CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE THIRD QUARTER 2015 EARNINGS CONFERENCE CALL ON TUESDAY, OCTOBER 27, 2015
QUARTER ENDED SEPTEMBER 30, 2015 (Recurring and comparable basis)

Reconciliation to Adjusted EBITDA	THREE MONTHS ENDED SEPTEMBER 30	
	2015	**2014**
Revenues	**$791,605**	**$764,363**
Reported Earnings Before Income Taxes	**$39,862**	**$34,810**
Add back:		
Other charges	0	0
Interest Expense, net	12,337	11,781
Depreciation, amortization and write-down of intangibles	19,979	19,918
Adjusted EBITDA	**$72,178**	**$66,509**
EBITDA Margin	***9.1%***	***8.7%***

CORE U.S.

- Our Core U.S. rent-to-own skip/stolen losses came in at 3.4% in the quarter, flat to last year, even with the addition of the smartphone category. As recently as Q1 this year our skip/stolen losses were at 3.8%, 100bps higher than in Q1 of 2014.

ACCEPTANCE NOW

- Q3 skip/stolen losses were 8.2%, up 130 basis points from last year. We now expect Q4 losses to be slightly above 10%, in line with last year.

GROSS PROFIT

- Consolidated
  - Consolidated gross profit was down $9.4 million and gross profit margin fell 360 basis points to 66.1% percent.
- Core
  - Gross profit margins were down 170 basis points from a year ago, but have stabilized sequentially.
- Acceptance Now
  - Acceptance Now experienced gross profit growth of $9.8 million. Gross profit margins stabilized; flat sequentially, but were still down 760 basis points versus a year ago.
  - Gross Profit as a percent of total revenue was negatively impacted by lower gross profit margin on merchandise sales, and a higher mix of

merchandise sales, primarily due to the increased popularity of 90 day option pricing.

EXPENSES

- Consolidated Store Labor, which includes the expenses associated with coworkers at our stores and at the District Manager level, decreased by $8.7 million to 26.7 percent of Store Revenues, an improvement of 210 basis points versus last year.

- Store Labor
  - In our Core segment store labor was down $11.7 million, an improvement of 160 basis points, and was positively impacted by lower store count year over year, our labor initiatives that started in the third quarter of 2014, our new Flexible Labor initiative, and lower insurance costs.
  - Year to date, our Operators have delivered, lowering our Core labor expense by $35 million while increasing SSS year to date
  - In our Acceptance Now segment while labor was up $4.9 million, we continue to see improved leverage in the business, with labor better by 240 basis points versus a year ago.

- Other Store Expenses
  - Other Store Expenses, which include expenses related to occupancy, losses, advertising, delivery costs and utilities, were down $6.8 million year over year on a dollar basis, 190 basis points better than a year ago.
  - In our Core Segment other store expenses are down $5.9 million or 60 basis points driven primarily by a lower store count, lower gas prices, and lower training costs for smartphones, partially offset by higher product service cost from smartphones.
  - Within Acceptance Now, while other store expenses are up $5.6 million, we are seeing better leverage, as Other Store Expense improved 40 basis points vs. last year.

INVENTORY

- Inventory on Rent is down approximately $15 million versus a year ago.

- Inventory held for rent is down approximately $21 million, which is a reversal of year over year increases we have seen since the introduction of smartphones a year ago.

disposable income available to the Company's current and potential customers; changes in the unemployment rate; difficulties encountered in improving the financial performance of our business segments; failure to manage the Company's store labor and other store expenses; the Company’s ability to develop and successfully execute the competencies and capabilities which are the focus of the Company’s multi-year program designed to transform and modernize the Company’s operations, including the flexible labor and sourcing and distribution initiatives; the Company's ability to successfully implement its new store information management system; the Company’s ability to successfully market smartphones and related services to its customers; the Company's ability to develop and successfully implement virtual or e-commerce capabilities; the Company's ability to execute and the effectiveness of a store consolidation, including the Company's ability to retain the revenue from customer accounts merged into another store location as a result of a store consolidation; rapid inflation or deflation in prices of the Company's products; the Company's available cash flow; 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 retain the revenue associated with acquired customer accounts and enhance the performance of acquired stores; 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; information technology and data security costs; the Company's ability to protect the integrity and security of individually identifiable data of its customers and employees; the impact of any breaches in data security or other disturbances to the Company's information technology and other networks and the Company's ability to protect the integrity and security of individually identifiable data of its customers and employees; 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, 2014, its quarterly report on Form 10-Q for the quarter ended March 31, 2015, and its quarterly report on Form 10-Q for the quarter ended June 30, 2015. 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.