

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE FOURTH QUARTER AND YEAR END 2013
EARNINGS CONFERENCE CALL ON TUESDAY, JANUARY 28, 2014
QUARTER ENDED DECEMBER 31, 2013 (Recurring and comparable basis)**

Reconciliation to Adjusted EBITDA <i>(in thousands of dollars)</i>	THREE MONTHS ENDED DECEMBER 31,	
	2013	2012
Revenues	\$769,611	\$758,380
Reported Earnings Before Income Taxes	\$23,683	\$72,666
Add back:		
Interest Expense, net	10,699	6,277
Depreciation of Property Assets	19,797	18,617
Amortization and Write-down of Intangibles	8,835	626
Adjusted EBITDA	\$63,014	\$98,186
EBITDA Margin	8.2%	12.9%

- **RENT-A-CENTER**
 - Largest rent-to-own operator in North America with over 4,600 touch points.
 - Provided shareholders an average return of over 17% per year since going public in 1995.
- **REVENUES**
 - The combined Core and RAC Acceptance segment revenues increased about 1.5%.
- **CUSTOMER LOSSES**
 - 2013 Core U.S. rent-to-own customer losses came in at 2.9%, at the high side of historical range.
- **INVENTORY**
 - Core Segment
 - ❖ Held for Rent dollars for Core ended the year at 24.2%, 30 basis points lower than last year.
- **SAME STORE SALES**
 - Core U.S.
 - ❖ Down 5.5% for Q4'13
 - Due to ticket being down and revenue from customers exercising their early purchase option was down approximately 25% in the quarter.

- **OPERATING PROFITS**
 - Acceptance Now
 - ❖ Q4'13 Operating profits of almost \$15 million, which would have been approximately \$18 million without an additional on-rent reserve adjustment made in the quarter.
 - Q4'13 Consolidated EBITDA margin declined 470 basis points to 8.2%.
 - Q4'13 – Net uses of operating cash flow of \$38.6 million.
 - Generated \$134.3 million in operating cash flow in 2013.

- **INTERNATIONAL STORES**
 - Mexico
 - ❖ With the exception of the additional on rent reserve adjustment, achieved four-wall breakeven for the first time in December.

- **STORE COUNT**
 - Our overall location count has increased approximately 9% from the prior year and by 56 locations since September 30th.

- **GUIDANCE**
 - 2014 Free Cash Flow expected to be approximately a negative \$65 million due to the reversal of our deferred tax liability and a cash tax payment of approximately \$165 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. 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: the general strength of the economy and other economic conditions affecting consumer preferences and spending; economic pressures, such as high fuel costs, affecting the disposable income available to the Company's current and potential customers; changes in the unemployment rate; difficulties encountered in improving the financial performance of the Core U.S. segment or in executing the Company's growth initiatives; the Company's ability to develop and successfully implement virtual or electronic commerce capabilities; the Company's ability to identify and successfully market products and services that appeal to its customer demographic; consumer preferences and perceptions of the Company's brand; 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 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; adverse changes in the economic conditions of the industries, countries or markets that the Company serves; the Company's available cash flow; information technology and data security costs; our ability to protect the integrity and security of individually identifiable data of our customers and employee; the impact of any breaches in data security or other disturbances to our information technology and other networks; 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; 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 reports on Form 10-Q for the quarters ended March 31, 2013, June 30, 2013, and September 30, 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.