

Sezzle Overview Presentation

November 2026

Disclaimer

Cautionary Note Regarding Forward-Looking Statements
This presentation (the "Presentation") contains summary information about the activities of Sezzle as of the date of this Presentation. The information in this Presentation is of a general nature and does not purport to be complete and the information in the Presentation remains subject to change without notice. Also, the information in the Presentation should not be relied upon as advice to potential investors or current shareholders. This Presentation has been prepared without taking into account the objectives, financial situation or needs of any particular prospective investor or current shareholder. Before making an investment decision, prospective investors and current shareholders should consider the appropriateness of the information having regard to their own objectives, financial situation and needs and seek appropriate advice, including financial, legal and taxation advice appropriate to their jurisdiction. The Presentation also includes information regarding our market and industry that is derived from publicly available third-party sources that have not been independently verified by Sezzle.

This presentation contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended (the "Securities Act"), and Section 21E of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), including but not limited to forward-looking statements regarding anticipated new products, our ability to gain future market share, our timeline and intentions relating to operations, our business strategy, our estimated revenues and losses, our prospects, and the plans and objectives of management. These forward-looking statements generally can be identified by the use of words such as "anticipate," "expect," "plan," "could," "may," "will," "believe," "estimate," "forecast," "goal," "project," other words or expressions of similar meaning (or the negative versions of such words or expressions). These forward-looking statements are based on our current expectations and assumptions and on information currently available to us. These forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from those expressed or implied, including but not limited to those set out in this Presentation and: (i) the possibility that Sezzle's national bank charter application, or other expected applications associated with that application may not be approved timely, if at all; (ii) the uncertain nature of the impact that a national bank charter may have on Sezzle's business; (iii) impact of the "buy-now, pay-later" ("BNPL") industry becoming subject to increased regulatory scrutiny; (iv) impact of operating in a highly competitive industry; (v) impact of macro-economic conditions on consumer spending and consumer credit; (vi) our ability to maintain our relationship with our existing merchant base, increase our merchant network and Total Transaction Volume ("TTV"); (vii) our ability to retain and increase our consumer base and TTV; (viii) our ability to retain and increase our subscriber base and subscription revenue; (ix) our ability to effectively manage growth, sustain our growth rate and maintain our market share; (x) our ability to maintain adequate access to capital in order to meet the capital requirements of our business; (xi) the loans facilitated through the Sezzle Platform involve a high degree of financial risk; (xii) our reliance on our originating bank partner to originate a substantial majority of the loans facilitated by the Sezzle Platform; (xiii) our reliance on third-party data to assess creditworthiness of consumers; (xiv) impact of exposure to consumer bad debts and insolvency of merchants; (xv) our ability to comply with the applicable requirements of Visa and other payment processors; (xvi) impact of the integration, support and prominent presentation of our platform by our merchants; (xvii) impact of any data security breaches, cyberattacks, employee or other internal misconduct, malware, phishing or ransomware, physical security breaches, natural disasters, or similar disruptions; (xviii) impact of key vendors or merchants failing to comply with legal or regulatory requirements or to provide various services that are important to our operations; (xix) impact of exchange rate fluctuations in the international markets in which we operate; (xx) our ability to protect our intellectual property rights and third party allegations of the misappropriation of intellectual property rights; (xxi) our ability to retain our existing workforce and recruit additional staff; (xxii) impact of the costs of complying with various laws and regulations applicable to the BNPL industry in the United States and Canada; (xxiii) our ability to comply with applicable state lending licenses and other state lending laws and regulations; (xxiv) the impact of litigation, regulatory investigations and actions, and compliance issues on our business; (xxv) our ability to achieve our public benefit purpose as a Delaware public benefit corporation; (xxvi) significant and sudden declines or volatility in the trading price of our common stock and market capitalization; and (xxvii) other factors identified in the "Risk Factors" section of our most recent Annual Report on Form 10-K (the "Annual Report") and the Company's subsequent filings filed with the SEC available at www.sec.gov. Except as required by law, we undertake no obligation to update or revise any forward-looking statements contained in this Presentation or oral forward-looking statements made in connection with this Presentation to reflect events or circumstances after the date of this Presentation.

This Presentation has been prepared in good faith, but no representation or warranty, express or implied, is made as to the fairness, accuracy, completeness, correctness, reliability or adequacy of any statements, estimates, opinions or other information, or the reasonableness of any assumption or other statement, contained in the Presentation (any of which may change without notice).

All financial figures are expressed in U.S. dollars unless otherwise stated.

In addition to financial measures presented in accordance with U.S. generally accepted accounting principles ("U.S. GAAP"), this Presentation includes certain financial information, including Total Transaction Volume ("TTV") and Active Subscribers, which has been provided as supplemental measures of operating performance that are key metrics used by management to assess Sezzle's growth and operating performance. For example, TTV is an operating metric in assessing the total value of transactions processed through the Sezzle Platform, including Gross Merchandise Volume (GMV), cash advances (SezzleCash) and peer-to-peer (Sezzle Send) payments, which is an indicator of the success of our merchants and the strength of the Sezzle Platform, and Active Subscribers is a metric that captures unique consumers with an active subscription for either Sezzle Premium or Sezzle Anywhere as of the end of the period. Sezzle also uses these operating metrics in order to evaluate the effectiveness of our business strategies, to make budgeting decisions, and to compare our performance against that of other peer companies using similar measures. TTV and Active Subscribers do not represent revenue earned by Sezzle, are not components of Sezzle's income or included within Sezzle's financial results prepared in accordance with GAAP. The TTV and Active Subscribers financial measures used by Sezzle may differ from the non-U.S. GAAP financial measures used by other companies.

No Offer or Solicitation
This presentation shall not constitute an offer to sell or the solicitation of an offer to buy any securities, nor shall there be any sale of securities in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such jurisdiction. No offering of securities shall be made except by means of a prospectus meeting the requirements of Section 10 of the Securities Act or pursuant to another available exemption.

WebBank
Pay Later, SezzleCash, and Sezzle Send loans are originated by Sezzle and third-party lenders, including WebBank.

Sezzle at a Glance

We're Building an All-in-One Services Platform

Financial Tools *Shopping & Engagement Features*



[1] Loans are originated by Sezzle and third party lenders, including WebBank. Length of loan and APR vary by user and merchant offering and are determined by Sezzle's long-term lending partner. Loan origination is subject to applicable licensing requirements.
[2] Eligible SezzleCash and Sezzle Send loans are originated by WebBank.

10 Years of Sezzle

Since Inception[1]

~$17B Total Transaction Volume

+21M Completed Sign-Ups

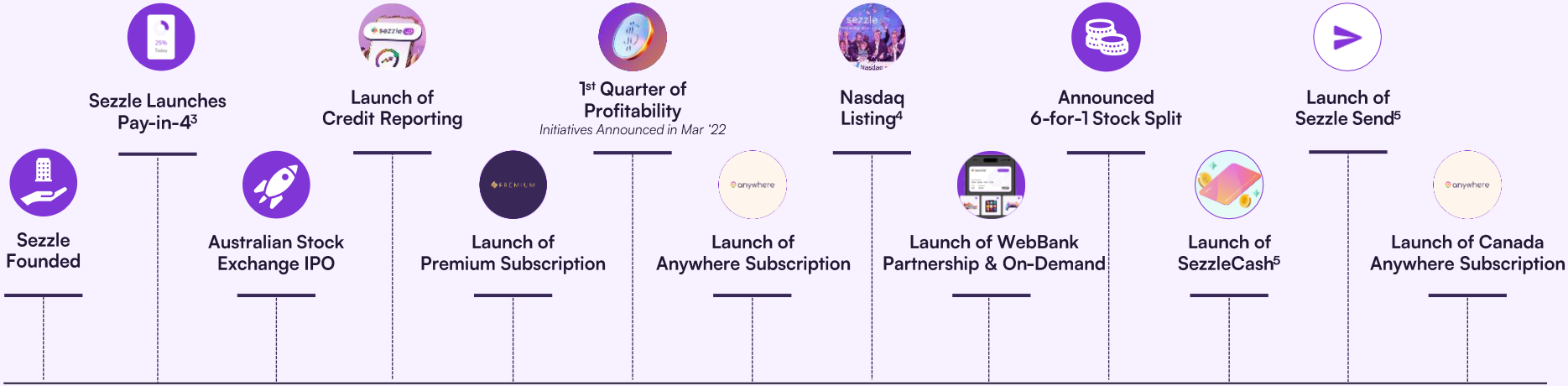
App Store Ratings[2]

4.9/5 App Store

4.6/5 Google Play

As Awarded by:

- CNBC — World's Top Fintech Companies
- Newsweek — America's Best Companies
- The Wall Street Journal — Best BNPL App for Credit Building
- Fortune — Top 5 BNPL Apps
- Time — America's Growth Leaders
- U.S. News — Best Companies to Work for
- CNET — Best for Building Credit
- Forbes — Best Mid-Cap Companies



[1] Since Inception figures are rounded to the nearest billion and million, respectively. [2] App ratings as of November 9, 2026. [3] Pay Later loans are originated by WebBank or Sezzle. [4] Sezzle officially delisted from the Australian Securities Exchange (ASX) on January 16, 2024. [5] Eligible SezzleCash and Sezzle Send loans are originated by WebBank.

3Q26 Snapshot

3Q26 *Results*

Total Transaction Volume (TTV)[1] Growth (YoY)	34.9%
Total Revenue Growth (YoY)	42.6%
Net Income	$47.8M
Net Income Margin	*28.7%*
Adjusted EBITDA[2]	$70.2M
Adjusted EBITDA Margin	*42.1%*
Total Revenue Less Transaction Related Costs[3] as a % of Total Revenue	64.7%
Last Twelve Months (LTM) Return on Equity[4]	84.3%

Updated Guidance

	FY2026 August	*FY2026 November*	*FY2027 Preliminary*
Total Revenue Growth	35%	~42.5%	—
Adjusted Net Income[5]	$185.0M	$190.0M	—
YoY Growth	*44.1%*	*48.8%*	
Adjusted Net Income Per Diluted Share[5]	$5.25	$5.45—$5.50	$7.20
YoY Growth	*46.2%*	*52.7%—54.1%*	*30.9%—32.1%*

3Q26 Consumer *Engagement* Highlights

Average Quarterly Transaction Frequency[6]	7.8x
3Q25 Average Quarterly Transaction Frequency	*6.5x*
Active Subscribers[7]	955k
YoY Growth	*68.1%*

[1] Total Transaction Volume (TTV) is the total value of transactions processed through Sezzle, including Gross Merchandise Volume (GMV), cash advances (SezzleCash) and peer-to-peer (Sezzle Send) payments. Beginning in 3Q26, TTV replaces GMV. Prior periods have been recast to reflect the expanded scope of TTV and adjustments to purchase-volume measurement. [2] Adjusted EBITDA is a non-GAAP financial measure. For a reconciliation of Net Income to Adjusted EBITDA, see Appendix V. [3] Total Revenue Less Transaction Related Costs is a non-GAAP financial measure. For a reconciliation of Operating Income to Total Revenue Less Transaction Related Costs, see Appendix II. [4] Return on Equity is calculated as Net Income over the last twelve months divided by average shareholders' equity during the same period. [5] Adjusted Net Income is a non-GAAP financial measure. For a reconciliation of Net Income to Adjusted Net Income, see Appendix IV. Adjusted prior periods to include the income tax effect of non-GAAP adjustments. FY2026 and FY2027 Non-GAAP adjusted financial guidance reflects add-backs for estimated expenses associated with Corporate Strategic Projects and other income and expense. Previously issued Adjusted Net Income and Adjusted Net Income per Diluted Share guidance is presented as originally issued and has not been recast to reflect the income tax effects of corporate strategic project costs and other income and expense. Accordingly, prior guidance and related growth rates are not directly comparable with current guidance. Current FY2026 and preliminary FY2027 guidance reflect these income tax effects. [6] Transactions include purchases, SezzleCash advances and Sezzle Send payments. [7] Active Subscribers are unique consumers who had an active subscription for either Sezzle Premium or Sezzle Anywhere as of September 30, 2026. Active Subscribers are rounded to the nearest thousand.

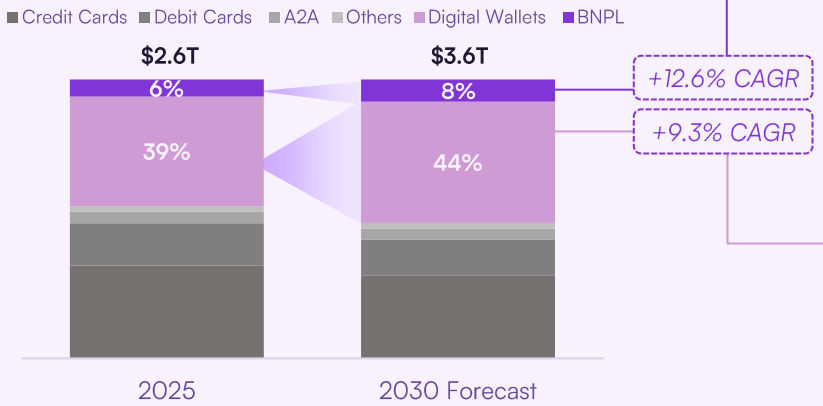
The Markets We Serve

The Nascent and Growing BNPL Market

BNPL is the Fastest-Growing Share Category within North American E-Commerce

North America E-Commerce Payment Mix

% share of transaction value



North America E-Commerce BNPL Value

~$156B
2025 North America E-Com. BNPL value

~$288B
2030 North America E-Com. BNPL value (forecast)

BNPL is *"completely woven into the fabric of digital wallets"*

BNPL is becoming more prevalent within Digital Wallets, which are now extending from E-Commerce checkout into the physical point of sale

Significant Opportunity for Market Growth in North America

BNPL E-Commerce Market Penetration North America vs. Mature Markets in 2025

6% *vs.* 25% 19% 19% 18% 13%

Source: Worldpay, The Global Payments Report 2026.

BNPL Outpacing the Payments Market

Total North America E-Commerce Market

Product Type	CAGR Growth Rate from 2019 to 2025	CAGR Growth Rate from 2025 to 2030
BNPL	61.0%	12.6%
Credit Card	11.5%	4.3%
Debit Card	14.3%	3.3%
North America E-Commerce Market	**17.4%**	**6.3%**

BNPL North America E-Commerce Market Share

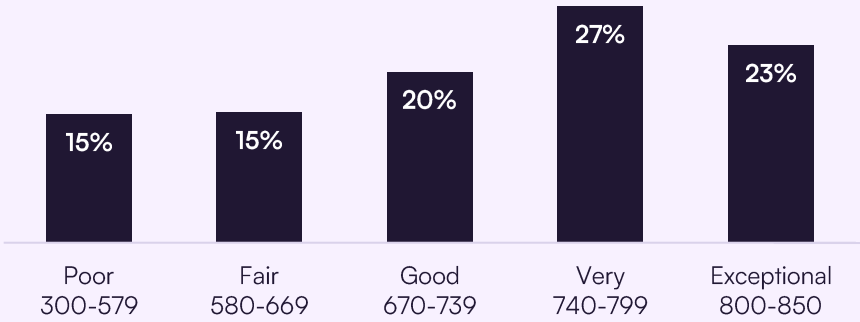
Market Share	2025	2030 Forecast
% of North America	6%	8%

Source: Worldpay, The Global Payments Report 2026.

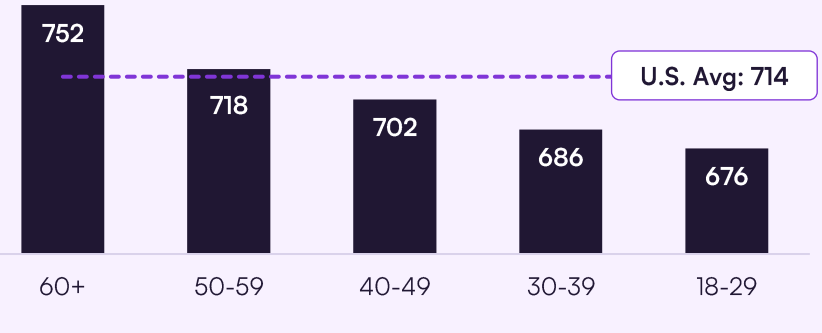
U.S. Consumer Credit Market Snapshot

Younger generations struggle with *below average credit scores*

U.S. FICO Score Distribution[4]



Average FICO by Age[3]



32M Adults who are either *credit invisible* or *unscoreable*[1]

56% of Americans *prefer debit for daily purchases*[2]

20% of *Gen Z consumers have never used a credit card*[2]

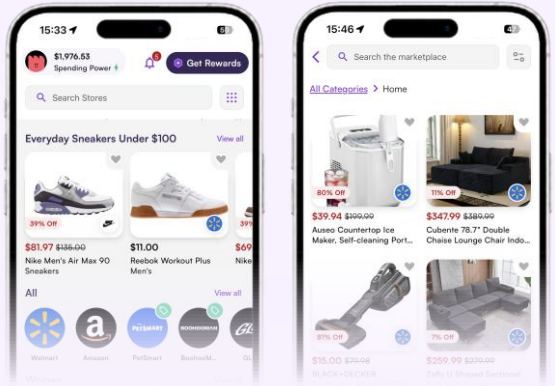
[1] Credit invisible are those with no mainstream credit profile at the credit bureaus; unscoreable are those with some information in their mainstream credit file, but not enough to generate a conventional score. Federal Reserve, Consumer & Community Context (Oct 2025). [2] U.S. News & World Report (Data as of December 2025). [3] NerdWallet Average Credit Score By Age (Data as of January 2026; U.S. average as of March 2026). [4] Experian (Data as of June 2026).

Innovating for Our Customers

Why Merchants Use Sezzle

In-App Placement
Maximizing engagement through personalized offers

Product Marketplace
Connecting merchants with high-intent shoppers through hyper-personalized shopping experiences



Merchant Benefits[1]

< 6 months	Up to 57%	110%
Payback Period	Average Order Value Lift	Return on Investment (ROI)

2026 Enterprise Merchant Partners

POSHMARK · GYMSHARK · Debenhams · Brookshire's food & pharmacy · ROCKAUTO.COM · Comfrt

[1] *2023 The Total Economic Impact of Sezzle*, Forrester Research, Inc.

Why Consumers Use Sezzle

Sezzle Consumer Profile

3.2M	81%	40%
Active Consumers[1]	Gen Z & Millennial Consumers[2]	Would Leave Carts Without BNPL[3]

Personalized Shopping & Savings Tools

Earn Tab
Rewards from gas & dining offers, coupons, and more, in one place

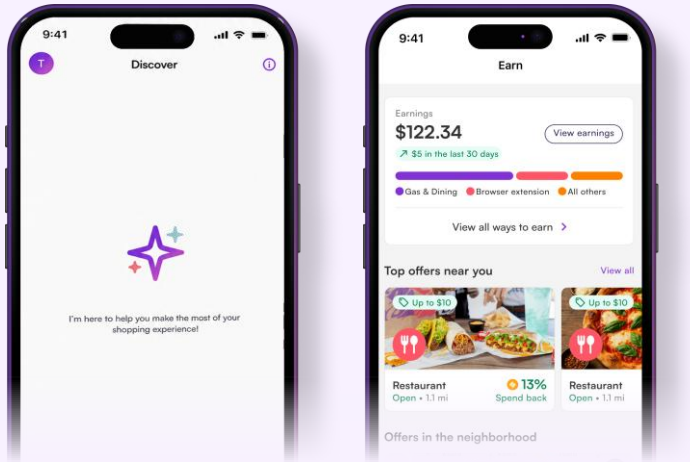
Price Comparison
Compare prices across stores and track price drops

Sezzle Mobile
Unlimited wireless plan on AT&T's network, starting at $29.99[4]

MoneyIQ
Interactive personal finance lessons and quizzes

Product Marketplace
Personalized merchant and product recommendations

Agentic Commerce
AI-powered shopping assistant that simplifies product discovery

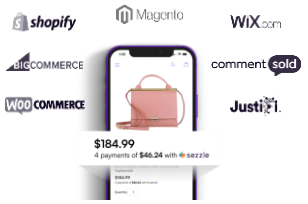


[1] Active is defined as having had at least one transaction through the Sezzle platform in the last twelve months, not subject to a minimum required number of transactions criteria. Active Consumers as of September 30, 2026. [2] As of December 31, 2025. [3] 2023 PYMNTS series entitled "The Credit Accessibility Series" in collaboration with Sezzle. [4] $29.99 starting price applies to Sezzle Anywhere members; rates may vary.

Expanding Our Ecosystem

Initial Business Model — Launched in 2Q22 — Launched in 2Q23 — Launched in 3Q24 — Launched in 2Q26 — Launched in 3Q26

Buy Now, Pay Later



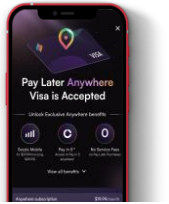
Direct & Virtual Card Integration

Offers a comprehensive suite of payment options, built directly into the merchant checkout experience, giving consumers the flexibility to choose what best fits their needs and payment schedule



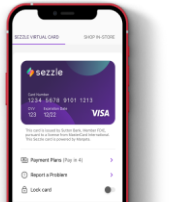
Premium
Subscription

Access to 350+ Premium merchants through Affiliate & Gift Card platform partners



Anywhere[1]
Subscription

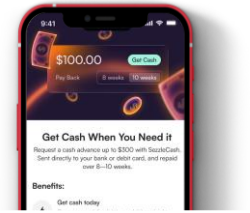
Pay Later anywhere[1], incl. Premium benefits, enabling users to use Sezzle anywhere Visa is accepted



On-Demand

Pay Later anywhere[1], with a one-time service fee[2] at the point of purchase anywhere Visa is accepted

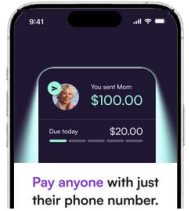
Cash Advance



SezzleCash[3]
Anywhere only

Cash advance product that allows consumers to receive cash instantly and pay back over time through Pay-in-4 and Pay-in-5

Peer-to-Peer



Sezzle Send[3]

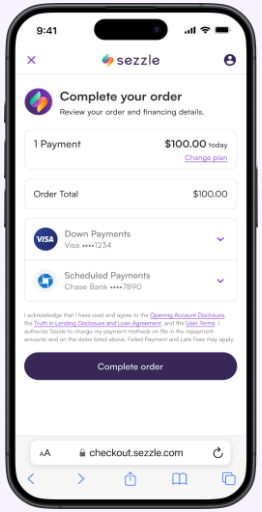
Peer-to-peer product, allowing senders to use Pay-in-5 or Pay-in-Full while recipients receive the full amount immediately

[1] Anywhere Visa is accepted. [2] Service Fee (Finance Charge). [3] Eligible SezzleCash and Sezzle Send loans are originated by WebBank.

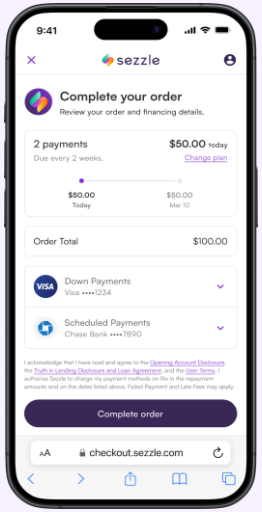
Comprehensive Suite of Payment Options

Offering a *full suite of payment options*, allowing consumers to choose based on their schedule and needs

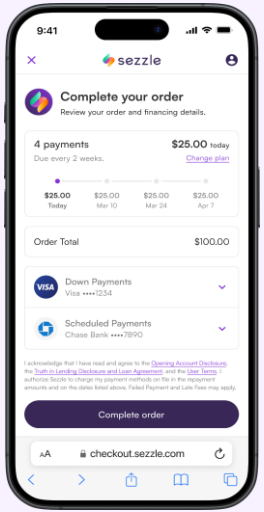
Pay-in-Full



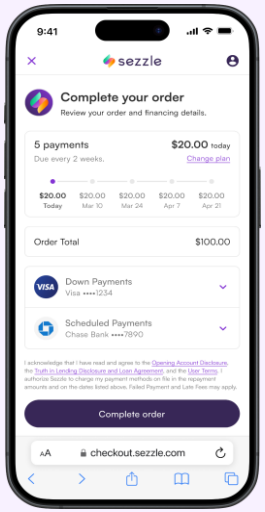
Pay-in-2[1]



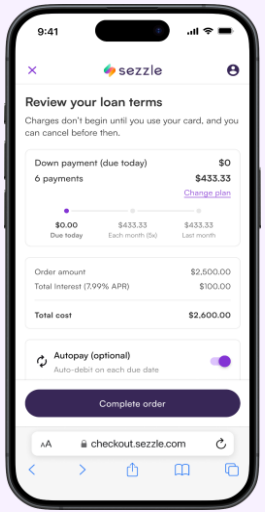
Pay-in-4[1]



Pay-in-5[1]



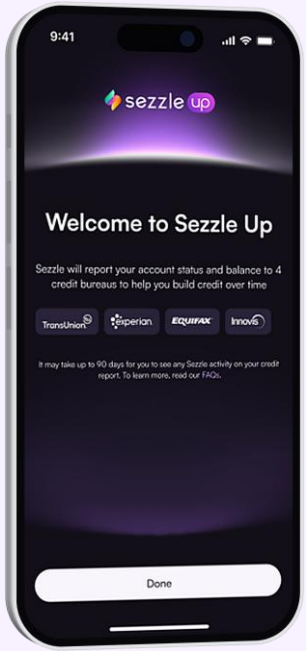
Long-Term[2]



[1] Originated by Sezzle and third party lenders, including WebBank. [2] Length of loan and APR vary by user and merchant offering and are determined by Sezzle's long-term lending partners. Loan origination is subject to applicable licensing requirements.

A Level Up for Sezzle Up

The first BNPL platform in the U.S. & Canada to offer credit reporting optionality through short-term installments



Changes

- Expanded Eligibility
- Fewer Steps to Enroll
- Refreshed Design

Early Results

+18%
Increase in intro-to-enrollment conversion[1]

~2x
Increase in average weekly enrollments[2]

Coming Soon

- In-App Credit Score
- Credit Monitoring
- Credit Alerts

[1] Intro-to-enrollment conversion is the percentage of users who viewed the Sezzle Up introduction and completed enrollment. The reported increase compares the 30-day periods before and after the September enhancements. [2] Weekly enrollments reflect average enrollments per week during the 30-day periods before and after the September enhancements.

SezzleCash Users Come for Cash and Stay to Shop

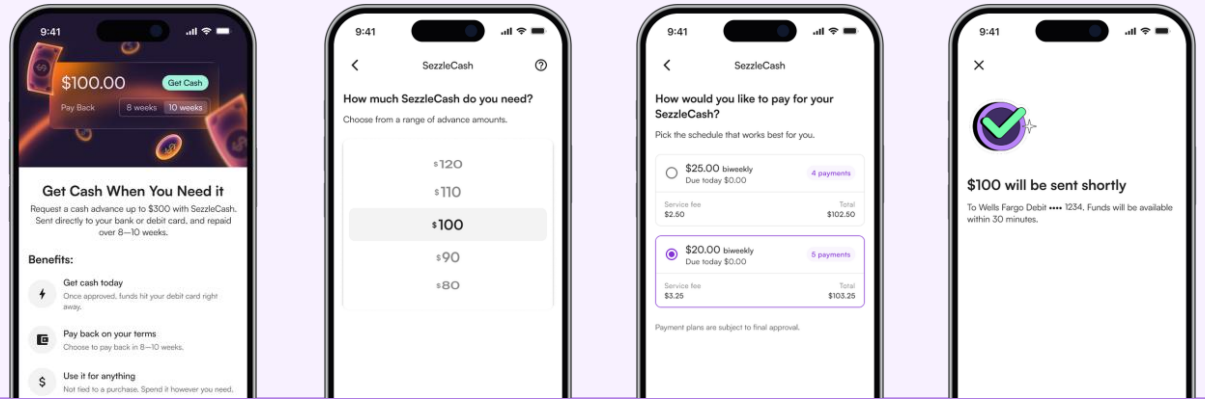
>15%
of New Anywhere Subscribers in 3Q26 Made Their First Transaction with SezzleCash[1]

>60%
of New Anywhere Subscribers Who Started with SezzleCash Also Used Sezzle at Checkout[2]

>60%
of 3Q26 SezzleCash Users Took More Than One Advance During the Quarter

>90%
of 3Q26 SezzleCash Users Also Used Sezzle at Checkout During the Quarter[3]

1 Sign Up — 2 Choose Amount — 3 Pick a Plan — 4 Receive Funds



- **Subscriber Acquisition**
- **Product Cross-Sell**
- **Engagement & Retention**

Common Use Cases[4]

- Bills, Rent & Utilities
- Unexpected Expenses
- Payments That Don't Accept Card

Note: Eligible SezzleCash loans are originated by WebBank. [1] Among SezzleCash-eligible new Anywhere Subscribers. [2] Among new Anywhere Subscribers in 3Q26 whose first transaction was a SezzleCash advance on or before September 30, 2026, share who later used Sezzle at checkout (excl. long-term lending) through October 21, 2026. [3] Among users who took a SezzleCash advance in 3Q26, share who also used Sezzle at checkout during the quarter (excl. long-term lending). [4] Use cases reflect themes from Sezzle consumer surveys and internal analysis.

Growing Subscription and Diversifying Engagement

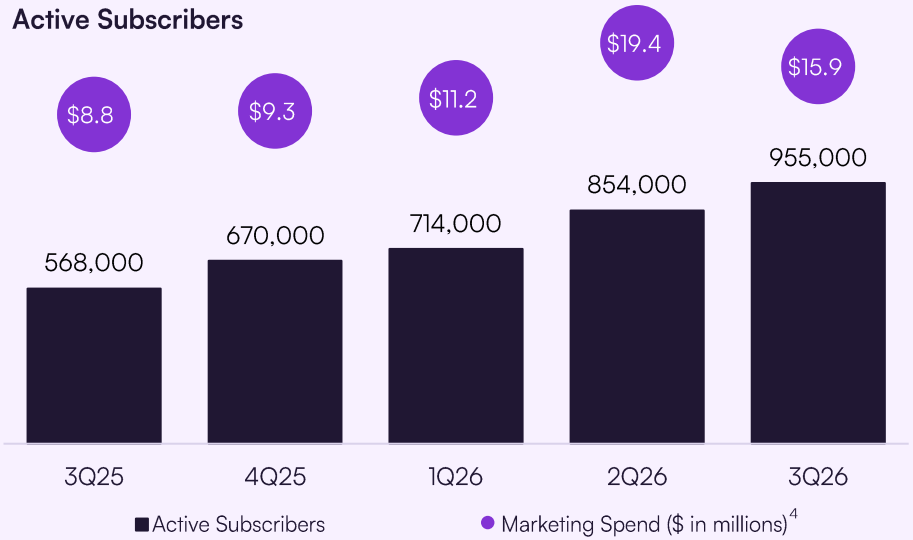
68.1%
YoY Growth in Active Subscribers for 3Q26

9
More Transactions from Subscribers vs. Non-Subscribers on Average[1]

≥31x
Top 10% Anywhere Subscribers 90-days Frequency[2]

39%
In-store Orders as % of Total Anywhere Orders[3] in 3Q26

Approaching 1 Million Active Subscribers



Expanding Value for Subscribers

- ✓ Access to SezzleCash
- ✓ Card-Linked Offers
- ✓ Sezzle Mobile
- ✓ More Points & Rewards
- ✓ Access to Beta Products
- ✓ No Service Fees for Sezzle Send

NEW
Subscription Saver

Helps Anywhere Subscribers see, manage and cancel recurring charges in one place



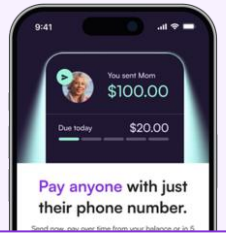
[1]Transaction count reflects the average number of transactions per quarter. [2] Frequency represents the 90-day transaction frequency at the 90th percentile of active Anywhere Subscribers. [3]Orders placed during 3Q26. [4] Marketing Spend corresponds to the Marketing, Advertising, and Tradeshows line item presented in the Company's Consolidated Statements of Operations and Comprehensive Income (unaudited).

Bringing Sezzle's Flexibility to Everyday Transfers

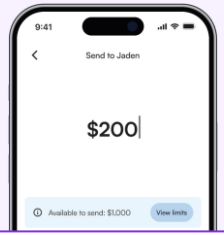
Instant Payout
Receiver gets full amount immediately, even if sender uses Pay-in-5

Every send to a non-Sezzle user is a new-user acquisition opportunity

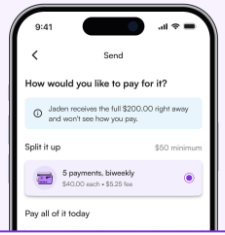
SENDER



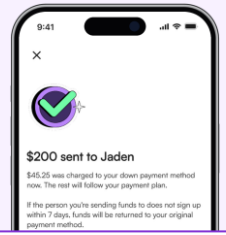
1 Sign Up



2 Enter Amount

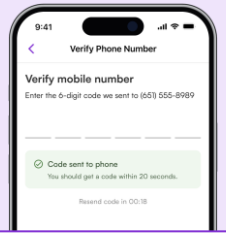


3 Choose How to Pay

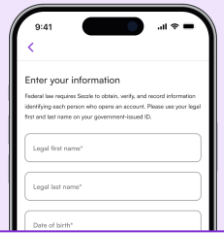


4 Money Sent

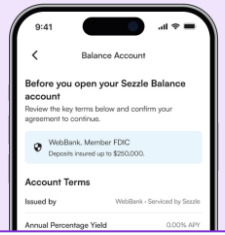
NEW SEZZLE USER RECEIVING MONEY



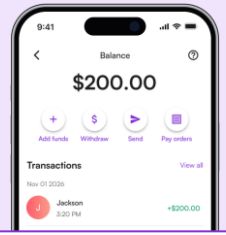
1 Verify Phone Number



2 Sign Up



3 Open Balance[1]

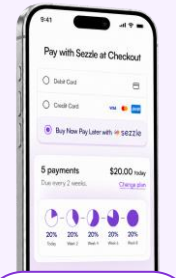


4 Get Paid

Note: Eligible Sezzle Send loans are originated by WebBank. [1] Sezzle Balance funds are held at WebBank, Member FDIC, and are eligible for FDIC deposit insurance up to applicable limits, subject to applicable requirements. Sezzle is not an FDIC-insured institution.

Innovation in 2026

1Q26



Pay-in-5[1]

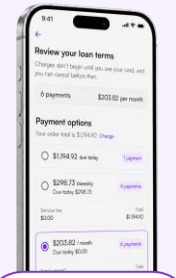
Expanded short-term installment optionality



Canada Virtual Card

First closed-end BNPL virtual card in Canada

2Q26



Enhanced Long-Term Lending

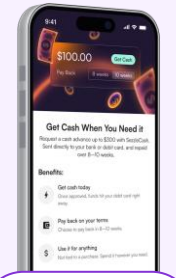
Long-term lending[2] across the BNPL product suite



Sezzle Mobile

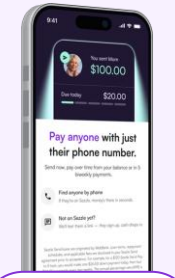
On AT&T's network, offering a competitively priced unlimited wireless plan starting at $29.99[3]

3Q26



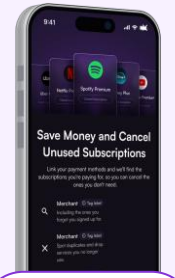
SezzleCash[4]

Cash advance for eligible Sezzle Anywhere Subscribers through Pay-in-4 or Pay-in-5 with no down payment required



Sezzle Send[4]

Instant money transfers through Pay-in-Full or Pay-in-5: a down payment at send, then 4 biweekly installments



Subscription Saver

Helps Anywhere Subscribers see, manage and cancel recurring charges in one place

4Q26



Canada Anywhere

Monthly subscription giving shoppers an open-loop virtual card to pay with Sezzle anywhere Visa is accepted

[1] Pay later loans are originated by WebBank or Sezzle. [2] Length of loan and APR vary by user and merchant offering and are determined by Sezzle's long-term lending partner. Loan origination is subject to applicable licensing requirements. [3] $29.99 starting price applies to Sezzle Anywhere members; rates may vary. [4] Eligible SezzleCash and Sezzle Send loans are originated by WebBank.

Growing Profitably Through Strong Execution

AI, Embedded Across Sezzle

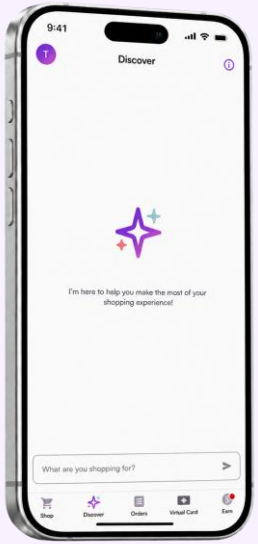
Building AI capabilities to improve organizational productivity, unlock cost savings, and elevate the consumer experience

Consumer-Facing AI



AI Support Agent

In-app help with orders, claims, and fraud reports



AI Shopping Assistant

Personalized product discovery, recommendations, and alerts

Across Sezzle Teams

Engineering

AI Coding Assistants
Faster builds, shorter development cycles, rapid prototyping

Sezzle Codebox
Proprietary platform democratizing development company-wide

AI Code Review
Added AI review layer on merged code

Company-Wide

SIA
Sezzle Intelligence Assistant: in-house BI in natural language

Sezzle Forge
Centralized company knowledge hub

AI Gateway
One permissioned, audited gateway to company systems

Support & Compliance

Support AutoQA
Automated ticket scoring for compliance and retention insights

Complaint Response
Faster response times to consumer complaints with AI

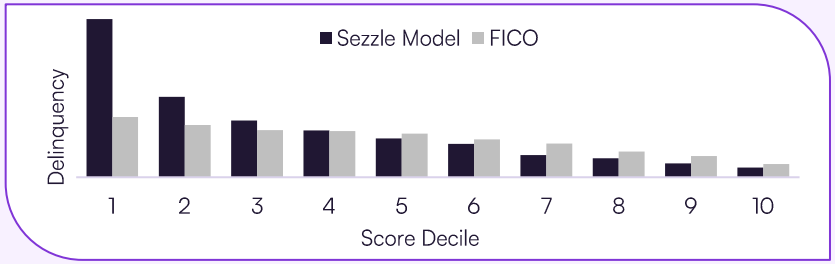
Operations & Marketing

AI Chargeback Agent
Faster review time, higher throughput

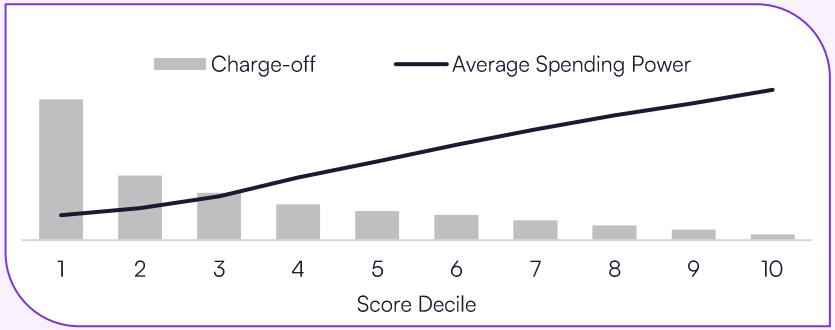
Marketing Campaign Testing
AI-powered testing identifies winning campaigns faster

Proprietary Underwriting Supports Profitable Growth

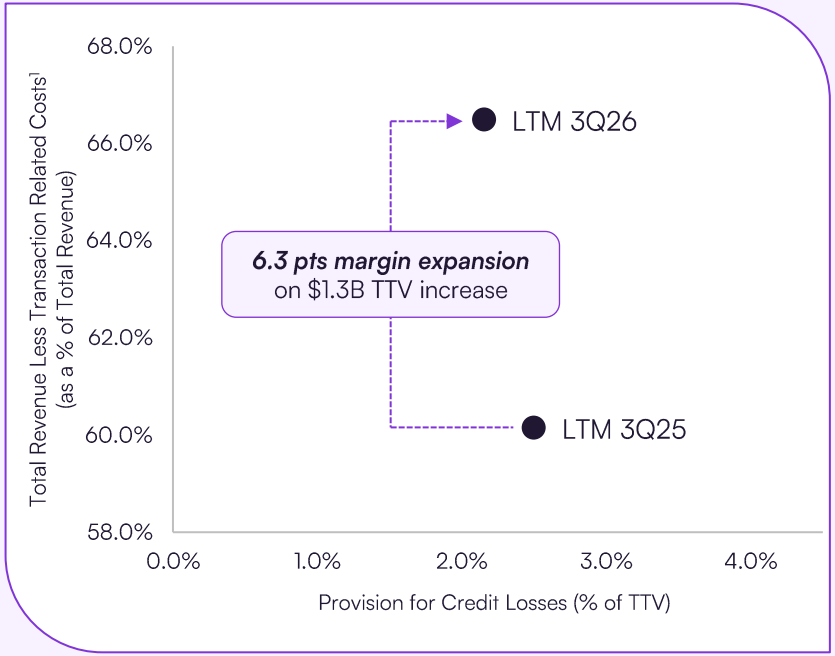
Sezzle Model is More Predictive than FICO for New Sezzle Consumers' Delinquency



Spending Power Allocated Directly by Sezzle Model



Short Duration Portfolio With Superior Unit Economics



[1] Total Revenue Less Transaction Related Costs is a non-GAAP financial measure. For a reconciliation of Operating Income and Total Revenue Less Transaction Related Costs, see Appendix II.

YoY Progression Overview

	3Q25	3Q26	YoY Change
Total Revenue	$116.8M	$166.5M	*42.6%* ↑
Net Income	$26.7M	$47.8M	*79.3%* ↑
Adjusted Net Income[1]	$25.1M	$47.7M	*89.9%* ↑
Adjusted EBITDA Margin[2]	33.9%	42.1%	*+8.2 Pts* ↑
Total Revenue Less Transaction Related Costs[3] as a % of Total Revenue	54.2%	64.7%	*+10.5 Pts* ↑
Non-Transaction Related Operating Expenses[4] as a % of Total Revenue	27.1%	27.8%	*+0.7 Pts* ↑

[1] Adjusted Net Income is a non-GAAP financial measure. For a reconciliation of Net Income to non-GAAP Adjusted Net Income, see Appendix IV. Adjusted prior periods to include the income tax effect of non-GAAP adjustments. [2] Adjusted EBITDA Margin is a non-GAAP financial measure equal to non-GAAP Adjusted EBITDA divided by Total Revenue. For a reconciliation of Net Income to non-GAAP Adjusted EBITDA, see Appendix V. [3] Total Revenue Less Transaction Related Costs is a non-GAAP financial measure. For a reconciliation of Operating Income to Total Revenue Less Transaction Related Costs, see Appendix II. [4] Non-Transaction Related Operating Expenses is a non-GAAP financial measure and is equal to Personnel, Third-Party Technology and Data, Marketing, Advertising, and Tradeshows, and General and Administrative Operating Expenses. See Appendix III for reconciliation of Operating Expenses to Non-Transaction Related Operating Expenses and respective definitions.

YoY Engagement Metrics

Active Subscribers[1]



+68.1% YoY

Average Quarterly Transaction Frequency[4]



+1.3x YoY

Active[2] Consumers



+6.7% YoY

Repeat Usage as % of Total Transactions (Cumulative)



+80 Bps YoY

Average Quarterly Revenue Per Monetized User[3]



+28.1% YoY

Number of Transactions[4]

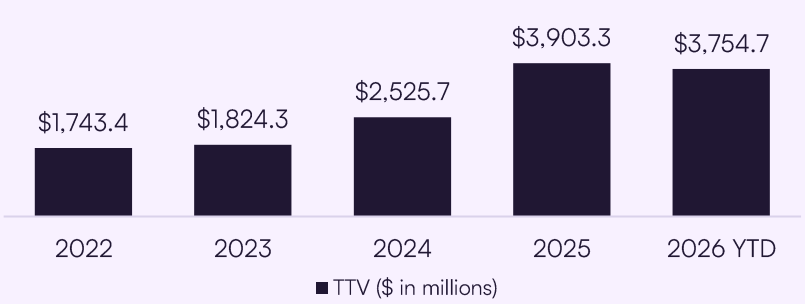


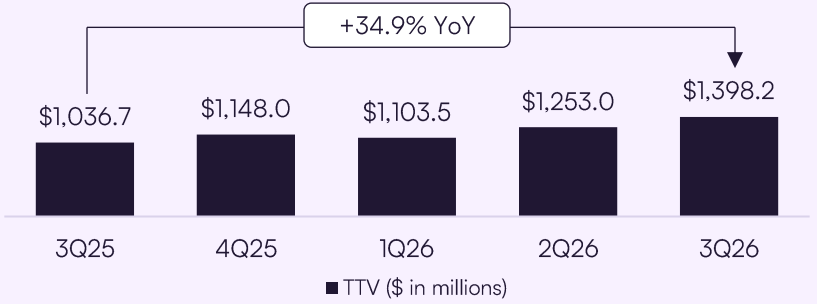
+30.1% YoY

[1] Active Subscribers are unique consumers who had an active subscription for either Sezzle Premium or Sezzle Anywhere as of the applicable quarter-end. Active Subscribers are rounded to the nearest thousand. [2] Active is defined as having had at least one transaction through the Sezzle platform in the last twelve months, not subject to a minimum required number of transactions criteria (consumers rounded to nearest thousand). [3] Average Quarterly Revenue Per Monetized User is calculated as total revenue divided by the total number of Monetized Users during that quarter. Monetized Users are defined as unique App Users and Transacting Users within the applicable period. [4] Transactions include purchases, SezzleCash advances and Sezzle Send payments. Number of Transactions are rounded to the nearest thousand.

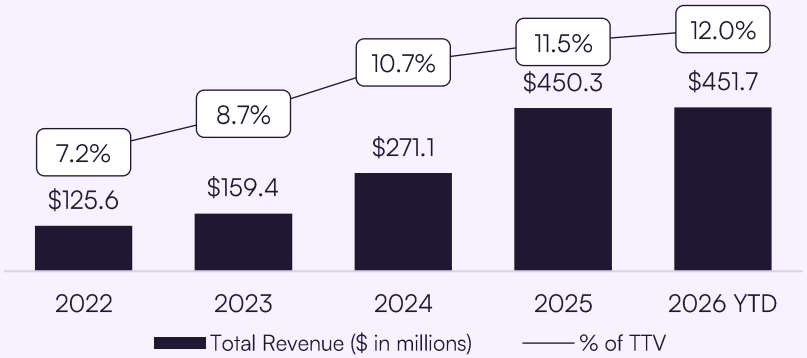
Total Transaction Volume (TTV) & Total Revenue

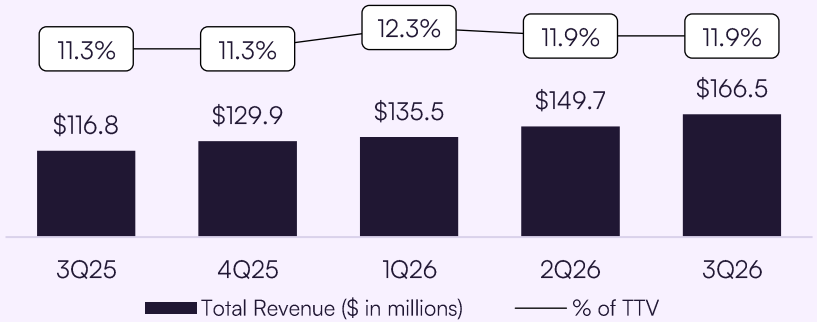
Total Transaction Volume (TTV)[1]





Total Revenue

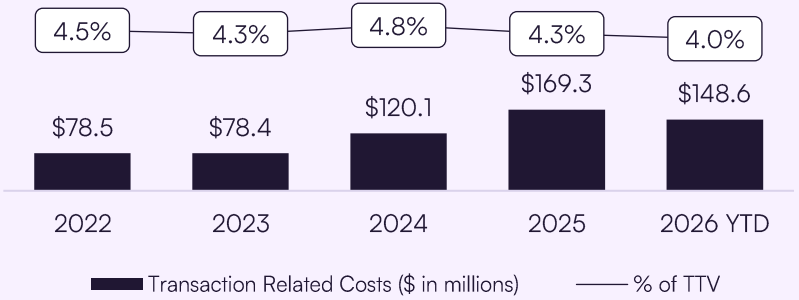


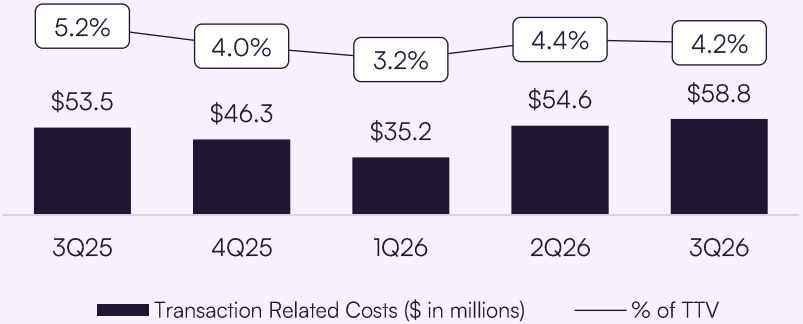


[1] Total Transaction Volume (TTV) is the total value of transactions processed through Sezzle, including Gross Merchandise Volume (GMV), cash advances (SezzleCash) and peer-to-peer (Sezzle Send) payments. Beginning in 3Q26, TTV replaces GMV. Prior periods have been recast to reflect the expanded scope of TTV and adjustments to purchase-volume measurement.

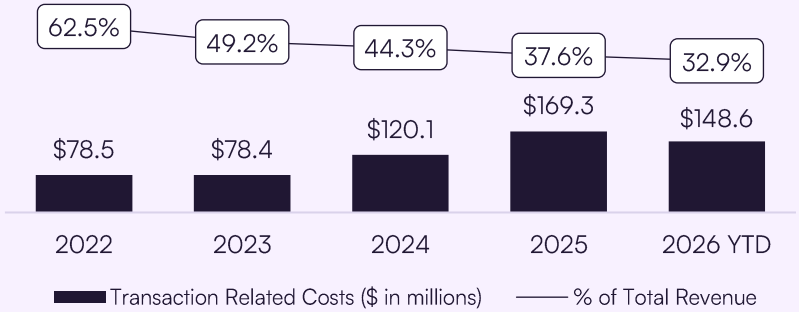
Transaction Related Costs[1]

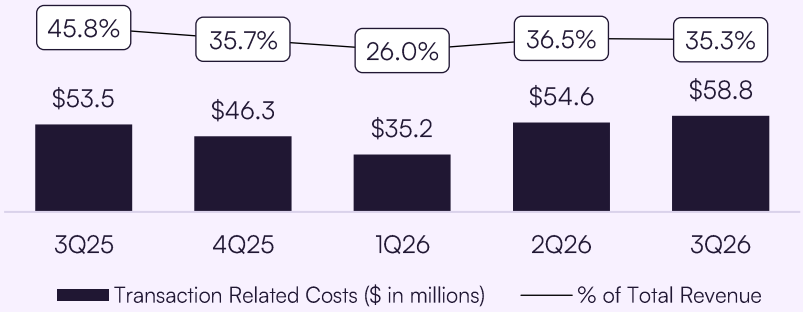
As a % of TTV





As a % of Total Revenue

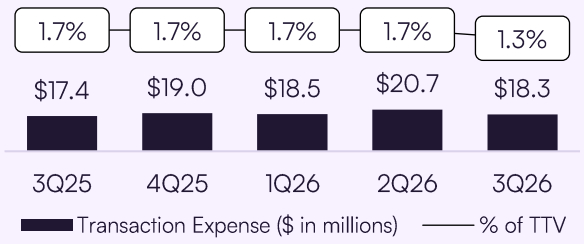


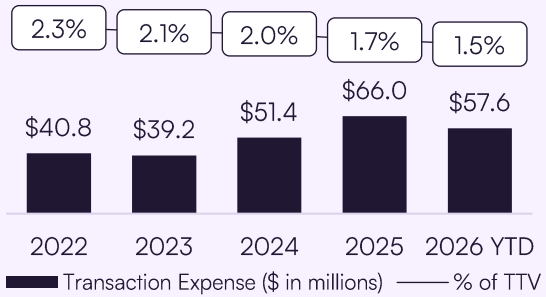


[1] Transaction Related Costs is a non-GAAP financial measure that represents the combined total of Transaction Expense, Provision for Credit Losses, and Net Interest Expense. For a reconciliation of Operating Expenses to Transaction Related Costs, see Appendix I.

Transaction Related Costs[1]

Transaction Expense[2]

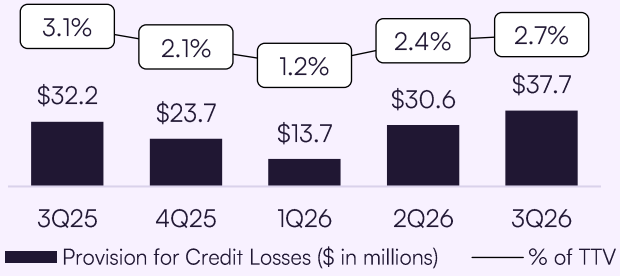


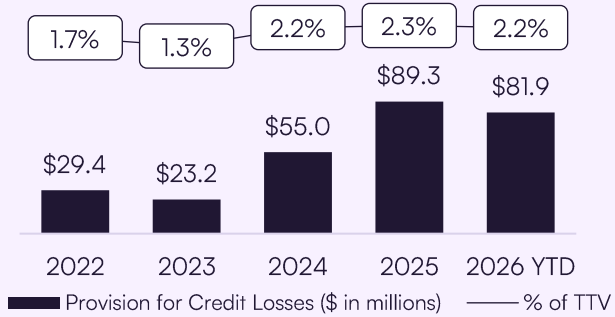


Provision for Credit Losses

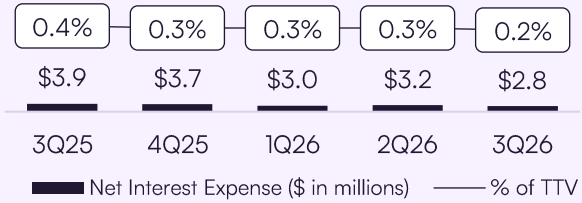
FY2026 Guidance of ~2.5% of TTV

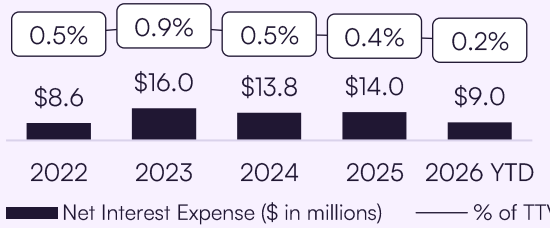
Previously 2.5%—3.0% of TTV[3]





Net Interest Expense

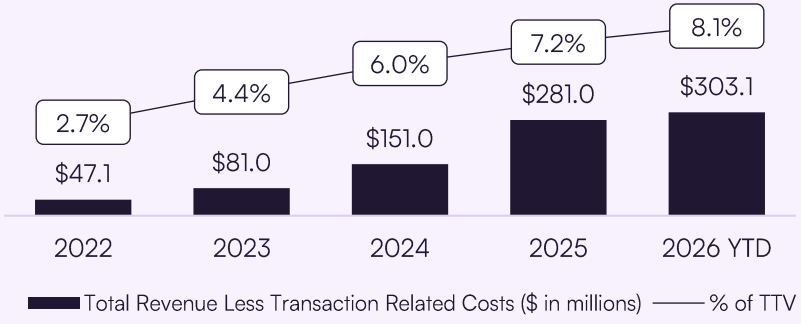


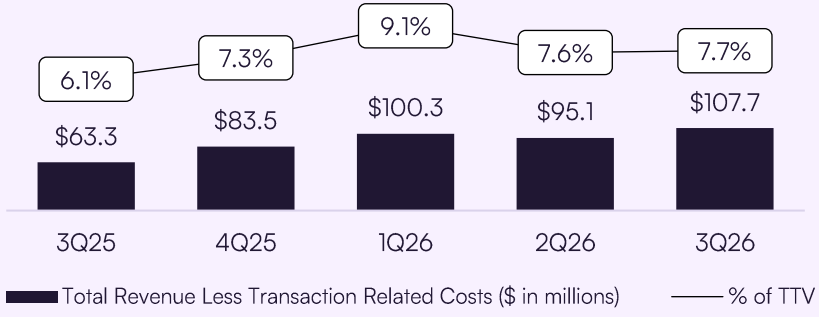


[1] Transaction Related Costs is a non-GAAP financial measure that represents the combined total of Transaction Expense, Provision for Credit Losses, and Net Interest Expense. For a reconciliation of Operating Expenses to Transaction Related Costs, see Appendix I. [2] Transaction expense includes benefits of $3.7 million for 3Q26 related to incentives earned through our payment network. [3] Previously expressed as a percentage of GMV.

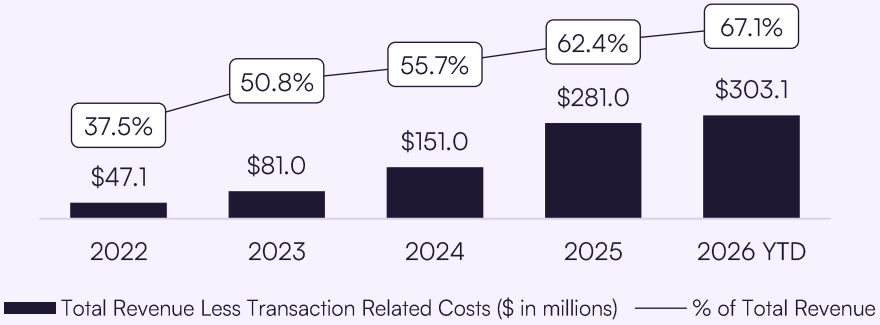
Total Revenue Less Transaction Related Costs[1]

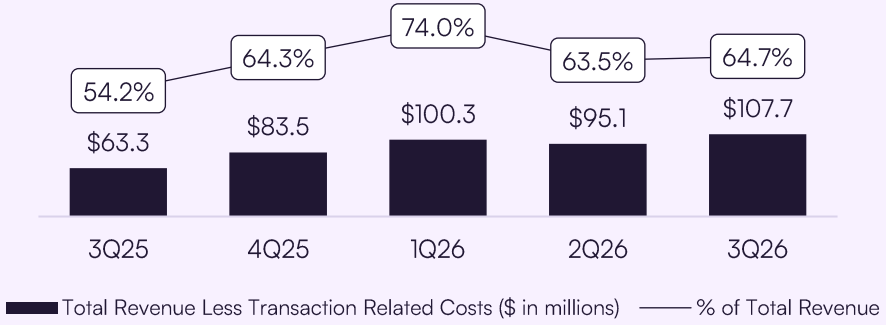
As a % of TTV





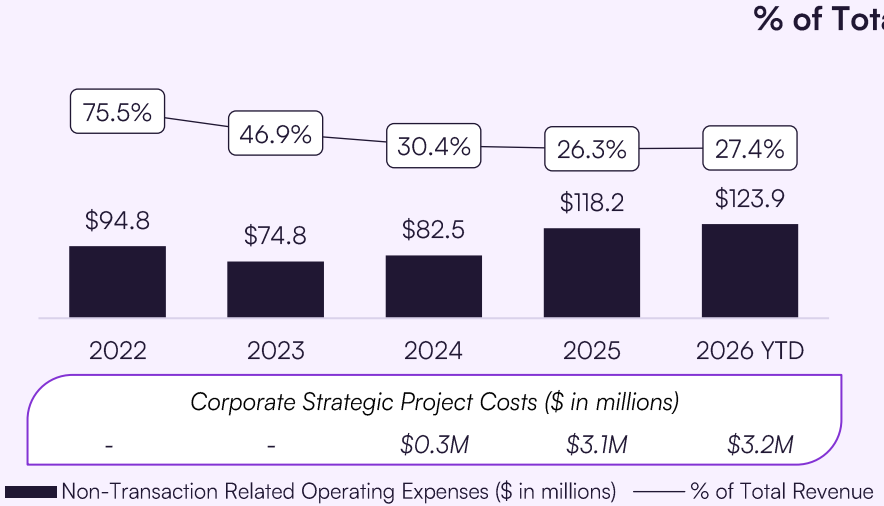
As a % of Total Revenue

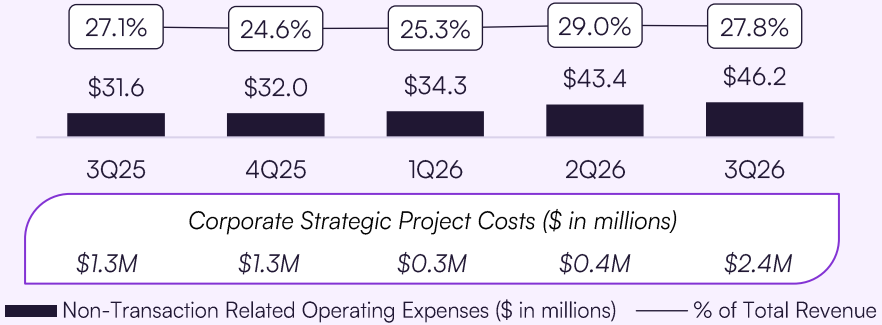




[1]Total Revenue Less Transaction Related Costs is a non-GAAP financial measure. For a reconciliation of Operating Income to Total Revenue Less Transaction Related Costs, see Appendix II.

Non-Transaction Related Operating Expenses[1]





Corporate Strategic Project Costs Included in Non-Transaction Related Operating Expenses:

Capital Markets Exploration (Completed in 4Q25)

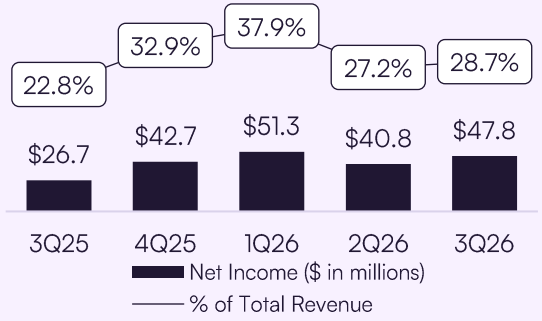
Antitrust Litigation

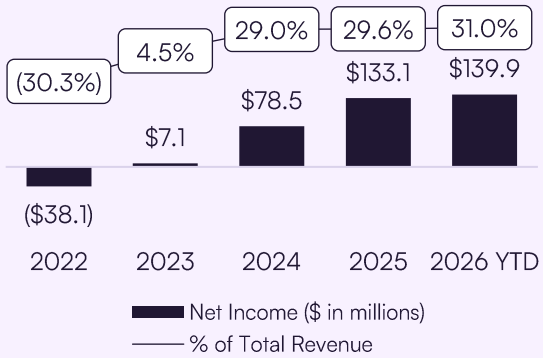
Banking Charter Application (Filed in October)

[1] Non-Transaction Related Operating Expenses is a non-GAAP financial measure that represents the combined total of Personnel, Third-Party Technology and Data, Marketing, Advertising, and Tradeshows, and General and Administrative Operating Expenses. For a reconciliation of Operating Expenses to Non-Transaction Related Operating Expenses, see Appendix III.

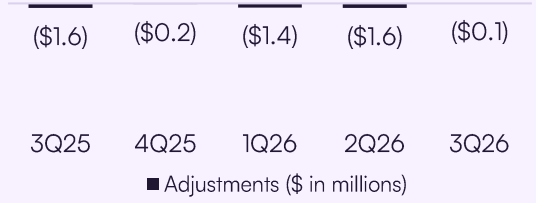
Net Income & Adj. Net Income

Net Income



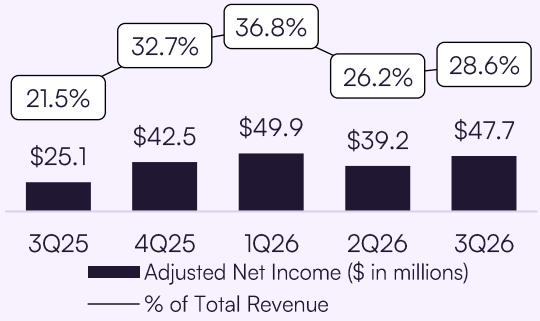


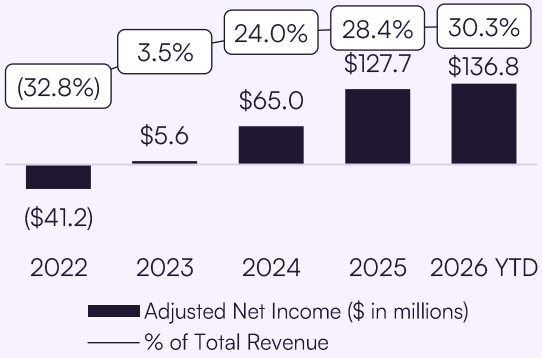
Adjustments





Adjusted Net Income[1]

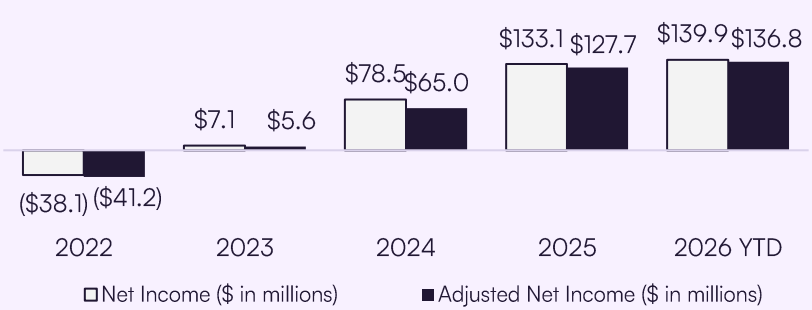


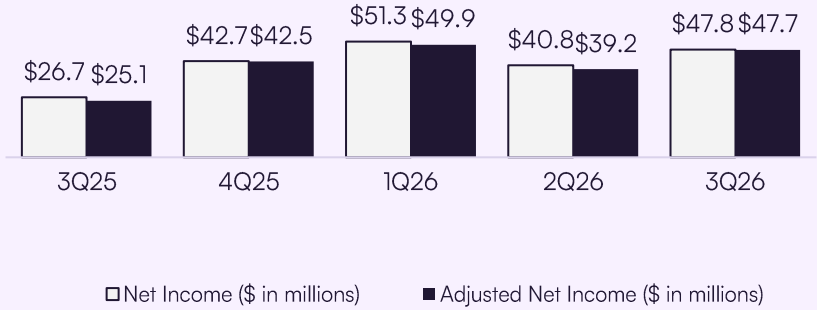


[1] Adjusted Net Income is a non-GAAP financial measure. For a reconciliation of Net Income and Adjusted Net Income see Appendix IV. Adjusted prior periods to include the windfall/shortfall to income tax expense for equity-based compensation, corporate strategic project costs, and the income tax effect of non-GAAP adjustments.

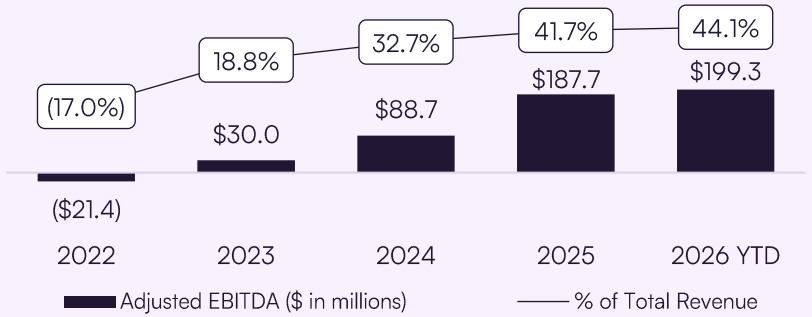
Net Income, Adj. Net Income, & Adj. EBITDA

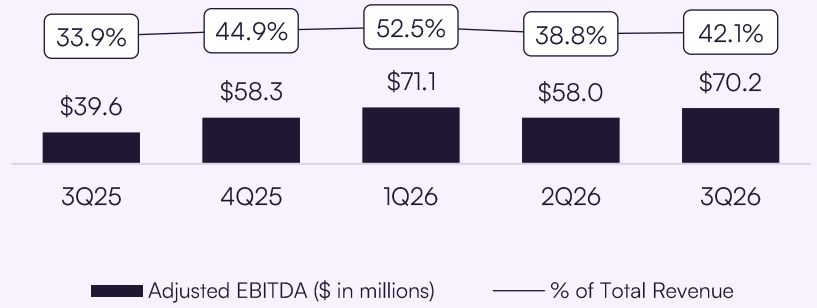
Net Income & Adjusted Net Income[1]





Non-GAAP Adjusted EBITDA[2]





[1] Adjusted Net Income is a non-GAAP financial measure. For a reconciliation of Net Income to Adjusted Net Income, see Appendix IV. Adjusted prior periods to include the windfall/shortfall to income tax expense for equity-based compensation, corporate strategic project costs, and the income tax effect of non-GAAP adjustments. [2] Adjusted EBITDA is a non-GAAP financial measure. For a reconciliation of Net Income to Adjusted EBITDA, see Appendix V. Adjusted prior periods to include corporate strategic project costs.

Select Balance Sheet & Cash Flow Metrics

Balance Sheet *($ in thousands)*	Sep 30, 2025	Sep 30, 2026
Key Assets		
Cash and cash equivalents[1]	$104,147	**$70,142**
Restricted cash[2]	$30,509	**$37,722**
Total cash	$134,656	**$107,864**
Notes receivable, net	$184,131	**$315,918**
Key Liabilities		
Merchant accounts payable	$57,829	**$56,277**
Drawn on line of credit[3]	$118,000	**$104,000**
Total Stockholders' Equity[1]	$155,270	**$277,679**

YTD Cash Flow *($ in thousands)*		
Cash provided from operations[4]	$139,274	$227,930
Cash used for investing activities	($85,759)	($145,591)
Cash used for financing activities	($17,978)	($76,720)
Net Increase in Cash, Cash Equivalents, and Restricted Cash[5]	**$35,537**	**$5,619**

[1] On March 10, 2025, the Board approved a $50.0 million repurchase program, which was completed on December 4, 2025. On December 12, 2025, the Board authorized an additional $100.0 million repurchase program with no fixed expiration, subject to market conditions and other factors. [2] As of September 30, 2026, restricted cash includes cash collateral for the Company's retention arrangement with WebBank related to SezzleCash and Sezzle Send loans. [3] The availability on the line of credit for quarters ending September 30, 2025 and September 30, 2026 was $32.0M and $169.3M, respectively. [4] Effective December 31, 2025, the Company restated notes receivable-related cash flows from operating to investing activities in the consolidated statement of cash flows. September 30, 2025 amounts have been restated to conform to the current presentation, see Appendix VI. This change did not affect net change in cash for any period presented. [5] Excludes the effect of exchange rate changes on cash of $809 thousand and ($356) thousand for the nine months ended September 30, 2025 and September 30, 2026, respectively.

Outlook

FY2026 Guidance	November 2025	February 2026	May 2026	August 2026	November 2026 (Updated Guidance)
Total Revenue Growth	*Not Provided*	25%—30%	30%—35%	35%	~42.5%
Adjusted Net Income[1]	*Not Provided*	$170.0M	$180.0M	$185.0M	$190.0M
Adjusted Net Income Per Diluted Share[1]	$4.35	$4.70	$5.10	$5.25	$5.45—$5.50

Preliminary FY2027 Guidance Adjusted Net Income Per Diluted Share[1]	$7.20

[1] Adjusted Net Income and Adjusted Net Income per Diluted Share are non-GAAP financial measures. For a reconciliation of Net Income to Adjusted Net Income, see Appendix IV. FY2026 and FY2027 Non-GAAP adjusted financial guidance reflects add-backs for estimated expenses associated with Corporate Strategic Projects and other income and expense. Previously issued Adjusted Net Income and Adjusted Net Income per Diluted Share guidance is presented as originally issued and has not been recast to reflect the income tax effects of corporate strategic project costs and other income and expense. Accordingly, prior guidance and related growth rates are not directly comparable with current guidance. Current FY2026 and preliminary FY2027 guidance reflect these income tax effects.

Founder-Led Management Team



Charlie Youakim
CEO & Co-Founder



Paul Paradis
President & Co-Founder



Lee Brading
Chief Financial Officer



Amin Sabzivand
Chief Operating Officer

Appendices

Appendix I: Reconciliation of GAAP to Non-GAAP Financial Measures

Reconciliation of Operating Expenses to Transaction Related Costs

	For the three months ended				
($ in thousands)	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Operating expenses	**$ 102,252**	**$ 94,722**	**$ 66,503**	**$ 74,622**	**$ 81,235**
Personnel	(16,804)	(14,725)	(14,667)	(13,776)	(14,320)
Third-party technology and data	(6,496)	(4,907)	(4,415)	(3,934)	(3,705)
Marketing, advertising, and tradeshows	(15,893)	(19,396)	(11,246)	(9,298)	(8,775)
General and administrative	(7,051)	(4,348)	(3,980)	(4,974)	(4,823)
Net interest expense	2,781	3,250	3,015	3,683	3,923
Transaction related costs	**$ 58,789**	**$ 54,596**	**$ 35,210**	**$ 46,323**	**$ 53,535**

	For the nine months ended	For the twelve months ended			
($ in thousands)	September 30, 2026	December 31, 2025	December 31, 2024	December 31, 2023	December 31, 2022
Operating expenses	**$ 263,477**	**$ 273,490**	**$ 188,882**	**$ 137,156**	**$ 154,005**
Personnel	(46,196)	(54,825)	(51,765)	(46,374)	(51,217)
Third-party technology and data	(15,818)	(14,441)	(9,595)	(7,816)	(8,190)
Marketing, advertising, and tradeshows	(46,535)	(32,191)	(9,740)	(11,984)	(18,972)
General and administrative	(15,379)	(16,774)	(11,403)	(8,588)	(16,412)
Reimbursement of merger-related costs	-	-	-	-	11,000
Net interest expense	9,046	14,021	13,762	15,968	8,601
Write-off of unamortized debt issuance costs	-	-	-	-	(316)
Transaction related costs	**$ 148,595**	**$ 169,280**	**$ 120,141**	**$ 78,362**	**$ 78,499**

Note: Totals may not sum due to rounding.

Appendix II: Reconciliation of GAAP to Non-GAAP Financial Measures

Reconciliation of Operating Income to Total Revenue Less Transaction Related Costs

	For the three months ended				
($ in thousands)	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Operating income	**$ 64,251**	**$ 54,961**	**$ 69,036**	**$ 55,247**	**$ 35,561**
Personnel	16,804	14,725	14,667	13,776	14,320
Third-party technology and data	6,496	4,907	4,415	3,934	3,705
Marketing, advertising, and tradeshows	15,893	19,396	11,246	9,298	8,775
General and administrative	7,051	4,348	3,980	4,974	4,823
Net interest expense	(2,781)	(3,250)	(3,015)	(3,683)	(3,923)
Total revenue less transaction related costs	**$ 107,714**	**$ 95,087**	**$ 100,329**	**$ 83,546**	**$ 63,261**

	For the nine months ended	For the twelve months ended			
($ in thousands)	September 30, 2026	December 31, 2025	December 31, 2024	December 31, 2023	December 31, 2022
Operating income	**$ 188,248**	**$ 176,789**	**$ 82,246**	**$ 22,200**	**$ (28,435)**
Personnel	46,196	54,825	51,765	46,374	51,217
Third-party technology and data	15,818	14,441	9,595	7,816	8,190
Marketing, advertising, and tradeshows	46,535	32,191	9,740	11,984	18,972
General and administrative	15,379	16,774	11,403	8,588	16,412
Net interest expense	(9,046)	(14,021)	(13,762)	(15,968)	(8,601)
Reimbursement of merger-related costs	-	-	-	-	(11,000)
Write-off of unamortized debt issuance costs	-	-	-	-	316
Total revenue less transaction related costs	**$ 303,130**	**$ 280,999**	**$ 150,987**	**$ 80,994**	**$ 47,071**

Note: Totals may not sum due to rounding.

Appendix III: Reconciliation of GAAP to Non-GAAP Financial Measures

Reconciliation of Operating Expenses to Non-Transaction Related Operating Expenses

	For the three months ended				
($ in thousands)	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Operating expenses	**$ 102,252**	**$ 94,722**	**$ 66,503**	**$ 74,622**	**$ 81,235**
Transaction expense	(18,342)	(20,738)	(18,520)	(18,966)	(17,435)
Provision for credit losses	(37,666)	(30,608)	(13,675)	(23,674)	(32,177)
Non-transaction related operating expenses	**$ 46,244**	**$ 43,376**	**$ 34,308**	**$ 31,982**	**$ 31,623**

	For the nine months ended	For the twelve months ended			
($ in thousands)	September 30, 2026	December 31, 2025	December 31, 2024	December 31, 2023	December 31, 2022
Operating expenses	**$ 263,477**	**$ 273,490**	**$ 188,882**	**$ 137,156**	**$ 154,005**
Transaction expense	(57,600)	(65,961)	(51,364)	(39,208)	(40,777)
Provision for credit losses	(81,949)	(89,298)	(55,015)	(23,187)	(29,437)
Reimbursement of merger-related costs	-	-	-	-	11,000
Non-transaction related operating expenses	**$ 123,928**	**$ 118,231**	**$ 82,503**	**$ 74,761**	**$ 94,791**

Note: Totals may not sum due to rounding.

Appendix IV: Reconciliation of GAAP to Non-GAAP Financial Measures

Reconciliation of Net Income to Adjusted Net Income

	For the three months ended				
($ in thousands)	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Net income	**$ 47,825**	**$ 40,765**	**$ 51,303**	**$ 42,691**	**$ 26,671**
Discrete tax benefit	(1,999)	(1,928)	(1,682)	(1,190)	(2,520)
Corporate strategic projects	2,446	443	340	1,331	1,284
Other (income) expense, net	54	(1)	32	(17)	6
Income tax effect of non-GAAP adjustments[1]	(624)	(110)	(93)	(328)	(322)
Adjusted net income	**$ 47,702**	**$ 39,169**	**$ 49,900**	**$ 42,487**	**$ 25,119**

	For the nine months ended	For the twelve months ended			
($ in thousands)	September 30, 2026	December 31, 2025	December 31, 2024	December 31, 2023	December 31, 2022
Net income	**$ 139,893**	**$ 133,130**	**$ 78,522**	**$ 7,098**	**$ (38,094)**
Discrete tax benefit[2]	(5,609)	(7,668)	(14,675)	-	-
Corporate strategic projects[3]	3,230	3,061	312	-	-
Loss on extinguishment of line of credit	-	-	260	-	814
Fair value adjustment on warrants	-	-	1,261	456	(50)
Write-off of unamortized debt issuance costs	-	-	-	-	316
Merger-related costs	-	-	-	-	6,565
Reimbursement of merger-related costs	-	-	-	-	(11,000)
Other (income) expense, net	85	(123)	(354)	(1,933)	226
Income tax effect of non-GAAP adjustments[1]	(827)	(733)	(369)	-	-
Adjusted net income	**$ 136,772**	**$ 127,667**	**$ 64,957**	**$ 5,621**	**$ (41,223)**

Note: Totals may not sum due to rounding. [1] Adjusted prior periods to include the income tax effect of non-GAAP adjustments at an effective tax rate of 24.9%. [2] Adjusted prior periods to include the windfall/shortfall to income tax expense for equity-based compensation. [3] Adjusted prior periods to include corporate strategic project costs.

Appendix V: Reconciliation of GAAP to Non-GAAP Financial Measures

Reconciliation of Net Income to Adjusted EBITDA

	For the three months ended				
($ in thousands)	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Net income	**$ 47,825**	**$ 40,765**	**$ 51,303**	**$ 42,691**	**$ 26,671**
Depreciation and amortization	559	502	436	389	369
Income tax expense	13,591	10,947	14,686	8,890	4,961
Equity and incentive-based compensation	2,921	2,113	1,321	1,340	2,409
Other (income) expense, net	54	(1)	32	(17)	6
Corporate strategic projects	2,446	443	340	1,331	1,284
Net interest expense	2,781	3,250	3,015	3,683	3,923
Adjusted EBITDA	**$ 70,177**	**$ 58,019**	**$ 71,133**	**$ 58,307**	**$ 39,623**

	For the nine months ended	For the twelve months ended			
($ in thousands)	September 30, 2026	December 31, 2025	December 31, 2024	December 31, 2023	December 31, 2022
Net income	**$ 139,893**	**$ 133,130**	**$ 78,522**	**$ 7,098**	**$ (38,094)**
Depreciation and amortization	1,497	1,356	965	856	847
Income tax expense (benefit)	39,224	29,761	(11,205)	611	69
Equity and incentive-based compensation	6,355	6,520	5,193	6,931	10,310
Corporate strategic projects[1]	3,230	3,061	312	-	-
Other (income) expense, net	85	(123)	(354)	(1,933)	226
Fair value adjustment on warrants	-	-	1,261	456	(50)
Net interest expense	9,046	14,021	13,762	15,968	8,601
Write-off of unamortized debt issuance costs	-	-	-	-	316
Merger-related costs	-	-	-	-	6,565
Reimbursement of merger-related costs	-	-	-	-	(11,000)
Loss on extinguishment of line of credit	-	-	260	-	814
Adjusted EBITDA	**$ 199,330**	**$ 187,726**	**$ 88,716**	**$ 29,987**	**$ (21,396)**

Note: Totals may not sum due to rounding. [1] Adjusted prior periods to include corporate strategic project costs.

Appendix VI: Restated Consolidated Statements of Cash Flows

Restated Consolidated Statements of Cash Flows

($ in thousands)	For the nine months ended September 30, 2025		
	As previously reported	Restatement impact	As restated
Discount on notes receivable	$ -	$ (1,516)	$ (1,516)
Notes receivable	(85,172)	85,172	-
Net cash provided from operating activities	**$ 55,618**	**$ 83,656**	**$ 139,274**
Purchases and originations of notes receivable, net of proceeds from repayments	$ -	$ (83,656)	$ (83,656)
Net cash used for investing activities	**$ (2,103)**	**$ (83,656)**	**$ (85,759)**

Note: Totals may not sum due to rounding.

Non-GAAP Financial Measures

To supplement our operating results prepared in accordance with generally accepted accounting principles in the United States ("GAAP"), we present the following non-GAAP financial measures: Total revenue less transaction related costs; transaction related costs; non-transaction related operating expenses; adjusted net income; adjusted net income margin; adjusted net income per diluted share; adjusted earnings before interest, taxes, depreciation, and amortization ("Adjusted EBITDA"); and Adjusted EBITDA margin. Definitions of these non-GAAP financial measures and summaries of the reasons why management believes that the presentation of these non-GAAP financial measures provides useful information to the Company and investors are as follows:

- Total revenue less transaction related costs is defined as GAAP total revenue less transaction related costs. Transaction related costs is the sum of GAAP transaction expense, provision for credit losses, and net interest expense, as detailed in the reconciliation table of GAAP operating expenses to non-GAAP transaction related costs. We believe that total revenue less transaction related costs is a useful financial measure to both management and investors for evaluating the economic value of transactions processed on the Sezzle Platform.
- Non-transaction related operating expenses is defined as the sum of GAAP personnel; third-party technology and data; marketing, advertising, and tradeshows; and general and administrative operating expenses. We believe that non-transaction related operating expenses is a useful financial measure to both management and investors for evaluating our management of operating expenses not directly attributable to transactions processed on the Sezzle Platform.
- Adjusted EBITDA is defined as GAAP net income, adjusted for certain charges including depreciation, amortization, equity and incentive-based compensation, corporate strategic project costs, and other income and expense, as well as net interest expense and income tax expense as detailed in the reconciliation table of GAAP net income to adjusted EBITDA. We believe that this financial measure is a useful measure for period-to-period comparison of our business by removing the effect of certain non-cash and non-recurring charges, as well as funding costs, that may not directly correlate to the underlying performance of our business.
- Adjusted EBITDA margin is defined as Adjusted EBITDA divided by GAAP total revenue. We believe that this financial measure is a useful measure for period-to-period comparison of our business' unit economics by removing the effect of certain non-cash and non-recurring charges, as well as funding costs, that may not directly correlate to the underlying performance of our business.
- Adjusted net income is defined as GAAP net income, adjusted for certain items including discrete tax items, corporate strategic project costs, and other income and expense, as detailed in the reconciliation table of GAAP net income to adjusted net income. The adjustments for corporate strategic project costs and other income and expense include their related income tax effects. We believe that this financial measure is useful for period-to-period comparison of our business by removing the effect of certain charges that, in management's view, do not correlate to the underlying performance of our business during a given period.
- Adjusted net income margin is defined as Adjusted net income divided by GAAP total revenue. We believe that this financial measure is a useful measure for period-to-period comparison of our business by removing the effect of certain charges that, in management's view, do not correlate to the underlying performance of our business during a given period.
- Adjusted net income per diluted share is defined as non-GAAP adjusted net income divided by GAAP weighted-average diluted shares outstanding. We believe that this financial measure is a useful measure for period-to-period comparison of shareholder return by removing the effect of certain charges that, in management's view, do not correlate to the underlying performance of our business during a given period.

Non-GAAP Financial Measures (Cont.)

Additionally, we have included these non-GAAP measures because they are key measures used by our management to evaluate our operating performance, guide future operating plans, and make strategic decisions, including those relating to operating expenses and the allocation of resources. Therefore, we believe these measures provide useful information to investors and other users of this presentation to understand and evaluate our operating results in the same manner as our management and board of directors. However, non-GAAP financial measures have limitations, should be considered supplemental in nature, and are not meant as a substitute for the related financial information prepared in accordance with U.S. GAAP. These limitations include the following:

- Total revenue less transaction related costs is not intended to be a measure of operating profit or cash flow profitability as it excludes key operating expenses such as personnel, general and administrative, and third-party technology and data, which have been, and will continue to be for the foreseeable future, significant recurring GAAP expenses.
- Transaction related costs exclude significant expenses such as personnel, general and administrative, and third-party technology and data, which have been, and will continue to be for the foreseeable future, significant recurring GAAP expenses.
- Non-transaction related operating expenses exclude significant expenses, including transaction expense and provision for credit losses, which have been, and will continue to be for the foreseeable future, significant recurring GAAP expenses.
- Adjusted EBITDA and adjusted EBITDA margin exclude certain charges such as depreciation, amortization, and equity and incentive-based compensation, which have been, and will continue to be for the foreseeable future, recurring GAAP expenses. They also exclude corporate strategic project costs and other income and expense, which have been, and may be in the future, recurring GAAP expenses. Further, these non-GAAP financial measures exclude certain significant cash inflows and outflows, which have a significant impact on our working capital and cash.
- Adjusted EBITDA and adjusted EBITDA margin exclude net interest expense, which has a significant impact on our GAAP net income, working capital, and cash.
- Adjusted net income, adjusted net income margin, and adjusted net income per diluted share exclude certain charges such as corporate strategic project costs, other income and expense, and discrete tax items which have been, and may be in the future, recurring GAAP expenses. Further, these non-GAAP financial measures exclude certain significant cash inflows and outflows, which have a significant impact on our working capital and cash.
- Long-lived assets being depreciated or amortized may need to be replaced in the future, and these non-GAAP financial measures do not reflect the capital expenditures needed for such replacements, or for any new capital expenditures or commitments.
- These non-GAAP financial measures do not reflect income taxes that may represent a reduction in cash available to us.
- Non-GAAP measures do not reflect changes in, or cash requirements for, our working capital needs.
- Other companies, including companies in our industry, may calculate the non-GAAP financial measures differently or not at all, which reduces their usefulness as comparative measures.

Because of these limitations, you should not consider these non-GAAP financial measures in isolation or as substitutes for analysis of our financial results as reported under GAAP, and these non-GAAP financial measures should be considered alongside other financial performance measures, including net income and other financial results presented in accordance with GAAP. We encourage you to review the related GAAP financial measures and the reconciliations of these non-GAAP financial measures to their most directly comparable GAAP financial measures and not rely on any single financial measure to evaluate our business.



Thank You

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