



Selected Credit Portfolio Data

	Fiscal Quarters Ended													Fiscal Years Ended			
	1/31/2012	4/30/2012	7/31/2012	10/31/2012	1/31/2013	4/30/2013	7/31/2013	10/31/2013	1/31/2014	4/30/2014	7/31/2014	10/31/2014	1/31/2015	1/31/2012	1/31/2013	1/31/2014	1/31/2015
<i>Data as of period end:</i>																	
Total outstanding balance	\$ 643,301	\$ 635,233	\$ 661,740	\$ 683,744	\$ 741,544	\$ 773,436	\$ 843,071	\$ 944,826	\$ 1,068,270	\$ 1,103,880	\$ 1,179,314	\$ 1,253,523	\$ 1,365,807	\$ 643,301	\$ 741,544	\$ 1,068,270	\$ 1,365,807
Number of active accounts	484,169	458,493	460,675	462,200	483,219	486,988	519,867	563,573	621,229	631,795	666,099	695,865	724,585	484,169	483,219	621,229	724,585
Average outstanding account balance	\$ 1,329	\$ 1,385	\$ 1,436	\$ 1,479	\$ 1,535	\$ 1,588	\$ 1,622	\$ 1,676	\$ 1,720	\$ 1,747	\$ 1,770	\$ 1,801	\$ 1,885	\$ 1,329	\$ 1,535	\$ 1,720	\$ 1,885
Account balances 60+ days past due	\$ 55,190	\$ 46,438	\$ 49,763	\$ 47,691	\$ 52,879	\$ 51,543	\$ 69,158	\$ 80,505	\$ 94,403	\$ 87,863	\$ 102,063	\$ 125,678	\$ 133,087	\$ 55,190	\$ 52,839	\$ 94,403	\$ 133,087
Percent of balances 60+ days past due to total outstanding balance	8.6%	7.3%	7.5%	7.0%	7.1%	6.7%	8.2%	8.5%	8.8%	8.0%	8.7%	10.0%	9.7%	8.6%	7.1%	8.8%	9.7%
Total account balances re-aged	\$ 88,863	\$ 73,737	\$ 70,969	\$ 77,837	\$ 86,428	\$ 86,693	\$ 91,067	\$ 102,802	\$ 120,770	\$ 128,329	\$ 142,917	\$ 164,216	\$ 182,976	\$ 88,863	\$ 86,428	\$ 120,770	\$ 182,976
Percent of re-aged balances to total outstanding balance	13.8%	11.6%	10.7%	11.4%	11.7%	11.2%	10.8%	10.9%	11.3%	11.6%	12.1%	13.1%	13.4%	13.8%	11.7%	11.3%	13.4%
Account balances re-aged more than six months	\$ 38,182	\$ 27,052	\$ 21,475	\$ 20,225	\$ 19,071	\$ 19,172	\$ 19,891	\$ 20,738	\$ 21,168	\$ 23,633	\$ 28,224	\$ 34,604	\$ 41,932	\$ 38,182	\$ 19,071	\$ 21,168	\$ 41,932
Weighted average credit score of outstanding balances	602	601	602	603	600	596	595	591	594	591	592	595	596	602	600	594	596
Weighted average months since origination of outstanding balances	10.7	10.1	9.7	9.7	9.3	9.0	8.9	8.6	8.4	8.3	8.5	8.7	8.5	10.7	9.3	8.4	8.5
Percent of total outstanding balance represented by no-interest receivables	14.8%	17.7%	21.0%	23.5%	27.3%	30.6%	31.9%	33.4%	35.6%	37.0%	36.6%	33.9%	32.8%	14.8%	27.3%	35.6%	32.8%
<i>Data for the period:</i>																	
Average total outstanding balance	\$ 628,549	\$ 634,743	\$ 647,154	\$ 674,517	\$ 713,108	\$ 753,221	\$ 806,653	\$ 895,087	\$ 1,011,517	\$ 1,081,456	\$ 1,137,890	\$ 1,220,935	\$ 1,321,833	\$ 626,438	\$ 669,029	\$ 869,561	\$ 1,193,211
Interest income and fee yield %	18.8%	18.0%	18.4%	19.2%	18.7%	18.0%	17.9%	17.8%	18.2%	17.6%	18.2%	16.9%	18.2%	18.7%	18.6%	17.9%	17.7%
Total applications processed (1)	219,422	178,514	184,898	178,008	209,019	199,045	215,850	267,558	307,409	265,265	295,983	313,663	346,164	734,748	750,439	989,862	1,221,075
Percent of applications approved and utilized (1)	48.5%	46.1%	49.1%	46.8%	51.4%	50.2%	51.7%	48.5%	49.9%	48.0%	45.3%	41.7%	45.1%	46.4%	48.6%	50.3%	44.9%
Average down payment	3.8%	4.5%	3.0%	2.8%	2.6%	3.9%	3.1%	3.4%	3.1%	4.2%	3.6%	3.6%	3.1%	5.3%	3.2%	3.5%	3.6%
Weighted average origination credit score of sales financed	617	615	615	616	611	602	601	599	605	605	607	608	611	621	614	602	608
Payment rate (2)	5.15%	6.10%	5.23%	5.26%	5.11%	6.19%	5.24%	5.06%	4.82%	5.79%	5.00%	4.94%	4.78%	5.60%	5.42%	5.28%	5.11%
Bad debt charge-offs (net of recoveries)	\$ 12,503	\$ 13,529	\$ 13,629	\$ 12,866	\$ 13,239	\$ 11,555	\$ 14,176	\$ 16,922	\$ 26,777	\$ 21,192	\$ 28,556	\$ 27,064	\$ 43,300	\$ 46,939	\$ 53,389	\$ 69,430	\$ 120,112
Percent of bad debt charge-offs (net of recoveries) to average outstanding balance, annualized	8.0%	8.5%	8.4%	7.6%	7.4%	6.1%	7.0%	7.6%	10.6%	7.8%	10.0%	8.9%	13.1%	7.5%	8.0%	8.0%	10.1%
<i>Percent of retail sales paid for by:</i>																	
In-house financing, including down payment received	66.5%	66.9%	69.4%	72.3%	74.6%	74.0%	76.8%	79.5%	78.1%	77.5%	77.0%	77.3%	79.9%	60.4%	70.9%	77.3%	78.0%
Third-party financing plans	15.2%	12.5%	15.8%	14.5%	16.1%	11.8%	12.2%	11.5%	12.7%	11.1%	13.0%	11.4%	8.2%	12.5%	14.8%	12.0%	10.8%
Third-party rent-to-own plans	2.6%	3.7%	3.2%	3.7%	3.3%	3.8%	2.5%	2.5%	3.6%	4.2%	3.9%	4.8%	5.4%	3.5%	3.5%	3.1%	4.7%
Total	84.3%	83.1%	88.4%	90.5%	94.0%	89.6%	91.5%	93.5%	94.4%	92.8%	93.9%	93.5%	93.5%	76.4%	89.2%	92.4%	93.5%

Dollars in thousands except average outstanding customer balance

(1) Application data revised to conform calculation of approval status.

(2) Three month rolling average of gross cash payments as a percentage of gross balances outstanding at the beginning of each month in the period. Fiscal year rate is for the full twelve month period.



Static Loss Data by Quarter As of January 31, 2015

<i>Static Loss Analysis</i>																				
	<i>Cumulative Net Charge-offⁱ</i>	<i>Year of Origination</i>	<i>Number of Quarters After Year of Origination</i>																	
			<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>	<i>11</i>	<i>12</i>	<i>13</i>	<i>14</i>	<i>15</i>	<i>16</i>	<i>17</i>	<i>T</i>
FY05	\$21.9	0.3%	0.7%	1.0%	1.4%	1.7%	2.2%	2.6%	3.0%	3.4%	3.7%	3.9%	4.1%	4.3%	4.4%	4.5%	4.6%	4.7%	4.8%	5.1%
FY06	\$29.2	0.3%	0.7%	1.1%	1.5%	1.9%	2.3%	2.7%	3.2%	3.6%	3.9%	4.2%	4.5%	4.8%	4.9%	5.1%	5.2%	5.4%	5.5%	5.8%
FY07	\$28.8	0.2%	0.6%	1.0%	1.3%	1.7%	2.1%	2.6%	3.0%	3.5%	3.8%	4.1%	4.4%	4.8%	4.8%	5.0%	5.2%	5.4%	5.5%	5.7%
FY08	\$35.1	0.2%	0.6%	1.0%	1.4%	1.8%	2.2%	2.7%	3.1%	3.6%	3.9%	4.3%	4.7%	5.1%	5.2%	5.4%	5.6%	5.7%	5.8%	5.9%
FY09	\$48.1	0.2%	0.7%	1.1%	1.6%	2.1%	2.7%	3.3%	3.9%	4.6%	4.9%	5.3%	5.7%	6.1%	6.5%	6.5%	6.6%	6.6%	6.6%	6.6%
FY10	\$37.8	0.2%	0.8%	1.3%	1.8%	2.4%	2.9%	3.4%	4.0%	4.6%	5.1%	5.5%	5.8%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
FY11	\$37.1	0.4%	0.9%	1.5%	2.0%	2.6%	3.4%	4.2%	4.8%	5.2%	5.5%	5.7%	5.8%	5.8%	5.9%	6.0%	6.0%	6.0%		
FY12	\$39.7	0.2%	0.4%	1.1%	2.3%	3.2%	4.0%	4.7%	5.1%	5.9%	6.0%	6.3%	6.4%	6.6%						
FY13	\$61.1	0.4%	0.7%	2.2%	3.7%	5.5%	6.4%	7.1%	7.6%	8.3%										
FY14	\$87.8	0.8%	2.1%	4.0%	5.8%	8.2%														
FY15	\$14.8	1.1%																		

<i>% Remaining of Originations</i>																				
	<i>Origination Amountⁱ</i>	<i>Year of Origination</i>	<i>Number of Quarters After Year of Origination</i>																	
			<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>	<i>11</i>	<i>12</i>	<i>13</i>	<i>14</i>	<i>15</i>	<i>16</i>	<i>17</i>	<i>T</i>
FY06	\$506.1	70.2%	54.2%	42.9%	34.6%	27.5%	21.7%	17.1%	13.4%	10.3%	7.4%	5.5%	4.2%	3.2%	2.5%	2.0%	1.5%	1.2%	0.9%	0.0%
FY07	\$511.7	72.2%	57.0%	45.0%	35.8%	28.1%	21.7%	16.9%	13.2%	10.0%	7.4%	5.5%	4.1%	3.1%	2.3%	1.8%	1.3%	1.0%	0.7%	0.0%
FY08	\$617.1	70.3%	54.5%	42.4%	33.7%	26.2%	20.5%	16.1%	12.6%	9.6%	6.9%	5.0%	3.6%	2.6%	1.8%	1.1%	0.8%	0.5%	0.3%	0.0%
FY09	\$756.3	67.3%	53.8%	42.6%	34.5%	27.6%	21.3%	16.7%	12.9%	9.5%	6.6%	4.3%	2.9%	1.8%	1.0%	0.5%	0.3%	0.2%	0.2%	0.0%
FY10	\$635.8	68.5%	53.8%	42.4%	33.8%	26.4%	20.1%	15.1%	11.5%	8.1%	4.9%	2.8%	1.5%	0.8%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%
FY11	\$613.2	66.3%	51.2%	39.9%	31.9%	24.7%	18.5%	13.8%	10.0%	6.8%	4.2%	2.4%	1.2%	0.6%	0.3%	0.2%	0.1%	0.1%		
FY12	\$599.0	69.5%	55.2%	44.1%	34.4%	26.4%	20.0%	15.1%	10.8%	7.2%	4.2%	2.4%	1.3%	0.7%						
FY13	\$735.4	72.2%	57.9%	46.2%	35.4%	25.9%	18.5%	13.0%	8.8%	5.2%										
FY14	\$1,075.1	77.0%	62.6%	50.0%	38.7%	27.9%														
FY15	\$1,317.3	77.6%																		

ⁱ in millions

- The static loss analysis presents the percentage of balances charged off, based on the fiscal year the credit account was originated and the period the balance was charged off. The percentage computed is calculated by dividing the cumulative amount charged off since origination, net of recoveries, by the original balance of accounts originated during the applicable fiscal year. Period 0 is the year of origination.

- T represents the terminal loss percentage - the point at which that pool of loans has reached its maximum loss rate.

- The origination amount includes sales taxes and other amounts that are not included in retail net sales.

- As a result of our decision to pursue collections of past and future charged-off accounts internally rather than selling charged off accounts to a third-party, recoveries will be received later and interim static loss rates will be higher than historical experience until the terminal static loss rate is reached. This will impact net loss results for periods occurring after October 31, 2014.



Fiscal 2012, 2013, 2014, and 2015 Static Loss Data by Quarter
As of January 31, 2015

<i>Period of Origination</i>	<i>Originationsⁱ</i>	<i>Cumulative Net Charge-off</i>	<i>% of Balance Remaining</i>	<i>Balance Outstandingⁱ</i>
FY2012				
Q1	\$128.6	6.3%	0.2%	\$0.3
Q2	\$134.2	6.0%	0.4%	\$0.5
Q3	\$144.3	6.8%	0.7%	\$1.0
Q4	\$191.9	7.1%	1.2%	\$2.3
Totals	\$599.0	6.6%	0.7%	\$4.0
FY2013				
Q1	\$164.2	8.4%	2.3%	\$3.8
Q2	\$179.3	8.0%	2.8%	\$5.0
Q3	\$173.1	7.9%	5.4%	\$9.4
Q4	\$218.8	9.0%	9.0%	\$19.7
Totals	\$735.4	8.3%	5.2%	\$37.9
FY2014				
Q1	\$217.0	9.7%	15.2%	\$33.0
Q2	\$240.6	9.1%	22.2%	\$53.4
Q3	\$285.8	8.9%	30.0%	\$85.8
Q4	\$331.7	6.1%	38.6%	\$128.0
Totals	\$1,075.1	8.2%	27.9%	\$300.3
FY2015				
Q1	\$290.6	4.4%	56.7%	\$164.9
Q2	\$303.3	0.7%	71.6%	\$217.0
Q3	\$317.6	0.0%	83.4%	\$264.9
Q4	\$405.8	0.0%	92.5%	\$375.4
Totals	\$1,317.3	1.1%	77.6%	\$1,022.2

ⁱ in millions

- The static loss analysis presents the percentage of balances charged off, based on the period the credit account was originated.

- The origination amount includes sales taxes and other amounts that are not included in retail net sales.