

# QUICK FACTS (as of December 31, 2025)



**\$2.1 billion**  
in finance receivables



**353**  
branches



**19** states  
AL • AZ • CA • GA • ID • IL • IN  
LA • MS • MO • NM • NC • OK  
SC • TX • TN • UT • VA • WI

## MANAGEMENT TEAM

**Lakhbir S. Lamba**  
President  
and Chief Executive Officer

**Harpreet Rana**  
Executive Vice President  
and Chief Financial  
and Administrative Officer

**Manish Parmar**  
Executive Vice President  
and Chief Credit Risk Officer

**Brian J. Fisher**  
Executive Vice President  
and Chief Strategy  
and Development Officer

**Catherine R. Atwood**  
Senior Vice President,  
General Counsel, and Secretary

## CONTACT INFORMATION

Regional Management Corp.  
979 Batesville Road, Suite B  
Greer, SC 29651  
Telephone: (864) 448-7000  
RegionalManagement.com

## COMPANY OVERVIEW

Regional Management Corp. (NYSE: RM) is a diversified consumer finance company focused on relationship-based lending. We provide flexible and affordable installment loan products primarily to customers with limited access to consumer credit from banks, thrifts, credit card companies, and other lenders. As of December 31, 2025, we had approximately 590,800 accounts and \$2.1 billion in outstanding finance receivables, which reflects a \$248 million, or 13%, increase from December 31, 2024.

## BRANCH NETWORK & ORIGINATION CHANNELS

We operate under the name "Regional Finance" online and in 353 branches across 19 states as of the end of 2025. Our integrated branch model is the foundation of our multi-channel origination strategy, with the majority of loans, regardless of origination channel, serviced through our branch network with the support of centralized sales, underwriting, service, collections, and administrative teams. We believe that our high-touch customer service model builds strong relationships, fosters customer loyalty, and improves credit performance. In addition to our branch network, we promote our products and facilitate loan applications and originations through direct mail campaigns, digital partners, and our consumer website.

## LOAN PRODUCTS

We underwrite our loans based on our customers' ability to make monthly payments out of their discretionary income, with the value of any pledged collateral serving as a credit enhancement rather than the primary underwriting criterion. Our loan products are more affordable and flexible than those offered by alternative financial service providers, such as payday and title lenders. We also report our customers' payment performance to national credit reporting agencies, allowing our customers the opportunity to establish or improve their credit history. In 2025, we worked with many of our deserving customers to refinance over 26,000 of our customers' small loans into large loans, representing \$163.3 million in finance receivables at origination, and resulting in a decrease in these customers' average APR from 42.7% to 30.6%. Our goal is to consistently grow our finance receivables and to soundly manage credit risk, while providing our customers with attractive and easy-to-understand loan products that serve their varied financial needs.

## LOAN FEATURES

- Fixed Rate
- Equal Monthly Payments
- Flexible Loan Sizes & Maturities
- Fixed Term
- Fully-Amortizing
- No Pre-Payment Penalties

Loan Products	Size*	Term	APR*
Large Installment Loans	Range: \$2,501 – \$35,000 Average principal balance: \$6,500	18 to 60 months	30.6%
Small Installment Loans	Range: \$500 – \$2,500 Average principal balance: \$2,200	6 to 48 months	44.3%

\*Average principal balances and weighted APRs based on 2025 originations.

## OPPORTUNITY FOR GROWTH

We serve a large, addressable market of non-prime consumers. We plan to continue to increase the size of our overall loan receivables by focusing on the growth of our core large loan, small loan, and auto-secured portfolios within our existing branches, by expanding our branch network in our current footprint and in nearby states, and by further leveraging digital origination channels. In addition, we believe that investment in our data and analytics and artificial intelligence capabilities will continue to drive portfolio growth, while also leading to better returns. We believe that by broadening our origination channels, we will have the opportunity to reach new customers and to offer new products to existing customers as their credit profiles and needs evolve.

## BUSINESS & FINANCIAL HIGHLIGHTS

- Revenue growth at a 5-year CAGR of 11.5%, from \$373.9 million in 2020 to \$645.6 million in 2025
- 2025 net income of \$44.4 million
- 2025 diluted earnings per share of \$4.45
- Aggregate receivables growth at a 5-year CAGR of 13.5%, from \$1.1 billion in 2020 to \$2.1 billion in 2025

## INVESTOR INQUIRIES

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