

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE SECOND QUARTER 2013 EARNINGS
CONFERENCE CALL ON TUESDAY, JULY 23, 2013
QUARTER ENDED JUNE 30, 2013 (Recurring and comparable basis)**

Reconciliation to Adjusted EBITDA <i>(in thousands of dollars)</i>	THREE MONTHS ENDED JUNE 30,	
	2013	2012
Revenues	\$760,511	\$749,698
Reported Earnings Before Income Taxes	\$67,764	\$70,806
Add back:		
Interest Expense, net	9,673	8,221
Depreciation of Property Assets	18,760	18,338
Amortization and Write-down of Intangibles	1,165	1,481
Adjusted EBITDA	\$97,362	\$98,846
EBITDA Margin	12.8%	13.2%

- **SAME STORE SALES**

- Q2'13 – (1.6)%, better than (4.3)% in Q1'13
 - ❖ Core Segment
 - Core U.S. ended at (5.9%), improved almost 3 full percentage points than (8.8%) in Q1'13.
 - ❖ RAC Acceptance Segment
 - Positive 32%.
 - ❖ International Segment
 - Positive 54%

- **DELIVERIES**

- Core U.S. rent-to-own with a strong period over period improvement of 6.6%

- **CUSTOMER LOSSES**

- 2013 Core U.S. rent-to-own customer losses came in at 2.4%, at the lower end of historical ranges.

- **INVENTORY**

- Held for Rent held steady at 26% of all inventory in the Core U.S. segment.

- **OPERATING PROFITS**

- Q2'13 declined 30 basis points primarily due to negative same store sales results.
- Q2'13 EBITDA margin declined 40 basis points to 12.8%.
- Net Earnings down a little over \$2 million or about 5%.
- Year to date, have generated over \$115 million in operating cash flow.

- **RAC ACCEPTANCE**
 - Expect to add approximately a net 325 kiosks and not the original net 350 amount, which drives a little lower revenue, but no lower in earnings.
 - Have opened 208 new kiosks in the first six months of 2013.

- **INTERNATIONAL STORES**
 - Mexico
 - ❖ Added Q2 2013 with 20 stores and ended with 130.
 - ❖ Will achieve monthly positive four-wall breakeven by year end.

- **DIVIDEND**
 - Paid out a \$12 million cash dividend payment in Q2' 13.

- **DEBT**
 - Consolidated Debt leverage Ratio – 2.10X, well below the floor on our covenant requirement of 3.25X's.

- **GUIDANCE**
 - 2013 EBITDA margins to decline 25 basis points or so, yet, in both cases, we are expecting the dollars to remain essentially flat with the prior year.
 - Free Cash Flow expected to be roughly \$65 million.
 - Believe Net Earnings will be positive year over year in the 4th quarter
 - Expects the spread of EPS results for the 3rd and 4th quarter to be wider than the last couple of years.

- **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. The Company believes that the expectations reflected in such forward-looking statements are accurate. However, there can be no assurance that such expectations will occur. The Company's actual future performance 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 compliance 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 technology and data security costs; the Company's ability to maintain an effective system of internal controls; 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, 2012 and its quarterly report on Form 10-Q for the quarter ended March 31, 2013. 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.