



**Quarterly Segment Financial Statements**

**Fiscal years ended January 31, 2019, 2020 and 2021**

(dollars in thousands)

<i>Retail Segment</i>	Q1 19	Q2 19	Q3 19	Q4 19	2019	Q1 20	Q2 20	Q3 20	Q4 20	2020	Q1 21	Q2 21	Q3 21
<b>Revenues</b>													
Product Sales	\$ 249,314	\$ 267,179	\$ 256,731	\$ 305,411	\$ 1,078,635	\$ 234,445	\$ 274,578	\$ 250,233	\$ 283,168	\$ 1,042,424	\$ 207,198	\$ 256,142	\$ 239,157
Repair service agreement commissions (net)	22,863	25,662	23,579	29,824	101,928	24,024	27,647	26,478	28,848	106,997	20,101	20,164	17,465
Service revenues	3,579	3,472	3,564	3,496	14,111	3,510	3,837	3,411	3,056	13,814	3,031	3,430	3,150
Total net sales	275,756	296,313	283,874	338,731	1,194,674	261,979	306,062	280,122	315,072	1,163,235	230,330	279,736	259,772
Finance charges and other	14	98	179	156	447	202	203	197	208	810	235	196	168
<b>Total revenues</b>	275,770	296,411	284,053	338,887	1,195,121	262,181	306,265	280,319	315,280	1,164,045	230,565	279,932	259,940
<b>Cost and expenses</b>													
Cost of goods sold	166,589	173,627	166,886	195,033	702,135	157,228	182,065	170,453	188,038	697,784	147,014	176,623	160,378
Selling, general and administrative expense	77,752	83,003	80,894	86,979	328,628	79,622	88,147	87,105	91,234	346,108	78,174	78,584	84,245
Provision for bad debts	260	243	286	220	1,009	129	(19)	535	260	905	168	182	72
Charges and credits	-	300	737	1,943	2,980	(695)	-	2,628	-	1,933	-	1,355	-
<b>Total cost and expenses</b>	244,601	257,173	248,803	284,175	1,034,752	236,284	270,193	260,721	279,532	1,046,730	225,356	256,744	244,695
<b>Operating income</b>	31,169	39,238	35,250	54,712	160,369	25,897	36,072	19,598	35,748	117,315	5,209	23,188	15,245
<b>Segment income (loss) before income taxes</b>	\$ 31,169	\$ 39,238	\$ 35,250	\$ 54,712	\$ 160,369	\$ 25,897	\$ 36,072	\$ 19,598	\$ 35,748	\$ 117,315	\$ 5,209	\$ 23,188	\$ 15,245
Store count	118	118	121	123	123	127	131	137	137	137	139	141	143
Product margin	33.9%	35.7%	35.7%	36.7%	35.6%	33.7%	34.4%	32.6%	34.2%	33.7%	29.8%	31.7%	33.5%
Retail Margin	39.6%	41.4%	41.2%	42.4%	41.2%	40.0%	40.5%	39.2%	40.3%	40.0%	36.2%	36.9%	38.3%
Gross margin	39.6%	41.4%	41.2%	42.4%	41.2%	40.0%	40.6%	39.2%	40.4%	40.1%	36.2%	36.9%	38.3%
SG&A %	28.2%	28.0%	28.5%	25.7%	27.5%	30.4%	28.8%	31.1%	28.9%	29.7%	33.9%	28.1%	32.4%
Operating margin	11.3%	13.2%	12.4%	16.1%	13.4%	9.9%	11.8%	7.0%	11.3%	10.1%	2.3%	8.3%	5.9%
Operating margin x-charges	11.3%	13.3%	12.7%	16.7%	13.7%	9.6%	11.8%	7.9%	11.3%	10.2%	2.3%	8.8%	5.9%



**Quarterly Segment Financial Statements**

**Fiscal years ended January 31, 2019, 2020 and 2021**

(dollars in thousands)

<i>Credit Segment</i>	Q1 19	Q2 19	Q3 19	Q4 19	2019	Q1 20	Q2 20	Q3 20 <sup>(1)</sup>	Q4 20 <sup>(1)</sup>	2020	Q1 21	Q2 21	Q3 21
<b>Revenues</b>													
Finance charges and other	\$ 82,617	\$ 88,209	\$ 89,771	\$ 94,095	\$ 354,692	\$ 91,331	\$ 94,794	\$ 95,808	\$ 97,708	\$ 379,641	\$ 86,595	\$ 86,984	\$ 74,218
<b>Total revenues</b>	82,617	88,209	89,771	94,095	354,692	91,331	94,794	95,808	97,708	379,641	86,595	86,984	74,218
<b>Cost and expenses</b>													
Selling, general and administrative expense	37,126	37,687	37,486	39,634	151,933	38,292	39,337	38,503	40,784	156,916	34,833	36,694	37,913
Provision for bad debts	43,896	50,508	47,262	55,407	197,073	39,917	49,755	45,390	69,250	204,312	117,158	31,863	27,421
Charges and credits	-	-	4,800	-	4,800	-	-	1,209	-	1,209	2,055	179	-
<b>Total cost and expenses</b>	81,022	88,195	89,548	95,041	353,806	78,209	89,092	85,102	110,034	362,437	154,046	68,736	65,334
<b>Operating income</b>	1,595	14	223	(946)	886	13,122	5,702	10,706	(12,326)	17,204	(67,451)	18,248	8,884
Interest expense, net	16,820	15,566	15,098	15,220	62,704	14,497	14,396	15,051	15,163	59,107	14,993	13,222	11,563
Loss from early extinguishment of debt	406	1,367	-	-	1,773	-	-	-	1,094	1,094	-	-	-
<b>Segment income (loss) before income taxes</b>	\$ (15,631)	\$ (16,919)	\$ (14,875)	\$ (16,166)	\$ (63,591)	\$ (1,375)	\$ (8,694)	\$ (4,345)	\$ (28,583)	\$ (42,997)	\$ (82,444)	\$ 5,026	\$ (2,679)
<b>Average Portfolio Balance</b>	\$ 1,506,783	\$ 1,497,635	\$ 1,518,513	\$ 1,571,277	\$ 1,526,728	\$ 1,558,322	\$ 1,542,849	\$ 1,567,633	\$ 1,591,878	\$ 1,567,878	\$ 1,557,762	\$ 1,429,991	\$ 1,316,638
SG&A % of Revenue	44.9%	42.7%	41.8%	42.1%	42.8%	41.9%	41.5%	40.2%	41.7%	41.3%	40.2%	42.2%	51.1%
SG&A % of Average Portfolio Balance	2.5%	2.5%	2.5%	2.5%	10.0%	2.5%	2.5%	2.5%	2.6%	10.0%	2.2%	2.6%	2.9%
SG&A % of Average Portfolio Balance*	9.9%	10.1%	9.9%	10.1%	10.0%	9.8%	10.2%	9.8%	10.2%	10.0%	8.9%	10.3%	11.5%
Operating margin	1.9%	0.0%	0.2%	-1.0%	0.2%	14.4%	6.0%	11.2%	-12.6%	4.5%	-77.9%	21.0%	12.0%
Operating margin x-charges	1.9%	0.0%	5.6%	-1.0%	1.6%	14.4%	6.0%	12.4%	-12.6%	4.9%	-75.5%	21.2%	12.0%

\*Annualized

(1) - See the Company's Form 10-K for the year ended January 31, 2020 filed with the Securities and Exchange Commission on April 14, 2020 for the impact of the restatement to the Company's historical condensed consolidated interim financial statements for the three and nine-month periods ended October 31, 2019.



Quarterly Segment Financial Statements

Fiscal years ended January 31, 2019, 2020 and 2021

(dollars in thousands)

<i>Consolidated</i>	Q1 19	Q2 19	Q3 19	Q4 19	2019	Q1 20	Q2 20	Q3 20 <sup>(1)</sup>	Q4 20 <sup>(1)</sup>	2020	Q1 21	Q2 21	Q3 21
<b>Revenues</b>													
Product Sales	\$ 249,314	\$ 267,179	\$ 256,731	\$ 305,411	\$ 1,078,635	\$ 234,445	\$ 274,578	\$ 250,233	\$ 283,168	\$ 1,042,424	\$ 207,198	\$ 256,142	\$ 239,157
Repair service agreement commissions (net)	22,863	25,662	23,579	29,824	101,928	24,024	27,647	26,478	28,848	106,997	20,101	20,164	17,465
Service revenues	3,579	3,472	3,564	3,496	14,111	3,510	3,837	3,411	3,056	13,814	3,031	3,430	3,150
Total net sales	275,756	296,313	283,874	338,731	1,194,674	261,979	306,062	280,122	315,072	1,163,235	230,330	279,736	259,772
Finance charges and other	82,631	88,307	89,950	94,251	355,139	91,533	94,997	96,005	97,916	380,451	86,830	87,180	74,386
<b>Total revenues</b>	358,387	384,620	373,824	432,982	1,549,813	353,512	401,059	376,127	412,988	1,543,686	317,160	366,916	334,158
<b>Cost and expenses</b>													
Cost of goods sold	166,589	173,627	166,886	195,033	702,135	157,228	182,065	170,453	188,038	697,784	147,014	176,623	160,378
Selling, general and administrative expense	114,878	120,690	118,380	126,613	480,561	117,914	127,484	125,608	132,018	503,024	113,007	115,278	122,158
Provision for bad debts	44,156	50,751	47,548	55,627	198,082	40,046	49,736	45,925	69,510	205,217	117,326	32,045	27,493
Charges and credits	-	300	5,537	1,943	7,780	(695)	-	3,837	-	3,142	2,055	1,534	-
<b>Total cost and expenses</b>	325,623	345,368	338,351	379,216	1,388,558	314,493	359,285	345,823	389,566	1,409,167	379,402	325,480	310,029
<b>Operating income</b>	32,764	39,252	35,473	53,766	161,255	39,019	41,774	30,304	23,422	134,519	(62,242)	41,436	24,129
Interest expense, net	16,820	15,566	15,098	15,220	62,704	14,497	14,396	15,051	15,163	59,107	14,993	13,222	11,563
Loss from early extinguishment of debt	406	1,367	-	-	1,773	-	-	-	1,094	1,094	-	-	-
<b>Income (loss) before income taxes</b>	\$ 15,538	\$ 22,319	\$ 20,375	\$ 38,546	\$ 96,778	\$ 24,522	\$ 27,378	\$ 15,253	\$ 7,165	\$ 74,318	\$ (77,235)	\$ 28,214	\$ 12,566
Product margin	33.9%	35.7%	35.7%	36.7%	35.6%	33.7%	34.4%	32.6%	34.2%	33.7%	29.8%	31.7%	33.5%
Retail Margin	39.6%	41.4%	41.2%	42.4%	41.2%	40.0%	40.5%	39.2%	40.3%	40.0%	36.2%	36.9%	38.3%
Gross margin	53.5%	54.9%	55.4%	55.0%	54.7%	55.5%	54.6%	54.7%	54.5%	54.8%	53.6%	51.9%	52.0%
SG&A %	32.1%	31.4%	31.7%	29.2%	31.0%	33.4%	31.8%	33.4%	32.0%	32.6%	35.6%	31.4%	36.6%
Operating margin	9.1%	10.2%	9.5%	12.4%	10.4%	11.0%	10.4%	8.1%	5.7%	8.7%	-19.6%	11.3%	7.2%
Operating margin x-charges	9.1%	10.3%	11.0%	12.9%	10.9%	10.8%	10.4%	9.1%	5.7%	8.9%	-19.0%	11.7%	7.2%

(1) - See the Company's Form 10-K for the year ended January 31, 2020 filed with the Securities and Exchange Commission on April 14, 2020 for the impact of the restatement to the Company's historical condensed consolidated interim financial statements for the three and nine-month periods ended October 31, 2019.