



Second Quarter Earnings Presentation: September 5, 2012

Valuable Credit Offering for All Consumers

Percent of Sales Generated by Payment Option

	<u>2Q FY13</u>	<u>2Q FY12</u>
GE Capital	15.8%	13.8%
Conn's Credit (including Down Payment)	69.4%	56.4%
RAC Acceptance (Rent-to-Own)	<u>3.2%</u>	<u>4.3%</u>
Total	88.4%	74.5%

Same Store Sales Performance

Same Store Sales % Change for 2Q FY13

Home appliance	7.2%
Furniture and mattress	57.5%
Consumer electronic	4.6%
Home office	41.5%
Other	61.4%
Total product sales	20.0%
Repair service agreement commissions	35.7%
Total net sales	21.5%

3 Other category includes lawn and garden, general accessories and delivery and installation revenues



Gross Margin Performance by Product Category

	2Q FY13	2Q FY12	Basis Point Change
Home appliance	28.1%	23.4%	470
Furniture and mattress	43.7%	34.5%	920
Consumer electronic	22.2%	18.9%	330
Home office	15.3%	12.3%	300
Other	35.3%	40.9%	(560)
Total	28.9%	23.8%	510

4 Other category includes lawn and garden, general accessories and delivery and installation revenues

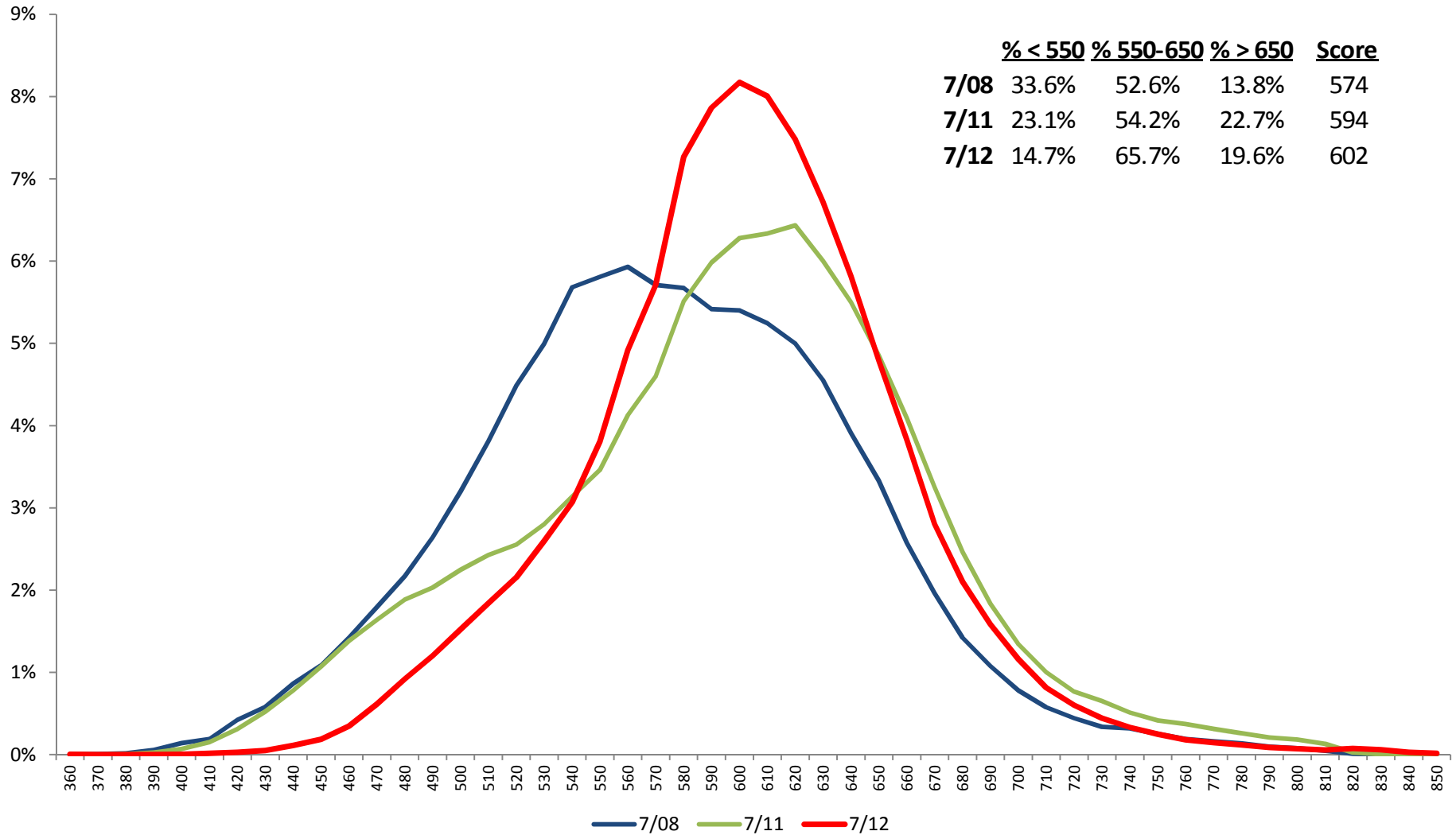


Sales Floor Execution

	August 2012	2Q FY13	2Q FY12
Per Sales Associate	\$62,850	\$59,276	\$46,318
Customer Satisfaction	95%	95%	90%
Associate Turnover	N.A.	60.7%	107.7%



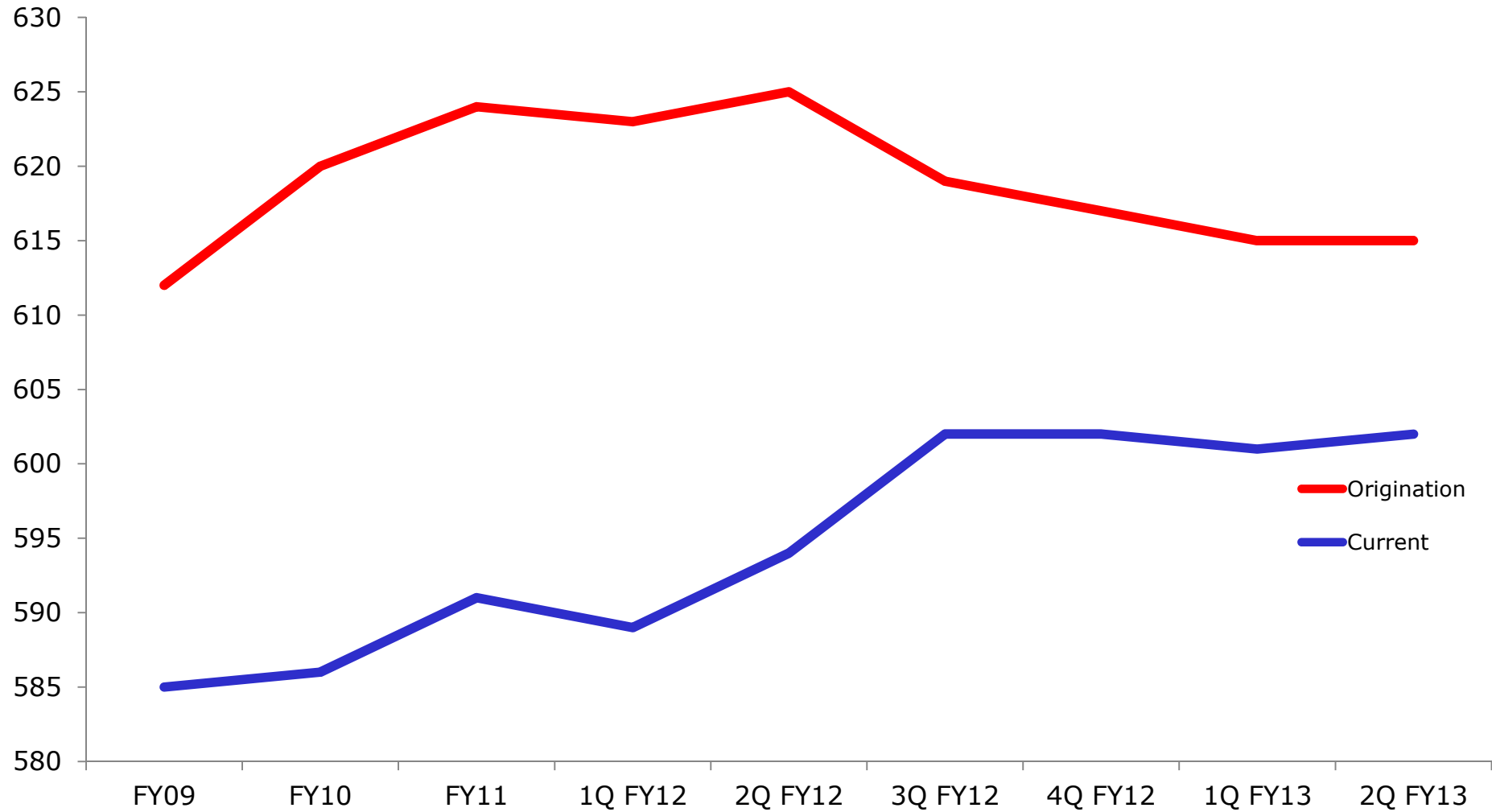
Portfolio Distribution by Credit Score



6 Credit score distribution at end of month, excluding non-scored accounts (less than 1% of portfolio)



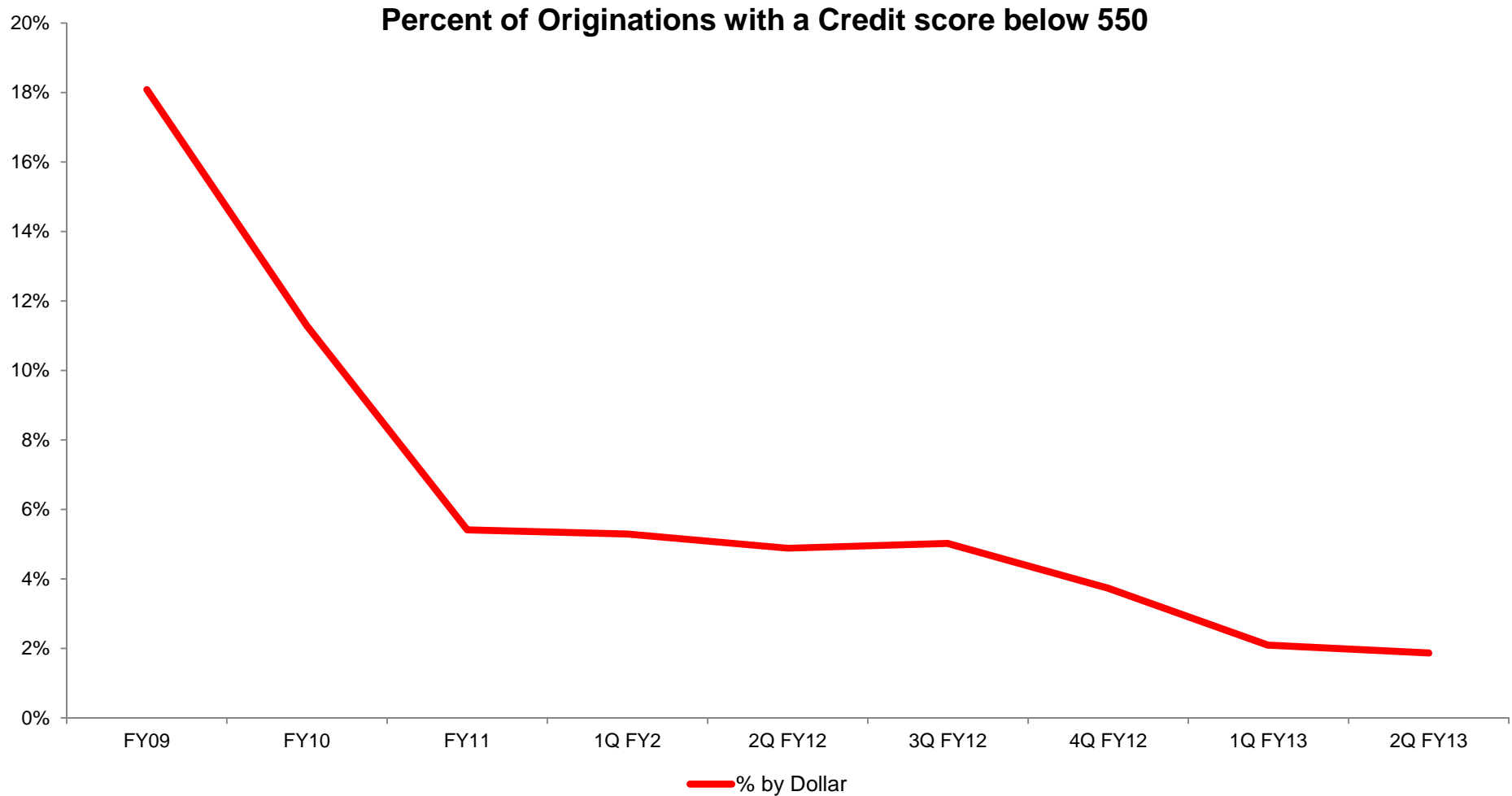
Weighted Average Origination and End of Period Credit Score



7 Excludes non-scored accounts



Impact of Raising Minimum Credit Score



8 Excludes non-scored accounts



Reduced Re-aging

Percentage of Accounts Re-aged During the Second Quarter

7.7%



FY12

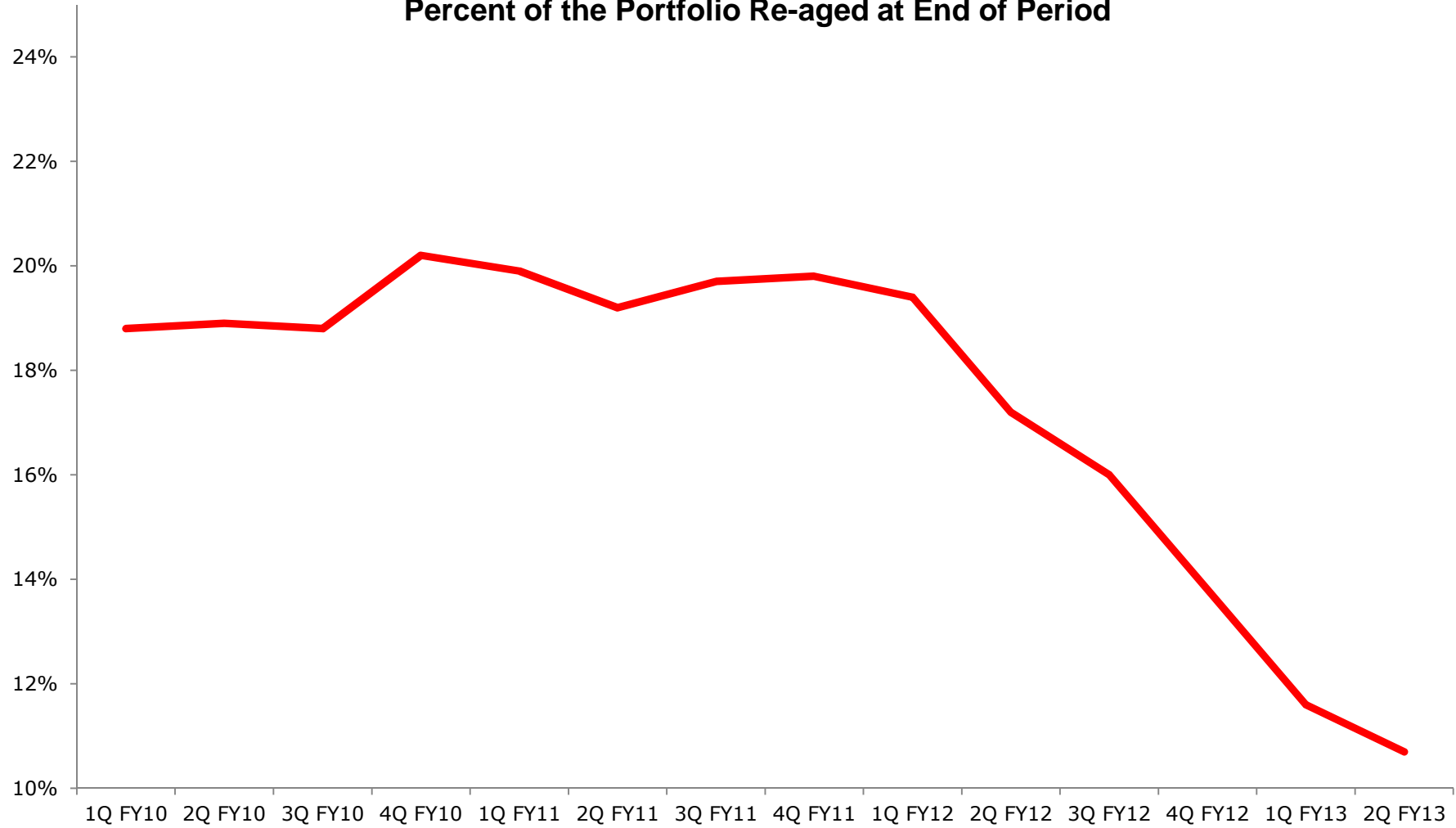
4.4%



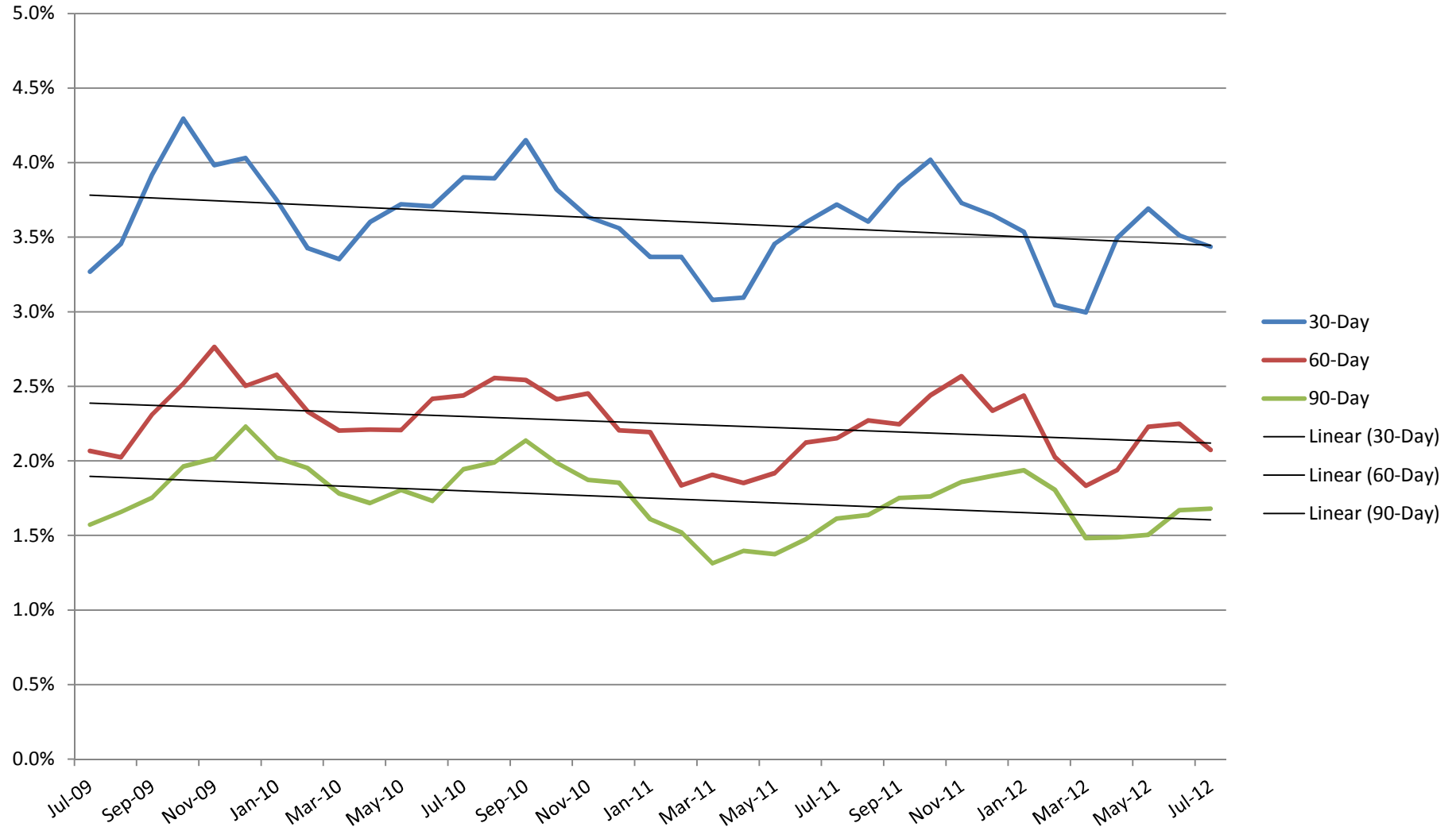
FY13

Reduced Balances Re-aged

Percent of the Portfolio Re-aged at End of Period



Improving Delinquency Trend



11 Individual bucket delinquency trend, adjusted to exclude 210+ days past due for all periods

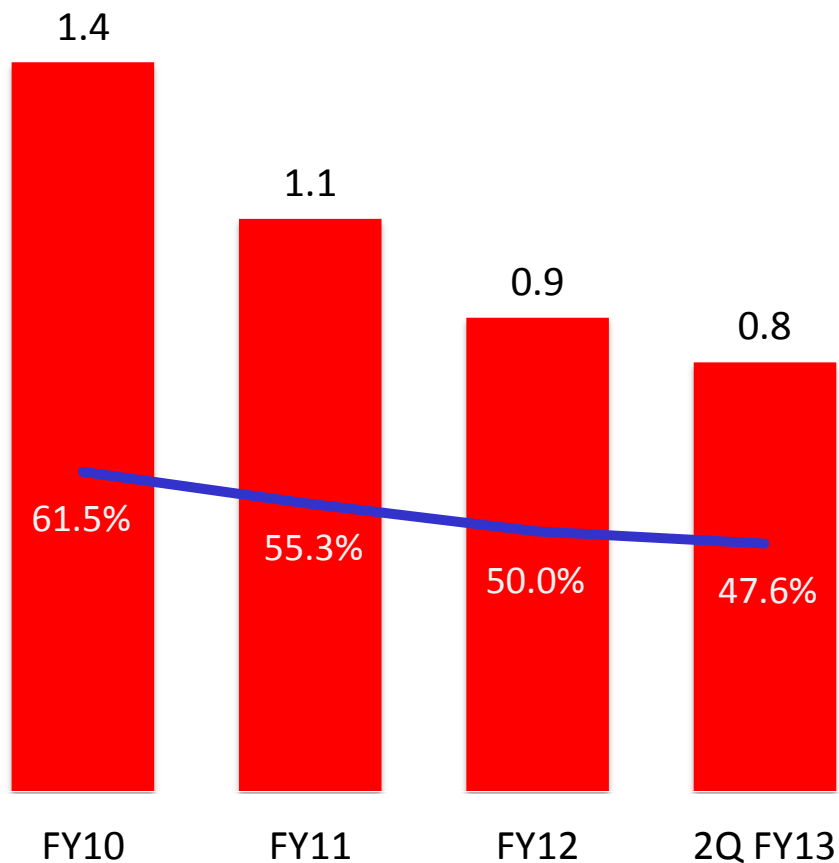


Retail SG&A Comparison

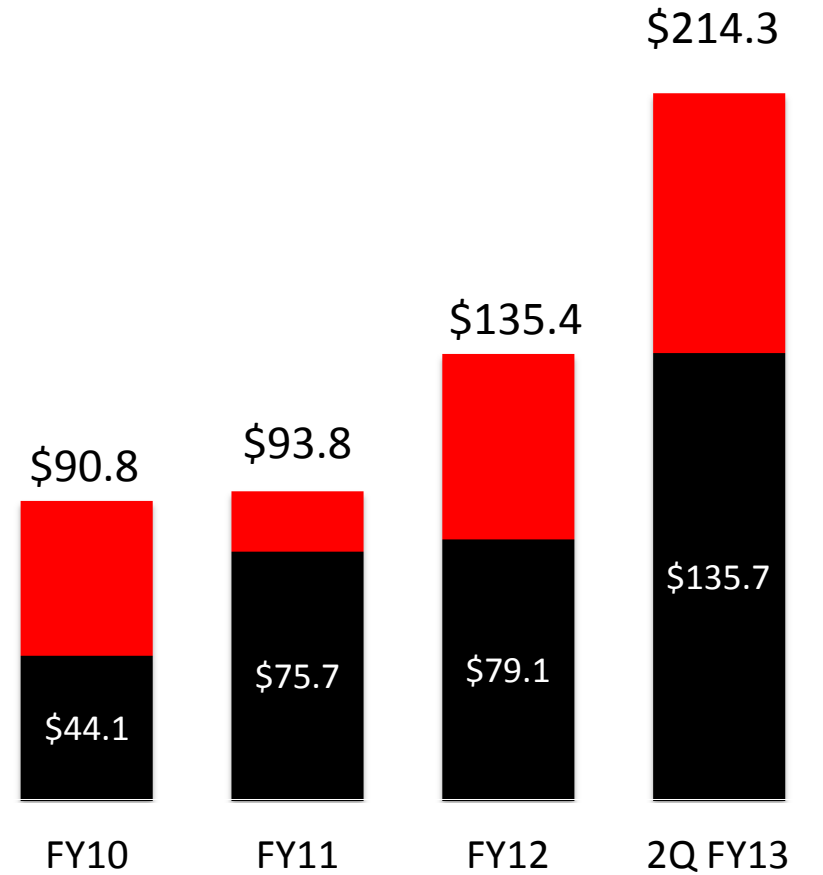
	% of Sales 2Q FY13	% of Sales 2Q FY12	Basis Point Change
Advertising	4.6%	3.8%	80
Compensation	12.4%	11.9%	50
Other SG&A	<u>10.1%</u>	<u>11.9%</u>	<u>(180)</u>
Retail SG&A	<u>27.1%</u>	<u>27.6%</u>	<u>(50)</u>
Retail SG&A as % of Retail Gross Profit	78.1%	92.9%	(1,480)

Leverage

Leverage Ratio and Debt as Percent of Portfolio Balance



Available Liquidity and Borrowing Capacity



■ Leverage Ratio
 — % of Portfolio Balance

■ Borrowing Capacity
 ■ Available Liquidity

- \$ in millions
- Leverage Ratio = Total debt/Total stockholders' equity
- Debt as a percent of portfolio balance = Total debt/Portfolio Balance



FY13 Full-Year Outlook

- Diluted EPS, as adjusted \$1.40 to \$1.50
- Same store sales growth 10% to 15%
- Retail gross margin 33.5% to 34.5%
- Provision for bad debt as % of portfolio 5.5% to 6.5%
- SG&A expense as % of revenues 28.5% to 29.5%
- New store opening plan 5 stores

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