

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

FORM 8-K

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

November 10, 2016
(Date of Report - Date of Earliest Event Reported)



FirstCash, Inc.
(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction of incorporation)

001-10960
(Commission File Number)

75-2237318
(IRS Employer Identification No.)

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

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

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

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

Item 7.01 Regulation FD Disclosure.

FirstCash, Inc. has made available on its corporate website (www.ir.firstcash.com) its most recent investor presentation. This presentation is included herein as Exhibit 99.1.

The information provided in this Item 7.01, including the Earnings Release, shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall such information be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by the specific reference in such filing.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits:

99.1 FirstCash, Inc. Investor Presentation

SIGNATURES

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

Dated: November 10, 2016

FIRSTCASH, INC.

(Registrant)

/s/ R. DOUGLAS ORR

R. Douglas Orr

Executive Vice President and Chief Financial Officer

(Principal Financial and Accounting Officer)

EXHIBIT INDEX

<u>Exhibit Number</u>	<u>Document</u>
99.1	FirstCash, Inc. Investor Presentation



**Analyst & Commercial
Banker Day**

November 10, 2016

Forward Looking Information

"This presentation contains "forward-looking statements" (as defined in the Securities Litigation Reform Act of 1995) regarding, among other things, future events or the future financial performance of FirstCash. Words such as "anticipate," "expect," "project," "intend," "believe," "will," "estimates," "may," "could," "should" and words and terms of similar substance used in connection with any discussion of future plans, actions or events identify forward-looking statements. Forward-looking statements are based on information currently available to FirstCash and involve estimates, expectations and projections. Investors are cautioned that all such forward-looking statements are subject to risks and uncertainties, and important factors could cause actual events or results to differ materially from those indicated by such forward-looking statements. These risks, uncertainties and factors include, but are not limited to: the risk that the businesses of Cash America and First Cash will not be integrated successfully; the risk that the cost savings, synergies and growth from the merger of equals transaction with Cash America may not be fully realized or may take longer to realize than expected; the diversion of management time on integration-related issues; the risk that costs associated with the integration of the businesses are higher than anticipated; the risk that the company may not be able to successfully take advantage of growth opportunities, including those in Latin America, or that such anticipated growth opportunities may not present themselves; the effect of future regulatory or legislative actions on FirstCash or the industries in which it operates and the effect of compliance with enforcement actions, orders or agreements issued by applicable regulators; risks related to the ability to obtain future financing; economic and foreign exchange rate volatility, particularly in Latin American markets; adverse gold market or exchange rate fluctuations; increased competition from banks, credit unions, internet-based lenders, other short-term consumer lenders and other entities offering similar financial services as well as retail businesses that offer products and services offered by FirstCash; decrease in demand for FirstCash's products and services; public perception of FirstCash's business and business practices; changes in the general economic environment, or social or political conditions, that could affect the businesses; the potential impact of the consummation of the merger of equals transaction with Cash America on relationships with customers, suppliers, competitors, management and other employees; risks related to any current or future litigation proceedings; the ability to attract new customers and retain existing customers in the manner anticipated; the ability to hire and retain key personnel; reliance on and integration of information technology systems; ability to protect intellectual property rights; impact of security breaches, cyber-attacks or fraudulent activity on FirstCash's reputation; the risks associated with assumptions the parties make in connection with the parties' critical accounting estimates and legal proceedings; and the potential of international unrest, economic downturn or effects of currencies, tax assessments or tax positions taken, risks related to goodwill and other intangible asset impairment, tax adjustments, anticipated tax rates, benefit or retirement plan costs, or other regulatory compliance costs.

Today's Agenda

8:30-10:00 **Management Presentation**

- Merger Overview
- Domestic Operations
- LatAm Operations
- Looking Ahead

10:30-12:15 **Store Tours**

12:45-2:00 **Lunch**

2:00-2:30 **Bus to Airport**

2:00-3:30 **Stadium Tour**

Merger Review & Update

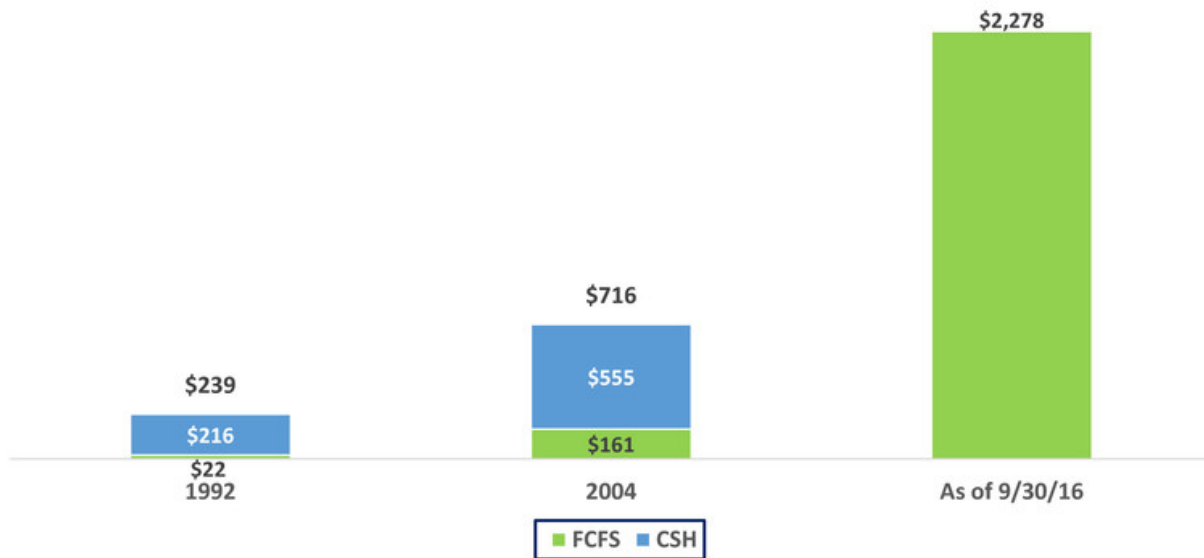


Strategic Rationale for Merger

- Enhanced scale and geographic reach
 - Creates leading operator of more than 2,000 retail pawn stores with operations in the United States and three Latin American countries
 - Market Cap of over \$2 billion
- Strong cash flows and financial flexibility
 - Financial strength to enhance expansion plans in growing Latin American market
 - Strong cash flows to support capital returns to shareholders
 - Leverage neutral transaction where synergies will significantly improve the credit profile of the business
- Proven leadership team with successful integration track record

25 Year Combined History

Total Assets (millions)



Sources: Factset; CapIQ; Public Filings; Internal Documents

25 Year Combined History

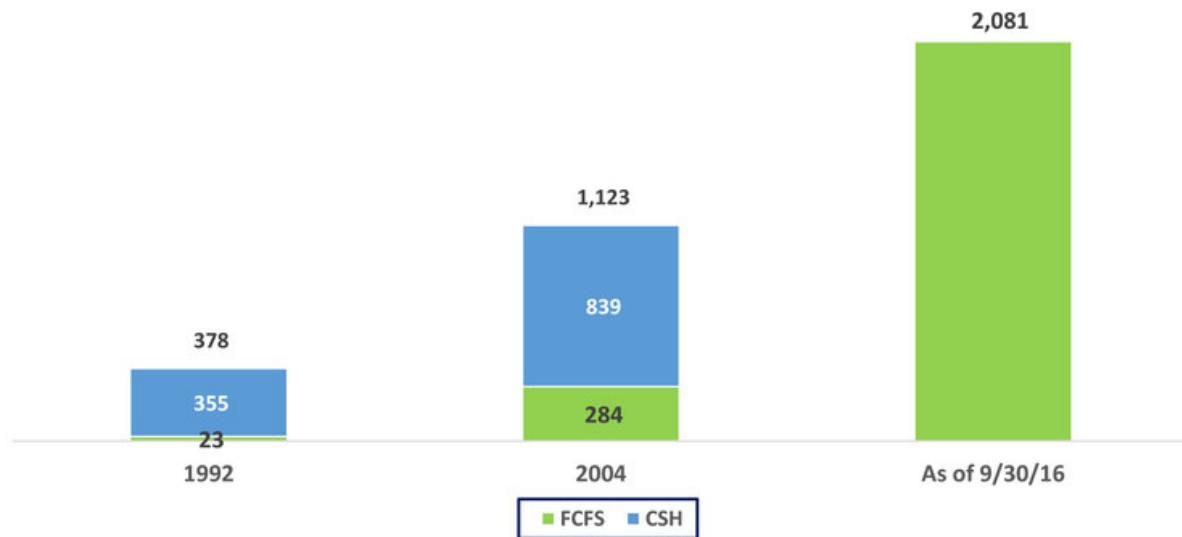
Revenue (millions)



Sources: Factset; CapIQ; Public Filings; Internal Documents

25 Year Combined History

Store Count



Sources: Factset; CapIQ; Public Filings; Internal Documents

Integration Strategy

- **Corporate Office**

- Headquarters in Fort Worth, Texas
- Significant opportunities to consolidate corporate expenses and support functions

- **Stores**

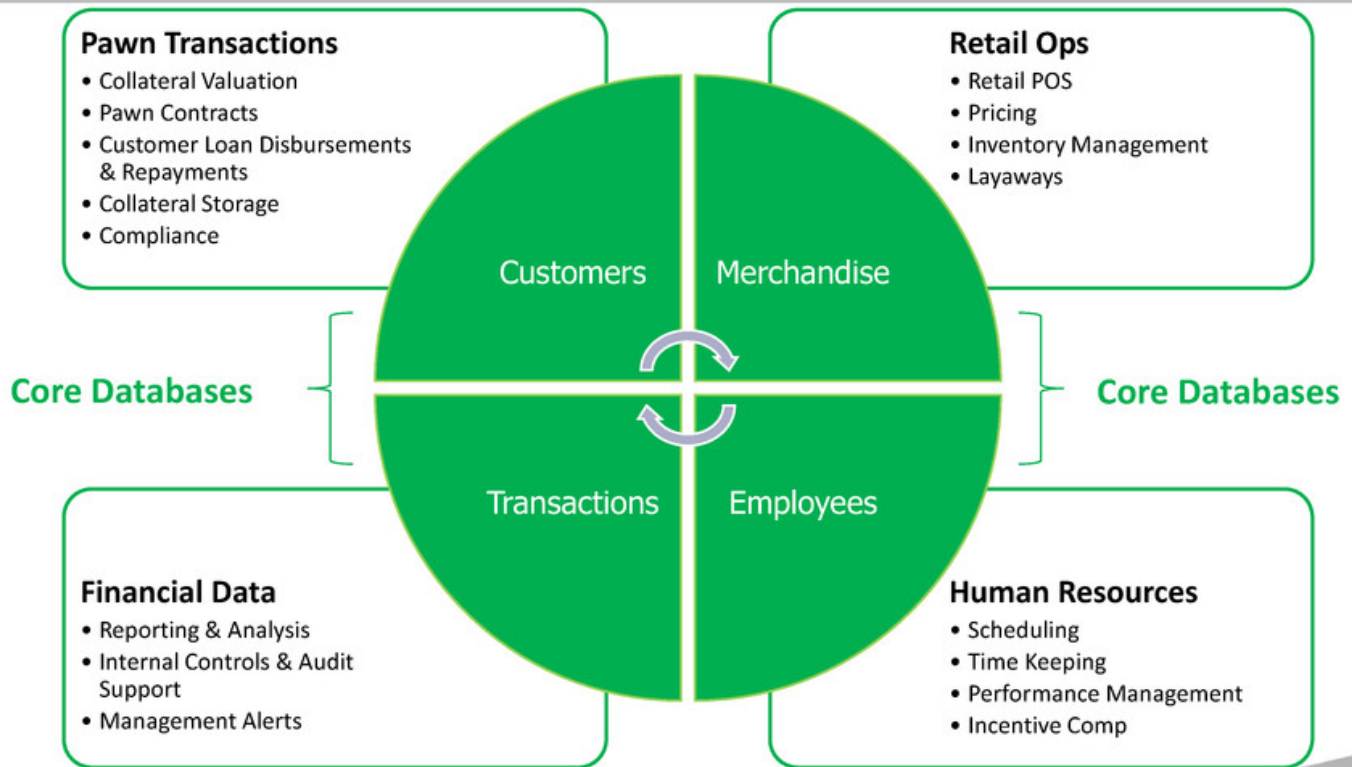
- Maintain existing footprints – no planned consolidation or closures of pawn stores
- Maintain established “brands” in local markets
- Integrate operations management over time

- **Technology**

- Standardize store operations on the First Pawn POS platform
- Complete integration of store POS systems by late 2017 or early 2018
- Consolidation of back office finance, HR and other support functions to follow

First Pawn Technology Platform

Proven, Proprietary Pawn Store Operating System



Technology Integration Plan

- All stores will standardize on the First Pawn system
- Benefits at the store:
 - Improved transaction times and system reliability
 - Real-time pricing look-ups to determine optimum loan to value ratio
 - Improved on-demand reporting of key performance indicators
 - Reduced store-level costs for hardware and data networking
- Corporate benefits:
 - Reduced support and maintenance costs
 - Reduced development costs
 - Streamlined back-office connectivity
- Conversion of 54 stores completed to-date:
 - South Carolina, North Carolina, Oklahoma & Missouri successfully transitioned
 - 65 stores completed by Thanksgiving
 - Remaining conversions expected to be completed by late 2017

Synergy Update

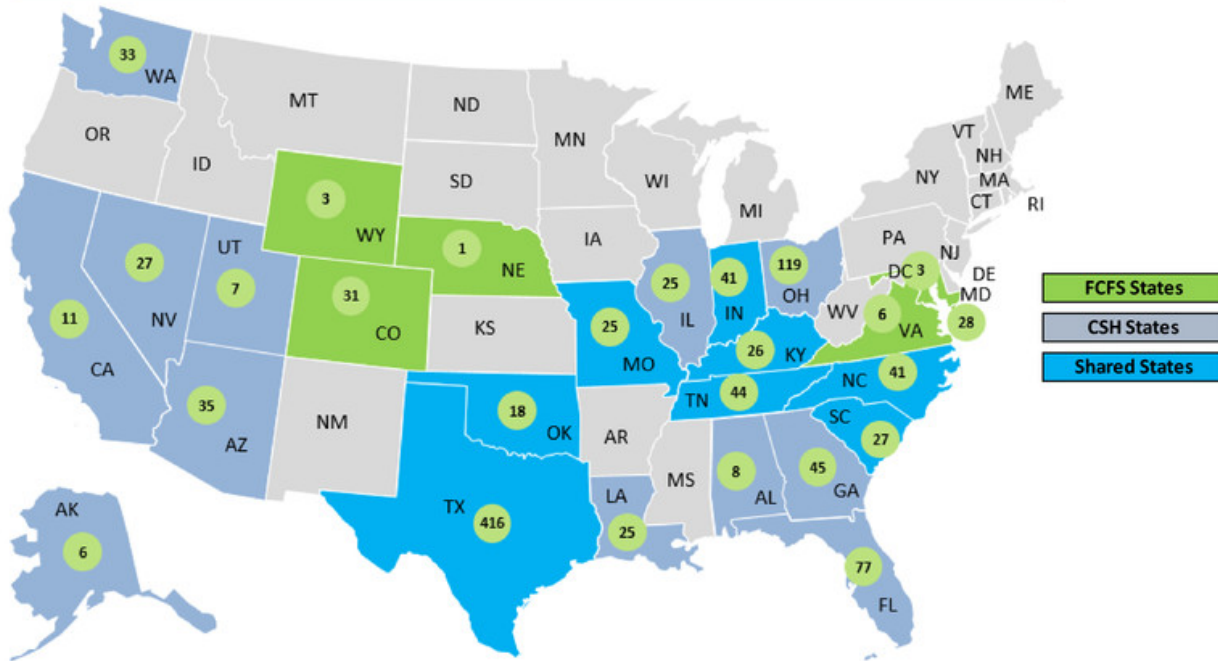
- Estimated cost synergies continued to be forecast at \$45 million
 - Headcount efficiencies
 - Technology support costs
 - Interest savings
- Estimated D&A synergies of up to \$20 million
 - Primarily related to technology integration
- Potential future store-level synergies
 - Store operating expenses
 - Margin improvements

Domestic Operations

Domestic Footprint: 1,128 Stores

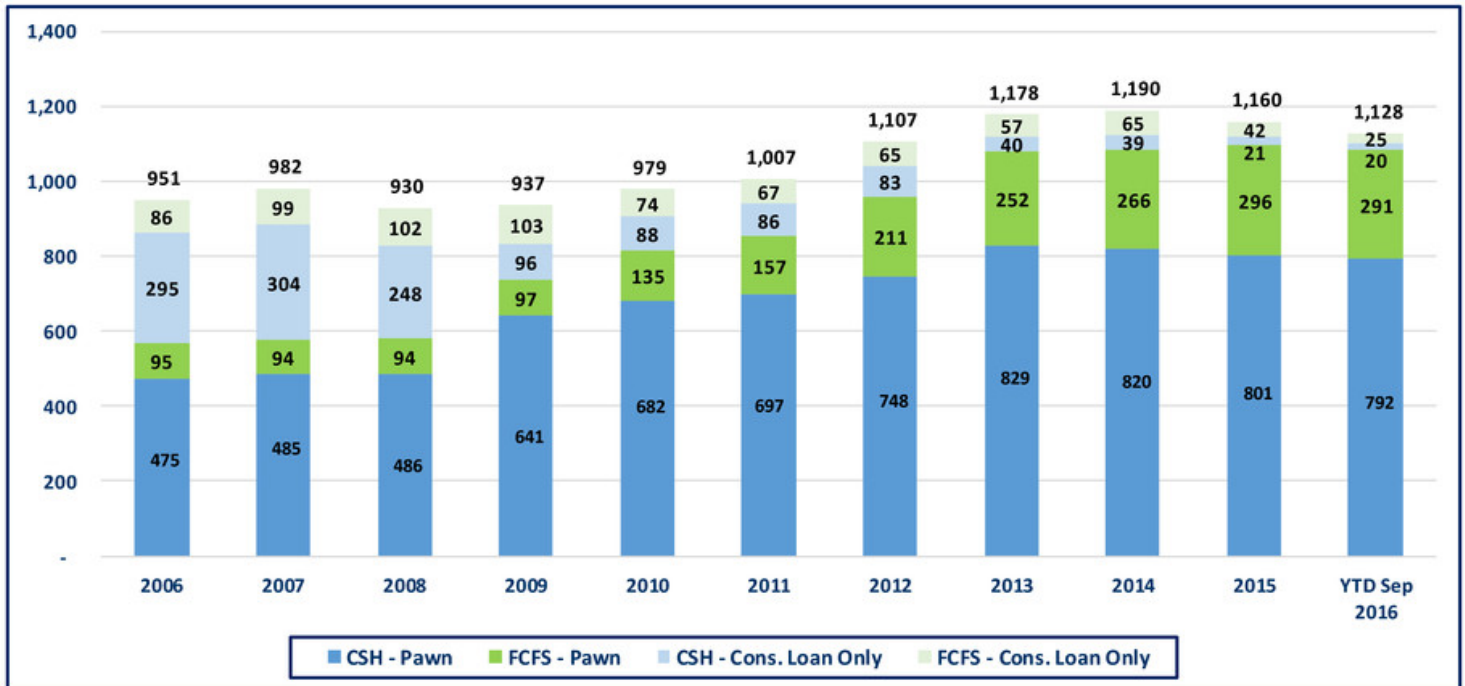
Store Count as of 9/30/2016

U.S. operations – 26 states



Domestic Locations

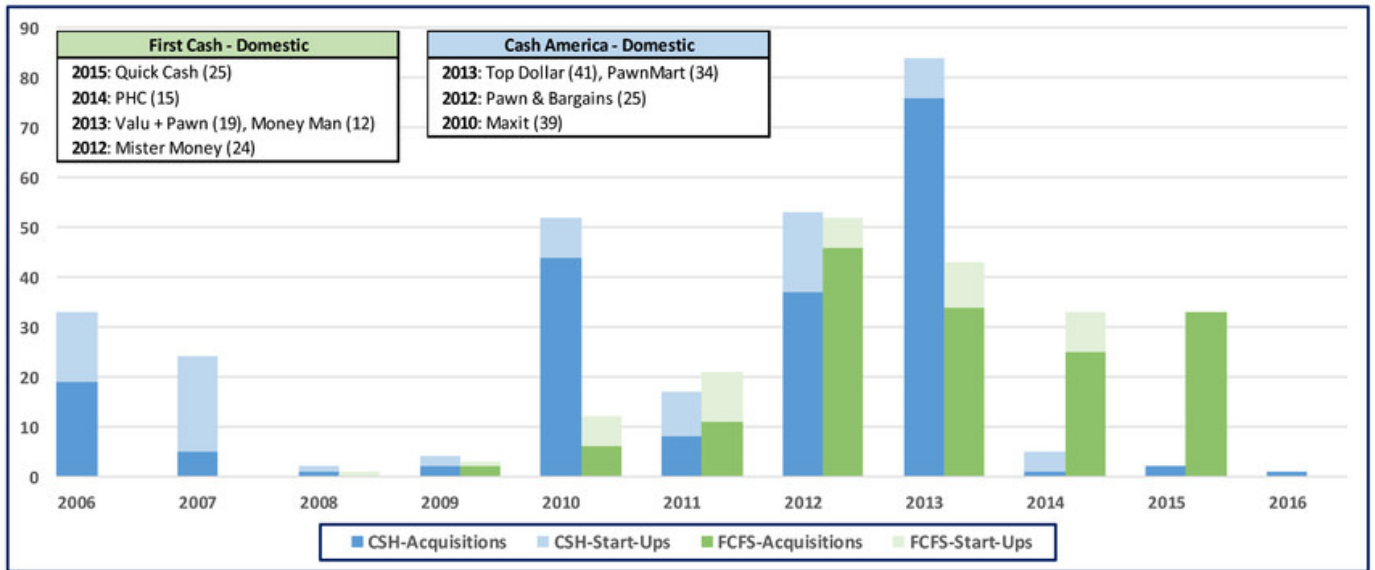
Store Count At End of Period



*Excludes previously discontinued locations

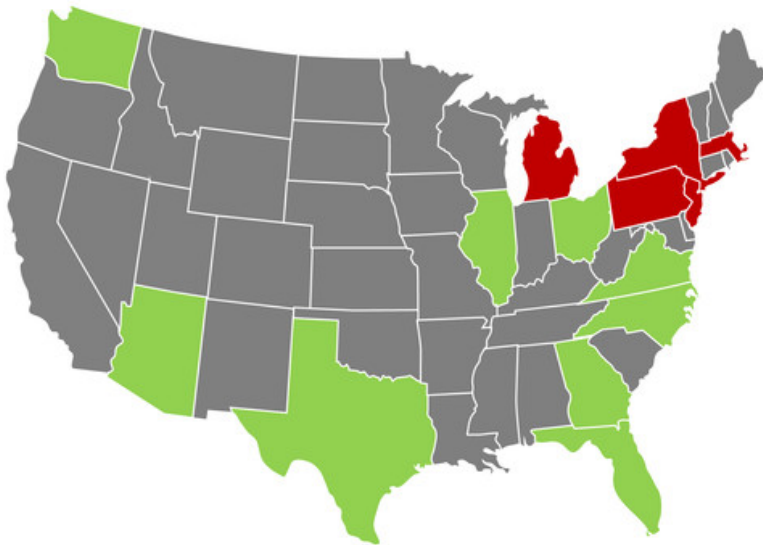
Domestic Locations

Acquisitions and Start-Ups



Population Growth by US State

Top 15 States by 2015 Population



Pawn Stores

No Pawn Stores

	2015 Pop. Rank	Store Count	Store % of Dom. TOT	2015 Pop. Growth Rank		Banked Quartile	
				vs. 2014	vs. 2013	Un-	Under-
CA	1	11	1.0%	3	2	Q3	Q2
TX	2	416	36.9%	1	1	Q4	Q4
FL	3	77	6.8%	2	3	Q3	Q2
NY	4	0	0.0%	15	11	Q3	Q4
IL	5	25	2.2%	51	51	Q3	Q1
PA	6	0	0.0%	38	37	Q2	Q2
OH	7	119	10.5%	26	24	Q2	Q1
GA	8	45	4.0%	4	4	Q4	Q4
NC	9	41	3.6%	6	5	Q3	Q3
MI	10	0	0.0%	39	34	Q3	Q3
NJ	11	0	0.0%	24	20	Q3	Q1
VA	12	6	0.5%	11	10	Q2	Q2
WA	13	33	2.9%	5	7	Q1	Q3
AZ	14	35	3.1%	8	6	Q3	Q2
MA	15	0	0.0%	16	16	Q2	Q1
Total		808	71.6%				

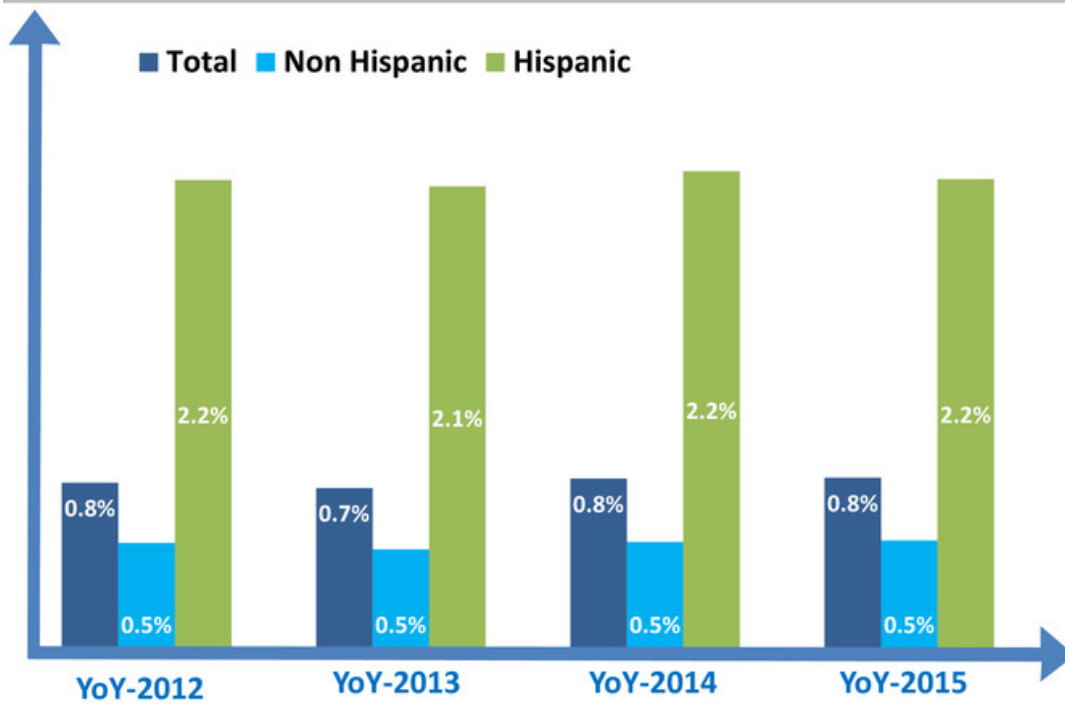
Quartile Legend:

Unbanked % of Pop.		Under Banked % of Pop.	
Q1	1.5 to 4.1	Q1	12.8 to 17.5
Q2	4.2 to 5.8	Q2	17.6 to 19.7
Q3	5.9 to 8.9	Q3	19.8 to 23.1
Q4	9.0 to 14.0	Q4	23.2 to 27.3

*Data obtained from census.gov and fdic.gov

Domestic Population Growth by Origin

YoY Change in Population and Hispanic Growth by State (2015 vs. 2013)



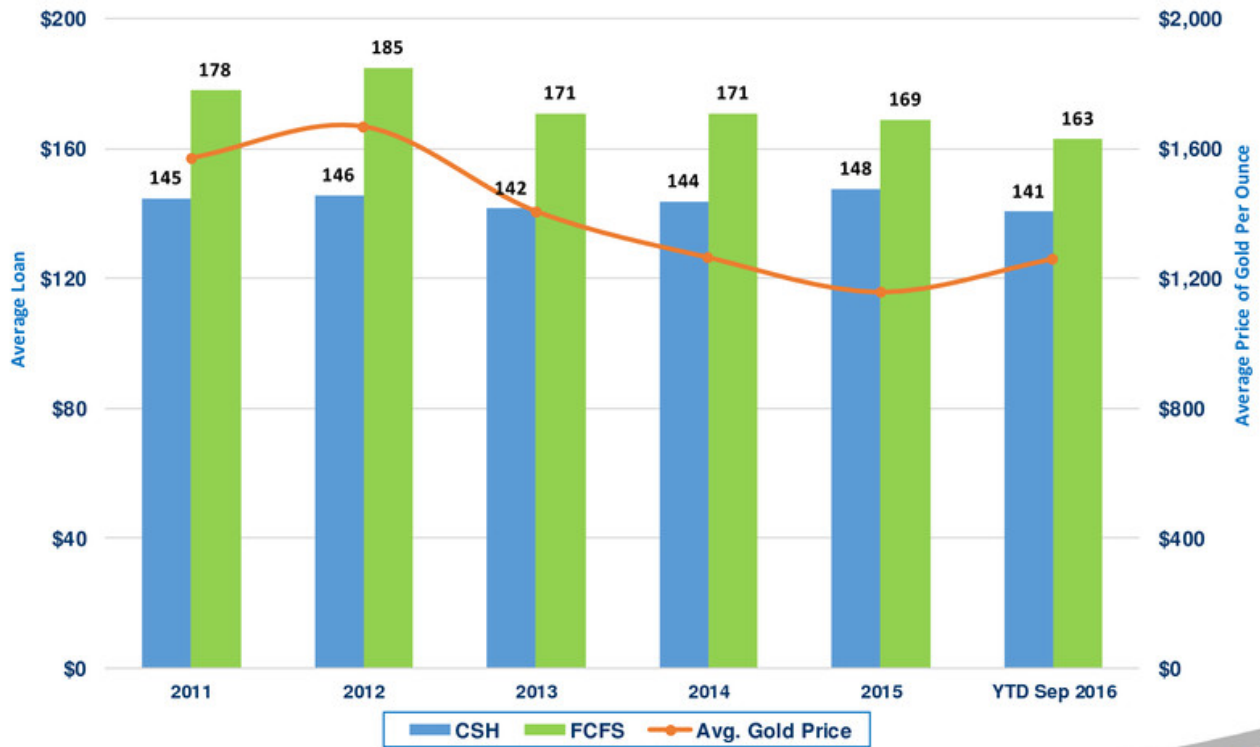
Hispanic Population		
	2015 Pop. Rank	Growth Rank vs. 2013
California	1	2
Texas	2	1
Florida	3	3
New York	4	4
Illinois	5	11
Arizona	6	5
New Jersey	7	6
Colorado	8	8
New Mexico	9	30
Georgia	10	14
North Carolina	11	12
Washington	12	9
Pennsylvania	13	7
Nevada	14	13
Massachusetts	15	10

*Growth defined as absolute change, not percent change

*Data obtained from census.gov and fdic.gov

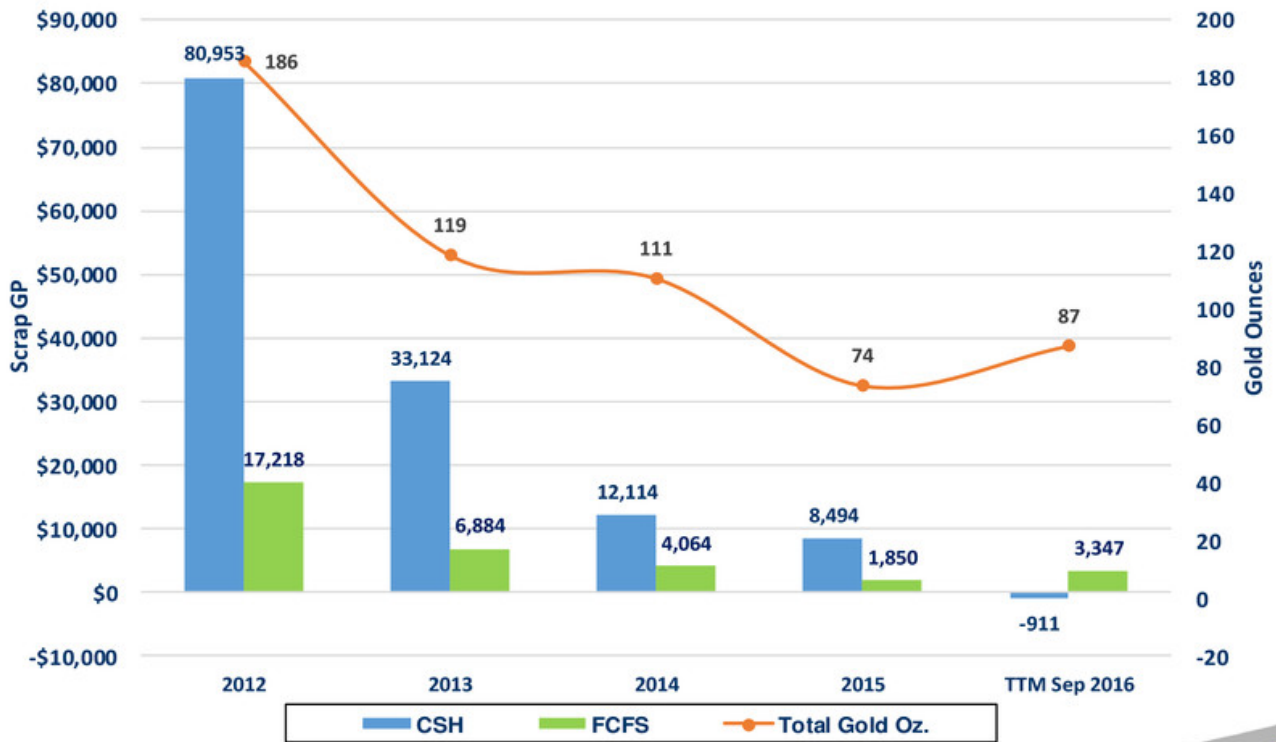
Average Loan & Average Gold Price

Domestic Stores



Reduced Reliance on Scrap

(000's)



10 Year Legacy Store Analysis

Positive Comps Despite Recent Headwinds¹



Legacy Store Count²	434	92
Retail Sales	3.0%	1.0%
Retail Sales GP	0.9%	1.2%
Pawn Fees	4.1%	3.9%
Core Pawn Gross Profit	2.9%	2.8%
Core Store Contribution³	4.9%	5.1%
Pawn Loan Balance	2.1%	2.3%

¹CAGR is calculated over the period beginning in 12/31/2006 through 9/30/2016

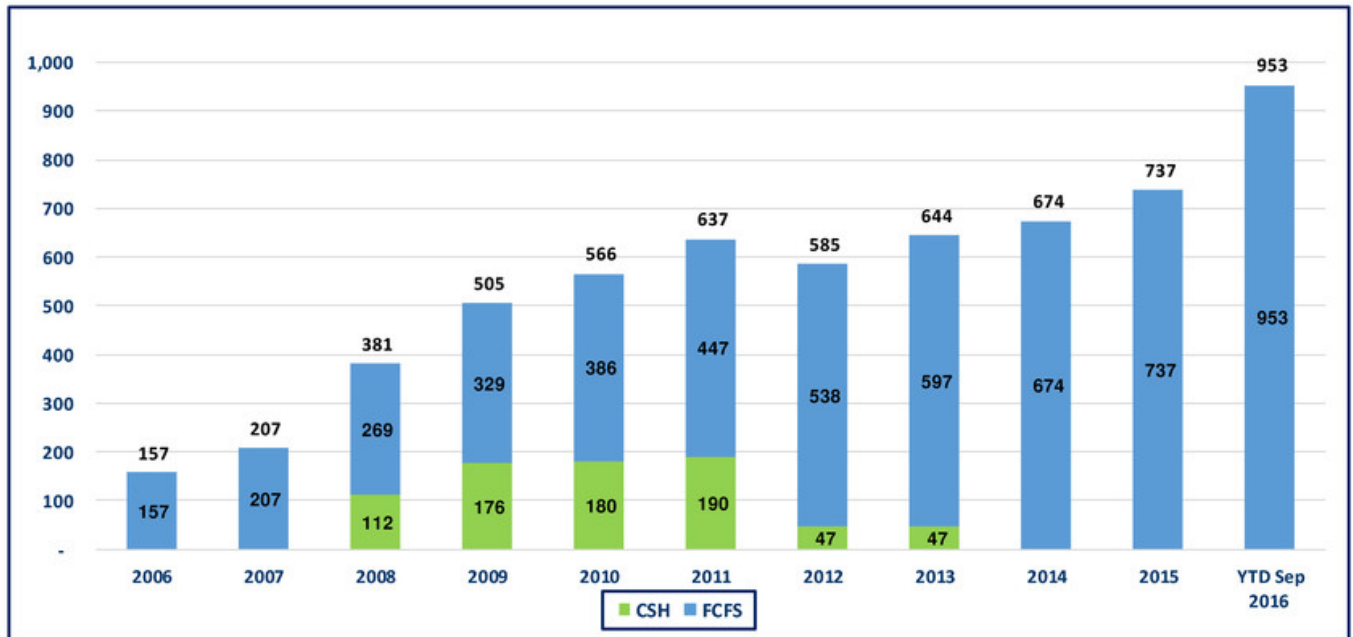
²Legacy stores are U.S. stores in operation since 2006

³Core store contribution defined as store income excluding taxes, administrative & supervisory expense and non-core net revenues

Latin America Operations

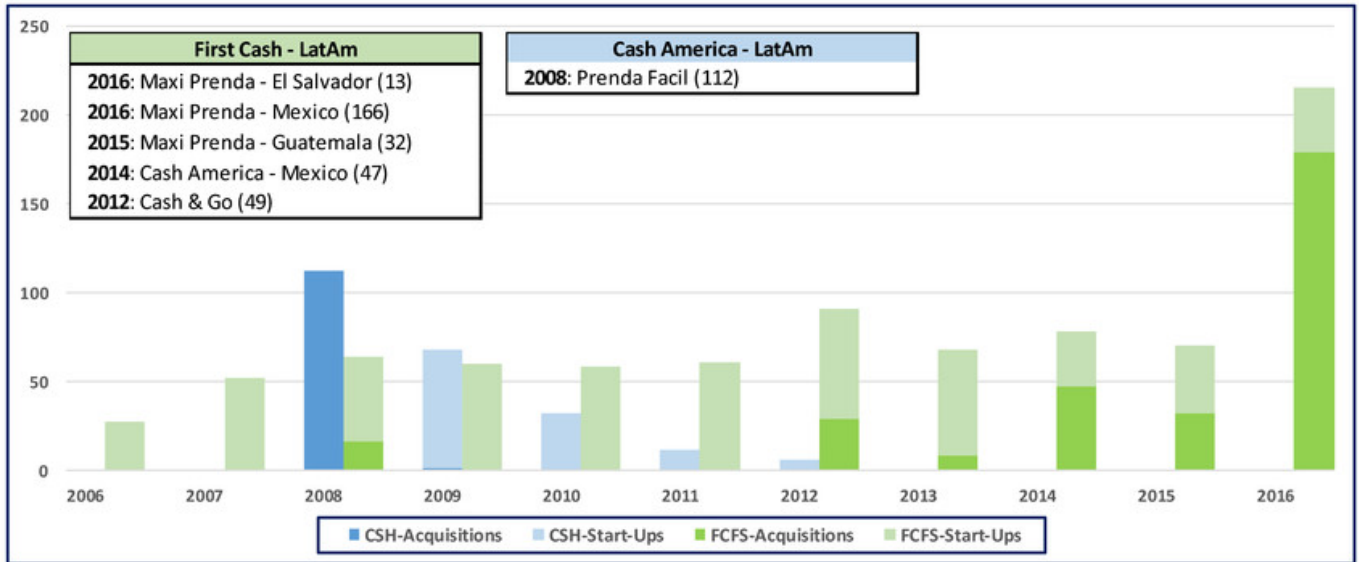
Latin America Locations

Store Count At End of Period



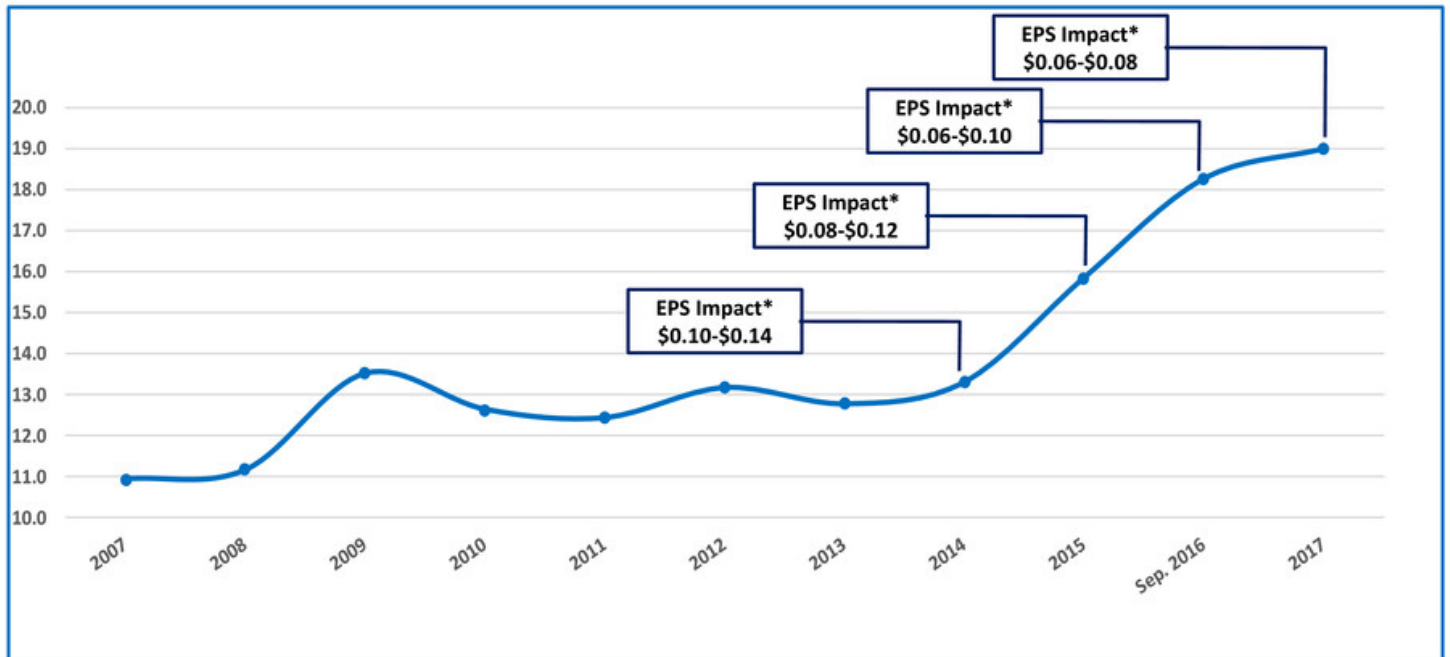
LatAm Locations

Acquisitions and Start-Ups



Foreign Exchange Rates – YTD Average

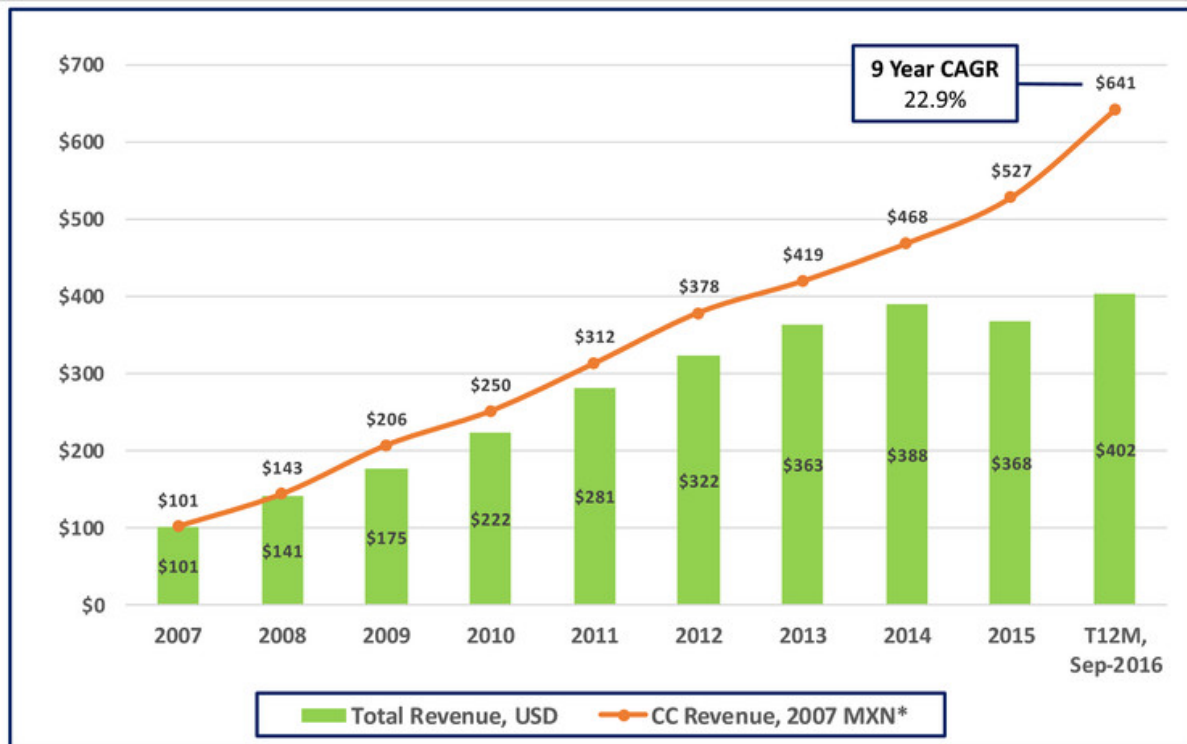
Mexican Peso to US Dollar



*Annualized impact of a "one point" (one peso) movement in the exchange rate vs. the US dollar

LatAm Revenue Growth

(millions)

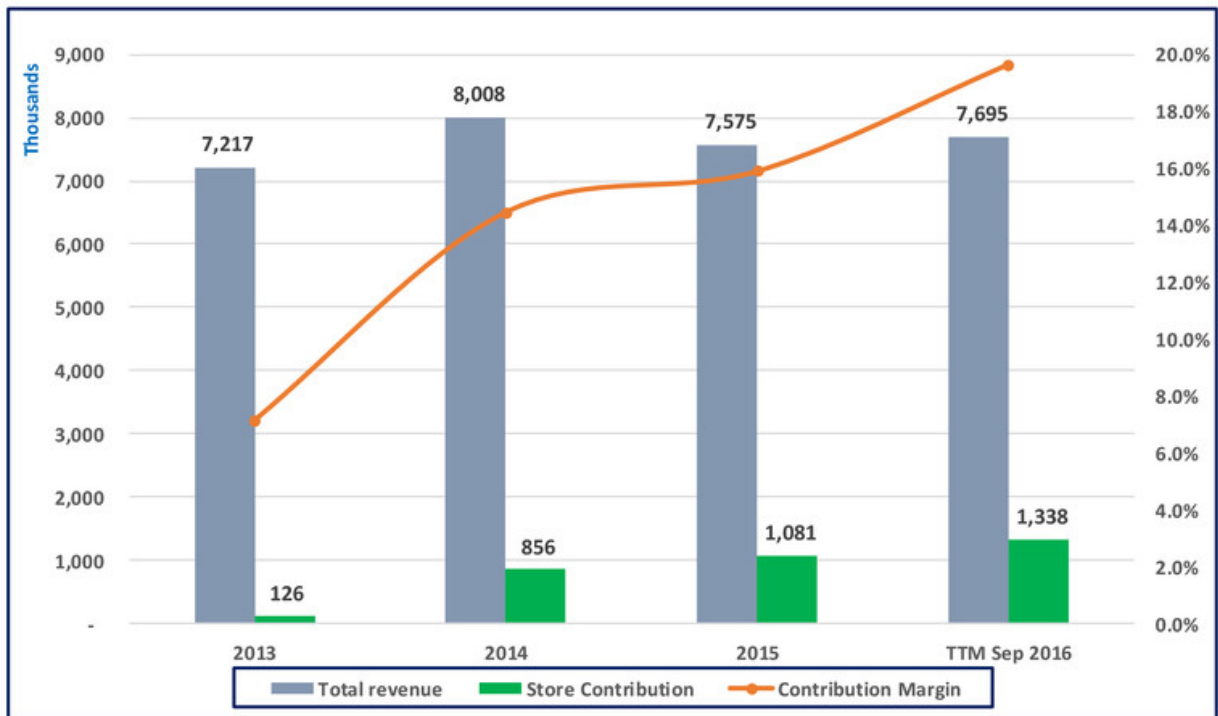


*Constant currency revenue is considered a non-GAAP measurement of financial performance

Case Study: Cash America Mexico

(MXN)

TTM Sep-16 vs. TTM Sep-14
Per store contribution¹ growth of 169%



¹Store contribution defined as store income excluding taxes, administrative and supervisory expense

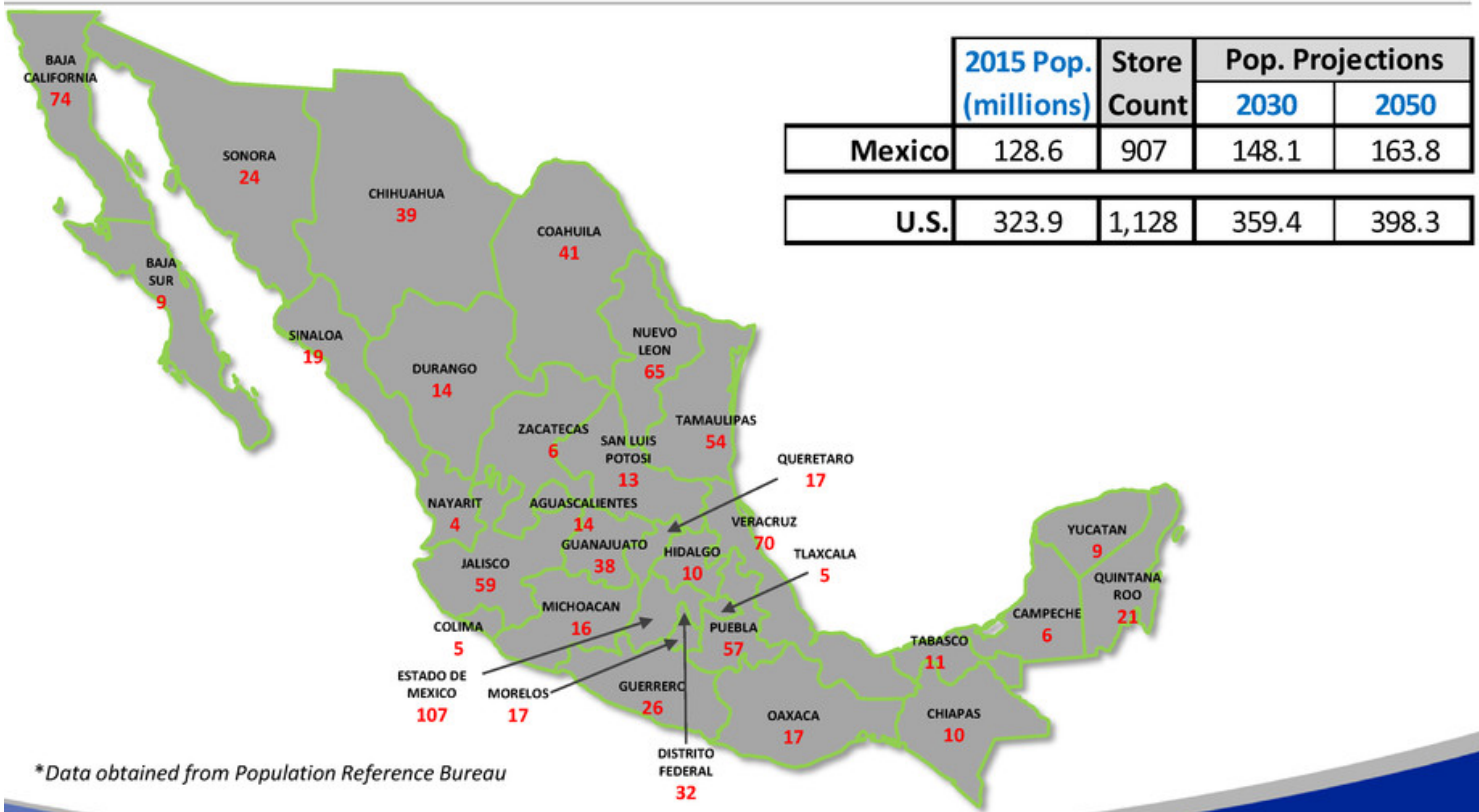
*FCFS acquired Cash America – Mexico, August 2014

Maxi Prenda Update

- **Merger Highlights**
 - Acquired 211 Maxi Prenda stores in late 2015 and early 2016
 - Stores located in Southern & Central Mexico, Guatemala & El Salvador
- **Integration Update**
 - Most corporate functions fully integrated at this point
 - Reduced approximately 90% of corporate staff and office real estate in Mexico City
 - All synergies realized and in place by the end of 2016
- **Technology Platforms**
 - Legacy POS platform was antiquated and did not support general merchandise lending and retail operations
 - Started store conversions in July 2016 and completed them in early November 2016
 - Provides significant productivity gains and increased management visibility
- **Maxi Prenda Acquisition a Launchpad for Further Growth in Central & South America**
 - Insight into markets outside Mexico
 - Experience gained from transforming jewelry operation to a full service model

Population Growth for Mexico

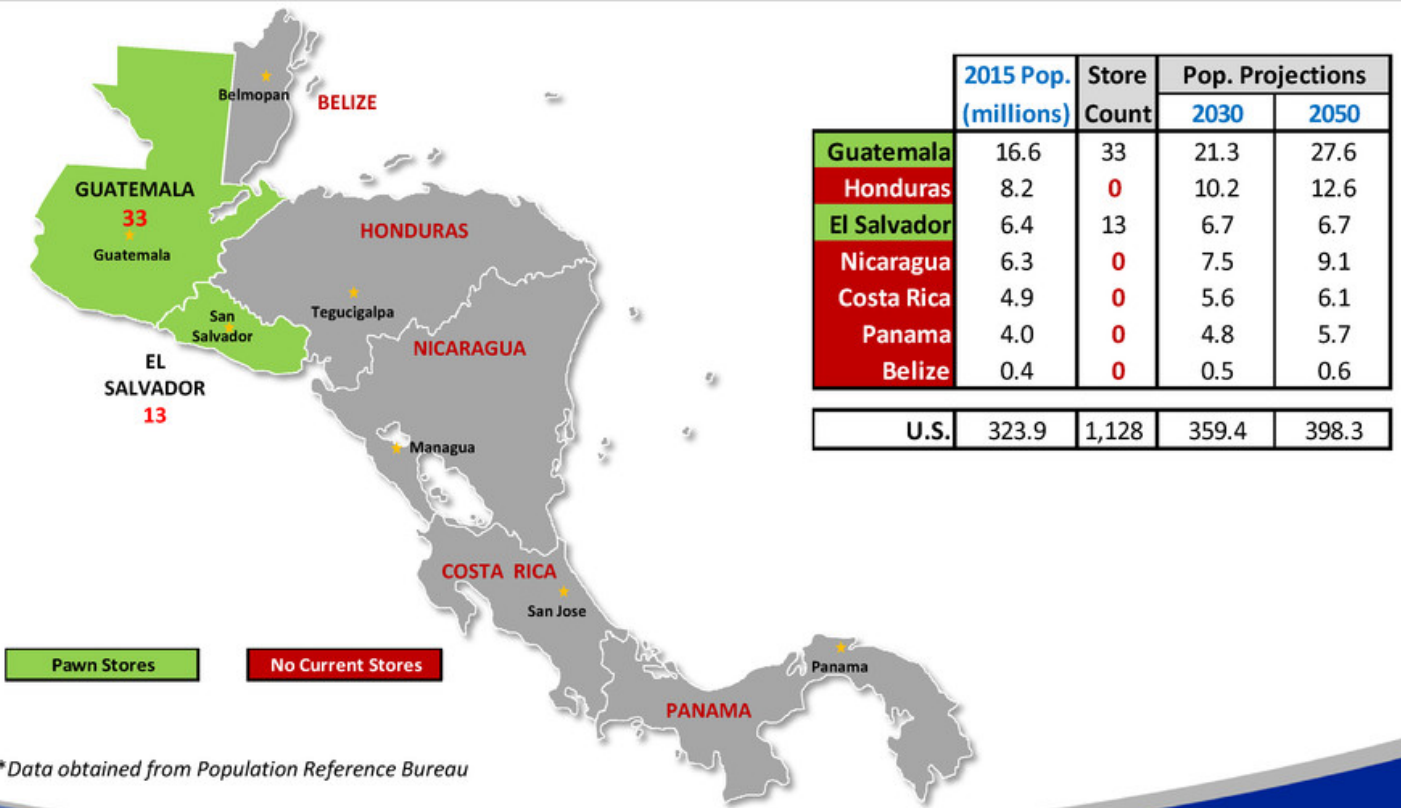
Store Count as of 9/30/2016



*Data obtained from Population Reference Bureau

Population Growth for Central America

Store Count as of 9/30/2016



New Market Update

Population Growth for South America



	2015 Pop. (millions)	Pop. Projections	
		2030	2050
Brazil	206.1	223.1	226.3
Colombia*	48.8	53.3	55.0
Argentina	43.6	49.1	55.2
Peru	31.5	35.9	40.1
Venezuela	31.0	36.1	40.5
Chile	18.2	20.3	21.7
Ecuador	16.5	19.7	23.2
Bolivia	11.0	13.3	16.5
Paraguay	7.0	8.2	9.3
Uruguay	3.5	3.6	3.7
Guyana	0.8	0.8	0.8
Suriname	0.5	0.6	0.7
French Guiana	0.3	0.4	0.6
U.S.	323.9	359.4	398.3

*Data obtained from Population Reference Bureau

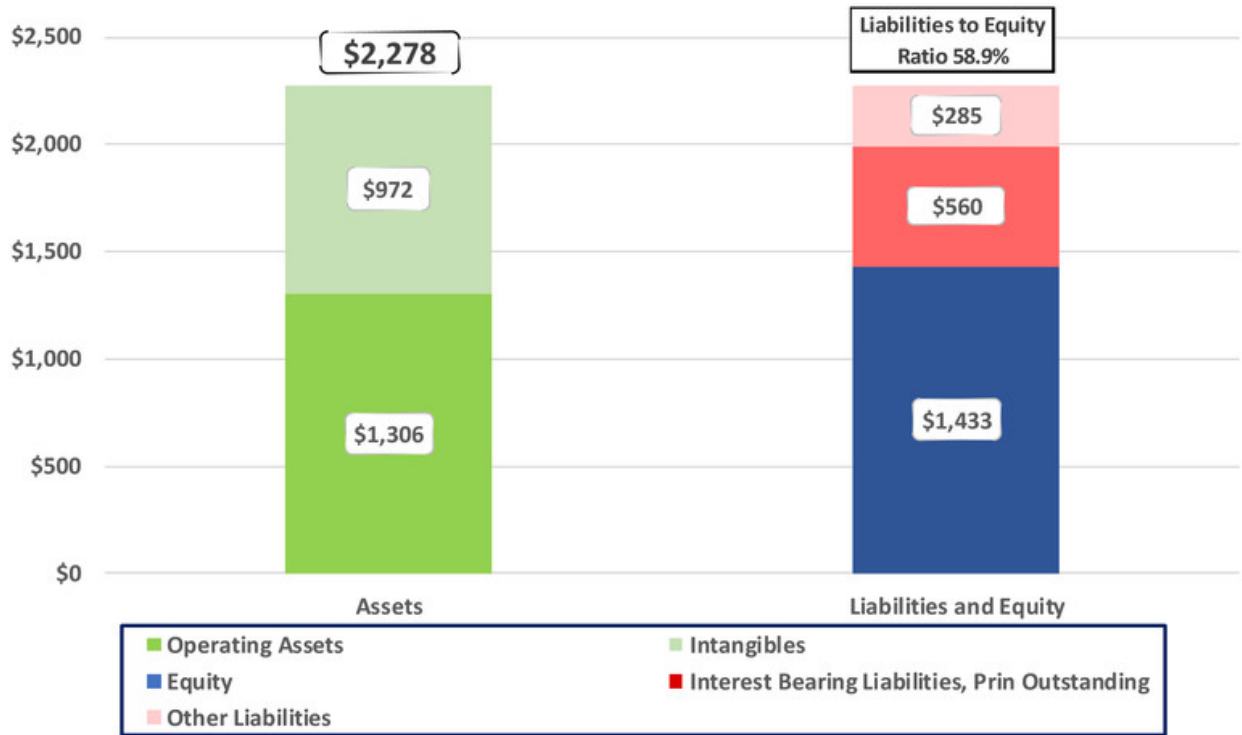
Looking Ahead

Store Growth

	Projected 2016	Projected Adds	Projected 2017
Domestic	1,128	10	1,138
Pawn Lending Only	757	10	767
Consumer Lending Only	45	0	45
Pawn & Consumer Lending	326	0	326
Latin America	958	75	1,033
Pawn Lending Only	881	75	956
Consumer Lending Only	28	0	28
Pawn & Consumer Lending	49	0	49
Consolidated	2,086	85	2,171
Pawn Lending Only	1,638	85	1,723
Consumer Lending Only	73	0	73
Pawn & Consumer Lending	375	0	375

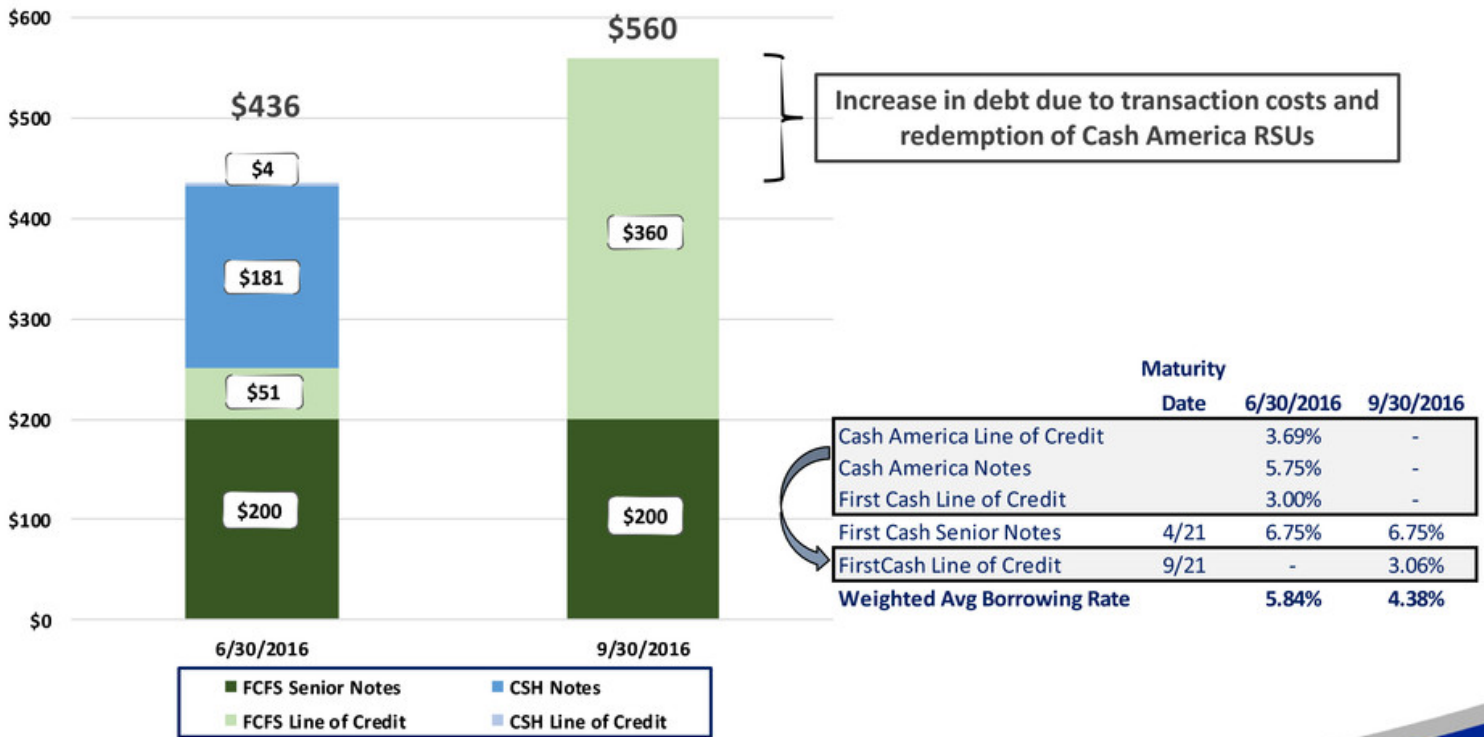
Balance Sheet

(millions)



Leverage Profile

(millions)



Consumer Lending Update

- **Consumer Lending Revenues and Store Counts Continue to Strategically Diminish**
 - Year-to-date (Sept. 30) proforma revenues down 19%
 - 18 total consumer loan store closings in 2016 (includes Cash America and First Cash)
 - Expected to be 5% of total revenues in 2017
- **Enova Shares**
 - Began open market sales in August
 - More than 1.8 million shares sold to-date
 - 4.1 million still held
 - Ownership percentage reduced from over 18% to less than 13%

Shareholder Payout Strategy

- **Target shareholder payout of up to 50% of Net Income**
- **Increased Dividend**
 - Previous Cash America Dividend: \$0.32 per share
 - Previous First Cash Dividend: \$0.50 per share
 - New Dividend Policy: \$0.76 per share
- **Future Share Buybacks**
 - No buybacks in 2016 given merger activity
 - 1.1 million shares available under current authorization
 - Expect to resume buybacks in 2017



Analyst & Commercial Banker Day

November 10, 2016

