

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE FIRST QUARTER 2019 EARNINGS CONFERENCE
CALL ON TUESDAY, MAY 7, 2019
QUARTER ENDED MARCH 31, 2019**

Reconciliation to Adjusted EBITDA	THREE MONTHS ENDED MAR 31	
	2019	2018
Revenues	\$696,694	\$698,043
Reported (Loss) Earnings Before Income Taxes	\$42,204	\$(3,966)
Add back:		
Interest Expense, net	8,515	11,151
Depreciation, amortization and write-down of intangibles	15,773	17,900
Adjusted EBITDA	\$66,492	\$25,085
EBITDA Margin	9.5%	3.6%

CORE U.S.

- Skip-stolen losses in the Core were 3.7 percent of revenue, which was 60 basis points higher than the same period last year and flat sequentially versus Q4.
- Adjusted EBITDA in the Core segment was \$66.6 million, and EBITDA margin was 14.0 percent, which was up 570 basis points versus the prior year.
- Deliveries and customer growth both trended higher than last year and, as a result, our portfolio, on a same store comp basis, finished the quarter approximately 4.5% higher than last year.
- Web generated agreements were up 33% year over year

ACCEPTANCE NOW

- Skip-stolen losses for Acceptance Now were 10.0 percent of revenue, which was 110 basis points higher than last year.
- Adjusted EBITDA in the Acceptance Now segment was \$22.1 million, and EBITDA margin was 11.3 percent, up 100 basis points versus last year
- On a comp basis, the portfolio is higher than last year by almost 17%

MEXICO

- Mexico grew revenue by 10.9 percent in the first quarter and generated \$1.4 million in Adjusted EBITDA.

FRANCHISE

- In the 1st quarter, refranchised 37 stores in the Baltimore area and over the past 12 months we have refranchised over 100 locations

CASH FLOW

- For the first quarter of 2019, cash generated from operating activities was \$76 million, \$9 million lower than the prior year driven by higher inventory purchases and working capital offset by stronger operating performance.
- Total available capacity on our revolver at the end of Q1 was approximately \$95 million, taking into account our committed letters of credit and reserves.
- Total liquidity, including the \$238 million of cash on hand at the end of the quarter, was approximately \$333 million.
- The company's net debt to adjusted EBITDA ended the quarter at 1.4 times, significantly reduced versus the ratio of 2.1 times as of the end of 2018
- In the upcoming quarters, we intend to aggressively delever the balance sheet and secure refinancing which we expect will give us more flexibility on capital allocation, including dividends, debt repayments and share repurchases

GUIDANCE

- We now project annualized savings on a run rate basis in excess of \$140 million

This press release and the guidance above contain 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," "predict," "continue," "should," "anticipate," "believe," or "confident," 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; capital market conditions, including availability of funding sources for the Company; changes in the Company's credit ratings; difficulties encountered in continuing to improve the financial and operational performance of the Company's business segments, including its ability to execute its franchise strategy; the Company's ability to recapitalize its debt, including its revolving credit facility expiring December 31, 2019, and senior notes maturing in November 2020 and May 2021 on favorable terms, if at all; risks associated with pricing changes and strategies being deployed in the Company's businesses; the Company's ability to continue to realize benefits from its initiatives regarding cost-savings and other EBITDA enhancements, efficiencies and working capital improvements; the Company's ability to continue to effectively operate and execute its strategic initiatives; failure to manage the Company's store labor and other store expenses; disruptions caused by the operation of the Company's store information management system; the Company's transition to more-readily scalable, "cloud-based"

solutions; the Company's ability to develop and successfully implement digital or E-commerce capabilities, including mobile applications; 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; 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; changes in tariff policies; 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 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; litigation or administrative proceedings to which the Company is or may be a party to from time to time; a failure to receive the settlement amount associated with the Vintage Capital and B. Riley litigation when due; 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, 2018. 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 hereof or to reflect the occurrence of unanticipated events.