CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE FOURTH QUARTER 2012 EARNINGS CONFERENCE CALL ON TUESDAY, JANUARY 29, 2013
QUARTER ENDED DECEMBER 31, 2012 (Recurring and comparable basis)

Reconciliation to Adjusted EBITDA *(in thousands of dollars)*	**THREE MONTHS ENDED DECEMBER 31,** 2012	2011
Reported Earnings Before Income Taxes	**$73,021**	**$72,885**
Add back:		
Restructuring Charge	—	1,424
Interest Expense, net	6,277	8,905
Depreciation of Property Assets	18,617	17,276
Amortization and Write-down of Intangibles	626	1,424
Adjusted EBITDA	**$98,541**	**$101,914**
EBITDA Margin	***13.0%***	***13.8%***

- **SAME STORE SALES**
  - Q4'12 – (0.2)%
    - Core Segment
      - Down 3.3% for the core segment same store sales for quarter, but had a positive 1.0% total revenue growth for year and a positive 0.1% comp year-to-date.
    - RAC Acceptance
      - Approximately 34% comp while positively impacting our overall SSS by 2.9%.
    - International Stores
      - Mexico segment had over a 50% comp while positively impacting our overall SSS by 20 basis points.

- **CUSTOMER COLLECTIONS & LOSSES**
  - 2012 average weekly collections lowest it has been in three years.
  - 2012 core customer losses came in at 2.4%, down from 2.5% last year.

- **HELD FOR RENT RATIO**
  - Down approximately 350 basis points from last quarter.

- **REVENUES**
  - Exceeded $3 billion in annual revenue for the first time in company history
  - Total top line growth of 7%, our largest increase in five years, and the second consecutive year with revenue growth in excess of 5%.
  - When combining the core U.S. and RAC Acceptance businesses together, revenues grew 6.2%.

- **OPERATING PROFITS**
  - When combining the core U.S. and RAC Acceptance businesses together, operating profits increased 14.2%.
  - Q4'12 EBITDA margin – 13%
  - 2012 EBITDA increase over 10 million

- **RAC ACCEPTANCE**
  - Q4'12 revenues up 51% from a year ago.
  - Expect 2013 revenues to increase 57% year over year.

- **INTERNATIONAL STORES**
  - International segment revenues more than doubled in 2012.
  - Mexico
    - Ended 2012 with 90 stores.
    - Will achieve four wall breakeven by the end of 2013.
  - Canada
    - Sold half of our stores as part of a trade for U.S. operations from EZ Home.

- **OPERATING CASH FLOW**
  - Total deployment of capital between share repurchases and dividends to $100 million for 2012.

- **DEBT**
  - Consolidated Debt leverage Ratio – 1.64X.
  - Reduced indebtedness by over $53 million.

- **GUIDANCE**
  - 2013 Total Revenue growth from 5.0% to 8.0%.
  - 2013 Total Gross Profit dollars to be up approximately 7%
  - 2013 EBITDA expected to be in the range of $415 million - $435 million.
  - 2013 Diluted EPS growth between 5.0 and 10.0%.
  - 2013 Operating & EBITDA margins to remain relatively flat.

- **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; the general strength of the economy and other economic conditions affecting consumer preferences and spending; adverse changes in the economic conditions of the industries, countries or markets that the Company serves; 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; information security costs; 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, and its quarterly reports on Form 10-Q for the quarters ended March 31, 2012, June 30, 2012, and September 30, 2012. 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.