

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE FIRST QUARTER 2016 EARNINGS CONFERENCE
CALL ON THURSDAY, APRIL 28, 2016
QUARTER ENDED MARCH 31, 2016 (Recurring and comparable basis)**

Reconciliation to Adjusted EBITDA	THREE MONTHS ENDED MARCH 31	
	2016	2015
Revenues	\$835,652	\$877,639
Reported Earnings Before Income Taxes	\$36,550	\$44,210
Add back:		
Other charges	2,435	391
Interest Expense, net	11,880	12,388
Depreciation, amortization and write-down of intangibles	19,824	19,764
Adjusted EBITDA	\$70,689	\$76,753
EBITDA Margin	8.5%	8.7%

CORE U.S.

- Total revenues in the Core segment were down 7.1% driven by a same-store sales decline of 3.8% and a 5.6% reduction in store count from the prior year period.

ACCEPTANCE NOW

- Acceptance Now saw 2.7% revenue growth driven primarily by stores open less than 12 months.
- Acceptance Now had flat same-store sales, which were driven by the dynamic of having fully lapped the rollout of the 90 day pricing option at the end of Q1, and a focus on driving profitable sales.

GROSS PROFIT

- Consolidated
 - Consolidated gross profit was \$535 million and gross profit margin was 64.0%, 30 basis points lower than the prior year gross margin of 64.3%, with the decline driven by a higher mix of Acceptance Now sales.
- Core
 - Gross profit margin was 70.5%, 40 basis points better than a year ago as we begin to see the benefits of our supply chain initiative in the P&L.
- Acceptance Now
 - First quarter gross margins were 48.2%, down 50 basis points from Q1 last year

- Our year over year gap in gross margins showed a meaningful improvement of 350 basis points from last quarter, driven primarily by the completion of the lap of our 90 day cash option and the increased focus on more profitable sales.

EXPENSES

- Consolidated Store Labor, which includes the expenses associated with coworkers at our stores and at the district manager level, improved 10 basis points to 25.3% of store revenues.
- Store Labor
 - In our Core segment store labor was down over \$11 million, as a percent of sales store labor deleveraged 30 basis points from the prior year.
 - In our Acceptance Now segment, labor as a percent of sales was relatively flat.
- Other Store Expenses
 - Other store expenses, which include expenses related to occupancy, losses, advertising, delivery costs and utilities, also improved 10 basis points to 25.6% of store revenues.
 - In our Core segment, other store expenses were down almost \$10 million, but also deleveraged 50 basis points from the prior year.
 - Within Acceptance Now, other store expenses, which include expenses related to occupancy, losses, advertising, delivery costs, and utilities, deleveraged 220 basis points versus the prior year driven primarily by higher skip/stolen losses versus the prior year.

INVENTORY

- Inventory on rent is down approximately 13.5% or \$128 million versus a year ago.
- Inventory held for rent is down approximately \$15.5 million, even with the investment in inventory at our third-party distribution centers.

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; factors affecting the disposable income available to the Company's current and potential customers; changes in the unemployment rate; difficulties encountered in improving the financial and operational performance of the Company's business segments; failure to manage the Company's store labor (including overtime pay) and other store expenses; the Company's ability to develop and successfully execute strategic initiatives; the

Company's ability to successfully implement its new store information management system and a new finance/HR enterprise 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; failure to achieve the anticipated profitability enhancements from the changes to the 90 day option pricing program and the development of dedicated commercial sales capabilities; disruptions in the Company's supply chain; limitations of, or disruptions in, the Company's distribution network; rapid inflation or deflation in the prices of the Company's products; 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; 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 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, 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.