



Third Quarter FY16 Conference Call
August 10, 2016

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 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, as well as a description of the important risk factors that may materially and adversely affect our business, financial condition or results of operations.

EZCORP[®]

Q3FY16 Recap:

**Continued Momentum in
Pawn Businesses**

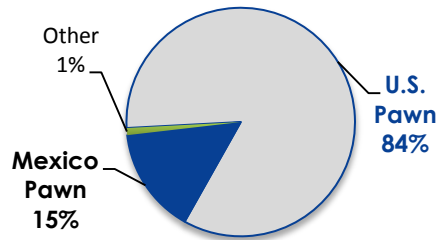
Continued Execution On Strategy

FOCUSING ON OUR CUSTOMER

- **Same Store Pawn Loans Outstanding (PLO) increased 10% in U.S. and 19% in Mexico**
- Four consecutive quarters of improvement in Same Store PLO within U.S. and eight consecutive quarters in Mexico
- Investments in customer engagement and pawn performance:
 - Performance driven incentive plans
 - Reduced “spans of control” of field multi-unit managers to allow more coaching & mentoring of store team members
 - Investments in video Mystery shop program
- U.S. Net Promoter Score increased to 46 points from 39 points and Mexico improved to 50 from 48

SIMPLIFYING APPROACH ACROSS OUR BUSINESS

EZCORP Revenue by Type**



- After the sale of Grupo, 99% of EZCORP revenue will be generated from our U.S. and Mexico pawn businesses
- Simplifying corporate structure as business refocuses
- Continued expense management with corporate costs 15% lower in Q3; tracking toward annual corporate expense of ~\$50m by FY18***

OPTIMIZING FOR THE FUTURE

- Announced definitive agreement to sell Grupo Finmart; close expected by September 30, 2016
- Received commitment for a \$100 million secured credit facility to support business
- Upgrading our training programs to enhance customer experience
- Investments in technology improving innovation and productivity, reducing costs and increasing leverage:
 - Upgrading POS technology
 - Workforce management system to align staffing models to customer demand
 - Three year store refurbishment program

• Figures in the heading of this slide are on a GAAP basis. Unless otherwise noted, all financial information included in this presentation is presented on an “adjusted basis,” which includes presentation of amounts on a constant currency basis; excludes discontinued Mexico buy/sell business; and certain other discrete items. See the Appendix for a reconciliation to the comparable GAAP information.

• ** Assuming completion of Grupo Finmart sale

• ***“Corporate expense” in this presentation refers to the “Administrative” line in SEC quarterly reports.

Leverage on Operations with Net Revenue Up \$6.6 million to \$100 million, and Income From Continuing Operations Before Taxes Up \$7.6 million to \$3.8 million

EZCORP GAAP Results

\$ Millions	Q3			YTD Jun		
	FY16	FY15	%Δ	FY16	FY15	%Δ
Total Revenue	\$170.2	\$164.6	3%	\$545.9	\$549.7	-1%
Net Revenue	\$100.4	\$93.8	7%	\$321.4	\$303.5	6%
Profit Before Tax by Segment	\$24.6	\$18.8	31%	\$90.3	\$74.4	21%
U.S. Pawn	\$20.2	\$16.1	25%	\$78.7	\$70.8	11%
Mexico Pawn	\$2.7	\$0.5	476%	\$6.2	\$2.3	165%
Other International	\$1.7	\$2.2	-25%	\$5.4	\$1.3	324%
Corporate Expenses	\$14.5	\$16.9	-14%	\$50.1	\$44.2	13%
EBITDA	\$14.0	\$7.4	88%	\$52.1	\$43.8	19%
EBIT	\$7.7	\$(0.1)	*	\$31.7	\$21.4	48%
Profit Before Tax	\$3.8	\$(3.8)	200%	\$19.7	\$9.1	116%
Continuing Ops Net Income	\$2.9	\$(0.7)	525%	\$9.0	\$5.8	54%
Discontinued Ops Net Income	\$(8.6)	\$(9.2)	6%	\$(96.2)	\$(2.7)	*
EZCORP Net Income	\$(5.7)	\$(9.8)	42%	\$(87.3)	\$3.1	*

Commitment to customer experience driving improved Net Revenue and higher Profit Before Tax with **improved same store metrics in Q3**:

- Pawn Loans Outstanding (PLO) up 9%
- Pawn Service Charges (PSC) up 8%
- Merchandise Sales Gross Profit up 8%

YTD total revenue driven by \$11m improvement in PSC Revenue offset by lower Scrap Sales of \$14m

Negative FX impact of \$14m on revenue and \$8m on net revenue

Efficiently managing the business, leveraging a 7% growth in Net Revenue to a 200% increase in Profit Before Tax

YTD corporate expense increase primarily due to restatement costs of \$4.2m

Strong Corporate Performance Driven By Continued Momentum In Pawn Operations

EZCORP Continuing Operations Adjusted Results (Excludes Grupo Finmart)**

\$ Millions	Q3			YTD Jun		
	FY16	FY15	%Δ	FY16	FY15	%Δ
Total Revenue	\$174.3	\$163.0	7%	\$559.9	\$545.2	3%
Net Revenue	\$102.8	\$93.0	11%	\$329.5	\$301.4	9%
Profit Before Tax by Segment	\$26.1	\$19.7	33%	\$97.0	\$77.1	26%
U.S. Pawn	\$20.2	\$16.2	25%	\$79.7	\$70.8	12%
Mexico Pawn	\$4.2	\$1.3	237%	\$11.6	\$5.0	133%
Other International	\$1.7	\$2.2	-24%	\$5.7	\$1.3	355%
Corporate Expenses	\$14.4	\$16.8	-15%	\$46.0	\$44.2	4%
EBITDA	\$15.5	\$7.7	101%	\$63.3	\$47.3	34%
EBIT	\$9.1	\$0.2	*	\$42.5	\$25.1	69%
Profit Before Tax	\$4.9	\$(3.4)	241%	\$30.3	\$12.8	136%

Net Revenue increase with **strong same store metrics in Q3:**

- PLO increased 11%
- PSC revenue increased 10%
- Merchandise sales gross profit increased 10%

Corporate expense reduced by \$2.4m, or 15%

EBITDA percentage increase in Q3 and YTD higher than net revenue growth, evidenced by strong operational leverage

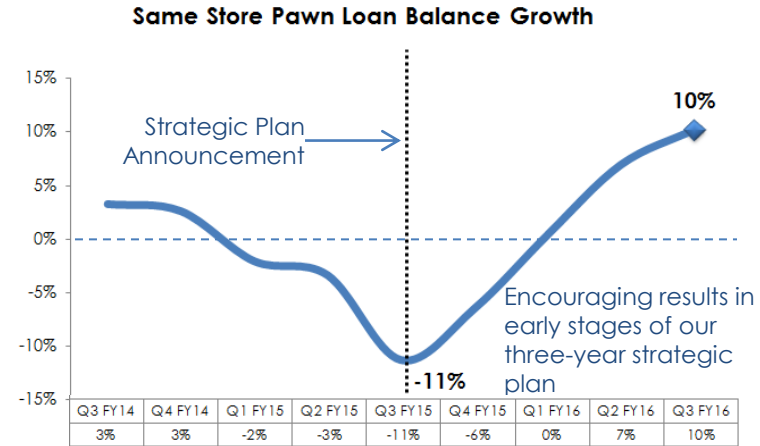
* Represents an increase or decrease in excess of 1500% or not meaningful

** Adjusted for restructuring and restatement charges, other discrete items and constant currency. Mexico Pawn excludes closed buy/sell businesses. See GAAP to non-GAAP reconciliation

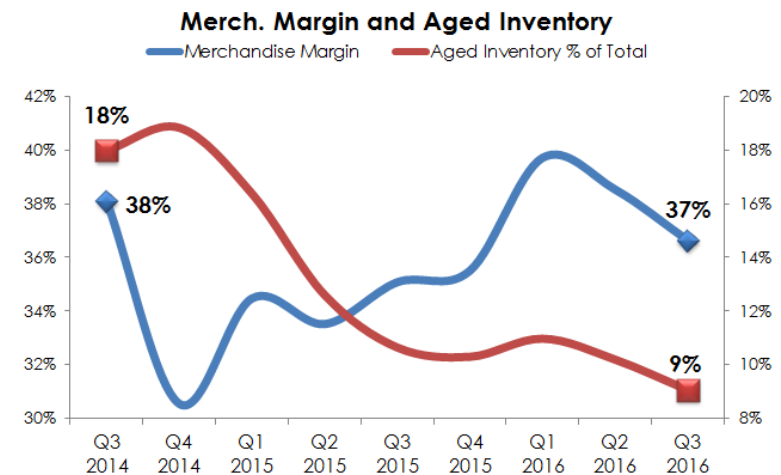
Serving and Satisfying Customers' Desire for Access to Cash Is Fueling Performance

U.S. Pawn

\$ Millions	Q3			YTD Jun		
	FY16	FY15	%Δ	FY16	FY15	%Δ
Profit Before Tax	\$20.2	\$16.2	25%	\$79.7	\$70.8	12%
Pawn Loans Outstanding	\$143.9	\$127.9	13%	\$143.9	\$127.9	13%
Pawn Service Charges	\$54.4	\$49.6	10%	\$169.6	\$159.0	7%
Merchandise Gross Profit	\$29.2	\$27.0	8%	\$102.3	\$88.9	15%
Merchandise Margin	37%	35%	200 bps	38%	34%	400 bps
Net Revenue	\$85.7	\$78.8	9%	\$277.3	\$258.0	7%

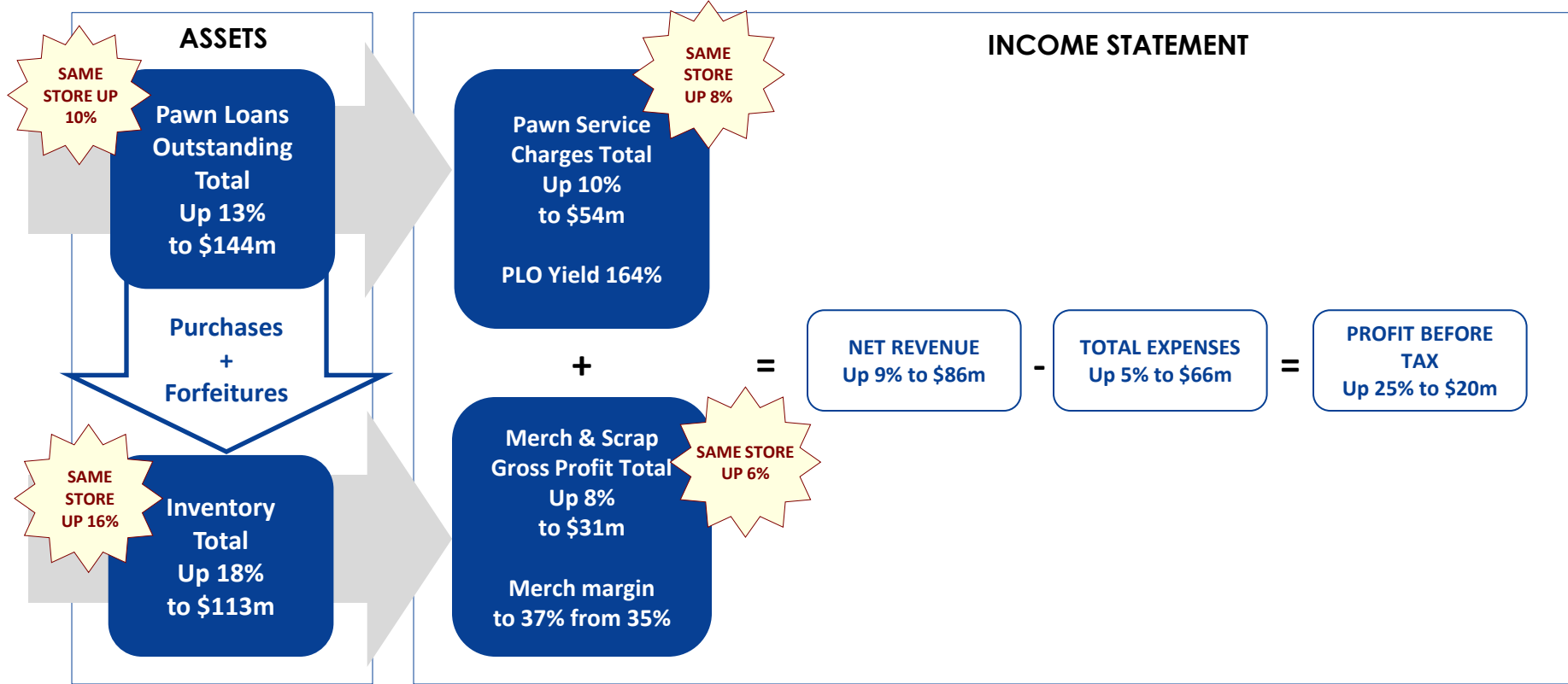


- Continued focus on customer experience has led to double-digit same store PLO growth in Q3, driving a \$4.8M or 10% increase in PSC, the largest component of net revenue
- Merchandise gross profit increase reflects ongoing improvements in loan valuation and pricing disciplines
- Continued improvement in aged inventory reduced to 9%
- EZCORP historically has higher first half net revenue, merchandise gross profit and profitability reflective of seasonal impact of tax refunds to customers, Christmas and Valentines Day



Earning Assets Drive Profitable Growth

U.S. Pawn Q3FY16



- Continued growth in U.S. pawn, same store PLO up 10%
- Redemption rate consistent at 85%
- PLO yield of 164%, compared to 167% in FY15 and 164% in FY14

- Pawn loan forfeitures increased proportional to increase in PLO, resulted in growth in inventory during period of lower sales demand; resulted in:
 - Inventory turns to 2.2x from 2.4x
 - Inventory yield of 113% compared to 120% last year
 - Return on Earnings Assets of 141% compared to 146% last year

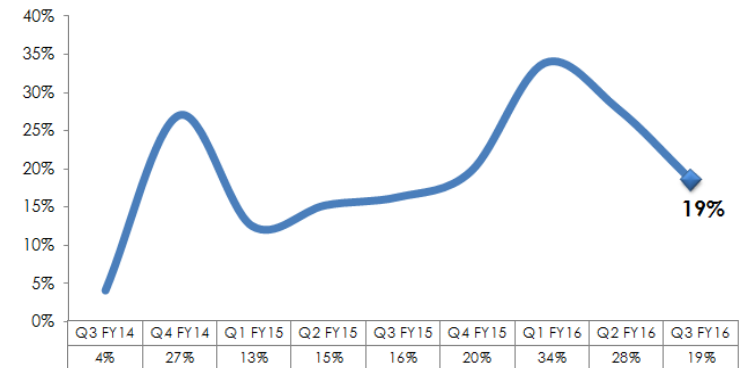
Serving and Satisfying Customers' Desire for Access to Cash Is Fueling Performance

Mexico Pawn

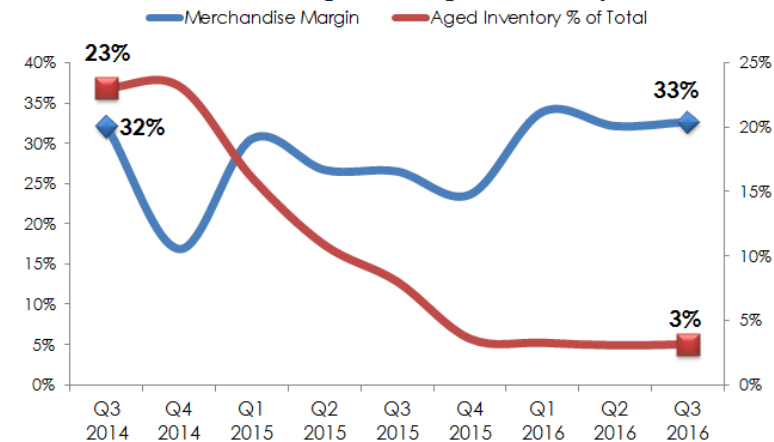
\$ Millions	Q3			YTD Jun		
	FY16	FY15	%Δ	FY16	FY15	%Δ
Profit Before Tax	\$4.2	\$1.3	237%	\$11.6	\$5.0	133%
Pawn Loans Outstanding	\$19.4	\$16.3	19%	\$19.4	\$16.3	19%
Pawn Service Charges	\$9.5	\$7.9	20%	\$28.1	\$22.9	23%
Merchandise Gross Profit	\$5.5	\$3.7	48%	\$17.6	\$12.8	37%
Merchandise Margin	33%	27%	600 bps	33%	28%	500 bps
Net Revenue	\$15.2	\$11.9	28%	\$46.6	\$36.7	27%

- Continued focus on customer experience has led to eight consecutive quarters of double-digit PLO growth
- Strong PLO growth resulted in 20% growth in PSC
- Continued strong merchandise gross profit up 48% and margin expansion up 600bps to 33% driven by discipline in pawn loan valuation, retail pricing cadences, and lower aged inventory levels

Same Store Pawn Loan Balance Growth

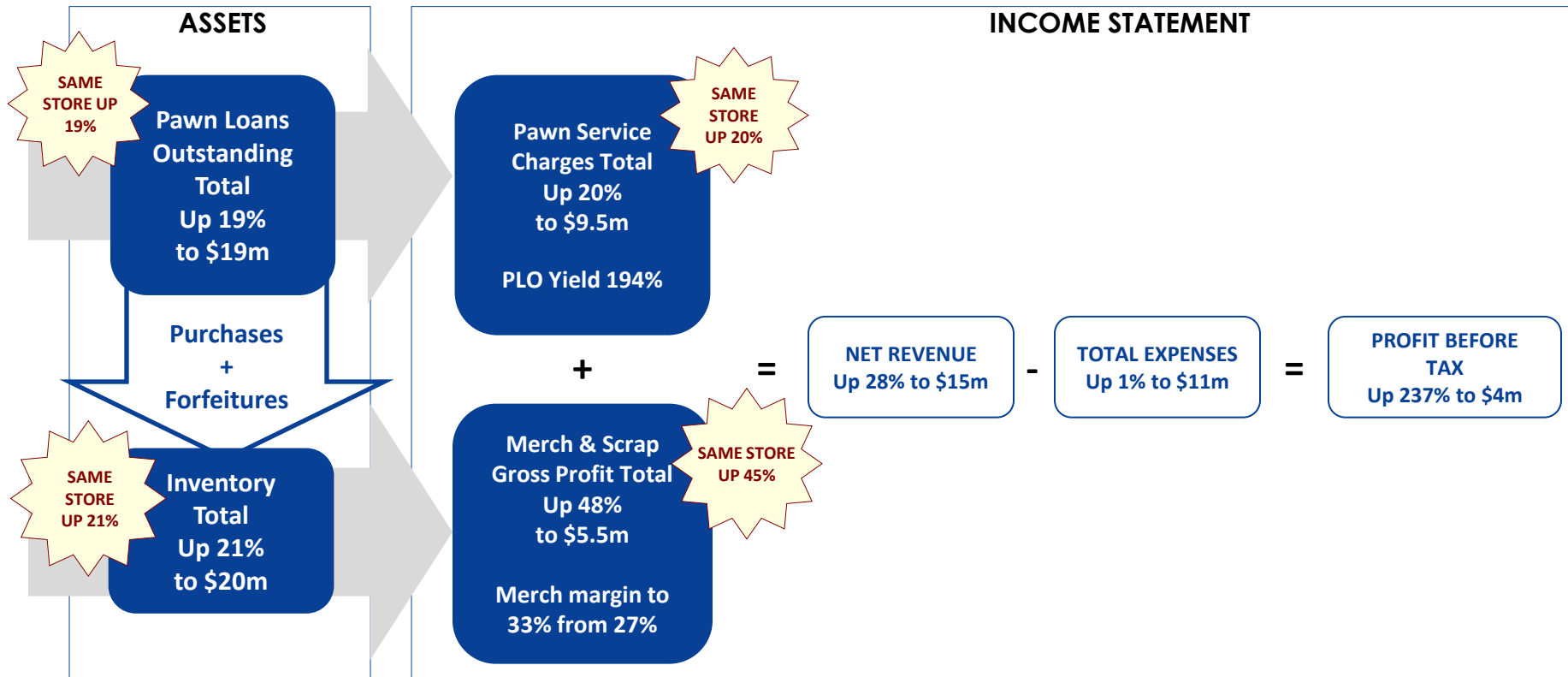


Merch. Margin and Aged Inventory



Significant Profitable Growth

Mexico Pawn Q3FY16



- Continued growth in Mexico Pawn, same Store PLO up 19%
- Redemption rate increased to 77% from 76%
- PLO yield unchanged at 194%

- Inventory yield increased to 110% from 90%
- Inventory turns of 2.3x from 2.7x last year driven by clearing of aged merchandise in prior year
- Return on earning assets grew to 152% from 142%

EZCORP Enters Agreement To Sell Grupo Finmart

TIMING OF SALE

- Announced definitive agreement to sell Grupo Finmart, following a competitive bidding process
- Close expected by September 30, 2016
- Transaction subject to regulatory approval in Mexico
- Closing of the transaction is not contingent on financing by AlphaCredit

SALE PRICE

- Base purchase for the sale of 100% of Grupo Finmart is \$50 million, subject to closing adjustments relating to levels of cash, working capital, non-operating debt, and certain operating metrics
- Aggregate adjustments, excluding transaction costs, could reduce the closing proceeds by ~\$10 million

- After the sale of Grupo Finmart, 99% of EZCORP revenue will be generated from our U.S. and Mexico pawn businesses

Grupo Finmart Business Initiatives Update

\$ Millions	Q3			YTD Jun		
	FY16	FY15	Δ vs PY	FY16	FY15	Δ vs PY
Interest Income	\$13	\$17	-23%	\$43	\$50	-13%
Bad Debt Expense	\$7	\$3	156%	\$32	\$15	116%
Other Net Revenues	\$1	\$0	*	\$1	\$0	*
Net Revenue	\$7	\$14	-53%	\$12	\$35	-67%
Interest Expense	\$5	\$6	-21%	\$16	\$20	-19%
Operating Expenses (incl. Depr)	\$11	\$9	12%	\$33	\$27	23%
Profit Before Tax	\$(9)	\$(1)	*	\$(37)	\$(12)	*
New Loan Originations	\$8	\$23	-63%	\$34	\$65	-47%

- Increase in bad debt reserves mainly driven by industry delays in payment timing; actual out-of-payroll reserve rate 9.6%
- Interest expense decrease due to reduction in debt outstanding
- Expense increase primarily attributable to investment in strengthening management team

Normalized for constant currency and excluding goodwill impairment charge

Grupo Finmart Business Initiatives Update

Cash Flow

Grupo Finmart Cash Flow

\$ Millions

	FY16	
	Q3	Q2
Collections	\$11	\$12
Originations	\$(7)	\$(5)
SG&A, Other	\$(8)	\$(7)
EZCORP Funding	\$0	\$2
Operating Cash Flow	\$(4)	\$2
External Funding	\$2	\$0
Debt Repayments by Grupo	\$(11)	\$(4)
EZCORP Funding of Debt Principal Repayments	\$11	\$4
Total Cash In(Out)flows	\$(2)	\$2

Collections on Reserved Loans

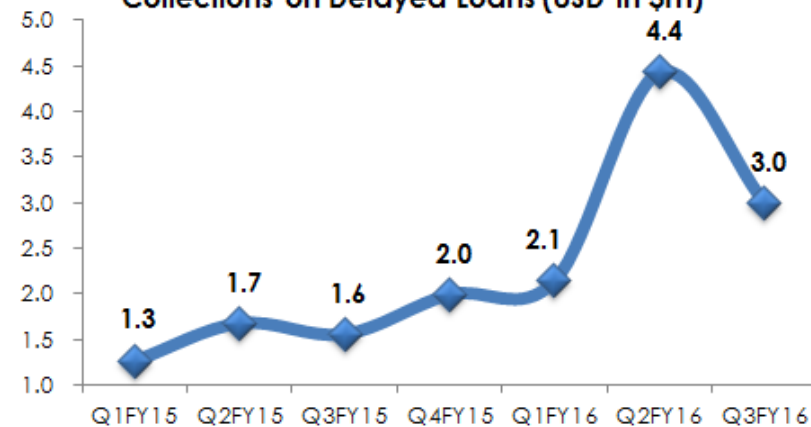
\$ Millions

	FY16		Δ vs PQ
	Q3	Q2	
Gross Loan Balance	\$141	\$157	-10%
Net Loan Balance	\$71	\$87	-18%
Out of payroll	\$15	\$15	*
In payroll, delayed	\$55	\$55	*
Total Reserve	\$70	\$70	*
Reserve Rate	50%	44%	
Collections on reserved loans *	\$3	\$4	-32%

Collections on in-payroll loans consistent with prior quarter

Originations continued to higher quality, performing government agencies

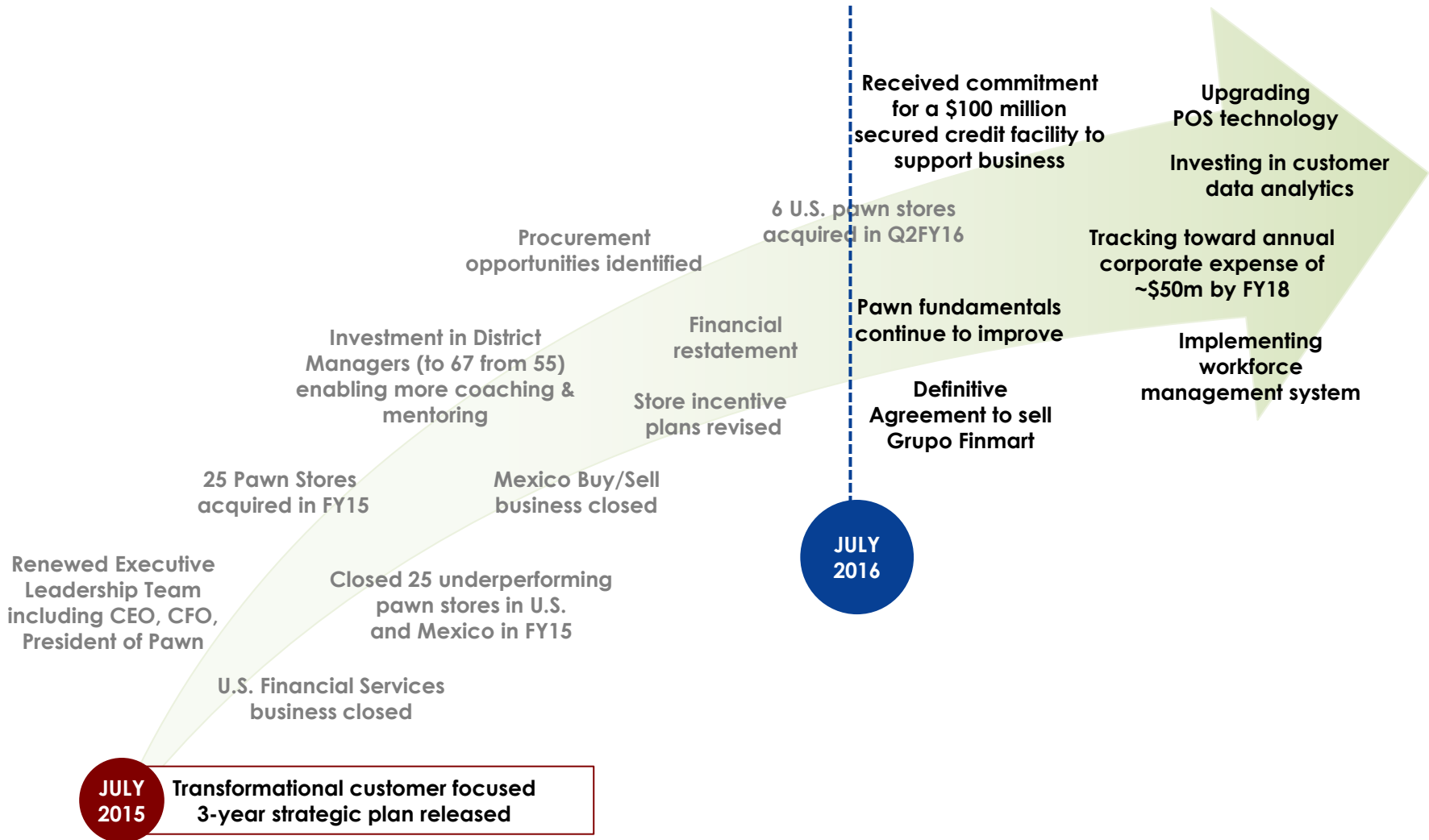
Collections on Delayed Loans (USD in \$m)



\$55m (77% of \$70m reserve) is for in-payroll payment delays; majority of these loans expected to be collected over time

Out-of Payroll reserve of \$15m, steady in Q3 and Q2; actual out-of-payroll reserve rate 10.6%

Execution of 3-Year Strategic Plan: Building Platform For Profitable Growth



Continue to Focus-Simplify-Optimize Our Business*

- 1. Leverage on operations with Net Revenue up \$6.6 million, an increase of 7%, to \$100 million, and Income From Continuing Operations Before Income Taxes up \$7.6 million, up 200%, to \$3.8 million**
- 2. Intense focus on market leadership in serving and satisfying customers' needs for cash continues to build the platform for growth in pawn businesses:**
 - Same Store Pawn Loans Outstanding (PLO) increased 10% in U.S. and 19% in Mexico
 - Same Store Pawn Service Charges up 8% in U.S. and 20% in Mexico
 - Merchandise margin up 200 bps to 37% in U.S. and up 600 bps to 33% in Mexico
- 3. Continue investments in pawn business:**
 - Investments in people, facilities and systems improving innovation and productivity, reducing costs and increasing leverage
- 4. Announced definitive agreement to sell Grupo Finmart; close expected by September 30, 2016**
- 5. Received commitment for a \$100 million secured credit facility to support the business**

Additional Information

Definition of Terms:

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

$$\text{Inventory Yield} = \frac{\left(\frac{\text{merch. SGP} + \text{scrap SGP}}{\text{days in period}} \right) \times 365}{\text{average net inventory}}$$

$$\text{Return on Earning Assets} = \frac{\left(\frac{\text{merch. SGP} + \text{scrap SGP} + \text{PSC}}{\text{days in period}} \right) \times 365}{\text{average net inventory} + \text{average PLO}}$$

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

GAAP to Non-GAAP Reconciliation Q3 – Continuing Operations*

	Actuals.						Prior Year Actuals.			
	Less	Plus	Equals	Plus	Equals	Less	Plus	Equals		
	Base	Mexico Buy/Sell	Discrete Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Base	Mexico Buy/Sell	Discrete Item Adjustments	Adjusted Base.	
\$ Millions	FY16	FY16	FY16	FY16	FY16	FY16	FY15	FY15	FY15	FY15
Revenues.	170.2	0.0	0.0	170.2	4.1	174.3	164.6	1.6	0.0	163.0
PSC Revenue.	62.5	0.0	0.0	62.5	1.4	63.9	57.6	0.1	0.0	57.5
Merchandise Gross Profit.	33.9	0.0	0.0	33.9	0.8	34.7	31.7	0.7	0.0	31.0
<i>Merchandise Margin.</i>	<i>36%</i>	<i>0%</i>	<i>0%</i>	<i>36%</i>	<i>0%</i>	<i>36%</i>	<i>34%</i>	<i>48%</i>	<i>0%</i>	<i>34%</i>
Scrap Gross Profit.	2.1	0.0	0.0	2.1	0.0	2.1	2.0	0.0	0.0	2.0
<i>Scrap Margin</i>	<i>19%</i>	<i>0%</i>	<i>0%</i>	<i>19%</i>	<i>0%</i>	<i>19%</i>	<i>19%</i>	<i>0%</i>	<i>0%</i>	<i>19%</i>
Other Revenues, Net	1.9	0.0	0.0	1.9	0.1	2.0	2.5	0.0	0.0	2.5
Net Revenue.	100.4	0.0	0.0	100.4	2.4	102.8	93.8	0.8	0.0	93.0
Operating Expenses.	73.2	0.1	(0.0)	73.1	1.6	74.7	71.5	1.2	(0.0)	70.3
Corporate Expenses.	14.5	0.0	(0.1) ^(A)	14.4	0.0	14.4	16.9	0.0	(0.0)	16.8
Other Expenses.	(1.2)	0.7	0.2 ^(B)	(1.8)	(0.0)	(1.8)	(1.9)	0.3	0.4 ^(C)	(1.8)
EBITDA.	14.0	(0.8)	(0.2)	14.8	0.7	15.5	7.4	(0.7)	(0.4)	7.7
Depreciation and Amortization.	6.3	0.0	0.0	6.3	0.1	6.4	7.5	0.1	0.0	7.5
EBIT.	7.7	(0.8)	(0.2)	8.5	0.6	9.1	(0.1)	(0.8)	(0.4)	0.2
Interest.	3.9	0.0	0.0	3.9	0.4	4.3	3.7	0.0	0.0	3.7
Profit Before Tax.	3.8	(0.8)	(0.2)	4.6	0.3	4.9	(3.8)	(0.8)	(0.4)	(3.4)
Earning Assets.										
Pawn Loans Outstanding.	160.3	0.0	0.0	160.3	3.0	163.3	144.4	0.1	0.0	144.3
Inventory, Net.	130.3	0.0	0.0	130.3	3.1	133.5	115.3	2.3	0.0	113.0
Consumer Loans, Net.	2.2	0.0	0.0	2.2	0.1	2.3	3.0	0.2	0.0	2.9
Net Earning Assets.	292.8	0.0	0.0	292.8	6.2	299.0	262.7	2.6	0.0	260.1

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) Amount includes \$(0.1) million for Corporate expenses related to restatement

Footnote (B) Amount includes \$0.2 million Gain/ Loss on FX in Corporate

Footnote (C) Amount includes \$0.4 million Gain/ Loss on FX in Corporate

*For condensed consolidated balance sheet items, the end of period rate as of June 30, 2016 of 18.6 to 1 was used, compared to the end of period rate as of June 30, 2015 of 15.7 to 1. For condensed consolidated statement of operations items, the average closing daily exchange rate for the appropriate period was used. The average exchange rates for the current three and nine-months ended June 30, 2016 were 18.1 to 1 and 17.6 to 1, respectively, as compared to the prior year three and nine-months ended June 30, 2015 rates of 15.3 to 1 and 14.7 to 1, respectively. Constant currency results, where presented, also exclude foreign currency gain or loss.

GAAP to Non-GAAP Reconciliation YTD June – Continuing Operations*

	Actuals.						Prior Year Actuals.			
	Less	Plus	Equals	Plus	Equals	Less	Plus	Equals		
	Base	Mexico Buy/Sell	Discrete Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Mexico Buy/Sell	Discrete Item Adjustments	Adjusted Base.
\$ Millions	FY16	FY16	FY16	FY16	FY16	FY16	FY15	FY15	FY15	FY15
Revenues.	545.9	0.8	0.0	545.2	14.7	559.9	549.7	4.6	0.0	545.2
PSC Revenue.	193.2	0.1	0.0	193.1	4.6	197.7	182.0	0.1	0.0	181.8
Merchandise Gross Profit.	117.2	0.2	0.0	117.0	2.9	119.9	104.2	1.9	0.0	102.3
Merchandise Margin.	38%	31%	0%	38%	0%	37%	34%	43%	0%	33%
Scrap Gross Profit.	5.4	0.0	0.0	5.4	0.0	5.4	9.9	0.0	0.0	9.9
Scrap Margin	16%	0%	0%	16%	0%	16%	21%	0%	0%	21%
Other Revenues, Net	5.6	(0.2)	0.0	5.8	0.7	6.5	7.4	0.1	0.0	7.3
Net Revenue.	321.4	0.1	0.0	321.3	8.2	329.5	303.5	2.1	0.0	301.4
Operating Expenses.	221.5	2.0	(0.0)	219.5	5.8	225.3	213.5	3.2	(0.0)	210.2
Corporate Expenses.	50.1	0.0	(4.1) ^(A)	46.0	0.0	46.0	44.2	0.0	0.1 ^(C)	44.2
Other Expenses.	(2.3)	1.5	(1.2) ^(B)	(5.0)	(0.1)	(5.1)	2.0	1.1	(1.4) ^(D)	(0.4)
EBITDA.	52.1	(3.4)	5.2	60.8	2.5	63.3	43.8	(2.2)	1.3	47.3
Depreciation and Amortization.	20.4	0.1	0.0	20.4	0.5	20.8	22.4	0.2	0.0	22.2
EBIT.	31.7	(3.5)	5.2	40.5	2.0	42.5	21.4	(2.4)	1.3	25.1
Interest.	11.9	0.0	0.0	11.9	0.3	12.2	12.2	0.0	0.0	12.2
Profit Before Tax.	19.7	(3.5)	5.2	28.5	1.7	30.3	9.1	(2.4)	1.3	12.8
Earning Assets.										
Pawn Loans Outstanding.	160.3	0.0	0.0	160.3	3.0	163.3	144.4	0.1	0.0	144.3
Inventory, Net.	130.3	0.0	0.0	130.3	3.1	133.5	115.3	2.3	0.0	113.0
Consumer Loans, Net.	2.2	0.0	0.0	2.2	0.1	2.3	3.0	0.2	0.0	2.9
Net Earning Assets.	292.8	0.0	0.0	292.8	6.2	299.0	262.7	2.6	0.0	260.1

Footnote * - Includes immaterial presentation reclassification and rounding

Footnote (A) Amount includes \$4.2 million related to restatement and \$(0.1) million of discrete Corporate items

Footnote (B) Amount includes \$1.4 million of restructuring expenses (\$1.0 million of U.S. Pawn, \$0.2 million of Corporate, and \$0.2 million of Other International) and \$(0.2) million of discrete adjustments in Corporate

Footnote (C) Amount includes \$0.1 million of Corporate discrete items

Footnote (D) Amount includes \$0.8 million Corporate restructuring expense, \$0.6 million of discrete items (\$0.1 million of U.S. Pawn, \$0.3 million of Mexico Pawn and \$0.2 million of Corporate)

*For condensed consolidated balance sheet items, the end of period rate as of June 30, 2016 of 18.6 to 1 was used, compared to the end of period rate as of June 30, 2015 of 15.7 to 1. For condensed consolidated statement of operations items, the average closing daily exchange rate for the appropriate period was used. The average exchange rates for the current three and nine-months ended June 30, 2016 were 18.1 to 1 and 17.6 to 1, respectively, as compared to the prior year three and nine-months ended June 30, 2015 rates of 15.3 to 1 and 14.7 to 1, respectively. Constant currency results, where presented, also exclude foreign currency gain or loss.

GAAP to Non-GAAP Reconciliation Q3 – U.S. Pawn*

	Actuals.					Prior Year Actuals.			
	Plus		Equals	Plus		Equals		Equals	
	Base	Discrete Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Discrete Item Adjustments	Adjusted Base.	
\$ Millions	FY16	FY16	FY16	FY16	FY16	FY15	FY15	FY15	
Revenues	145.2	0.0	145.2	0.0	145.2	136.5	0.0	136.5	
PSC Revenues	54.4	0.0	54.4	0.0	54.4	49.6	0.0	49.6	
Merchandise Gross Profit	29.2	0.0	29.2	0.0	29.2	27.0	0.0	27.0	
Merchandise Margin	37%	0%	37%	0%	37%	35%	0%	35%	
Scrap Gross Profit.	2.1	0.0	2.1	0.0	2.1	2.0	0.0	2.0	
Scrap Margin	19%	0%	19%	0%	19%	20%	0%	20%	
Other Revenues, Net	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.2	
Net Revenue	85.7	0.0	85.7	0.0	85.7	78.8	0.0	78.8	
Operating Expenses	62.7	(0.0)	62.7	0.0	62.7	58.9	(0.0)	58.9	
Other Expenses	(0.1)	0.0	(0.0)	0.0	(0.0)	0.1	(0.1) ^(A)	0.0	
EBITDA	23.1	0.0	23.1	0.0	23.1	19.8	0.1	19.9	
Depreciation and Amortization	2.9	0.0	2.9	0.0	2.9	3.7	0.0	3.7	
EBIT	20.2	0.0	20.2	0.0	20.2	16.1	0.1	16.2	
Interest	(0.0)	0.0	(0.0)	0.0	(0.0)	(0.0)	0.0	(0.0)	
Profit Before Tax	20.2	0.0	20.2	0.0	20.2	16.1	0.1	16.2	
Earning Assets.									
Pawn Loans Outstanding	143.9	0.0	143.9	0.0	143.9	127.9	0.0	127.9	
Inventory, Net	113.5	0.0	113.5	0.0	113.5	96.0	0.0	96.0	
Net Earning Assets	257.4	0.0	257.4	0.0	257.4	223.9	0.0	223.9	

Footnote * - Includes immaterial presentation reclassification and rounding
Footnote (A) Amount includes \$0.1 million of asset write-offs

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

	Actuals.					Prior Year Actuals.			
	Plus		Equals	Plus		Equals		Equals	
	Discrete		Adjusted	Constant		Adjusted		Discrete	
	Base	Item		Currency	Constant	Base.	Item	Adjusted	
	Adjustments	Base	Impact	Currency	Base.	Adjustments	Base.	Base.	
\$ Millions	FY16	FY16	FY16	FY16	FY16	FY15	FY15	FY15	
Revenues	468.6	0.0	468.6	0.0	468.6	462.6	0.0	462.6	
PSC Revenues	169.6	0.0	169.6	0.0	169.6	159.0	0.0	159.0	
Merchandise Gross Profit	102.3	0.0	102.3	0.0	102.3	88.9	0.0	88.9	
<i>Merchandise Margin</i>	<i>38%</i>	<i>0%</i>	<i>38%</i>	<i>0%</i>	<i>38%</i>	<i>34%</i>	<i>0%</i>	<i>34%</i>	
Scrap Gross Profit.	5.1	0.0	5.1	0.0	5.1	9.6	0.0	9.6	
<i>Scrap Margin</i>	<i>16%</i>	<i>0%</i>	<i>16%</i>	<i>0%</i>	<i>16%</i>	<i>22%</i>	<i>0%</i>	<i>22%</i>	
Other Revenues, Net	0.3	0.0	0.3	0.0	0.3	0.6	0.0	0.6	
Net Revenue	277.3	0.0	277.3	0.0	277.3	258.0	0.0	258.0	
Operating Expenses	187.5	(0.0)	187.5	0.0	187.5	176.4	(0.0)	176.4	
Other Expenses	1.5	(1.0) ^(A)	0.5	0.0	0.5	0.1	(0.1) ^(B)	0.0	
EBITDA	88.3	1.0	89.3	0.0	89.3	81.5	0.1	81.6	
Depreciation and Amortization	9.5	0.0	9.5	0.0	9.5	10.8	0.0	10.8	
EBIT	78.8	1.0	79.8	0.0	79.8	70.7	0.1	70.8	
Interest	0.1	0.0	0.1	0.0	0.1	(0.0)	0.0	(0.0)	
Profit Before Tax	78.6	1.0	79.7	0.0	79.7	70.7	0.1	70.8	
Earning Assets.									
Pawn Loans Outstanding	143.9	0.0	143.9	0.0	143.9	127.9	0.0	127.9	
Inventory, Net	113.5	0.0	113.5	0.0	113.5	96.0	0.0	96.0	
Net Earning Assets	257.4	0.0	257.4	0.0	257.4	223.9	0.0	223.9	

Footnote * - Includes immaterial presentation reclassification and rounding
Footnote (A) Amount includes \$1.0 million of restructuring expense
Footnote (B) Amount includes \$0.1 million of asset write-offs

GAAP to Non-GAAP Reconciliation Q3 – Mexico Pawn*

	Actuals.						Prior Year Actuals.			
		Less	Plus	Equals	Plus	Equals	Less	Plus	Equals	
	Base	Mexico Buy/Sell	Discrete Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Mexico Buy/Sell	Discrete Item Adjustments	Adjusted Base.
\$ Millions	FY16	FY16	FY16	FY16	FY16	FY16	FY15	FY15	FY15	FY15
Revenues.	22.7	0.0	0.0	22.7	4.1	26.8	24.6	1.6	0.0	23.0
PSC Revenue.	8.1	0.0	0.0	8.1	1.4	9.5	8.0	0.1	0.0	7.9
Merchandise Gross Profit.	4.6	0.0	0.0	4.6	0.9	5.5	4.4	0.7	0.0	3.7
Merchandise Margin.	33%	0%	0%	33%	0%	33%	29%	48%	0%	27%
Scrap Gross Profit.	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
Scrap Margin	15%	0%	0%	15%	0%	15%	2%	0%	0%	2%
Other Revenues, Net	0.2	0.0	0.0	0.2	0.0	0.2	0.3	0.1	0.0	0.2
Net Revenue.	12.9	0.0	0.0	12.9	2.3	15.2	12.7	0.8	0.0	11.9
Operating Expenses.	8.7	0.1	0.0	8.6	1.6	10.2	10.8	1.2	0.0	9.6
Other Expenses.	0.7	0.7	(0.0)	(0.0)	0.0	(0.0)	0.4	0.3	(0.0)	0.0
EBITDA.	3.4	(0.8)	0.0	4.3	0.7	5.0	1.5	(0.7)	0.0	2.3
Depreciation and Amortization.	0.7	0.0	0.0	0.7	0.1	0.8	1.1	0.1	0.0	1.0
EBIT.	2.7	(0.8)	0.0	3.6	0.6	4.2	0.4	(0.8)	0.0	1.2
Interest.	0.0	0.0	0.0	0.0	(0.0)	(0.0)	(0.0)	0.0	0.0	(0.0)
Profit Before Tax.	2.7	(0.8)	0.0	3.6	0.6	4.2	0.5	(0.8)	0.0	1.3
Earning Assets.										
Pawn Loans Outstanding.	16.3	0.0	0.0	16.3	3.1	19.4	16.4	0.1	0.0	16.3
Inventory, Net.	16.9	0.0	0.0	16.9	3.1	20.0	18.9	2.3	0.0	16.6
Consumer Loans, Net.	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.0	0.0
Net Earning Assets.	33.2	0.0	0.0	33.2	6.2	39.4	35.5	2.6	0.0	32.9

Footnote * - Includes \$0.3 million presentation reclassification between other revenues/operating expenses and rounding

*For condensed consolidated balance sheet items, the end of period rate as of June 30, 2016 of 18.6 to 1 was used, compared to the end of period rate as of June 30, 2015 of 15.7 to 1. For condensed consolidated statement of operations items, the average closing daily exchange rate for the appropriate period was used. The average exchange rates for the current three and nine-months ended June 30, 2016 were 18.1 to 1 and 17.6 to 1, respectively, as compared to the prior year three and nine-months ended June 30, 2015 rates of 15.3 to 1 and 14.7 to 1, respectively. Constant currency results, where presented, also exclude foreign currency gain or loss.

GAAP to Non-GAAP Reconciliation YTD June – Mexico Pawn*

	Actuals.						Prior Year Actuals.			
		Less	Plus	Equals	Plus	Equals	Less	Plus	Equals	
	Base	Mexico Buy/Sell	Discrete Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Mexico Buy/Sell	Discrete Item Adjustments	Adjusted Base.
\$ Millions	FY16	FY16	FY16	FY16	FY16	FY16	FY15	FY15	FY15	FY15
Revenues.	70.8	0.8	0.0	70.0	13.9	83.9	77.0	4.6	0.0	72.4
PSC Revenue.	23.6	0.1	0.0	23.5	4.6	28.1	23.0	0.1	0.0	22.9
Merchandise Gross Profit.	14.9	0.2	0.0	14.7	2.9	17.6	14.7	1.9	0.0	12.8
Merchandise Margin.	33%	31%	0%	33%	0%	33%	29%	43%	0%	28%
Scrap Gross Profit.	0.3	0.0	0.0	0.3	0.0	0.3	0.3	0.0	0.0	0.3
Scrap Margin	18%	0%	0%	18%	0%	18%	8%	0%	0%	8%
Other Revenues, Net	0.2	(0.2)	0.0	0.4	0.1	0.5	0.8	0.1	0.0	0.7
Net Revenue.	39.0	0.1	0.0	38.9	7.7	46.6	38.8	2.1	0.0	36.7
Operating Expenses.	29.0	2.0	0.0	27.0	5.4	32.4	31.7	3.2	0.0	28.5
Other Expenses.	1.5	1.5	(0.0)	0.0	0.0	(0.0)	1.3	1.1	(0.3) ^(A)	0.0
EBITDA.	8.6	(3.4)	0.0	11.9	2.3	14.2	5.7	(2.2)	0.3	8.2
Depreciation and Amortization.	2.3	0.1	0.0	2.2	0.4	2.7	3.4	0.3	0.0	3.1
EBIT.	6.3	(3.5)	0.0	9.7	1.9	11.5	2.3	(2.5)	0.3	5.0
Interest.	0.1	0.0	0.0	0.1	(0.1)	(0.1)	(0.0)	0.0	0.0	(0.0)
Profit Before Tax.	6.2	(3.5)	0.0	9.6	2.0	11.6	2.3	(2.5)	0.3	5.0
Earning Assets.										
Pawn Loans Outstanding.	16.3	0.0	0.0	16.3	3.1	19.4	16.4	0.1	0.0	16.3
Inventory, Net.	16.9	0.0	0.0	16.9	3.1	20.0	18.9	2.3	0.0	16.6
Consumer Loans, Net.	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.0	0.0
Net Earning Assets.	33.2	0.0	0.0	33.2	6.2	39.4	35.5	2.6	0.0	32.9

Footnote * - Includes \$0.3 million presentation reclassification between other revenues/operating expenses and rounding

Footnote (A) Amount includes \$0.3 million of discrete items

*For condensed consolidated balance sheet items, the end of period rate as of June 30, 2016 of 18.6 to 1 was used, compared to the end of period rate as of June 30, 2015 of 15.7 to 1. For condensed consolidated statement of operations items, the average closing daily exchange rate for the appropriate period was used. The average exchange rates for the current three and nine-months ended June 30, 2016 were 18.1 to 1 and 17.6 to 1, respectively, as compared to the prior year three and nine-months ended June 30, 2015 rates of 15.3 to 1 and 14.7 to 1, respectively. Constant currency results, where presented, also exclude foreign currency gain or loss.

GAAP to Non-GAAP Reconciliation Q3 – Grupo Finmart*

	Actuals.					Prior Year Actuals.		
	Plus		Equals	Plus		Equals		
	Base	Discrete Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Discrete Item Adjustments	
FY16	FY16	FY16	FY16	FY16	FY15	FY15	FY15	
<i>\$ Millions</i>								
Revenues	11.8	0.0	11.8	2.1	13.9	17.0	0.0	17.0
Consumer Loan Bad Debt Expense	6.2	0.0	6.2	1.0	7.2	2.8	0.0	2.8
Net Revenue	5.6	0.0	5.6	1.0	6.6	14.2	0.0	14.2
Operating Expenses	9.5	0.0	9.5	1.3	10.8	8.2	0.0	8.2
Other Expenses	4.6	(4.6) ^(A)	0.0	(0.1)	(0.1)	1.0	0.0	1.0
EBITDA	(8.5)	4.6	(3.9)	(0.2)	(4.1)	5.0	0.0	5.0
Depreciation and Amortization	0.0	0.0	0.0	(0.0)	0.0	0.5	0.0	0.5
EBIT	(8.5)	4.6	(3.9)	(0.2)	(4.1)	4.5	0.0	4.5
Interest	3.9	0.0	3.9	0.6	4.5	5.6	0.0	5.6
Profit Before Tax	(12.5)	4.6	(7.9)	(0.7)	(8.6)	(1.1)	0.0	(1.1)
Earning Assets.								
Consumer Loans, Net	71.4	0.0	71.4	13.2	84.6	119.5	0.0	119.5

Footnote * - Includes \$0.3 million presentation reclassification between other revenues/operating expenses and rounding

Note (A) Amount includes \$4.6 million of Gain/ Loss on FX in Grupo Finmart

*For condensed consolidated balance sheet items, the end of period rate as of June 30, 2016 of 18.6 to 1 was used, compared to the end of period rate as of June 30, 2015 of 15.7 to 1. For condensed consolidated statement of operations items, the average closing daily exchange rate for the appropriate period was used. The average exchange rates for the current three and nine-months ended June 30, 2016 were 18.1 to 1 and 17.6 to 1, respectively, as compared to the prior year three and nine-months ended June 30, 2015 rates of 15.3 to 1 and 14.7 to 1, respectively. Constant currency results, where presented, also exclude foreign currency gain or loss.

GAAP to Non-GAAP Reconciliation YTD June – Grupo Finmart*

	Actuals.					Prior Year Actuals.		
	Plus		Equals	Plus		Equals		
	Base	Discrete Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Discrete Item Adjustments	
FY16	FY16	FY16	FY16	FY16	FY15	FY15	FY15	
\$ Millions								
Revenues	36.3	0.0	36.3	7.1	43.4	49.8	0.0	49.8
Consumer Loan Bad Debt Expense	26.4	0.0	26.4	5.3	31.7	14.7	0.0	14.7
Net Revenue	9.9	0.0	9.9	1.8	11.7	35.1	0.0	35.1
Operating Expenses	101.0	(73.9) ^(A)	27.1	4.9	32.0	23.6	0.0	23.6
Other Expenses	5.2	(5.2) ^(B)	0.0	(0.1)	(0.1)	2.4	0.0	2.4
EBITDA	(96.3)	79.1	(17.2)	(3.1)	(20.3)	9.1	0.0	9.1
Depreciation and Amortization	1.0	0.0	1.0	0.2	1.2	1.7	0.0	1.7
EBIT	(97.4)	79.1	(18.2)	(3.3)	(21.5)	7.4	0.0	7.4
Interest	13.3	0.0	13.3	2.6	15.9	19.4	0.0	19.4
Profit Before Tax	(110.6)	79.1	(31.5)	(5.9)	(37.4)	(12.0)	0.0	(12.0)
Earning Assets.								
Consumer Loans, Net	71.4	0.0	71.4	13.2	84.6	119.5	0.0	119.5

Footnote * - Includes \$0.3 million presentation reclassification between other revenues/operating expenses and rounding

Note (A) Includes \$73.9 million of Goodwill impairment

Note (B) Includes \$5.2 million of Gain/ Loss on FX in Grupo Finmart

*For condensed consolidated balance sheet items, the end of period rate as of June 30, 2016 of 18.6 to 1 was used, compared to the end of period rate as of June 30, 2015 of 15.7 to 1. For condensed consolidated statement of operations items, the average closing daily exchange rate for the appropriate period was used. The average exchange rates for the current three and nine-months ended June 30, 2016 were 18.1 to 1 and 17.6 to 1, respectively, as compared to the prior year three and nine-months ended June 30, 2015 rates of 15.3 to 1 and 14.7 to 1, respectively. Constant currency results, where presented, also exclude foreign currency gain or loss.