



Quarterly Segment Financial Statements
Fiscal years ended January 31, 2017, 2018 and 2019
(dollars in thousands)

<i>Retail Segment</i>	Q1 17	Q2 17	Q3 17	Q4 17	2017	Q1 18	Q2 18	Q3 18	Q4 18	2018	Q1 19
Revenues											
Product Sales	\$ 286,490	\$ 299,723	\$ 278,056	\$ 321,928	\$ 1,186,197	\$ 251,362	\$ 259,593	\$ 263,786	\$ 303,133	\$ 1,077,874	\$ 249,314
Repair service agreement commissions (net)	28,185	28,310	26,354	30,766	113,615	24,696	23,519	24,488	27,680	100,383	22,863
Service revenues	3,867	3,966	3,623	3,203	14,659	3,227	3,301	3,534	3,648	13,710	3,579
Total net sales	318,542	331,999	308,033	355,897	1,314,471	279,285	286,413	291,808	334,461	1,191,967	275,756
Finance charges and other	494	437	337	301	1,569	80	92	95	74	341	14
Total revenues	319,036	332,436	308,370	356,198	1,316,040	279,365	286,505	291,903	334,535	1,192,308	275,770
Cost and expenses											
Cost of goods sold	204,466	208,869	192,374	217,373	823,082	171,950	172,306	175,591	200,497	720,344	166,589
Selling, general and administrative expense	79,983	84,838	79,777	81,480	326,078	73,947	78,667	80,676	83,035	316,325	77,752
Provision for bad debts	398	127	286	179	990	230	165	189	245	829	260
Charges and credits	526	2,895	1,987	1,070	6,478	1,227	4,068	5,861	2,175	13,331	-
Total cost and expenses	285,373	296,729	274,424	300,102	1,156,628	247,354	255,206	262,317	285,952	1,050,829	244,601
Operating income	33,663	35,707	33,946	56,096	159,412	32,011	31,299	29,586	48,583	141,479	31,169
Segment income (loss) before income taxes	\$ 33,663	\$ 35,707	\$ 33,946	\$ 56,096	\$ 159,412	\$ 32,011	\$ 31,299	\$ 29,586	\$ 48,583	\$ 141,479	\$ 31,169
Store count	108	112	113	113	113	115	116	116	116	116	118
Product margin	29.3%	30.9%	31.4%	33.0%	31.2%	32.2%	34.3%	34.1%	34.5%	33.8%	33.9%
Retail Margin	35.8%	37.1%	37.5%	38.9%	37.4%	38.4%	39.8%	39.8%	40.1%	39.6%	39.6%
Gross margin	35.9%	37.2%	37.6%	39.0%	37.5%	38.4%	39.9%	39.8%	40.1%	39.6%	39.6%
SG&A %	25.1%	25.5%	25.9%	22.9%	24.8%	26.5%	27.5%	27.6%	24.8%	26.5%	28.2%
Operating margin	10.6%	10.7%	11.0%	15.7%	12.1%	11.5%	10.9%	10.1%	14.5%	11.9%	11.3%
Operating margin x-charges	10.7%	11.6%	11.7%	16.0%	12.6%	11.9%	12.3%	12.1%	15.2%	13.0%	11.3%



Quarterly Segment Financial Statements
Fiscal years ended January 31, 2017, 2018 and 2019
(dollars in thousands)

<i>Credit Segment</i>	<u>Q1 17</u>	<u>Q2 17</u>	<u>Q3 17</u>	<u>Q4 17</u>	<u>2017</u>	<u>Q1 18</u>	<u>Q2 18</u>	<u>Q3 18</u>	<u>Q4 18</u>	<u>2018</u>	<u>Q1 19</u>
Revenues											
Finance charges and other	\$ 70,077	\$ 65,721	\$ 68,403	\$ 76,607	\$ 280,808	\$ 76,461	\$ 80,142	\$ 81,269	\$ 85,851	\$ 323,723	\$ 82,617
Total revenues	<u>70,077</u>	<u>65,721</u>	<u>68,403</u>	<u>76,607</u>	<u>280,808</u>	<u>76,461</u>	<u>80,142</u>	<u>81,269</u>	<u>85,851</u>	<u>323,723</u>	<u>82,617</u>
Cost and expenses											
Selling, general and administrative expense	33,264	35,008	34,680	31,866	134,818	32,590	32,965	33,679	34,854	134,088	37,126
Provision for bad debts	57,820	60,069	51,278	72,137	241,304	55,700	49,284	56,323	54,739	216,046	43,896
Total cost and expenses	<u>91,084</u>	<u>95,077</u>	<u>85,958</u>	<u>104,003</u>	<u>376,122</u>	<u>88,290</u>	<u>82,249</u>	<u>90,002</u>	<u>89,593</u>	<u>350,134</u>	<u>81,022</u>
Operating income	(21,007)	(29,356)	(17,555)	(27,396)	(95,314)	(11,829)	(2,107)	(8,733)	(3,742)	(26,411)	1,595
Interest expense, net	25,896	24,138	23,470	25,111	98,615	24,008	20,039	18,095	18,018	80,160	16,820
Loss from early extinguishment of debt	-	-	-	-	-	349	2,097	461	367	3,274	406
Segment income (loss) before income taxes	<u>\$ (46,903)</u>	<u>\$ (53,494)</u>	<u>\$ (41,025)</u>	<u>\$ (52,507)</u>	<u>\$ (193,929)</u>	<u>\$ (36,186)</u>	<u>\$ (24,243)</u>	<u>\$ (27,289)</u>	<u>\$ (22,127)</u>	<u>\$ (109,845)</u>	<u>\$ (15,631)</u>
Average Portfolio Balance	\$ 1,559,881	\$ 1,540,224	\$ 1,542,767	\$ 1,556,682	\$ 1,552,475	\$ 1,511,834	\$ 1,475,824	\$ 1,485,683	\$ 1,516,269	\$ 1,500,700	\$ 1,506,783
SG&A % of Revenue	47.5%	53.3%	50.7%	41.6%	48.0%	42.6%	41.1%	41.4%	40.6%	41.4%	44.9%
SG&A % of Average Portfolio Balance	2.1%	2.3%	2.2%	2.0%	8.7%	2.2%	2.2%	2.3%	2.3%	8.9%	2.5%
SG&A % of Average Portfolio Balance*	8.5%	9.1%	9.0%	8.2%	8.7%	8.6%	8.9%	9.1%	9.2%	8.9%	9.9%
Operating margin	-30.0%	-44.7%	-25.7%	-35.8%	-33.9%	-15.5%	-2.6%	-10.7%	-4.4%	-8.2%	1.9%

*Annualized



Quarterly Segment Financial Statements
Fiscal years ended January 31, 2017, 2018 and 2019
(dollars in thousands)

<i>Consolidated</i>	<u>Q1 17</u>	<u>Q2 17</u>	<u>Q3 17</u>	<u>Q4 17</u>	<u>2017</u>	<u>Q1 18</u>	<u>Q2 18</u>	<u>Q3 18</u>	<u>Q4 18</u>	<u>2018</u>	<u>Q1 19</u>
Revenues											
Product Sales	\$ 286,490	\$ 299,723	\$ 278,056	\$ 321,928	\$ 1,186,197	\$ 251,362	\$ 259,593	\$ 263,786	\$ 303,133	\$ 1,077,874	\$ 249,314
Repair service agreement commissions (net)	28,185	28,310	26,354	30,766	113,615	24,696	23,519	24,488	27,680	100,383	22,863
Service revenues	3,867	3,966	3,623	3,203	14,659	3,227	3,301	3,534	3,648	13,710	3,579
Total net sales	<u>318,542</u>	<u>331,999</u>	<u>308,033</u>	<u>355,897</u>	<u>1,314,471</u>	<u>279,285</u>	<u>286,413</u>	<u>291,808</u>	<u>334,461</u>	<u>1,191,967</u>	<u>275,756</u>
Finance charges and other	70,571	66,158	68,740	76,908	282,377	76,541	80,234	81,364	85,925	324,064	82,631
Total revenues	<u>389,113</u>	<u>398,157</u>	<u>376,773</u>	<u>432,805</u>	<u>1,596,848</u>	<u>355,826</u>	<u>366,647</u>	<u>373,172</u>	<u>420,386</u>	<u>1,516,031</u>	<u>358,387</u>
Cost and expenses											
Cost of goods sold	204,466	208,869	192,374	217,373	823,082	171,950	172,306	175,591	200,497	720,344	166,589
Selling, general and administrative expense	113,247	119,846	114,457	113,346	460,896	106,537	111,632	114,355	117,889	450,413	114,878
Provision for bad debts	58,218	60,196	51,564	72,316	242,294	55,930	49,449	56,512	54,984	216,875	44,156
Charges and credits	526	2,895	1,987	1,070	6,478	1,227	4,068	5,861	2,175	13,331	-
Total cost and expenses	<u>376,457</u>	<u>391,806</u>	<u>360,382</u>	<u>404,105</u>	<u>1,532,750</u>	<u>335,644</u>	<u>337,455</u>	<u>352,319</u>	<u>375,545</u>	<u>1,400,963</u>	<u>325,623</u>
Operating income	<u>12,656</u>	<u>6,351</u>	<u>16,391</u>	<u>28,700</u>	<u>64,098</u>	<u>20,182</u>	<u>29,192</u>	<u>20,853</u>	<u>44,841</u>	<u>115,068</u>	<u>32,764</u>
Interest expense, net	25,896	24,138	23,470	25,111	98,615	24,008	20,039	18,095	18,018	80,160	16,820
Loss from early extinguishment of debt	-	-	-	-	-	349	2,097	461	367	3,274	406
Income (loss) before income taxes	<u>\$ (13,240)</u>	<u>\$ (17,787)</u>	<u>\$ (7,079)</u>	<u>\$ 3,589</u>	<u>\$ (34,517)</u>	<u>\$ (4,175)</u>	<u>\$ 7,056</u>	<u>\$ 2,297</u>	<u>\$ 26,456</u>	<u>\$ 31,634</u>	<u>\$ 15,538</u>
Product margin	29.3%	30.9%	31.4%	33.0%	31.2%	32.2%	34.3%	34.1%	34.5%	33.8%	33.9%
Retail Margin	35.8%	37.1%	37.5%	38.9%	37.4%	38.4%	39.8%	39.8%	40.1%	39.6%	39.6%
Gross margin	47.5%	47.5%	48.9%	49.8%	48.5%	51.7%	53.0%	52.9%	52.3%	52.5%	53.5%
SG&A %	29.1%	30.1%	30.4%	26.2%	28.9%	29.9%	30.4%	30.6%	28.0%	29.7%	32.1%
Operating margin	3.3%	1.6%	4.4%	6.6%	4.0%	5.7%	8.0%	5.6%	10.7%	7.6%	9.1%
Operating margin x-charges	3.4%	2.3%	4.9%	6.9%	4.4%	6.0%	9.1%	7.2%	11.2%	8.5%	9.1%