



Conn's

Conference Call Presentation: December 8, 2011



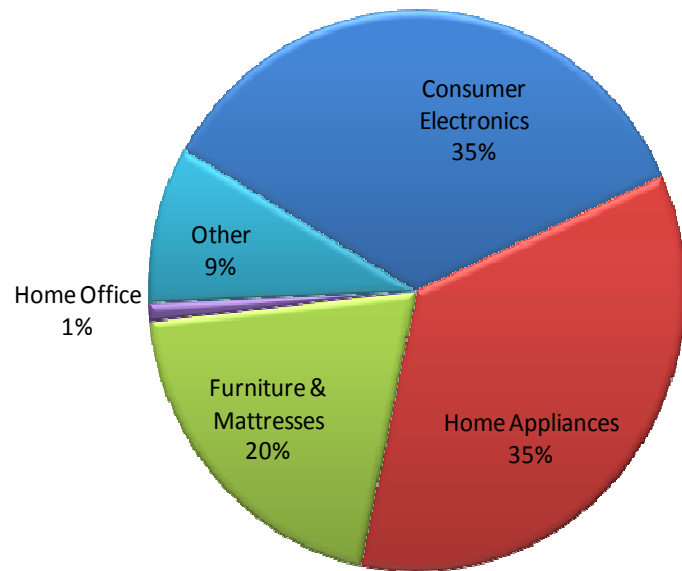
Conn's Credit Strategy

	<u>3Q FY11</u>	<u>3Q FY12</u>
RAC Acceptance (Rent-to-Own)	2.8%	4.0%
Conn's Credit	57.1%	59.2%
GE Money	7.5%	14.8%
Down Payment	<u>5.7%</u>	<u>4.6%</u>
Total	73.1%	82.6%

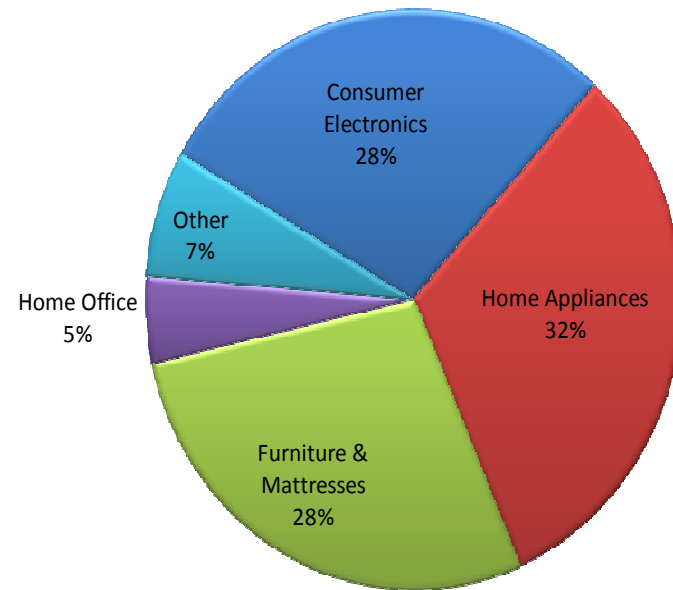
Valuable credit offering for all consumers

Merchandise Mix – Product Gross Profit Contribution

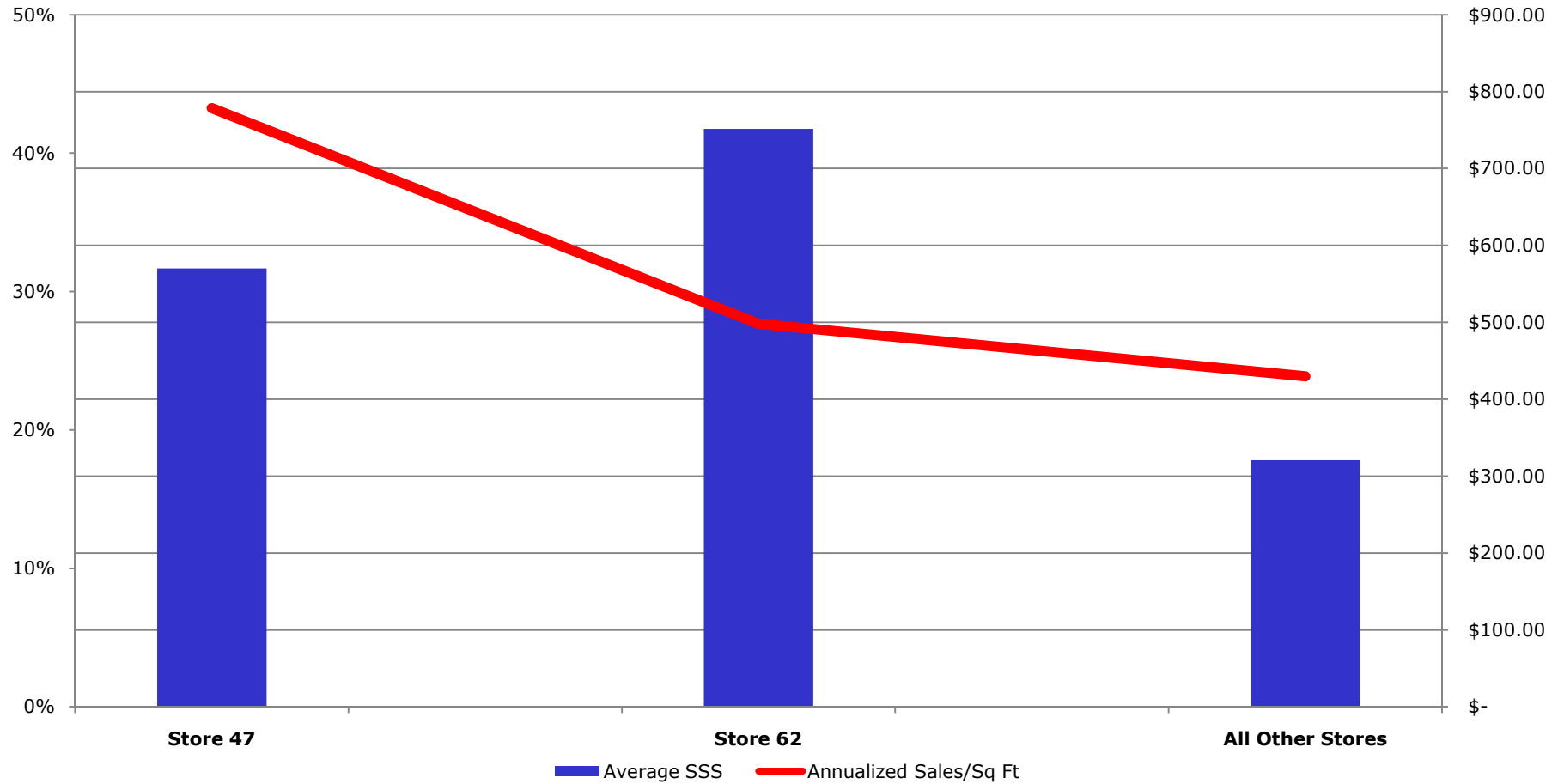
3Q FY11



3Q FY12



Sales Comparison of Recently Remodeled Stores

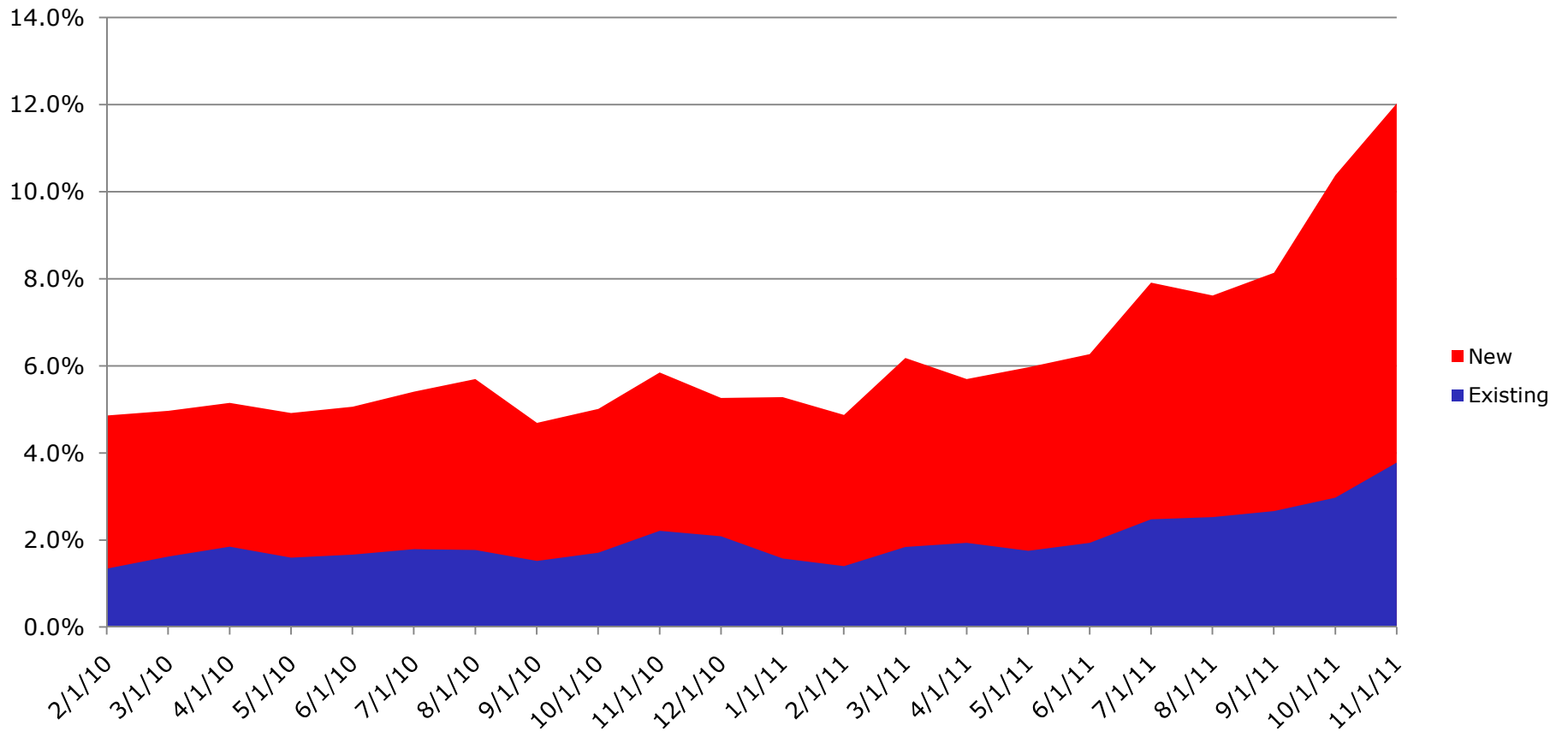


Number of stores to be remodeled during the remainder of fiscal 2012 and fiscal 2013: **25**
 Percent of total sales represented by those stores YTD FY12: **45.5%**



Internet Opportunity

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

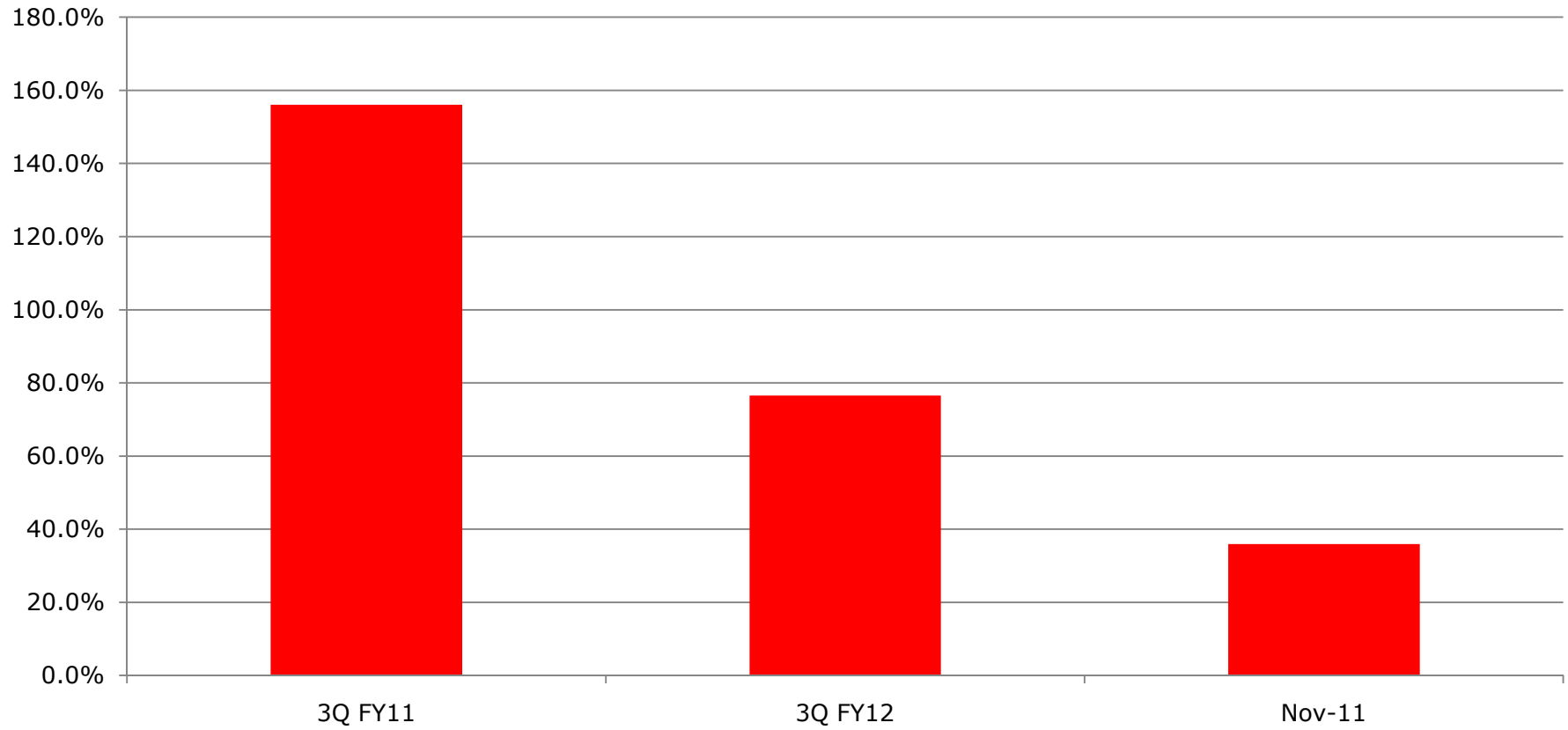


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Based on purchases within 30-days of application date using any payment method



Turnover of Salespersons



Sales Staff at the end of each period:

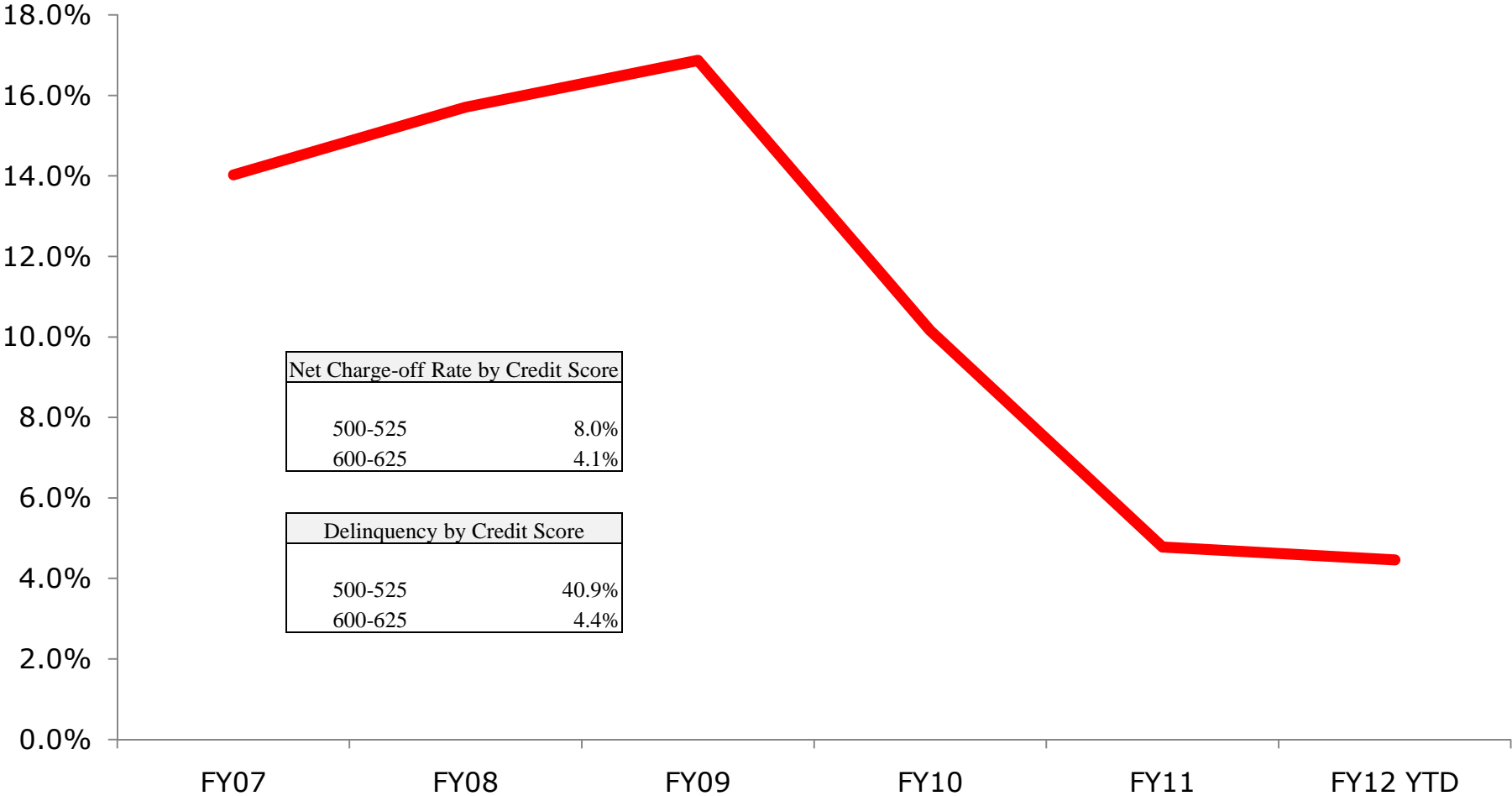
1,005

1,150

1,270



Percentage of Originations with a Credit Score of 550 and below

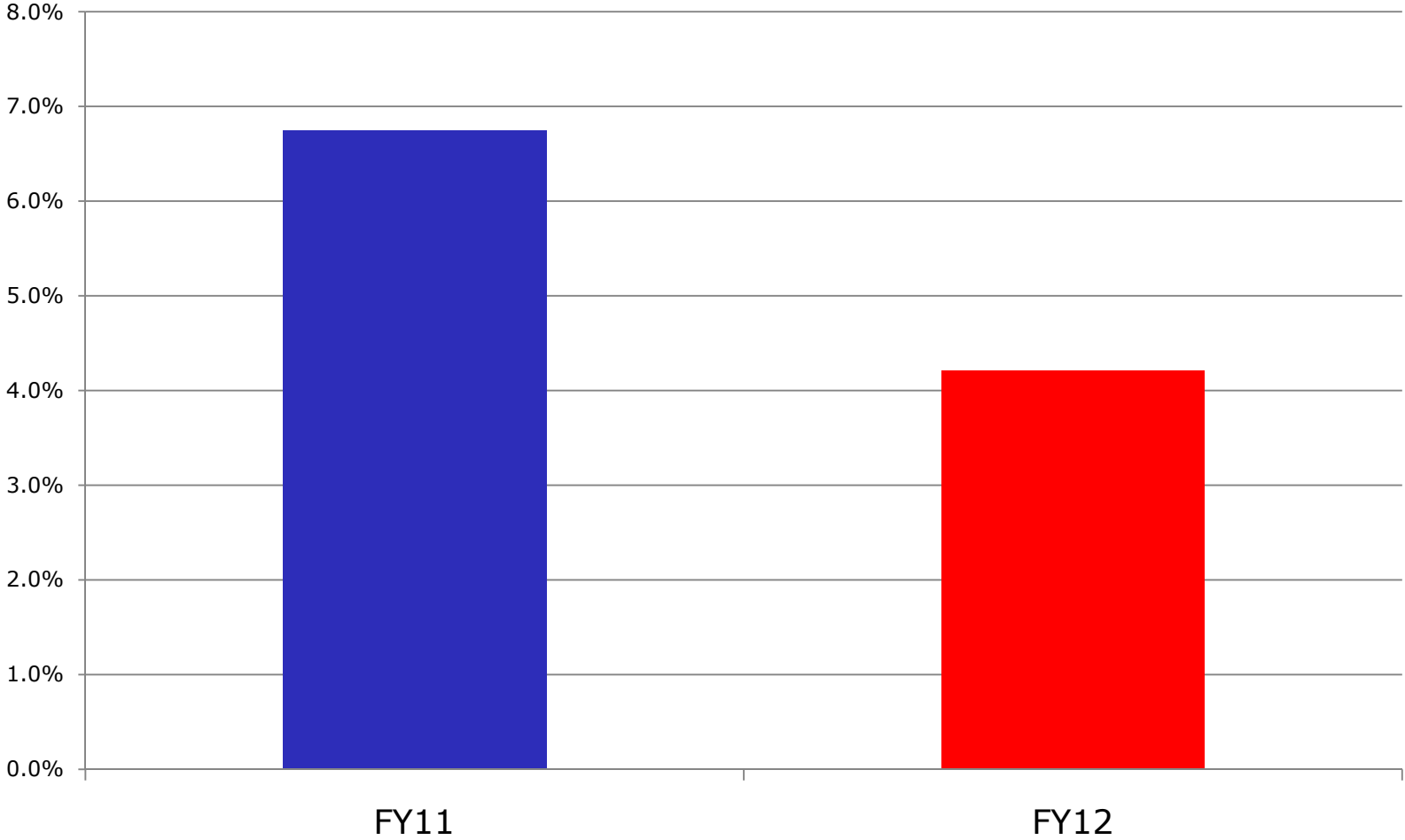


Net Charge-off Rate by Credit Score	
500-525	8.0%
600-625	4.1%

Delinquency by Credit Score	
500-525	40.9%
600-625	4.4%



Percentage of Accounts Reaged During the Third Quarter

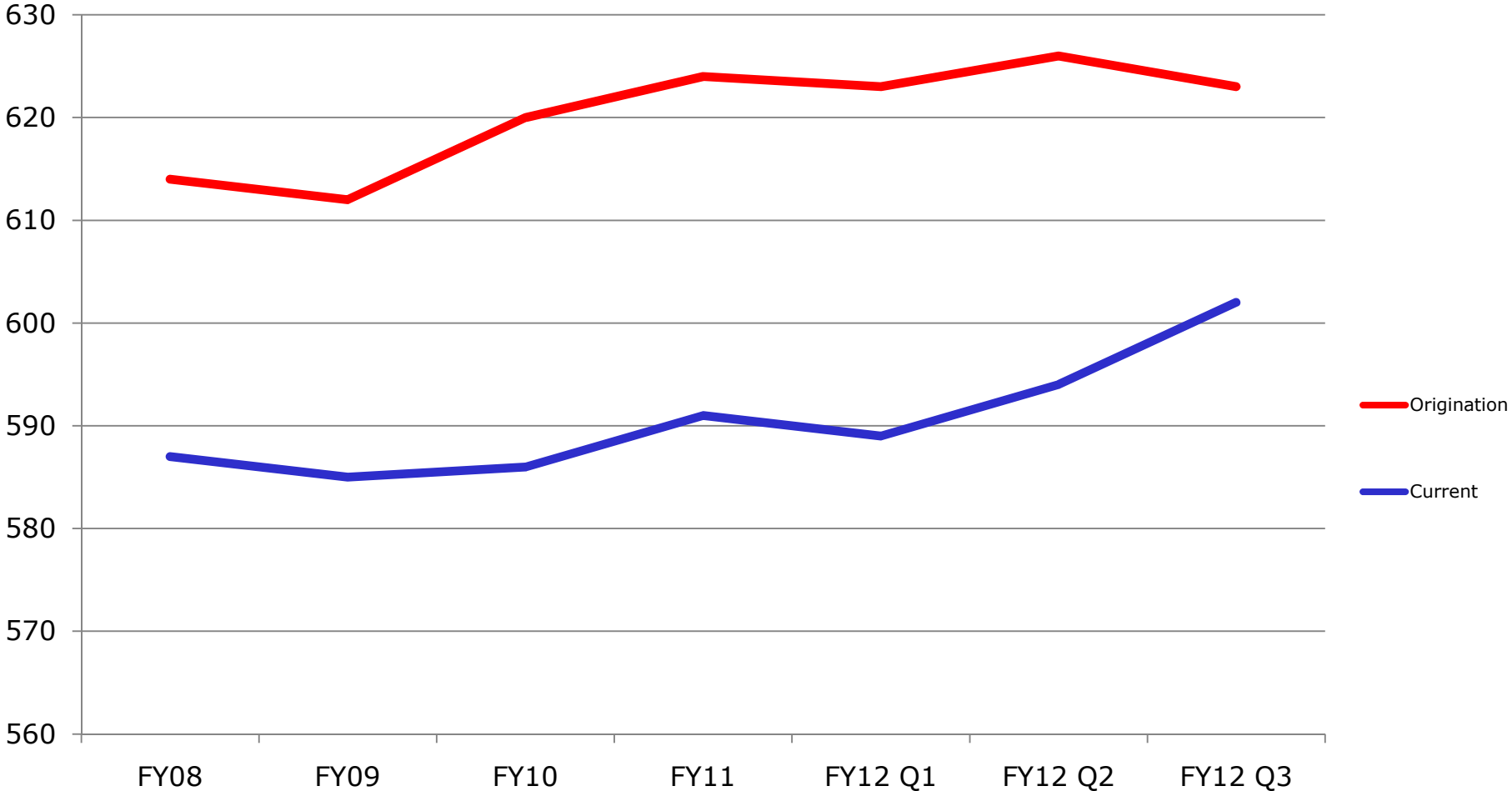


Reaged Accounts by Calendar Year Originated

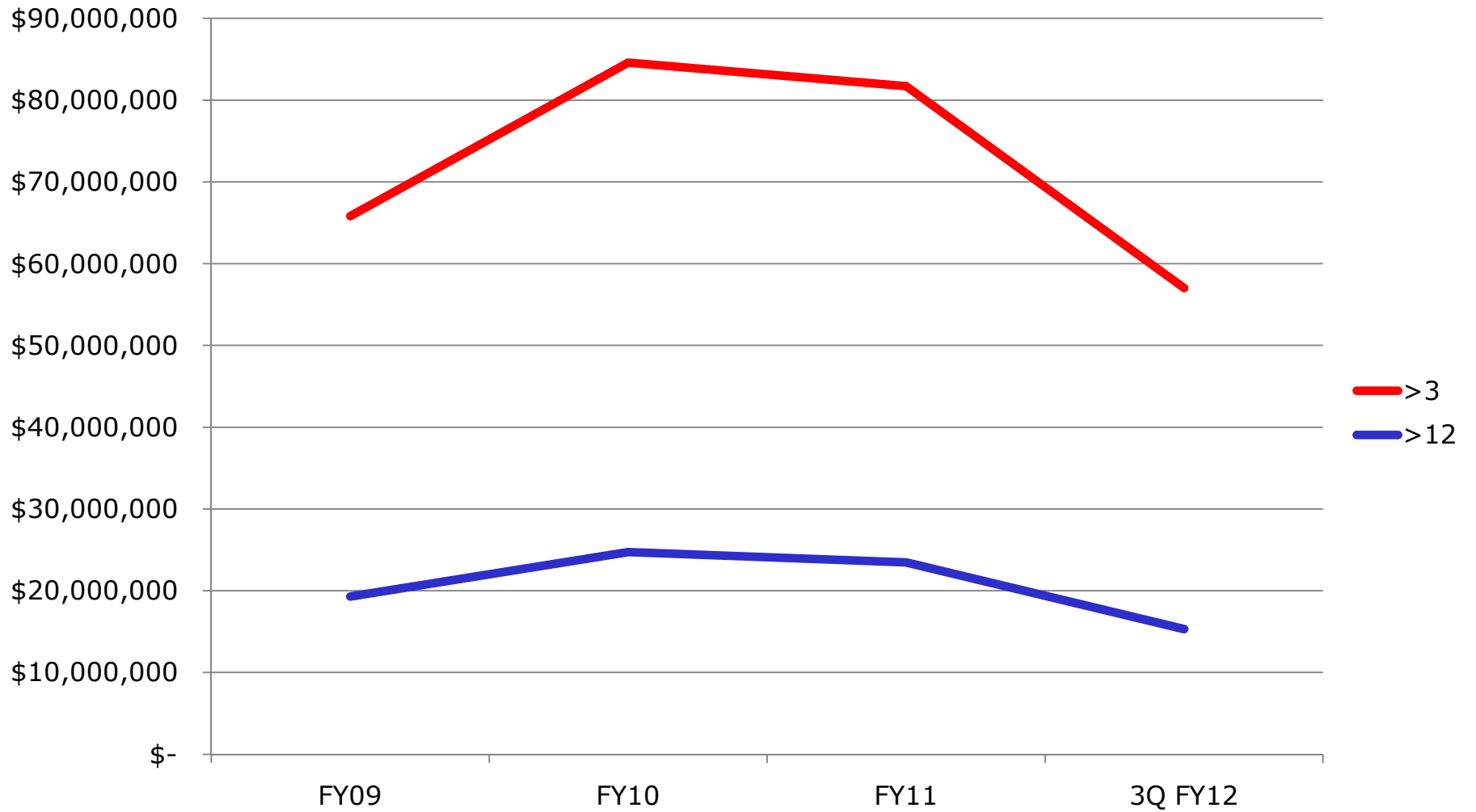
	Current Balance as of 10/31/11
2006 & Prior	\$1,123
2007	2,590
2008	15,194
2009	31,144
2010	36,956
2011	10,140
Grand Total	\$97,149



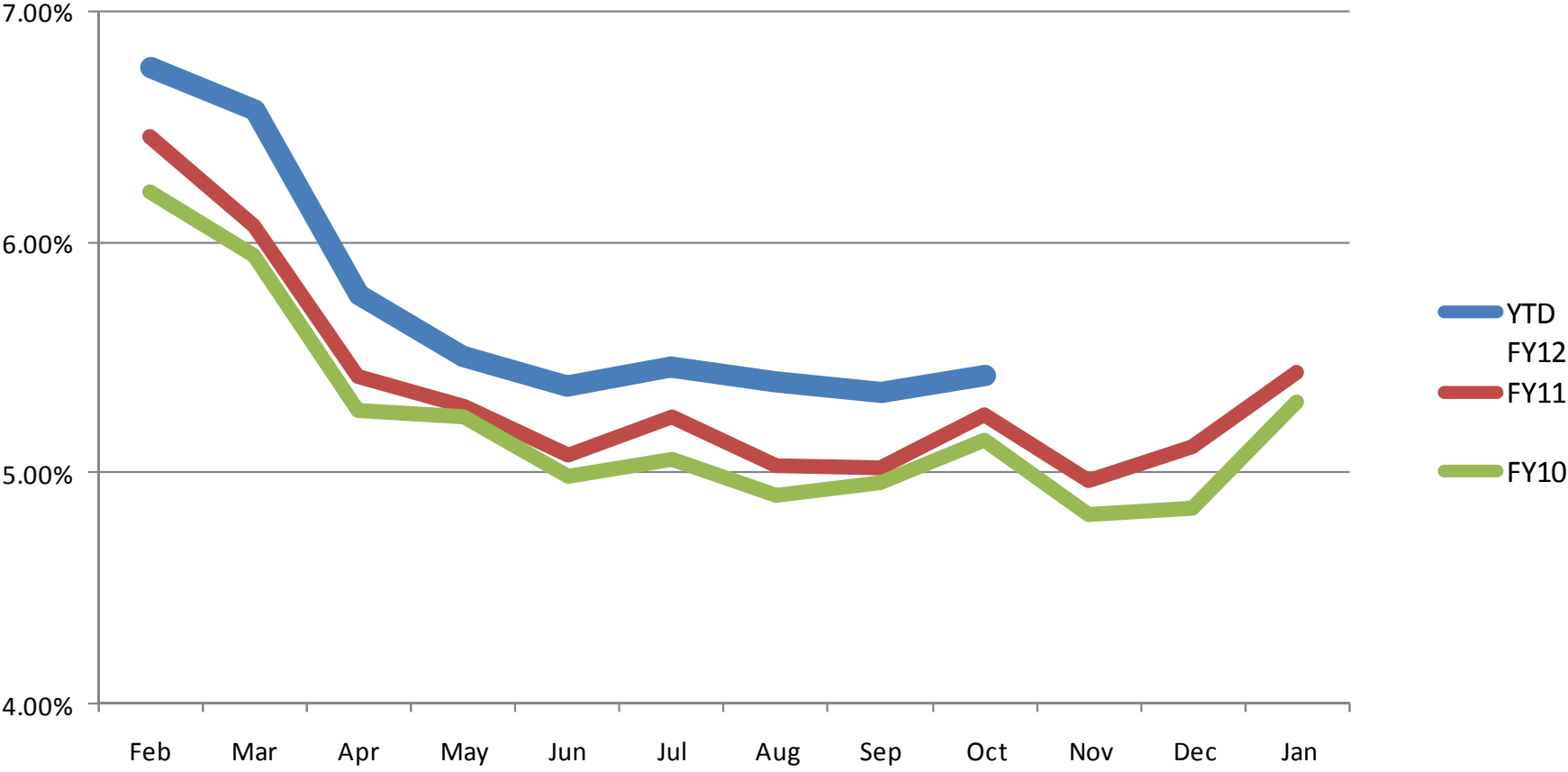
Weighted Average Origination and End of Period Credit Score



Balance of Accounts Reaged >3 and >12 Months



Gross Cash Collections (Monthly Pay Rate)



Same Store Sales

	Same Store % Change for 3Q FY12	Same Store % Change for Nov 2011	% Change in 3Q Year over Year Average Selling Price
Consumer electronics	8.6%	-11.6%	3.0%
Home appliances	16.5%	20.7%	9.0%
Furniture and mattresses	68.9%	49.8%	14.0%
Home office	-1.9%	46.1%	6.0%
Other	-2.5%	39.7%	
Total product sales	17.3%	7.8%	
Repair Service Agreement Commissions	32.0%	34.8%	
Total same store sales	18.9%	10.5%	

Outlook

	<u>FY12</u>	<u>FY13</u>
Diluted EPS, as adjusted	\$0.55 to \$0.65	\$1.05 to \$1.15
Same store sales	4Q - Positive	Positive - low to mid-single digits
Retail segment retail gross margin	4Q - 28% to 29%	28% to 30%
Provision for bad debts as % of portfolio	4Q - 4% to 5%	3% to 4%
SG&A expense %	Flat to slightly lower	28.5% to 29.5%

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