Quarterly Segment Financial Statements
Fiscal years ended January 31, 2010, 2011 and 2012
(dollars in thousands)

	Three Months Ended												Fiscal Year Ended		
	April 30, 2011			July 31, 2011			October 31, 2011			January 31, 2012			January 31, 2012		
	Retail	Credit	Total	Retail	Credit	Total	Retail	Credit	Total	Retail	Credit	Total	Retail	Credit	Total
Revenues															
Product Sales	$ 144,279	$ -	$ 144,279	$ 138,231	$ -	$ 138,231	$ 140,404	$ -	$ 140,404	$ 173,446	$ -	$ 173,446	$ 596,360	$ -	$ 596,360
Repair service agreement commissions (net)	8,902	-	8,902	9,945	-	9,945	10,602	-	10,602	12,629	-	12,629	42,078	-	42,078
Service revenues	3,889	-	3,889	3,811	-	3,811	3,950	-	3,950	3,596	-	3,596	15,246	-	15,246
Total net sales	157,070	-	157,070	151,987	-	151,987	154,956	-	154,956	189,671	-	189,671	653,684	-	653,684
Finance charges and other	225	34,687	34,912	393	34,646	35,039	60	31,607	31,667	657	36,343	37,000	1,335	137,283	138,618
Total revenues	157,295	34,687	191,982	152,380	34,646	187,026	155,016	31,607	186,623	190,328	36,343	226,671	655,019	137,283	792,302
Cost and expenses															
Cost of goods sold, including warehousing and occupancy costs	106,453	-	106,453	105,478	-	105,478	112,844	-	112,844	130,719	-	130,719	455,494	-	455,494
Cost of parts sold, including warehousing and occupancy costs	1,730	-	1,730	1,596	-	1,596	1,647	-	1,647	1,554	-	1,554	6,527	-	6,527
Selling, general and administrative expense	44,102	15,343	59,445	42,008	14,165	56,173	45,899	13,902	59,801	48,631	13,860	62,491	180,640	57,270	237,910
Impairment of long-lived assets	-	-	-	-	-	-	688	-	688	1,331	-	1,331	2,019	-	2,019
Costs related to store closings	-	-	-	3,658	-	3,658	(313)	-	(313)	3,751	-	3,751	7,096	-	7,096
Provision for bad debts	143	9,421	9,564	191	6,960	7,151	135	26,265	26,400	121	10,319	10,440	590	52,965	53,555
Total cost and expenses	152,428	24,764	177,192	152,931	21,125	174,056	160,900	40,167	201,067	186,107	24,179	210,286	652,366	110,235	762,601
Operating income (loss)	4,867	9,923	14,790	(551)	13,521	12,970	(5,884)	(8,560)	(14,444)	4,221	12,164	16,385	2,653	27,048	29,701
Interest expense, net	-	7,556	7,556	-	7,004	7,004	-	3,919	3,919	-	3,978	3,978	-	22,457	22,457
Loss from early extinguishment of debt	-	-	-	-	11,056	11,056	-	-	-	-	-	-	-	11,056	11,056
Other (income) expense, net	52	-	52	34	-	34	(5)	-	(5)	(11)	-	(11)	70	-	70
Segment income (loss) before income taxes	$ 4,815	$ 2,367	$ 7,182	$ (585)	$ (4,539)	$ (5,124)	$ (5,879)	$ (12,479)	$ (18,358)	$ 4,232	$ 8,186	$ 12,418	$ 2,583	$ (6,465)	$ (3,882)
Product margin	26.2%			23.7%			19.6%			24.6%			23.6%		
Retail Margin	30.5%			28.8%			25.3%			29.7%			28.7%		
Gross margin	31.2%		43.6%	29.7%		42.7%	26.1%		38.7%	30.5%		41.6%	29.5%		41.7%
SG&A %	28.0%	44.2%	31.0%	27.6%	40.9%	30.0%	29.6%	44.0%	32.0%	25.6%	38.1%	27.6%	27.6%	41.7%	30.0%
Operating margin	3.1%	28.6%	7.7%	-0.4%	39.0%	6.9%	-3.8%	-27.1%	-7.7%	2.2%	33.5%	7.2%	0.4%	19.7%	3.7%

Quarterly Segment Financial Statements
Fiscal years ended January 31, 2010, 2011 and 2012
(dollars in thousands)

	Three Months Ended												Fiscal Year Ended		
	April 30, 2010			July 31, 2010			October 31, 2010			January 31, 2011			January 31, 2011		
	Retail	Credit	Total	Retail	Credit	Total	Retail	Credit	Total	Retail	Credit	Total	Retail	Credit	Total
Revenues															
Product Sales	$ 149,015	$ -	$ 149,015	$ 164,660	$ -	$ 164,660	$ 125,817	$ -	$ 125,817	$ 168,951	$ -	$ 168,951	$ 608,443	$ -	$ 608,443
Repair service agreement commissions (net)	9,851	-	9,851	10,490	-	10,490	8,275	-	8,275	9,179	-	9,179	37,795	-	37,795
Service revenues	4,757	-	4,757	4,183	-	4,183	3,769	-	3,769	3,778	-	3,778	16,487	-	16,487
Total net sales	163,623	-	163,623	179,333	-	179,333	137,861	-	137,861	181,908	-	181,908	662,725	-	662,725
Finance charges and other	249	36,758	37,007	217	36,259	36,476	216	35,603	35,819	176	36,572	36,748	858	145,192	146,050
Total revenues	163,872	36,758	200,630	179,550	36,259	215,809	138,077	35,603	173,680	182,084	36,572	218,656	663,583	145,192	808,775
Cost and expenses															
Cost of goods sold, including warehousing and occupancy costs	110,647	-	110,647	129,779	-	129,779	99,238	-	99,238	135,032	-	135,032	474,696	-	474,696
Cost of parts sold, including warehousing and occupancy costs	2,376	-	2,376	2,116	-	2,116	1,642	-	1,642	1,645	-	1,645	7,779	-	7,779
Selling, general and administrative expense	45,354	16,547	61,901	45,202	16,205	61,407	40,456	15,140	55,596	44,765	16,137	60,902	175,777	64,029	239,806
Impairment of long-lived assets	-	-	-	-	-	-	-	-	-	2,321	-	2,321	2,321	-	2,321
Provision for bad debts	136	10,080	10,216	261	13,087	13,348	271	13,657	13,928	149	13,763	13,912	817	50,587	51,404
Total cost and expenses	158,513	26,627	185,140	177,358	29,292	206,650	141,607	28,797	170,404	183,912	29,900	213,812	661,390	114,616	776,006
Operating income (loss)	5,359	10,131	15,490	2,192	6,967	9,159	(3,530)	6,806	3,276	(1,828)	6,672	4,844	2,193	30,576	32,769
Interest expense, net	-	5,783	5,783	-	6,729	6,729	-	7,722	7,722	-	7,846	7,846	-	28,080	28,080
Costs related to financing facilities terminated and transactions not completed	-	-	-	-	-	-	-	2,896	2,896	-	1,387	1,387	-	4,283	4,283
Other (income) expense, net	171	-	171	12	-	12	(16)	-	(16)	173	-	173	340	-	340
Segment income (loss) before income taxes	$ 5,188	$ 4,348	$ 9,536	$ 2,180	$ 238	$ 2,418	$ (3,514)	$ (3,812)	$ (7,326)	$ (2,001)	$ (2,561)	$ (4,562)	$ 1,853	$ (1,787)	$ 66
Product margin	25.7%			21.2%			21.1%			20.1%			22.0%		
Retail Margin	30.4%			25.9%			26.0%			24.2%			26.5%		
Gross margin	31.0%		43.7%	26.5%		38.9%	26.9%		41.9%	24.9%		37.5%	27.3%		40.3%
SG&A %	27.7%	45.0%	30.9%	25.2%	44.7%	28.5%	29.3%	42.5%	32.0%	24.6%	44.1%	27.9%	26.5%	44.1%	29.7%
Operating margin	3.3%	27.6%	7.7%	1.2%	19.2%	4.2%	-2.6%	19.1%	1.9%	-1.0%	18.2%	2.2%	0.3%	21.1%	4.1%

Quarterly Segment Financial Statements
Fiscal years ended January 31, 2010, 2011 and 2012
(dollars in thousands)

	Three Months Ended												Fiscal Year Ended		
	April 30, 2009			July 31, 2009			October 31, 2009			January 31, 2010			January 31, 2010		
	Retail	Credit	Total	Retail	Credit	Total	Retail	Credit	Total	Retail	Credit	Total	Retail	Credit	Total
Revenues															
Product Sales	$ 184,817	$ -	$ 184,817	$ 175,116	$ -	$ 175,116	$ 148,207	$ -	$ 148,207	$ 158,241	$ -	$ 158,241	$ 666,381	$ -	$ 666,381
Repair service agreement commissions (net)	11,342	-	11,342	10,681	-	10,681	9,251	-	9,251	9,399	-	9,399	40,673	-	40,673
Service revenues	5,544	-	5,544	6,052	-	6,052	5,600	-	5,600	4,919	-	4,919	22,115	-	22,115
Total net sales	201,703	-	201,703	191,849	-	191,849	163,058	-	163,058	172,559	-	172,559	729,169	-	729,169
Finance charges and other	114	40,619	40,733	132	40,850	40,982	46	37,723	37,769	140	38,296	38,436	432	157,488	157,920
Total revenues	201,817	40,619	242,436	191,981	40,850	232,831	163,104	37,723	200,827	172,699	38,296	210,995	729,601	157,488	887,089
Cost and expenses															
Cost of goods sold, including warehousing and occupancy costs	142,189	-	142,189	140,120	-	140,120	120,588	-	120,588	126,330	-	126,330	529,227	-	529,227
Cost of parts sold, including warehousing and occupancy costs	2,587	-	2,587	2,797	-	2,797	2,672	-	2,672	2,345	-	2,345	10,401	-	10,401
Selling, general and administrative expense	50,143	15,926	66,069	49,775	15,224	64,999	50,479	14,947	65,426	46,499	15,586	62,085	196,896	61,683	258,579
Goodwill impairment	-	-	-	-	-	-	9,617	-	9,617	-	-	-	9,617	-	9,617
Provision for bad debts	121	7,773	7,894	76	11,005	11,081	68	15,994	16,062	101	13,641	13,742	366	48,413	48,779
Total cost and expenses	195,040	23,699	218,739	192,768	26,229	218,997	183,424	30,941	214,365	175,275	29,227	204,502	746,507	110,096	856,603
Operating income (loss)	6,777	16,920	23,697	(787)	14,621	13,834	(20,320)	6,782	(13,538)	(2,576)	9,069	6,493	(16,906)	47,392	30,486
Interest expense, net	-	5,354	5,354	-	5,690	5,690	-	5,649	5,649	-	5,293	5,293	-	21,986	21,986
Other income, net	(8)	-	(8)	(13)	-	(13)	(34)	-	(34)	(68)	-	(68)	(123)	-	(123)
Segment income (loss) before income taxes	$ 6,785	$ 11,566	$ 18,351	$ (774)	$ 8,931	$ 8,157	$ (20,286)	$ 1,133	$ (19,153)	$ (2,508)	$ 3,776	$ 1,268	$ (16,783)	$ 25,406	$ 8,623
Product margin	23.1%			20.0%			18.6%			20.2%			20.6%		
Retail Margin	27.5%			24.6%			23.4%			24.6%			25.2%		
Gross margin	28.3%		40.3%	25.6%		38.6%	24.4%		38.6%	25.5%		39.0%	26.0%		39.2%
SG&A %	24.8%	39.2%	27.3%	25.9%	37.3%	27.9%	30.9%	39.6%	32.6%	26.9%	40.7%	29.4%	27.0%	39.2%	29.1%
Operating margin	3.4%	41.7%	9.8%	-0.4%	35.8%	5.9%	-12.5%	18.0%	-6.7%	-1.5%	23.7%	3.1%	-2.3%	30.1%	3.4%