UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

Current Report
Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of Earliest Event Reported): November 2, 2026

FIRSTCASH HOLDINGS, INC.
(Exact name of registrant as specified in its charter)

Texas	**001-10960**	**87-3920732**
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

1600 West 7th Street, Fort Worth, Texas 76102
(Address of principal executive offices, including zip code)

(817) 335-1100
(Registrant's telephone number, including area code)

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	**Trading Symbol(s)**	**Name of each exchange on which registered**
Common Stock, par value $.01 per share	FCFS	The Nasdaq Stock Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Securities Exchange Act of 1934. ☐

Item 7.01 Regulation FD Disclosure.

FirstCash Holdings, Inc. (the "Company") has made available on its corporate website (investors.firstcash.com) its most recent investor presentation. The presentation is also furnished as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated in Item 7.01 of this Current Report by this reference.

The information provided in this Item 7.01, including Exhibit 99.1 attached hereto, is being "furnished" and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall such information be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by the specific reference in such filing.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits:

99.1	FirstCash Holdings, Inc. Investor Presentation
104	Cover Page Interactive Data File (embedded within the Inline XBRL document contained in Exhibit 101)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: November 2, 2026

FIRSTCASH HOLDINGS, INC.
(Registrant)

/s/ BRIAN D. HOSTETLER
Brian D. Hostetler
Senior Vice President and Chief Accounting Officer
(As Principal Accounting Officer)

EXHIBIT 99.1



INVESTOR PRESENTATION — NOVEMBER 2026

Cautionary Statement Regarding Forward-Looking Statements

This presentation contains forward-looking statements about the business, financial condition, outlook and prospects of FirstCash Holdings, Inc. and its wholly owned subsidiaries (together, the "Company") and the Company's previously announced acquisition of Ramsdens Holdings plc ("Ramsdens"). Forward-looking statements, as that term is defined in the Private Securities Litigation Reform Act of 1995, can be identified by the use of forward-looking terminology such as "believes," "projects," "expects," "may," "estimates," "should," "plans," "targets," "intends," "could," "would," "anticipates," "potential," "confident," "optimistic," or the negative thereof, or other variations thereon, or comparable terminology, or by discussions of strategy, objectives, estimates, guidance, expectations, outlook and future plans. Forward-looking statements can also be identified by the fact these statements do not relate strictly to historical or current matters. Rather, forward-looking statements relate to anticipated or expected events, activities, trends or results. Because forward-looking statements relate to matters that have not yet occurred, these statements are inherently subject to risks and uncertainties.

While the Company believes the expectations reflected in forward-looking statements are reasonable, there can be no assurances such expectations will prove to be accurate. Security holders are cautioned that such forward-looking statements involve risks and uncertainties. Certain factors may cause results to differ materially from those anticipated by the forward-looking statements made in this presentation. Such factors and risks may include, without limitation, risks related to the extensive regulatory environment in which the Company operates, including uncertainty involving the present regulatory environment in the jurisdictions in which the Company operates; risks associated with the legal and regulatory proceedings that the Company is a party to or may become a party to in the future; risks related to the Company's acquisitions, including the failure of the Company's acquisitions to deliver the estimated value and benefits expected by the Company and the ability of the Company to continue to identify and consummate acquisitions on favorable terms, if at all, and the ability of the Company to successfully integrate such acquisitions; risks related to the acquisition of Ramsdens, in particular, the ability to obtain the necessary anti-trust approval and to satisfy other customary closing conditions in the expected timeframe, if at all, and the ability to achieve the anticipated benefits from the acquisition of Ramsdens on the anticipated timeline, if at all; potential changes in consumer behavior and shopping patterns which could impact demand for the Company's pawn loan, retail, lease-to-own ("LTO") and retail finance products; labor shortages and increased labor costs; a deterioration in the economic conditions in the United States, Latin America and the United Kingdom, including as a result of geopolitical conflicts, inflation, elevated interest rates, increased energy costs and trade policy, which potentially could have an impact on discretionary consumer spending and demand for the Company's products; currency fluctuations, primarily involving the Mexican peso and British pound sterling; competition the Company faces from other retailers and providers of retail payment solutions; the ability of the Company to successfully execute on its business strategies; risks related to the Company's ability to prevent cyber attacks, other cybersecurity incidents, security breaches or other disruptions to its information technology systems; risks related to the Company's ability to develop, operate and adapt its information technology infrastructure suitable for the nature of its business and to successfully transition acquired businesses to its information technology platform; risks related to the Company's ability to keep pace with the adoption of generative artificial intelligence and other machine learning technologies to remain competitive; risks related to the contraction in sales activity or store closures at merchant partners of the Company's retail point-of-sale ("POS") payment solutions business; the ability of the Company's retail POS payment solutions business to continue to grow its base of merchant partners; and other risks discussed and described in the Company's most recent Annual Report on Form 10-K filed with the Securities and Exchange Commission (the "SEC"), including the risks described in Part I, Item 1A, "Risk Factors" thereof, and other reports filed with the SEC. Many of these risks and uncertainties are beyond the ability of the Company to control, nor can the Company predict, in many cases, all of the risks and uncertainties that could cause its actual results to differ materially from those indicated by the forward-looking statements. The forward-looking statements contained in this presentation speak only as of the date of this presentation, and the Company expressly disclaims any obligation or undertaking to report any updates or revisions to any such statement to reflect any change in the Company's expectations or any change in events, conditions or circumstances on which any such statement is based, except as required by law.

FirstCash®

By the Numbers

Trailing Twelve Months as of September 30, 2026

Revenue	$4.3 Billion
GAAP Net Income	$406 Million
Adj. Net Income	$462 Million
Adj. EBITDA	$835 Million
Adj. Free Cash Flow	$393 Million







Q3 2026 Highlights

Revenue	Up 18% to PY
GAAP EPS	Up 25% to PY
Adjusted EPS	Up 19% to PY
Adjusted EBITDA	Up 18% to PY



INVESTMENT RECAP

RESILIENT PAWN FOCUSED BUSINESS MODEL

- **ESSENTIAL SERVICE:** SERVES THE UNDERSERVED VIA SMALL, SECURED LOANS TO UNBANKED AND UNDERBANKED CONSUMERS LACKING TRADITIONAL CREDIT ACCESS
- **SUPERIOR ECONOMICS:** DUAL REVENUE STREAMS (LENDING AND RETAIL) WITH STRONG MARGINS AND CONSISTENT CASH FLOW
- **RISK MITIGATION:** SECURED COLLATERALIZED LENDING LIMITS CREDIT RISK EXPOSURE ACROSS ECONOMIC CYCLES

GLOBAL GROWTH ENGINES

- **U.S. CORE STABILITY:** STRONG CASH GENERATION WITH ONGOING GROWTH OPPORTUNITIES VIA TARGETED TUCK-IN ACQUISITIONS
- **LATAM EXPANSION OPPORTUNITIES:** SIGNIFICANT RUNWAY DRIVEN BY FAVORABLE DEMOGRAPHICS AND LOW COMPETITION
- **U.K. MARKET ENTRY:** STRATEGIC H&T AND RAMSDENS ACQUISITIONS PROVIDE A PREMIER POSITION FOR IMMEDIATE SCALE AND FOOTPRINT EXPANSION IN EUROPE

ROBUST BALANCE SHEET & CASH FLOW

- **SELF-FUNDED STRATEGIC GROWTH:** ORGANICALLY EXPANDING OUR CORE LOAN PORTFOLIO
- **DISCIPLINED CAPITAL DEPLOYMENT:** ASSET GROWTH | STRATEGIC ACQUISITIONS | SHARE BUYBACKS | DIVIDENDS



Pawn Overview

FirstCash is the leading international operator of pawn stores with more than 3,300 retail pawn locations and approximately 23,000 employees in 29 U.S. states, the District of Columbia , four countries in Latin America (Mexico, Guatemala, Colombia, El Salvador) and the United Kingdom

Pawn Industry

Pawn stores are neighborhood-based retail locations that buy and sell pre-owned consumer products such as jewelry, electronics, tools, appliances, sporting goods and musical instruments, and make small consumer pawn loans

Business Strategy

Grow revenues and income by opening new retail pawn locations, acquiring existing pawn stores in strategic markets and increasing revenue and operating profits in existing stores

Mission

Provide quick and convenient retail and credit solutions to unbanked, underbanked and credit-challenged customers

Pawn Ops Drive Earnings

2026 Forecast: Segment Contribution



Brands Our Customers Know and Rely On



FirstCash Pawn History

- Over 35 years of Success in the pawn business
- First mover in Mexico, largest operator in Latin America
- Merger with Cash America in 2016 created largest U.S. Operator
- Acquired H&T, largest U.K. pawnbroker, in 2025



As of 09/30/2026

Ten Years Since First Cash and Cash America Merged to become FirstCash

- The merger created the leading pawn platform in the Americas — the decade since has compounded it
  - September 2016 combined the two Texas-based pawn leaders into the largest U.S. & LatAm operator.
  - Ten years later, FirstCash has scaled further as the largest pawn operator in the Americas, and now the U.K.
- Growth has been pawn-led, multi-market, and both organic and acquired
  - Revenues and store counts have increased significantly in the U.S. and LatAm
  - The H&T and pending Ramsdens acquisitions provide significant scale in the U.K.
  - U.S. remains the cash-generation core; LatAm is the demographic runway; U.K. is the new third engine.
- Shareholders have been rewarded as the platform has scaled
  - As of 10/31/26, $1.4B of stock buybacks and $547M in dividends paid since 2016
  - Market cap, now at ~$8B+, has more than tripled since the merger

	Pro Forma 2016[1] (Year of Merger)	Actual TTM September 2026	Growth Multiple
Revenue	$1.8B	$4.3B	2.4x
Net Income	$118M	$406M	3.4x
Pawn Receivables	$351M	$908M	2.6x
Pawn Stores	1,970	3,352	1.7x
Properties Owned	63	480	7.6x

FirstCash®





[1] See Note 3 – Merger and Other Acquisitions in the Company's 2016 Annual Report on Form 10-K filed with the SEC on March 1, 2017

Pawn Product Overview

Pawn Loans are Customer Friendly

- Non-recourse loans
- No credit check or bank account required
- No collection activity or reporting to credit bureaus

Pawn Loans are Small and Affordable

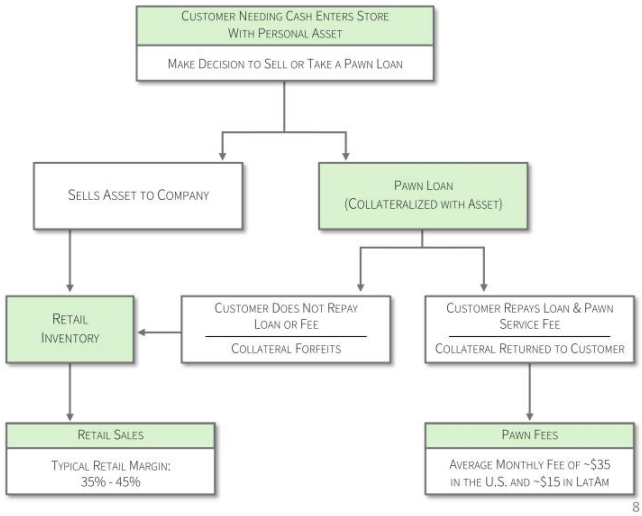
- 30-to-60-day term typical in the U.S. and LatAm
- Average loan size ranges from $100-300 in the U.S. and LatAm
- U.K. loans are slightly larger with a term of six months

Pawn Loans Have Little to No Credit Risk

- Loans are fully collateralized with personal property held in secured storage at the store
- Conservative loan-to-value ratios – typically around 60%
- Rapid liquidation of forfeited collateral through retail operations typically with sales margins of 35-45%

Pawn Transaction Cycle

Total transaction time generally less than 15 minutes



Proprietary Data and Scale Provide Competitive Advantage

Proprietary Intelligence

- **Real-Time** inventory and lending intelligence
- **Algorithmic** valuation and pricing strategy

Scalability of our Proprietary Data Ecosystem

- **Over 3,300 Locations** and 14M annual retail transactions
- **Optimized Returns** from predictable customer performance





Strategic Value: Our proprietary data ecosystem transforms 14M annual retail transactions into predictable retail margins

Pawn Has Performed Well Across Economic Cycles

Customer demand reflects favorable demographic trends and affordability concerns

Pawn receivables are fully collateralized and subject to very minimal consumer credit risk

Credit tightening by unsecured lenders drives increased demand for pawn loans

During the Financial Crisis:

- Stores in the U.S. saw a 50% increase in pawn receivables from 2007 to 2012; LatAm stores saw growth of 31% over the same period
- Retail gross profit in the U.S. increased 25% from 2007 to 2012; LatAm stores increased 59% over the same period

Domestic Legacy[1]

$ in Thousands — Avg TTM Per Store



LatAm Legacy[1]

Peso $ in Millions — Avg TTM Per Store



[1] Core pawn GP from legacy U.S. and LatAm First Cash stores in operation since 2007

Sustainability is Core to FirstCash and a Commitment to Social Responsibility

FirstCash
NASDAQ: FCFS

Sustainability

Pawnshops Pioneered Circular Economy

- Neighborhood-based stores contribute to the modern "Circular Economy"

Extending Life Cycle of Consumer Products

- Inventory is pre-owned merchandise which is sourced and then recycled within each store's geographic neighborhood

Saving Water and Carbon Emissions with No Packaging or Hazardous Waste

- Local sourcing of pre-owned goods eliminates carbon footprint of manufacturing facilities, distribution centers and transportation services

Safe Environment

- Buy and resell popular consumer products in a safe and secure environment for employees and customers

Social Responsibility

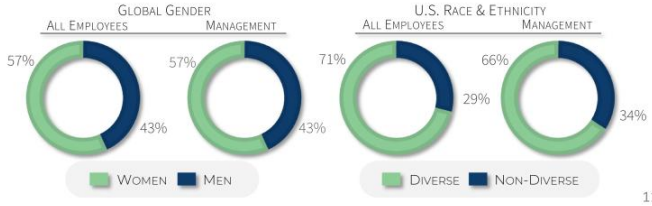
Employee Empowerment

- Employee-training programs that promote customer service and professionalism
- Specialized skills training programs in lending practices, merchandise valuation and regulatory compliance
- Profit sharing programs which pay on average 4-5% of gross profit directly to employees

Customer and Employee Protections

- Committed to health, safety and wellness through employee benefit programs and robust physical security infrastructure
- Consumer protection programs focused on privacy, regulatory compliance and data security

Diverse Workplace



As of 12/31/2025



U.S. Pawn Segment

Market Presence

- Over 1,200 Full-Service U.S. Locations
- 29 States and the District of Columbia

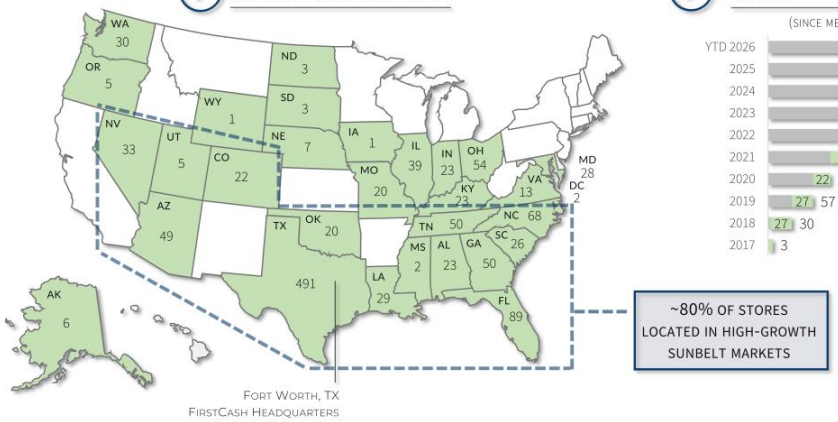
Market Growth

- 31 stores added in the last 12 months
- Over 300 stores added in the last 10 years

As of 09/30/2026

U.S Pawn Market Overview

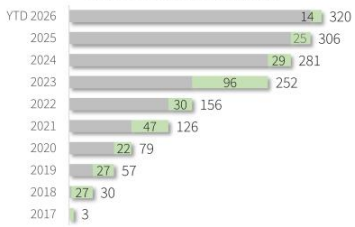
Current U.S. Footprint



~80% of stores located in high-growth sunbelt markets

Cumulative U.S. Store Additions

(since merger with Cash America)



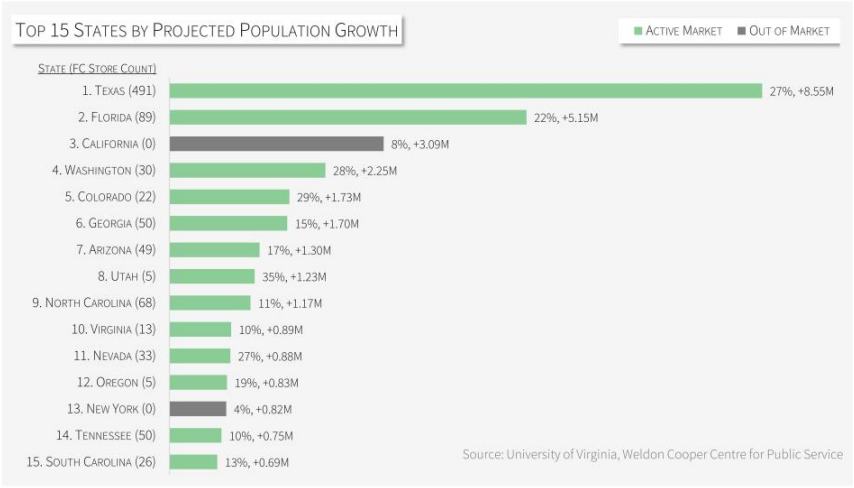
As of 09/30/2026

Highly Fragmented: 12,000 to 14,000 U.S. pawnshops provide long-term consolidation opportunities

Projected Demographic Tailwinds (2025-2050)

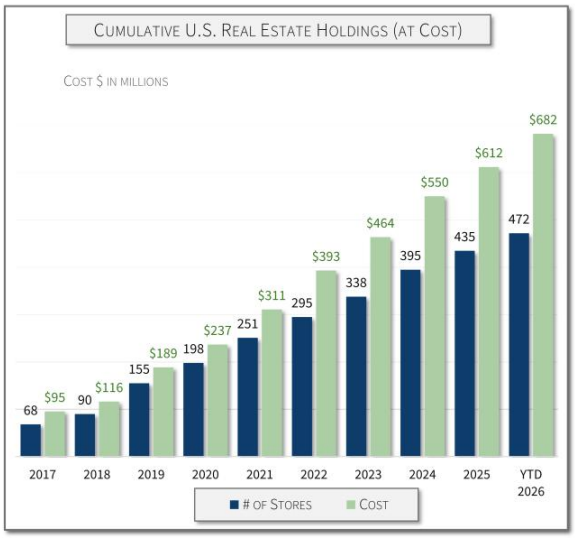
Target Expansion Markets

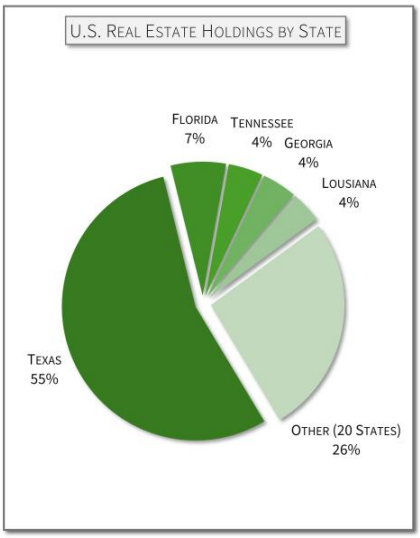
- Growing population with favorable demographics
- Predictable environments with stable regulations
- High expansion potential with active pipeline



Currently Operating in 13 of the top 15 states projected for the highest absolute population growth

Substantial Real Estate Portfolio





FirstCash continues to acquire and has over $682 million (at cost) of store real estate and the tower that serves as its corporate headquarters in downtown Fort Worth, TX — all owned real estate is unencumbered

As of 09/30/2026

Q3 2026 Highlights — U.S. Pawn Segment

$ in millions

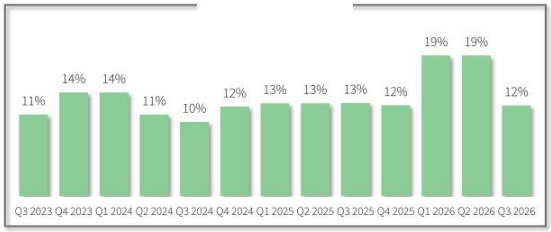
FirstCash
NASDAQ: FCFS

Third Quarter Growth Metrics

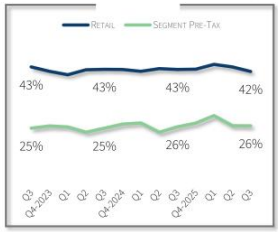
- Revenues +18%
- Segment Income +19%
- Pawn Receivables +14%

Strong same-store growth plus new and acquired store contributions

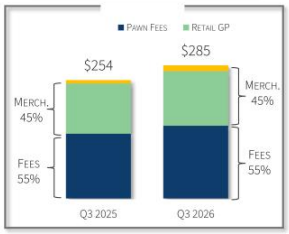
Same-Store Receivables: 3-Yr YoY Growth



Margin Performance



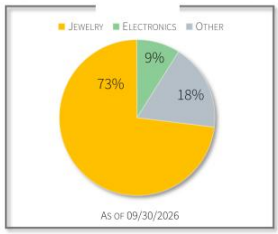
Net Revenue Results



Total Pawn Receivables



Pawn Collateral





LatAm Pawn Segment

Market Presence

- More than 1,800 LatAm Locations
- Largest pawn operator in Mexico
- Stores in 4 Countries:
  - Mexico 1,732
  - Guatemala 77
  - El Salvador 18
  - Colombia 12

As of 09/30/2026

LATIN AMERICA PAWN SEGMENT

LOCATION COUNT BY COUNTRY:



MEXICO: 1,732 | GUATEMALA : 77 | EL SALVADOR: 18 | COLOMBIA: 12



AS OF 09/30/2026

- **LARGE UNDERSERVED MARKET:** CAPTURING HIGH DEMAND FROM LATIN AMERICA'S SIGNIFICANT UNBANKED POPULATION
- **SCALABLE FOUNDATION:** STRONG CASH FLOWS AND ESTABLISHED INFRASTRUCTURE FUEL LONG-TERM REGIONAL GROWTH
- **PROVEN GROWTH ENGINE:** STRATEGIC EXPANSION THROUGH A MIX OF NEW STORE OPENINGS AND TARGETED M&A.
- **FUTURE PIPELINE:** ACTIVELY IDENTIFYING AND EVALUATING NEW LATIN AMERICAN MARKET OPPORTUNITIES



Q3 2026 Highlights — LatAm Pawn Segment

$ in constant currency[1] millions, except as otherwise noted

[1] Constant currency results are non-GAAP financial measures. Please reference the Press Release dated 10/22/2026 for further explanation

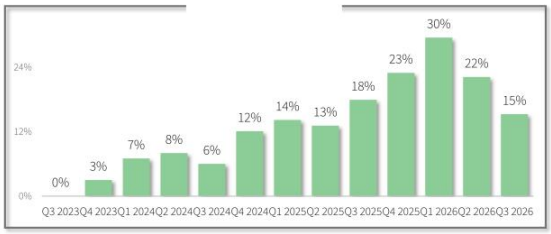
FirstCash
NASDAQ: FCFS

Third Quarter Growth Metrics ($ in USD)

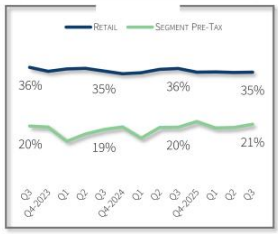
- Revenues +35%
- Segment Income +37%
- Pawn Receivables +19%

Strong same-store growth plus new store contributions

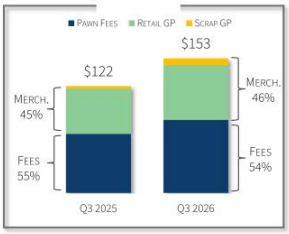
Same-Store Receivables: 3-Yr YoY Growth[1]



Margin Performance



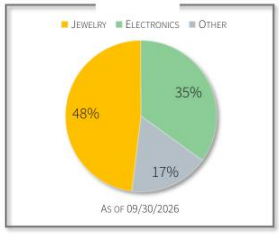
Net Revenue Results ($ in USD Millions)



Total Pawn Receivables ($ in USD Millions)



Pawn Collateral





U.K. Pawn Segment

Market Presence

- Entry into Europe by acquiring 286 locations
- Stores in 3 countries:
  - England 264
  - Scotland 26
  - Wales 8

Market Growth

- Added 12 new stores through September 2026
- Additional 2026 openings planned

As of 09/30/2026

U.K. Pawn Segment

H&T Acquisition



- Founded in 1897, H&T is the U.K.'s largest pawnbroker and a leading retailer of high-quality new and pre-owned jewelry and pre-owned watches
- 298 stores are conveniently located in most major towns and cities throughout England, Scotland, and Wales

H&T Q3 2026 Highlights:

The third quarter of 2026 represented the fourth full quarter of U.K. segment operating results since FirstCash's acquisition of H&T effective August 14, 2025.

Total revenues of $99 million, with strong growth over the prior-year quarter (partially pre-acquisition) in both pawn fees and merchandise sales.

Segment pre-tax operating income of $29 million, resulting in a segment pre-tax operating margin of 29%.

Pawn receivables at September 30, 2026, totaled $215 million, an increase of 14% on a U.S. dollar basis. On a local currency basis, total pawn receivables increased 15% and same-store pawn receivables increased 14% compared to a year ago.

Ramsdens Acquisition — Compelling Benefits of the Transaction

Strengthens FirstCash's position as a leading pawnbroking operator in the U.K.

- Ramsdens represents a highly complementary strategic fit alongside FirstCash's existing U.K. operations.
- Creates a scaled U.K. platform with a combined network of over 470 stores with limited location overlap between the existing footprints of H&T and Ramsdens.

Unlocks Further Growth and Revenue Synergies for Ramsdens

- Additional growth capital provided by FirstCash should support increased pawn lending activities and resulting revenue growth.

Transaction Details

- The total estimated equity value is approximately £229 million or $304 million USD based on the exchange rate as of the close of business on September 30, 2026.
- The company continues to target for the transaction to close by the end of 2026, pending receipt of the required anti-trust approval and satisfaction of other customary closing conditions.

Ramsdens Financial Highlights:

Trailing Twelve Months Ended March 31, 2026 (USD)[1]

- Revenues of $200 million
- Net Income of $26 million
- Adjusted EBITDA[2] of $40 million





[1] *Amounts presented on an IFRS basis in USD using a GBP/USD average exchange rate over the period of 1.34.*
[2] *Calculated as reported EBITDA less expenses related to depreciation of the right-of-use assets and interest on lease liabilities, which are treated as "rent expenses" for compatibility to FirstCash's reported Adjusted EBITDA.*



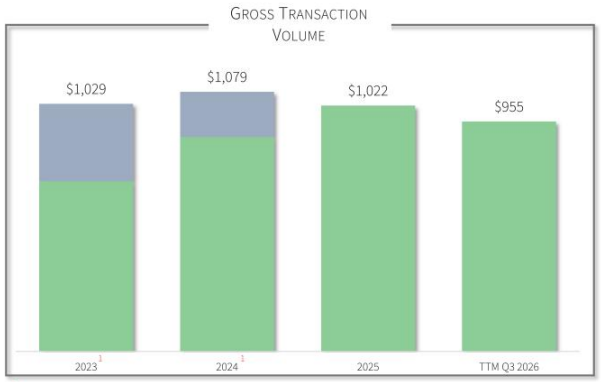
RETAIL POS PAYMENT SOLUTIONS SEGMENT

american first finance™

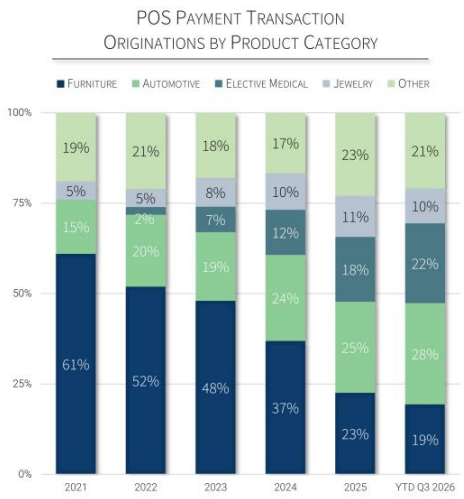
Q3 2026 Highlights —Retail POS Payment Solutions Segment

$ in millions

Year-to-date origination volumes decreased 9% YoY; due primarily to continued weakness in the furniture industry coupled with an increased strategic focus on merchant quality.



[1] Includes gross transaction volumes from merchant partner bankruptcies in late 2024 (indicated by gray shading)





Consolidated Financial Highlights

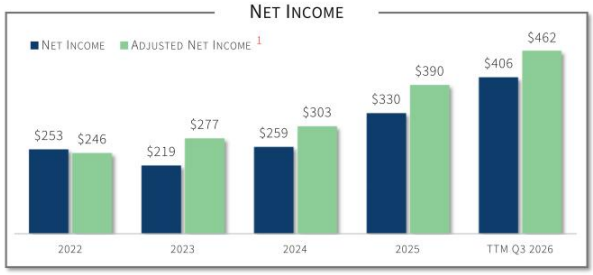
Financial Highlights

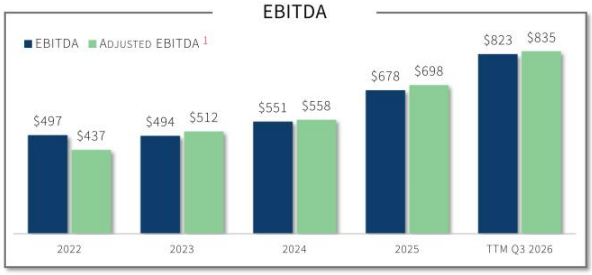
$ in Millions, Except per Share Amounts

FirstCash
NASDAQ: FCFS





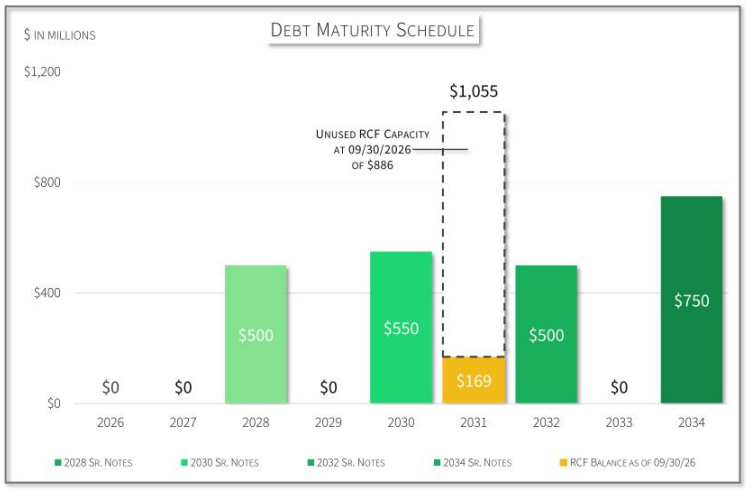




[1] Non-GAAP financial measure. See reconciliation of non-GAAP financial measures elsewhere in this presentation.

FirstCash Upsizes Credit Facility to $1.1 Billion – Extends Maturity Date to August 2031

- On August 31, 2026, the Company announced the amended terms of its unsecured revolving credit facility ("RCF") to further support the Company's long-term global growth strategy
- The size of the RCF has been increased from $700 million to $1.055 billion
- The maturity date of the facility was extended from August 2029 to August 2031
- The amendment provides for an increased permitted net leverage ratio of up to 3.5 times consolidated EBITDA for the full term of the agreement and also reduces the unused fee under the facility



STRONG CASH FLOWS DRIVE INCREASING DIVIDENDS AND SHARE BUYBACKS

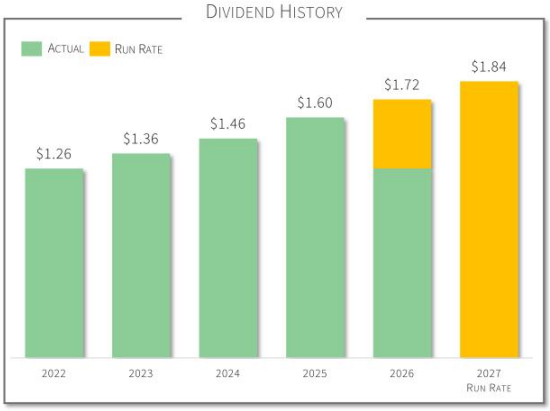
CASH DIVIDENDS

- DECLARED FOURTH QUARTER DIVIDEND OF $0.46
- REPRESENTS A 10% INCREASE OVER THE PRIOR QUARTERLY DIVIDEND
- ANNUALIZES TO $1.84 PER SHARE

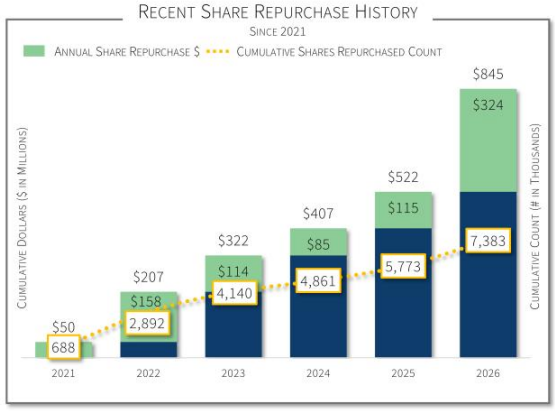
ACTIVE $350 MILLION SHARE REPURCHASE PROGRAM

- UNDER THE CURRENT SHARE REPURCHASE PROGRAM AUTHORIZED IN JULY 2026, AND SUBSEQUENTLY INCREASED IN OCTOBER, FIRSTCASH HAS REPURCHASED 885,000 SHARES OF COMMON STOCK AT AN AVERAGE PRICE OF $196.38 PER SHARE, FOR AN AGGREGATE PURCHASE PRICE OF $174 MILLION. $176 MILLION REMAINS AVAILABLE FOR FUTURE REPURCHASES UNDER THIS AUTHORIZATION.
- YEAR TO DATE 1.6 MILLION SHARES HAVE BEEN REPURCHASED AT AN AVERAGE PRICE OF $201.04 PER SHARE

DIVIDEND HISTORY



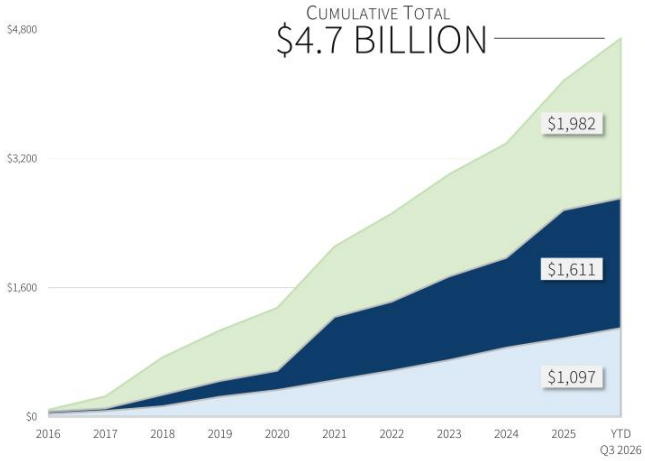
RECENT SHARE REPURCHASE HISTORY



AS OF 10/31/2026

Growth Investments & Shareholder Payouts

Since 2016 — $ in Millions



Return of Capital to Shareholders

1 **Stock Repurchases & Dividends**

- $1.4 billion used to repurchase 15.1 Million shares
- $547 million in cumulative dividends paid

Acquisitions & Store Expansion

2 **Acquisition Investments**

- 309 pawn stores acquired in U.S.
- 764 pawn stores acquired in Latin America
- 287 Pawn stores acquired in U.K.
- $487M cash portion of AFF acquisition

3 **Capital Expenditures**

- 602 De Novo store openings
- 449 Properties purchased

As of 10/31/2026

The company's strong balance sheet and cash flow support simultaneous growth in the store base, earning assets, and shareholder returns

Non-GAAP Financial Information

The Company uses certain financial calculations such as adjusted net income, adjusted diluted earnings per share, EBITDA, adjusted EBITDA, free cash flow, adjusted free cash flow and constant currency results as factors in the measurement and evaluation of the Company's operating performance and period-over-period growth. The Company derives these financial calculations on the basis of methodologies other than generally accepted accounting principles ("GAAP"), primarily by excluding from a comparable GAAP measure certain items the Company does not consider to be representative of its actual operating performance. These financial calculations are "non-GAAP financial measures" as defined under the SEC rules. The Company uses these non-GAAP financial measures in operating its business because management believes they are less susceptible to variances in actual operating performance that can result from the excluded items, other infrequent charges and currency fluctuations. The Company presents these financial measures to investors because management believes they are useful to investors in evaluating the primary factors that drive the Company's core operating performance and provide greater transparency into the Company's results of operations. However, items that are excluded and other adjustments and assumptions that are made in calculating these non-GAAP financial measures are significant components in understanding and assessing the Company's financial performance. These non-GAAP financial measures should be evaluated in conjunction with, and are not a substitute for, the Company's GAAP financial measures. Further, because these non-GAAP financial measures are not determined in accordance with GAAP, and are thus susceptible to varying calculations, the non-GAAP financial measures, as presented, may not be comparable to other similarly-titled measures of other companies.

The Company has adjusted the applicable financial calculations to exclude merger and acquisition expenses, amortization of acquired intangible assets, the CFPB litigation settlement and certain other income and expenses. The Company does not consider these items to be related to the organic operations of the Company's businesses or its continuing operations and are generally not relevant to assessing or estimating the long-term performance of the Company. In addition, excluding these items allows for more accurate comparisons of the financial results to prior periods. Merger and acquisition expenses include incremental costs directly associated with merger and acquisition activities, including professional fees, legal expenses, severance, retention and other employee-related costs, contract breakage costs, costs related to the consolidation of technology systems and corporate facilities and other integration costs, among others.

The Company's reporting currency is the U.S. dollar, however, certain performance metrics discussed in this presentation are presented on a "constant currency" basis, which is considered a non-GAAP financial measure. The Company's management uses constant currency results to evaluate operating results of business operations in Latin America and the U.K., which are transacted in local currencies in Mexico, Guatemala, Colombia and the U.K. The Company also has operations in El Salvador, where the reporting and functional currency is the U.S. dollar.

The Company believes constant currency results provide valuable supplemental information regarding the underlying performance of its business operations in Latin America and the U.K., consistent with how the Company's management evaluates such performance and operating results. Constant currency results reported herein are calculated by translating certain balance sheet and income statement items denominated in local currencies using the exchange rate from the prior-year comparable period, as opposed to the current comparable period, in order to exclude the effects of foreign currency rate fluctuations for purposes of evaluating period-over-period comparisons.

Please reference the form 10-K filed on 02/09/2026 and form 10-Q filed on 10/26/2026 for further explanation

Reconciliations of Non-GAAP Financial Measures to GAAP Financial Measures

$ in thousands, except per share amounts

	Y/E 2022	Y/E 2023	Y/E 2024	Y/E 2025	TTM Q3 2026	Per Share Y/E 2022	Y/E 2023	Y/E 2024	Y/E 2025	YTD Q3 2026
Net Income and Diluted Earnings per Share, as Reported	$253,495	$219,301	$258,815	$330,375	$406,493	$5.36	$4.80	$5.73	$7.42	$6.89
Adjustments, Net of Tax:										
Merger and Acquisition Expenses	2,878	6,089	1,706	12,271	9,524	0.06	0.13	0.04	0.27	0.19
Amortization of Acquired Intangible Assets	82,432	54,341	38,289	41,055	46,457	1.74	1.19	0.85	0.92	0.79
Gain on Revaluation of Contingent Acquisition Consideration	(90,035)	—	—	—	—	(1.91)	—	—	—	—
CFPB litigation settlement	—	—	—	9,390	—	—	—	—	0.21	—
Other Expenses (Income), Net	(3,033)	(2,857)	3,870	(2,949)	(21)	(0.06)	(0.06)	0.08	(0.06)	—
Adjusted Net Income	$245,737	$276,874	$302,680	$390,142	$462,453	$5.19	$6.06	$6.70	$8.76	$7.87

	Y/E 2024	Y/E 2025	TTM Q3 2026
Cash Flow From Operating Activities	$539,958	$585,942	$679,038
Cash Flow From Investing Activities:			
Pawn loans made	(1,720,158)	(2,094,228)	(2,673,171)
Pawn loans repaid	1,003,752	1,197,038	1,539,148
Recovery of pawn loan principal through sale of forfeited collateral	644,407	759,333	945,120
Investments in finance receivables	(425,817)	(440,576)	(385,771)
Proceeds from finance receivables	286,503	342,272	343,472
Purchase of furniture, fixtures, equipment and improvements	(68,245)	(54,906)	(73,441)
Free Cash Flow	$260,400	$294,875	383,395
Merger and Acquisition Expenses Paid, Net of Tax Benefit	1,706	12,271	9,524
Adjusted Free Cash Flow	$262,106	$307,146	$392,919

	Y/E 2022	Y/E 2023	Y/E 2024	Y/E 2025	TTM Q3 2026
Net Income	$253,495	$219,301	$258,815	$330,375	$406,493
Income Taxes	70,138	73,548	83,961	117,188	147,092
Depreciation and Amortization[1]	103,832	109,161	104,941	111,806	127,645
Interest Expense	70,708	93,243	105,226	121,293	143,177
Interest Income	(1,313)	(1,469)	(1,935)	(2,935)	(1,349)
EBITDA	$496,860	$493,784	$551,008	$677,727	$823,058
Adjustments:					
Merger and Acquisition Expenses	3,739	7,922	2,228	14,369	12,641
Purchase Accounting and Other Adjustments	50,354	13,968	—	—	—
Gain on Revaluation of Contingent Acquisition Consideration	(109,549)	—	—	—	—
CFPB litigation settlement	—	—	—	11,000	—
Other Expenses (Income), Net	(4,060)	(3,942)	5,201	(4,707)	(803)
Adjusted EBITDA	$437,344	$511,732	$558,437	$698,389	$834,896

[1] Includes $61 million, $53 million, $50 million, $57 million and $57 million of amortization expense related to identifiable intangible assets for the twelve months ended September 30, 2026, December 31, 2025, 2024, 2023 and 2022, respectively, which is included in the add back of depreciation and amortization to net income used to calculate EBITDA

FirstCash®

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