

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE FOURTH QUARTER 2011 EARNINGS
CONFERENCE CALL ON TUESDAY, JANUARY 31, 2012
QUARTER ENDED DECEMBER 31, 2011 (Recurring and comparable basis)**

Reconciliation to Adjusted EBITDA <i>(in thousands of dollars)</i>	THREE MONTHS ENDED DECEMBER 31,	
	2011	2010
Reported earnings before income taxes	\$72,885	\$51,443
Add back:		
Restructuring Charge	1,424	—
Impairment Charge	—	18,939
Finance Charge from Refinancing	—	3,100
Interest Expense, net	8,905	8,299
Depreciation of Property Assets	17,276	16,258
Amortization and Write-down of Intangibles	1,424	134
Adjusted EBITDA	\$101,914	\$98,173
EBITDA Margin	13.8%	14.5%

- **KEY INDICATORS**

- **Customer skips and stolens**

- ❖ Q4'11 and 2011 at 2.5% for Core RTO.

- **Inventory**

- ❖ Held for rent for entire inventory in Q4'11 at 19.6%.

- **Deliveries**

- ❖ Q4'11 topped Q4'10 by about 2%.

- **RAC Acceptance**

- In 2011, RAC Acceptance contributed over \$190 million in revenue, or approximately 7% of total revenues.
- 2012 Guidance – Over \$300 million for RAC Acceptance revenues.

- **SAME STORE SALES**

- Q4'11 – 2.7%
 - Best 4th Quarter comp since 2002.
 - Little more than half coming from our core domestic RTO and the rest from approximately 100 RAC Acceptance stores.

- **ADJUSTED EBITDA**

- Q4'11 - \$101.9 million and 13.8% margin.

- **OPERATING CASH FLOW**
 - Generated over \$20 million in Q4'11.
 - Approximately \$286 million year to date through December 2011.
 - Dividend payments greater than \$26 million.
 - Repurchased 5.9 million shares of common stock for approximately \$164 million.

- **DEBT**
 - Consolidated Debt leverage Ratio – 1.70X, well below the floor of our covenant requirement of 3.25X.

- **GUIDANCE**
 - 2012 revenue to exceed \$3 billion
 - 2012 Gross Margin to decrease approximately 100 basis points while Gross Profit dollars to be up between 7% and 9%.
 - 2012 EPS growth is expected to be in the 3% to 10% range, \$3.00 - \$3.20.
 - ❖ Includes \$0.20 earnings drag related to international growth initiatives.
 - 2012 EBITDA expected to be in the range of \$400 million - \$420 million.
 - 2012 Free Cash Flow to be in the range of \$80 million to \$100 million.

- **20,000 co-workers**

The information above contains forward-looking statements that involve risks and uncertainties. Such forward-looking statements generally can be identified by the use of forward-looking terminology such as "may," "will," "expect," "intend," "could," "estimate," "should," "anticipate," or "believe," or the negative thereof or variations thereon or similar terminology. Although the Company believes that the expectations reflected in such forward-looking statements will prove to be correct, the Company can give no assurance that such expectations will prove to have been correct. The actual future performance of the Company could differ materially from such statements. Factors that could cause or contribute to such differences include, but are not limited to: uncertainties regarding the ability to open new locations; the Company's ability to acquire additional stores or customer accounts on favorable terms; the Company's ability to control costs and increase profitability; the Company's ability to enhance the performance of acquired stores; the Company's ability to retain the revenue associated with acquired customer accounts; the Company's ability to identify and successfully market products and services that appeal to its customer demographic; the Company's ability to enter into new and collect on its rental purchase agreements; the passage of legislation adversely affecting the rent-to-own industry; the Company's failure to comply with applicable statutes or regulations governing its transactions; interest rates; changes in the unemployment rate; economic pressures, such as high fuel costs, affecting the disposable income available to the Company's current and potential customers; conditions affecting consumer spending and the impact, depth, and duration of current economic conditions; changes in the Company's stock price, the number of shares of common stock that it may or may not repurchase, and future dividends, if any; changes in estimates relating to self-insurance liabilities and income tax and litigation reserves; changes in the Company's effective tax rate; the Company's ability to maintain an effective system of internal controls; changes in the number of share-based compensation grants, methods used to value future share-based payments and changes in estimated forfeiture rates with respect to share-based compensation; the resolution of the Company's litigation; and the other risks detailed from time to time in the Company's SEC reports, including but not limited to, its annual report on Form 10-K for the year ended December 31, 2010 and its quarterly reports on Form 10-Q for the quarters ended March 31, 2011, June 30, 2011, and September 30, 2011. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this press release. Except as required by law, the Company is not obligated to publicly release any revisions to these forward-looking statements to reflect the events or circumstances after the date of this press release or to reflect the occurrence of unanticipated events.