REGIONAL MANAGEMENT®

RM
LISTED
NYSE

Equity Investor Presentation

November 17, 2026

Legal Disclosures

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This presentation, the related remarks, and the responses to various questions may contain various "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are not statements of historical fact but instead represent the Company's expectations or beliefs concerning future events. Forward-looking statements include, without limitation, statements concerning financial outlook or future plans, objectives, goals, projections, strategies, events, or performance, and underlying assumptions and other statements related thereto. Words such as "may," "will," "should," "likely," "anticipates," "expects," "intends," "plans," "projects," "believes," "estimates," "outlook," and similar expressions may be used to identify these forward-looking statements. Such forward-looking statements speak only as of the date on which they were made and are about matters that are inherently subject to risks and uncertainties, many of which are outside of the control of the Company. As a result, actual performance and results may differ materially from those contemplated by these forward-looking statements. Therefore, investors should not place undue reliance on such statements.

Factors that could cause actual results or performance to differ from the expectations expressed or implied in forward-looking statements include, but are not limited to, the following: managing growth effectively, implementing the Company's growth strategy, opening new branches as planned, and continuing to expand our lending partnership with Column N.A.; the Company's convenience check strategy; the Company's policies and procedures for underwriting, processing, and servicing loans; the Company's ability to collect on its loan portfolio; the Company's insurance operations; exposure to credit risk and repayment risk, which risks may increase in light of adverse or recessionary economic conditions; the implementation of evolving underwriting models and processes, including as to the effectiveness of the Company's custom scorecards; changes in the competitive environment in which the Company operates or a decrease in the demand for its products; the geographic concentration of the Company's loan portfolio; the failure of third-party service providers, including those providing information technology products; changes in economic conditions in the markets the Company serves, including levels of unemployment and bankruptcies; the ability to achieve successful acquisitions and strategic alliances; the ability to realize the anticipated benefits from our lending partnership with Column N.A.; the ability to make technological improvements as quickly as competitors; security breaches, cyber-attacks, failures in information systems, or fraudulent activity; the development and use of artificial intelligence; the ability to originate loans; reliance on information technology resources and providers, including the risk of prolonged system outages; changes in current revenue and expense trends, including trends affecting delinquencies and credit losses; any future public health crises, including the impact of such crises on our operations and financial condition; changes in operating and administrative expenses; the departure, transition, or replacement of key personnel; the ability to timely and effectively implement, transition to, and maintain the necessary information technology systems, infrastructure, processes, and controls to support the Company's operations and initiatives; changes in interest rates; existing sources of liquidity may become insufficient or access to these sources may become unexpectedly restricted; exposure to financial risk due to asset-backed securitization transactions; risks related to regulation and legal proceedings, including changes in laws or regulations or in the interpretation or enforcement of laws or regulations; changes in accounting standards, rules, and interpretations and the failure of related assumptions and estimates; the impact of changes in tax laws and guidance, including the timing and amount of revenues that may be recognized; risks related to the ownership of the Company's common stock, including volatility in the market price of shares of the Company's common stock; the timing and amount of future cash dividend payments; and anti-takeover provisions in the Company's charter documents and applicable state law. The foregoing factors and others are discussed in greater detail in the Company's filings with the SEC. The Company will not update or revise forward-looking statements to reflect events or circumstances after the date of this presentation or to reflect the occurrence of unanticipated events or the non-occurrence of anticipated events, whether as a result of new information, future developments, or otherwise, except as required by law.

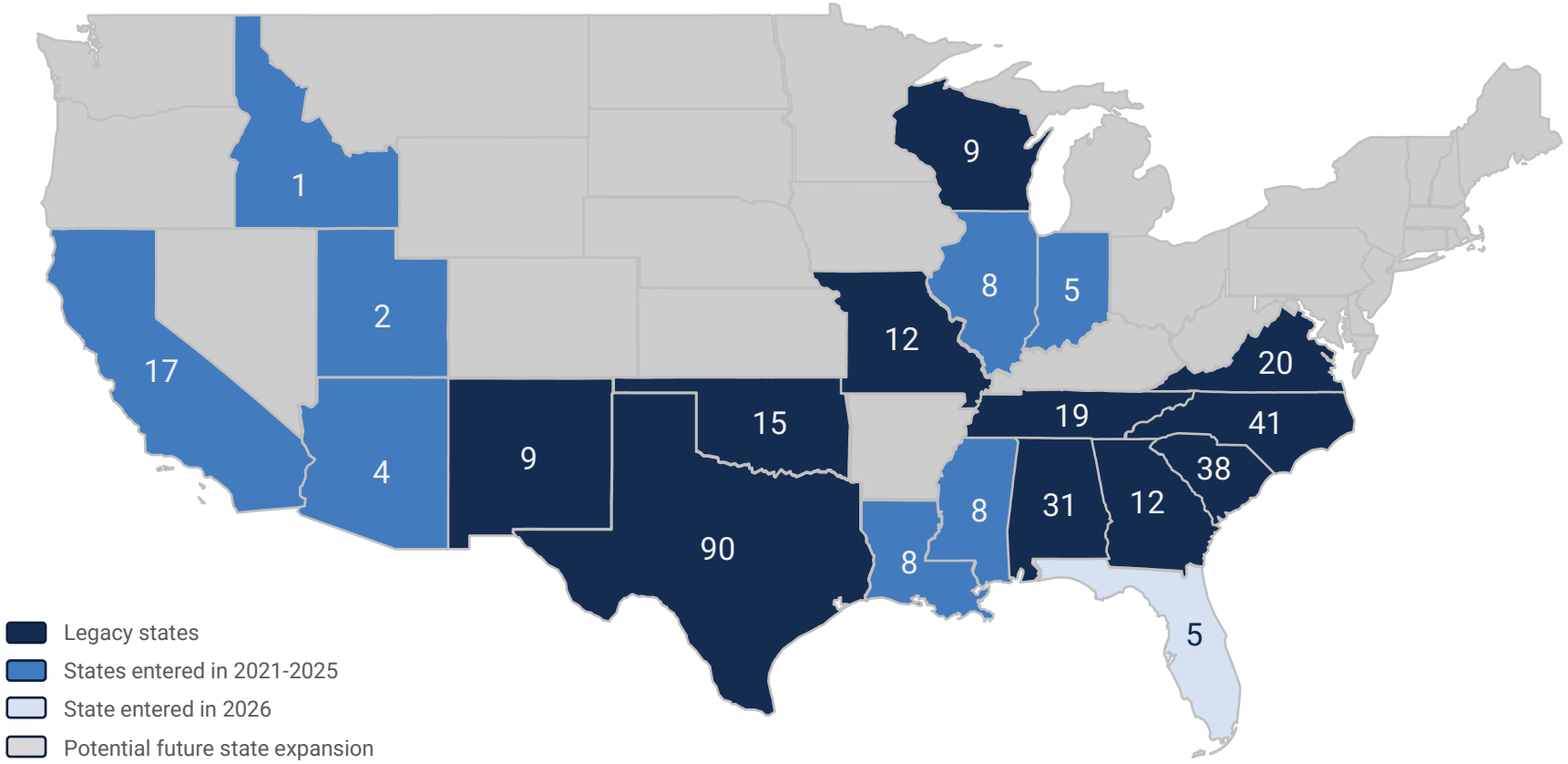
This presentation contains certain non-GAAP measures. Please refer to the Appendix accompanying this presentation for a reconciliation of non-GAAP measures to the most comparable GAAP measures.

This presentation also contains certain financial terms and abbreviations. Please refer to the Appendix accompanying this presentation for a glossary of terms and abbreviations.

Company Overview

Business Snapshot

- Diversified consumer finance company operating under the name “Regional Finance”
- Providing responsible credit solutions to a diverse customer base underserved by traditional financial institutions
- Offering transparent, accessible installment loans — driving consistent portfolio growth with disciplined risk management



Founded 1987
NYSE Listed: RM

354 branches
20 states

Total ENR of
$2.2B

Omni-channel customer acquisition: branches, digital, and direct mail

Note: Numbers indicate branch count by state. Geographic footprint and net finance receivables as of September 30, 2026.

Investment Highlights



Strong balance sheet supports capital returns



Bank partnership program expands product reach and speeds market entry



Geographic, product, and channel expansion drive growth



AI and data-driven tools improve underwriting, servicing, and efficiency



High customer satisfaction and loyalty



Scale, digital capabilities, and lighter footprint will drive operating leverage



Omni-channel growth strategy with abundant market opportunity



Deep management experience through credit cycles

Strategic Framework

Targeted investments in market and product expansion, bank partnership, digital infrastructure, and AI-enabled analytics to enhance customer engagement, optimize underwriting and pricing, improve efficiency, and drive long-term shareholder returns.

Grow Responsibly

- Scaling auto-secured portfolio with attractive risk-adjusted returns
- Column N.A. partnership expands our addressable market; live in >40% of branches(3)
- Deliver profitable receivable growth while maintaining credit discipline

Expand our Footprint

- Entered 20th state in May
- Goal to become a national lender through our omni-channel platform while optimizing returns
- Large, underserved non-prime market with abundant runway

Underwrite with Discipline

- Long-term NCL target below 10%
- Apply proprietary origination scorecard in underwriting to improve risk-adjusted returns
- Seasoned leadership team with experience through credit cycles

Operate Efficiently

- 12.4% YTD OpEx ratio(1) (improved 90 bps YoY)
- YoY total revenue growth outpaced G&A expense growth by 6.7x (1)
- Continued investment in modern, scalable digital and AI-enabled infrastructure to drive operating leverage

Fund & Return Capital

- 74% fixed-rate debt(2) with diversified funding sources
- Consistent shareholder return through dividends and share repurchases

(1) During the nine months ended September 30, 2026
(2) As of September 30, 2026
(3) As of October 31, 2026

Abundant Total Addressable Market

- Approximately **70 million** Americans generally align with Regional's customer base[1][2]
- **$108 billion** personal installment loan market[3] – Regional has increased addressable market by ~120% since 2020
- Significant runway for growth within the broader ~$4.8 trillion consumer finance market[3]

Bank Partnership Expands Our Addressable Market

Today

$108B personal installment loans
Regional holds ~2% share

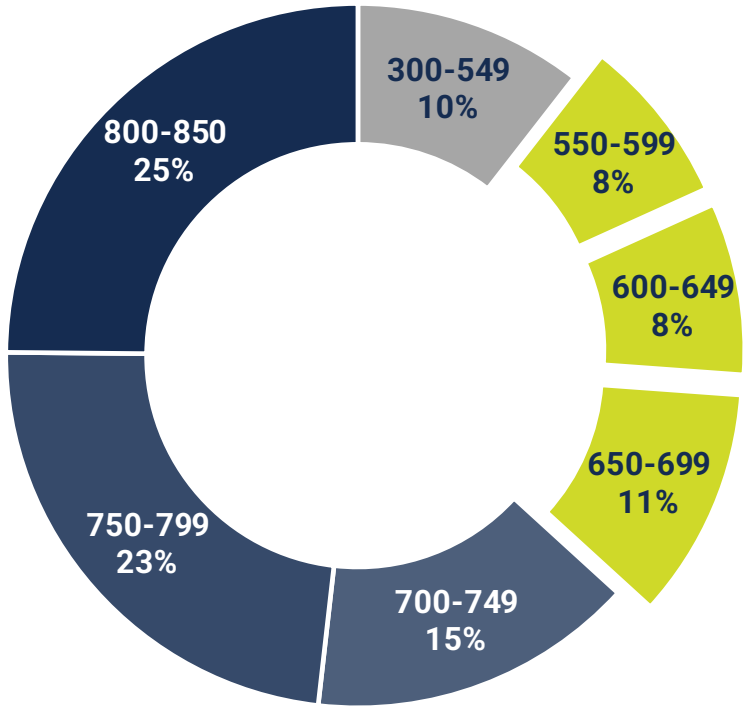
Underway

Geographic expansion
Entered 9 states since 2020 increasing addressable market by ~120%

Long-term

Product expansion
Bank partnership supports measured entry into the broader ~$4.8T consumer finance market

27% of Adult US Population with FICO Between 550 & 700 [2]



(1) Adult US Population sourced from US Census Bureau https://www.census.gov/data/tables/time-series/demo/popest/2020s-national-detail.html
(2) Sourced from FICO Score Credit Insights Report, Fall 2026 Edition https://www.fico.com/en/latest-thinking/annual-report/fico-score-credit-insights-fall-2026-edition
(3) Sourced from Equifax US National Consumer Credit Trends Report; October 2026

Meeting Our Customers' Needs

Omni-Channel Acquisition



In Branch
$1.2B Originated
77% Large/23% Small



Direct Mail
$506.6MM Originated
Convenience Check Loans



Digitally Sourced
$245.1MM Originated
Digital Lead Generation
Partnership Affiliates

Large Loans

Customer Need	Characteristics	Portfolio
Debt consolidation	Size: $2,501 to $45,000	Outstanding Balance: $1.7B
Medical expenses	Average Origination: ~$6,800	# of Loans: 300,300
Home repairs	Average Origination APR: 31.0%	

Small Loans

Customer Need	Characteristics	Portfolio
Short-term cash needs	Size: $500 to $2,500	Outstanding Balance: $467.9MM
Bill payment	Average Origination: ~$2,300	# of Loans: 259,200
Back-to-school expenses	Average Origination APR: 43.8%	
Auto repair		

- Three complementary acquisition channels — branch, direct mail, and digital — driving $2.0B in originations across products
- Customer graduation strategy allows borrowers to build payment history and renew into larger, lower-APR loans as their credit profiles evolve
- Auto-secured product portfolio was 15.6% of the total portfolio, compared to 13.4% in the prior-year period
- Optimal product/channel mix balances credit quality, yield, and customer reach

Note: Origination metrics reflect trailing twelve months (4Q 25 - 3Q 26); portfolio data is as of September 30, 2026

Serving Our Customers Best

Top-Notch Customer Service (1)

~90% favorable ratings for key attributes:

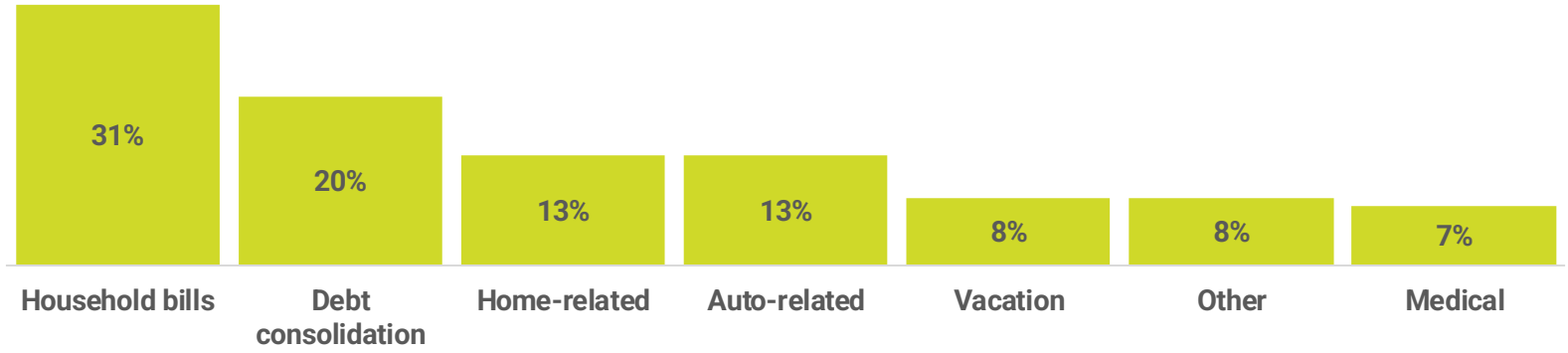
- Loan process was quick, easy, and understandable
- People are professional, responsive, respectful, knowledgeable, helpful, and friendly

Continued investment in digital channels and remote servicing capabilities, with a sustained focus on delivering positive customer experience

Excellent net promoter score of 58

84% of customers would apply to Regional Finance first the next time they need a loan

Origination Needs (1)



Demographics

Average Age (2)
58 Years

Annual Income (3)
$58,000

Some College or Trade School (1)
58%

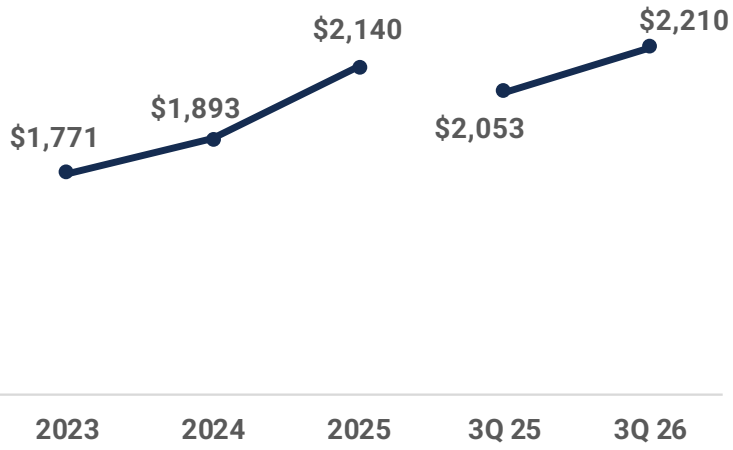
(1) Fall 2025 Customer Satisfaction Survey (performed by third party and commissioned by RM)
(2) Average age of borrower in our portfolio as of September 30, 2026
(3) Based on 3Q 26 origination volume excluding convenience checks

Financial Overview

Key Financial Results

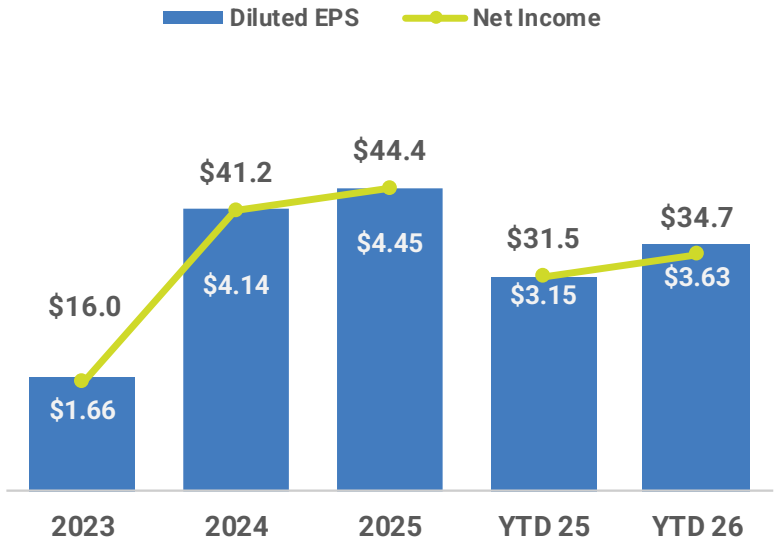
- Responsible and profitable portfolio growth driven by large loans, including high-quality auto-secured loans, and new branch openings
- Strong execution driving revenue growth, improved operating leverage, and higher earnings

Net Finance Receivables



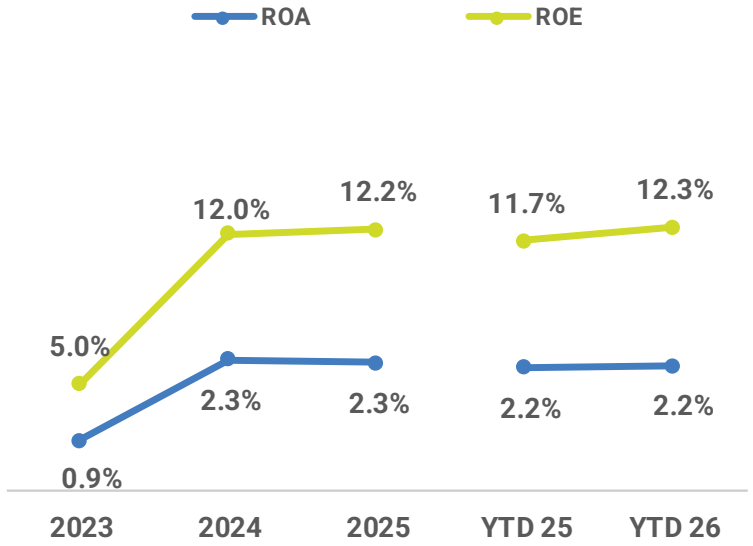
In millions

Diluted EPS and Net Income



Net income in millions

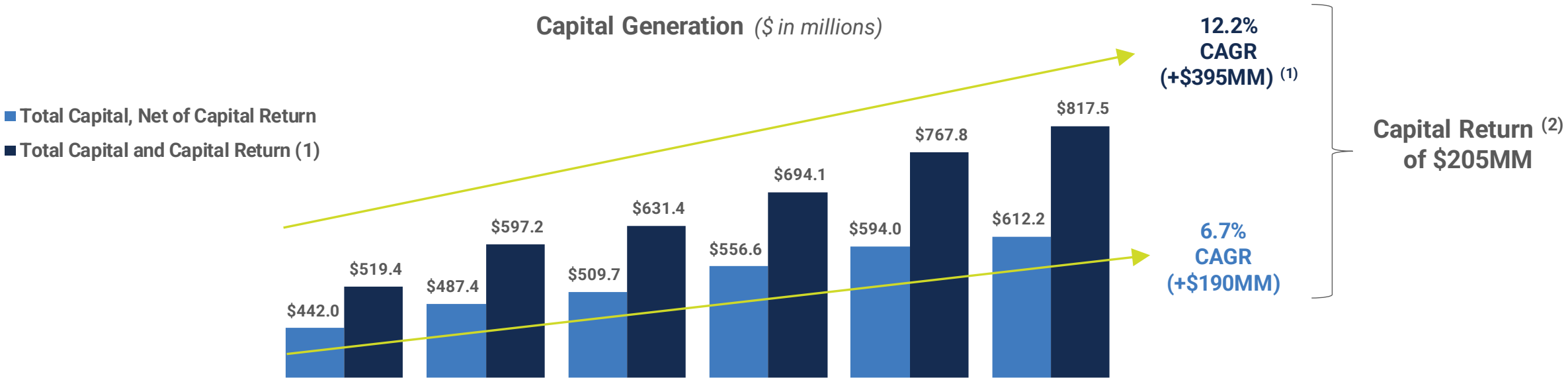
ROA and ROE



Note: YTD 26 and YTD 25 reflect the nine months ended September 30, 2026 and 2025, respectively.

Excess Capital Consistently Returned to Stockholders

- Proven track record of excess capital generation, enabling consistent capital returns and reinvestment in long-term profitable growth.

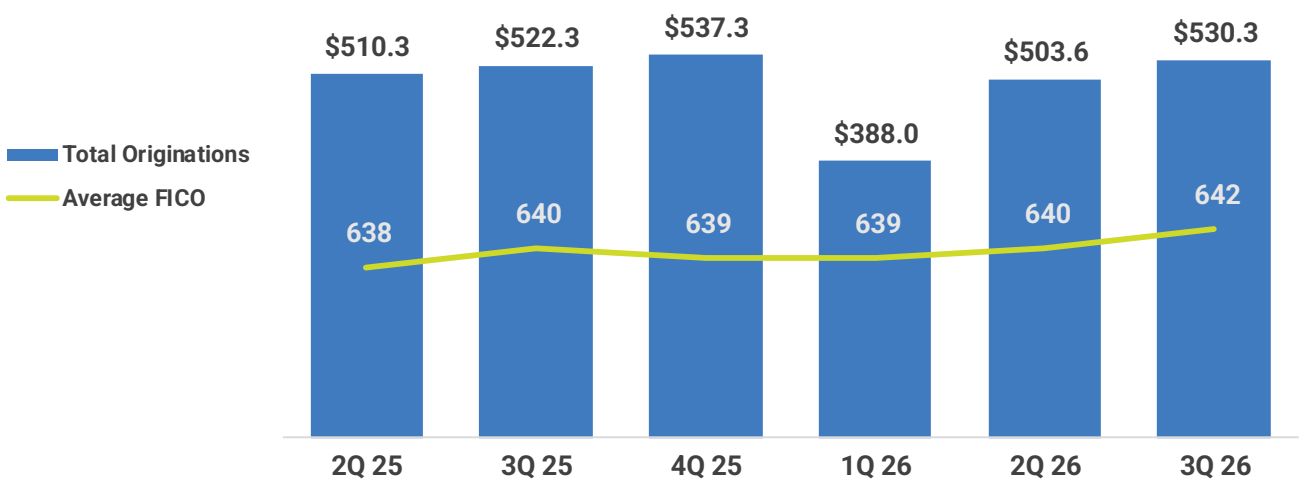


	2021	2022	2023	2024	2025	YTD 26
Book value per share (3)	$28.89	$32.41	$33.02	$35.67	$39.05	$41.51
Tangible book value per share (1) (3)	$27.91	$31.14	$31.40	$33.22	$35.72	$37.55

(1) This is a non-GAAP measure. Refer to the Appendix for a reconciliation to the most comparable GAAP measure
(2) Cumulative change since year-end 2020 through the period ended 3Q 26
(3) As of period-end; YTD 26 reflects the balance as of September 30, 2026

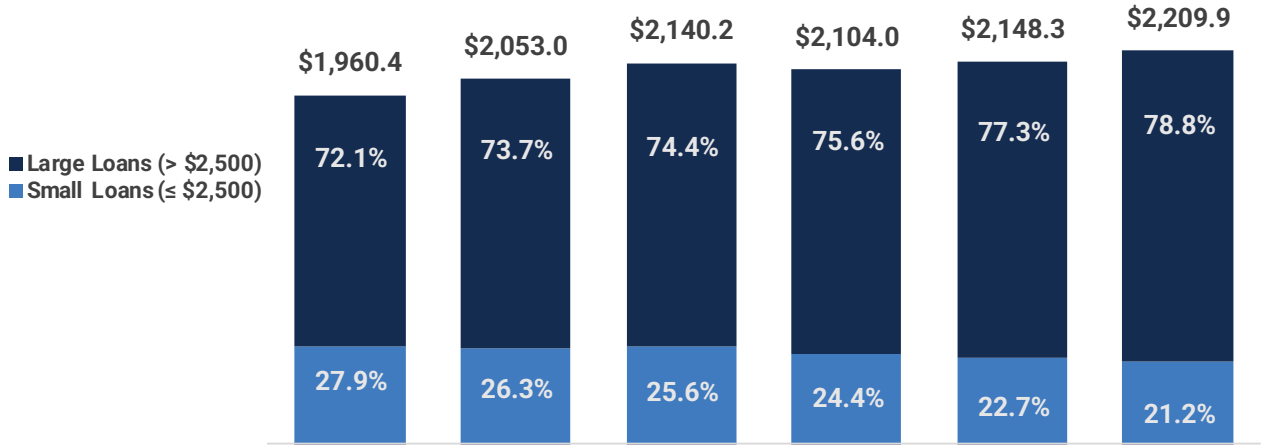
Responsible Portfolio Growth

Quarterly Origination Trend *($ in millions)*



	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26	3Q 26
% YoY Δ	19.8%	22.5%	12.9%	(1.1%)	(1.3%)	1.5%

Portfolio Growth Trend *($ in millions)*

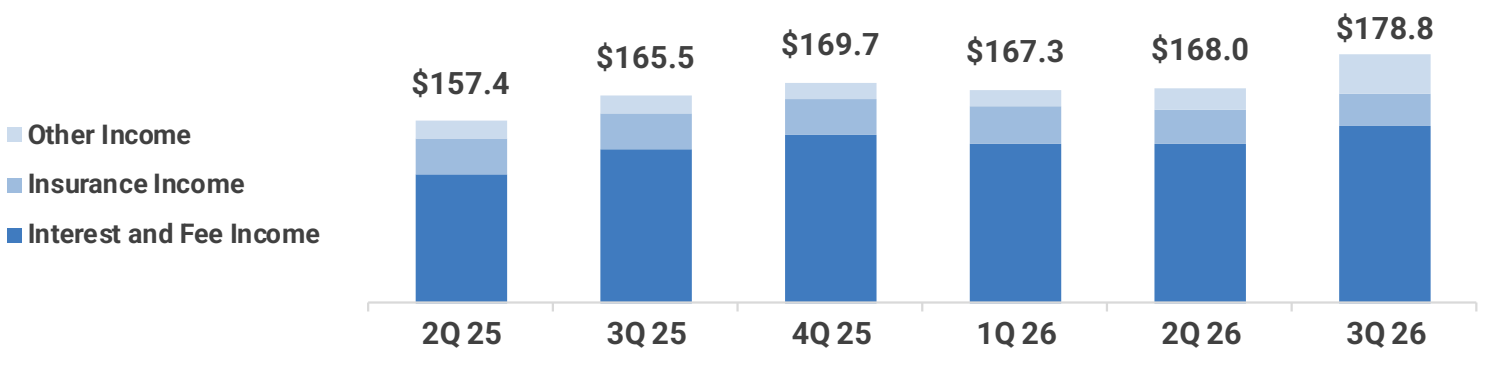


	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26	3Q 26
% YoY Δ	10.5%	12.8%	13.1%	11.3%	9.6%	7.6%
Total sequential change	$70.0	$92.7	$87.2	($36.2)	$44.3	$61.7

- Total originations up 5.3% from 2Q 26 and 1.5% from 3Q 25
- Achieved 7.6% YoY portfolio growth driven by large loans, including high-quality auto-secured loans, and new branch openings
  - Auto-secured product portfolio grew $69.5MM to 15.6% of the total portfolio, compared to 13.4% in the prior-year period
  - New branches opened since 3Q 25 have generated $23.4MM, or 14.9%, of total YoY portfolio growth

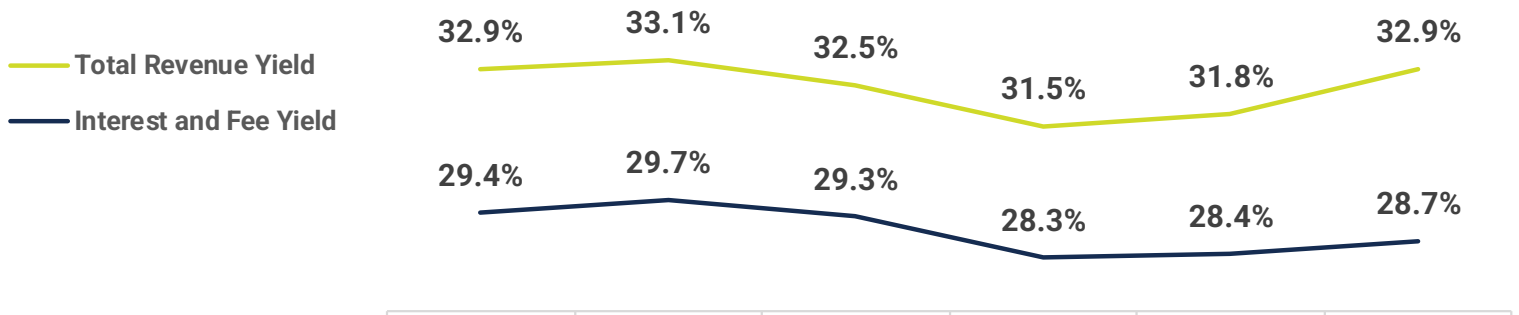
Revenue Up 8.0% on Receivable Growth and Bank Partnership Expansion

Total Revenue *($ in millions)*



	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26	3Q 26
Sequential Δ	2.9%	5.1%	2.5%	(1.4%)	0.4%	6.4%
YoY Δ	10.1%	13.1%	9.6%	9.4%	6.7%	8.0%

Total Revenue and Interest and Fee Yields

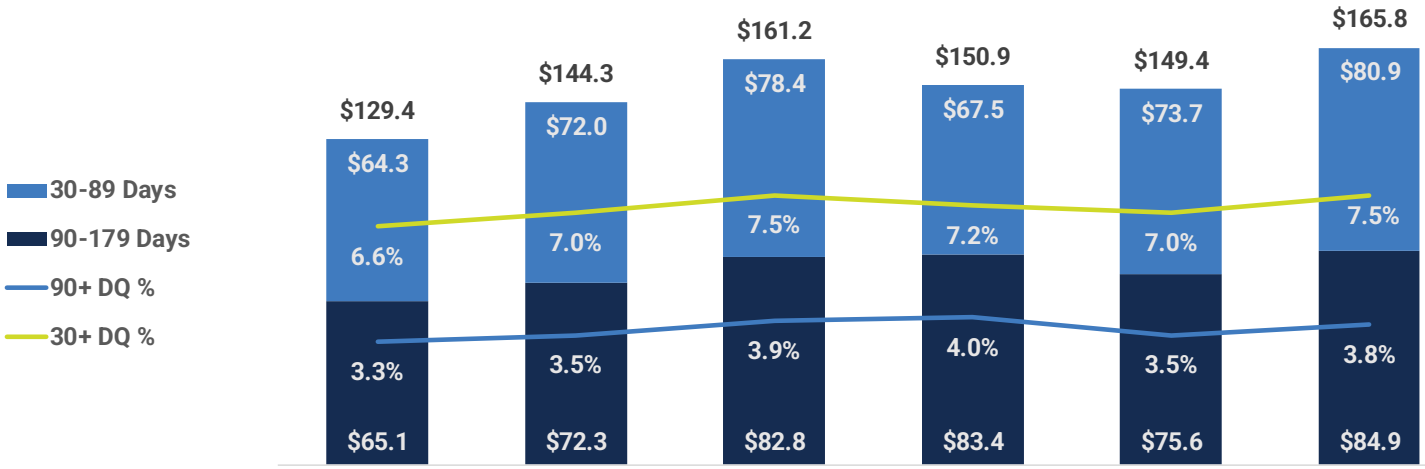


	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26	3Q 26
Total revenue sequential Δ	0.5%	0.2%	(0.6%)	(1.0%)	0.3%	1.1%
Total revenue YoY Δ	0.2%	0.5%	(0.9%)	(0.9%)	(1.1%)	(0.2%)

- Record total revenue of $178.8MM grew 8.0% YoY, driven by a $169.4MM increase in ANR and fee income from the bank partnership rollout
- Total revenue yield decreased 20 bps YoY primarily due to mix shift toward larger loans and auto-secured products, which typically carry lower yields and lower loss rates, partially offset by bank partnership fee income of 120 bps
- Total revenue yield up 110 bps sequentially, driven by bank partnership expansion and seasonality

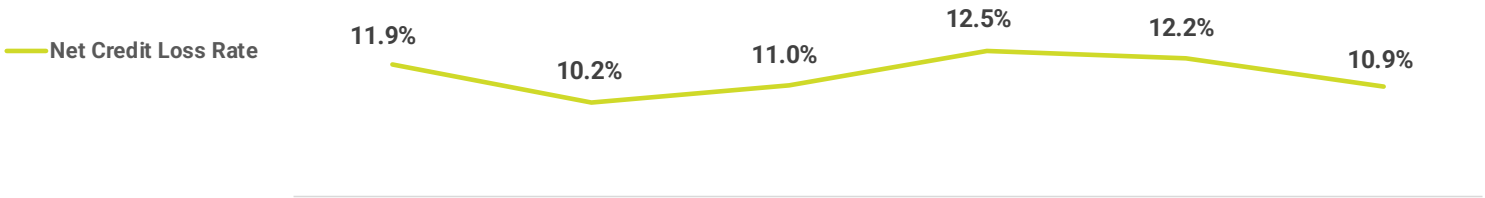
Recent Credit Trends

30+ & 90+ DQ % *($ in millions)*



30+ DQ %	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26	3Q 26
Sequential Δ	(0.5%)	0.4%	0.5%	(0.3%)	(0.2%)	0.5%
YoY Δ	(0.3%)	0.1%	(0.2%)	0.1%	0.4%	0.5%
90+ DQ %						
Sequential Δ	(0.5%)	0.2%	0.4%	0.1%	(0.5%)	0.3%
YoY Δ	(0.1%)	-	-	0.2%	0.2%	0.3%

Net Credit Loss Rates



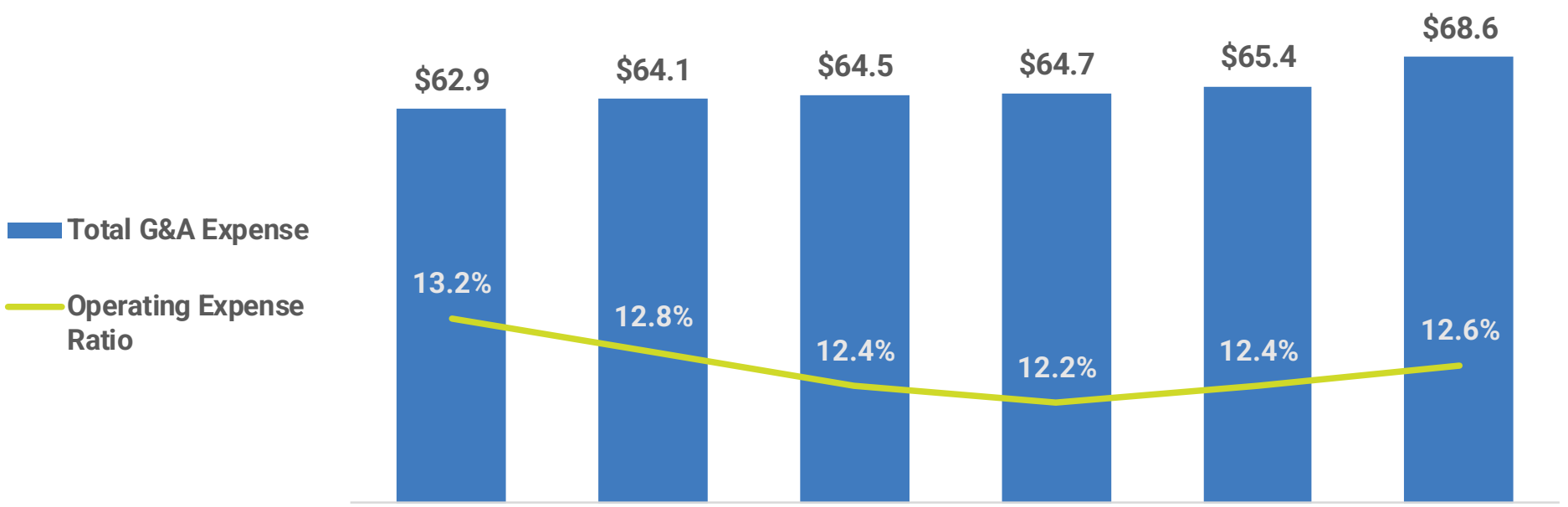
	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26	3Q 26
Sequential Δ	(0.5%)	(1.7%)	0.8%	1.5%	(0.3%)	(1.3%)
YoY Δ	(0.8%)	(0.4%)	0.2%	0.1%	0.3%	0.7%

- 3Q 26 30+ delinquency rate increased 50 bps both sequentially and YoY to 7.5%. The increase primarily reflects slower portfolio growth and the performance of higher-risk segments that we have since tightened.
- Total delinquency of $165.8MM compares favorably to the allowance for credit losses of $230.8MM as of 3Q 26
- 3Q 26 net credit loss rate decreased 130 bps sequentially, due to seasonality
- 3Q 26 net credit loss rate increased 70 bps YoY primarily due to loans originated in 2025 in higher-risk segments and slower portfolio growth than the prior-year period

Investing for Long-Term Growth While Maintaining Expense Discipline

- 3Q 26 operating expense ratio of 12.6%, a YoY improvement of 20 bps, despite bank partnership impact and investment in technology, digital capabilities, and growth (including 14 new branches opened since 3Q 25)
  - Inclusive of 40 bps from bank partnership loans, where origination costs are expensed upfront rather than deferred
- YoY total revenue growth outpaced G&A expense growth by 2.9x in 3Q 26

Operating Expense Ratio *($ in millions)*



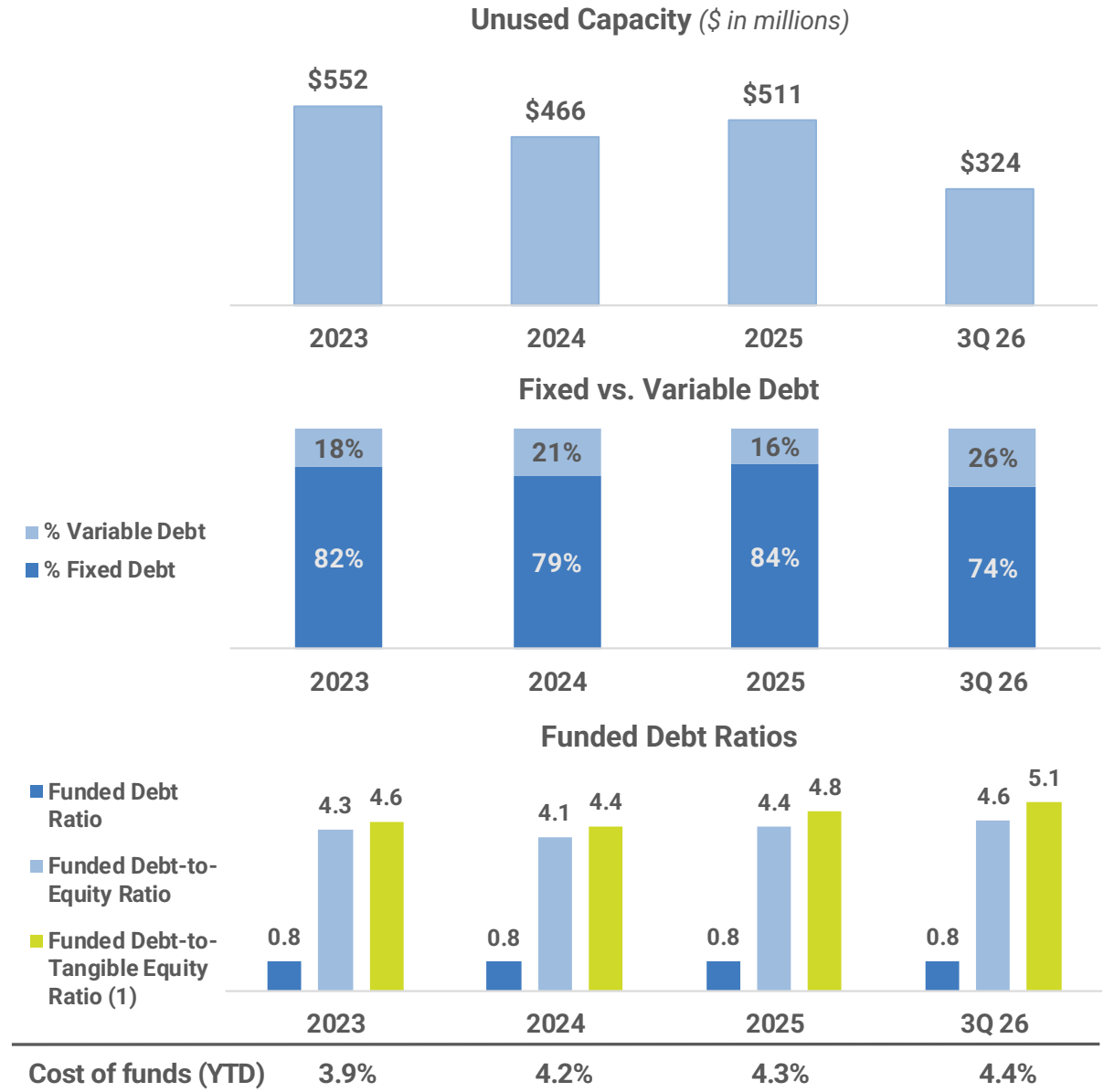
Operating Expense Ratio	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26	3Q 26
YoY Δ	(0.6%)	(1.1%)	(1.6%)	(1.8%)	(0.8%)	(0.2%)

Strong Funding Profile

- Total unused capacity was $324MM (subject to borrowing base) as of September 30, 2026
- Available liquidity of $104MM as of September 30, 2026
- Fixed-rate debt represented 74% of total debt as of September 30, 2026, with WAC of 4.8%

Securitizations as of September 30, 2026 *($ in millions)*

Transaction Period	Debt Balance	Revolving Maturity	Maturity Date	WAC
3Q 21	$172	Jul 2026	Aug 2033	2.4%
4Q 21	$125	Sep 2026	Oct 2033	3.9%
1Q 22	$37	Feb 2025	Mar 2032	5.8%
2Q 24	$188	May 2027	Jul 2036	6.2%
4Q 24	$251	Nov 2026	Dec 2033	5.3%
1Q 25	$266	Mar 2027	Apr 2034	5.3%
4Q 25	$253	Oct 2027	Nov 2037	4.8%



(1) This is a non-GAAP measure. Refer to the Appendix for a reconciliation to the most comparable GAAP measure.

Growth Strategy



Bank Partnership Program

Expanded from TX at launch in 1Q 26 to NC, LA, and MO in 4Q 26

>40% of October originations through the partnership

200+ bps projected pre-tax margin uplift vs. similar state-licensed loans



Accelerate Innovation

Deploy AI-enabled technology to advance omni-channel experience; end-to-end digital lending launched July 2026

Apply proprietary origination scorecard in underwriting to improve risk-adjusted returns



Expand Reach

Identify states with favorable economics for expansion; entered 20th state in May 2026

Execute on distribution of larger auto-secured loans and end-to-end digital originations

Assess new product offerings and use national scale to unlock strategic partnerships

Deep Management Experience

Bios of Executive Officers

Lakhbir Lamba President and CEO	• 30 years of leadership experience in consumer lending and financial services • Prior to joining Regional, was Head of Consumer Lending & Analytics at PNC • Held additional leadership roles at PNC, including EVP of Retail Lending and EVP of Analytics and Portfolio Management
Harp Rana Chief Financial and Administrative Officer	• 25+ years of financial services experience • Prior to joining Regional, was Managing Director, North America Retail Bank at Citi • Held additional roles in business and finance at Citi, including Head of US Retail Deposit and Lending Products
Elizabeth Canini Chief Credit Risk Officer	• 25+ years of credit risk and consumer lending experience • Prior to joining Regional, was Managing Director and Senior Credit Officer for the Retail Bank at Citi • Held additional senior leadership roles at PNC and HSBC, including Senior VP and Head of Product Management
Brian Fisher Chief Strategy and Development Officer	• 10+ years of consumer finance services experience • Previously served as General Counsel and Secretary for Regional • Prior to joining Regional, was a corporate and securities attorney for Womble Bond Dickinson LLP
Catherine Atwood General Counsel and Secretary	• 10+ years of consumer finance services experience • Previously served as VP, Deputy General Counsel, and Chief Compliance Officer for Regional • Prior to joining Regional, was a business litigation attorney for Womble Bond Dickinson LLP

Long-Term Objectives

Strong risk-adjusted returns driven by portfolio growth, bank partnership, and credit improvement

Return on Equity	Return on Assets	Net Credit Loss Rate
≥18%	≥3%	<10%
Return on equity supported by portfolio growth, bank partnership, improved credit performance, and operating efficiency	Return on assets driven by strong risk-adjusted returns, disciplined underwriting, and efficient capital deployment	Net credit loss rate below 10% achieved through enhanced credit models and investments in data, analytics, and collections

Note: Long-term objectives are not tied to a specific year, are distinct from 2027 expectations, and are subject to change based on geopolitical and macroeconomic conditions that may affect loan demand and resulting economics.

Appendix

Non-GAAP Financial Measures

In addition to financial measures presented in accordance with generally accepted accounting principles ("GAAP"), this presentation contains certain non-GAAP financial measures. The Company's management utilizes non-GAAP measures as additional metrics to aid in, and enhance, its understanding of the Company's financial results. The Company believes that these non-GAAP measures provide useful information regarding the Company's capital generation, capital returns, capital position, and leverage. As a result, the Company believes that these measures will aid in the evaluation of its capital position and leverage.

Total capital and capital return, and capital generation are non-GAAP measures that add dividends and stock repurchases to total capital (stockholders' equity plus the allowance for credit losses). Management uses these measures to evaluate the Company's ability to generate capital to return to stockholders, reinvest in strategic initiatives, and evaluate its capacity to absorb losses. The Company also believes that these capital and absorption measures provide useful information to users of the Company's financial statements in the evaluation of its ability to generate capital to return to stockholders, reinvest in strategic initiatives, and evaluate its capacity to absorb losses.

Tangible equity, tangible book value per share, and the funded debt-to-tangible equity ratio are non-GAAP measures that adjust GAAP measures to exclude intangible assets. Management uses these equity measures to evaluate and manage the Company's capital and leverage position. The Company also believes that these equity measures are commonly used in the financial services industry and provide useful information to users of the Company's financial statements in the evaluation of its capital and leverage position.

The Company believes that the aforementioned non-GAAP measures will aid users of its financial statements in the evaluation of its capital position and leverage. This non-GAAP financial information should be considered in addition to, not as a substitute for or superior to, measures of financial performance prepared in accordance with GAAP. In addition, the Company's non-GAAP measures may not be comparable to similarly titled non-GAAP measures of other companies. The following tables provide reconciliations of GAAP measures to non-GAAP measures.

Non-GAAP Financial Measures (Cont'd)

$ in millions	2021	2022	2023	2024	2025	YTD 26	Cumulative [1]
Capital and cumulative capital return:							
Stockholders' equity	$ 282.7	$ 308.6	$ 322.3	$ 357.1	$ 373.1	$ 381.4	$ 109.2
Allowance for credit losses	159.3	178.8	187.4	199.5	220.9	230.8	80.8
Total capital	**$ 442.0**	**$ 487.4**	**$ 509.7**	**$ 556.6**	**$ 594.0**	**$ 612.2**	**$ 190.0**
Dividends to stockholders	$ 9.9	$ 11.8	$ 11.9	$ 12.3	$ 12.2	$ 8.8	$ 66.9
Stock repurchased	67.4	20.6	-	3.5	24.1	22.7	138.4
Cumulative capital return	**$ 77.4**	**$ 109.8**	**$ 121.7**	**$ 137.6**	**$ 173.9**	**$ 205.3**	**$ 205.3**
Total capital and cumulative capital return (non-GAAP)	**$ 519.4**	**$ 597.2**	**$ 631.4**	**$ 694.1**	**$ 767.8**	**$ 817.5**	**$ 395.4**
Capital generation:							
Change in total capital	$ 19.9	$ 45.4	$ 22.2	$ 46.9	$ 37.4	$ 18.2	$ 190.0
Capital return	77.4	32.4	11.9	15.9	36.3	31.5	205.3
Capital generation (non-GAAP)	$ 97.3	$ 77.8	$ 34.2	$ 62.8	$ 73.7	$ 49.6	$ 395.4

(1) Cumulative change since year-end 2020 through the period ended 3Q 26

Non-GAAP Financial Measures (Cont'd)

$ in thousands	2021	2022	2023	2024	2025	3Q 26
Debt	$ 1,107,953	$ 1,355,359	$ 1,399,814	$ 1,478,336	$ 1,650,764	$ 1,749,991
Total stockholders' equity	282,736	308,633	322,273	357,078	373,092	381,350
Less: intangible assets	9,517	12,122	15,846	24,524	31,781	36,355
Tangible equity (non-GAAP)	$ 273,219	$ 296,511	$ 306,427	$ 332,554	$ 341,311	$ 344,995
Shares outstanding	9,788	9,523	9,759	10,010	9,554	9,187
Funded debt-to-equity ratio	3.9	4.4	4.3	4.1	4.4	4.6
Funded debt-to-tangible equity ratio (non-GAAP)	4.1	4.6	4.6	4.4	4.8	5.1
Book value per share	$ 28.89	$ 32.41	$ 33.02	$ 35.67	$ 39.05	$ 41.51
Tangible book value per share (non-GAAP)	$ 27.91	$ 31.14	$ 31.40	$ 33.22	$ 35.72	$ 37.55

Glossary

- ANR – average net finance receivables
- Average FICO – weighted-average FICO score at origination, weighted by loan volume
- Bank partnership fee income – marketing, processing, and servicing fees earned for services performed to administer the bank partnership program
- Bps – basis points
- Capital generation – the year-to-date change in total capital and capital return from the prior year-end
- Cost of funds – annualized interest expense as a percentage of average net finance receivables
- Cumulative capital return – dividend and common stock repurchase activity that has occurred since December 31, 2020
- Debt balance – the balance for each respective debt agreement, composed of principal balance and accrued interest
- Delinquency rate (DQ %) – delinquent loans outstanding as a percentage of ending net finance receivables
- ENR – ending net finance receivables
- Funded debt ratio – total debt divided by total assets
- Interest and fee yield – annualized interest and fee income as a percentage of average net finance receivables
- Net credit loss (NCL) rate – annualized net credit losses as a percentage of average net finance receivables
- Operating expense (OpEx) ratio – annualized general and administrative expenses as a percentage of average net finance receivables
- Originations – the principal balance of loan originations, refinancings, and purchases
- Return on assets (ROA) – annualized net income as a percentage of average total assets
- Return on equity (ROE) – annualized net income as a percentage of average stockholders' equity
- Total capital – stockholders' equity plus allowance for credit losses
- Total revenue yield – annualized total revenue as a percentage of average net finance receivables
- WAC – weighted-average coupon
- YoY – year-over-year


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