

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE SECOND QUARTER 2019 EARNINGS
CONFERENCE CALL ON THURSDAY, AUGUST 8, 2019
QUARTER ENDED JUNE 30, 2019**

Reconciliation to Adjusted EBITDA	THREE MONTHS ENDED JUN 30	
	2019	2018
Revenues	\$655,925	\$655,730
Reported (Loss) Earnings Before Income Taxes	\$44,197	\$33,036
Add back:		
Interest Expense, net	8,095	10,604
Depreciation, amortization and write-down of intangibles	15,121	17,428
Adjusted EBITDA	\$67,413	\$61,068
EBITDA Margin	10.3%	9.3%

CORE U.S.

- Portfolio, on a same store basis, finished the quarter almost 4 percent higher than last year
- Online traffic up almost 30 percent versus last year
- Online agreements increased 38% year over year
- Agreements originating online represent approximately 12.5% of all Core rent to own agreements and approximately 15% of Core revenue

ACCEPTANCE NOW

- Acceptance NOW portfolio finished Q2 up 9.2% year over year
- Invoice volume was \$113M, 7.5% above last year
- Invoice volume on a same store basis was 14% above last year

MEXICO

- Mexico grew revenue by 10.1 percent in the second quarter and generated \$1.6 million in Adjusted EBITDA.

FRANCHISE

- In the Franchise segment, revenue was \$14.9 million and adjusted EBITDA was \$1.8 million.

CASH FLOW

- For the second quarter of 2019, cash generated from operating activities was \$110 million, \$51 million higher than the prior year driven by the merger termination settlement and stronger operating performance partially offset by one-time working capital benefits in Q2 2018
- Ended the quarter with \$353 million in cash on the balance sheet
- The company's net debt to adjusted EBITDA ratio ended the quarter at 0.8 times, a significant improvement versus the ratio of 2.1 times as of the end of 2018
- Improvement of net debt to EBITDA ratio from 8.6 times at the end of 2017 to 0.8 times in Q2'19

GUIDANCE

- Consolidated revenue increased by \$10 million due to the strength of our core portfolio, and Acceptance Now revenue remains flat to prior guidance
- Non-GAAP diluted earnings per share are expected to be between two dollars and 5 cents, and two dollars and 40 cents, an increase of twenty cents on the low end and fifteen cents on the high end of the guidance range
- The Adjusted EBITDA and EPS increases versus the previous guidance are due to the performance in the second quarter and the interest savings in the back half of the year due to the refinancing.
- Due to seasonality, most of the guidance increases are expected to materialize in the fourth quarter.

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; difficulties encountered in improving the financial and operational performance of the Company's business segments, including its ability to execute its franchise strategy; 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 ability to satisfy all conditions required to successfully complete the acquisition of substantially all the assets and assumption of certain liabilities of C/C Financial Corp., a Delaware Corporation d/b/a Merchants Preferred ("Merchants Preferred" and the acquisition thereof, the "Merchants Preferred Acquisition"); the Company's ability to realize the strategic benefits from the Merchants Preferred Acquisition, including achieving expected growth

rates, synergies and operating efficiencies from the Company's acquisition; the Company's ability to successfully integrate Merchants Preferred's operations which may be more difficult, time-consuming or costly than expected; operating costs, loss of retail partners and business disruption arising from the Merchants Preferred Acquisition; the ability to retain certain key employees at Merchants Preferred; risks related to Merchants Preferred's virtual rent-to-own business; 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 and its ability to generate sufficient cash flow to pay dividends; 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; capital market conditions, including availability of funding sources for the Company; changes in the Company's credit ratings; 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; 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.