




Conference Call Presentation: April 3, 2012



Valuable Credit Offering for All Consumers

Percent of Sales Generated by Payment Option

	<u>4Q FY12</u>	<u>4Q FY11</u>
GE Capital	15.2%	5.5%
Conn's Credit (including Down Payment)	66.5%	58.3%
RAC Acceptance (Rent-to-Own)	<u>2.6%</u>	<u>2.1%</u>
Total	84.3%	65.9%

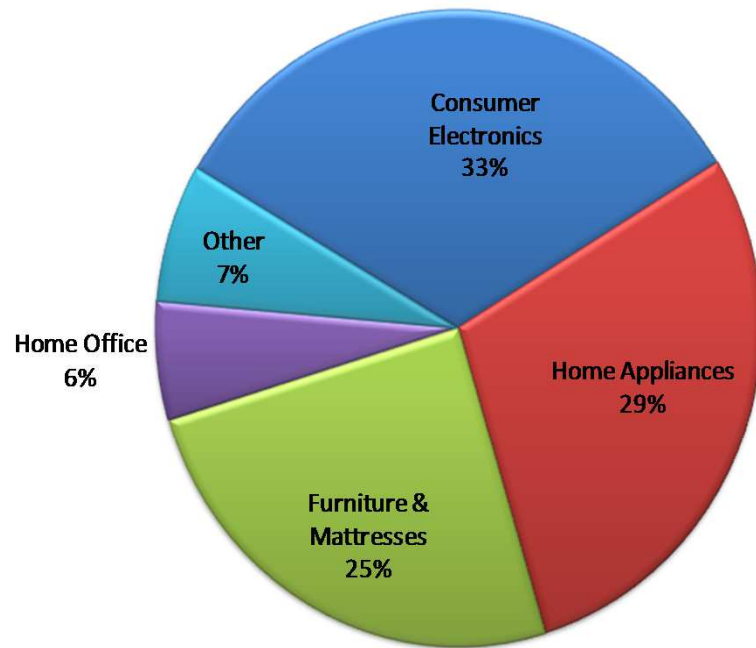
Valuable credit offering for all consumers

4Q Sales and Product Margin

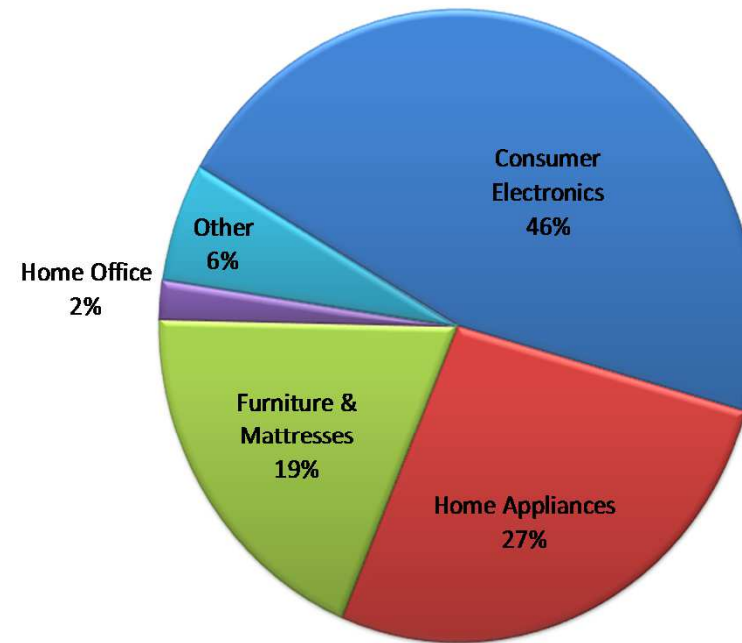
	Same Store % Change for 4Q FY12	4Q FY12 Product Margin	% Change in 4Q Year over Year Average Selling Price
Consumer electronics	-9.8%	18.1%	23.4%
Home appliances	21.2%	27.5%	21.5%
Furniture and mattresses	46.0%	38.5%	16.2%
Home office	29.8%	12.6%	25.3%
Other	33.1%	51.6%	
Total product sales	9.0%	24.3%	
Repair Service Agreement Commissions	38.5%		
Total same store sales	12.1%		

Merchandise Mix – Product Gross Profit Contribution

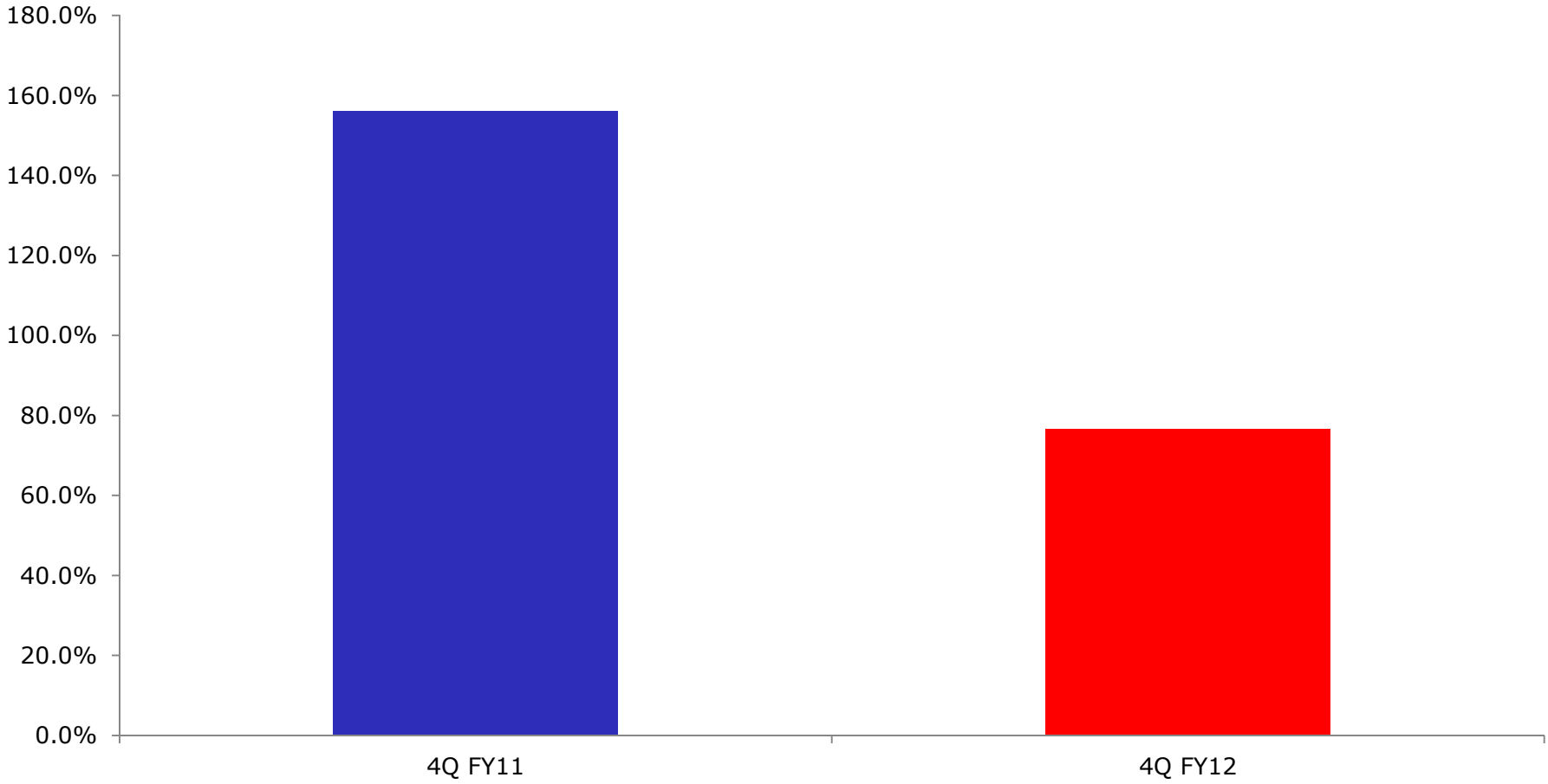
4Q FY12



4Q FY11



Turnover of Salespersons



Sales Staff at the end of each period:

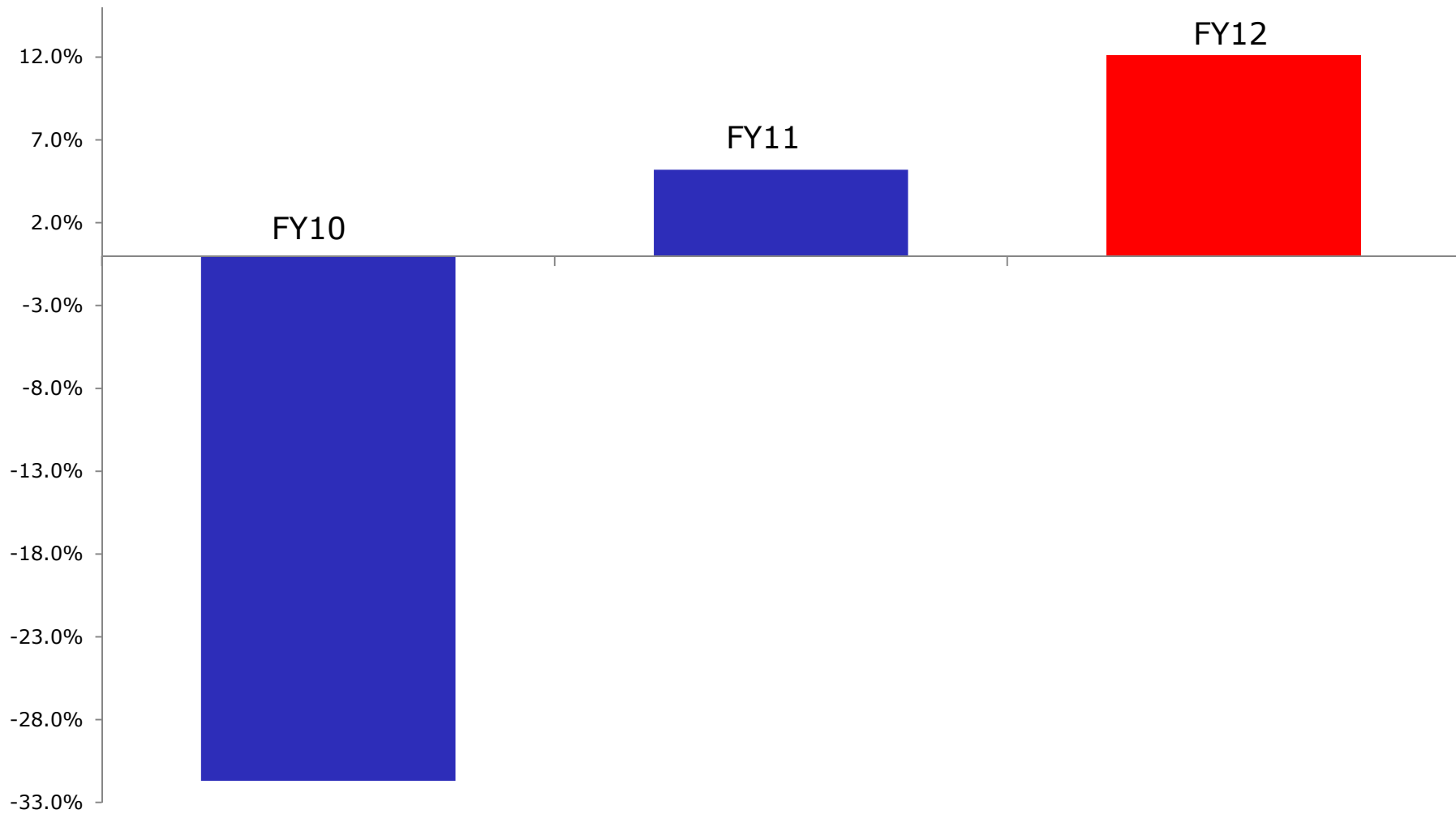
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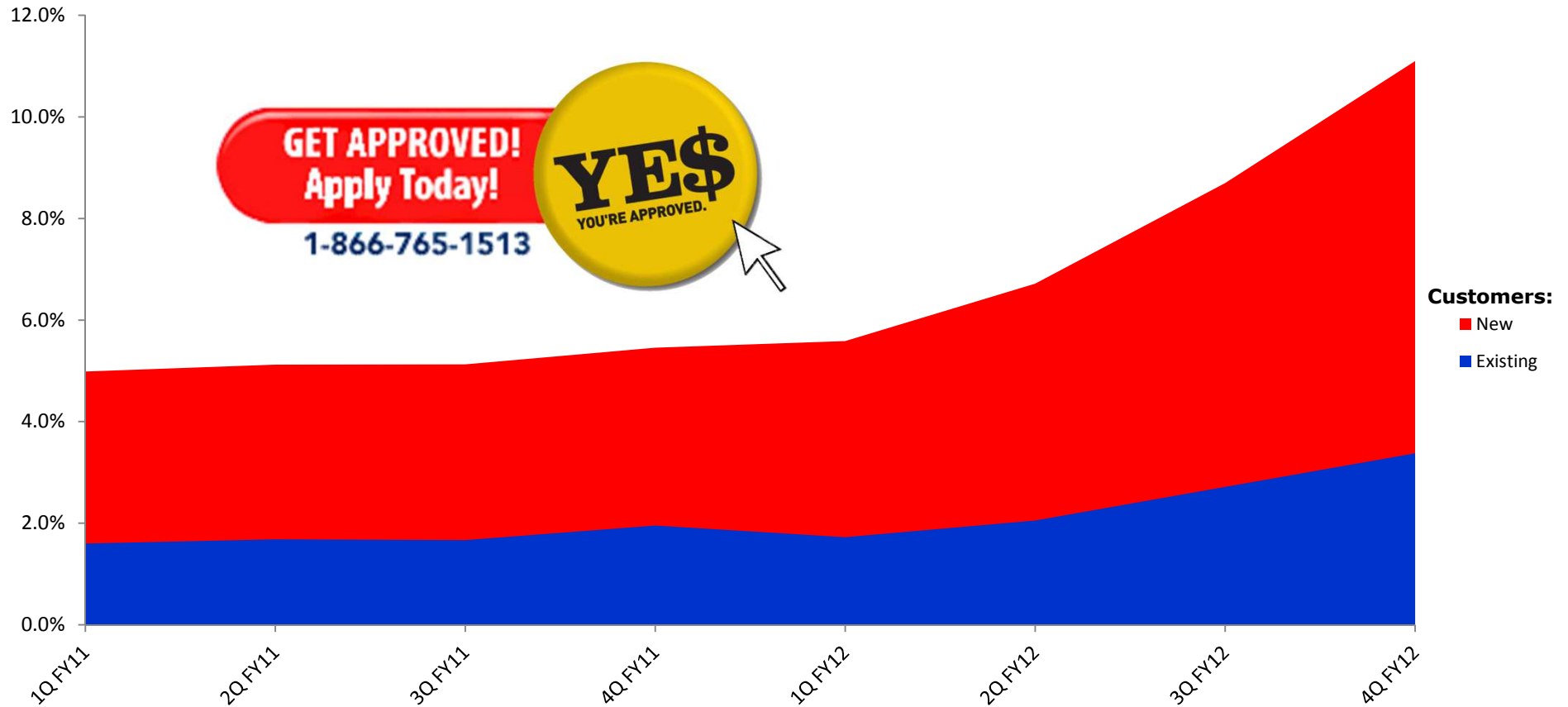


Same Store Sales during the Fourth Quarter



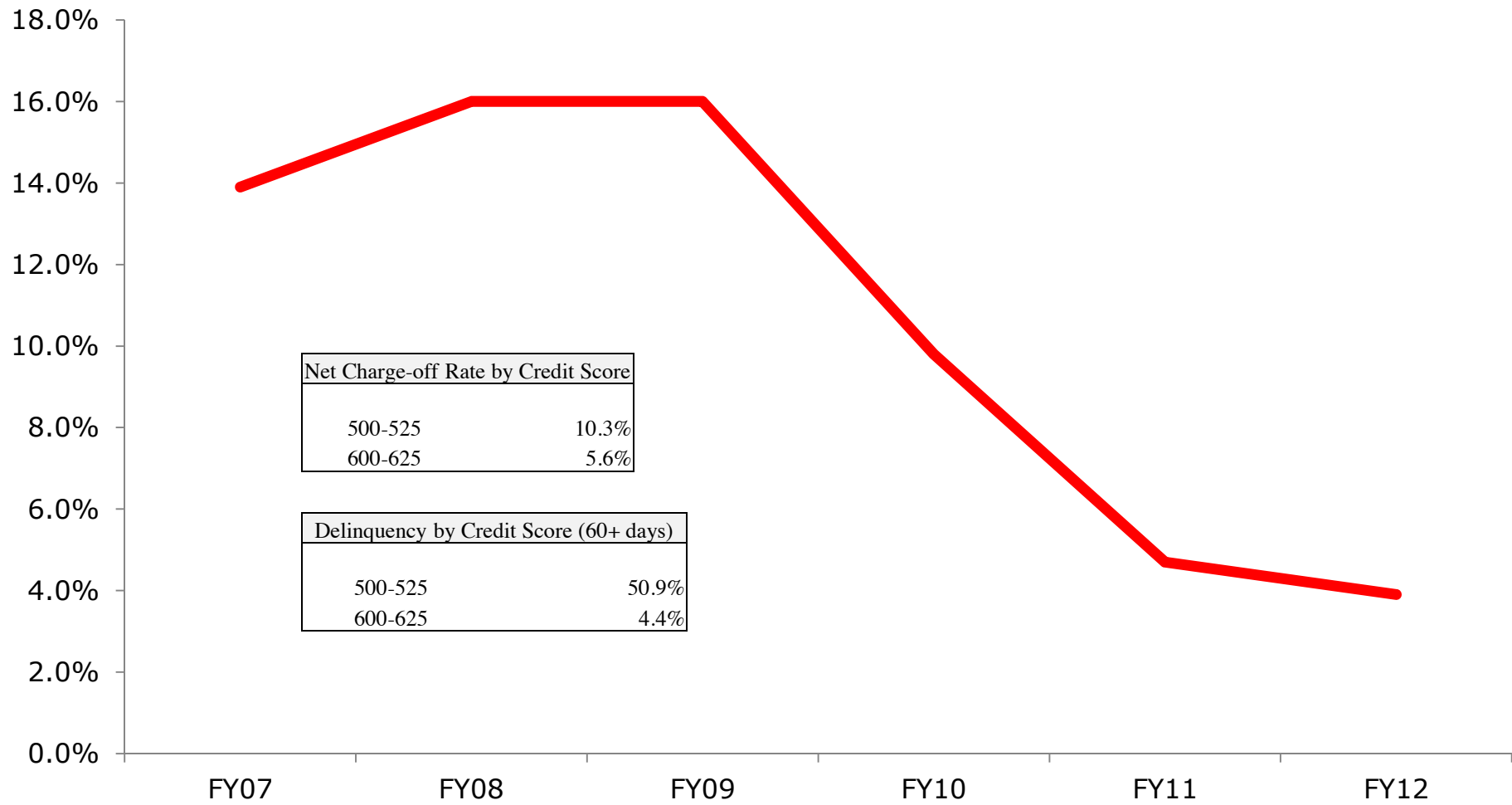
Internet Opportunity

Percent of Sales Generated by On-line Credit Applications



Online credit application provides customers a convenient way to determine their ability to buy on credit from the privacy of their home

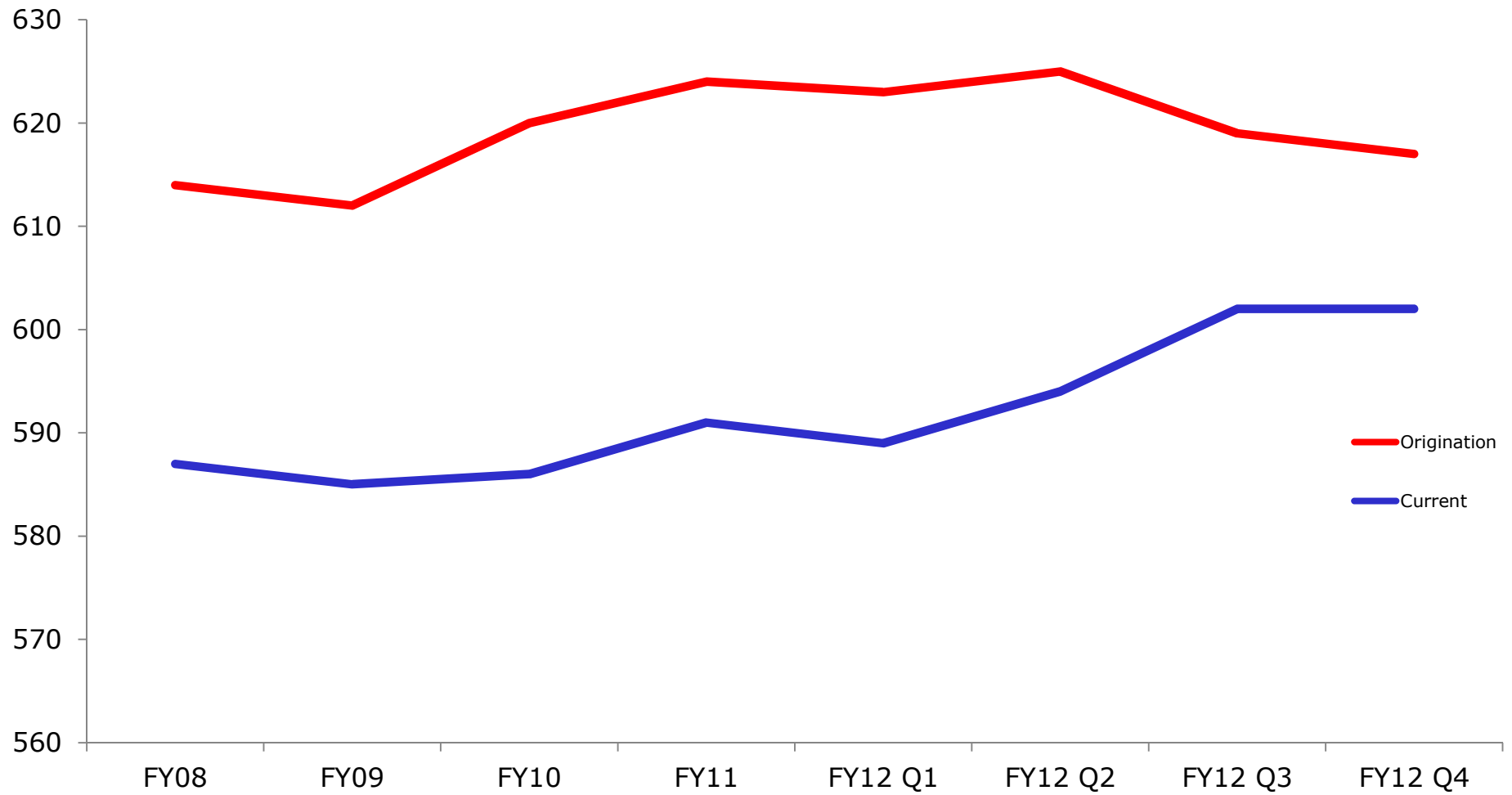
Percentage of Originations with a Credit Score of 550 and below



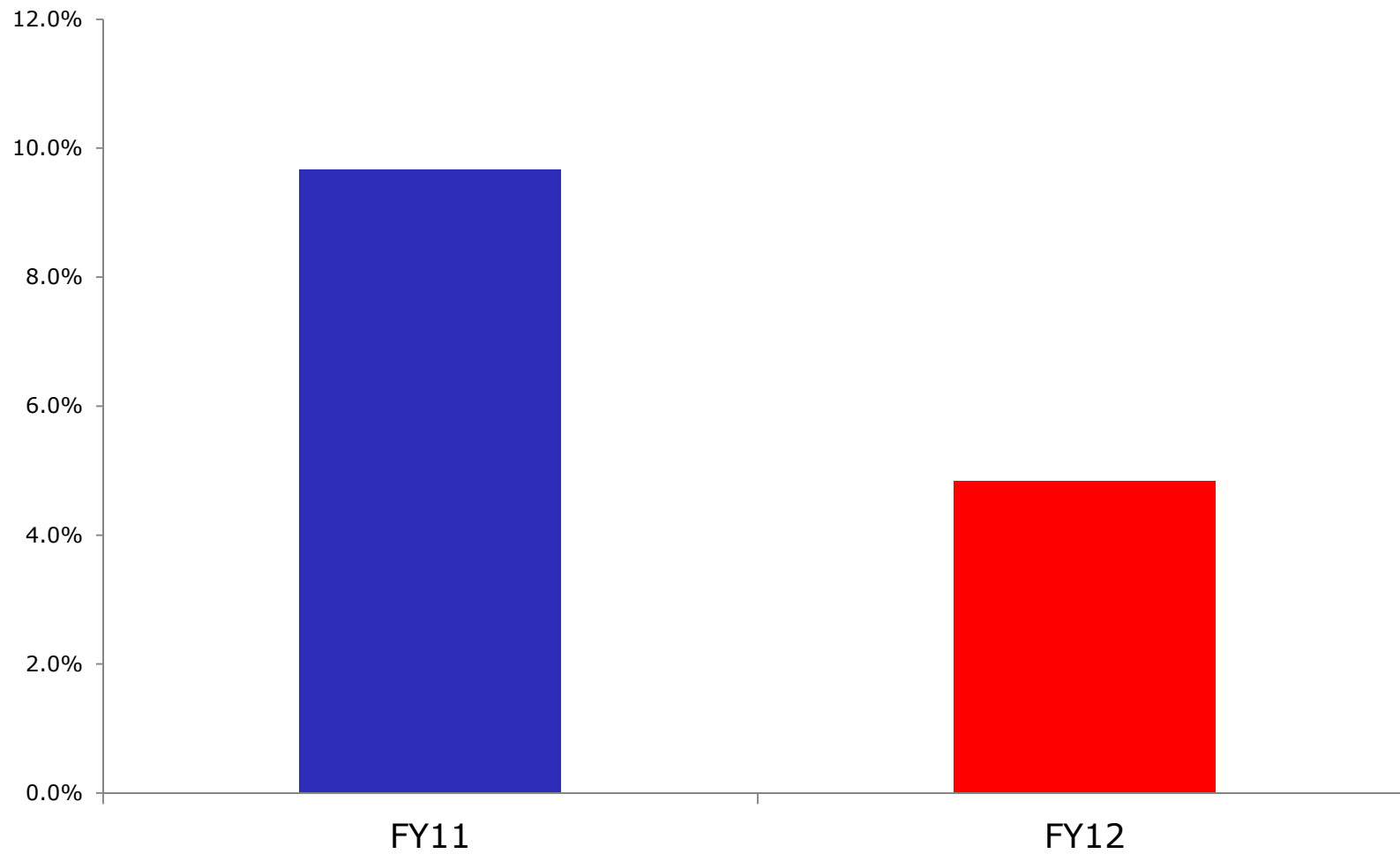
Net Charge-off Rate by Credit Score	
500-525	10.3%
600-625	5.6%

Delinquency by Credit Score (60+ days)	
500-525	50.9%
600-625	4.4%

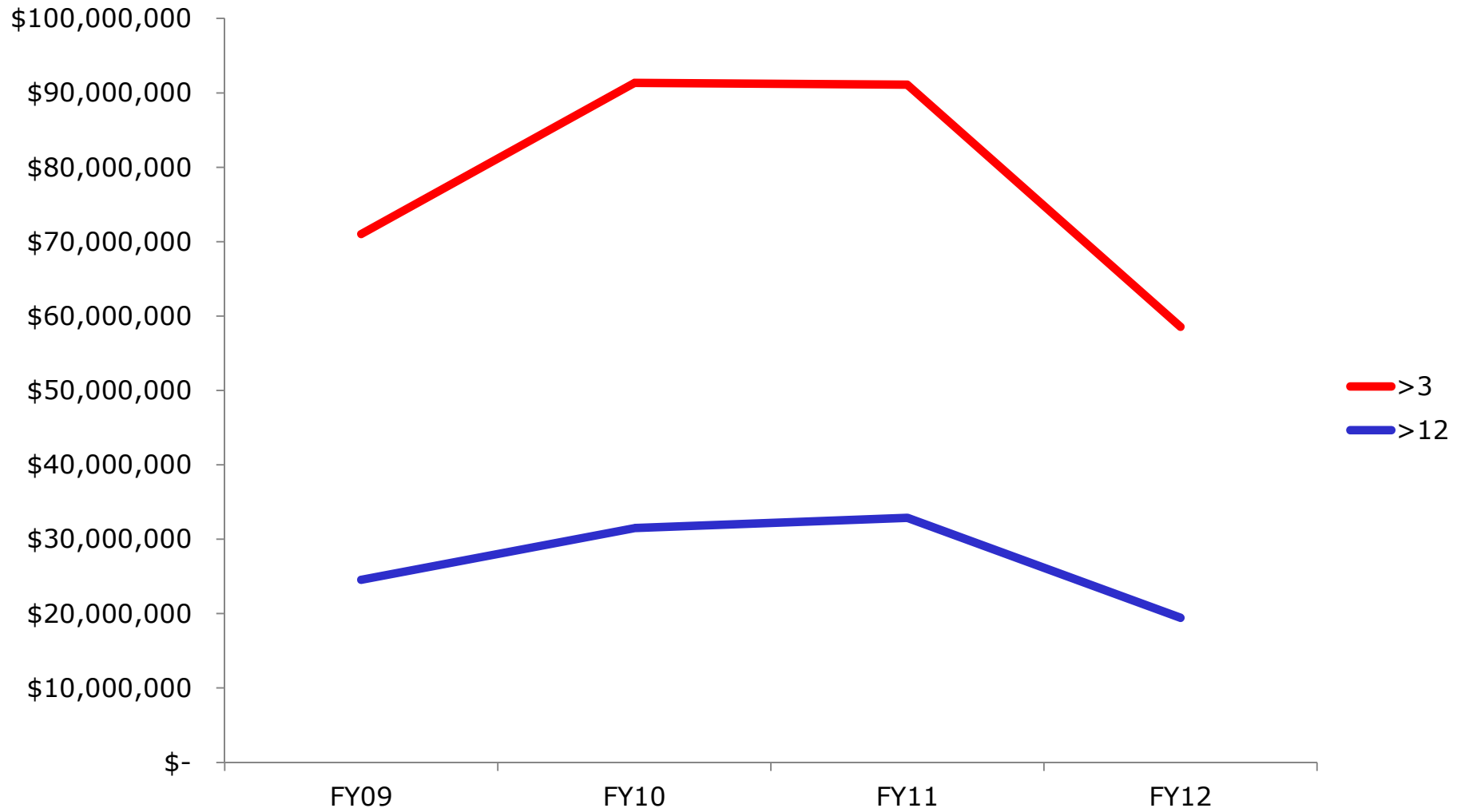
Weighted Average Origination and End of Period Credit Score



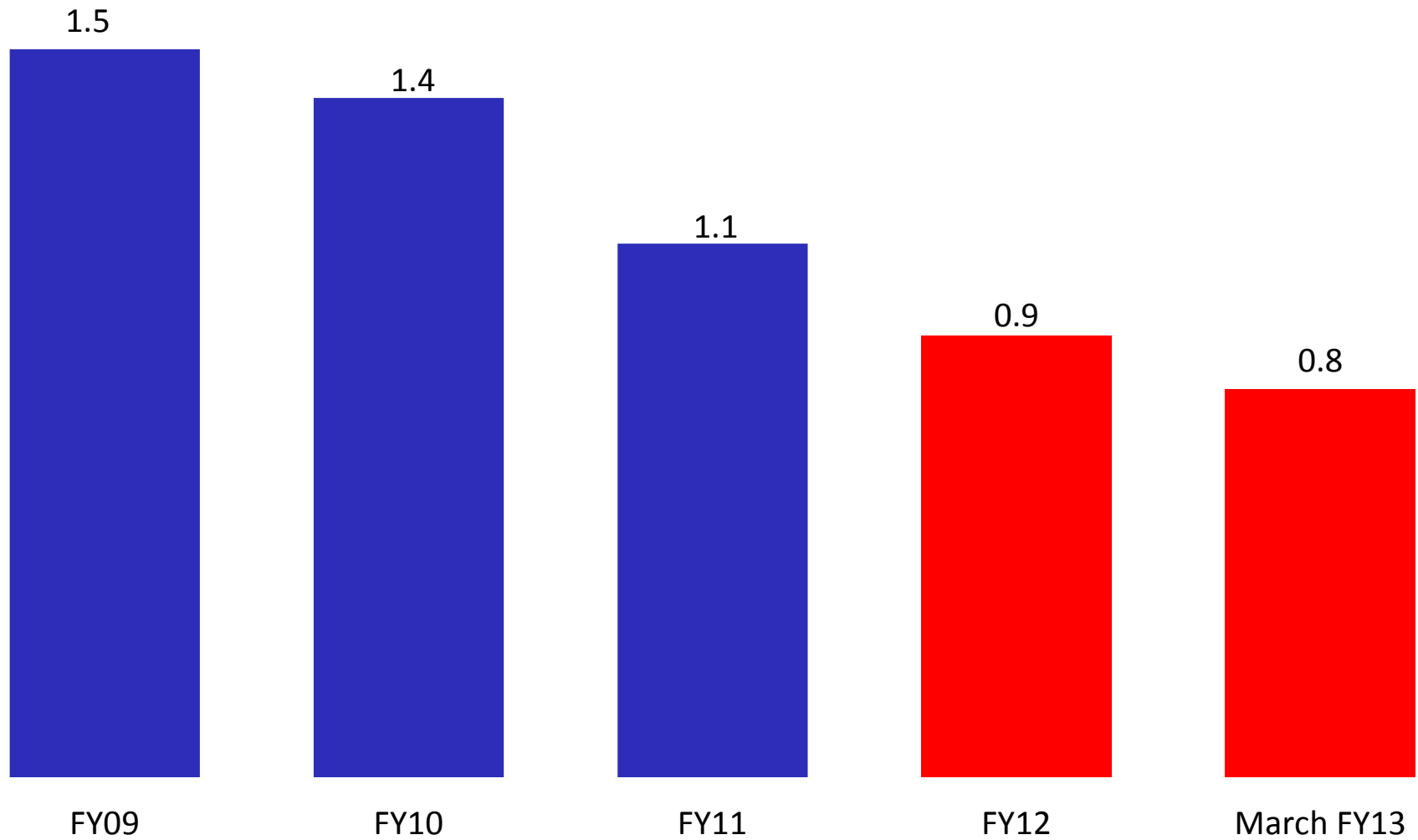
Percentage of Accounts Re-aged During the Fourth Quarter



Balance of Accounts Re-aged >3 and >12 Months



Leverage Trend



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- Leverage Ratio = Total debt/Total stockholders' equity
- March FY13 is a preliminary estimate



FY13 Outlook

- Diluted EPS \$1.20 to \$1.30
- Same store sales growth Mid- to high-single digits
- Retail gross margin 30% to 32%
- Provision for bad debt as % of portfolio 5.0% to 6.0%
- SG&A expense as % of revenues 28.5% to 29.5%
- New store opening plan 5 to 7 stores in new markets

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Conn's

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