



2017 Annual Meeting of Stockholders
March 22, 2017

Preliminary Statements

Forward Looking Statements

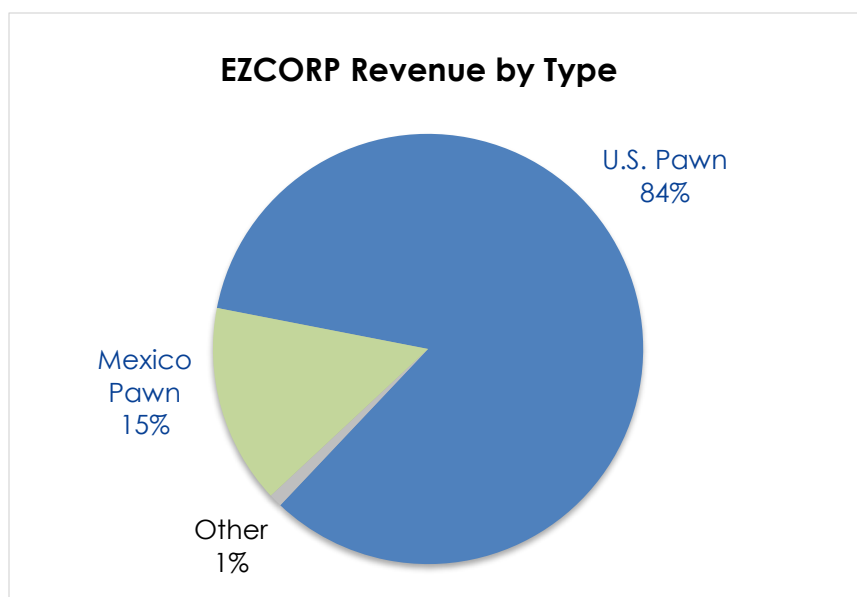
This document contains certain forward-looking statements. These statements are based on the company's current expectations as to the outcome and timing of future events. All statements, other than statements of historical facts, that address activities or results that the company plans, expects, believes, 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.

Company Overview

EZCORP is a leading provider of pawn loans in the United States and Mexico. At our pawn stores we also sell merchandise, primarily collateral forfeited from pawn lending operations and used merchandise purchased from customers.



KEY STATISTICS

IPO Date	8/27/1991
Headquarters	Austin, TX
52 Week Market Capitalization Range (as of 3/21/17)	\$152m to \$638m
52 Week Share Price Range (as of 3/21/17)	\$2.82 to \$11.80
52 Week Convertible Debt Bond Price Range (as of 3/21/17)	62 to 100
Adjusted Total Revenue in FY16*	\$747.9m
Adjusted Profit Before Tax in FY16*	\$23.1m
Institutional Holdings	88%
Index inclusion:	Russell 2000, S&P SmallCap 600, S&P 1000, NASDAQ Composite

PAWN STORE LOCATIONS as of 12/31/16

United States	517
Mexico	239

FINANCIAL SERVICES LOCATIONS as of 12/31/16*

Cash Max in Canada	27
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* Continuing operations excluding closed Mexico buy/sell business

EZCORP Strengths

Attractive Industry Dynamics

- Large and highly fragmented consumer market in U.S. and Mexico
- Solid demand for pawn services across economic cycles
- Fully collateralized performing loan portfolio
- No personal recourse to customers or negative credit reporting
- Stable pawn regulatory environment

Track Record of Execution

- Five consecutive quarters positive Same Store PLO in U.S.
- Ten consecutive quarters double-digit Same Store PLO in Mexico*
- Corporate expense on track to be \$50m in FY18
- Completed sale of Grupo Finmart business in September 2016, and closure of U.S. Financial Services Business ahead of time and budget

Intense Focus on Customer Leadership

- Initiatives to improve customer experience and deliver higher revenue & profitability:
 - Refining incentives, coupled with training, coaching and mentoring programs
 - Technology upgrades, including product and customer data analytics
- Investment in field leadership and customer-facing team in FY16 and Q1FY17

Disciplined Growth & Strong Performance

- Continue to assess acquisition opportunities in U.S. and Mexico against strict investment criteria:
 - Further Mexico expansion with ~10 de novo stores planned in FY17
- Strong liquidity position with \$64m cash balance at quarter-end plus \$50m undrawn credit facility as of 12/31/16

EZCORP Has Exited Most Non-Pawn Businesses

EZCORP September 2014									
U.S. Pawn	Mexico Pawn	Canada Cash Max	U.S. Financial Services	Tuyo	U.S. Online Lending	U.K. Online Lending	Cash Converters		Grupo Finmart
							Canada	Mexico	
			X	X	X	X	X	X	X

EZCORP September 2016*

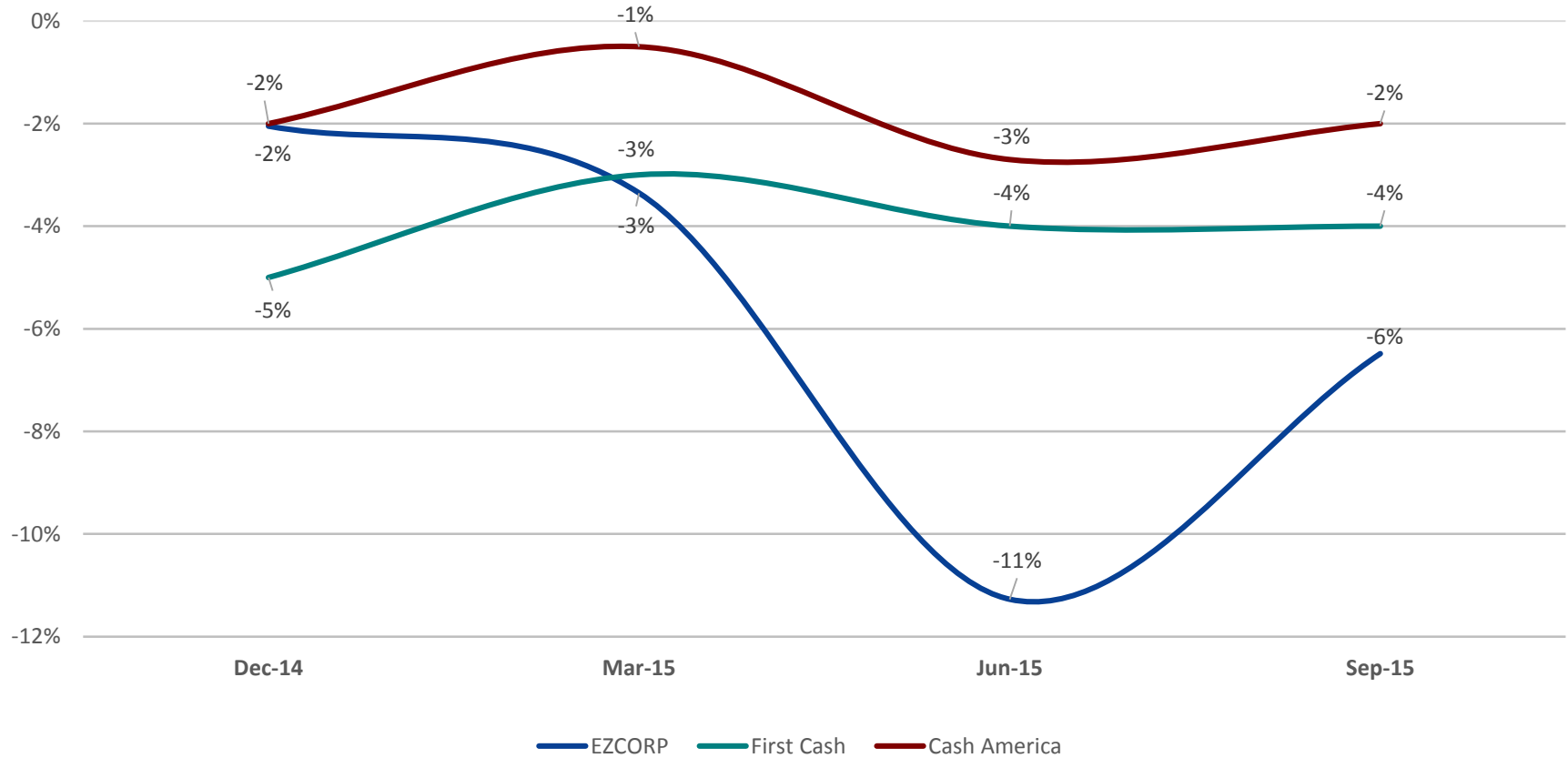
Simplifying, Focusing and Optimizing the Business



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

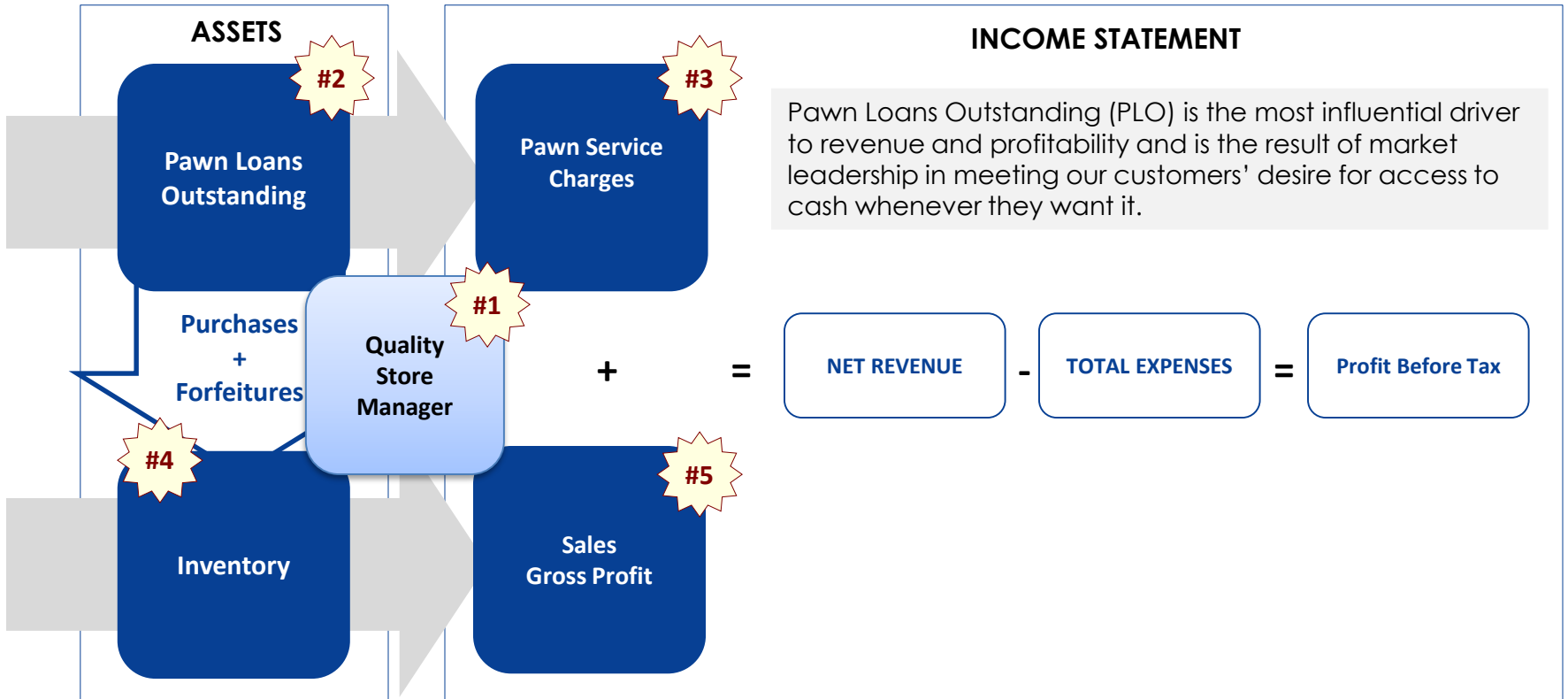
U.S. Pawn FY2015 – Lost Market Share

Same Store Loan Growth %



Pawn 101: Understanding Pawn Growth Drivers

Key Growth Drivers



U.S. Pawn FY2016

STRATEGY

Become the industry leader in pawn by:

*“Serving and satisfying”
our Customers’ need for cash
better than anyone else in the
industry and treating our
Customers with dignity and respect
in every transaction!*

STORE MANAGER, DISTRICT MANAGER, REGIONAL DIRECTOR OF OPERATIONS ROLES

Ruthless & flawless execution

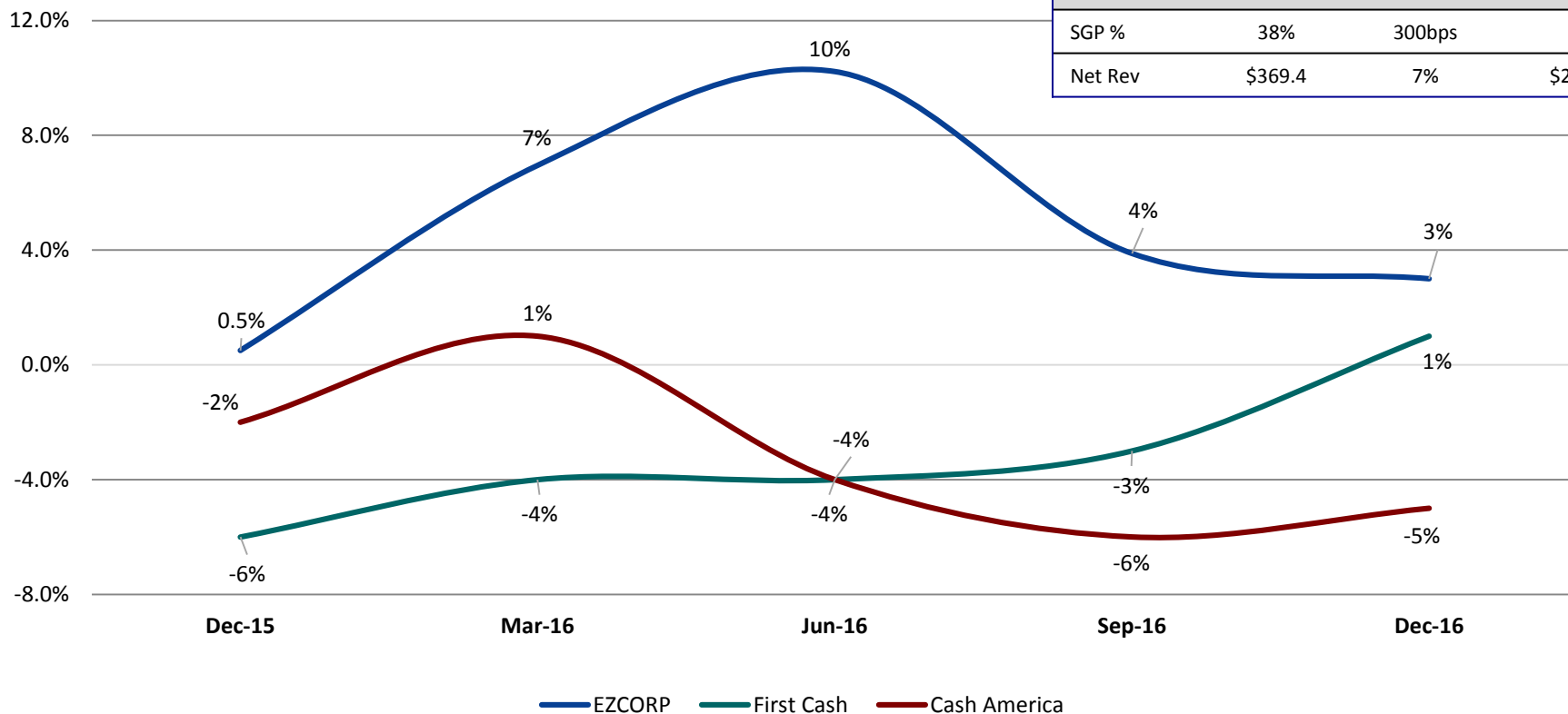
INVESTMENT

- Coaches and mentors
 - Expanded number of District Managers from 57 to 68
 - Moved from 5 Regional Vice Presidents to 3 Divisional Vice Presidents and 9 Regional Director of Operations

U.S. Pawn FY2016 Customer Focus Output

<i>\$Millions</i>	Financial Results		
	FY16	% vs LY	\$ vs LY
Revenue	\$626.8	3%	\$20.6
PSC	\$229.9	6%	\$13.7
Sales	\$348.8	4%	\$14.1
SGP \$	\$131.5	14%	\$15.8
SGP %	38%	300bps	
Net Rev	\$369.4	7%	\$25.1

Same Store Loan Growth %

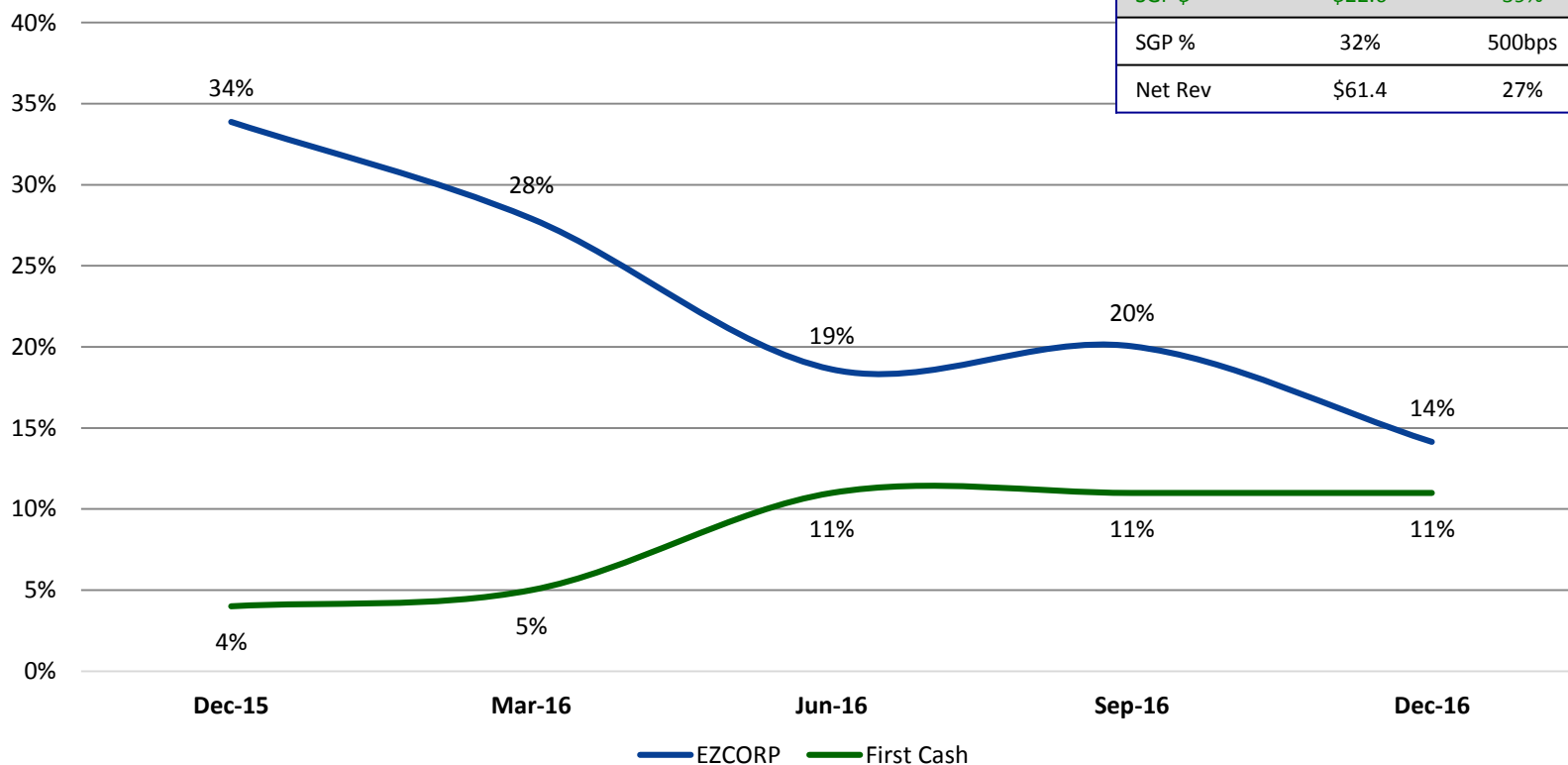


Mexico Pawn FY2016

Customer Focus Output

	Financial Results		
\$Millions	FY16	% vs LY	\$ vs LY
Revenue	\$111.6	18%	\$16.8
PSC	\$37.6	22%	\$6.8
Sales	\$70.5	18%	\$10.6
SGP \$	\$22.6	39%	\$6.4
SGP %	32%	500bps	
Net Rev	\$61.4	27%	\$13.2

Same Store Loan Growth %



* Adjusted for constant currency. Excludes closed Mexico buy/sell business. See "EZCORP GAAP Results" and "GAAP to Non-GAAP Reconciliation."

Recap of FY2016

Continued Growth in Revenue and Profitability in FY16

1

Intense focus on market leadership in meeting our customers' desire for cash whenever they want it

Further investments in field leadership

Strong customer metrics:

- Positive Mystery Shop Program measurements and improvements since launch in Q1 'FY16
- Net Promoter Scores improved in FY16

2

Capturing market share and leading the market in PLO growth in U.S. and Mexico

FY16 Same Store PLO growth:

- U.S. up 4% YOY and 4 consecutive quarters
- Mexico up 20% YOY and 9 consecutive double-digit quarters

Market leading U.S. PLO of \$288k per store

3

Proven track record of pawn execution and strong operating leverage

FY16 Highlights (YOY):

- Total revenue up \$34m to \$748m
- Net revenue up \$37m to \$438m
- Profit before tax up \$20m to \$23m

4

Strong liquidity position to support growth

\$66m cash balance at year-end plus \$50m undrawn credit facility; anticipate receiving in FY17 \$45.7m of the \$89.8m total notes receivable from Grupo Finmart sale

Track Record of Consistent Execution



Investing in Pawn Fundamentals To Drive Long-Term Growth

Targeted investments in market leadership to meet our customers' desire for access to cash whenever they want it

Refining incentives, coupled with training, coaching & mentoring of field team, to improve engagement with customers

Product & customer data analytics and feedback
Improves understanding of customer & Team Member behaviors to drive higher revenue and profitability

Technology upgrades will deliver improved customer and Team Member experience and increase productivity

Store refurbishment program will improve customer and Team Member experience

Process analysis and improvements will deliver greater consistency and improved productivity

Disciplined & dynamic merchandise pricing and inventory turn program to sustain sales margins within target range of 35-38%

Strong liquidity position to support growth

Disciplined store acquisitions and de novo store openings, profitable growth through efficient utilization of capital

GAAP to Non-GAAP Reconciliation

In addition to the financial information prepared in conformity with generally accepted accounting principles in the United States of America ("GAAP"), we provide certain other financial information that is adjusted to exclude the impact of restructuring and restatement charges and other discreet items and to reflect the results of our Mexico 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.

Pawn Fundamentals Continue to Improve

EZCORP GAAP Results

\$ Millions	Q4			Full Year		
	FY16	FY15	%Δ	FY16	FY15	%Δ
Total Revenue	\$184.6	\$170.3	8%	\$730.5	\$720.0	1%
Net Revenue	\$106.9	\$99.5	7%	\$428.2	\$403.0	6%
Operations Expenses	\$79.9	\$81.6	-2%	\$301.4	\$294.9	2%
Corporate Expenses	\$18.0	\$28.8	-37%	\$68.1	\$73.0	-7%
Other Expenses	\$17.7	\$52.1	-66%	\$15.4	\$54.2	-72%
EBITDA	\$(8.8)	\$(63.0)	86%	\$43.3	\$(19.1)	327%
Depreciation/Amortization	\$6.1	\$8.5	-28%	\$26.5	\$31.0	-14%
EBIT	\$(14.9)	\$(71.4)	79%	\$16.8	\$(50.1)	133%
Interest Expense/(Income)	\$4.5	\$3.9	17%	\$16.4	\$16.1	2%
Profit Before Tax	\$(19.4)	\$(75.3)	74%	\$0.4	\$(66.2)	101%
Continuing Ops Net Income	\$(16.9)	\$(57.1)	70%	\$(8.0)	\$(51.3)	84%
Discontinued Ops Net Income	\$20.2	\$(35.2)	157%	\$(72.8)	\$(37.9)	-92%
EZCORP Net Income	\$3.2	\$(92.3)	103%	\$(80.7)	\$(89.2)	9%
Profit Before Tax by Segment	\$5.9	\$(29.4)	120%	\$96.2	\$44.8	115%
U.S. Pawn	\$21.4	\$9.1	136%	\$100.1	\$79.8	25%
Mexico Pawn	\$2.3	\$(3.3)	170%	\$8.5	\$(1.0)	963%
Other International	\$(17.8)	\$(35.2)	48%	\$(12.4)	\$(34.0)	63%

FY16 total revenue growth driven by \$15m improvement in PSC Revenue, offset by lower Scrap Sales of \$8m

FY16 Corporate expenses include \$4.2m of restatement related expenses

Q4FY15 included \$4.1m of restatement related expenses and \$4.8m of strategic plan write-offs

U.S. and Mexico Pawn Profit of \$108.6m in FY16, up 38% from FY15

Other International performance primarily due to investment impairment and equity investment loss from CCV International

GAAP to Non-GAAP Reconciliation Q4 – 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.	184.6	0.0	0.0	184.6	3.4	188.0	170.3	1.3	0.0	169.0
PSC Revenue.	68.6	0.0	0.0	68.6	1.2	69.8	65.2	0.1	0.0	65.1
Merchandise Gross Profit.	33.6	0.0	0.0	33.6	0.6	34.2	30.1	(0.1)	0.0	30.2
Merchandise Margin.	35%	0%	0%	35%	0%	34%	33%	-6%	0%	33%
Scrap Gross Profit.	2.7	0.0	0.0	2.7	0.0	2.7	2.0	0.0	0.0	2.0
Scrap Margin	16%	0%	0%	16%	0%	16%	19%	0%	0%	19%
Other Revenues, Net	1.9	0.0	0.0	1.9	0.0	1.9	2.2	0.0	0.0	2.2
Net Revenue.	106.9	0.0	0.0	106.9	1.8	108.7	99.5	0.0	0.0	99.5
Operating Expenses.	79.9	0.4	0.0	79.6	1.1	80.7	81.6	2.1	(8.1) ^(C)	71.4
Corporate Expenses.	18.0	0.0	0.2 ^(A)	18.2	(0.0)	18.2	28.8	0.0	(9.0) ^(D)	19.8
Other Expenses.	17.7	0.5	(11.2) ^(B)	6.1	0.0	6.1	52.1	0.9	(45.4) ^(E)	5.8
EBITDA.	(8.8)	(0.9)	11.0	3.0	0.7	3.7	(63.0)	(3.0)	62.5	2.5
Depreciation and Amortization.	6.1	0.0	0.0	6.1	0.1	6.3	8.4	0.1	0.0	8.4
EBIT.	(14.9)	(0.9)	11.0	(3.1)	0.5	(2.6)	(71.4)	(3.1)	62.5	(5.9)
Interest.	4.5	0.0	0.0	4.5	0.1	4.6	3.9	0.0	0.0	3.9
Profit Before Tax.	(19.4)	(0.9)	11.0	(7.5)	0.3	(7.2)	(75.3)	(3.1)	62.5	(9.8)
Earning Assets.										
Pawn Loans Outstanding.	167.3	0.0	0.0	167.3	2.4	169.7	160.0	0.2	0.0	159.8
Inventory, Net.	140.2	0.0	0.0	140.2	(6.7)	133.5	124.1	0.2	0.0	123.9
Consumer Loans, Net.	2.1	0.0	0.0	2.1	(0.0)	2.1	2.6	0.2	0.0	2.9
Net Earning Assets.	309.6	0.0	0.0	309.6	(4.4)	305.3	286.6	0.6	0.0	286.5

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) Amount includes \$0.2m for discrete adjustments in Corporate

Footnote (B) Amount includes \$11.0m impairment on investment in Other International and \$0.2m loss on asset impairments in Corporate

Footnote (C) Amount includes \$1.4m of store closure expense in U.S. Pawn and \$6.7m loss on asset impairments (\$5.3m in U.S. Pawn & \$1.4m in Mexico Pawn)

Footnote (D) Amount includes \$4.1m of restatement expenses, \$2.8m of asset impairments and \$2.1m of discrete adjustments Corporate

Footnote (E) Amount includes \$26.8m impairment on investment in Other International, \$16.3m of restructuring expense (\$4.0m in U.S. Pawn, \$0.8m Mexico Pawn, \$2.6m in Other International and \$8.9m in Corporate), \$1.9m of asset disposal (\$0.9m in U.S. Pawn and \$1.0m in Corporate) and \$0.3m Loss on FX in Corporate

*For consolidated balance sheet items, the end of period rate as of September 30, 2016 of 19.4 to 1 was used, compared to the end of period rate as of September 30, 2015 of 17.1 to 1. For 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 twelve-months ended September 30, 2016 were 18.7 to 1 and 17.9 to 1, respectively, as compared to the prior year three and twelve-months ended September 30, 2015 rates of 16.3 to 1 and 15.1 to 1, respectively. Constant currency results, where presented, also exclude foreign currency gain or loss.

GAAP to Non-GAAP Reconciliation Full Year – 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.	730.5	0.8	0.0	729.8	18.1	747.9	720.0	5.9	0.0	714.2
PSC Revenue.	261.8	0.1	0.0	261.7	5.8	267.5	247.2	0.2	0.0	247.0
Merchandise Gross Profit.	150.8	0.3	0.0	150.6	3.5	154.1	134.3	1.8	0.0	132.5
Merchandise Margin.	37%	31%	0%	37%	0%	37%	33%	33%	0%	33%
Scrap Gross Profit.	8.1	0.0	0.0	8.1	0.1	8.2	11.9	0.0	0.0	11.9
Scrap Margin	16%	0%	0%	16%	0%	16%	21%	0%	0%	21%
Other Revenues, Net	7.5	(0.2)	0.0	7.7	0.7	8.4	9.6	0.1	0.0	9.4
Net Revenue.	428.2	0.1	0.0	428.1	10.1	438.2	403.0	2.2	0.0	400.9
Operating Expenses.	301.4	2.3	(0.0)	299.1	7.0	306.1	294.9	5.3	(8.1) (C)	281.6
Corporate Expenses.	68.1	0.0	(3.9) (A)	64.2	0.0	64.2	73.0	0.0	(8.8) (D)	64.1
Other Expenses.	15.4	2.0	(12.5) (B)	1.0	(0.0)	1.0	54.2	2.0	(46.8) (E)	5.4
EBITDA.	43.3	(4.1)	16.4	63.8	3.1	66.9	(19.1)	(5.1)	63.7	49.8
Depreciation and Amortization.	26.5	0.1	0.0	26.5	0.6	27.0	31.0	0.3	0.0	30.7
EBIT.	16.8	(4.2)	16.4	37.4	2.5	39.9	(50.1)	(5.4)	63.7	19.1
Interest.	16.4	0.0	0.0	16.4	0.4	16.8	16.1	0.0	0.0	16.1
Profit Before Tax.	0.4	(4.2)	16.4	21.0	2.1	23.1	(66.2)	(5.4)	63.7	3.0
Earning Assets.										
Pawn Loans Outstanding.	167.3	0.0	0.0	167.3	2.4	169.7	160.0	0.2	0.0	159.8
Inventory, Net.	140.2	0.0	0.0	140.2	(6.7)	133.5	124.1	0.2	0.0	123.9
Consumer Loans, Net.	2.1	0.0	0.0	2.1	(0.0)	2.1	2.6	0.2	0.0	2.9
Net Earning Assets.	309.6	0.0	0.0	309.6	(4.4)	305.3	286.6	0.6	0.0	286.5

Footnote * - Includes immaterial presentation reclassification and rounding

Footnote (A) Amount includes \$4.2m of restatement expense and \$(0.3)m of discrete adjustments in Corporate

Footnote (B) Amount includes \$11.0m impairment on investment in Other International, \$1.4m of restructuring expenses (\$1.0m of U.S. Pawn, \$0.2m of Corporate, and \$0.2m of Other International) and \$0.1m of discrete adjustments in Corporate

Footnote (C) Amount includes \$1.4m of store closure expense in U.S. Pawn and \$6.7m loss on asset impairments (\$5.3m in U.S. Pawn & \$1.4m in Mexico Pawn)

Footnote (D) Amount includes \$4.1m of restatement expenses, \$2.6m of asset impairments and \$2.1m of discrete adjustments in Corporate

Footnote (E) Amount includes \$26.8m impairment on investment in Other International, \$17.1m of restructuring expense (\$4.0m in U.S. Pawn, \$0.8m Mexico Pawn, \$2.6m in Other International and \$9.7m in Corporate), \$2.7m of asset disposal (\$1.0m in U.S. Pawn, \$0.3m in Mexico Pawn and \$1.4m in Corporate), and \$0.2m Loss on FX in Corporate

*For consolidated balance sheet items, the end of period rate as of September 30, 2016 of 19.4 to 1 was used, compared to the end of period rate as of September 30, 2015 of 17.1 to 1. For 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 twelve-months ended September 30, 2016 were 18.7 to 1 and 17.9 to 1, respectively, as compared to the prior year three and twelve-months ended September 30, 2015 rates of 16.3 to 1 and 15.1 to 1, respectively. Constant currency results, where presented, also exclude foreign currency gain or loss.

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

	Actuals.					Prior Year Actuals.		
	Plus		Equals	Plus		Equals		
	Base	Discrete Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency	Base	Discrete Item Adjustments	
	FY16	FY16	FY16	FY16	FY16	FY15	FY15	FY15
<i>\$ Millions</i>								
Revenues	158.2	0.0	158.2	0.0	158.2	143.6	0.0	143.6
PSC Revenues	60.3	0.0	60.3	0.0	60.3	57.3	0.0	57.3
Merchandise Gross Profit	29.2	0.0	29.2	0.0	29.2	26.8	0.0	26.8
<i>Merchandise Margin</i>	<i>36%</i>	<i>0%</i>	<i>36%</i>	<i>0%</i>	<i>36%</i>	<i>35%</i>	<i>0%</i>	<i>35%</i>
Scrap Gross Profit.	2.6	0.0	2.6	0.0	2.6	1.9	0.0	1.9
<i>Scrap Margin</i>	<i>16%</i>	<i>0%</i>	<i>16%</i>	<i>0%</i>	<i>16%</i>	<i>19%</i>	<i>0%</i>	<i>19%</i>
Other Revenues, Net	0.1	0.0	0.1	0.0	0.1	0.4	0.0	0.4
Net Revenue	92.1	0.0	92.1	0.0	92.1	86.4	0.0	86.4
Operating Expenses	67.8	0.0	67.8	0.0	67.8	67.9	(6.7) ^(A)	61.3
Other Expenses	0.2	(0.0)	0.2	0.0	0.2	4.9	(4.9) ^(B)	0.0
EBITDA	24.2	0.0	24.2	0.0	24.2	13.6	11.6	25.1
Depreciation and Amortization	2.8	0.0	2.8	0.0	2.8	4.5	0.0	4.5
EBIT	21.4	0.0	21.4	0.0	21.4	9.1	11.6	20.6
Interest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Profit Before Tax	21.4	0.0	21.4	0.0	21.4	9.1	11.6	20.6
Earning Assets.								
Pawn Loans Outstanding	149.8	0.0	149.8	0.0	149.8	143.5	0.0	143.5
Inventory, Net	121.2	0.0	121.2	0.0	121.2	107.6	0.0	107.6
Net Earning Assets	271.0	0.0	271.0	0.0	271.0	251.1	0.0	251.1

Footnote * - Includes immaterial presentation reclassifications and rounding
Footnote (A) Amount includes \$1.4m of store closure expense and \$5.3m loss on asset impairments
Footnote (B) Amount includes \$4.0 of restructuring expense and \$0.9m of asset disposal

GAAP to Non-GAAP Reconciliation Full Year – 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	626.8	0.0	626.8	(0.0)	626.8	606.1	0.0	606.2	
PSC Revenues	229.9	0.0	229.9	0.0	229.9	216.2	0.0	216.2	
Merchandise Gross Profit	131.5	0.0	131.5	(0.0)	131.5	115.7	0.0	115.7	
<i>Merchandise Margin</i>	<i>38%</i>	<i>0%</i>	<i>38%</i>	<i>0%</i>	<i>38%</i>	<i>35%</i>	<i>0%</i>	<i>35%</i>	
Scrap Gross Profit.	7.7	0.0	7.7	(0.0)	7.7	11.5	0.0	11.5	
<i>Scrap Margin</i>	<i>16%</i>	<i>0%</i>	<i>16%</i>	<i>0%</i>	<i>16%</i>	<i>21%</i>	<i>0%</i>	<i>21%</i>	
Other Revenues, Net	0.3	0.0	0.3	0.0	0.3	0.9	0.0	0.9	
Net Revenue	369.4	0.0	369.4	(0.0)	369.4	344.3	0.0	344.3	
Operating Expenses	255.3	(0.0)	255.3	0.0	255.3	244.2	(6.7) ^(B)	237.7	
Other Expenses	1.7	(1.0) ^(A)	0.6	0.0	0.6	5.0	(5.0) ^(C)	0.0	
EBITDA	112.4	1.0	113.5	(0.0)	113.5	95.1	11.7	106.7	
Depreciation and Amortization	12.2	0.0	12.2	0.0	12.2	15.3	0.0	15.3	
EBIT	100.2	1.0	101.2	0.0	101.2	79.8	11.7	91.4	
Interest	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0.0	
Profit Before Tax	100.1	1.0	101.1	0.0	101.1	79.8	11.7	91.4	
Earning Assets.									
Pawn Loans Outstanding	149.8	0.0	149.8	0.0	149.8	143.5	0.0	143.5	
Inventory, Net	121.2	0.0	121.2	0.0	121.2	107.6	0.0	107.6	
Net Earning Assets	271.0	0.0	271.0	0.0	271.0	251.1	0.0	251.1	

Footnote * - Includes immaterial presentation reclassification and rounding

Footnote (A) \$1.0 million of restructuring expense

Footnote (B) Amount includes \$1.4m of store closure expense and \$5.3m loss on asset impairments

Footnote (C) Amount includes \$4.0m of restructuring expense, \$1.0m of asset disposal

GAAP to Non-GAAP Reconciliation Q4 – Mexico Pawn*

	Actuals.						Prior Year Actuals.			
	Base	Less	Plus	Equals	Plus	Equals	Base	Less	Plus	Equals
		Mexico Buy/Sell	Discrete Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency		Mexico Buy/Sell	Discrete Item Adjustments	Adjusted Base.
\$ Millions	FY16	FY16	FY16	FY16	FY16	FY16	FY15	FY15	FY15	FY15
Revenues.	24.2	0.0	0.0	24.2	3.4	27.7	23.8	1.3	0.0	22.5
PSC Revenue.	8.3	0.0	0.0	8.3	1.2	9.5	8.0	0.1	0.0	7.9
Merchandise Gross Profit.	4.4	0.0	0.0	4.4	0.6	5.0	3.3	(0.1)	0.0	3.4
Merchandise Margin.	29%	0%	0%	29%	0%	29%	21%	-6%	0%	24%
Scrap Gross Profit.	0.1	0.0	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Scrap Margin	16%	0%	0%	16%	0%	16%				
Other Revenues, Net	0.2	0.0	0.0	0.2	0.0	0.2	0.2	0.0	0.0	0.2
Net Revenue.	13.0	0.0	0.0	13.0	1.8	14.8	11.6	0.0	0.0	11.5
Net Revenue Margin	53.7%	100.0%		53.7%	0.0%	53.7%	48.7%	2.5%		51.3%
Operating Expenses.	9.5	0.4	0.0	9.1	1.3	10.4	12.2	2.1	(1.4) ^(A)	8.6
Other Expenses.	0.5	0.5	0.0	0.1	0.0	0.1	1.7	0.9	(0.8) ^(B)	0.0
EBITDA.	3.0	(0.9)	(0.0)	3.8	0.5	4.4	(2.4)	(3.0)	2.2	2.9
Depreciation and Amortization.	0.7	0.0	0.0	0.7	0.1	0.8	1.0	0.1	0.0	0.9
EBIT.	2.3	(0.9)	(0.0)	3.1	0.5	3.6	(3.4)	(3.1)	2.2	2.0
Interest.	0.0	0.0	0.0	(0.0)	(0.0)	(0.0)	(0.0)	0.0	0.0	(0.0)
Profit Before Tax.	2.3	(0.9)	(0.0)	3.1	0.5	3.6	(3.3)	(3.1)	2.2	2.0
Earning Assets.										
Pawn Loans Outstanding.	17.5	0.0	0.0	17.5	2.5	19.9	16.5	0.2	0.0	16.3
Inventory, Net.	19.0	0.0	0.0	19.0	2.6	21.6	16.5	0.2	0.0	16.3
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.	36.6	0.0	0.0	36.6	5.1	41.5	33.2	0.6	0.0	32.6

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) \$1.4m loss on asset impairments

Footnote (B) Amount includes \$0.8m of restructuring expense

*For consolidated balance sheet items, the end of period rate as of September 30, 2016 of 19.4 to 1 was used, compared to the end of period rate as of September 30, 2015 of 17.1 to 1. For 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 twelve-months ended September 30, 2016 were 18.7 to 1 and 17.9 to 1, respectively, as compared to the prior year three and twelve-months ended September 30, 2015 rates of 16.3 to 1 and 15.1 to 1, respectively. Constant currency results, where presented, also exclude foreign currency gain or loss.

GAAP to Non-GAAP Reconciliation Full Year – Mexico Pawn*

	Actuals.						Prior Year Actuals.			
	Base	Less	Plus	Equals	Plus	Equals	Base	Less	Plus	Equals
		Mexico Buy/Sell	Discrete Item Adjustments	Adjusted Base	Constant Currency Impact	Adjusted Constant Currency		Mexico Buy/Sell	Discrete Item Adjustments	Adjusted Base.
\$ Millions	FY16	FY16	FY16	FY16	FY16	FY16	FY15	FY15	FY15	FY15
Revenues.	94.9	0.8	0.0	94.2	17.3	111.6	100.7	5.9	0.0	94.8
PSC Revenue.	31.9	0.1	0.0	31.8	5.8	37.6	31.0	0.2	0.0	30.8
Merchandise Gross Profit.	19.3	0.3	0.0	19.1	3.5	22.6	18.0	1.8	0.0	16.2
Merchandise Margin.	32%	0%	0%	32%	0%	32%	28%	33%	0%	27%
Scrap Gross Profit.	0.4	0.0	0.0	0.4	0.1	0.5	0.3	0.0	0.0	0.3
Scrap Margin	17%	0%	0%	17%	0%	17%	10%	0%	0%	10%
Other Revenues, Net	0.4	(0.2)	0.0	0.6	0.1	0.7	1.0	0.1	0.0	0.9
Net Revenue.	52.0	0.1	0.0	51.9	9.5	61.4	50.4	2.2	0.0	48.2
Operating Expenses.	38.5	2.3	0.0	36.2	6.7	42.8	43.9	5.3	(1.5) (A)	37.2
Other Expenses.	2.0	2.0	0.0	0.0	(0.0)	0.0	3.0	2.0	(1.0) (B)	0.0
EBITDA.	11.6	(4.1)	(0.0)	15.7	2.9	18.6	3.5	(5.1)	2.5	11.1
Depreciation and Amortization.	3.0	0.1	0.0	2.9	0.5	3.4	4.4	0.3	0.0	4.1
EBIT.	8.6	(4.2)	(0.0)	12.8	2.3	15.1	(1.0)	(5.4)	2.5	6.9
Interest.	0.1	0.0	0.0	0.1	(0.2)	(0.1)	(0.1)	0.0	0.0	(0.1)
Profit Before Tax.	8.5	(4.2)	(0.0)	12.7	2.5	15.2	(1.0)	(5.4)	2.5	7.0
Earning Assets.										
Pawn Loans Outstanding.	17.5	0.0	0.0	17.5	2.5	19.9	16.5	0.2	0.0	16.3
Inventory, Net.	19.0	0.0	0.0	19.0	2.6	21.6	16.5	0.2	0.0	16.3
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.	36.6	0.0	0.0	36.6	5.1	41.5	33.2	0.6	0.0	32.6

Footnote * - Includes immaterial presentation reclassifications and rounding

Footnote (A) \$1.4m loss on asset impairments and \$0.1m discrete adjustment

Footnote (B) Amount includes \$0.8m of restructuring expense, \$0.3 of asset disposal and \$(0.1)m discrete adjustment

*For consolidated balance sheet items, the end of period rate as of September 30, 2016 of 19.4 to 1 was used, compared to the end of period rate as of September 30, 2015 of 17.1 to 1. For 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 twelve-months ended September 30, 2016 were 18.7 to 1 and 17.9 to 1, respectively, as compared to the prior year three and twelve-months ended September 30, 2015 rates of 16.3 to 1 and 15.1 to 1, respectively. Constant currency results, where presented, also exclude foreign currency gain or loss.