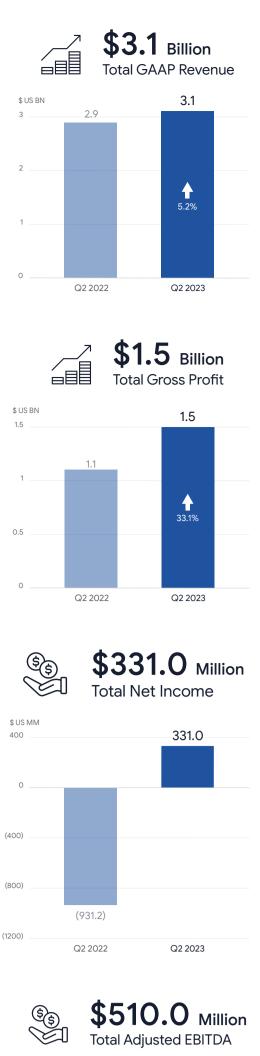
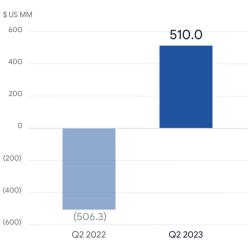
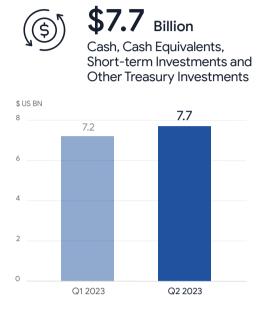


Q2 2023 Earnings Update

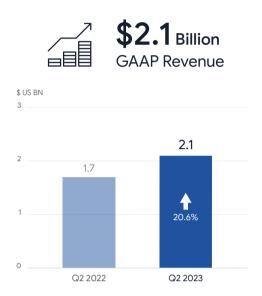




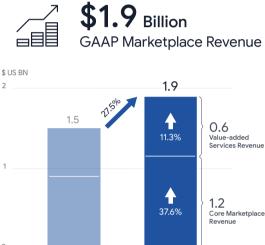




E-commerce



Based on constant currency assumptions, GAAP revenue was up 24.4% year-on-year.

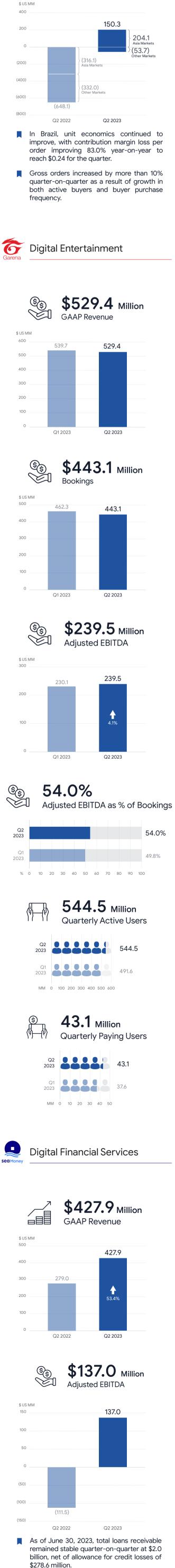


Q2 2022

Q2 2023



\$150.3 Million Adjusted EBITDA



Non-performing loans past due by more than 90 days as a percentage of our total gross loans receivable also remained stable at around 2%.