



Quarterly Segment Financial Statements
Fiscal years ended January 31, 2015, 2016 and 2017
(dollars in thousands)

<i>Retail Segment</i>	Q1 15	Q2 15	Q3 15	Q4 15	2015	Q1 16	Q2 16	Q3 16	Q4 16	2016	Q1 17	Q2 17	Q3 17	Q4 17	2017
Revenues															
Product Sales	\$ 254,220	\$ 264,166	\$ 278,139	\$ 321,384	\$ 1,117,909	\$ 271,626	\$ 293,739	\$ 293,122	\$ 340,647	\$ 1,199,134	\$ 286,490	\$ 299,723	\$ 278,056	\$ 321,928	\$ 1,186,197
Repair service agreement commissions (net)	20,254	20,732	23,056	25,967	90,009	23,796	27,756	26,038	32,140	109,730	28,185	28,310	26,354	30,766	113,615
Service revenues	3,155	3,383	3,414	3,106	13,058	3,057	3,451	3,474	3,743	13,725	3,867	3,966	3,623	3,203	14,659
Total net sales	277,629	288,281	304,609	350,457	1,220,976	298,479	324,946	322,634	376,530	1,322,589	318,542	331,999	308,033	355,897	1,314,471
Finance charges and other	466	343	531	1,226	2,566	149	659	416	415	1,639	494	437	337	301	1,569
Total revenues	278,095	288,624	305,140	351,683	1,223,542	298,628	325,605	323,050	376,945	1,324,228	319,036	332,436	308,370	356,198	1,316,040
Cost and expenses															
Cost of goods sold	174,364	183,752	193,717	225,213	777,046	187,133	202,461	202,901	240,631	833,126	204,466	208,869	192,374	217,373	823,082
Selling, general and administrative expense	64,167	69,172	73,220	80,366	286,925	68,227	76,683	81,484	87,300	313,694	79,983	84,838	79,777	81,480	326,078
Provision for bad debts	44	-	54	453	551	69	324	120	278	791	398	127	286	179	990
Charges and credits	1,754	1,492	355	2,089	5,690	619	1,013	2,540	3,872	8,044	526	2,895	1,987	1,070	6,478
Total cost and expenses	240,329	254,416	267,346	308,121	1,070,212	256,048	280,481	287,045	332,081	1,155,655	285,373	296,729	274,424	300,102	1,156,628
Operating income	37,766	34,208	37,794	43,562	153,330	42,580	45,124	36,005	44,864	168,573	33,663	35,707	33,946	56,096	159,412
Segment income (loss) before income taxes	\$ 37,766	\$ 34,208	\$ 37,794	\$ 43,562	\$ 153,330	\$ 42,580	\$ 45,124	\$ 36,005	\$ 44,864	\$ 168,573	\$ 33,663	\$ 35,707	\$ 33,946	\$ 56,096	\$ 159,412
Store count	79	86	89	90	90	91	95	101	103	103	108	112	113	113	113
Product margin	32.0%	31.1%	30.9%	30.4%	31.0%	31.6%	31.6%	31.3%	29.8%	31.0%	29.3%	30.9%	31.4%	33.0%	31.2%
Retail Margin	37.2%	36.3%	36.4%	35.7%	36.4%	37.3%	37.7%	37.1%	36.1%	37.0%	35.8%	37.1%	37.5%	38.9%	37.4%
Gross margin	37.3%	36.3%	36.5%	36.0%	36.5%	37.3%	37.8%	37.2%	36.2%	37.1%	35.9%	37.2%	37.6%	39.0%	37.5%
SG&A %	23.1%	24.0%	24.0%	22.9%	23.5%	22.8%	23.6%	25.2%	23.2%	23.7%	25.1%	25.5%	25.9%	22.9%	24.8%
Operating margin	13.6%	11.9%	12.4%	12.4%	12.5%	14.3%	13.9%	11.1%	11.9%	12.7%	10.6%	10.7%	11.0%	15.7%	12.1%
Operating margin x-charges	14.2%	12.4%	12.5%	13.0%	13.0%	14.5%	14.2%	11.9%	12.9%	13.3%	10.7%	11.6%	11.7%	16.0%	12.6%
Gross Margin:															
Furniture & Mattress	44.2%	44.3%	44.7%	46.4%	44.9%	45.5%	44.6%	44.0%	42.7%	44.2%	43.2%	44.4%	44.7%	46.8%	44.8%
Appliances	28.3%	28.1%	27.1%	26.9%	27.6%	26.8%	26.9%	25.7%	24.9%	26.1%	21.7%	24.1%	25.3%	26.6%	24.4%
Consumer Electronics	25.6%	24.0%	24.0%	23.5%	24.2%	24.1%	25.4%	25.5%	24.0%	24.7%	22.1%	25.6%	25.9%	27.3%	25.4%
Home Office	17.3%	17.0%	15.0%	16.6%	16.4%	17.9%	14.9%	15.1%	15.2%	15.8%	16.8%	16.3%	15.7%	17.5%	16.6%
Other	43.6%	34.8%	43.0%	36.2%	39.6%	28.5%	27.8%	25.5%	25.0%	26.7%	21.1%	17.6%	17.4%	20.1%	18.6%



Quarterly Segment Financial Statements
Fiscal years ended January 31, 2015, 2016 and 2017
(dollars in thousands)

<i>Credit Segment</i>	<u>Q1 15</u>	<u>Q2 15</u>	<u>Q3 15</u>	<u>Q4 15</u>	<u>2015</u>	<u>Q1 16</u>	<u>Q2 16</u>	<u>Q3 16</u>	<u>Q4 16</u>	<u>2016</u>	<u>Q1 17</u>	<u>Q2 17</u>	<u>Q3 17</u>	<u>Q4 17</u>	<u>2017</u>
Revenues															
Finance charges and other	\$ 57,353	\$ 64,340	\$ 64,918	\$ 75,065	\$ 261,676	\$ 66,448	\$ 70,445	\$ 72,183	\$ 79,874	\$ 288,950	\$ 70,077	\$ 65,721	\$ 68,403	\$ 76,607	\$ 280,808
Total revenues	57,353	64,340	64,918	75,065	261,676	66,448	70,445	72,183	79,874	288,950	70,077	65,721	68,403	76,607	280,808
Cost and expenses															
Selling, general and administrative expense	23,874	24,967	26,126	28,284	103,251	27,448	28,149	32,184	34,640	122,421	33,264	35,008	34,680	31,866	134,818
Provision for bad debts	22,214	39,585	71,965	58,124	191,888	47,474	51,322	58,088	64,502	221,386	57,820	60,069	51,278	72,137	241,304
Total cost and expenses	46,088	64,552	98,091	86,408	295,139	74,922	79,471	90,272	99,142	343,807	91,084	95,077	85,958	104,003	376,122
Operating income	11,265	(212)	(33,173)	(11,343)	(33,463)	(8,474)	(9,026)	(18,089)	(19,268)	(54,857)	(21,007)	(29,356)	(17,555)	(27,396)	(95,314)
Interest expense, net	4,724	6,247	8,950	9,444	29,365	9,428	10,055	19,702	23,921	63,106	25,896	24,138	23,470	25,111	98,615
Loss from early extinguishment of debt	-	-	-	-	-	-	-	1,367	-	1,367	-	-	-	-	-
Segment income (loss) before income taxes	\$ 6,541	\$ (6,459)	\$ (42,123)	\$ (20,787)	\$ (62,828)	\$ (17,902)	\$ (19,081)	\$ (39,158)	\$ (43,189)	\$ (119,330)	\$ (46,903)	\$ (53,494)	\$ (41,025)	\$ (52,507)	\$ (193,929)
Average Portfolio Balance	\$ 1,081,456	\$ 1,137,890	\$ 1,220,935	\$ 1,321,833	\$ 1,193,211	\$ 1,367,266	\$ 1,417,100	\$ 1,484,972	\$ 1,554,184	\$ 1,458,326	\$ 1,559,881	\$ 1,540,224	\$ 1,542,767	\$ 1,556,682	\$ 1,552,475
SG&A % of Revenue	41.6%	38.8%	40.2%	37.7%	39.5%	41.3%	40.0%	44.6%	43.4%	42.4%	47.5%	53.3%	50.7%	41.6%	48.0%
SG&A % of Average Portfolio Balance	2.2%	2.2%	2.1%	2.1%	8.7%	2.0%	2.0%	2.2%	2.2%	8.4%	2.1%	2.3%	2.2%	2.0%	8.7%
SG&A % of Average Portfolio Balance*	8.8%	8.8%	8.6%	8.6%	8.7%	8.0%	7.9%	8.7%	8.9%	8.4%	8.5%	9.1%	9.0%	8.2%	8.7%
Operating margin	19.6%	-0.3%	-51.1%	-15.1%	-12.8%	-12.8%	-12.8%	-25.1%	-24.1%	-19.0%	-30.0%	-44.7%	-25.7%	-35.8%	-33.9%

*Annualized



Quarterly Segment Financial Statements
Fiscal years ended January 31, 2015, 2016 and 2017
(dollars in thousands)

<i>Consolidated</i>	Q1 15	Q2 15	Q3 15	Q4 15	2015	Q1 16	Q2 16	Q3 16	Q4 16	2016	Q1 17	Q2 17	Q3 17	Q4 17	2017
Revenues															
Product Sales	\$ 254,220	\$ 264,166	\$ 278,139	\$ 321,384	\$ 1,117,909	\$ 271,626	\$ 293,739	\$ 293,122	\$ 340,647	\$ 1,199,134	\$ 286,490	\$ 299,723	\$ 278,056	\$ 321,928	\$ 1,186,197
Repair service agreement commissions (net)	20,254	20,732	23,056	25,967	90,009	23,796	27,756	26,038	32,140	109,730	28,185	28,310	26,354	30,766	113,615
Service revenues	3,155	3,383	3,414	3,106	13,058	3,057	3,451	3,474	3,743	13,725	3,867	3,966	3,623	3,203	14,659
Total net sales	277,629	288,281	304,609	350,457	1,220,976	298,479	324,946	322,634	376,530	1,322,589	318,542	331,999	308,033	355,897	1,314,471
Finance charges and other	57,819	64,683	65,449	76,291	264,242	66,597	71,104	72,599	80,289	290,589	70,571	66,158	68,740	76,908	282,377
Total revenues	335,448	352,964	370,058	426,748	1,485,218	365,076	396,050	395,233	456,819	1,613,178	389,113	398,157	376,773	432,805	1,596,848
Cost and expenses															
Cost of goods sold	174,364	183,752	193,717	225,213	777,046	187,133	202,461	202,901	240,631	833,126	204,466	208,869	192,374	217,373	823,082
Selling, general and administrative expense	88,041	94,139	99,346	108,650	390,176	95,675	104,832	113,668	121,940	436,115	113,247	119,846	114,457	113,346	460,896
Provision for bad debts	22,258	39,585	72,019	58,577	192,439	47,543	51,646	58,208	64,780	222,177	58,218	60,196	51,564	72,316	242,294
Charges and credits	1,754	1,492	355	2,089	5,690	619	1,013	2,540	3,872	8,044	526	2,895	1,987	1,070	6,478
Total cost and expenses	286,417	318,968	365,437	394,529	1,365,351	330,970	359,952	377,317	431,223	1,499,462	376,457	391,806	360,382	404,105	1,532,750
Operating income	49,031	33,996	4,621	32,219	119,867	34,106	36,098	17,916	25,596	113,716	12,656	6,351	16,391	28,700	64,098
Interest expense, net	4,724	6,247	8,950	9,444	29,365	9,428	10,055	19,702	23,921	63,106	25,896	24,138	23,470	25,111	98,615
Loss from early extinguishment of debt	-	-	-	-	-	-	-	1,367	-	1,367	-	-	-	-	-
Income (loss) before income taxes	\$ 44,307	\$ 27,749	\$ (4,329)	\$ 22,775	\$ 90,502	\$ 24,678	\$ 26,043	\$ (3,153)	\$ 1,675	\$ 49,243	\$ (13,240)	\$ (17,787)	\$ (7,079)	\$ 3,589	\$ (34,517)
Product margin	32.0%	31.1%	30.9%	30.4%	31.0%	31.6%	31.6%	31.3%	29.8%	31.0%	29.3%	30.9%	31.4%	33.0%	31.2%
Retail Margin	37.2%	36.3%	36.4%	35.7%	36.4%	37.3%	37.7%	37.1%	36.1%	37.0%	35.8%	37.1%	37.5%	38.9%	37.4%
Gross margin	48.0%	47.9%	47.7%	47.2%	47.7%	48.7%	48.9%	48.7%	47.3%	48.4%	47.5%	47.5%	48.9%	49.8%	48.5%
SG&A %	26.2%	26.7%	26.8%	25.5%	26.3%	26.2%	26.5%	28.8%	26.7%	27.0%	29.1%	30.1%	30.4%	26.2%	28.9%
Operating margin	14.6%	9.6%	1.2%	7.5%	8.1%	9.3%	9.1%	4.5%	5.6%	7.0%	3.3%	1.6%	4.4%	6.6%	4.0%
Operating margin x-charges	15.1%	10.1%	1.3%	8.0%	8.5%	9.5%	9.4%	5.2%	6.5%	7.5%	3.4%	2.3%	4.9%	6.9%	4.4%