CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE FIRST QUARTER 2016 EARNINGS CONFERENCE CALL ON THURSDAY, JULY 28, 2016
QUARTER ENDED JUNE 30, 2016 (Recurring and comparable basis)

Reconciliation to Adjusted EBITDA	**THREE MONTHS ENDED JUNE 30**	
	2016	**2015**
Revenues	**$749,619**	**$815,343**
Reported Earnings Before Income Taxes	**$15,921**	**$37,740**
Add back:		
Other charges	18,849	5,113
Interest Expense, net	11,629	11,961
Depreciation, amortization and write-down of intangibles	20,776	20,397
Adjusted EBITDA	**$67,175**	**$75,211**
EBITDA Margin	***9.0%***	***9.2%***

CORE U.S.

- Total revenues in the Core segment were down 10.6%, which were driven by a same-store sales decline of 6.7% and a 12.3% reduction in store count from the prior year.

ACCEPTANCE NOW

- Acceptance Now experienced a 0.5% revenue decline, as our same-store sales decline of 1.5% was offset by results from stores open less than 12 months and our Direct locations.

GROSS PROFIT

- Consolidated
  - Consolidated gross profit was $500.2 million, and gross profit margin was 66.7%, 60 basis points higher than the prior year. The increase was driven by meaningful improvements across all three major segments.
- Core
  - Gross profit margin was 72.2%, 120 basis points better than a year ago. Gross profit margin was positively impacted by our pricing and supply chain initiatives, revenue mix, and a reduction in smart phone loss reserve.
- Acceptance Now
  - Second quarter gross margin was 52.8%, up 100 basis points from Q2 2015. The increase was driven by our focus on driving profitable sales. As

of the beginning of Q2, we had also officially lapped the rollout of our same as cash pricing option.

EXPENSES

- Consolidated Store Labor, which includes the expenses associated with coworkers at our stores and at the district manager level, increased 70 basis points to 26.9%.

- Store Labor
  - In our Core segment store labor expense was down approximately $10.5 million, but worsened by 150 basis points due to sales deleverage.
  - In our Acceptance Now segment, labor as a percent of sales leveraged 30 basis points.

- Other Store Expenses
  - Other store expenses, which include expenses related to occupancy, losses, advertising, delivery costs and utilities, also increased 50 basis points to 25.9% of store revenues.
  - In our Core segment, other store expenses were down $13.7 million but also deleveraged 70 basis points from the previous year.
  - Within Acceptance Now, other store expenses increased 350 basis points versus the prior year, driven by a 240 basis point increase in skip-stolen losses to 10.1%.

OPERATING PROFIT/EBITDA

- On a consolidated basis, operating margin was 6.2% in the second quarter, representing a year-over-year decline of 50 basis points.
- Consolidated EBITDA was 9.0%, down 20 basis points from a year ago.

BALANCE SHEET

- Consolidated
  - Consolidated inventory on rent was down approximately 13.4%, or $125 million versus a year ago.
  - Consolidated inventory held for rent was down approximately $47 million, or 17.3%
- Core
  - Inventory on rent in the Core segment was down 19%, or $104 million. The decrease was driven by a 11.5% reduction in store count, a $43 million reduction in smart phone inventory, and the lower purchase costs brought about by our supply chain initiative
- Acceptance Now
  - Inventory on rent declined $20 million, or 5.7%, an improvement of 190 basis points sequentially.

DEBT/LEVERAGE

- As of the end of the second quarter, our cash and cash equivalents totaled approximately $88 million, and our total debt has been paid down by $231 million this year.

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.