

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE SECOND QUARTER 2003 EARNINGS
CONFERENCE CALL ON TUESDAY, JULY 29, 2003**

Reconciliation to EBITDA (in thousands of dollars)	Three months ended June 30, 2003	Three months ended June 30, 2002
Reported earnings before income taxes & before non- recurring charges	\$85,376	\$75,388
Add back:		
Interest expense, net	\$11,862	\$14,852
Depreciation of property assets	\$10,833	\$9,412
Amortization of intangibles	\$3,296	\$922
EBITDA	\$111,367	\$100,574

- **EBITDA**
 - **2Q03 margin of 20.1%, 2Q02 margin of 20.3%**
 - **Excluding Rent-Way stores – 20.8%**

- **Same store sales in 2Q03**
 - **2.7% same store sales**
 - **Driven by average revenue per agreement**
 - **Customer comparable was flat to slightly negative at (0.3%)**
 - **Newer store impact**
 - **Proforma customer comparable of 0.5 (0.8 difference from reported customer comparable)**
 - **Proforma same store sales of 3.8% (includes cannibalization of 1.1%)**
 - **Impact of stores eliminated due to account buys**
 - **Proforma incremental add to same store sales of 3.3%**
 - **Proforma incremental add to customer comparable of 3.7%**

- **New Store Openings**
 - **Opened 210 stores from late fall 2000 through June 30, 2003**
 - **New store model**
 - **\$450,000 in capital to open**
 - **Turns a profit in 9 months**
 - **IRR of about 50%, using a terminal value of 6.5 times EBITDA**
 - **Results of new store plan**
 - **About 70 stores with 2 year anniversary**
 - **Model - \$80,000 of EBITDA and 10% Store Operating Profit**
 - **Actual - \$131,000 of EBITDA and 14.5% Store Operating Profit**
 - **About 50 stores with 1 year anniversary**
 - **Model – (\$85,000) of EBITDA**
 - **Actual – (\$23,000) of EBITDA**
 - **New store program begun in 2000 was initially a drag on earnings by 30 cents in 2001**

- **Hispanic population – close to 40 million in size**
- **Long Term Financial Guidance**
 - **Anticipate 10% to 15% diluted earnings per share growth**
- **Collections - weekly standard of 6.5%**
- **2Q03 Operating cash flow of \$58.6 million**
- **2Q03 Capital expenditures - \$13.7 million**
- **Debt leverage**
 - **2Q03 - 1.76X**
 - **Proforma 2Q03 for calling \$84.5 million in 11% subordinated notes – 1.56X**
- **Interest coverage ratio – 5.78X**
- **\$84.5 million of 11% subordinated notes callable in August**
 - **Additional \$7.0 million in non-recurring charges in 3Q03**

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,” “should,” “anticipate,” or “believe,” or the negative thereof or variations thereon or similar terminology. Although the Company believes that the expectations reflected in such forward-looking statements will prove to be correct, the Company can give no assurance that such expectations will prove to have been correct. The actual future performance of the Company 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 stores; the Company’s ability to acquire additional rent-to-own stores on favorable terms; the Company’s ability to enhance the performance of these acquired stores, including the stores acquired in the Rent-Way acquisition; the Company’s ability to control store level costs; the results of the Company’s litigation; the passage of legislation adversely affecting the rent-to-own industry; interest rates; the Company’s ability to collect on its rental purchase agreements; changes in the Company’s effective tax rate; changes in the Company’s stock price and the number of shares of common stock that the Company may or may not repurchase; uncertainties and volatility in the credit markets; factors that may restrict the Company’s ability to redeem any outstanding notes on August 15, 2003, including the Company’s financial situation at that time; and the other risks detailed from time to time in the Company’s SEC filings, including but not limited to, its annual report on Form 10-K for the year ended December 31, 2002 and its quarterly report on Form 10-Q for the three month period ending March 31, 2003. 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.