Quarterly Segment Financial Statements
Fiscal years ended January 31, 2010, 2011 and 2012 and the first two quarters of fiscal 2013
(dollars in thousands)

Consolidated	**Q1 10**	**Q2 10**	**Q3 10**	**Q4 10**	**2010**	**Q1 11**	**Q2 11**	**Q3 11**	**Q4 11**	**2011**	**Q1 12**	**Q2 12**	**Q3 12**	**Q4 12**	**2012**	**Q1 13**	**Q2 13**
Revenues																	
Product Sales	$184,817	$175,116	$148,207	$158,241	$666,381	$149,015	$164,660	$125,817	$168,951	$608,443	$144,279	$138,231	$140,404	$173,446	$596,360	$152,115	$156,026
Repair service agreement commissions (net)	11,342	10,681	9,251	9,399	40,673	9,851	10,490	8,275	9,179	37,795	8,902	9,945	10,602	12,629	42,078	11,392	12,355
Service revenues	5,544	6,052	5,600	4,919	22,115	4,757	4,183	3,769	3,778	16,487	3,889	3,811	3,950	3,596	15,246	3,430	3,274
Total net sales	201,703	191,849	163,058	172,559	729,169	163,623	179,333	137,861	181,908	662,725	157,070	151,987	154,956	189,671	653,684	166,937	171,655
Finance charges and other	40,733	40,982	37,769	38,436	157,920	37,007	36,476	35,819	36,748	146,050	34,912	35,039	31,667	37,000	138,618	33,914	35,781
Total revenues	242,436	232,831	200,827	210,995	887,089	200,630	215,809	173,680	218,656	808,775	191,982	187,026	186,623	226,671	792,302	200,851	207,436
Cost and expenses																	
Cost of goods sold, including warehousing and occupancy costs	142,189	140,120	120,588	126,330	529,227	110,647	129,779	99,238	135,032	474,696	106,453	105,477	112,844	130,719	455,493	108,443	110,910
Cost of parts sold, including warehousing and occupancy costs	2,587	2,797	2,672	2,345	10,401	2,376	2,116	1,642	1,645	7,779	1,730	1,596	1,647	1,554	6,527	1,550	1,441
Selling, general and administrative expense	66,069	64,999	65,426	62,085	258,579	61,901	61,407	55,596	60,902	239,806	59,445	56,174	59,801	62,491	237,911	59,656	59,381
Impairment of long-lived assets	-	-	-	-	-	-	-	-	2,321	2,321	-	-	688	1,331	2,019	-	-
Goodwill impairment	-	-	9,617	-	9,617	-	-	-	-	-	-	-	-	-	-	-	-
Store closing costs	-	-	-	-	-	-	-	-	-	-	-	3,658	(313)	3,751	7,096	163	346
Provision for bad debts	7,894	11,081	16,062	13,742	48,779	10,216	13,348	13,928	13,912	51,404	9,564	7,151	26,400	10,440	53,555	9,185	12,204
Total cost and expenses	218,739	218,997	214,365	204,502	856,603	185,140	206,650	170,404	213,812	776,006	177,192	174,056	201,067	210,286	762,601	178,997	184,282
Operating income	23,697	13,834	(13,538)	6,493	30,486	15,490	9,159	3,276	4,844	32,769	14,790	12,970	(14,444)	16,385	29,701	21,854	23,154
Interest expense, net	5,354	5,690	5,649	5,293	21,986	5,783	6,729	7,722	7,846	28,080	7,556	7,004	3,919	3,978	22,457	3,759	4,874
Loss from early extinguishment of debt	-	-	-	-	-	-	-	2,896	1,387	4,283	-	11,056	-	-	11,056	-	-
Other (income) expense, net	(8)	(13)	(34)	(68)	(123)	171	12	(16)	173	340	52	34	(5)	(11)	70	(96)	(6)
Segment income before income taxes	$ 18,351	$ 8,157	$ (19,153)	$ 1,268	$ 8,623	$ 9,536	$ 2,418	$ (4,430)	$ (3,175)	$ 4,349	$ 7,182	$ (5,124)	$ (18,358)	$ 12,418	$ (3,882)	$ 18,191	$ 18,286
Product margin	23.1%	20.0%	18.6%	20.2%	20.6%	25.7%	21.2%	21.1%	20.1%	22.0%	26.2%	23.7%	19.6%	24.6%	23.6%	28.7%	28.9%
Retail Margin	27.5%	24.6%	23.4%	24.6%	25.2%	30.4%	25.9%	26.0%	24.2%	26.5%	30.5%	28.8%	25.3%	29.7%	28.7%	33.7%	34.1%
Gross margin	40.3%	38.6%	38.6%	39.0%	39.2%	43.7%	38.9%	41.9%	37.5%	40.3%	43.6%	42.7%	38.7%	41.6%	41.7%	45.2%	45.8%
SG&A %	27.3%	27.9%	32.6%	29.4%	29.1%	30.9%	28.5%	32.0%	27.9%	29.7%	31.0%	30.0%	32.0%	27.6%	30.0%	29.7%	28.6%
Operating margin	9.8%	5.9%	-6.7%	3.1%	3.4%	7.7%	4.2%	1.9%	2.2%	4.1%	7.7%	6.9%	-7.7%	7.2%	3.7%	10.9%	11.2%

Quarterly Segment Financial Statements
Fiscal years ended January 31, 2010, 2011 and 2012 and the first two quarters of fiscal 2013
(dollars in thousands)

Retail Segment	**Q1 10**	**Q2 10**	**Q3 10**	**Q4 10**	**2010**	**Q1 11**	**Q2 11**	**Q3 11**	**Q4 11**	**2011**	**Q1 12**	**Q2 12**	**Q3 12**	**Q4 12**	**2012**	**Q1 13**	**Q2 13**
Revenues																	
Product Sales	$184,817	$175,116	$148,207	$158,241	$666,381	$149,015	$164,660	$125,817	$168,951	$608,443	$144,279	$138,231	$140,404	$173,446	$596,360	$152,115	$156,026
Repair service agreement commissions (net)	11,342	10,681	9,251	9,399	40,673	9,851	10,490	8,275	9,179	37,795	8,902	9,945	10,602	12,629	42,078	11,392	12,355
Service revenues	5,544	6,052	5,600	4,919	22,115	4,757	4,183	3,769	3,778	16,487	3,889	3,811	3,950	3,596	15,246	3,430	3,274
Total net sales	201,703	191,849	163,058	172,559	729,169	163,623	179,333	137,861	181,908	662,725	157,070	151,987	154,956	189,671	653,684	166,937	171,655
Finance charges and other	114	132	46	140	432	249	217	216	176	858	225	393	60	657	1,335	241	276
Total revenues	201,817	191,981	163,104	172,699	729,601	163,872	179,550	138,077	182,084	663,583	157,295	152,380	155,016	190,328	655,019	167,178	171,931
Cost and expenses																	
Cost of goods sold, including warehousing and occupancy costs	142,189	140,120	120,588	126,330	529,227	110,647	129,779	99,238	135,032	474,696	106,453	105,477	112,844	130,719	455,493	108,443	110,910
Cost of parts sold, including warehousing and occupancy costs	2,587	2,797	2,672	2,345	10,401	2,376	2,116	1,642	1,645	7,779	1,730	1,596	1,647	1,554	6,527	1,550	1,441
Selling, general and administrative expense	50,143	49,775	50,479	46,499	196,896	45,354	45,202	40,456	44,765	175,777	44,102	42,008	45,899	48,631	180,640	46,049	46,508
Impairment of long-lived assets	-	-	-	-	-	-	-	-	2,321	2,321	-	-	688	1,331	2,019	-	-
Goodwill impairment	-	-	9,617	-	9,617	-	-	-	-	-	-	-	-	-	-	-	-
Store closing costs	-	-	-	-	-	-	-	-	-	-	-	3,658	(313)	3,751	7,096	163	346
Provision for bad debts	121	76	68	101	366	136	261	271	149	817	143	191	135	121	590	212	189
Total cost and expenses	195,040	192,768	183,424	175,275	746,507	158,513	177,358	141,607	183,912	661,390	152,428	152,930	160,900	186,107	652,365	156,417	159,394
Operating income	6,777	(787)	(20,320)	(2,576)	(16,906)	5,359	2,192	(3,530)	(1,828)	2,193	4,867	(550)	(5,884)	4,221	2,654	10,761	12,537
Other (income) expense, net	(8)	(13)	(34)	(68)	(123)	171	12	(16)	173	340	52	34	(5)	(11)	70	(96)	(6)
Segment income before income taxes	$ 6,785	$ (774)	$ (20,286)	$ (2,508)	$ (16,783)	$ 5,188	$ 2,180	$ (3,514)	$ (2,001)	$ 1,853	$ 4,815	$ (584)	$ (5,879)	$ 4,232	$ 2,584	$ 10,857	$ 12,543
Store count	75	75	76	76	76	76	76	76	76	76	75	71	69	65	65	65	65
Product margin	23.1%	20.0%	18.6%	20.2%	20.6%	25.7%	21.2%	21.1%	20.1%	22.0%	26.2%	23.7%	19.6%	24.6%	23.6%	28.7%	28.9%
Retail Margin	27.5%	24.6%	23.4%	24.6%	25.2%	30.4%	25.9%	26.0%	24.2%	26.5%	30.5%	28.8%	25.3%	29.7%	28.7%	33.7%	34.1%
Gross margin	28.3%	25.6%	24.4%	25.5%	26.0%	31.0%	26.5%	26.9%	24.9%	27.3%	31.2%	29.7%	26.1%	30.5%	29.5%	34.2%	34.7%
SG&A %	24.8%	25.9%	30.9%	26.9%	27.0%	27.7%	25.2%	29.3%	24.6%	26.5%	28.0%	27.6%	29.6%	25.6%	27.6%	27.5%	27.1%
Operating margin	3.4%	-0.4%	-12.5%	-1.5%	-2.3%	3.3%	1.2%	-2.6%	-1.0%	0.3%	3.1%	-0.4%	-3.8%	2.2%	0.4%	6.4%	7.3%

Quarterly Segment Financial Statements
Fiscal years ended January 31, 2010, 2011 and 2012 and the first two quarters of fiscal 2013
(dollars in thousands)

Credit Segment	**Q1 10**	**Q2 10**	**Q3 10**	**Q4 10**	**2010**	**Q1 11**	**Q2 11**	**Q3 11**	**Q4 11**	**2011**	**Q1 12**	**Q2 12**	**Q3 12**	**Q4 12**	**2012**	**Q1 13**	**Q2 13**
Revenues																	
Product Sales	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Repair service agreement commissions (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service revenues	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total net sales	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Finance charges and other	40,619	40,850	37,723	38,296	157,488	36,758	36,259	35,603	36,572	145,192	34,687	34,646	31,607	36,343	137,283	33,673	35,505
Total revenues	40,619	40,850	37,723	38,296	157,488	36,758	36,259	35,603	36,572	145,192	34,687	34,646	31,607	36,343	137,283	33,673	35,505
Cost and expenses																	
Selling, general and administrative expense	15,926	15,224	14,947	15,586	61,683	16,547	16,205	15,140	16,137	64,029	15,343	14,166	13,902	13,860	57,271	13,607	12,873
Provision for bad debts	7,773	11,005	15,994	13,641	48,413	10,080	13,087	13,657	13,763	50,587	9,421	6,960	26,265	10,319	52,965	8,973	12,015
Total cost and expenses	23,699	26,229	30,941	29,227	110,096	26,627	29,292	28,797	29,900	114,616	24,764	21,126	40,167	24,179	110,236	22,580	24,888
Operating income	16,920	14,621	6,782	9,069	47,392	10,131	6,967	6,806	6,672	30,576	9,923	13,520	(8,560)	12,164	27,047	11,093	10,617
Interest expense, net	5,354	5,690	5,649	5,293	21,986	5,783	6,729	7,722	7,846	28,080	7,556	7,004	3,919	3,978	22,457	3,759	4,874
Loss from early extinguishment of debt	-	-	-	-	-	-	-	2,896	1,387	4,283	-	11,056	-	-	11,056	-	-
Segment income before income taxes	$ 11,566	$ 8,931	$ 1,133	$ 3,776	$ 25,406	$ 4,348	$ 238	$ (3,812)	$ (2,561)	$ (1,787)	$ 2,367	$ (4,540)	$ (12,479)	$ 8,186	$ (6,466)	$ 7,334	$ 5,743
SG&A %	39.2%	37.3%	39.6%	40.7%	39.2%	45.0%	44.7%	42.5%	44.1%	44.1%	44.2%	40.9%	44.0%	38.1%	41.7%	40.4%	36.3%
Operating margin	41.7%	35.8%	18.0%	23.7%	30.1%	27.6%	19.2%	19.1%	18.2%	21.1%	28.6%	39.0%	-27.1%	33.5%	19.7%	32.9%	29.9%