

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): August 6, 2026



FIRSTCASH HOLDINGS, INC.

(Exact name of registrant as specified in its charter)

001-10960

(Commission File Number)

Texas
(State or other jurisdiction of incorporation)

87-3920732
(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
Common Stock, par value \$.01 per share

Trading Symbol(s)
FCFS

Name of each exchange on which registered
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: August 6, 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 — AUGUST 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"), INCLUDING THE COMPANY'S OUTLOOK FOR 2026 AND THE COMPANY'S PREVIOUSLY ANNOUNCED RAMSDENS ACQUISITION. 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 "OUTLOOK," "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; RISKS RELATED TO THE RAMSDENS ACQUISITION, IN PARTICULAR, THE ABILITY TO OBTAIN THE NECESSARY SHAREHOLDER, ANTI-TRUST AND REGULATORY APPROVALS, AND TO SATISFY THE OTHER 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; 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.



✓ BY THE NUMBERS

TRAILING TWELVE MONTHS AS OF JUNE 30, 2026

— REVENUE	\$4.1 BILLION
— GAAP NET INCOME	\$388 MILLION
— ADJ. NET INCOME	\$447 MILLION
— ADJ. EBITDA	\$802 MILLION
— ADJ. FREE CASH FLOW	\$309 MILLION



✓ Q2 2026 HIGHLIGHTS

— REVENUE	Up 29% TO PY
— GAAP EPS	Up 58% TO PY
— ADJUSTED EPS	Up 40% TO PY
— ADJUSTED EBITDA	Up 39% TO PY





PAWN OVERVIEW

FIRSTCASH IS THE LEADING INTERNATIONAL OPERATOR OF PAWN STORES WITH MORE THAN 3,300 RETAIL PAWN LOCATIONS AND APPROXIMATELY 22,000 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



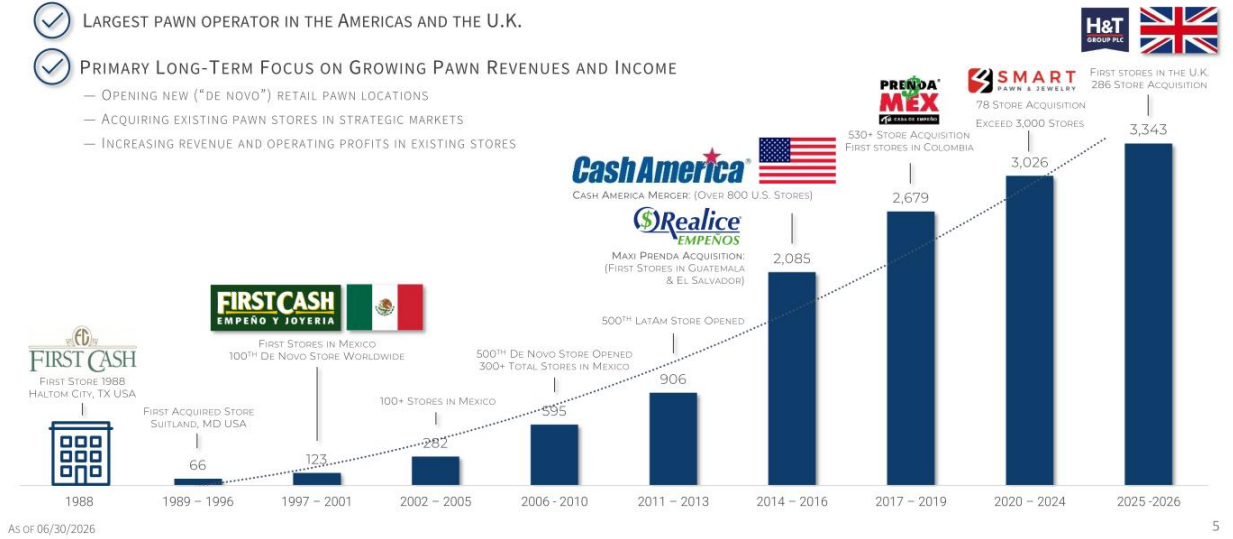
BRANDS OUR CUSTOMERS
KNOW AND RELY ON





FIRSTCASH PAWN HISTORY

- ✓ OVER 35 YEARS OF SUCCESS IN THE PAWN BUSINESS
- ✓ LARGEST PAWN OPERATOR IN THE AMERICAS AND THE U.K.
- ✓ PRIMARY LONG-TERM FOCUS ON GROWING PAWN REVENUES AND INCOME
 - OPENING NEW ("DE NOVO") RETAIL PAWN LOCATIONS
 - ACQUIRING EXISTING PAWN STORES IN STRATEGIC MARKETS
 - INCREASING REVENUE AND OPERATING PROFITS IN EXISTING STORES





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

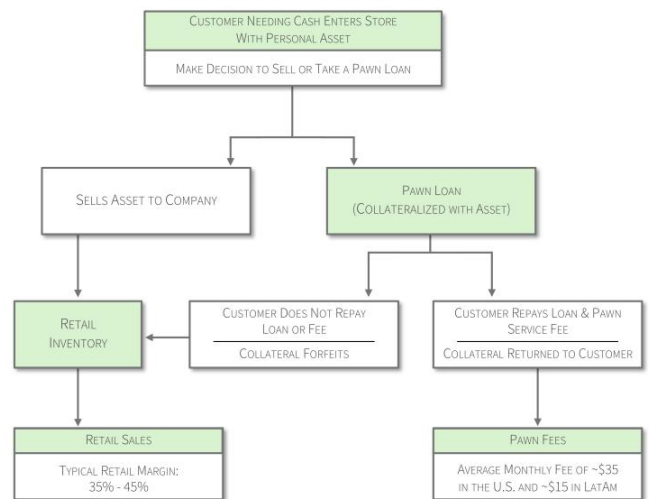


PAWN LOANS HAVE LITTLE TO NO CREDIT RISK

- 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 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

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

CURRENT DEMAND CYCLE REFLECTS FAVORABLE DEMOGRAPHIC TRENDS AND AFFORDABILITY CONCERNS



DOMESTIC LEGACY¹

\$ IN THOUSANDS — AVG TTM PER STORE

CORE PAWN GP: RETAIL GROSS PROFIT PAWN FEES



LATAM LEGACY¹

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

✓ 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

AS OF 12/31/2025

✓ SOCIAL RESPONSIBILITY

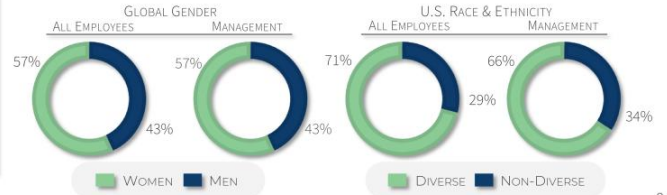
EMPLOYEE EMPOWERMENT

- 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





U.S. PAWN SEGMENT

MARKET PRESENCE

- ✓ OVER 1,200 FULL-SERVICE U.S. LOCATIONS
- ✓ 29 STATES AND THE DISTRICT OF COLUMBIA

MARKET GROWTH

- ✓ 28 STORES ADDED IN THE LAST 12 MONTHS
- ✓ OVER 300 STORES ADDED IN THE LAST 10 YEARS

AS OF 06/30/2026

U.S PAWN MARKET OVERVIEW

CURRENT U.S. FOOTPRINT



CUMULATIVE U.S. STORE ADDITIONS



As of 06/30/2026

HIGHLY FRAGMENTED: 12,000 TO 14,000 U.S. PAWNSHOPS PROVIDE LONG-TERM CONSOLIDATION OPPORTUNITIES



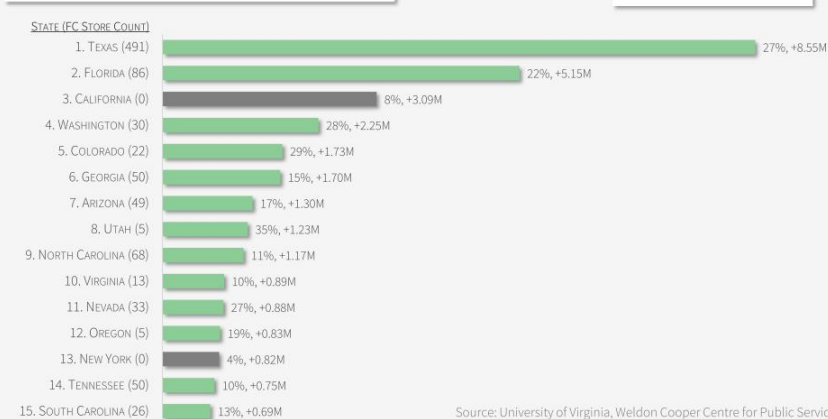
PROJECTED DEMOGRAPHIC TAILWINDS (2025-2050)



TARGET EXPANSION MARKETS

- GROWING POPULATION WITH FAVORABLE DEMOGRAPHICS
- PREDICTABLE ENVIRONMENTS WITH STABLE REGULATIONS
- HIGH EXPANSION POTENTIAL WITH ACTIVE PIPELINE

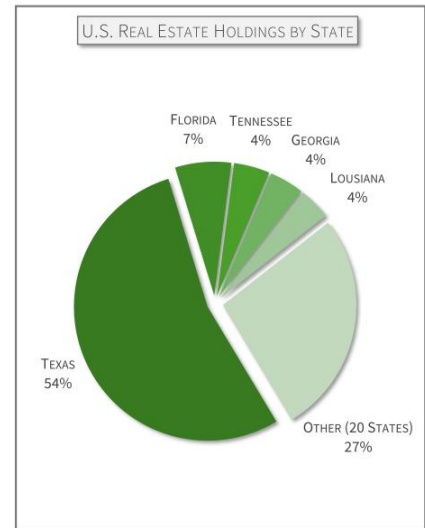
TOP 15 STATES BY PROJECTED POPULATION GROWTH



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 \$650 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



Q2 2026 HIGHLIGHTS — U.S. PAWN SEGMENT

\$ IN MILLIONS

SECOND QUARTER GROWTH METRICS

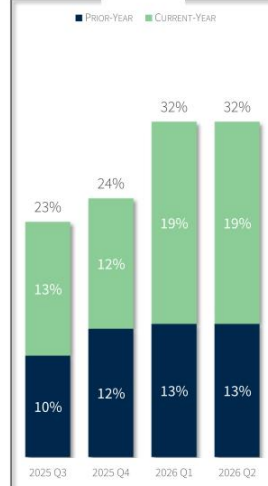
- REVENUES **+22%**
- SEGMENT INCOME **+31%**
- PAWN RECEIVABLES **+20%**

STRONG SAME-STORE GROWTH PLUS
NEW AND ACQUIRED STORE
CONTRIBUTIONS

NET REVENUE RESULTS



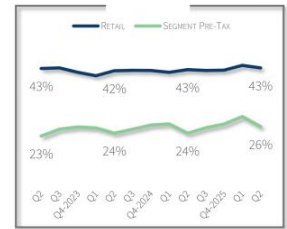
SAME-STORE RECEIVABLES: 2-YR GROWTH



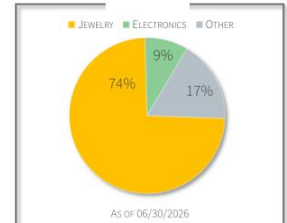
TOTAL PAWN RECEIVABLES AND INVENTORIES



MARGIN PERFORMANCE



PAWN COLLATERAL





LATAM PAWN SEGMENT

MARKET PRESENCE



MORE THAN 1,800
LATAM LOCATIONS



LARGEST PAWN
OPERATOR IN MEXICO



STORES IN 4 COUNTRIES:

- MEXICO 1,729
- GUATEMALA 77
- EL SALVADOR 18
- COLOMBIA 12

LATIN AMERICA PAWN SEGMENT

LOCATION COUNT BY COUNTRY:



MEXICO: 1,729



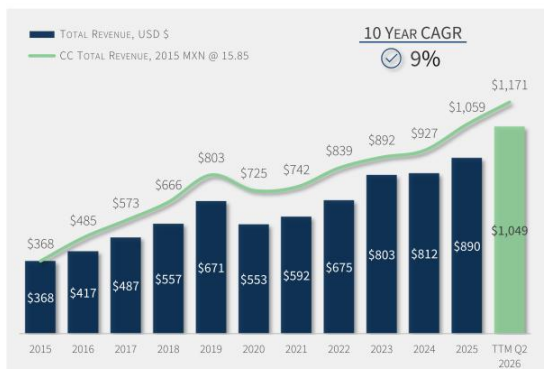
GUATEMALA: 77



EL SALVADOR: 18



COLOMBIA: 12



As of 06/30/2026

- ✓ **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





Q2 2026 HIGHLIGHTS — LATAM PAWN SEGMENT

\$ IN CONSTANT CURRENCY¹ MILLIONS, EXCEPT AS OTHERWISE NOTED

¹ CONSTANT CURRENCY RESULTS ARE NON-GAAP FINANCIAL MEASURES. PLEASE REFERENCE THE PRESS RELEASE DATED 07/23/2026 FOR FURTHER EXPLANATION

FirstCash
NASDAQ: FCFS

SECOND QUARTER GROWTH METRICS (\$ IN USD)

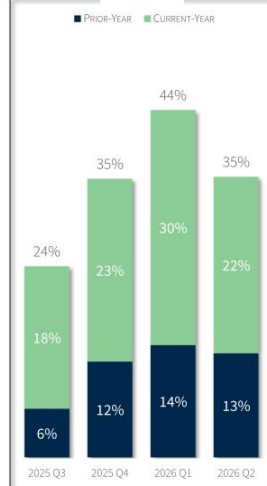
- REVENUES +42%
- SEGMENT INCOME +42%
- PAWN RECEIVABLES +32%

STRONG SAME-STORE GROWTH PLUS NEW STORE CONTRIBUTIONS

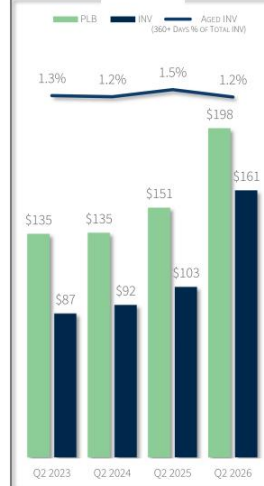
NET REVENUE RESULTS (\$ IN USD MILLIONS)



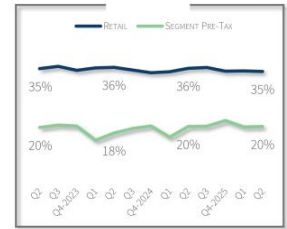
SAME-STORE RECEIVABLES: 2-YR GROWTH¹



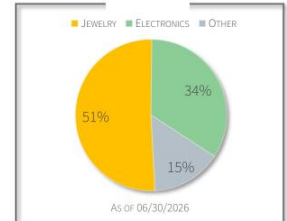
TOTAL PAWN RECEIVABLES AND INVENTORIES (\$ IN USD MILLIONS)



MARGIN PERFORMANCE



PAWN COLLATERAL





U.K. PAWN SEGMENT

As of 06/30/2026

MARKET PRESENCE

- ✓ ENTRY INTO EUROPE BY ACQUIRING 286 LOCATIONS
- ✓ STORES IN 3 COUNTRIES:
 - ENGLAND 262
 - SCOTLAND 26
 - WALES 7

MARKET GROWTH

- ✓ ADDED 9 NEW STORES THROUGH JUNE 2026
- ✓ ADDITIONAL 2026 OPENINGS PLANNED



- 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
- 295 STORES ARE CONVENIENTLY LOCATED IN MOST MAJOR TOWNS AND CITIES THROUGHOUT ENGLAND, SCOTLAND, AND WALES

H&T Q2 2026 HIGHLIGHTS:

THE SECOND QUARTER OF 2026 REPRESENTED THE THIRD FULL QUARTER OF U.K. SEGMENT OPERATING RESULTS SINCE FIRSTCASH'S ACQUISITION OF H&T EFFECTIVE AUGUST 14, 2025.

TOTAL REVENUES OF \$95 MILLION, WITH STRONG GROWTH OVER THE PRIOR-YEAR QUARTER (PRE-ACQUISITION) IN BOTH PAWN FEES AND MERCHANDISE SALES.

SEGMENT PRE-TAX OPERATING INCOME OF \$34 MILLION, RESULTING IN A SEGMENT PRE-TAX OPERATING MARGIN OF 35%.

PAWN RECEIVABLES AT JUNE 30, 2026, TOTALED \$217 MILLION, AN INCREASE OF 22% ON A U.S. DOLLAR BASIS. ON A LOCAL CURRENCY BASIS, BOTH TOTAL AND SAME-STORE PAWN RECEIVABLES INCREASED 26% COMPARED TO A YEAR AGO (PRE-ACQUISITION).

FULL YEAR 2026 SEGMENT INCOME IS EXPECTED TO BE IN A RANGE OF \$135 MILLION TO \$140 MILLION ASSUMING THE CURRENT GBP EXCHANGE RATE.



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 ALMOST 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, INCLUDING CASH CONSIDERATION FOR SHARES AND THE INTERIM CASH DIVIDEND, IS APPROXIMATELY £232 MILLION OR \$308 MILLION USD BASED ON THE EXCHANGE RATE AS OF THE CLOSE OF BUSINESS ON JUNE 30, 2026.
- SUBJECT TO SHAREHOLDER AND REGULATORY APPROVALS, THE TRANSACTION IS EXPECTED TO BE COMPLETED BY THE END OF 2026 USING AVAILABLE FUNDS ON THE REVOLVING CREDIT FACILITY.

RAMSDENS FINANCIAL HIGHLIGHTS:

TRAILING TWELVE MONTHS ENDED MARCH 31, 2026 (USD)¹

- REVENUES OF \$200 MILLION
- NET INCOME OF \$26 MILLION
- ADJUSTED EBITDA² OF \$40 MILLION



¹Amounts presented on an IFRS basis in USD using a GBP/USD average exchange rate over the period of 1.34.

²Calculated 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.

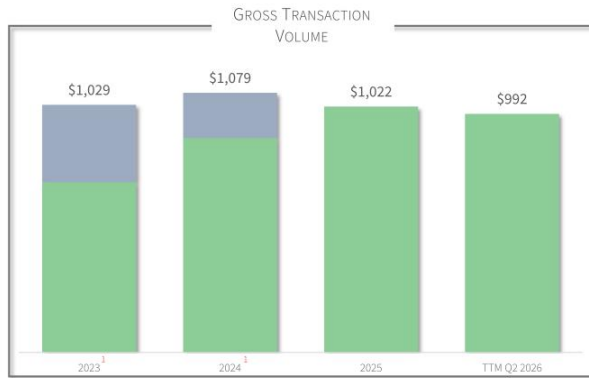


RETAIL POS PAYMENT
SOLUTIONS SEGMENT


american
first finance™

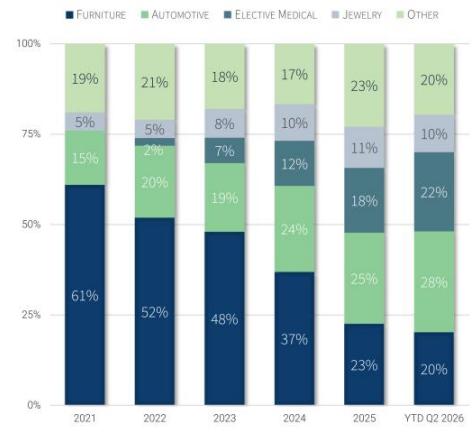


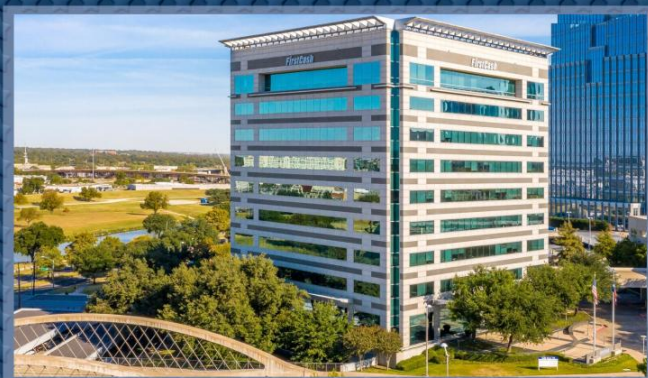
YEAR-TO-DATE ORIGINATION VOLUMES DECREASED 6% YOY; DUE PRIMARILY TO CONTINUED WEAKNESS IN THE FURNITURE INDUSTRY COUPLED WITH AN INCREASED STRATEGIC FOCUS ON MERCHANT QUALITY.



¹ INCLUDES GROSS TRANSACTION VOLUMES FROM MERCHANT PARTNER BANKRUPTCIES IN LATE 2024 (INDICATED BY GRAY SHADING)

POS PAYMENT TRANSACTION ORIGINATIONS BY PRODUCT CATEGORY





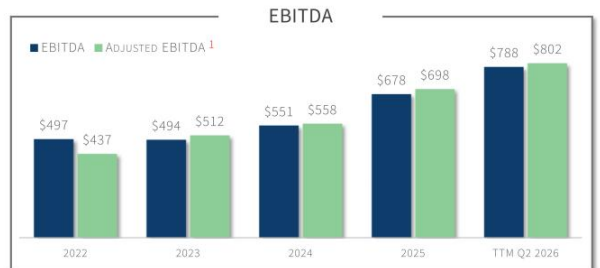
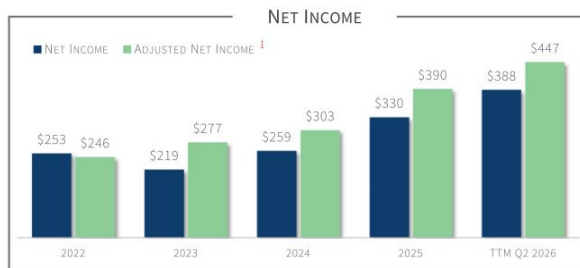
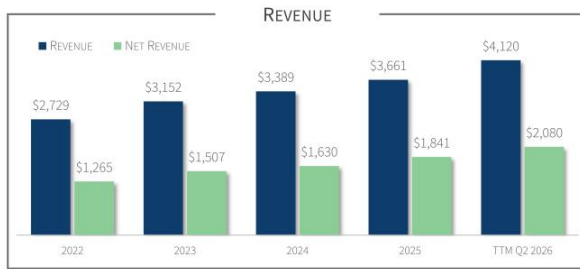
CONSOLIDATED FINANCIAL HIGHLIGHTS



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.



CASH DIVIDENDS & SHARE REPURCHASES



CASH DIVIDENDS

- CURRENT QUARTERLY DIVIDEND OF \$0.42
- ANNUALIZES TO \$1.68 PER SHARE



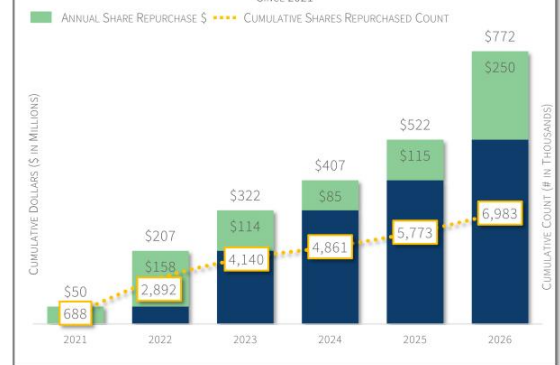
SHARE REPURCHASES — YEAR-TO-DATE

- \$250 MILLION IN SHARE REPURCHASES THROUGH 08/05/2026
- 1.2 MILLION SHARES REPURCHASED AT AN AVERAGE PRICE OF \$206.66 PER SHARE
- REPRESENTS 2.8% OF TOTAL SHARES OUTSTANDING AT THE BEGINNING OF THE YEAR

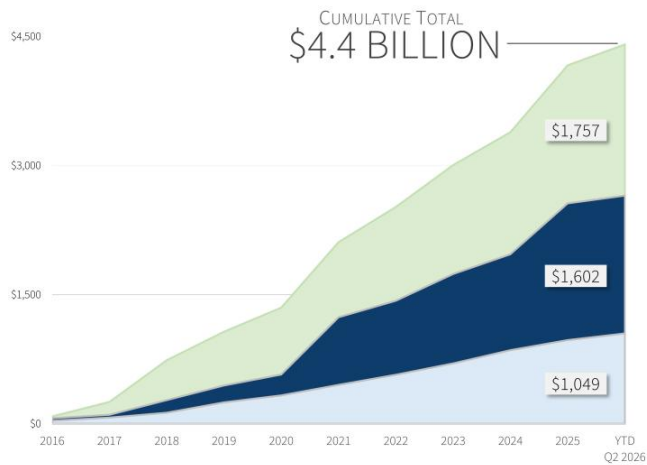
DIVIDEND HISTORY



SHARE REPURCHASE HISTORY
SINCE 2021



As of 08/05/2026



RETURN OF CAPITAL TO SHAREHOLDERS

1

STOCK REPURCHASES & DIVIDENDS

- \$1.2 BILLION USED TO REPURCHASE 14.1 MILLION SHARES
- \$529 MILLION IN CUMULATIVE DIVIDENDS PAID

ACQUISITIONS & STORE EXPANSION

2

ACQUISITION INVESTMENTS

- 306 PAWN STORES ACQUIRED IN U.S.
- 764 PAWN STORES ACQUIRED IN LATIN AMERICA
- 286 PAWN STORES ACQUIRED IN U.K.
- \$487M CASH PORTION OF AFF ACQUISITION

3

CAPITAL EXPENDITURES

- 592 DE NOVO STORE OPENINGS
- 435 PROPERTIES PURCHASED

As of 06/30/2026

THE COMPANY'S STRONG BALANCE SHEET AND CASH FLOW SUPPORT SIMULTANEOUS GROWTH IN THE STORE BASE, EARNING ASSETS, AND SHAREHOLDER RETURNS

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





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 RELEASE 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 07/27/2026 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 Q2 2026		PER SHARE				
	2022	2023	2024	2025	Q2 2026		Y/E 2022	Y/E 2023	Y/E 2024	Y/E 2025	YTD Q2 2026
NET INCOME AND DILUTED EARNINGS PER SHARE, AS REPORTED	\$253,495	\$219,301	\$258,815	\$330,375	\$388,148		\$5.36	\$4.80	\$5.73	\$7.42	\$4.56
ADJUSTMENTS, NET OF TAX:											
MERGER AND ACQUISITION EXPENSES	2,878	6,089	1,706	12,271	15,200		0.06	0.13	0.04	0.27	0.12
AMORTIZATION OF ACQUIRED INTANGIBLE ASSETS	82,432	54,341	38,289	41,055	45,647		1.74	1.19	0.85	0.92	0.52
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)	(2,090)		(0.06)	(0.06)	0.08	(0.06)	(0.01)
ADJUSTED NET INCOME	\$245,737	\$276,874	\$302,680	\$390,142	\$446,905		\$5.19	\$6.06	\$6.70	\$8.76	\$5.19

	Y/E 2024	Y/E 2025	TTM Q2 2026
CASH FLOW FROM OPERATING ACTIVITIES	\$539,958	\$585,942	\$672,853
CASH FLOW FROM INVESTING ACTIVITIES:			
PAWN LOANS MADE	(1,720,158)	(2,094,228)	(2,529,810)
PAWN LOANS REPAY	1,003,752	1,197,038	1,442,058
RECOVERY OF PAWN LOAN PRINCIPAL THROUGH SALE OF FORFEITED COLLATERAL	644,407	759,333	832,441
INVESTMENTS IN FINANCE RECEIVABLES	(425,817)	(440,576)	(399,754)
PROCEEDS FROM FINANCE RECEIVABLES	286,503	342,272	342,965
PURCHASE OF FURNITURE, FIXTURES, EQUIPMENT AND IMPROVEMENTS	(68,245)	(54,906)	(66,904)
FREE CASH FLOW	\$260,400	\$294,875	293,849
MERGER AND ACQUISITION EXPENSES PAID, NET OF TAX BENEFIT	1,706	12,271	15,200
ADJUSTED FREE CASH FLOW	\$262,106	\$307,146	\$309,049

	Y/E 2022	Y/E 2023	Y/E 2024	Y/E 2025	TTM Q2 2026
NET INCOME	\$253,495	\$219,301	\$258,815	\$330,375	\$388,148
INCOME TAXES	70,138	73,548	83,961	117,188	139,249
DEPRECIATION AND AMORTIZATION ¹	103,832	109,161	104,941	111,806	124,396
INTEREST EXPENSE	70,708	93,243	105,226	121,293	137,715
INTEREST INCOME	(1,313)	(1,469)	(1,935)	(2,935)	(1,823)
EBITDA	\$496,860	\$493,784	\$551,008	\$677,727	\$787,685
ADJUSTMENTS:					
MERGER AND ACQUISITION EXPENSES	3,739	7,922	2,228	14,369	18,353
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)	(3,596)
ADJUSTED EBITDA	\$437,344	\$511,732	\$558,437	\$698,389	\$802,442

¹ INCLUDES \$60 MILLION, \$53 MILLION, \$50 MILLION, \$57 MILLION AND \$57 MILLION OF AMORTIZATION EXPENSE RELATED TO IDENTIFIABLE INTANGIBLE ASSETS FOR THE TWELVE MONTHS ENDED JUNE 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



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