



**Quarterly Segment Financial Statements**  
**Fiscal years ended January 31, 2021, 2022 and 2023**  
(dollars in thousands)

	<b>Retail Segment</b>																	
	Q1 21	Q2 21	Q3 21	Q4 21	2021	Q1 22	Q2 22	Q3 22	Q4 22	2022	Q1 23	Q2 23	Q3 23	Q4 23	2023	Q1 24	Q2 24	3Q 24
<b>Revenues</b>																		
Product Sales	\$ 207,198	\$ 256,142	\$ 239,157	\$ 270,534	\$ 973,031	\$ 269,211	\$ 320,245	\$ 308,301	\$ 307,788	\$ 1,205,545	\$ 249,973	\$ 255,449	\$ 233,176	\$ 248,002	\$ 986,600	\$ 204,424	\$ 224,808	\$ 202,631
Repair service agreement commissions (net)	20,101	20,164	17,465	21,108	78,838	19,131	23,700	23,769	22,501	89,101	19,836	21,615	18,804	20,190	80,446	16,905	18,757	15,938
Service revenues	3,031	3,430	3,150	2,831	12,442	2,954	2,840	2,513	2,436	10,743	2,455	2,448	2,378	2,265	9,544	2,158	2,274	2,288
Total net sales	230,330	279,736	259,772	294,473	1,064,311	291,296	346,785	334,583	332,724	1,305,389	272,264	279,512	254,358	270,457	1,076,590	223,487	245,839	220,857
Finance charges and other	235	196	168	217	816	209	224	262	254	949	271	273	270	304	1,119	519	497	497
<b>Total revenues</b>	230,565	279,932	259,940	294,690	1,065,127	291,505	347,009	334,845	332,979	1,306,338	272,535	279,785	254,628	270,761	1,077,709	224,006	246,336	221,354
<b>Cost and expenses</b>																		
Cost of goods sold, including warehousing and occupancy costs	145,525	174,950	158,980	182,843	662,298	183,258	214,507	209,852	212,618	820,235	177,010	181,193	168,533	177,384	704,121	146,929	153,644	145,088
Cost of parts sold, including warehousing and occupancy costs	1,489	1,673	1,398	1,457	6,017	1,621	1,535	1,447	1,149	5,752	1,372	1,525	1,309	1,908	6,113	1,633	1,598	1,684
Delivery, transportation and handling costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cost of goods sold	147,014	176,623	160,378	184,300	668,315	184,879	216,042	211,298	213,768	825,987	178,382	182,718	169,842	179,292	710,234	148,561	155,242	146,772
Selling, general and administrative expense	78,174	78,584	84,245	94,951	335,954	90,893	102,157	100,969	105,374	399,393	96,030	98,035	94,241	103,087	391,393	95,825	101,420	97,212
Impairment of long-lived assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goodwill impairment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for bad debts	168	182	72	21	443	18	142	36	283	479	179	409	260	48	896	107	93	122
Charges and credits	-	1,355	-	2,737	4,092	-	-	-	2,677	2,677	-	(1,484)	8,005	7,838	14,360	(807)	-	2,071
<b>Total cost and expenses</b>	225,356	256,744	244,695	282,009	1,008,804	275,790	318,341	312,303	322,102	1,228,536	274,591	279,678	272,348	290,265	1,116,883	243,686	256,755	246,177
<b>Operating income</b>	5,209	23,188	15,245	12,681	56,323	15,715	28,668	22,542	10,877	77,802	(2,056)	107	(17,721)	(19,504)	(39,174)	(19,680)	(10,419)	(24,823)
<b>Segment income (loss) before income taxes</b>	\$ 5,209	\$ 23,188	\$ 15,245	\$ 12,681	\$ 56,323	\$ 15,715	\$ 28,668	\$ 22,542	\$ 10,877	\$ 77,802	\$ (2,056)	\$ 107	\$ (17,721)	\$ (19,504)	\$ (39,174)	\$ (19,680)	\$ (10,419)	\$ (24,823)
Store count	139	141	143	146	146	152	155	157	158	158	161	163	165	168	168	171	175	176
Product margin	29.8%	31.7%	33.5%	32.4%	31.9%	31.9%	33.0%	31.9%	30.9%	32.0%	29.2%	29.1%	27.7%	28.5%	28.6%	28.1%	31.7%	28.4%
Retail Margin	36.2%	36.9%	38.3%	37.4%	37.2%	36.5%	37.7%	36.8%	35.8%	36.7%	34.5%	34.6%	33.2%	33.7%	34.0%	33.5%	36.9%	33.5%
Gross margin	36.2%	36.9%	38.3%	37.5%	37.3%	36.6%	37.7%	36.9%	35.8%	36.8%	34.5%	34.7%	33.3%	33.8%	34.1%	33.7%	37.0%	33.7%
SG&A %	33.9%	28.1%	32.4%	32.2%	31.5%	31.2%	29.4%	30.2%	31.6%	30.6%	35.2%	35.0%	37.0%	38.1%	36.3%	42.8%	41.2%	43.9%
Operating margin	2.3%	8.3%	5.9%	4.3%	5.3%	5.4%	8.3%	6.7%	3.3%	6.0%	-0.8%	0.0%	-7.0%	-7.2%	-3.6%	-8.8%	-4.2%	-11.2%
Operating margin x-charges	2.3%	8.8%	5.9%	5.2%	5.7%	5.4%	8.3%	6.7%	4.1%	6.2%	-0.8%	-0.5%	-3.8%	-4.3%	-2.3%	-9.1%	-4.2%	-10.3%



Quarterly Segment Financial Statements  
Fiscal years ended January 31, 2021, 2022 and 2023  
(dollars in thousands)

<i>Credit Segment</i>	Q1 21	Q2 21	Q3 21	Q4 21	2021	Q1 22	Q2 22	Q3 22	Q4 22	2022	Q1 23	Q2 23	Q3 23	Q4 23	2023	Q1 23	Q2 24	Q3 24
<b>Revenues</b>																		
Finance charges and other	\$ 86,595	\$ 86,984	\$ 74,218	\$ 73,101	\$ 320,898	\$ 72,197	\$ 71,374	\$ 70,613	\$ 69,509	\$ 283,693	\$ 67,286	\$ 66,847	\$ 66,572	\$ 64,114	\$ 264,818	\$ 61,787	\$ 63,091	\$ 61,528
<b>Total revenues</b>	86,595	86,984	74,218	73,101	320,898	72,197	71,374	70,613	69,509	283,693	67,286	66,847	66,572	64,114	264,818	61,787	63,091	61,528
<b>Cost and expenses</b>																		
Selling, general and administrative expense	34,833	36,694	37,913	33,373	142,813	35,156	35,713	37,112	37,116	145,097	36,753	32,107	32,003	33,956	134,819	33,663	33,804	34,070
Provision for bad debts	117,158	31,863	27,421	25,118	201,560	(17,154)	10,120	26,496	28,243	47,705	14,552	26,817	34,843	44,086	120,297	28,802	33,209	39,001
Charges and credits	2,055	179	-	-	2,234	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total cost and expenses</b>	154,046	68,736	65,334	58,491	346,607	18,002	45,833	63,608	65,359	192,802	51,305	58,924	66,846	78,042	255,116	62,580	67,592	74,925
<b>Operating income</b>	(67,451)	18,248	8,884	14,610	(25,709)	54,195	25,541	7,005	4,150	90,891	15,981	7,923	(274)	(13,928)	9,702	(793)	(4,501)	(13,397)
Interest expense, net	14,993	13,222	11,563	10,603	50,381	9,204	6,088	5,206	5,260	25,758	5,521	6,808	11,478	13,084	36,891	16,379	16,680	22,539
(Gain)/Loss from early extinguishment of debt	-	-	-	(440)	(440)	1,218	-	-	-	1,218	-	-	-	-	-	-	-	-
<b>Segment income (loss) before income taxes</b>	\$ (82,444)	\$ 5,026	\$ (2,679)	\$ 4,447	\$ (75,650)	\$ 43,773	\$ 19,453	\$ 1,799	\$ 1,109	\$ 63,915	\$ 10,460	\$ 1,115	\$ (11,752)	\$ (27,012)	\$ (27,189)	\$ (17,172)	\$ (21,181)	\$ (35,936)
<b>Average Portfolio Balance</b>	\$ 1,557,762	\$ 1,429,991	\$ 1,316,638	\$ 1,263,597	\$ 1,395,428	\$ 1,171,038	\$ 1,105,936	\$ 1,116,234	\$ 1,134,742	\$ 1,135,991	\$ 1,094,745	\$ 1,051,952	\$ 1,034,579	\$ 1,034,385	\$ 1,055,600	\$ 1,001,246	\$ 984,427	\$ 982,859
SG&A % of Revenue	40.2%	42.2%	51.1%	45.7%	44.5%	48.7%	50.0%	52.6%	53.4%	51.1%	54.6%	48.0%	48.1%	53.0%	50.9%	54.5%	53.6%	55.4%
SG&A % of Average Portfolio Balance	2.2%	2.6%	2.9%	2.6%	10.2%	3.0%	3.2%	3.3%	3.3%	12.8%	3.4%	3.1%	3.1%	3.3%	12.8%	3.4%	3.4%	3.5%
SG&A % of Average Portfolio Balance*	8.9%	10.3%	11.5%	10.6%	10.2%	12.0%	12.9%	13.3%	13.1%	12.8%	13.4%	12.2%	12.4%	13.1%	12.8%	13.4%	13.7%	13.9%
Operating margin	-77.9%	21.0%	12.0%	20.0%	-8.0%	75.1%	35.8%	9.9%	6.0%	32.0%	23.8%	11.9%	-0.4%	-21.7%	3.7%	-1.3%	-7.1%	-21.8%
Operating margin x-charges	-75.5%	21.2%	12.0%	20.0%	-7.3%	75.1%	35.8%	9.9%	6.0%	32.0%	23.8%	11.9%	-0.4%	-21.7%	3.7%	-1.3%	-7.1%	-21.8%

\*Annualized



**Quarterly Segment Financial Statements**  
**Fiscal years ended January 31, 2021, 2022 and 2023**  
(dollars in thousands)

<i>Consolidated</i>	Q1 21	Q2 21	Q3 21	Q4 21	2021	Q1 22	Q2 22	Q3 22	Q4 22	2022	Q1 23	Q2 23	Q3 23	Q4 23	2023	Q1 23	Q2 24	3Q 24
<b>Revenues</b>																		
Product Sales	\$ 207,198	\$ 256,142	\$ 239,157	\$ 270,534	\$ 973,031	\$ 269,211	\$ 320,245	\$ 308,301	\$ 307,788	\$ 1,205,545	\$ 249,973	\$ 255,449	\$ 233,176	\$ 248,002	\$ 986,600	\$ 203,484	\$ 222,614	\$ 200,226
Repair service agreement commissions (net)	20,101	20,164	17,465	21,108	78,838	19,131	23,700	23,769	22,501	89,101	19,836	21,615	18,804	20,190	80,446	16,905	18,757	15,938
Service revenues	3,031	3,430	3,150	2,831	12,442	2,954	2,840	2,513	2,436	10,743	2,455	2,448	2,378	2,265	9,544	2,158	2,273	2,288
Total net sales	230,330	279,736	259,772	294,473	1,064,311	291,296	346,785	334,583	332,725	1,305,389	272,264	279,512	254,358	270,457	1,076,590	222,547	243,645	218,452
Finance charges and other	86,830	87,180	74,386	73,318	321,714	72,406	71,598	70,875	69,763	284,642	67,557	67,120	66,842	64,418	265,937	62,023	63,261	61,678
<b>Total revenues</b>	317,160	366,916	334,158	367,791	1,386,025	363,702	418,383	405,458	402,488	1,590,031	339,821	346,632	321,200	334,875	1,342,527	284,570	306,906	280,130
<b>Cost and expenses</b>																		
Cost of goods sold, including																		
warehousing and occupancy costs	145,525	174,950	158,980	182,843	662,298	183,258	214,507	209,852	212,618	820,235	177,010	181,193	168,533	177,384	704,121	146,245	152,387	144,678
Cost of parts sold, including																		
warehousing and occupancy costs	1,489	1,673	1,398	1,457	6,017	1,621	1,535	1,447	1,149	5,752	1,372	1,525	1,309	1,908	6,113	1,633	1,598	1,684
Delivery, transportation and handling costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cost of goods sold	147,014	176,623	160,378	184,300	668,315	184,879	216,042	211,298	213,768	825,987	178,382	182,718	169,842	179,292	710,234	147,933	153,985	146,362
Selling, general and																		
administrative expense	113,007	115,278	122,158	128,324	478,767	126,049	137,870	138,081	142,490	544,490	132,783	130,142	126,243	137,043	526,212	129,238	134,974	131,032
Impairment of long-lived assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goodwill impairment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for bad debts	117,326	32,045	27,493	25,139	202,003	(17,136)	10,262	26,532	28,526	48,184	14,731	27,226	35,104	44,134	121,193	28,909	33,302	39,123
Charges and credits	2,055	1,534	-	2,737	6,326	-	-	-	2,677	2,677	-	(1,484)	8,006	7,838	14,360	(807)	-	2,071
<b>Total cost and expenses</b>	379,402	325,480	310,029	340,500	1,355,411	293,792	364,174	375,911	387,461	1,421,338	325,896	338,602	339,195	368,307	1,371,999	305,273	322,261	318,588
<b>Operating income</b>	(62,242)	41,436	24,129	27,291	30,614	69,910	54,209	29,547	15,027	168,693	13,925	8,030	(17,995)	(33,432)	(29,472)	(20,703)	(15,355)	(38,458)
Interest expense, net	14,993	13,222	11,563	10,603	50,381	9,204	6,088	5,206	5,260	25,758	5,521	6,808	11,478	13,084	36,891	16,379	16,787	22,448
(Gain)/Loss from early extinguishment of debt	-	-	-	(440)	(440)	1,218	-	-	-	1,218	-	-	-	-	-	-	-	-
Other (income) expense, net	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Income (loss)</b>																		
<b>before income taxes</b>	\$ (77,235)	\$ 28,214	\$ 12,566	\$ 17,128	\$ (19,327)	\$ 59,488	\$ 48,121	\$ 24,341	\$ 9,767	\$ 141,717	\$ 8,404	\$ 1,222	\$ (29,473)	\$ (46,516)	\$ (66,363)	\$ (37,082)	\$ (32,142)	\$ (60,906)
Product margin	29.8%	31.7%	33.5%	32.4%	31.9%	31.9%	33.0%	31.9%	30.9%	32.0%	29.2%	29.1%	27.7%	28.5%	28.6%	28.1%	31.5%	27.7%
Retail Margin	36.2%	36.9%	38.3%	37.4%	37.2%	36.5%	37.7%	36.8%	35.8%	36.7%	34.5%	34.6%	33.2%	33.7%	34.0%	33.5%	36.8%	33.0%
Gross margin	53.6%	51.9%	52.0%	49.9%	51.8%	49.2%	48.4%	47.9%	46.9%	48.1%	47.5%	47.3%	47.1%	46.5%	47.1%	48.0%	49.8%	47.8%
SG&A %	35.6%	31.4%	36.6%	34.9%	34.5%	34.7%	33.0%	34.1%	35.4%	34.2%	39.1%	37.5%	39.3%	40.9%	39.2%	45.4%	44.0%	46.8%
Operating margin	-19.6%	11.3%	7.2%	7.4%	2.2%	19.2%	13.0%	7.3%	3.7%	10.6%	4.1%	2.3%	-5.6%	-10.0%	-2.2%	-7.3%	-5.0%	-13.7%
Operating margin x-charges	-19.0%	11.7%	7.2%	8.2%	2.7%	19.2%	13.0%	7.3%	4.4%	10.8%	4.1%	1.9%	-3.1%	-7.6%	-1.1%	-7.6%	-5.0%	-13.0%