CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE THIRD QUARTER 2005 EARNINGS CONFERENCE CALL ON TUESDAY, OCTOBER 25, 2005

Reconciliation to EBITDA (in thousands of dollars)	Nine months ended September 30, 2005	Nine months ended September 30, 2004
Reported earnings before income taxes	$160,588	$176,910
Add back:		
Restructuring Expense	13,028	
Hurricanes Expense Impact	4,075	
Litigation Credit & Settlement	($8,000)	$47,000
Finance Charge from recapitalization		$4,173
Interest expense, net	$29,372	$26,143
Depreciation of property assets	$40,018	$35,591
Amortization of intangibles	$10,378	$8,402
EBITDA	$249,459	$298,219
EBITDA Margin	14.2%	17.3%

QUARTER ENDED SEPTEMBER 30, 2005

- Key Indicators
  - Delinquency rates – 6.9%, higher than our desired goal of 6.0%, slightly better than last year
  - Same store sales in 3Q – (0.4%)
  - Increased advertising in 4Q with an additional $2 million
  - ICG Commerce – save a few million $ per year
  - Co-workers - > 16,000

- Store Consolidation Plan
  - Of 114 in plan, closed and merged 100 stores in 3Q leaving 14 more in 4Q
  - Of 48 in plan, 14 sold
  - Will realize approximately $1.5 million per month in operating income

- Hurricane Katrina and Rita
  - Permanently closed 15 stores
  - Affected a total of 180 stores

- $0.03 impact to earnings in 3Q
  - Delivery costs increased by $1.3 million over plan due to higher fuel costs
  - $1.7 million in lost revenue due to hurricane

- **$0.15 GAAP earnings, $0.35 pro-forma earnings**
  - **$0.12 reduction due to $13.0 million in charges for restructuring**
    - **$6.5 million in lease terminations**
    - **$1.8 million in fixed asset disposals**
    - **$0.2 million in other costs**
    - **Goodwill**
      - **$3.0 million tax deductible**
      - **$1.5 million non-tax deductible**
  - **$0.08 reduction due to $7.7 million for the hurricanes**
    - **$3.6 million in inventory losses**
    - **$0.4/$0.5 million in fixed asset disposals**
    - **$0.2 million in other costs**
    - **Goodwill**
      - **$1.1 million tax deductible**
      - **$2.6 million non-tax deductible**

- **EBITDA**
  - **Quarter ended September 30 YTD, $67.5 million, margin of 11.8%**
  - **LTM EBITDA approximately $340.5 million, margin of 14.5%**
  - **Projected 4Q EBITDA of >$75 million, >13% margin**

- **Growth in Store Base in quarter ending September 30, 2005**
  - **Opened 17 new stores**
  - **Acquired 2 storefronts**
  - **Purchased accounts from 15 locations**
  - **Consolidated, sold, or closed 124 stores**

- **Growth in Store Base in future**
  - **60 – 80 new stores in 2006**
  - **Overall 5% growth in store base per year in future**

- **Operating Cash Flow**
  - **Generated >$87 million in operating cash flow in 3Q**
  - **Nearly $144 million since the beginning of the year**

- **Use of Cash since beginning of 2005**
  - **Started 2005 with $59 million cash on hand**
  - **Used $41 million for CapEx**
  - **Used over $35 million for acquisition of stores and accounts**
  - **Used $84 million for share repurchases**
  - **Ended the quarter with approximately $53 million on hand**

- **Consolidated Debt leverage Ratio in 2Q05**
  - **2.0 times, well within our covenant requirements of 2.75 times**

- **Outstanding Debt - $706.6 million, $17 million lower than beginning of year**
    - **$406.6 million senior term debt and revolver**
    - **$300.0 million 7.5% subordinated notes**

- **Debt to book cap in 3Q05 – 46.2%**

- **Interest coverage ratio – in excess of 7 times**

- **NBV of inventory**
  - **As of September 30, NBV for On rent inventory was $572.2 million**
  - **As of September 30, NBV for Held for rent inventory was $178.8 million**
    - **23.8% of the overall inventory balance, down from 25.6% in 2Q05**
    - **Down $19 million from 2Q**

- **Financial products**
  - **Acquired 27 stores with financial products in 2Q from our ColorTyme franchisee, averaging $20,000 per month in fee revenue**
  - **25 additional RAC stores to have financial products in 4Q**
  - **Add 25-40 stores a quarter in 2006**
  - **Does not impact EPS or EBITDA until 2007**
  - **Impact of adding 150 stores averaging $15,000 per month with 50% flow-thru would add $0.01 a month in EPS**

This press release and the guidance above contain forward-looking statements that involve risks and uncertainties. Such forward-looking statements generally can be identified by the use of forward-looking terminology such as "may," "will," "expect," "intend," "could," "estimate," "should," "anticipate," or "believe," or the negative thereof or variations thereon or similar terminology. Although the Company believes that the expectations reflected in such forward-looking statements will prove to be correct, the Company can give no assurance that such expectations will prove to have been correct. The actual future performance of the Company could differ materially from such statements. Factors that could cause or contribute to such differences include, but are not limited to: uncertainties regarding additional costs and expenses that could be incurred in connection with the store consolidation plan, uncertainties regarding the ability to open new rent-to-own stores; the Company's ability to acquire additional rent-to-own stores on favorable terms; the Company's ability to enhance the performance of these acquired stores; the Company's ability to control store level costs; the Company's ability to identify and successfully market products and services that appeal to our customer demographic; the Company's ability to identify and successfully enter new lines of business offering products and services that appeal to our customer demographic; the results of the Company's litigation; the passage of legislation adversely affecting the rent-to-own industry; interest rates; the Company's ability to collect on its rental purchase agreements; the Company's ability to enter into new rental purchase agreements; economic pressures affecting the disposable income available to our targeted consumers, such as high fuel and utility costs; changes in the Company's effective tax rate; changes in the Company's stock price and the number of shares of common stock that the Company may or may not repurchase; and the other risks detailed from time to time in the Company's SEC filings, including but not limited to, its annual report on Form 10-K for the year ended December 31, 2004 and its quarterly reports on Form 10-Q for the quarter ended March 31, 2005 and the Form 10-Q for the six month period ended June 30, 2005. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this press release. Except as required by law, the Company is not obligated to publicly release any revisions to these forward-looking statements to reflect the events or circumstances after the date of this press release or to reflect the occurrence of unanticipated events.