

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION  
DISCUSSED DURING THE FIRST QUARTER 2012 EARNINGS CONFERENCE  
CALL ON TUESDAY, APRIL 24, 2012  
QUARTER ENDED MARCH 31, 2012 (Recurring and comparable basis)**

| <b>Reconciliation to Adjusted EBITDA</b><br><i>(in thousands of dollars)</i> | <b>THREE MONTHS<br/>ENDED MARCH 31,</b> |                  |
|--|---|------------------|
|  | <b>2012</b>                             | <b>2011</b>      |
| <b>Reported Earnings Before Income Taxes</b>                                 | <b>\$83,238</b>                         | <b>\$70,813</b>  |
| <b>Add back:</b>   |   |                  |
| Impairment Charge  | —                                       | 7,320            |
| Litigation Expense   | —                                       | 2,800            |
| Interest Expense, net  | 8,796                                   | 9,606            |
| Depreciation of Property Assets  | 17,994                                  | 15,678           |
| Amortization and Write-down of Intangibles                                   | 1,335                                   | 858              |
| <b>Adjusted EBITDA</b>   | <b>\$111,363</b>                        | <b>\$107,075</b> |
| <b>EBITDA Margin</b>   | <b>13.3%</b>                            | <b>14.4%</b>     |

- **KEY INDICATORS**

- **Customer skips and stolens**

- ❖ Q1'12 historically low at 2.2% for Core U.S. RTO stores.
- ❖ Q1'12 Units per Agreement moved up and back on a positive trend.

- **RAC ACCEPTANCE**

- In Q1'12, RAC Acceptance contributed over \$87 million in revenue, or approximately 10.5% of total revenues.

- **INTERNATIONAL STORES**

- Mexico

- ❖ Opened five Mexico stores in Q1'12, ending with 57 locations.
- ❖ Excited about the 1,000 store opportunity

- Canada

- ❖ Opened two Canada stores in Q1'12, ending with 30 locations.

- **SAME STORE SALES**

- Q1'12 – 7.1%

- ❖ Best performance in 10 years.
- ❖ Little more than half coming from our core domestic RTO and the rest from approximately 290 RAC Acceptance stores.

- **OPERATING CASH FLOW**
  - Generated over \$138 million in Q1'12.
  - Dividend payments for 7<sup>th</sup> consecutive quarter
  
- **DEBT**
  - Consolidated Debt leverage Ratio – 1.42X, 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 \$0.25 - \$0.30 earnings drag related to international growth initiatives.
  - 2012 EBITDA expected to be in the range of \$400 million - \$420 million.
  - 2012 Operating & EBITDA margins to decline approximately 50 basis points.
  - 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 or lease 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; changes in 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; economic conditions affecting consumer spending; 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; fluctuations in foreign currency exchange rates; 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, 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.*