Investor Presentation

March 31, 2015

Safe Harbor Agreement

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 that involve risks and uncertainties. Such forward-looking statements include information concerning our future financial performance, business strategy, plans, goals and objectives. Statements containing the words "anticipate," "believe," "could," "estimate," "expect," "intend," "may," "plan," "project," "should," or the negative of such terms or other similar expressions are generally forward-looking in nature and not historical facts. Although we believe that the expectations, opinions, projections, and comments reflected in these forward-looking statements are reasonable, we can give no assurance that such statements will prove to be correct. These risks are detailed in our SEC reports, including but not limited to, our Annual Report on Form 10-K and our Quarterly Reports on Form 10-Q. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this presentation. Except as required by law, we are not obligated to publicly release any revisions or update to these forward-looking statements to reflect events or circumstances after the date of this presentation to reflect the occurrence of unanticipated events.

Competitive Positioning

Mission Statement

"To help people affordably purchase quality, durable, branded products for their home"

Conn's Target Customer

• Average Annual Income of Credit Customer at Origination	**$40,400**
• Average Monthly Income	**$3,367**
• Average Age	**43**
• Weighted Average Credit Score of Accounts Originated	**608***
• Percentage of Customers with Mortgage	**~15%**

- Low disposable income households – well above poverty level but non-affluent
- Limited disposable income after rent, transportation, food, health care and communications

Lifestyle of a Conn's Target Customer

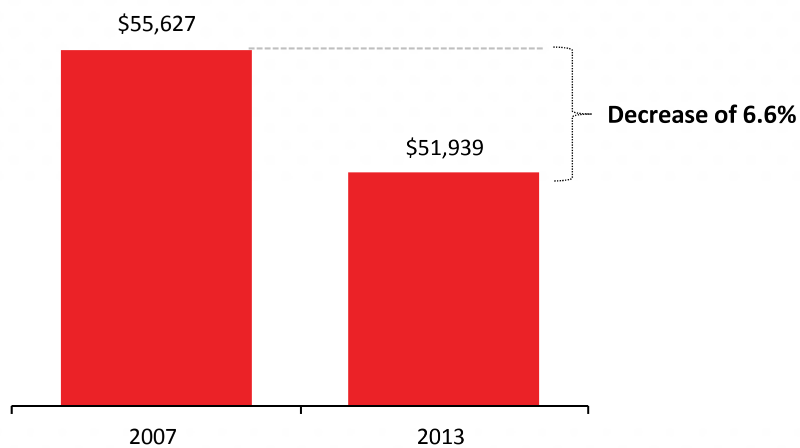
- The best of life is in the home
- Many in occupations with limited opportunity for advancement
- Entertainment outside of the home is often cost prohibitive
- Average American watches 35 hours of television per week
- Difficult to acquire quality products to improve life in the home

Note: Data for customers financed under Conn's in-house financing as of and for the twelve months ended January 31, 2015.
* Does not include non-scored customers

Large, Addressable Market with Demand / Supply Imbalance

- Despite declines in unemployment, wages in the U.S. continue to decline and constrain consumer wallets
- Credit supply contraction after recession
    - Large exodus of consumer financial institutions
    - Significant contraction within credit card industry
    - Major banks have reduced their appetite for risk
- Greater than 51mm adults live in under-banked households compared to 43mm in 2009 (2)
- Regulatory oversight has created barriers to entry which favor large, incumbent lenders

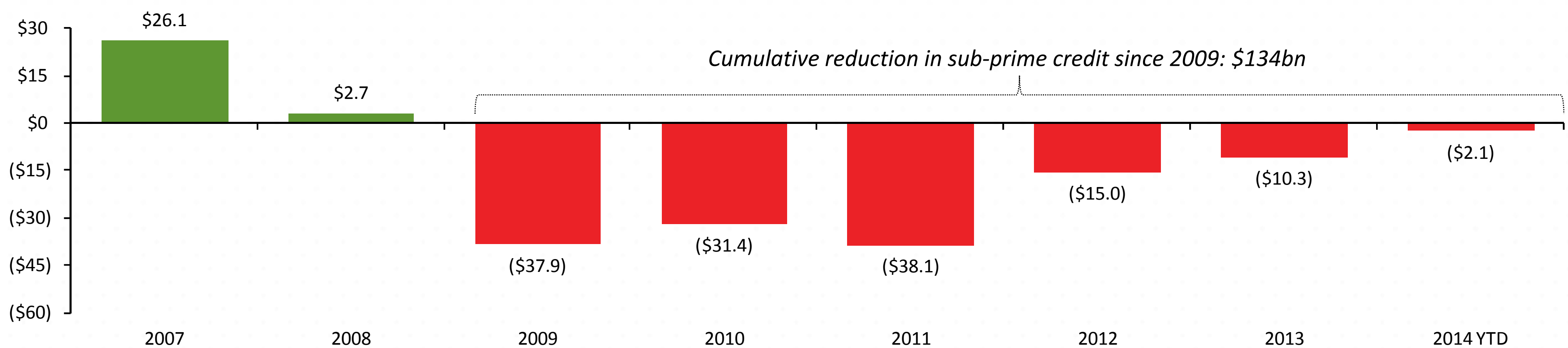
Declining Median Household Income (1)



Credit Has Become Tighter

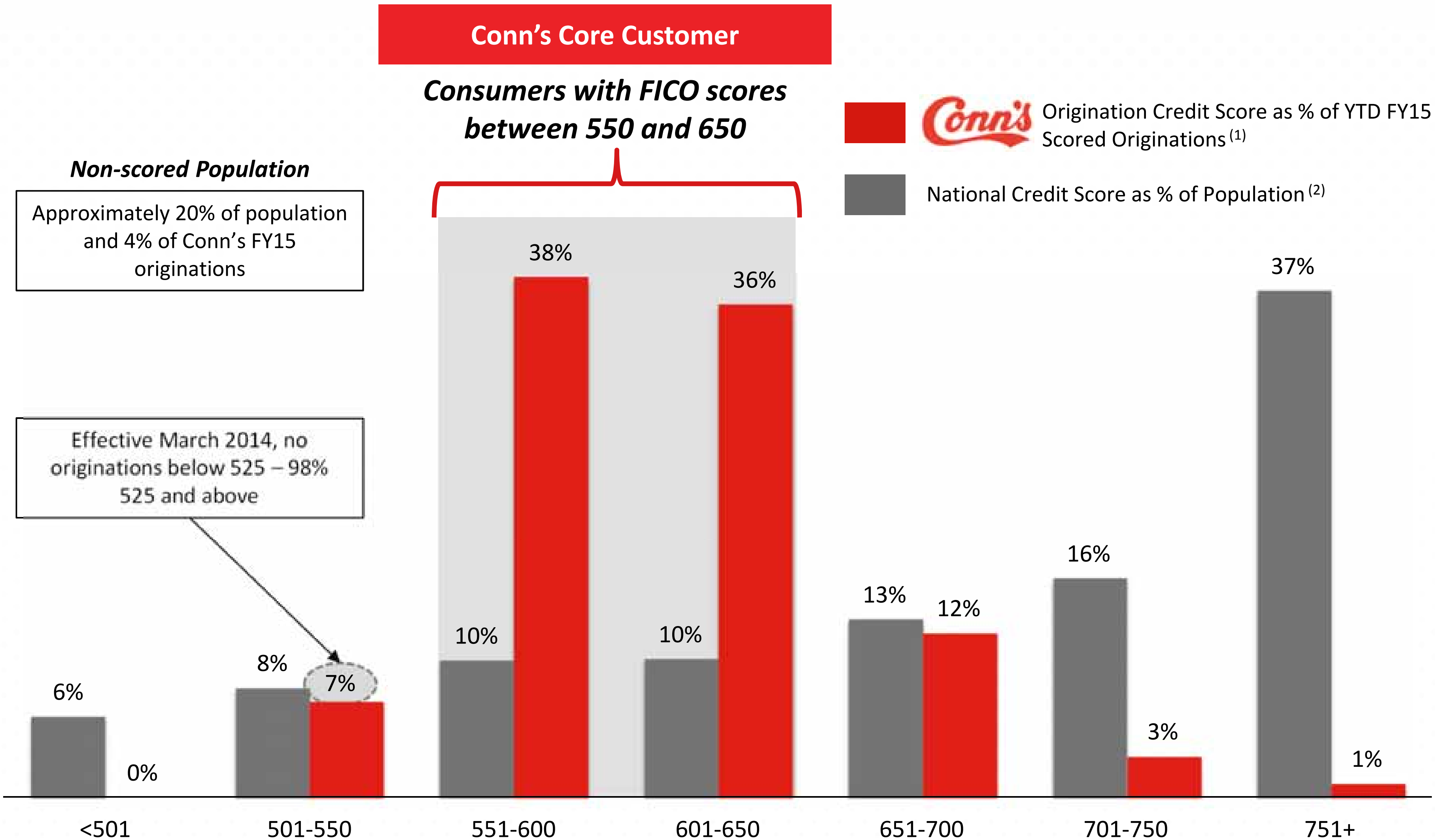
($ in bn)

Change in Revolving Credit Extended to <660 FICO Borrowers (3)



(1) U.S. Census data for household income at December 31, 2013.
(2) FDIC "National Survey of Unbanked and Underbanked Households," September 2012.
(3) Per Wall Street Research.

Large and Growing Core Customer Base



Target market makes up approximately 1/3 of the population

(1) Conn's credit score distribution based on credit score of originations for twelve months ended January 31, 2015.
(2) National credit score distribution as of October 2013 (Source is FICO Banking Analytics).

Underserved Consumer Alternatives

Conn's

Where do customers go when they can't get credit?

Rent-to-Own stores with limited selection or Rent-to-Own kiosks

Buy used or low priced new merchandise

Do without merchandise

-Or-

Shop at Conn's

Conn’s Strong Value Proposition

- Low-cost, low-risk source of financing for our core customer
- EDLC – “Every Day Low Cost” for our customer
- Competitive assortment and price demonstrated by substantial cash, credit card and Synchrony transactions
- Compelling promotions
- Next-day delivery and after sale support

TOP BRAND NAMES.

Choose from a huge selection of name brand appliances, electronics, furniture and mattresses.

You Deserve It.

GUARANTEED LOW PRICES, EVERYDAY.

If you find a lower advertised price within 30 days, we'll refund the difference plus 10% for your trouble.

You Deserve It.

BUY TODAY WITH CONN'S CREDIT.

Conn's offers a variety of payment options that make getting what you need more convenient than ever.

You Deserve It.

High-Quality, Leading Brands

Home Appliance
- Samsung
- LG
- Electrolux
- GE
- Frigidaire
- Friedrich
- Weber
- dyson

Furniture
- Franklin Corporation
- Jackson Furniture
- Catnapper
- HomeStretch
- elements
- Steve Silver Co.
- Bell'O
- Z-Line

Mattress
- Serta
- iComfort
- iSeries
- Sealy
- Posturepedic
- Tempur-Pedic

Consumer Electronics
- Samsung
- LG
- Sharp
- Sony
- Bose
- beats by dr.dre
- Haier
- Monster

Home Office
- hp
- Samsung
- Dell
- Toshiba
- Asus

~2,300 quality branded products from ~200 manufacturers

Enabling Underserved, Credit-Constrained Consumers to Make Aspirational Purchases

"You Deserve It!"

- Below-average income customer can purchase high-quality, branded products **at competitive prices**
- **"YES MONEY"** branding helps differentiate Conn's credit offering from the other financing programs available (typically only for prime credit consumers)
- Tells consumers how we are different - we say "yes" even if you've been turned down other places (1)
- Makes the idea of financing more approachable

Credit Allows Aspirational Purchase(2)

	Conn's	Market
Television Average Selling Price	$1,146	$593

(1) Subject to credit approval.
(2) Conn's average selling price based on 4Q FY2015 sales. Market data collected from NPD Group / Retail Tracking Service.

Comparison of Value Proposition

Example of $2,000 Purchase in Texas

Monthly Payment	
Conn's in-house financing [1]	$82
National rent-to-own provider A [2]	$168
National rent-to-own provider B [3]	$249
CSO payday installment loan provider [4]	$909

Total Payments		***Relative Price***
Conn's in-house financing [1]	$2,629	--
National rent-to-own provider A [2]	$5,865	2.2x
National rent-to-own provider B [3]	$6,213	2.4x
CSO payday installment loan provider [4]	$4,549	1.7x

Other Potential Sources of Financing

- Short-term payday lending
- Subprime credit card – limited availability, low balance, high fees
- Using Conn's in-house credit preserves access to emergency funding

(1) Assumes 32-month term and no down payment.
(2) Assumes 34-month term and $153 initial payment.
(3) Assumes 24-month term and $249 initial payment.
(4) Assumes 5-month term and no down payment; includes interest and CSO fees; without auto payment.

Substantial Barriers to Entry

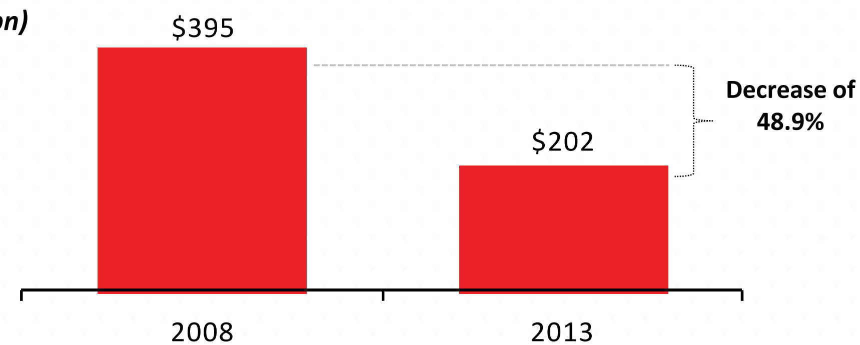
- Non-bank lenders typically target higher return on equity and risk adjusted yield
  - Conn's Credit is able to operate with lower returns than consumer finance peers because of the consolidated profit opportunity including retail

- Regulatory and cost obstacles for banks
  - Fewer non-prime lenders exist today vs. 5 years ago
  - Regulatory restrictions prevent banks from owning retail operations
  - CARD Act of 2009 altered credit card landscape significantly and imposed restrictions limiting the economic opportunity for lending to non-prime customers

Limiting Sub-Prime Credit Availability

Total Sub-Prime Credit Lines [(1)]

($ in bn)



(1) Source: Argus Information and Advisory Services.

Substantial Barriers to Entry *(Cont'd)*

- Retailers lack credit experience
  - Underwriting, collecting and managing a credit portfolio requires significant experience and trained personnel
  - Significant capital requirements to replicate Conn's credit penetration to enter sub-prime consumer finance
- Other considerations
  - Prime focused brand implications
  - To be successful with sub-prime consumer requires a different real estate strategy, locating stores in lower income demographic areas

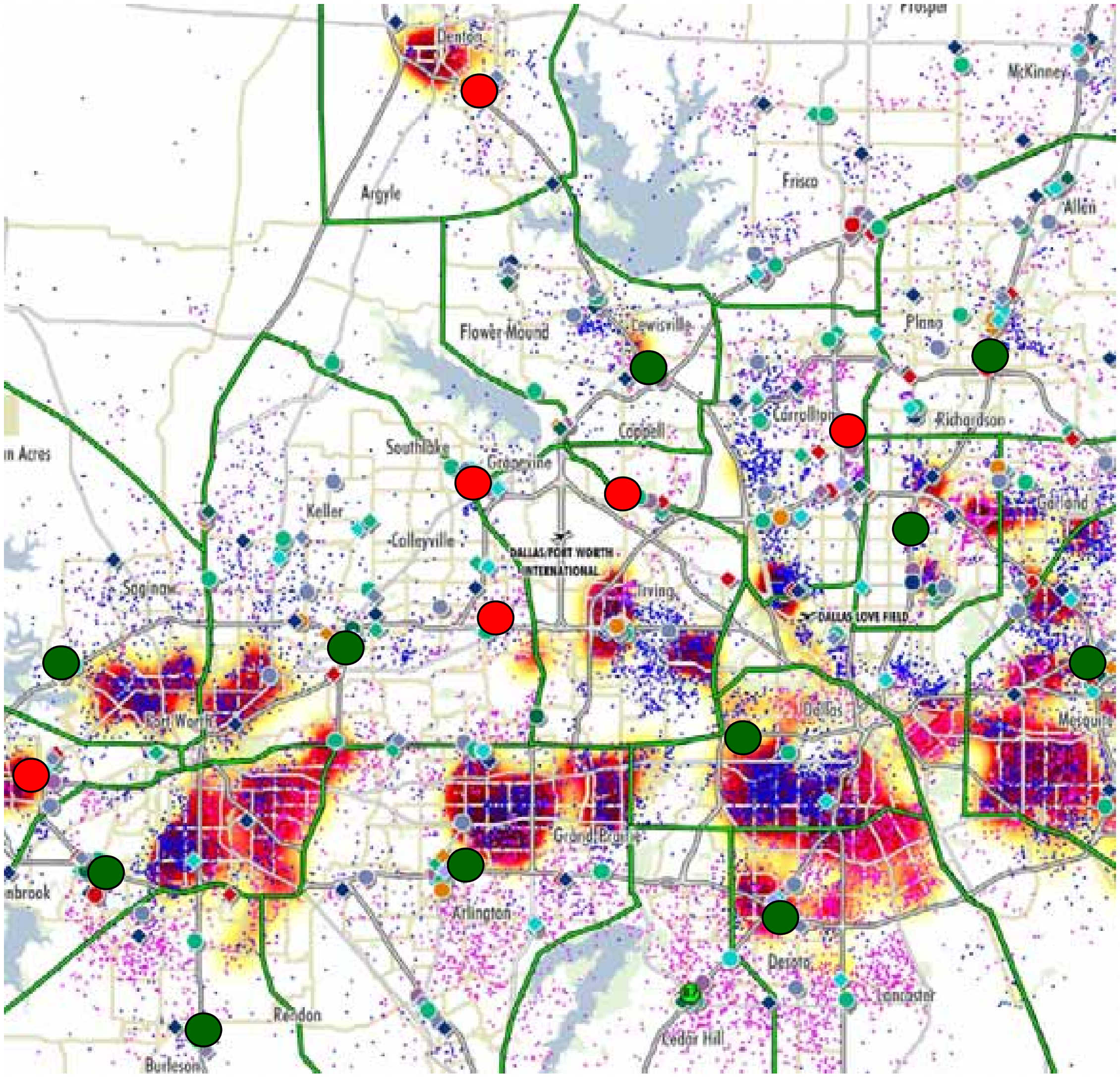
Evolution of Conn's Business

Evolution of Conn's Business

	Pre-2012	Current
Management Team	• Legacy team • Very sales focused	• New leadership team • Focused on returns on capital and reducing risk
Core Customer	• Broad approach, with emphasis on lower-income customer	• Focused on core low disposable income customer
Merchandise Offering	• Broad consumer electronics and appliance offering (TVs, large appliances)	• Focus on quality, higher margin products • Increased selection of and floor space dedicated to furniture / mattress • Exited most products < $300
Pricing Strategy	• Aggressive pricing with industry leaders – negotiated floor	• Competitive pricing – promotional but not everyday low pricing
Marketing	• Product and price market messaging	• Multi-channel marketing strategy focused on product, price and financing
Store Base	• Mixed profitability performance • Limited new store openings • FY2011 same store sales decline of 10% • FY2011 retail gross margin of 27%	• Opened 37 new larger format stores since June of 2012 • Extensive remodeling program – ~88% of stores in new format at end of FY2015 • Closed 25 stores since beginning of FY2012 • All existing stores are profitable • FY2015 same store sales growth of 8% • FY2015 retail gross margin of 41%

Store Closures Case Study

Dallas Metropolitan Area



Closed Stores   Existing Stores

- Company has closed 25 stores since beginning of fiscal 2012 (1)
- Large portion of business retained in existing stores
- Seven underperforming stores in Dallas have been closed
- Closed stores were either:
  - Not located close to core customer base
  - In close proximity to other Conn's stores
  - Located in high-income areas
- Information gained in store closure analysis used to evaluate new store locations and store density

(1) As of February 28, 2015.

Shift in Product Sales Mix Drives Higher Margins

Long-Term Goals

- Grow furniture and mattress to 45% of sales
- Double appliance business in three years

Near-Term Goals

- Leverage existing distribution center costs with new store openings
- Further leverage growing purchase volumes
- Open new stores which generate 38% of product sales from furniture and mattress category

	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015	Sales CAGR FY2010-FY2015
Product Sales Contribution							
Furniture and mattress	10.3%	12.6%	15.7%	20.4%	26.0%	30.4%	37.7%
Home appliance	32.1%	31.0%	31.6%	30.7%	28.6%	29.4%	9.0%
Consumer electronics	44.7%	42.4%	39.2%	33.6%	29.9%	28.4%	1.3%
Home office	8.3%	9.0%	9.2%	10.1%	11.3%	9.7%	14.5%
Other (1)	4.6%	5.0%	4.3%	5.2%	4.2%	2.1%	(5.2%)
Total	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**10.9%**
							Gross Profit Contribution Δ FY2012 - FY2015
Product Gross Profit Contribution							
Furniture and mattress			23.5%	30.5%	36.9%	42.2%	18.6 ppts.
Home appliance			33.1%	30.8%	27.2%	26.6%	(6.6) ppts.
Consumer electronics			31.0%	25.3%	24.4%	22.9%	(7.9) ppts.
Home office			4.4%	5.5%	6.7%	5.7%	1.3 ppts.
Other			8.0%	7.9%	4.8%	2.6%	(5.4) ppts.
Total			**100.0%**	**100.0%**	**100.0%**	**100.0%**	
							Gross Margin Δ FY2012-YTD FY2015
Product Gross Margin							
Furniture and mattress			35.5%	44.9%	49.3%	49.6%	14.1 ppts.
Home appliance			24.8%	30.1%	33.1%	32.3%	7.5 ppts.
Consumer electronics			18.7%	22.6%	28.4%	28.8%	10.1 ppts.
Home office			11.4%	16.4%	20.7%	21.1%	9.7 ppts.
Other			44.0%	45.1%	39.8%	44.3%	0.3 ppts.
Total	**20.6%**	**22.0%**	**23.6%**	**30.0%**	**34.8%**	**35.7%**	**12.1 ppts.**

1,510 bps increase

(1) Includes delivery revenue.

Retail operating margin equaled 12.5% during FY2015, an 1,220 bps increase over FY2011

Powerful New Store Performance

$ in thousands, except sales per square foot

Average Retail Store Statistics	
Average Total Sales	$ 13,600
EBITDA [(1)]	$ 3,700
EBITDA Margin [(1)]	27.3%
Average Retail Floor Space	36,000 sq. ft.
Sales per Square Foot	$378
Average Investment for New Store	
Target Build-out Cost, Net of Tenant Allowance [(2)]	$ 500
Inventory, Net of Payables	$ 250
Net Capital Investment	$ 750
Pre-Opening Expenses	$ 300
EBITDA Payback	3 to 6 Months
Estimated Longer-Term Capital Needed to Support Receivables	
Est. Receivables Balance Generated by Mature Store [(3)]	$14,300

Note: Actual results based on average of the eleven new stores open for full 12months.
(1) Excludes credit, corporate allocations and delivery expense.
(2) Build-out cost, net of tenant allowance was an average of about $750,000 for the 19 new stores shown above.
(3) Represents sales-driven portfolio balances after store is open 24-30 months.

Retail Strategy

Merchandising Strategy

- Extensive selection of high-quality, high-margin merchandise for the home
- Sell few items below $300 price point
- Exited lawn and garden at end of Q4 FY14
- Exiting video game products, certain tablets, and digital cameras at the beginning of FY16
  - FY15 sales volume was approximately $50.0 million

Diverse Merchandise Mix Focused on Higher Margin Products

FY15	Retail Net Sales ($)	Sales % of Total Retail	Retail Gross Margin [1]	Retail Gross Profit Contribution	ASP [2]	Inventory Turns
Product: [3]						
Home Appliance	$328.7	26.9%	32.3%	21.4%	$722	6.6
Furniture	257.6	21.1%	49.5%	25.7%	$1,318	2.7
Mattress	81.8	6.7%	49.8%	8.2%	$1,032	6.0
Consumer Electronics	317.5	26.0%	28.8%	18.4%	$703	5.7
Home Office	108.7	8.9%	21.1%	4.6%	$723	7.7
Other [4]	23.6	1.9%	44.3%	2.2%	$67	-
Other:						
RSA Commissions [5]	90.0	7.4%	100.0%	18.1%		-
Service	13.1	1.1%	52.4%	1.4%		-
Totals	**$1,221.0**	**100%**	**40.6%**	**100%**		**5.2**

(1) Retail gross margin percentage is defined as the sum of product sales and repair service agreement commissions less cost of goods sold, including warehousing and occupancy cost, divided by the sum of product sales and repair service agreement commissions. The presentation of our retail gross margin and costs and expenses may not be comparable to other retailers since we do not include delivery, transportation and handling costs in cost of goods sold and we include the cost of merchandising our products, including amounts related to purchasing the product, in selling, general and administrative expense. Other retailers may include such costs as part of cost of goods sold.
(2) Average selling price excluding accessory items for all categories except furniture and mattress. Amounts for furniture and mattress reflect average invoice amount.
(3) Lawn and garden , a lower margin product, was not sold during fiscal 2015.
(4) Includes delivery revenue. Does not include delivery costs.
(5) Commissions earned on Repair Service Agreements / Warranties sold for third-party insurers on products sold.

Merchandising Strategy Focused on First Tier Branded Product

Big Ticket, High Margin Pricing Strategy

- Focus on first tier branded products – big ticket, high margins
- Gross margin percentage on higher-priced product can be multiples of gross margin percentage on lower-priced product

		Gross Profit $	Δ
Market price – branded low-efficiency, top-load laundry	$399.99		
Market gross margin – branded low-efficiency, top-load laundry	25%	$100.00	
		3.5x	$250.00
Market price – branded high-efficiency, front-load laundry	$999.99		
Market gross margin – branded high-efficiency, front-load laundry	35%	$350.00	

Promotional Strategy

- Compete every day on price, product and promotion
- Generally, aggressive long-term, third-party no interest promotions compared to the competition
- Frequent use of free offers – TVs, tablets, box springs and Blu-ray players
- In-store promotions for categories not advertised
- Very limited advertising of opening price point products
- Advertised items are significant share of sales

Highly Effective Advertising Strategy

Driving Call to Action

Traditional Retailer	Conn's
Product	Product
&	&
Price	Price
	&
	YES MONEY
Drives Call to Action	Drives Call to Action

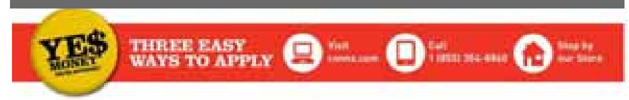
Multi-Channel Platform Driving Traffic

Direct Mail

Television

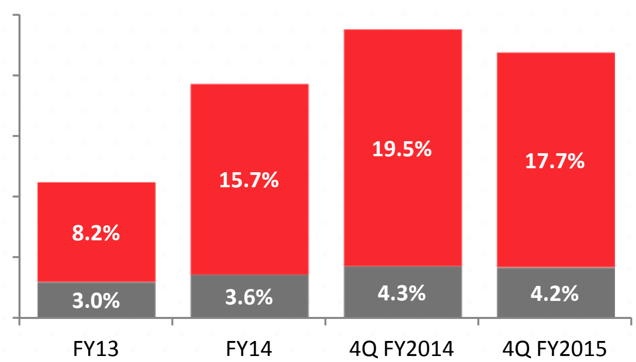
Digital

Providing Customers Additional Ways to Apply for Credit



	4Q Application Volume		
	FY2015	FY2014	% Chg
Web	111,900	81,856	37%
Mail/Phone	14,959	16,146	(7%)
Store	219,305	209,261	5%
	346,164	**307,263**	**13%**

% of Sales from Online Credit Applications [(1)]



(1) % of sales generated by online credit applications based on purchases within 30-days of application date using any payment method.

Significant Repeat Purchases

- Our business model is dependent on repeat and referral business
- After initial purchase, the average customer buys **2** more times within 5 years
- For those that make a second purchase, those customers purchase **4** times within 5 years
- Approximately **47%** of monthly payments were made in the stores in FY2015
  - Offers additional selling opportunities and ability to improve selection awareness
- Percentage of repeat business in fourth quarter of fiscal 2015 in Houston, San Antonio and Beaumont was **74%**

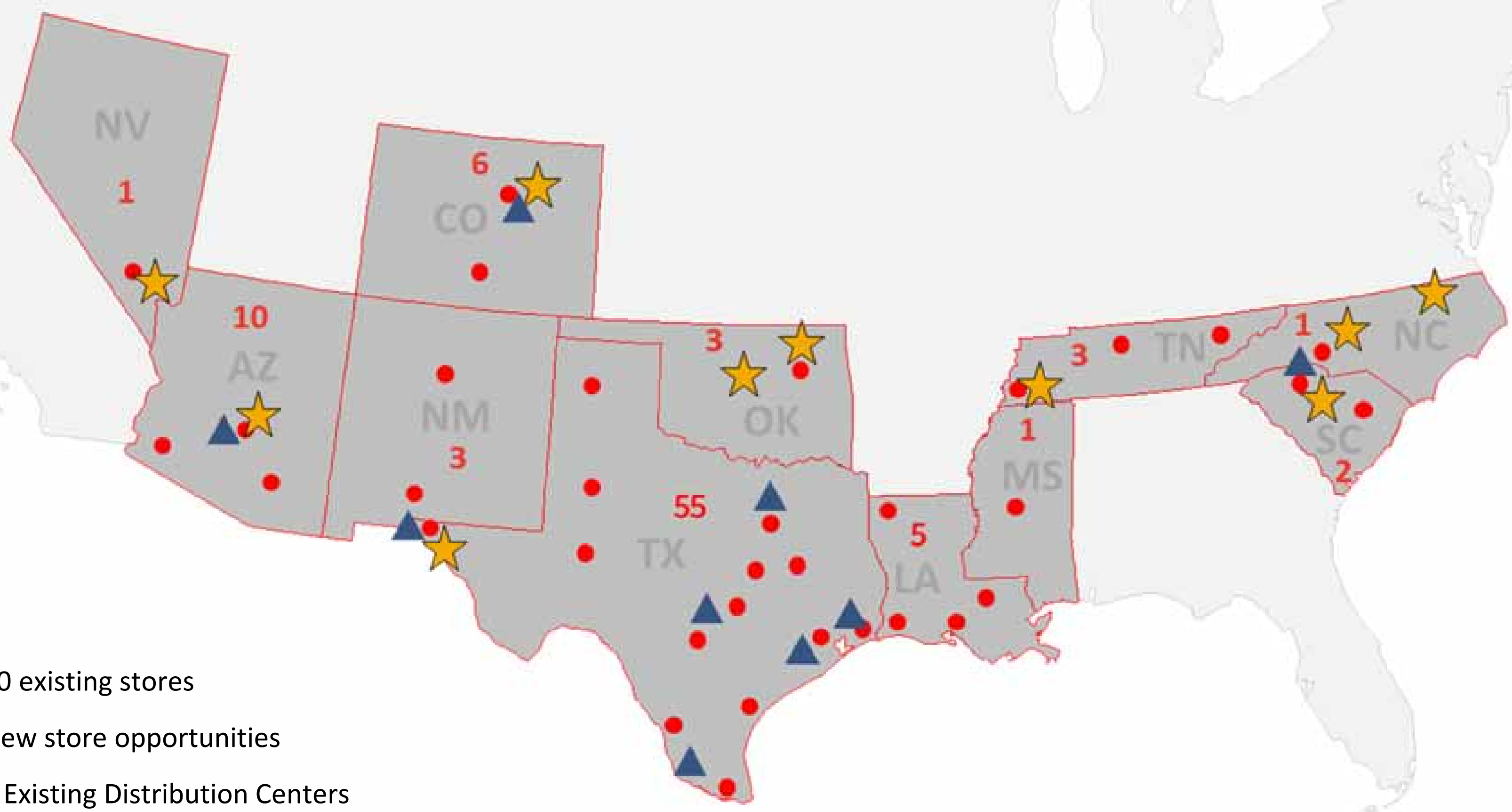
Other Competitive Advantages

- Professional, commission-based sales team
- Great customer experience
- Next-day delivery and installation in substantially all markets
- Next-day delivery of our full assortment of furniture and mattresses
- Customer pick-up available in many markets for cost conscious consumers
- Our own service operation

Retail Growth Strategies

Significant Whitespace

- New store expansion
  - Long-term potential for more than 500 Conn's stores in the U.S.
  - Opened 18 stores in FY15
  - Plan to open 15 to 18 stores in FY16 – leveraging existing infrastructure, advertising and Distribution Centers



= 90 existing stores

= New store opportunities

= 9 Existing Distribution Centers

Note: Shaded states indicate current and developing footprint.
Existing store count as of January 31, 2015.

Update, Expand and Relocate Existing Stores

Store Remodel Program Substantially Complete

- 42 store remodels or relocations completed through January 2015
  - 10 relocations scheduled for fiscal 2016
  - Additional square footage largely devoted to furniture and mattress
- Estimated same store sales lift of 10-15% after remodel
- Over 88% of stores in new format as of January 2015 – with all stores in updated format by January 2016

	Updated Store Format			
	New Stores	**Remodeled/ Relocated**	**Legacy**	**Total**
As of January 2015	**37**	**42**	**11**	**90**
FY2016 Plan				
New Stores	*18*	*-*	*-*	*18*
Remodeled/relocated	*-*	*11*	*-11*	*-*
Closures	*-*	*-*	*-*	*-*
As of January 2016	**55**	**53**	**0**	**108**

Updated Store Format

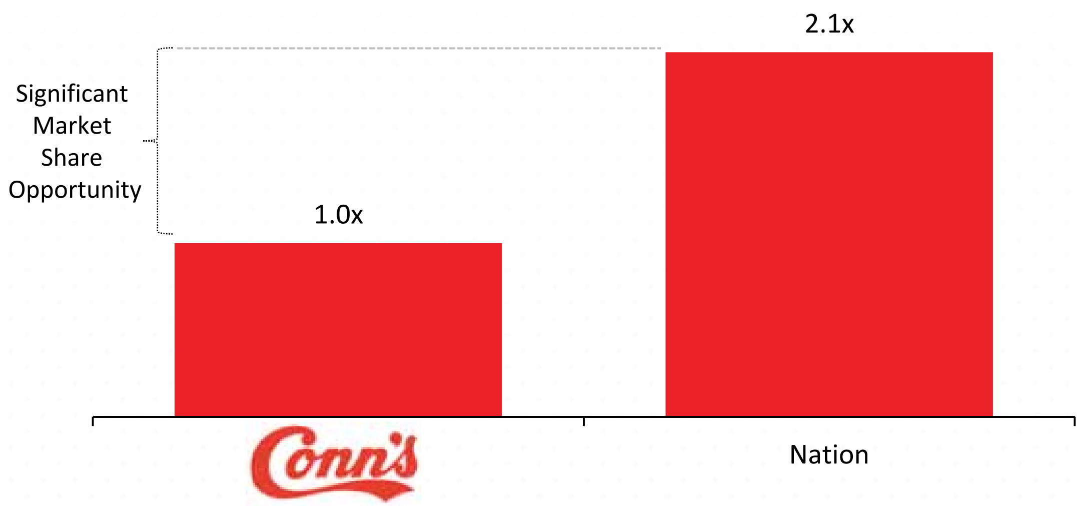
- Expanding smaller, existing stores when possible
  - ~5 expansions planned for FY2016
- Allows advertising of updated format across each market

Furniture Market Share Opportunity

- According to the U.S Department of Commerce – Bureau of Economic Analysis, personal consumption expenditures for household furniture was $95bn in 2013
  - 2.1 times expenditures for appliances ($44bn)
- During fiscal 2015, Conn's furniture and mattress sales were $339mm
  - Comparable to sales of appliances of $329mm

- Additional floor space dedicated to category
  - Particularly in larger new and relocated stores (38% of sales in new stores in FY2015)
- Increasing customer awareness through advertising
- Enhancing offering to become a full-line furniture and mattress retailer
- Continuing to expand and optimize selection of premium mattresses
- Entering outdoor seating category – year-round assortment

Ratio of Furniture and Mattress Expenditures to Appliance Expenditures



Strong Momentum in Furniture

Select Category SSS Growth - FY2015

Living Room	20%
Mattresses	29%
Bedroom	24%
Dining	16%
Recliner	12%
Overall Furniture	**23%**

Appliance Opportunity

Goal: Double Appliance Business in 3 Years

- Conn's is known for appliances: ranked #9 in the country in 2013 (with only 79 stores) (1)
- Market share as high as Sears, Lowe's or Home Depot in some markets
  - Sears' struggles have allowed for market share gains
- Average three-year same store sales growth of 16.3%
- Strategies to continue growing category:
  - Competitive pricing and aggressive promotion
  - True free delivery / same day delivery and free installation
  - Advertising strategy – print spend directed at appliances
  - Competitive enhancements for built-ins
  - Expanded assortment at higher price points – "mass premium segment"

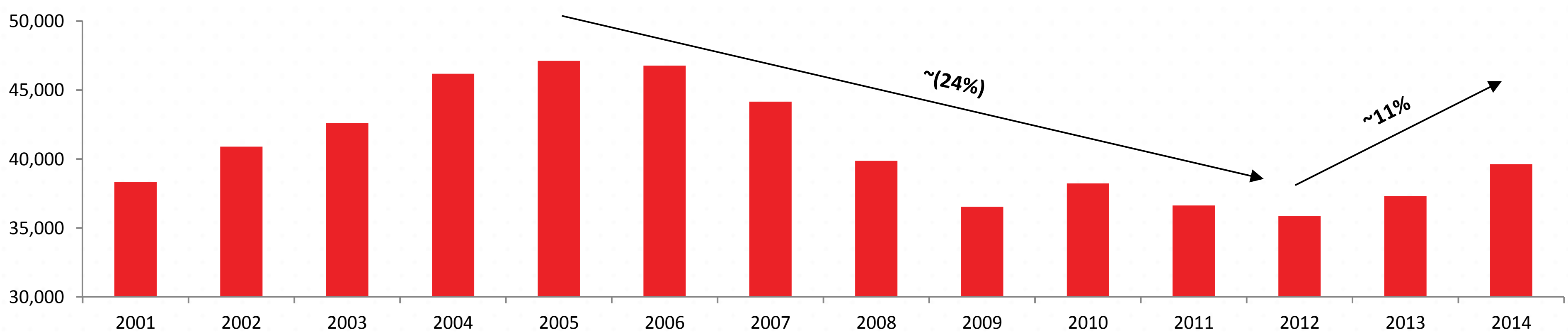
Opportunity to Take Market Share From Competitors That Do Not Have Sub-Prime Credit

Q4 Fiscal 2015
Payment Method by Category

	Appliances	All Other
Conn's Credit	74.3%	81.9%
Synchrony Financial	10.4%	7.4%
Third-Party Rent-to-Own	4.8%	5.7%
Cash & Credit Card	10.5%	5.0%
Total	**100.0%**	**100.0%**

Return to Normal Demand in U.S. Appliance Industry

Annual Appliance Shipments (2)



(1) Per Twice.com as of June 16, 2014.
(2) Association of Home Appliance Manufacturers research as of January 2015. Shipments include washers, dryers, dishwashers, refrigerators, freezers, and free-standing and built-in ranges, and compactors.

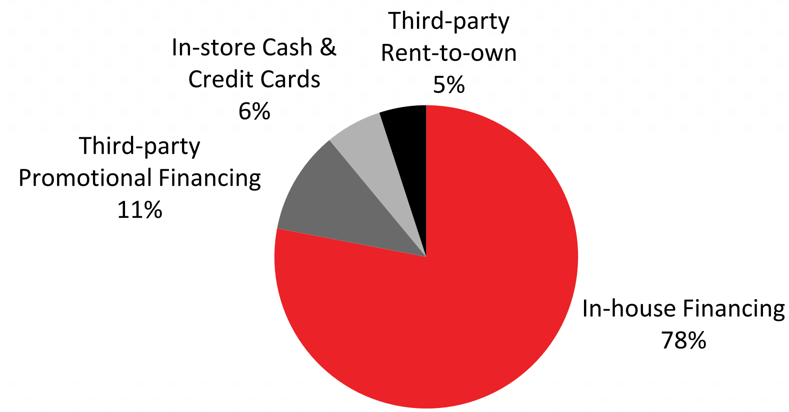
Credit Strategies

Credit Program Overview

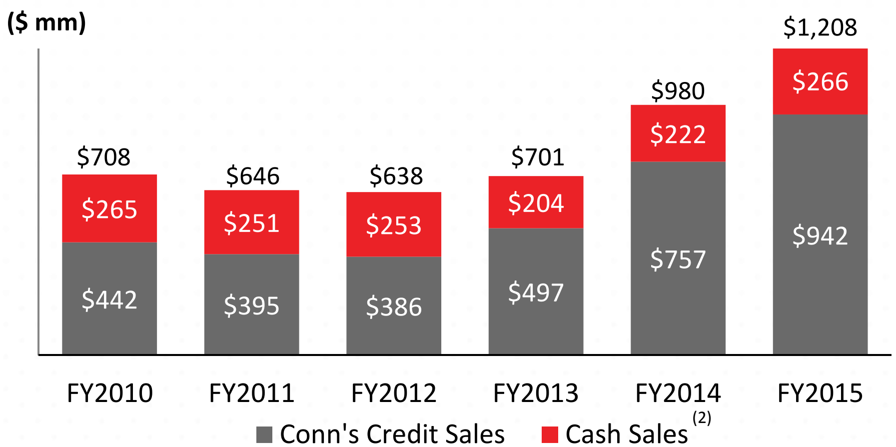
- Offering in-house credit for over 50 years
  - Provides solid foundation for underwriting decisions
  - Proven through multiple business cycles and deep recession
- Credit decisions made independent of retail operations
- Simple, secured installment contracts with average account remaining outstanding for approximately 17 months
- Security interest, credit insurance and repair service agreements reduce risk of non-payment
- Consumer receivables secured by long-lived products that customers consider integral to their everyday lives
- Increasing share of sales on credit
  - Exited small items; increased advertising of credit solutions

LTM Method of Payment

Total: $1,208mm (1)



Total Retail Sales (1) Financed



(1) Includes Product Sales and Repair Service Agreement (“RSA”) commissions.
(2) In addition to cash sales, Conn’s receives timely cash payments for credit card, third-party financing and rent-to-own business.

Providing Credit for a Wide Range of Consumers

Credit Score

Q4 FY2015: 8% of Sales

Readily Available Revolving and Promotional Credit

Conn's Core Customer – Limited Available Credit

Q4 FY2015: 5% of Sales

Monthly Rent-to-Own

Weekly Rent-to-Own

Payday Lending

Q4 FY2015: 80% of Sales	
• Prime Cutoff Score	630-650
• Average Credit Score of Sales Financed	611
• Average Customer Income for Sales Financed	$41,400
• Originations to customer with limited access to revolving credit and limited disposable income	

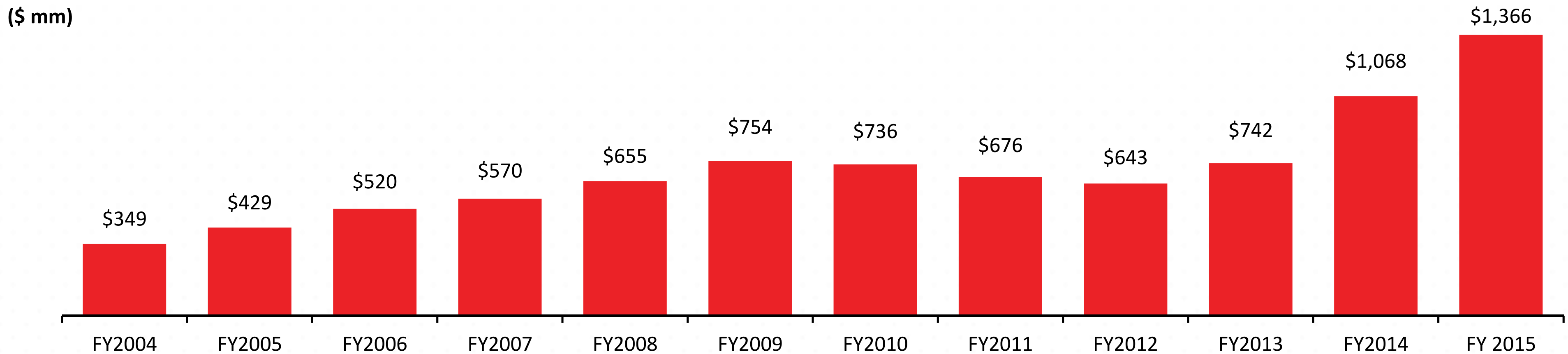
Note: Credit scores exclude non-scored accounts.

Historical Credit Portfolio Performance

Summary of Portfolio

	FY2012	FY2013	FY2014	FY2015
Outstanding Balance ($ mm)	$643	$742	$1,068	$1,366
Interest income and fee yield %	18.7%	18.6%	17.9%	17.7%
Average account balance	$1,329	$1,535	$1,720	$1,885
WAVG FICO underwritten	621	614	602	608
Approved and utilized rate	46.4%	48.6%	50.3%	44.9%
Average down payment	5.3%	3.2%	3.5%	3.6%
WAVG months since origination of outstanding balance	10.7	9.3	8.4	8.5
WAVG credit score of outstanding balance	602	600	594	596

Credit Portfolio Balance

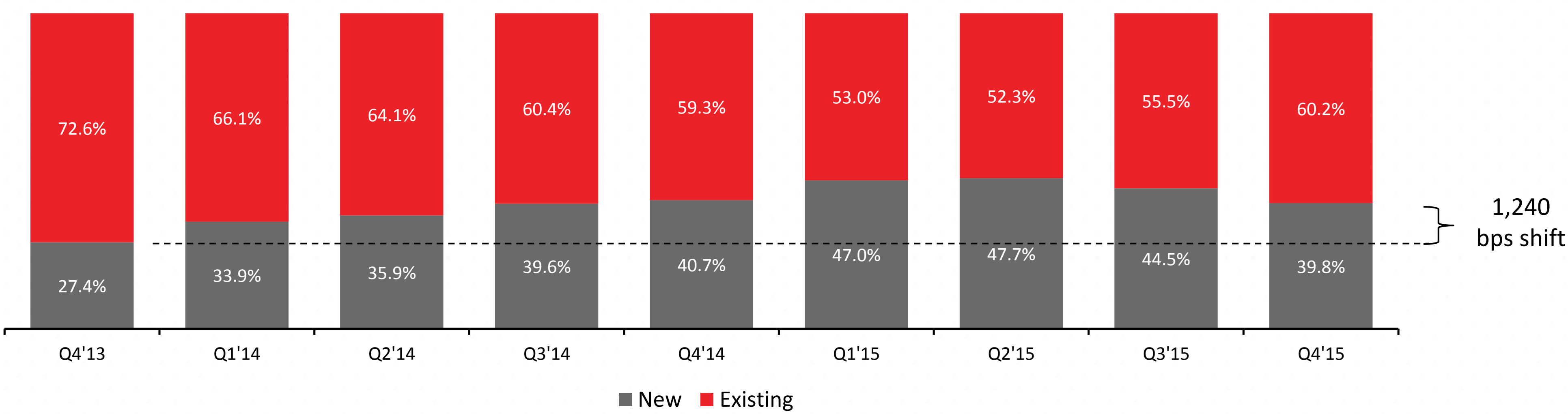


% of sales financed	*53.0%*	*69.2%*	*57.7%*	*58.0%*	*62.2%*	*62.6%*	*62.5%*	*61.2%*	*60.4%*	*70.9%*	*77.3%*	*78.0%*

New Customers Mix

- Static loss rate for new customers is ~2x that of existing customers
- Credit portfolio has more than doubled in last ~3 years
  - New store growth
  - Advertising strategy drove new customer acquisition
- As new customer acquisition slows, with more repeat transactions, the mix is shifting back towards existing customers

Mix Shift in Originations Towards New Customers



Impact of Product Mix

	60+ Day Delinquency Rate	Product Sales Mix FY2015	
Furniture and Mattress	9.8%	30%	**Long-Term Target: 45%**
Home Appliance	7.4%	29%	
Consumer Electronics	10.3%	28%	
Home Office	13.3%	10%	
Total Portfolio	**9.7%**		

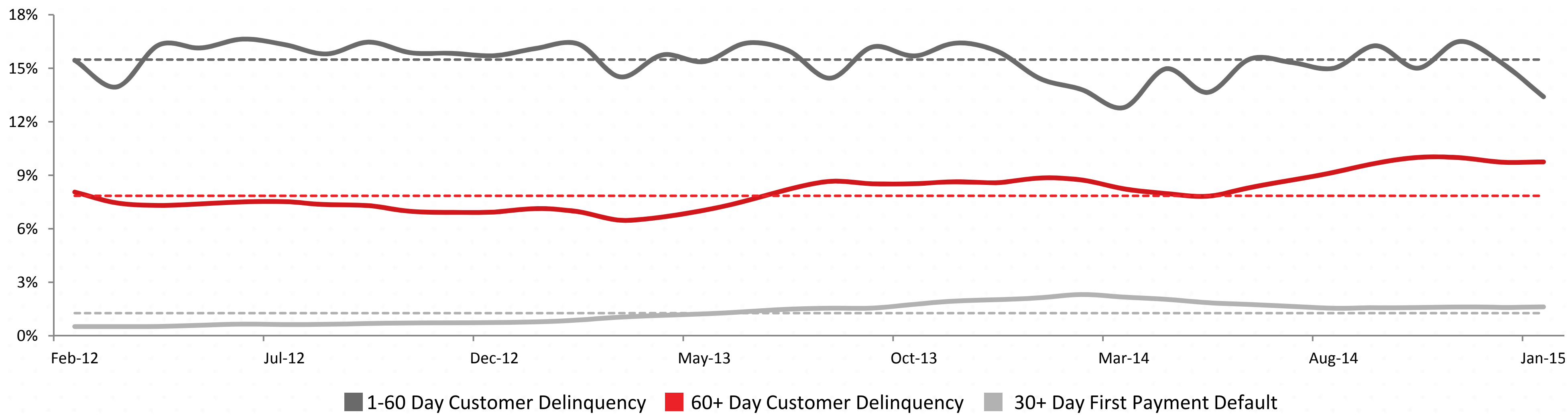
- Product purchased is not considered in approval decision or setting credit limits
  - Certain products receive shorter contract terms – primarily small electronics
  - Product and price determines no-interest program eligibility, only high-margin products
- Product mix expected to shift over time to furniture and mattress, and appliances, from consumer electronics and home office

Note: Delinquency rates as of January 31, 2015.

Recent Portfolio Trends

- First payment default as a percent of the portfolio declined since January 2014
  - First payment defaults as a percentage of originations – 3-months after month of origination:
    - 3Q FY14 Originations Average = 5.0%
    - 3Q FY15 Originations Average = 3.9%
  - 30-plus day past due first payment default as a percentage of portfolio balance:
    - 2.1% as of January 31, 2014
    - 1.6% as of January 31, 2015
- 1 to 60 day delinquency rate was down year-over-year at January 31st
- 60-plus day delinquency rate increased year-over-year at January 31st
  - Deterioration in customers' ability to resolve delinquency
  - Higher percentage of new customer originations
- Seasonality of portfolio performance
  - Delinquency lowest at April 30th after tax season and then generally rises through remainder of year; delinquency typically highest around October quarter end
    - Cycle repeats itself every year

1-60 Day & 60+ Day Customer Delinquency and 30+ Day First Payment Default



Consistent Historical Static Pool Loss Rate Performance

Long term target static loss rate of 8%

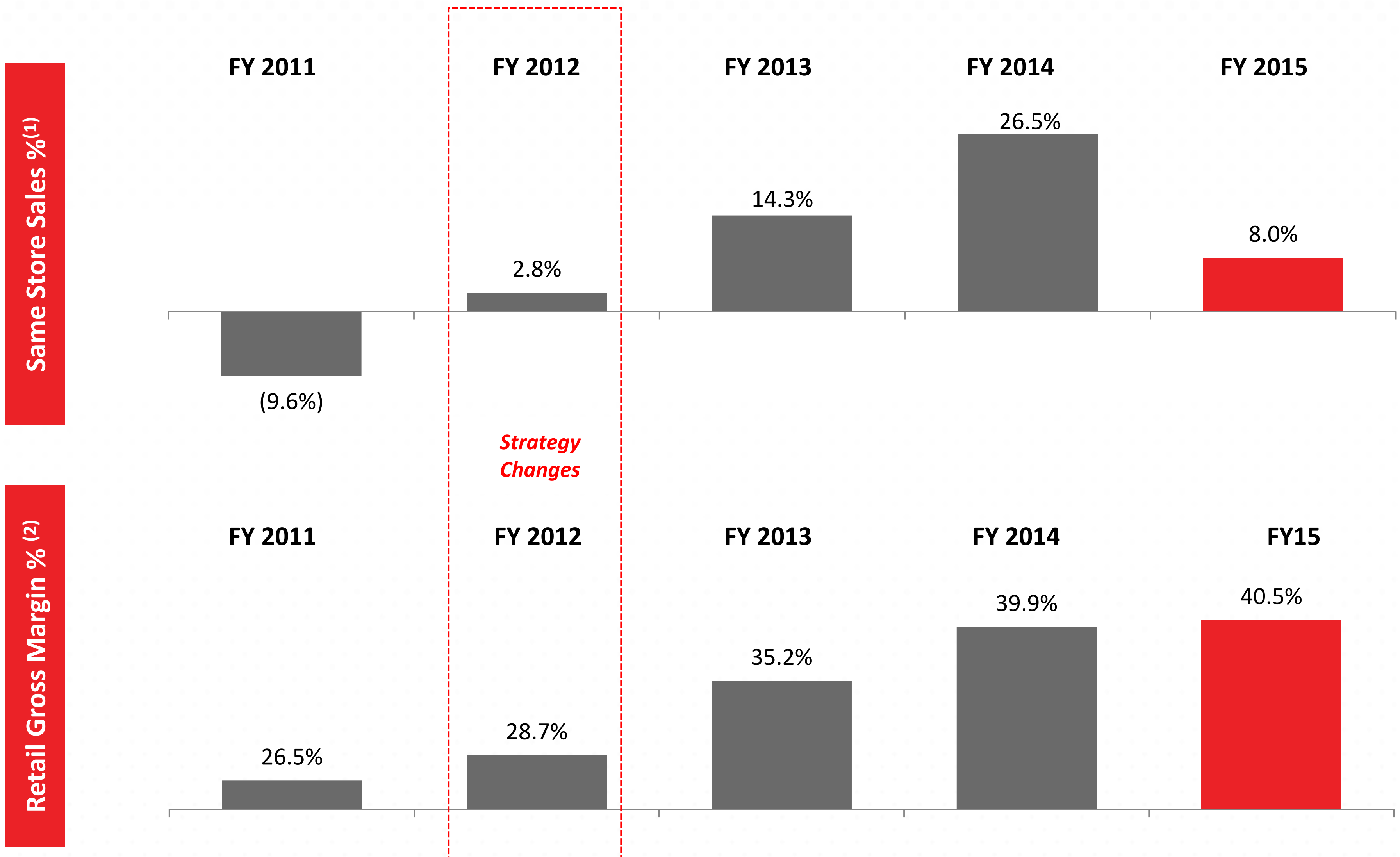
Cumulative Loss Rate as a % of Balance Originated

Fiscal Year of Origination	Year From Origination 0	1	2	3	Terminal	% Collected	*% of Originations Outstanding as of January 31, 2015*	Expected Terminal
2006	0.3%	1.9%	3.6%	4.8%	5.8%	94.2%		
2007	0.2%	1.7%	3.5%	4.8%	5.7%	94.3%		
2008	0.2%	1.8%	3.6%	5.1%	5.9%	94.1%		
2009	0.2%	2.1%	4.6%	6.1%	6.6%	93.4%		
2010	0.2%	2.4%	4.6%	6.0%	6.0%	94.0%		
2011	0.4%	2.6%	5.2%	5.8%	6.0%	94.0%	*0.1%*	
2012	0.2%	3.1%	5.5%	6.6%			*0.7%*	*~6.7%*
2013	0.4%	5.2%	8.3%				*5.2%*	*~8.6%*
2014	0.8%	8.2%					*27.9%*	*~10.5%*
2015	1.1%						*77.6%*	

- 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.
- As of January 31, 2015, balances originated prior to fiscal 2011 and outstanding were insignificant.
- The loss rates for balances originated in fiscal years 2012 through 2014 may not be comparable to those for balances originated in earlier years as changes made to our collections policies during fiscal 2012 resulted in accounts charging off earlier than in prior periods.
- The terminal loss percentage presented represents the point at which that pool of loans has reached its maximum loss rate.
- 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.

Historical Financials

Financial Momentum

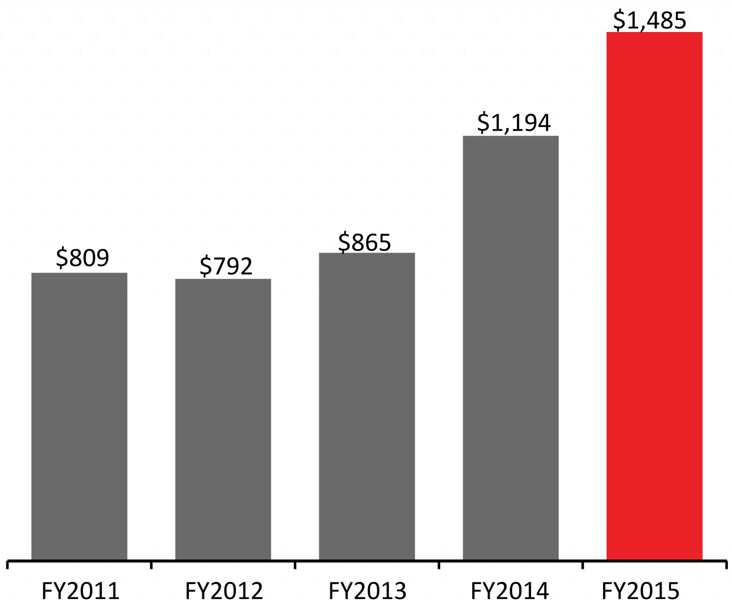


(1) Same store sales include stores operating in both full periods.
(2) Retail gross margin includes product sales and repair service agreement commissions.

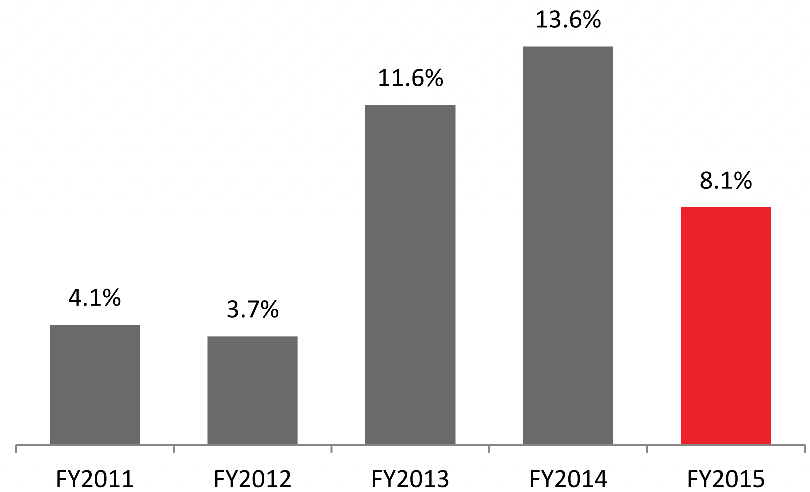
Historical Financial Summary

Total Revenue

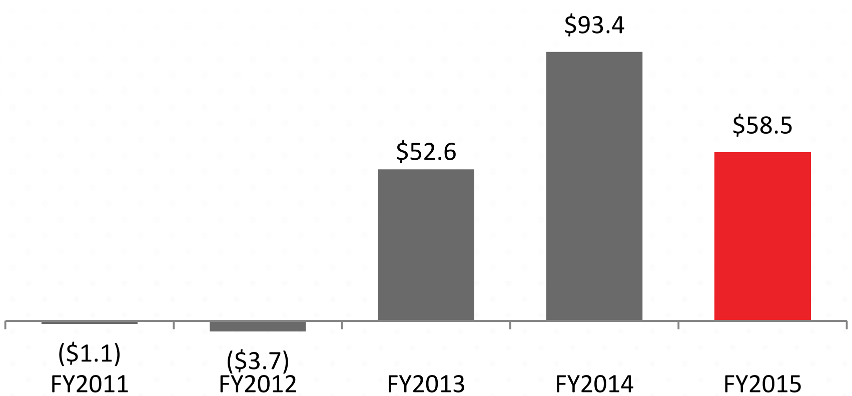
($ mm)



Operating Margin % (1)



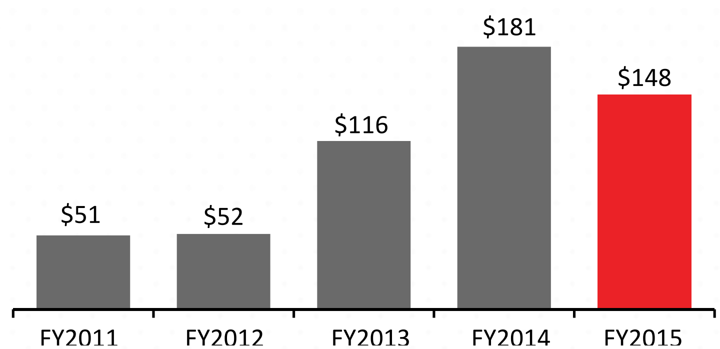
Net Income (1) ($ in mm)



EPS	*($0.04)*	*($0.12)*	*$1.56*	*$2.54*	*$1.59*

Adjusted EBITDA

($ mm)



Adj. EBITDA Margin	*6.3%*	*6.5%*	*13.4%*	*15.2%*	*10.0%*

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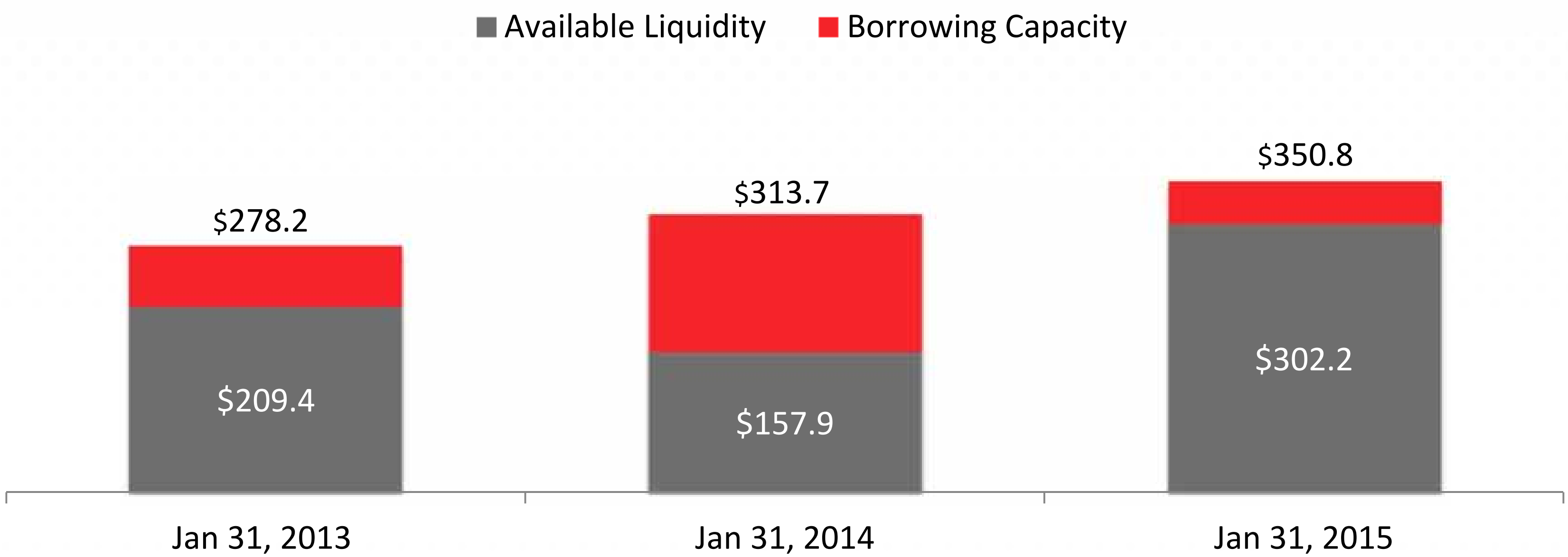
(1) As reported, including charges. See exhibit 1 for summary of charges.

Access to Capital

Revolving Credit Facility
($ in millions)



Debt to Stockholders' Equity:	**0.6x**	**0.9x**	**1.2x**
Debt as a % of Portfolio Balance:	**40%**	**50%**	**57%**

Longer-Term Goals

- Potential for more than 500 stores in the United States
- Expand furniture and mattress sales to 45% of total product sales
- Full-year retail gross margin of 42%
- Double appliance business in three years
- Static loss rate of approximately 8%

Summary of Charges – By Period

Exhibit 1

Charges by Classification and Segment ($ in mm)	FY11	FY12	FY13	FY14	FY15
Credit Segment Revenues:					
TDR accounting implementation	$ -	$ (1.0)	$ -	$ -	$ -
Effect on Credit Segment Revenues	**-**	**(1.0)**	**-**	**-**	**-**
Retail Segment Expenses:					
Relocation costs	-	-	1.2	-	-
Inventory reserve	1.7	4.7	-	-	-
Severance costs	-	0.4	0.1	-	0.9
Cost related to facility closures	2.3	8.4	1.2	2.1	3.7
Impairment of long-lived assets	-	0.7	-	-	-
Strategic alternatives and litigation fees	-	-	-	-	1.1
Effect on Retail Segment Operating Income	**(4.0)**	**(14.2)**	**(2.5)**	**(2.1)**	**(5.7)**
Credit Segment Expenses:					
TDR accounting implementation	-	13.1	-	-	-
Severance costs	-	0.4	0.5	-	-
Effect on Credit Segment Operating Income	**-**	**(14.5)**	**(0.5)**	**-**	**-**
Effect on Operating Income - Consolidated	**(4.0)**	**(28.7)**	**(3.0)**	**(2.1)**	**(5.7)**
Loss from early extinguishment of debt	-	11.1	0.9	-	-
Financing facilities terminated	4.3	-	-	-	-
Tax effect of charges	(2.9)	(14.0)	(1.4)	(0.7)	(2.0)
Effect on Net Income	**$ (5.4)**	**$ (25.8)**	**$ (2.5)**	**$ (1.4)**	**$ (3.7)**
Effect on Operating Margins	**(0.5)%**	**(3.6)%**	**(0.3)%**	**(0.2)%**	**(0.5)%**
EPS Impact	**$ (0.20)**	**$ (0.81)**	**$ (0.07)**	**$ (0.03)**	**$ (0.10)**

Adjusted EBITDA Reconciliation

Exhibit 2

Adjusted EBITDA Reconciliation

($ mm)

	FY2011	FY2012	FY2013	FY2014	FY2015
Income (loss) before income taxes	$0.1	($3.9)	$82.7	$146.5	$90.5
Interest expense	28.1	22.5	17.0	15.3	29.4
Depreciation and amortization	17.4	12.9	13.9	16.8	21.6
Amortization included in interest expense	(3.7)	(3.1)	(4.4)	(3.6)	(3.2)
Stock compensation	2.2	2.4	2.9	3.9	4.1
Charges and credits	2.3	9.9	3.0	2.1	5.7
Loss from early extinguishment of debt	0.0	11.1	0.9	0.0	0.0
One-time transaction costs	4.3	0.0	0.0	0.0	0.0
Adjusted EBITDA	**$50.7**	**$51.6**	**$116.1**	**$181.2**	**$148.1**