	5.3	4.7	7.3	38.1	7.7	47.4	3.0	28.2	86.3
Adjusted EBITDA	28.3	22.8	21.7	19.3	92.1	22.9	25.9	5.2	12.3	66.3
Constant Currency	0.2	(0.1)	(1.0)	(0.5)	(1.4)	—	—	—	—	—
Currency Adjusted Continuing Ops EBITDA	28.5	22.7	20.7	18.8	90.7	22.9	25.9	5.2	12.3	66.3
Continuing Ops Net Revenue	130.0	127.7	115.9	120.9	494.4	130.1	127.4	102.2	89.6	449.2
Discrete Adjustments	—	(1.1)	4.6	0.3	3.7	—	—	2.2	—	2.2
Adjusted Net Revenue	130.0	126.6	120.4	121.1	498.2	130.1	127.4	104.4	89.6	451.5
Constant Currency	0.6	(0.6)	(3.6)	(2.2)	(5.8)	—	—	—	—	—
Currency Adjusted Continuing Ops Net Revenue	130.7	126.0	116.8	118.9	492.3	130.1	127.4	104.4	89.6	451.5
EBITDA Margin	22 %	18 %	18 %	16 %	18 %	18 %	20 %	5 %	14 %	15 %

\$ Millions	FY21	FY21	FY21	FY21	FY21
	Q1	Q2	Q3	Q4	FY
Continuing Ops PBT	5.5	6.8	(0.8)	4.5	16.1
Add Back Net Interest	4.6	4.9	5.1	5.1	19.7
Add Back Depreciation and Amortization	7.6	8.1	7.4	7.6	30.7
Continuing Ops EBITDA	17.7	19.8	11.7	17.2	66.5
Discrete Adjustments	(0.5)	0.2	0.8	1.3	1.8
Adjusted EBITDA	17.2	20.0	12.5	18.5	68.3
Constant Currency	0.3	—	(0.5)	(0.5)	(0.7)
Currency Adjusted Continuing Ops EBITDA	17.4	20.0	12.0	18.1	67.5
Continuing Ops Net Revenue	108.4	113.7	108.0	119.3	449.5
Discrete Adjustments	—	—	—	—	—
Adjusted Net Revenue	108.4	113.7	108.0	119.3	449.5
Constant Currency	1.1	0.4	(2.5)	(2.1)	(3.1)
Currency Adjusted Continuing Ops Net Revenue	109.5	114.1	105.5	117.2	446.3
EBITDA Margin	16 %	17 %	11 %	15 %	15 %



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 FY19-FY21 RECONCILIATION*

\$ Millions	FY19	FY19	FY19	FY19	FY19	FY20	FY20	FY20	FY20	FY20	FY21	FY21	FY21	FY21	FY21
	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY
U.S. Pawn PBT	27.4	28.4	23.6	22.2	101.7	28.6	20.4	16.5	7.7	73.1	20.7	25.7	18.2	20.9	85.5
Add Back Net Interest	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Add Back D&A	3.0	3.0	2.9	2.9	11.9	2.9	2.7	2.7	2.7	11.0	2.7	2.6	2.6	2.7	10.6
U.S. Pawn EBITDA	30.5	31.4	26.6	25.1	113.6	31.4	23.1	19.2	10.4	84.1	23.5	28.4	20.8	23.6	96.2
Discrete Adjustments	2.9	—	—	0.8	3.7	—	10.0	2.9	3.0	15.9	—	—	—	—	—
Adjusted U.S. Pawn EBITDA	33.3	31.4	26.6	26.0	117.2	31.4	33.1	22.1	13.4	100.0	23.5	28.4	20.8	23.6	96.2
U.S. Pawn Net Revenue	101.3	98.9	92.0	93.8	386.0	99.5	100.7	85.8	73.2	359.2	85.6	92.1	83.3	88.6	349.5
Discrete Adjustments	—	—	—	0.3	0.3	—	—	2.2	—	2.2	—	—	—	—	—
Adjusted U.S. Pawn Net Revenue	101.3	98.9	92.0	94.1	386.3	99.5	100.7	88.0	73.2	361.4	85.6	92.1	83.3	88.6	349.5

\$ Millions	FY19	FY19	FY19	FY19	FY19	FY20	FY20	FY20	FY20	FY20	FY21	FY21	FY21	FY21	FY21
	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY	Q1	Q2	Q3	Q4	FY
Latin America Pawn PBT	6.8	9.5	2.1	5.8	24.1	8.1	(30.1)	(0.7)	(3.9)	(26.7)	5.0	2.4	3.6	6.1	17.3
Add Back Net Interest	(0.4)	(0.4)	1.1	(0.3)	—	(0.4)	—	(0.5)	(0.1)	(0.9)	(0.8)	(0.6)	(0.5)	(0.2)	(2.0)
Add Back D&A	1.4	1.5	1.6	1.7	6.3	1.9	1.9	1.6	1.8	7.3	1.9	1.8	1.8	1.9	7.4
Latin America Pawn EBITDA	7.8	10.6	4.8	7.2	30.4	9.7	(28.2)	0.4	(2.0)	(20.2)	6.1	3.7	4.9	7.9	22.6
Discrete Adjustments	1.7	(1.8)	4.6	0.6	5.2	(0.1)	35.7	(0.1)	2.8	38.3	(0.1)	0.2	0.5	0.6	1.0
Constant Currency Impact	0.2	(0.2)	(1.2)	(0.6)	(1.8)	—	—	—	—	—	0.3	—	(0.6)	(0.5)	(0.8)
Adjusted Latin America Pawn EBITDA	9.8	8.6	8.2	7.2	33.8	9.6	7.5	0.3	0.8	18.1	6.2	3.9	4.8	7.9	22.8
Latin America Pawn Net Revenue	27.5	28.0	23.2	26.6	105.2	29.7	25.8	15.4	16.1	87.0	22.7	21.5	24.7	30.6	99.5
Discrete Adjustments	—	(1.1)	4.6	—	3.5	—	—	—	—	—	—	—	—	—	—
Constant Currency Impact	0.6	(0.6)	(3.6)	(2.2)	(5.8)	—	—	—	—	—	1.1	0.4	(2.5)	(2.1)	(3.1)
Adjusted Latin America Pawn Net Revenue	28.1	27.4	19.6	24.4	99.4	29.7	25.8	15.4	16.1	87.0	23.8	21.9	22.2	28.5	96.4

Latin America Same Store PLO Growth

GAAP	10 %	4 %	4 %	(6)%	(6)%	2 %	(12)%	(38)%	(41)%	(41)%	(36)%	(22)%	31 %	37 %	37 %
Constant Currency	11 %	9 %	2 %	(3)%	(3)%	(1)%	— %	(29)%	(35)%	(35)%	(34)%	(29)%	19 %	29 %	29 %



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

CONSTANT CURRENCY

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

Constant currency results reported herein are calculated by translating consolidated balance sheet and consolidated statement of operations items denominated in local currency to U.S. dollars using the exchange rate from the prior-year comparable period, as opposed to the current period, in order to exclude the effects of foreign currency rate fluctuations. We used the end-of-period rate for balance sheet items and the average closing daily exchange rate on a monthly basis during the appropriate period for statement of operations items. Our statement of operations constant currency results reflect the monthly exchange rate fluctuations and so are not directly calculable from the above rates. Constant currency results, where presented, also exclude the foreign currency gain or loss. The end-of-period and approximate average exchange rates for each applicable currency as compared to U.S. dollars as of and for the three and twelve months ended September 30, 2021 and 2020 were as follows:

	September 30,		Three Months Ended September 30,		Twelve Months Ended September 30,	
	2021	2020	2021	2020	2021	2020
Mexican peso	20.5	22.3	20.0	22.1	20.2	21.1
Guatemalan quetzal	7.6	7.6	7.6	7.5	7.6	7.5
Honduran lempira	23.9	24.2	23.5	24.3	23.8	24.3
Peruvian sol	4.1	3.6	4.0	3.5	3.7	3.4



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THANK YOU