

**upbound**<sup>TM</sup>

First Quarter  
Earnings Review

April 30, 2026

## Forward-Looking Statements

This communication contains forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995, including, among others, statements regarding our goals, plans and projections with respect to our operations, financial position and business strategy. Such forward-looking statements generally can be identified by the use of forward-looking terminology such as "may," "will," "expect," "intend," "could," "estimate," "predict," "continue," "maintain," "should," "anticipate," "believe," or "confident," or the negative thereof or variations thereon or similar terminology. Such forward-looking statements are based on particular assumptions that our management has made in light of its experience and its perception of expected future developments and other factors that it believes are appropriate under the circumstances and are subject to various risks and uncertainties. Factors that could cause or contribute to material and adverse differences between actual and anticipated results include, but are not limited to, (1) the possibility that costs, difficulties or disruptions related to the integration of Brigit operations into our other operations will be greater than expected; (2) the possibility that the anticipated benefits from the Brigit acquisition may not be fully realized or may take longer to realize than expected; (3) our ability to (i) effectively adjust to changes in the composition of our offerings and product mix as a result of acquiring Brigit and continue to maintain the quality of existing offerings and (ii) successfully introduce other new product or service offerings on a timely and cost-effective basis; (4) changes in our future cash requirements as a result of the Brigit acquisition, whether caused by unanticipated increases in capital expenditures or working capital needs, unanticipated liabilities or otherwise; (5) our ability to retain the talent and dedication of key employees of Brigit; (6) the general strength of the economy and other economic conditions affecting consumer preferences, spending and payment behaviors, including the availability of credit to the Company's target consumers and to other consumers, impacts from continued or renewed inflation, central bank monetary policy initiatives to address inflation concerns and a possible recession or slowdown in economic growth, (7) the impacts of legal, regulatory and enforcement matters affecting our industries or Company; and (8) the other risks detailed from time to time in the reports filed by us with the Securities and Exchange Commission, including our most recent Annual Report on Form 10-K, as well as subsequent Quarterly Reports on Form 10-Q or Current Reports on Form 8-K. You are cautioned not to place undue reliance on forward-looking statements, which speak only as of the date of this communication. Except as required by law, we are not obligated to, and do not undertake to, publicly release any revisions to these forward-looking statements to reflect any events or circumstances after the date hereof or to reflect the occurrence of unanticipated events.

## Use of Non-GAAP Financial Measures

This communication contains certain financial information determined by methods other than in accordance with U.S. Generally Accepted Accounting Principles (GAAP), including (1) Non-GAAP diluted earnings per share (net earnings or loss, as adjusted for special items (as defined below), net of taxes, divided by the number of shares of our common stock on a fully diluted basis), (2) Adjusted EBITDA (net earnings before interest, taxes, stock-based compensation, depreciation and amortization, as adjusted for special items) on a consolidated and segment basis, (3) Net debt (outstanding debt less cash and cash equivalents), and (4) Net leverage ratio (outstanding debt less cash and cash equivalents divided by trailing twelve months Adjusted EBITDA). "Special items" refers to certain gains and charges we view as extraordinary, unusual or non-recurring in nature or which we believe do not reflect our core business activities. Special items are reported as Other Gains and Charges in our Consolidated Statements of Operations. For the periods presented herein, these special items are described in the quantitative reconciliation tables included in the appendix of this presentation. Because of the inherent uncertainty related to these special items, management does not believe it is able to provide a meaningful forecast of the comparable GAAP measures or reconciliation to any forecasted GAAP measure without unreasonable effort.

These non-GAAP measures are additional tools intended to assist our management in comparing our performance on a more consistent basis for purposes of business decision-making by removing the impact of certain items management believes do not directly reflect our core operations. These measures are intended to assist management in evaluating operating performance and liquidity, comparing performance and liquidity across periods, planning and forecasting future business operations, helping determine levels of operating and capital investments and identifying and assessing additional trends potentially impacting our Company that may not be shown solely by comparisons of GAAP measures. Consolidated Adjusted EBITDA is also used as part of our incentive compensation program for our executive officers and others.

We believe these non-GAAP financial measures also provide supplemental information that is useful to investors, analysts and other external users of our consolidated financial statements in understanding our financial results and evaluating our performance and liquidity from period to period. However, non-GAAP financial measures have inherent limitations and are not substitutes for, or superior to, GAAP financial measures, and they should be read together with our consolidated financial statements prepared in accordance with GAAP. Further, because non-GAAP financial measures are not standardized, it may not be possible to compare such measures to the non-GAAP financial measures presented by other companies, even if they have the same or similar names.

Note that all sources in this presentation are from Company reports and Company estimates unless otherwise noted.

Our Mission

# Elevating Financial Opportunity for All



**Empowering underserved consumers** with seamless, holistic financial tools to improve their financial lives.

**upbound**

# Upbound: A Growing, Digital-First Platform

**upbound**

Upbound is a technology and data-driven leader in innovative financial solutions for millions of underserved customers that provides industry-leading lease-to-own platforms and a subscription-based financial wellness app through its operating segments: Acima, Brigit, and Rent-A-Center

## Complementary financial solutions



Focus on innovative solutions dedicated to underserved consumers, providing them with access and choice across their financial journey

## Delivered virtually with increasing scale



Acima and Brigit's digital models expand access to more consumers through over 35k retailer locations, growing DTC marketplace, and top-rated fintech platform

## Paired with prudent risk management



Disciplined, tactical approach to underwriting and risk management enables responsible growth

## Provides foundation for earnings growth



Top-line growth paired with focus on efficiency drives opportunities for robust earnings growth

**upbound**

**brigit**

**acima**



# Q1 Consolidated Financial Highlights

**\$1.2 billion**

Consolidated Revenue

**+3.7% y/y**

**\$35.8 million**

Net Income

**+\$11.0 million y/y**

**\$0.61**

GAAP Diluted EPS

**+\$0.19 y/y**

**\$170.7 million**

Net Cash Provided by  
Operating Activities

**+\$22.7 million y/y**

**\$136.1 million**

Adjusted EBITDA<sup>1</sup>

**+7.9% y/y**

**\$1.08**

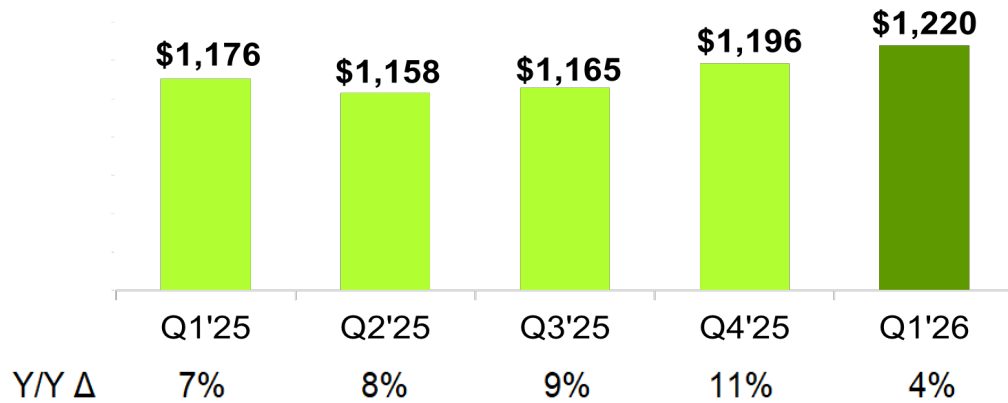
Non-GAAP Diluted EPS<sup>1</sup>

**+\$0.08 y/y**

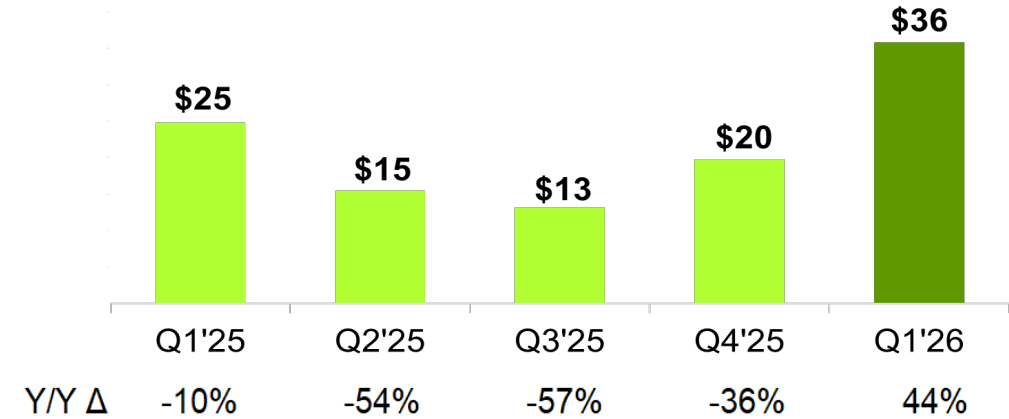
<sup>1</sup> Non-GAAP financial measure. Refer to definitions and reconciliations elsewhere in this presentation.

# Quarterly Consolidated Financial Trends

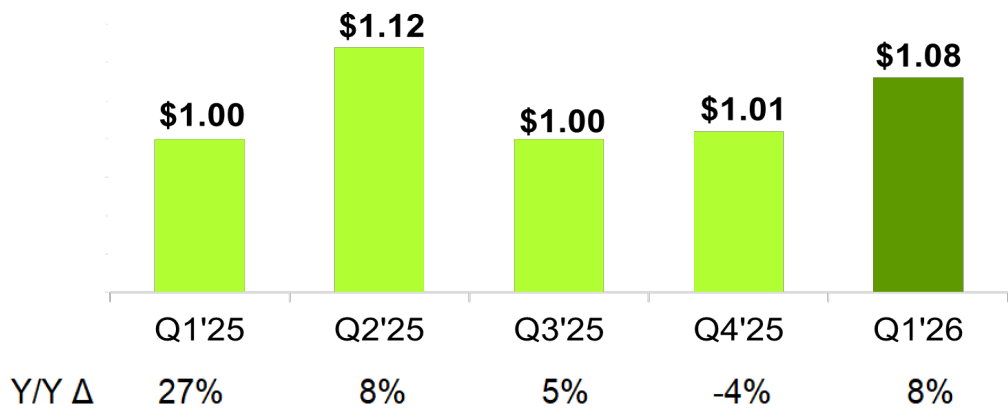
## Revenue (\$M)



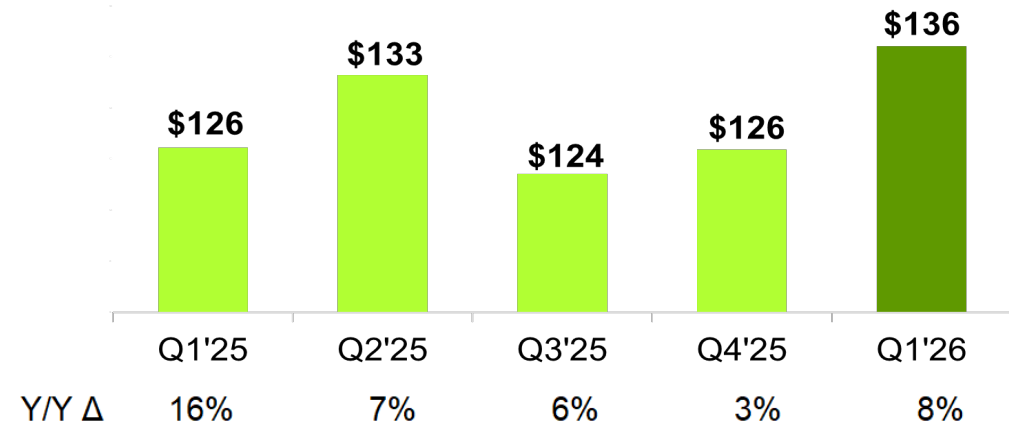
## Net Income (\$M)



## Non-GAAP Diluted EPS<sup>1</sup>



## Adjusted EBITDA<sup>1</sup> (\$M)



<sup>1</sup> Non-GAAP financial measure. Refer to definitions and reconciliations elsewhere in this presentation.

## Three Interlocking Engines: Subscription FinTech, Virtual Lease-to-Own, Cash-Generative Rent-to-Own



- Acquired by Upbound in Q1 2025
- Industry-leading financial wellness tools that utilize AI-powered cash flow data insights
- Subscription offering provides access to innovative product offerings, including EWA/cash advance, credit building, budgeting and financial literacy tools



- Virtual lease-to-own platform
- Digital model expands access to more consumers through 35k+ retailer locations and expanding direct-to-consumer marketplace
- Diverse merchant base supports resilience when demand varies across categories



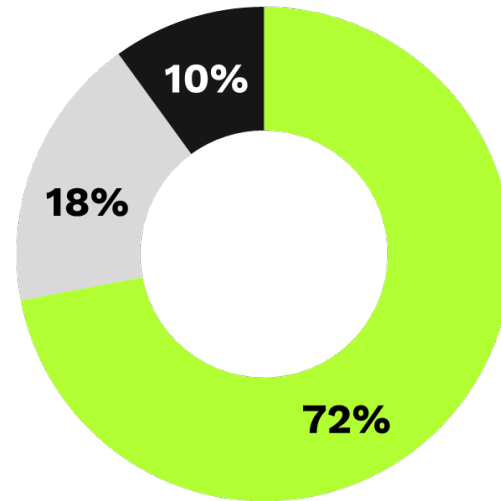
- Durable, resilient rent-to-own business model proven through 50+ year operating history
- Over 2,200 stores in the U.S. and Mexico
- Strong cash flow generation, enabling Upbound to fund growth opportunities across segments

# Brigit Quarterly Highlights

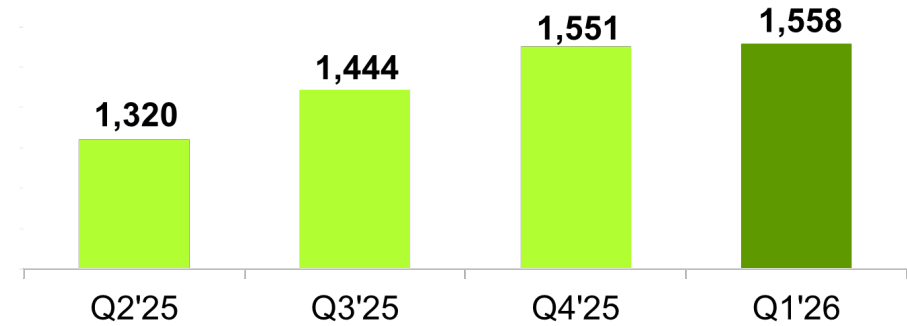
**Revenue (\$M)**



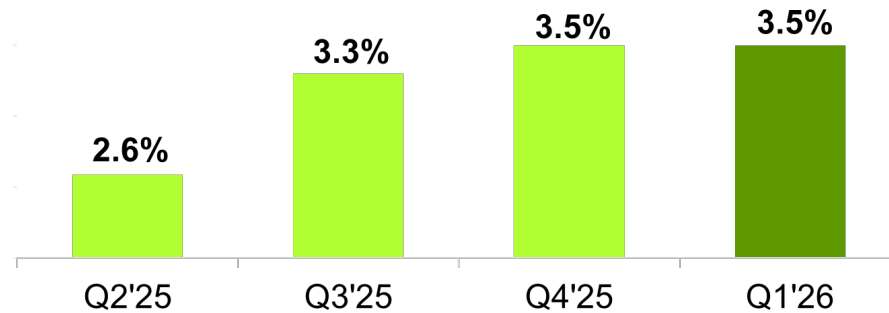
**Revenue by Source**



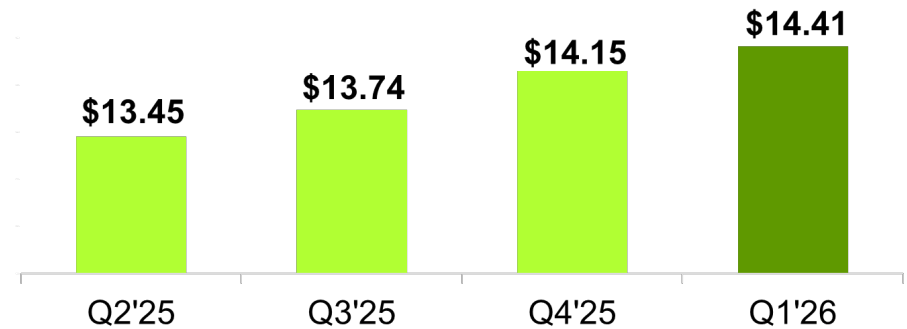
**Paying Users<sup>1</sup> (000s)**



**Net Advance Loss Rate<sup>2</sup>**



**ARPU<sup>3</sup>**



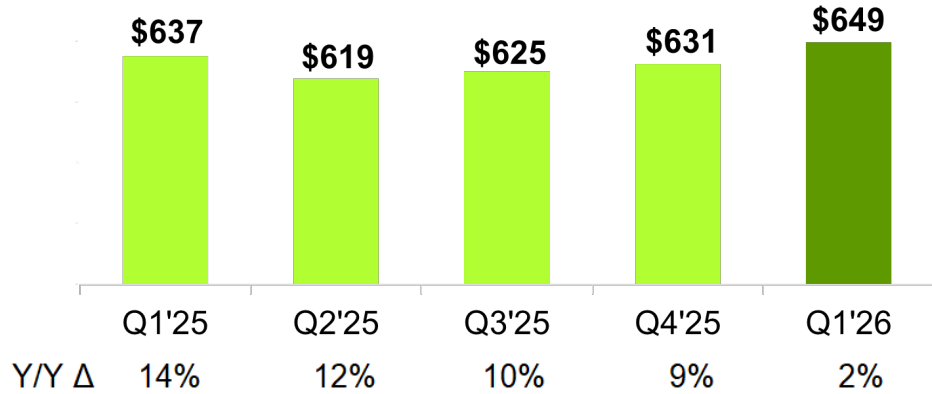
\* Upbound acquired Brigit on January 31, 2025.

<sup>1</sup> Brigit Paying Users: Represents Brigit customers who have an active Plus or Premium account, not delinquent (not 45 days past due) on a cash advance, and made at least 1 of the last 2 subscription payments.

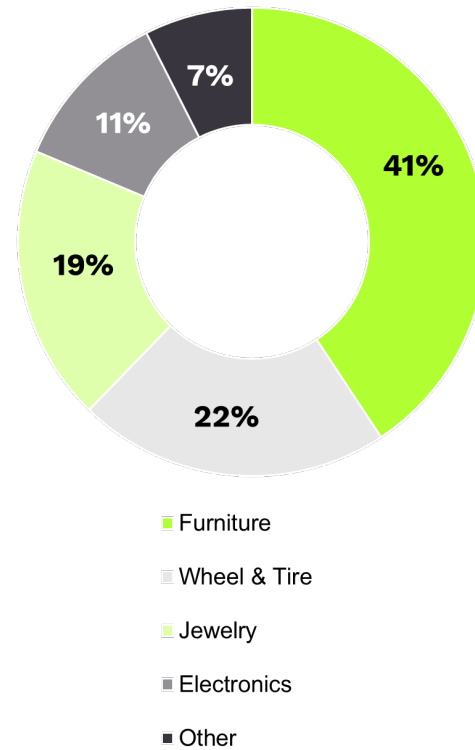
<sup>2</sup> Net Advance Loss: Represents charge-offs of customer cash advances that are 45+ days past due as a percentage of total cash advances originated in the period.

<sup>3</sup> ARPU: Average monthly revenue per Brigit Paying User, where Brigit Paying User is defined as in footnote 1 above.

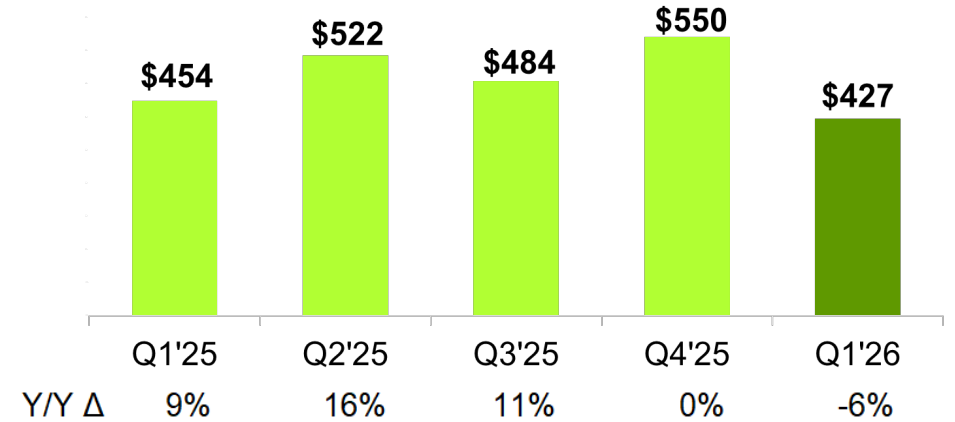
## Revenue (\$M)



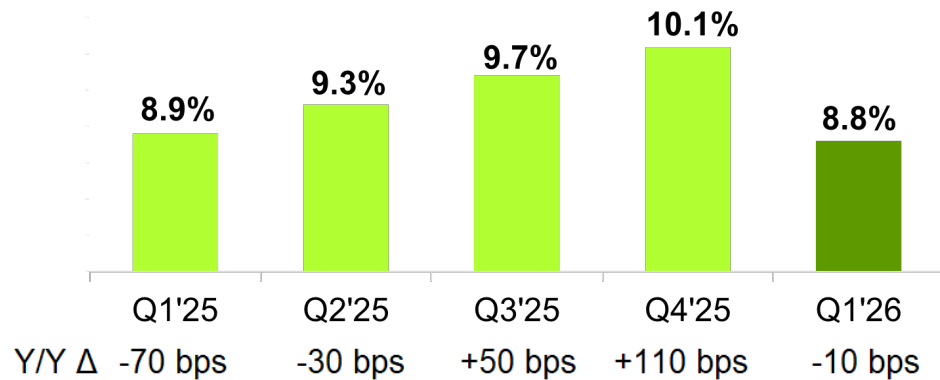
## Rental Revenue by Product Category



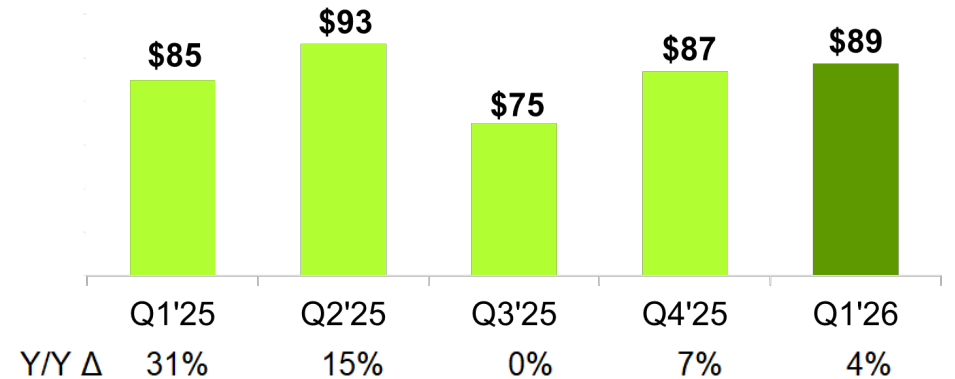
## GMV<sup>1</sup> (\$M)



## Lease Charge-Off<sup>2</sup> Rate



## Adjusted EBITDA<sup>3</sup> (\$M)



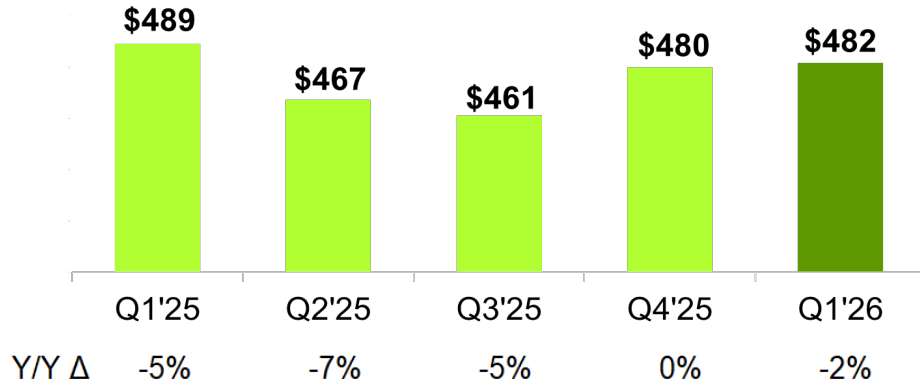
<sup>1</sup> The Company defines Gross Merchandise Volume (GMV) as the retail value in U.S. dollars of merchandise acquired by the Acima segment that is leased to customers through a transaction that occurs within a defined period, net of estimated cancellations as of the measurement date.

<sup>2</sup> Lease Charge-Offs (LCOs): Represents charge-offs of the net book value of unrecoverable on-rent merchandise with lease-to-own customers who are past due. This is typically expressed as a percentage of revenues for the applicable period.

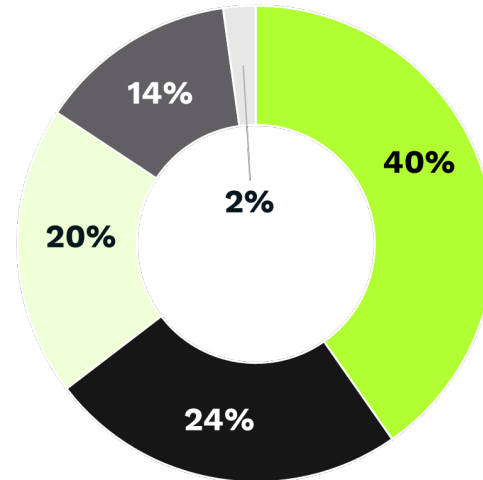
<sup>3</sup> Non-GAAP financial measure. Refer to definitions and reconciliations elsewhere in this presentation.

# Rent-A-Center Quarterly Highlights

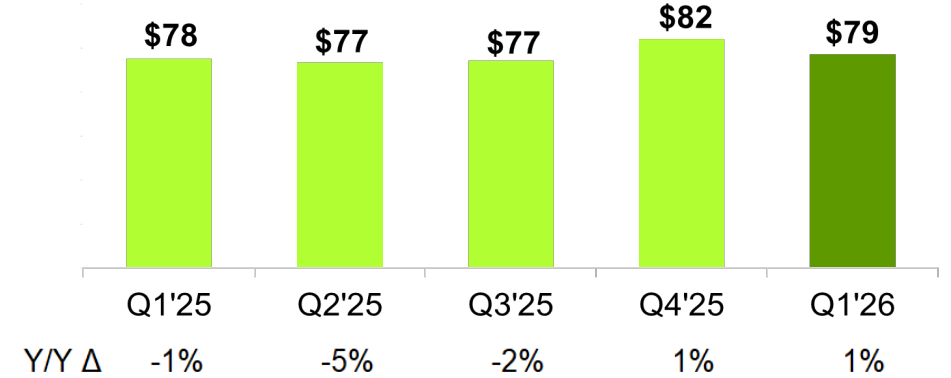
## Revenue (\$M)



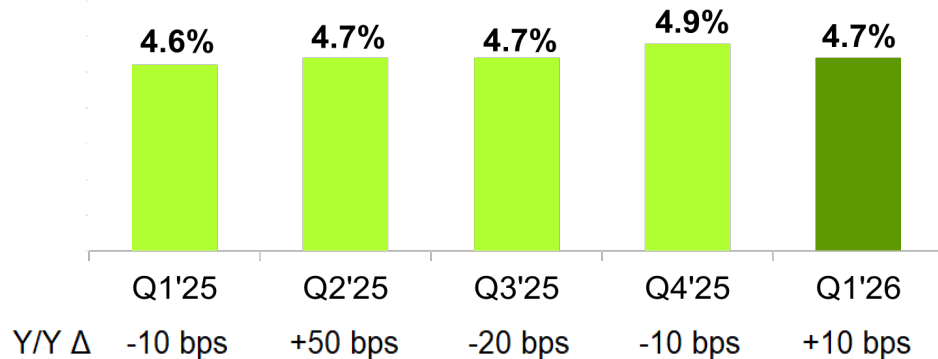
## Rental Revenue by Product Category



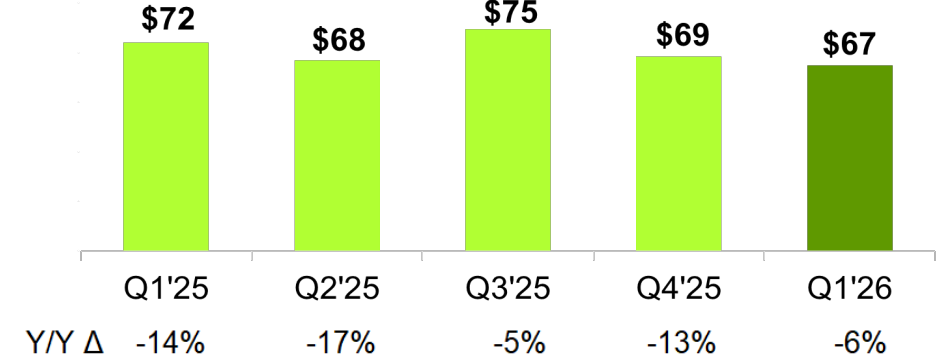
## Portfolio Value<sup>1</sup> Per Store Average (\$000s)



## Lease Charge-Off<sup>2</sup> Rate



## Adjusted EBITDA<sup>3</sup> (\$M)



1 Lease Portfolio Value: Represents the aggregate dollar value of the expected monthly rental income associated with current active lease agreements from our Company-owned Rent-A-Center lease-to-own stores and e-commerce platform at the end of any given period.  
 2 For the Rent-A-Center segment, LCOs exclude Get-It-Now, Home Choice, and Franchise-owned Rent-A-Center locations.  
 3 Non-GAAP financial measure. Refer to definitions and reconciliations elsewhere in this presentation.

**\$170.7 million**

Net Cash Provided by  
Operating Activities

**\$465.0 million**

Liquidity<sup>1</sup>

**\$1.4 billion**

Net Debt<sup>2</sup>

**\$16.0 million**

Capital Expenditures

**\$23.1 million**

Dividends Paid

**2.6x**

Net Leverage Ratio<sup>3</sup>

Net cash provided by operating activities, capital expenditures, and dividends paid represent expenditures for the full quarter. Liquidity, net debt, and leverage ratio are as of quarter-end.

<sup>1</sup> Liquidity represents cash and cash equivalents plus revolving credit availability at period-end.

<sup>2</sup> Net debt is defined as outstanding debt less cash and cash equivalents. Non-GAAP financial measure. Refer to definitions and reconciliations elsewhere in this presentation.

<sup>3</sup> Net leverage ratio is defined as outstanding debt less cash and cash equivalents divided by trailing twelve months Adjusted EBITDA, which is a Non-GAAP financial measure. Refer to definitions and reconciliations elsewhere in this presentation.

# Full Year and Q2 2026 Guidance

The Company reaffirms the following guidance, provided during our Q4 earnings call, for FY 2026 and provides guidance for Q2 2026

<b>Consolidated Guidance<sup>1</sup></b>	<b>Full Year 2026</b>	<b>Second Quarter 2026</b>
Revenues (\$B)	\$4.70 - \$4.95	\$1.10 - \$1.20
Adj. EBITDA Excluding SBC (\$M) <sup>2</sup>	\$500 - \$535	\$120 - \$130
Non-GAAP Diluted Earnings Per Share <sup>2</sup>	\$4.00 - \$4.35	\$1.00 - \$1.10

1. Consolidated includes Acima, Brigit, Rent-A-Center, Mexico, and Corporate Segments.

2. Non-GAAP financial measure. See descriptions elsewhere in this presentation.

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Appendix

# Reconciliation of Operating Profit to Non-GAAP Operating Profit, Net Earnings to Net Earnings Excluding Special Items and Non-GAAP Diluted Earnings Per Share

Three Months Ended March 31, 2026

<i>(in thousands)</i>	<b>Gross Profit</b>	<b>Operating Profit</b>	<b>Earnings Before Income Tax</b>	<b>Tax Expense</b>	<b>Net Earnings</b>	<b>Diluted Earnings per Share</b>
GAAP Results	\$ 586,462	\$ 77,438	\$ 51,271	\$ 15,482	\$ 35,789	\$ 0.61
Plus: Special Items <sup>(1)</sup>						
Acima acquired assets depreciation and amortization <sup>(2)</sup>	—	14,944	14,944	4,672	10,272	0.17
Brigit acquired assets depreciation and amortization <sup>(3)</sup>	—	6,216	6,216	1,943	4,273	0.07
Brigit replacement awards and other compensation <sup>(4)</sup>	—	5,495	5,495	1,718	3,777	0.06
Brigit equity consideration vesting <sup>(5)</sup>	—	4,716	4,716	—	4,716	0.08
Legal matters <sup>(6)</sup>	—	4,053	4,053	1,267	2,786	0.05
Labor reduction costs	—	1,659	1,659	519	1,140	0.02
Asset impairment and disposal	—	1,505	1,505	471	1,034	0.02
Other	—	(165)	(165)	(52)	(113)	—
Non-GAAP Adjusted Results	<u>\$ 586,462</u>	<u>\$ 115,861</u>	<u>\$ 89,694</u>	<u>\$ 26,020</u>	<u>\$ 63,674</u>	<u>\$ 1.08</u>

<sup>(1)</sup> Special items are reported as Other Gains and Charges in the Company's Consolidated Statements of Operations included in Table 4 of our earnings release.

<sup>(2)</sup> Includes amortization expense of approximately \$11.0 million related to the total fair value of acquired intangible assets and incremental depreciation expense of approximately \$4.0 million related to the fair value of acquired software assets.

<sup>(3)</sup> Includes amortization expense of approximately \$3.9 million related to the total fair value of acquired intangible assets and incremental depreciation expense of approximately \$2.3 million related to the fair value of acquired software assets.

<sup>(4)</sup> Includes amortization expense for Brigit replacement awards and other compensation related to the Brigit acquisition.

<sup>(5)</sup> Represents stock compensation expense related to common stock issued to Brigit employees under restricted stock agreements as part of the acquisition proceeds subject to vesting restrictions.

<sup>(6)</sup> Includes expenses of \$3.5 million related to estimated legal accruals and \$0.5 million in litigation and defense expenses.

# Reconciliation of Operating Profit to Non-GAAP Operating Profit, Net Earnings to Net Earnings Excluding Special Items and Non-GAAP Diluted Earnings Per Share

(in thousands)	Three Months Ended March 31, 2025					
	Gross Profit	Operating Profit	Earnings Before Income Tax	Tax Expense	Net Earnings	Diluted Earnings per Share
GAAP Results	\$ 550,129	\$ 62,615	\$ 35,511	\$ 10,718	\$ 24,793	\$ 0.42
Plus: Special Items <sup>(1)</sup>						
Acima acquired assets depreciation and amortization <sup>(2)</sup>	—	14,900	14,900	4,166	10,734	0.18
Legal matters <sup>(3)</sup>	—	10,645	10,645	2,977	7,668	0.14
Brigit transaction costs	—	6,218	6,218	696	5,522	0.10
Brigit equity consideration vesting <sup>(4)</sup>	—	4,059	4,059	—	4,059	0.07
Brigit acquired assets depreciation and amortization <sup>(5)</sup>	—	4,144	4,144	1,159	2,985	0.05
Accelerated stock compensation <sup>(6)</sup>	—	1,599	1,599	448	1,151	0.02
Brigit replacement awards and other compensation <sup>(7)</sup>	—	1,095	1,095	306	789	0.01
Other	—	637	637	178	459	0.01
Discrete income tax items	—	—	—	15	(15)	—
Non-GAAP Adjusted Results	<u>\$ 550,129</u>	<u>\$ 105,912</u>	<u>\$ 78,808</u>	<u>\$ 20,663</u>	<u>\$ 58,145</u>	<u>\$ 1.00</u>

<sup>(1)</sup> Special items are reported as Other Gains and Charges in the Company's Consolidated Statements of Operations included in Table 4 of our earnings release.

<sup>(2)</sup> Includes amortization expense of approximately \$10.9 million related to the total fair value of acquired intangible assets and incremental depreciation expense of approximately \$4.0 million related to the fair value of acquired software assets.

<sup>(3)</sup> Includes expenses of \$10.0 million related to estimated legal accruals and \$0.6 million in litigation and defense expenses primarily related to regulatory lawsuits with the Consumer Financial Protection Bureau (which was previously dismissed with prejudice) and our current regulatory lawsuit with the New York Attorney General, as well as the Multi-State Attorneys' General regulatory investigation.

<sup>(4)</sup> Represents stock compensation expense related to common stock issued to Brigit employees under restricted stock agreements as part of the acquisition proceeds subject to vesting restrictions.

<sup>(5)</sup> Includes amortization expense of approximately \$2.6 million related to the total fair value of acquired intangible assets and incremental depreciation expense of approximately \$1.6 million related to the fair value of acquired software assets.

<sup>(6)</sup> Represents accelerated stock compensation expense related to our letter agreement with the Company's former Chief Executive Officer.

<sup>(7)</sup> Includes amortization expense for Brigit replacement awards and other compensation related to the Brigit acquisition.

# Reconciliation of Net Earnings (Loss) to Adjusted EBITDA (Consolidated and by Segment)

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(in thousands)	Three Months Ended March 31, 2026					
	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Net earnings (loss)	\$ 77,266	\$ 62,276	\$ 18,563	\$ (92)	\$ (122,224)	\$ 35,789
Plus: Interest expense, net	—	—	—	—	26,167	26,167
Plus: Income tax expense	—	—	—	—	15,482	15,482
Operating profit (loss)	77,266	62,276	18,563	(92)	(80,575)	77,438
Plus: Depreciation and amortization	404	5,010	26	633	8,066	14,139
Plus: Stock-based compensation	—	—	—	—	6,059	6,059
Plus: Special Items <sup>(1)</sup>						
Acima acquired assets depreciation and amortization <sup>(2)</sup>	10,972	—	—	—	3,972	14,944
Brigit acquired assets depreciation and amortization <sup>(3)</sup>	—	—	3,891	—	2,325	6,216
Brigit replacement awards and other compensation <sup>(4)</sup>	—	—	440	—	5,055	5,495
Brigit equity consideration vesting <sup>(5)</sup>	—	—	—	—	4,716	4,716
Legal matters <sup>(6)</sup>	—	—	—	—	4,053	4,053
Labor reduction costs	—	320	—	—	1,339	1,659
Asset impairment and disposal	—	—	—	—	1,505	1,505
Other	—	(205)	—	—	40	(165)
Adjusted EBITDA	\$ 88,642	\$ 67,401	\$ 22,920	\$ 541	\$ (43,445)	\$ 136,059

<sup>(1)</sup> Special items are reported as Other Gains and Charges in the Company's Consolidated Statements of Operations included in Table 4 of our earnings release.

<sup>(2)</sup> Includes amortization expense of approximately \$11.0 million related to the total fair value of acquired intangible assets and incremental depreciation expense of approximately \$4.0 million related to the fair value of acquired software assets.

<sup>(3)</sup> Includes amortization expense of approximately \$3.9 million related to the total fair value of acquired intangible assets and incremental depreciation expense of approximately \$2.3 million related to the fair value of acquired software assets.

<sup>(4)</sup> Includes amortization expense for Brigit replacement awards and other compensation related to the Brigit acquisition.

<sup>(5)</sup> Represents stock compensation expense related to common stock issued to Brigit employees under restricted stock agreements as part of the acquisition proceeds subject to vesting restrictions.

<sup>(6)</sup> Includes expenses of \$3.5 million related to estimated legal accruals and \$0.5 million in litigation and defense expenses.

# Reconciliation of Net Earnings (Loss) to Adjusted EBITDA (Consolidated and by Segment)

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(in thousands)	Three Months Ended December 31, 2025					
	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Net earnings (loss)	\$ 75,573	\$ 63,685	\$ 6,786	\$ 977	\$ (127,278)	\$ 19,743
Plus: Interest expense, net	—	—	—	—	27,384	27,384
Plus: Income tax expense	—	—	—	—	10,118	10,118
Operating profit (loss)	75,573	63,685	6,786	977	(89,776)	57,245
Plus: Depreciation and amortization	363	5,416	26	581	7,438	13,824
Plus: Stock-based compensation	—	—	—	—	4,739	4,739
Plus: Special Items <sup>(1)</sup>						
Legal matters <sup>(2)</sup>	—	—	—	—	20,666	20,666
Acima acquired assets depreciation and amortization <sup>(3)</sup>	10,929	—	—	—	3,971	14,900
Brigit acquired assets depreciation and amortization <sup>(4)</sup>	—	—	3,891	—	2,325	6,216
Brigit equity consideration vesting <sup>(5)</sup>	—	—	—	—	4,432	4,432
Brigit replacement awards and other compensation <sup>(6)</sup>	—	—	383	—	3,363	3,746
Asset impairment <sup>(7)</sup>	—	1,174	—	—	—	1,174
Brigit transaction costs	—	—	—	—	25	25
Other	—	(1,068)	—	—	—	(1,068)
Adjusted EBITDA	\$ 86,865	\$ 69,207	\$ 11,086	\$ 1,558	\$ (42,817)	\$ 125,899

<sup>(1)</sup> Special items are reported as Other Gains and Charges in the Company's Consolidated Statements of Operations included in Table 4 of our earnings release for the three and twelve months ended December 31, 2025.

<sup>(2)</sup> Includes expenses of \$19.7 million related to estimated legal accruals and \$0.9 million in litigation and defense expenses primarily related to our Multi-State Attorneys' General regulatory investigation, a recently settled patent infringement lawsuit, and our current regulatory lawsuit with the New York Attorney General.

<sup>(3)</sup> Includes amortization expense of approximately \$10.9 million related to the total fair value of acquired intangible assets and incremental depreciation expense of approximately \$4.0 million related to the fair value of acquired software assets.

<sup>(4)</sup> Includes amortization expense of approximately \$3.9 million related to the total fair value of acquired intangible assets and incremental depreciation expense of approximately \$2.3 million related to the fair value of acquired software assets.

<sup>(5)</sup> Represents stock compensation expense related to common stock issued to Brigit employees under restricted stock agreements as part of the acquisition proceeds subject to vesting restrictions.

<sup>(6)</sup> Includes amortization expense for Brigit replacement awards and other compensation related to the Brigit acquisition.

<sup>(7)</sup> Primarily includes lease impairment related to the closure of certain refranchised stores.

# Reconciliation of Net Earnings (Loss) to Adjusted EBITDA (Consolidated and by Segment)

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(in thousands)	Three Months Ended September 30, 2025					
	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Net earnings (loss)	\$ 63,687	\$ 56,420	\$ 4,569	\$ 1,314	\$ (112,769)	\$ 13,221
Plus: Interest expense, net	—	—	—	—	27,989	27,989
Plus: Income tax expense	—	—	—	—	6,649	6,649
Plus: Debt refinancing charges	—	—	—	—	4,894	4,894
Operating profit (loss)	63,687	56,420	4,569	1,314	(73,237)	52,753
Plus: Depreciation and amortization	386	5,223	20	549	6,722	12,900
Plus: Stock-based compensation	—	—	—	—	4,537	4,537
Plus: Special Items <sup>(1)</sup>						
Acima acquired assets depreciation and amortization <sup>(2)</sup>	10,929	—	—	—	3,971	14,900
Legal matters <sup>(3)</sup>	—	—	—	—	12,612	12,612
Asset impairment <sup>(4)</sup>	—	11,583	—	—	—	11,583
Brigit acquired assets depreciation and amortization <sup>(5)</sup>	—	—	3,891	—	2,325	6,216
Brigit equity consideration vesting <sup>(6)</sup>	—	—	—	—	5,101	5,101
Brigit replacement awards and other compensation <sup>(7)</sup>	—	—	800	—	3,695	4,495
Brigit transaction costs	—	—	—	—	551	551
Other <sup>(8)</sup>	—	1,483	—	—	(3,570)	(2,087)
Adjusted EBITDA	\$ 75,002	\$ 74,709	\$ 9,280	\$ 1,863	\$ (37,293)	\$ 123,561

<sup>(1)</sup> Special items are reported as Other Gains and Charges in the Company's Consolidated Statements of Operations included in Table 3 of our earnings release for the three months ended September 30, 2025.

<sup>(2)</sup> Includes amortization expense of approximately \$10.9 million related to the total fair value of acquired intangible assets and incremental depreciation expense of approximately \$4.0 million related to the fair value of acquired software assets.

<sup>(3)</sup> Includes expenses of \$8.9 million related to estimated legal accruals and \$3.8 million in litigation and defense expenses primarily related to our Multi-State Attorneys' General regulatory investigation, a recently settled patent infringement lawsuit, and our current regulatory lawsuit with the New York Attorney General.

<sup>(4)</sup> Primarily includes lease impairment related to the closure of certain refranchised stores.

<sup>(5)</sup> Includes amortization expense of approximately \$3.9 million related to the total fair value of acquired intangible assets and incremental depreciation expense of approximately \$2.3 million related to the fair value of acquired software assets.

<sup>(6)</sup> Represents stock compensation expense related to common stock issued to Brigit employees under restricted stock agreements as part of the acquisition proceeds subject to vesting restrictions.

<sup>(7)</sup> Includes amortization expense for Brigit replacement awards and other compensation related to the Brigit acquisition.

<sup>(8)</sup> Primarily includes interest income on tax refunds for prior years received in 2025 and shutdown and holding costs related to store closures and severance.

# Reconciliation of Net Earnings (Loss) to Adjusted EBITDA (Consolidated and by Segment)

**upbound**

(in thousands)	Three Months Ended June 30, 2025					
	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Net earnings (loss)	\$ 82,003	\$ 63,001	\$ 10,472	\$ 1,936	\$ (141,927)	\$ 15,485
Plus: Interest expense, net	—	—	—	—	27,885	27,885
Plus: Income tax expense	—	—	—	—	7,364	7,364
Operating profit (loss)	82,003	63,001	10,472	1,936	(106,678)	50,734
Plus: Depreciation and amortization	353	5,238	18	484	6,890	12,983
Plus: Stock-based compensation	—	—	—	—	4,021	4,021
Plus: Special Items <sup>(1)</sup>						
Legal matters <sup>(2)</sup>	—	—	—	—	32,516	32,516
Acima acquired assets depreciation and amortization <sup>(3)</sup>	10,929	—	—	—	3,971	14,900
Brigit equity consideration vesting <sup>(4)</sup>	—	—	—	—	6,405	6,405
Brigit acquired assets depreciation and amortization <sup>(5)</sup>	—	—	3,891	—	2,325	6,216
Brigit replacement awards and other compensation <sup>(6)</sup>	—	—	—	—	4,977	4,977
Asset impairment	—	—	—	—	206	206
Brigit transaction costs	—	—	—	—	(109)	(109)
Other	—	157	—	—	194	351
Adjusted EBITDA	\$ 93,285	\$ 68,396	\$ 14,381	\$ 2,420	\$ (45,282)	\$ 133,200

<sup>(1)</sup> Special items are reported as Other Gains and Charges in the Company's Consolidated Statements of Operations included in Table 3 of our earnings release for the three months ended June 30, 2025.

<sup>(2)</sup> Includes expenses of \$31.7 million related to estimated legal accruals and \$0.8 million in litigation and defense expenses primarily related to our current regulatory lawsuit with the New York Attorney General, as well as the Multi-State Attorneys' General regulatory investigation and the previously disclosed McBurnie class action, which was settled in 2025 and fully paid in April 2026.

<sup>(3)</sup> Includes amortization expense of approximately \$11.0 million related to the total fair value of acquired intangible assets and incremental depreciation expense of approximately \$3.9 million related to the fair value of acquired software assets.

<sup>(4)</sup> Represents stock compensation expense related to common stock issued to Brigit employees under restricted stock agreements as part of the acquisition proceeds subject to vesting restrictions.

<sup>(5)</sup> Includes amortization expense of approximately \$3.9 million related to the total fair value of acquired intangible assets and incremental depreciation expense of approximately \$2.3 million related to the fair value of acquired software assets.

<sup>(6)</sup> Includes amortization expense for Brigit replacement awards and other compensation related to the Brigit acquisition.

# Reconciliation of Net Earnings (Loss) to Adjusted EBITDA (Consolidated and by Segment)

**upbound**

<i>(in thousands)</i>	Three Months Ended March 31, 2025					
	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Net earnings (loss)	\$ 73,708	\$ 66,415	\$ 8,829	\$ 1,223	\$ (125,382)	\$ 24,793
Plus: Interest expense, net	—	—	—	—	27,104	27,104
Plus: Income tax expense	—	—	—	—	10,718	10,718
Operating profit (loss)	73,708	66,415	8,829	1,223	(87,560)	62,615
Plus: Depreciation and amortization	354	5,427	11	437	6,023	12,252
Plus: Stock-based compensation	—	—	—	—	7,968	7,968
Plus: Special Items <sup>(1)</sup>						
Acima acquired assets depreciation and amortization <sup>(2)</sup>	10,929	—	—	—	3,971	14,900
Legal matters <sup>(3)</sup>	—	—	—	—	10,645	10,645
Brigit transaction costs	—	—	—	—	6,218	6,218
Brigit equity consideration vesting <sup>(4)</sup>	—	—	—	—	4,059	4,059
Brigit acquired assets depreciation and amortization <sup>(5)</sup>	—	—	2,594	—	1,550	4,144
Accelerated stock compensation <sup>(6)</sup>	—	—	—	—	1,599	1,599
Brigit replacement awards and other compensation <sup>(7)</sup>	—	—	—	—	1,095	1,095
Other	—	224	—	—	413	637
Adjusted EBITDA	\$ 84,991	\$ 72,066	\$ 11,434	\$ 1,660	\$ (44,019)	\$ 126,132

<sup>(1)</sup> Special items are reported as Other Gains and Charges in the Company's Consolidated Statements of Operations included in Table 4 of our earnings release.

<sup>(2)</sup> Includes amortization expense of approximately \$10.9 million related to the total fair value of acquired intangible assets and incremental depreciation expense of approximately \$4.0 million related to the fair value of acquired software assets.

<sup>(3)</sup> Includes expenses of \$10.0 million related to estimated legal accruals and \$0.6 million in litigation and defense expenses primarily related to regulatory lawsuits with the Consumer Financial Protection Bureau (which was previously dismissed with prejudice) and our current regulatory lawsuit with the New York Attorney General, as well as the Multi-State Attorneys' General regulatory investigation.

<sup>(4)</sup> Represents stock compensation expense related to common stock issued to Brigit employees under restricted stock agreements as part of the acquisition proceeds subject to vesting restrictions.

<sup>(5)</sup> Includes amortization expense of approximately \$2.6 million related to the total fair value of acquired intangible assets and incremental depreciation expense of approximately \$1.6 million related to the fair value of acquired software assets.

<sup>(6)</sup> Represents accelerated stock compensation expense related to our letter agreement with the Company's former Chief Executive Officer.

<sup>(7)</sup> Includes amortization expense for Brigit replacement awards and other compensation related to the Brigit acquisition.

# Supplemental Segment Performance Details – GAAP

upbound

## Three Months Ended March 31, 2026

<i>(in millions)</i>	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Revenue						
Rentals and fees	\$ 489.7	\$ 406.1	\$ —	\$ 20.6	\$ —	\$ 916.4
Merchandise sales	158.7	70.6	—	0.9	—	230.2
Subscriptions and fees	—	—	67.7	—	—	67.7
Other	0.3	4.9	—	0.2	—	5.4
Total revenue	\$ 648.7	\$ 481.6	\$ 67.7	\$ 21.8	\$ —	\$ 1,219.7

## Three Months Ended March 31, 2026

<i>(in millions)</i>	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Cost of revenues						
Cost of rentals and fees	\$ 251.8	\$ 100.2	\$ —	\$ 5.7	\$ —	\$ 357.6
Cost of merchandise sold	202.8	64.2	—	0.8	—	267.9
Cost of subscriptions and fees	—	—	7.7	—	—	7.7
Total cost of revenues	\$ 454.6	\$ 164.4	\$ 7.7	\$ 6.5	\$ —	\$ 633.3

## Three Months Ended March 31, 2026

<i>(in millions)</i>	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Operating expenses						
Operating labor expense	\$ 23.4	\$ 118.9	\$ 1.3	\$ 5.5	\$ —	\$ 149.1
Non-labor operating expenses	81.4	127.8	34.0	7.1	—	250.3
General and administrative expenses	0.6	3.0	1.8	2.2	49.5	57.1
Depreciation and amortization	0.4	5.0	—	0.6	8.1	14.1
Other gains and charges	11.0	0.1	4.3	—	23.0	38.4
Total operating expenses	\$ 116.8	\$ 254.9	\$ 41.4	\$ 15.3	\$ 80.6	\$ 509.0

## Three Months Ended March 31, 2026

<i>(in millions)</i>	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Capital expenditures	\$ —	\$ 1.4	\$ —	\$ 1.2	\$ 13.4	\$ 16.0

## Three Months Ended March 31, 2025

<i>(in millions)</i>	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Revenue						
Rentals and fees	\$ 477.0	\$ 405.0	\$ —	\$ 17.2	\$ —	\$ 899.2
Merchandise sales	160.0	75.5	—	0.8	—	236.2
Subscriptions and fees	—	—	31.9	—	—	31.9
Other	0.3	8.5	—	0.2	—	9.0
Total revenue	\$ 637.3	\$ 489.0	\$ 31.9	\$ 18.2	\$ —	\$ 1,176.4

## Three Months Ended March 31, 2025

<i>(in millions)</i>	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Cost of revenues						
Cost of rentals and fees	\$ 243.4	\$ 104.5	\$ —	\$ 4.6	\$ —	\$ 352.5
Cost of merchandise sold	207.5	61.7	—	0.6	—	269.7
Cost of subscriptions and fees	—	—	4.0	—	—	4.0
Total cost of revenues	\$ 450.8	\$ 166.2	\$ 4.0	\$ 5.2	\$ —	\$ 626.2

## Three Months Ended March 31, 2025

<i>(in millions)</i>	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Operating expenses						
Operating labor expense	\$ 24.0	\$ 120.2	\$ 0.7	\$ 4.3	\$ —	\$ 149.2
Non-labor operating expenses	76.9	122.4	14.4	5.3	—	219.0
General and administrative expenses	0.6	8.2	1.3	1.8	52.0	63.8
Depreciation and amortization	0.4	5.4	—	0.4	6.0	12.3
Other gains and charges	10.9	0.2	2.6	—	29.6	43.3
Total operating expenses	\$ 112.7	\$ 256.4	\$ 19.0	\$ 11.8	\$ 87.6	\$ 487.5

## Three Months Ended March 31, 2025

<i>(in millions)</i>	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Capital expenditures	\$ 0.3	\$ 2.5	\$ —	\$ 0.6	\$ 7.1	\$ 10.6

# Supplemental Segment Performance Details – Including Non-GAAP Adjustments

**upbound**

## Three Months Ended March 31, 2026

(in millions)	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Revenue						
Rentals and fees	\$ 489.7	\$ 406.1	\$ —	\$ 20.6	\$ —	\$ 916.4
Merchandise sales	158.7	70.6	—	0.9	—	230.2
Subscriptions and fees	—	—	67.7	—	—	67.7
Other	0.3	4.9	—	0.2	—	5.4
Total revenue	\$ 648.7	\$ 481.6	\$ 67.7	\$ 21.8	\$ —	\$ 1,219.7

## Three Months Ended March 31, 2026

(in millions)	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Cost of revenues						
Cost of rentals and fees	\$ 251.8	\$ 100.2	\$ —	\$ 5.7	\$ —	\$ 357.6
Cost of merchandise sold	202.8	64.2	—	0.8	—	267.9
Cost of subscriptions and fees	—	—	7.7	—	—	7.7
Total cost of revenues	\$ 454.6	\$ 164.4	\$ 7.7	\$ 6.5	\$ —	\$ 633.3

## Three Months Ended March 31, 2026

(in millions)	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Operating expenses						
Operating labor expense	\$ 23.4	\$ 118.9	\$ 1.3	\$ 5.5	\$ —	\$ 149.1
Non-labor operating expenses	81.4	127.8	34.0	7.1	—	250.3
General and administrative expenses	0.6	3.0	1.8	2.2	49.5	57.1
Depreciation and amortization	0.4	5.0	—	0.6	8.1	14.1
Other gains and charges <sup>(1)</sup>	—	—	—	—	—	—
Total operating expenses	\$ 105.9	\$ 254.8	\$ 37.0	\$ 15.3	\$ 57.6	\$ 470.6

<sup>(1)</sup>For purposes of disclosing non-GAAP operating expenses we exclude Other gains and charges. Additional details of Other gains and charges are included as special item adjustments in the reconciliation tables on pages 14 and 16 of this presentation.

## Three Months Ended March 31, 2026

(in millions)	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Capital expenditures	\$ —	\$ 1.4	\$ —	\$ 1.2	\$ 13.4	\$ 16.0

## Three Months Ended March 31, 2025

(in millions)	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Revenue						
Rentals and fees	\$ 477.0	\$ 405.0	\$ —	\$ 17.2	\$ —	\$ 899.2
Merchandise sales	160.0	75.5	—	0.8	—	236.2
Subscriptions and fees	—	—	31.9	—	—	31.9
Other	0.3	8.5	—	0.2	—	9.0
Total revenue	\$ 637.3	\$ 489.0	\$ 31.9	\$ 18.2	\$ —	\$ 1,176.4

## Three Months Ended March 31, 2025

(in millions)	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Cost of revenues						
Cost of rentals and fees	\$ 243.4	\$ 104.5	\$ —	\$ 4.6	\$ —	\$ 352.5
Cost of merchandise sold	207.5	61.7	—	0.6	—	269.7
Cost of subscriptions and fees	—	—	4.0	—	—	4.0
Total cost of revenues	\$ 450.8	\$ 166.2	\$ 4.0	\$ 5.2	\$ —	\$ 626.2

## Three Months Ended March 31, 2025

(in millions)	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Operating expenses						
Operating labor expense	\$ 24.0	\$ 120.2	\$ 0.7	\$ 4.3	\$ —	\$ 149.2
Non-labor operating expenses	76.9	122.4	14.4	5.3	—	219.0
General and administrative expenses	0.6	8.2	1.3	1.8	52.0	63.8
Depreciation and amortization	0.4	5.4	—	0.4	6.0	12.3
Other gains and charges <sup>(1)</sup>	—	—	—	—	—	—
Total operating expenses	\$ 101.8	\$ 256.2	\$ 16.4	\$ 11.8	\$ 58.0	\$ 444.2

<sup>(1)</sup>For purposes of disclosing non-GAAP operating expenses we exclude Other gains and charges. Additional details of Other gains and charges are included as special item adjustments in the reconciliation tables on pages 15 and 20 of this presentation.

## Three Months Ended March 31, 2025

(in millions)	Acima	Rent-A-Center	Brigit	Mexico	Corporate	Consolidated
Capital expenditures	\$ 0.3	\$ 2.5	\$ —	\$ 0.6	\$ 7.1	\$ 10.6

# Consolidated Net Leverage Ratio

	<b>Q1 2026</b>
<i>(in millions, except net leverage ratio)</i>	
Outstanding debt	\$ 1,455.6
Less: Cash and cash equivalents	98.4
Net debt	1,357.2
Adjusted EBITDA <sup>(1)</sup>	
Q2 2025	133.2
Q3 2025	123.6
Q4 2025	125.9
Q1 2026	136.1
Last twelve months Adjusted EBITDA	\$ 518.8
Net leverage ratio	2.6 x

<sup>(1)</sup> Refer to Reconciliation of Net Earnings (Loss) to Adjusted EBITDA (Consolidated and by Segment) tables on pages [16](#) through [19](#) for additional details of Adjusted EBITDA.

# Reconciliation of Net (Loss) Earnings to Net Earnings Excluding Special Items, Non-GAAP Diluted Earnings Per Share and Adjusted EBITDA

	Three Months Ended		
	June 30, 2025	September 30, 2025	December 31, 2025
<i>(in thousands)</i>			
Net (loss) earnings	\$ 15,485	\$ 13,221	\$ 19,743
Plus: Debt refinancing charges	—	4,894	—
Plus: Special Items <sup>(1)</sup>	65,462	53,371	50,091
Less: Adjusted tax expense	15,244	12,494	10,671
Net Earnings excluding Special Items	<u>\$ 65,703</u>	<u>\$ 58,992</u>	<u>\$ 59,163</u>
Diluted weighted average shares	58,664	58,890	58,537
Non-GAAP diluted earnings per share	<u>\$ 1.12</u>	<u>\$ 1.00</u>	<u>\$ 1.01</u>

<sup>(1)</sup> Additional details of Special Items are included in the Reconciliation of Net Earnings to Adjusted EBITDA (Consolidated and by Segment) tables of our quarterly investor presentations, for their respective periods, which can be found on the Company's investor relations website.