CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE THIRD QUARTER 2022 EARNINGS CONFERENCE CALL ON THURSDAY, NOVEMBER 3, 2022
QUARTER ENDED SEPTEMBER 30, 2022

Reconciliation to Adjusted EBITDA	THREE MONTHS ENDED SEP 30	
	2022	**2021**
Revenues	**$1,023,959**	**$1,181,268**
Reported (Loss) Earnings Before Income Taxes	**$75,956**	**$136,646**
Add back:		
Interest Expense, net	22,744	19,712
Depreciation, amortization, and write-down of intangibles	12,799	13,835
Stock Based Compensation	3,487	5,597
Adjusted EBITDA	**$114,986**	**$175,790**
EBITDA Margin	***11.2%***	***14.9%***

RENT-A-CENTER BUSINESS

- Rent-A-Center revenues were $504 million in the quarter, with same-store sales down 5.3% in the current year but up 7% on a 2-year stacked basis
- Collections continued to negatively impact rental revenues in the third quarter, illustrated by a step up in the 30 day past due rate, from approximately 2.4% for the second quarter to approximately 3.4% for the third quarter. compared to last year.
- Past dues have leveled off at approximately 3.7% for the past three months and should start to decline with additional underwriting changes and collections initiatives that are already underway
- Skip/stolen losses as a percentage of revenue increased to 5.8% in the third quarter, up from 4.2% in the second quarter and 3.4% in the prior year period

ACIMA CONSOLIDATED

- Acima topline trends were generally in line with our original third quarter guidance assumptions, with GMV down 23% and revenue down in the high teens
- The decrease in GMV was comping over 19% growth in the prior year and was attributable to a combination of weaker household durable goods demand for merchant partners and tighter underwriting compared to the prior year.
- Acima segment revenues decreased 19.1% year-over-year, with rental revenues down 17.5%
- Skip / stolen losses in the Acima segment increased approximately 30 basis points year-over-year to 9% but decreased 260 basis points sequentially from the second quarter of 2022
- Adjusted EBITDA during the third quarter was $63.6 million with an adjusted EBITDA margin of 12.6% which decreased 130 basis points year-over-year

CASH FLOW AND BALANCE SHEET

- Year-to-date, we have generated $412 million of cash flow from operations and $363 million of free cash flow.
- During the third quarter, we paid a quarterly dividend of $0.34 per share and from August to October of 2022 we repurchased 3.536 million shares at approximately $21.21 per share
- At quarter end, the Company had approximately $285 million remaining on its current share repurchase authorization.
- We had a cash balance of $166 million, gross debt of $1.4 billion after paying down $30 million of the revolver, net leverage of 2.6 times, and available liquidity of $539 million.

GUIDANCE (CONSOLIDATED)

- We remain confident in the company's long-term growth prospects and continue to invest in our ability to deliver significant, profitable growth
- We expect our business will generate fourth quarter revenue of $975 million to $1.020 billion, Adjusted EBITDA of $95 to $110 million, and EPS of $0.65 to $0.85

GUIDANCE (ACIMA SEGMENT)

- For Acima, we expect fourth quarter GMV will be down in the mid 20% percent range year-over-year as economic conditions continue to pressure demand for durable goods at merchant partners
- Revenues should be down in the low-to-mid 20% percent range reflecting a lower lease portfolio value heading into the fourth quarter and lower current year GMV
- We expect Adjusted EBITDA margin will be in the low double-digit range, with a loss rate of around 9%

GUIDANCE (RENT-A-CENTER BUSINESS)

- For the Rent-A-Center Business segment, we expect portfolio value will finish the fourth quarter down low-to-mid single digits compared to the prior year, with modest growth in deliveries offset by higher returns reflecting the pressure on customers' discretionary income
- Revenue and same-store sales should be down mid-to-high single digits, primarily due to lower Rentals & Fees revenue resulting from a smaller portfolio and lower collection rates
- Adjusted EBITDA margin is expected to be in the 16% to 17% range, with loss rate likely to remain in the high 5% range while our underwriting and collections initiatives ramp up

Forward Looking Statements This press release and the guidance above and the Company's related conference call contain forward-looking statements that involve risks and uncertainties. These statements are made under the "safe harbor" provisions of the U.S. Private Securities Litigation Reform Act of 1995. Such forward-looking statements generally can be identified by the use of forward-looking terminology such as "may," "will," "expect," "intend," "could," "estimate," "predict," "continue," "maintain," "should," "anticipate," "believe," or “confident,” or the negative thereof or variations thereon or similar terminology and including, among others, statements concerning (i) the Company's guidance for 2022 and future outlook, (ii) the potential effects of the pandemic of the respiratory disease caused by a novel coronavirus ("COVID-19") on the Company's business operations, financial performance, and prospects, (iii) the future business prospects and financial performance of the Company following the merger with Acima Holdings, LLC ("Acima Holdings"), (iv) cost and revenue synergies and other benefits expected to result from the Acima Holdings acquisition, (v) planned technologies and other enhancements to the Company's lease-to-own solutions for consumers and retailers, (vi) potential additional product or service offerings, (vii) the Company's expectations, plans and strategy relating to its capital structure and capital allocation, including any share repurchases under the Company's share repurchase program, and (viii) other statements that are not historical facts. However, there can be no assurance that such expectations will occur. The Company's actual future performance could differ materially and adversely from such statements. Factors that could cause or contribute to these differences include, but are not limited to: (1) risks relating to the Acima Holdings acquisition, including (i) the possibility that the anticipated benefits from the Acima Holdings acquisition may not be fully realized or may take longer to realize than expected, (ii) the possibility that costs, difficulties or disruptions related to the integration of Acima Holdings operations into the Company's other operations will be greater than expected, (iii) the Company's ability to (A) effectively adjust to changes in the composition of the Company's offerings and product mix as a result of acquiring Acima Holdings and continue to maintain the quality of existing offerings and (B) successfully introduce other new product or service offerings on a timely and cost-effective basis, and (iv) changes in the Company's future cash requirements as a result of the Acima Holdings acquisition, whether caused by unanticipated increases in capital expenditures or working capital needs, unanticipated liabilities or otherwise; (2) the Company's ability to identify potential acquisition candidates, complete acquisitions and successfully integrate acquired companies; (3) the impact of the COVID-19 pandemic and related government and regulatory restrictions issued to combat the pandemic, including adverse changes in such restrictions, and the expiration of governmental stimulus programs, and impacts on (i) demand for the Company's lease-to-own products offered in the Company's operating segments, (ii) the Company's Acima retail partners, (iii) the Company's customers and their willingness and ability to satisfy their lease obligations, (iv) the Company's suppliers' ability to satisfy its merchandise needs and related supply chain disruptions, (v) the Company's employees, including the ability to adequately staff its operating locations, (vi) the Company's financial and operational performance, and (vii) the Company's liquidity; (4) the general strength of the economy and other economic conditions affecting consumer preferences and spending, including the availability of credit to the Company's target consumers and impacts from inflation; (5) factors affecting the disposable income available to the Company's current and potential customers; (6) changes in the unemployment rate; (7) capital market conditions, including availability of funding sources for the Company; (8) changes in the Company's credit ratings; (9) difficulties encountered in improving the financial and operational performance of the Company's business segments; (10) risks associated with pricing changes and strategies being deployed in the Company's businesses; (11) the Company's ability to continue to realize benefits from its initiatives regarding cost-savings and other EBITDA enhancements, efficiencies and working capital improvements; (12) the

Company's ability to continue to effectively execute its strategic initiatives, including mitigating risks associated with any potential mergers and acquisitions, or refranchising opportunities; (13) failure to manage the Company's store labor and other store expenses, including merchandise losses; (14) disruptions caused by the operation of the Company's store information management systems or disruptions in the systems of the Company's host retailers; (15) risks related to the Company's virtual lease-to-own business, including the Company's ability to continue to develop and successfully implement the necessary technologies; (16) the Company's ability to achieve the benefits expected from its integrated virtual and staffed retail partner offering and to successfully grow this business segment; (17) exposure to potential operating margin degradation due to the higher cost of merchandise in the Company's Acima offering and higher merchandise losses than compared to our Rent-A-Center business segment; (18) the Company's transition to more-readily scalable, “cloud-based” solutions; (19) the Company's ability to develop and successfully implement digital or E-commerce capabilities, including mobile applications; (20) the Company's ability to protect its proprietary intellectual property; (21) the Company's ability or that of the Company's host retailers to protect the integrity and security of customer, employee and host retailer information, which may be adversely affected by hacking, computer viruses, or similar disruptions; (22) disruptions in the Company's supply chain; (23) limitations of, or disruptions in, the Company's distribution network; (24) rapid inflation or deflation in the prices of the Company's products; (25) the Company's ability to execute and the effectiveness of store consolidations, including the Company's ability to retain the revenue from customer accounts merged into another store location as a result of a store consolidation; (26) the Company's available cash flow and its ability to generate sufficient cash flow to continue paying dividends; (27) increased competition from traditional competitors, virtual lease-to-own competitors, online retailers, Buy-Now-Pay-Later and other Fintech companies and other competitors, including subprime lenders; (28) the Company's ability to identify and successfully market products and services that appeal to its current and future targeted customer segments and to accurately estimate the size of the total addressable market; (29) consumer preferences and perceptions of the Company's brands; (30) the Company's ability to retain the revenue associated with acquired customer accounts and enhance the performance of acquired stores; (31) the Company's ability to enter into new, and collect on, its rental or lease purchase agreements; (32) changes in the enforcement of existing laws and regulations and the enactment of new laws and regulations adversely affecting the Company's business, including any legislative or regulatory enforcement efforts that seek to re-characterize store-based or virtual lease-to-own transactions as credit sales and to apply consumer credit laws and regulations to the Company's business; (33) the Company's compliance with applicable statutes or regulations governing its businesses; (34) the impact of any additional social unrest such as that experienced in 2020 or otherwise, and resulting damage to the Company's inventory or other assets and potential lost revenues; (35) changes in interest rates; (36) changes in tariff policies; (37) adverse changes in the economic conditions of the industries, countries or markets that the Company serves; (38) information technology and data security costs; (39) the impact of any breaches in data security or other disturbances to the Company's information technology and other networks and the Company's ability to protect the integrity and security of individually identifiable data of its customers, employees and retail partners; (40) changes in estimates relating to self-insurance liabilities and income tax and litigation reserves; (41) changes in the Company's effective tax rate; (42) fluctuations in foreign currency exchange rates; (43) the Company's ability to maintain an effective system of internal controls, including in connection with the integration of Acima; (44) litigation or administrative proceedings to which the Company is or may be a party to from time to time; and (45) the other risks detailed from time to time in the Company's SEC reports, including but not limited to, its Annual Report on Form 10-K for the year ended December 31, 2020, its

Annual Report on Form 10-K for the year ended December 31, 2021 (when filed) and in its subsequent Quarterly Reports on Form 10-Q and Current Reports on Form 8-K. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this press release. Except as required by law, the Company is not obligated to publicly release any revisions to these forward-looking statements to reflect the events or circumstances after the date hereof or to reflect the occurrence of unanticipated events.