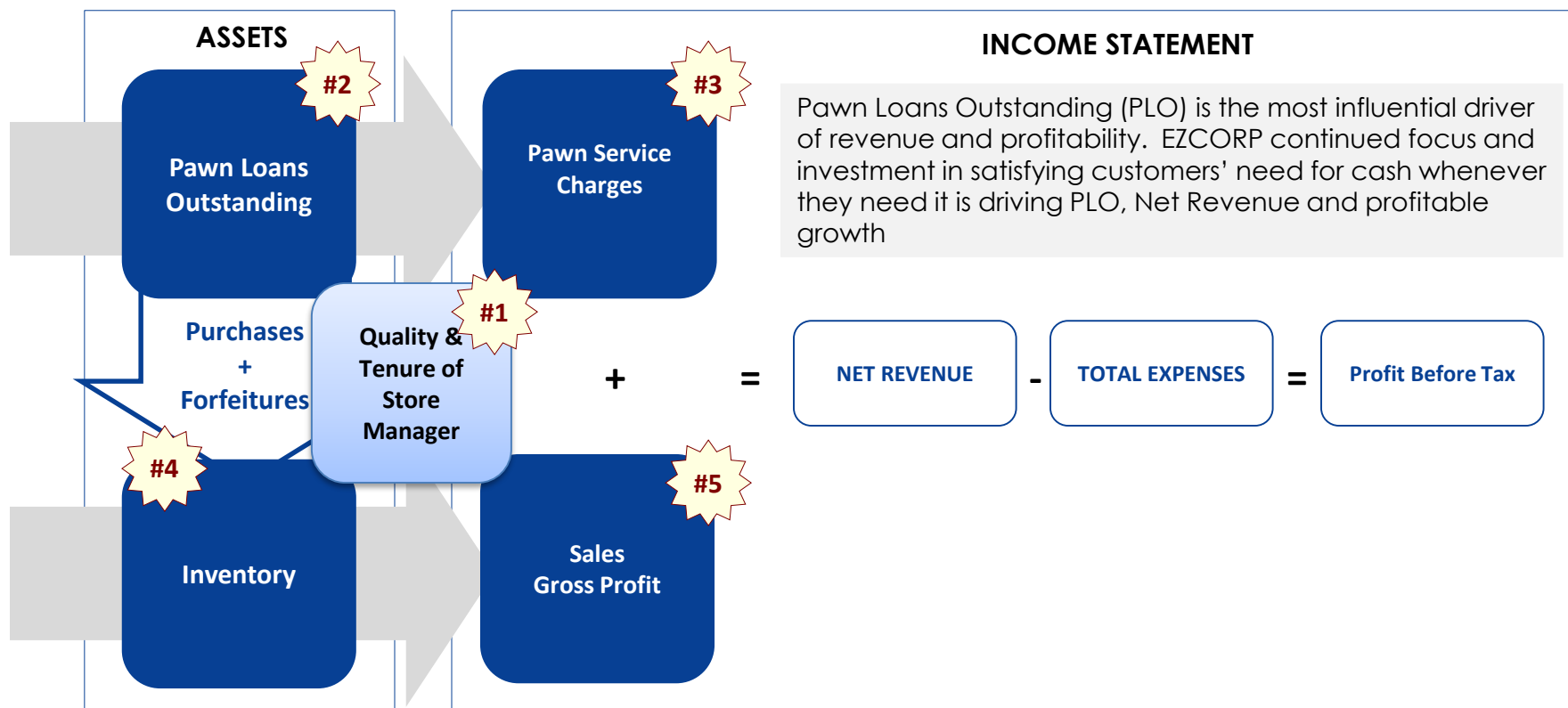


Pawn 101: Understand Pawn Growth Drivers

Key Growth Drivers



Store Managers are important to customer and Team Member experience and store performance.

Pawn Loans Outstanding are secured loans, typically small, and fully collateralized by tangible personal property. No personal recourse to customers or negative credit reporting. Same Store basis is the most relevant measure of pawn growth.

We earn **Pawn Service Charge** revenue on pawn loans which varies primarily based upon statutory rates by state and loan valuations.

Inventory for retail sales occur through pawn loan forfeitures and purchases of customers' merchandise. If customer does not repay, renew or extend a loan, the collateral is forfeited to us and becomes inventory available for sale to drive **sales gross profit**.