CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE FOURTH QUARTER 2015 EARNINGS CONFERENCE CALL ON TUESDAY, FEBRUARY 2, 2016
QUARTER ENDED DECEMBER 31, 2015 (Recurring and comparable basis)

Reconciliation to Adjusted EBITDA	THREE MONTHS ENDED DECEMBER 31	
	2015	**2014**
Revenues	**$793,833**	**$797,124**
Reported Earnings Before Income Taxes	**$41,453**	**$38,235**
Add back:		
Other charges	0	0
Interest Expense, net	12,006	12,399
Depreciation, amortization and write-down of intangibles	20,580	22,736
Adjusted EBITDA	**$74,039**	**$73,370**
EBITDA Margin	***9.3%***	***9.2%***

CORE U.S.

- Total revenues in the Core segment were down 4.5%, which was driven by a 5% reduction in store count and a same store sales decline of 2.2%. Comp sales were negatively impacted by the continued economic slowdown in oil-producing markets, including our Texas stores which were down over 8%.
- On a two year basis, same store sales in the Core remain strong. They are up 1200 basis points since Q1 2014.
- Core skip/stolen losses were near historic lows, coming in at 2.6% in the quarter. They were down 90 basis points versus last year, even with the rollout of the higher loss profile smartphone category.

ACCEPTANCE NOW

- Acceptance Now experienced 16% revenue growth, which was driven primarily by a same store sales increase of 13.7%, as well as 38 more staffed locations than a year ago, and 532 direct locations versus no direct locations in Q4 last year.
- Acceptance Now skip/stolen losses came in at 10.5% for Q4, which was up 70 basis points from last year.

GROSS PROFIT

- Consolidated
  - Consolidated gross profit was $526 million, and gross profit margin decreased 220 basis points to 66.3% versus last year.

- Core
    - Gross profit margin was 71.1%, which is 90 basis points worse than a year ago, but stable over the past three quarters.
- Acceptance Now
    - Fourth quarter gross margins were 53.7%, which are up from 51.9% in Q3.
    - Gross margins are down 400 basis points versus a year ago as the rollout of the same as cash option won't be lapped for a couple more quarters.

EXPENSES

- Consolidated Store Labor, which includes the expenses associated with coworkers at our stores and at the District Manager level, improved 120 basis points to 26.9% of store revenues.

- Store Labor
    - In our Core segment store labor was down $12.1 million, an improvement of 70 basis points, and was positively impacted by better labor productivity, the continued rollout of the flexible labor model and lower incentive payouts.
    - In our Acceptance Now segment we continue to see improved leverage in the business with labor better by 130 basis points versus a year ago.

- Other Store Expenses
    - Other store expenses, which include expenses related to occupancy, losses, advertising, delivery costs and utilities, improved 80 basis points to 25.8% of store revenues.
    - In our Core segment, other store expenses were up $1.2 million or 150 basis points, which were driven by higher advertising expense, partially offset by reduced losses and lower gas prices.
    - Within Acceptance Now, other store expenses, which include expenses related to occupancy, losses, advertising, delivery costs, and utilities, also benefitted from improved leverage, and were 120 basis points better than a year ago.

INVENTORY

- Inventory on rent is down approximately $53 million versus a year ago

- Inventory held for rent is down approximately $49 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 our business segments; failure to manage the Company's store labor 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; 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 our supply chain; limitations of, or disruptions in, our 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, 2014, its quarterly report on Form 10-Q for the quarter ended March 31, 2015, its quarterly report on Form 10-Q for the quarter ended June 30, 2015, and its quarterly report on Form 10-Q for the quarter ended September 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.*