CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE THIRD QUARTER 2013 EARNINGS CONFERENCE CALL ON TUESDAY, OCTOBER 22, 2013
QUARTER ENDED SEPTEMBER 30, 2013 (Recurring and comparable basis)

Reconciliation to Adjusted EBITDA	**THREE MONTHS ENDED SEPTEMBER 30,**	
(in thousands of dollars)	**2013**	**2012**
Revenues	**$754,780**	**$739,314**
Reported Earnings Before Income Taxes	**$45,799**	**$60,184**
Add back:		
Interest Expense, net	10,733	7,929
Depreciation of Property Assets	19,421	18,412
Amortization and Write-down of Intangibles	639	2,447
Adjusted EBITDA	**$76,592**	**$88,972**
EBITDA Margin	***10.1%***	***12.0%***

- **REVENUES**
  - The combined Core and RAC Acceptance segment revenues representing the U.S. rent-to-own market increased about 2 %.

- **SAME STORE SALES**
  - Q3’13 – (0.8)%, improvement of 0.8% from Q2’13
    - Core Segment
      - Core U.S. ended at (5.1%) versus being down (5.9%) last quarter.
    - RAC Acceptance Segment
      - Positive 29%.
    - International Segment
      - Mexico positive comp of over 36%.
  - Q4’13
    - Core Segment’s rental and fee comp to be about flat.

- **DELIVERIES**
  - Improvement of 7.3% year over year, that following the 6.6% increase in Q2’13.

- **CUSTOMER LOSSES**
  - 2013 Core U.S. rent-to-own customer losses came in at 3.2%, at the higher end of historical ranges for the summer or third quarter.

- **INVENTORY**
  - Core Segment
    - Held for Rent dollars are flat year over year.
    - Held for Rent dollars for Core is up approximately $40 million
      - Held for rent as a % of total merchandise was 26.4%, a 120 basis point improvement over last summer.

- **OPERATING PROFITS**
  - Q3'13 declined 170 basis points primarily due to negative same store sales results.
  - Q3'13 EBITDA margin declined 190 basis points to 10.1%.
  - Q3'13 Diluted EPS of $0.51, a decrease of approximately 24% quarter over quarter.
  - Generated $57.4 million in operating cash flow in Q3'13.

- **RAC ACCEPTANCE**
  - Have opened 320 new kiosks in the first nine months of 2013, a hundred more than last year.

- **INTERNATIONAL STORES**
  - Mexico
    - Added 22 stores in Q3 2013.
    - Total revenue grew over 91% in the third quarter.
    - Remain on track to achieve four-wall breakeven for the first time in December.

- **STORE COUNT**
  - Our overall location count has increased approximately 10% from the prior year and 2.6% since June 30th.

- **DIVIDEND**
  - Paid out a $11 million cash dividend payment in Q3'13.

- **DEBT**
  - Consolidated Debt leverage Ratio – 2.17X, well below the floor on our covenant requirement of 3.25X's.
  - Reduced indebtedness by over $39 million in Q3'13.
  - Since quarter end, we have reduced indebtedness a further $19 million.

- **GUIDANCE**
  - Operating Profit and EBITDA margins to increase approximately 200 basis points sequentially from the 3rd Quarter to the 4th Quarter in 2013.
  - Free Cash Flow expected to be roughly $90 million.
  - For 2013, EBITDA margins to decline 100 basis points due to continued investment in our growth initiatives, as well as the impact of the negative same store sales in the Core U.S. segment.
  - Believe 2013 will be a valley in regards to our profit result and margins.

- **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; uncertainties regarding the number of franchisees who accept the offer to convert; uncertainties regarding the number and location of stores that the Company may buy in connection with the conversion offer; uncertainties regarding the number and location of Company owned stores that may be sold to one or more franchisees to facilitate conversion; ability to market franchises under the "Rent-A-Center" brand; the Company's ability to support both "ColorTyme" and "Rent-A-Center" franchise brands, to the extent necessary; the Company's ability to retain the revenue associated with customer accounts acquired from any franchisees; the Company's compliance with applicable statutes or regulations governing the conversion offer; 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, and June 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.