1Q 2021 Earnings Call Supplemental Presentation

May 4, 2021

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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: risks related to Regional Management's business, including the COVID-19 pandemic and its impact on Regional Management's operations and financial condition; managing growth effectively, implementing Regional Management's growth strategy, and opening new branches as planned; Regional Management's convenience check strategy; Regional Management's policies and procedures for underwriting, processing, and servicing loans; Regional Management's ability to collect on its loan portfolio; Regional Management'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 new underwriting models and processes, including as to the effectiveness of new custom scorecards; changes in the competitive environment in which Regional Management operates or a decrease in the demand for its products; the geographic concentration of Regional Management's loan portfolio; the failure of third-party service providers, including those providing information technology products; changes in economic conditions in the markets Regional Management serves, including levels of unemployment and bankruptcies; the ability to achieve successful acquisitions and strategic alliances; the ability to make technological improvements as quickly as competitors; security breaches, cyber-attacks, failures in information systems, or fraudulent activity; 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; 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 Regional Management's operations and initiatives; changes in interest rates; existing sources of liquidity may become insufficient or access to these sources may become unexpectedly restricted; and 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, including those associated with the implementation of CECL accounting; and the impact of changes in tax laws, guidance, and interpretations, including the timing and amount of revenues that may be recognized; and risks related to the ownership of Regional Management's common stock, including volatility in the market price of shares of Regional Management's common stock; the timing and amount of future cash dividend payments; and anti-takeover provisions in Regional Management's charter documents and applicable state law. The COVID-19 pandemic may also magnify many of these risks and uncertainties. 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.

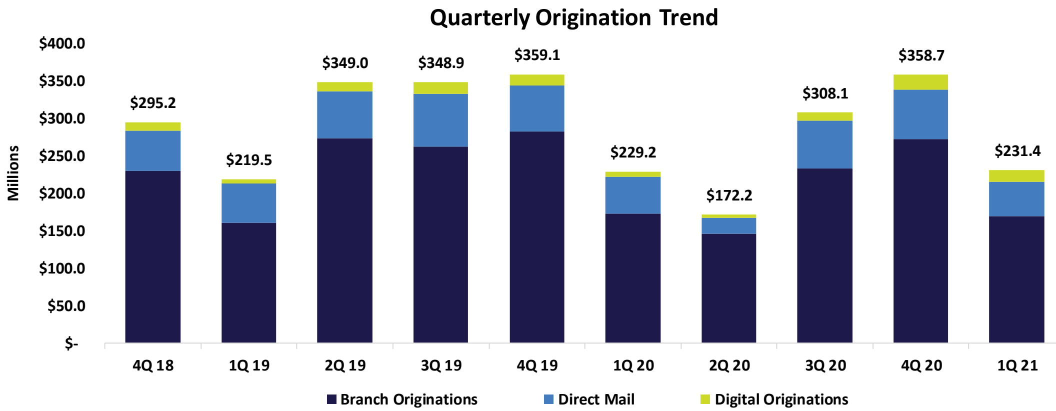
This presentation also contains certain non-GAAP measures. Please refer to the Appendix accompanying this presentation for a reconciliation of non-GAAP measures to the most comparable GAAP measures.

1Q 2021 Financial Highlights

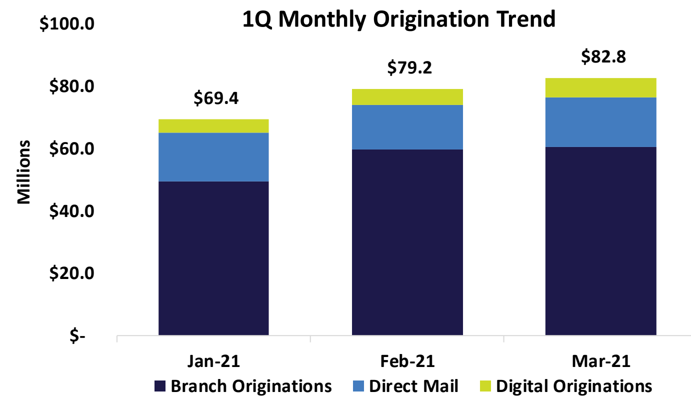
dollars in millions (except per share amounts)	1Q 21	1Q 20	$ Chg B/(W)	% Chg B/(W)
Average Net Finance Receivables (ANR)	$ 1,123.4	$ 1,123.3	$ 0.1	0.0%
Interest & Fee Income	87.3	87.0	0.3	0.3%
Total Revenue	97.7	96.1	1.7	1.7%
Provision For Credit Losses	11.4	49.5	38.2	77.1%
G&A Expense	45.8	46.2	0.4	0.9%
Interest Expense	7.1	10.2	3.0	29.8%
Net Income/(Loss)	**25.5**	**(6.3)**	**31.8**	**503.5%**
ROA	9.3%	(2.3%)	11.6%	504.3%
ROE	36.7%	(9.4%)	46.1%	490.4%
Diluted EPS	**$ 2.31**	**$ (0.56)**	**$ 2.87**	**512.5%**

- **Net income of $25.5 million, or $2.31 diluted EPS**
- **Total revenue increase of $1.7 million, or 1.7%**
  - Interest and fee income up 0.3% year-over-year primarily due to increase in interest and fee yield of 10 basis points
  - Insurance income, net increased by $2.0 million year-over-year primarily due to a $1.3 million reserve for COVID-19 unemployment insurance claims in 1Q 20 and a $0.6 million increase in TX insurance commission income
  - Other income decreased by $0.7 million due to fewer late fees from low delinquency
- **Provision for credit losses decreased $38.2 million, or 77.1%, primarily due to:**
  - Decrease in provision of $30.5 million driven by a $6.6 million COVID-19 related reserve release in 1Q 21 compared to a $23.9 million COVID-19 reserve build in 1Q 20
  - Lower net credit losses of $7.7 million on lower delinquency levels
- **G&A expense decreased $0.4 million, or 0.9%, over the prior-year period**
- **Interest expense decreased $3.0 million, or 29.8%, primarily due to Fed rate decreases and favorable market value increases on interest rate caps of $0.8 million**
- **Board of Directors authorized a new $30 million stock repurchase program and increased the quarterly dividend to $0.25 per share**

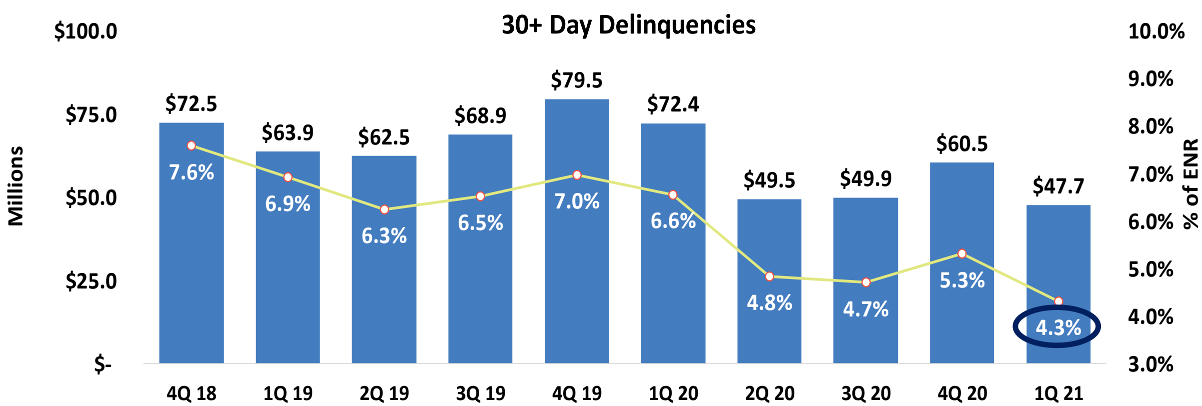
Originations Increase & Credit Quality Remains Stable



% Y/Y Change	10.8%	-	24.1%	32.1%	21.7%	4.4%	(50.7%)	(11.7%)	-	0.9%
% Change from 2019										5.4%



% Y/Y Change	(8.9%)	2.7%	9.1%
% Change from 2019	(9.1%)	15.0%	11.4%

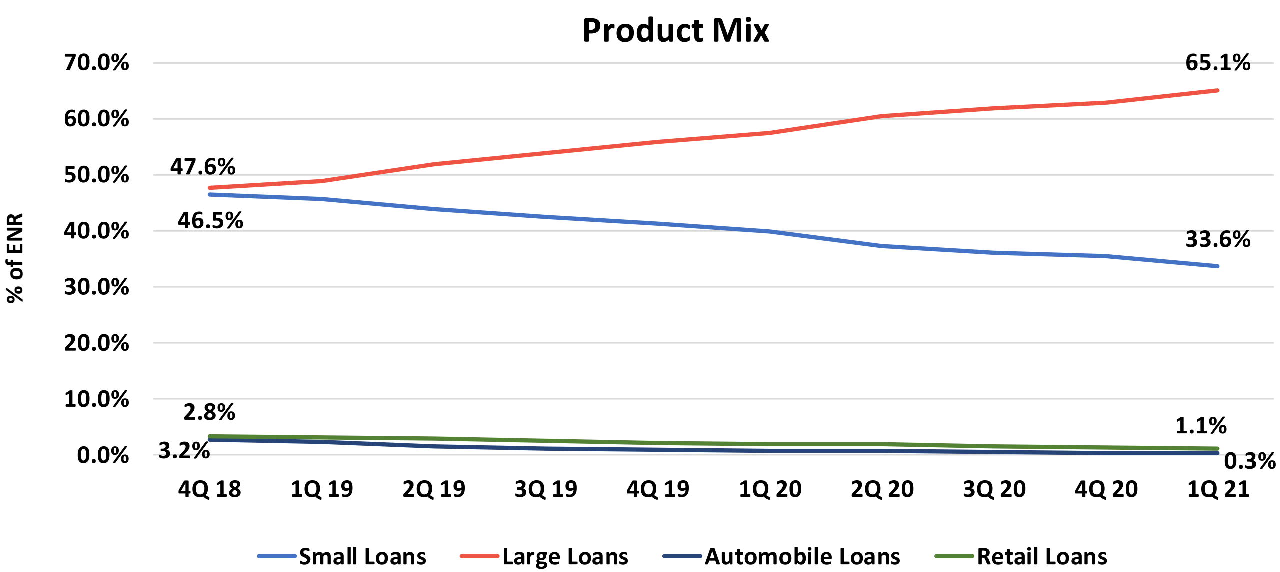


30+ DQ % YoY Δ	0.2%	0.5%	0.1%	(0.5%)	(0.6%)	(0.3%)	(1.5%)	(1.8%)	(1.7%)	(2.3%)

- 1Q 21 originations are up 0.9% year-over-year despite government stimulus; March up 9.1%
- Growth initiatives drove originations of $28.6 million in 1Q 21, mitigating seasonal and stimulus-driven liquidation
- Direct mail and digital channels produced $61.7 million of originations in 1Q 21, up from $56.3 million in 1Q 20
- Delinquency levels are at historic lows; declined further to 3.7% in April and are expected to gradually rise

Generated Year-Over-Year Loan Growth

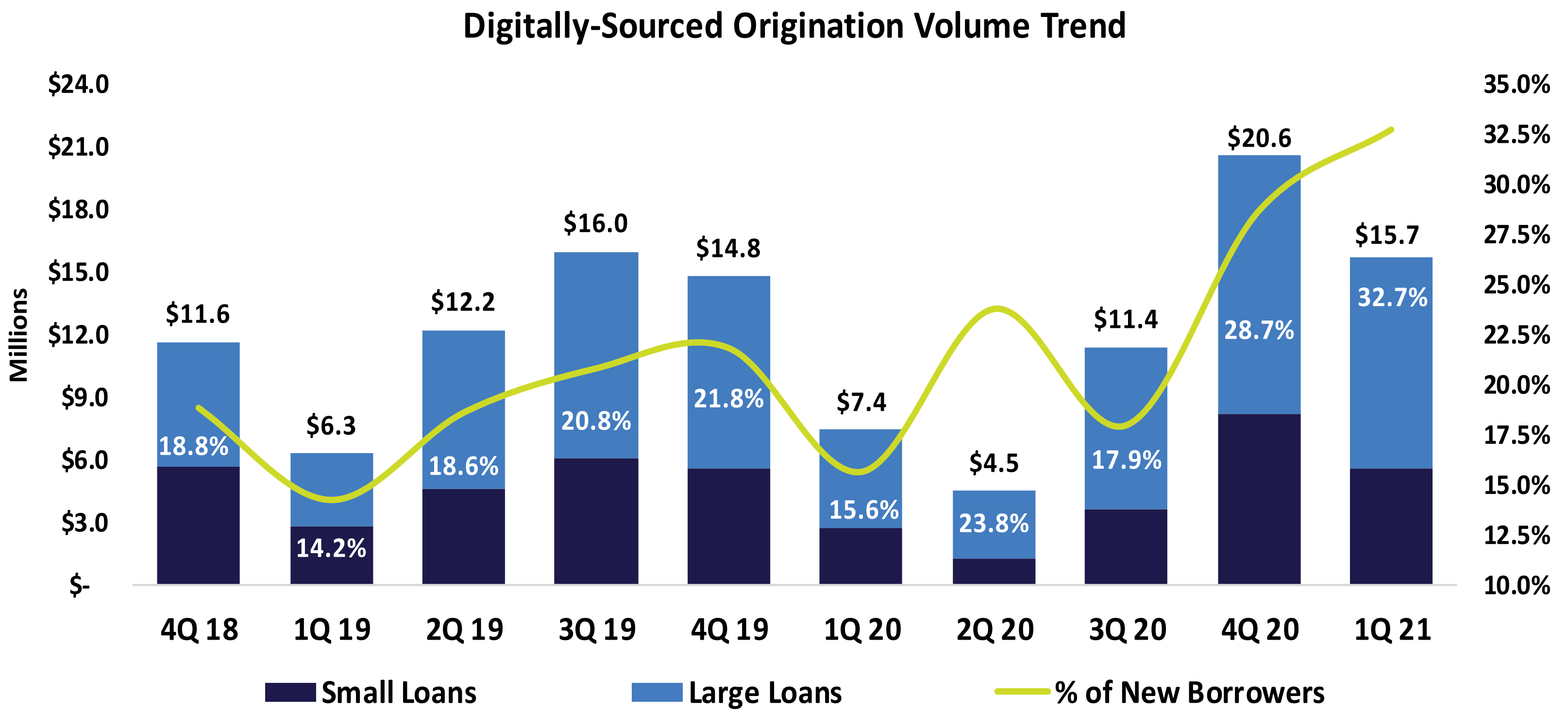
in millions	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20	3Q 20	4Q 20	1Q 21	vs. 4Q 20 $ Chg I/(D)	vs. 4Q 20 % Chg I/(D)	vs. 1Q 20 $ Chg I/(D)	vs. 1Q 20 % Chg I/(D)
	Ending Net Finance Receivables (ENR)													
Small Loans (≤ $2,500)	$442	$426	$435	$454	$468	$440	$380	$383	$403	$371	($32)	(7.9%)	($69)	(15.7%)
Large Loans (> $2,500)	452	455	516	575	632	633	618	656	715	719	4	0.6%	87	13.7%
Core Loan Products	**$895**	**$881**	**$951**	**$1,029**	**$1,100**	**$1,073**	**$998**	**$1,039**	**$1,118**	**$1,091**	**($28)**	**(2.5%)**	**$18**	**1.7%**
Automobile Loans	26	21	16	12	10	8	6	5	4	3	(1)	(22.0%)	(4)	(59.7%)
Retail Loans	30	29	28	26	24	22	18	16	14	12	(2)	(15.3%)	(10)	(45.4%)
Total	**$951**	**$931**	**$995**	**$1,067**	**$1,133**	**$1,102**	**$1,023**	**$1,060**	**$1,136**	**$1,106**	**($31)**	**(2.7%)**	**$3**	**0.3%**
Total YoY Δ ($)	**$117**	**$109**	**$130**	**$161**	**$182**	**$171**	**$28**	**($8)**	**$3**	**$3**				
Total YoY Δ (%)	**14.0%**	**13.3%**	**15.0%**	**17.8%**	**19.2%**	**18.4%**	**2.8%**	**(0.7%)**	**0.3%**	**0.3%**				



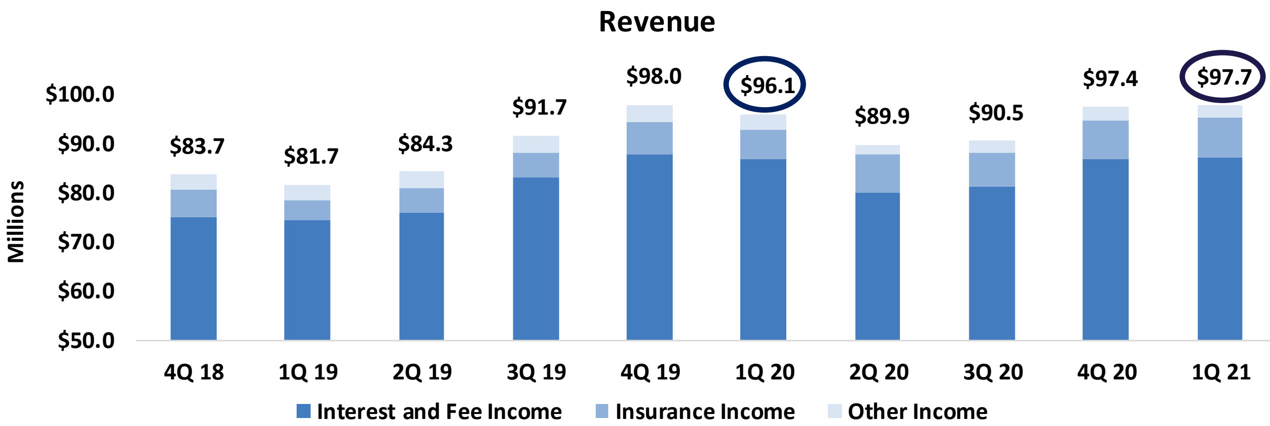
- Generated year-over-year core loan growth of $18 million, or 1.7%
- New product initiatives contributed $26 million of portfolio growth in 1Q 21
- Achieved year-over-year total loan growth of $3 million, or 0.3%
- Large loans increased $4 million sequentially in 1Q 21; total portfolio liquidation was driven by small loans, which were disproportionately impacted by stimulus payments
- Continued the mix shift toward large loans

Digitally-Sourced Originations

- Digital originations are sourced from either our affiliate partnerships or directly from our website
- All digitally-sourced loans are underwritten in our branches by our custom credit scorecards and serviced by our branches
- Our digital volume represented 33% of our total new borrower volume in 1Q 21
  - Large loans represented 64% of digitally-sourced loans booked

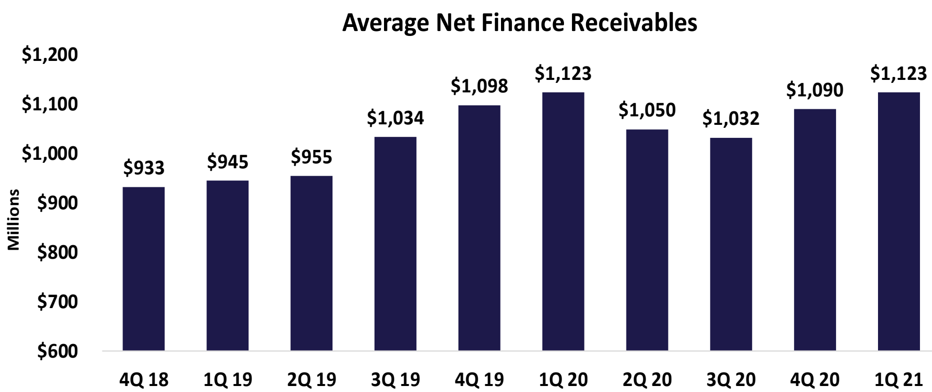


Average Net Finance Receivables and Revenue Trends

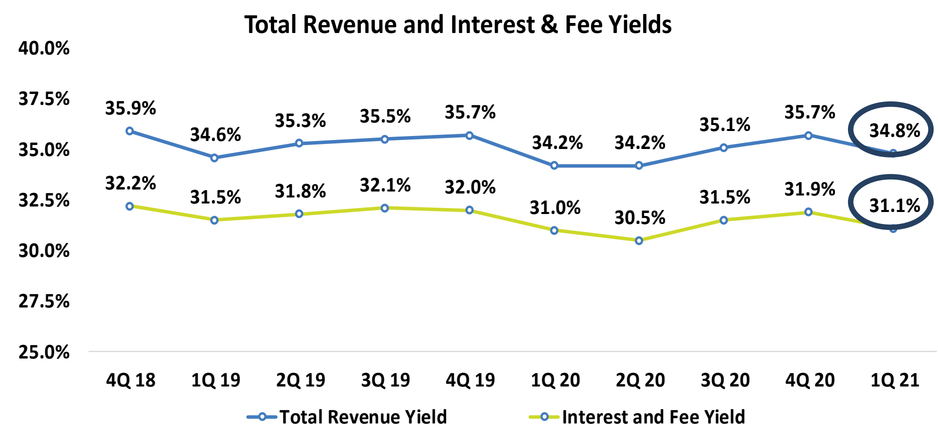


- Total revenue yield increased 60 basis points year-over-year
- Interest and fee yield increased 10 basis points year-over-year
- As of March 31, 2021, 81% of net finance receivables were at or below 36% APR

Sequential Δ	7.5%	(2.4%)	3.1%	8.8%	6.8%	(1.9%)	(6.5%)	0.8%	7.6%	0.3%
YoY Δ	16.1%	12.6%	16.4%	17.7%	17.0%	17.5%	6.6%	(1.3%)	(0.6%)	1.7%



Sequential Δ	5.0%	1.3%	1.1%	8.3%	6.2%	2.3%	(6.5%)	(1.7%)	5.7%	3.0%
YoY Δ	14.8%	13.5%	14.1%	16.4%	17.8%	18.9%	9.9%	(0.2%)	(0.7%)	-

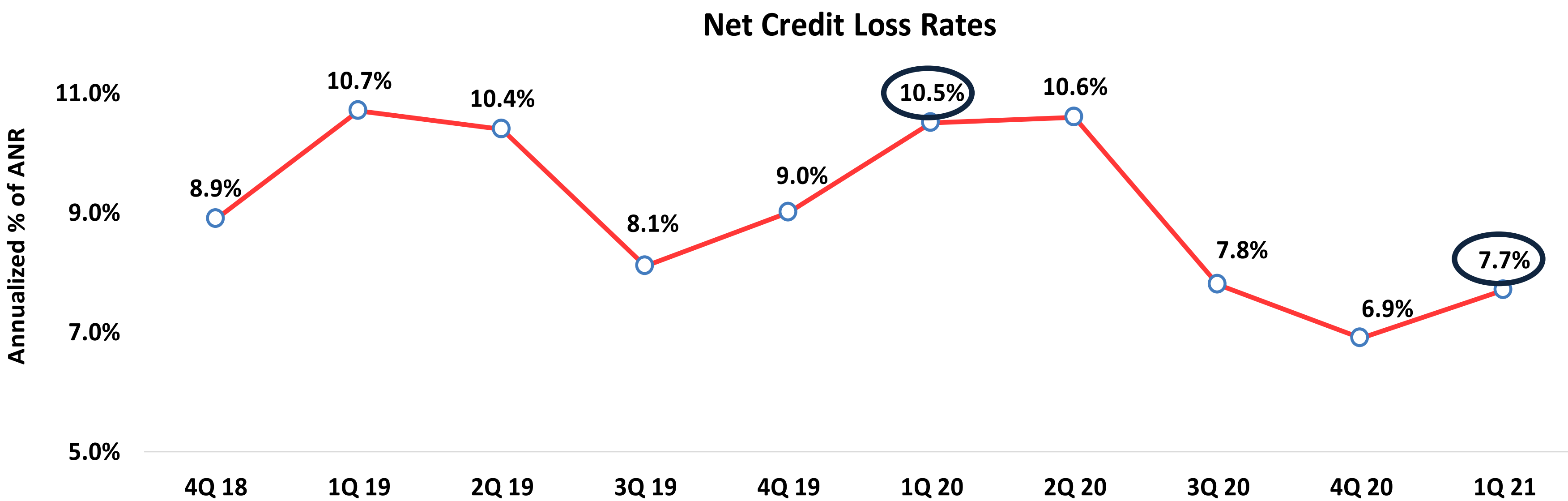


Sequential Δ	0.8%	(1.3%)	0.7%	0.2%	0.2%	(1.5%)	-	0.9%	0.6%	(0.9%)
YoY Δ	0.4%	(0.3%)	0.7%	0.4%	(0.2%)	(0.4%)	(1.1%)	(0.4%)	-	0.6%

Note: Table above reflects changes in total revenue yield

Lower Net Credit Losses on Low Delinquency Levels

Net credit loss rate decreased 280 basis points versus the prior-year period on low delinquency levels

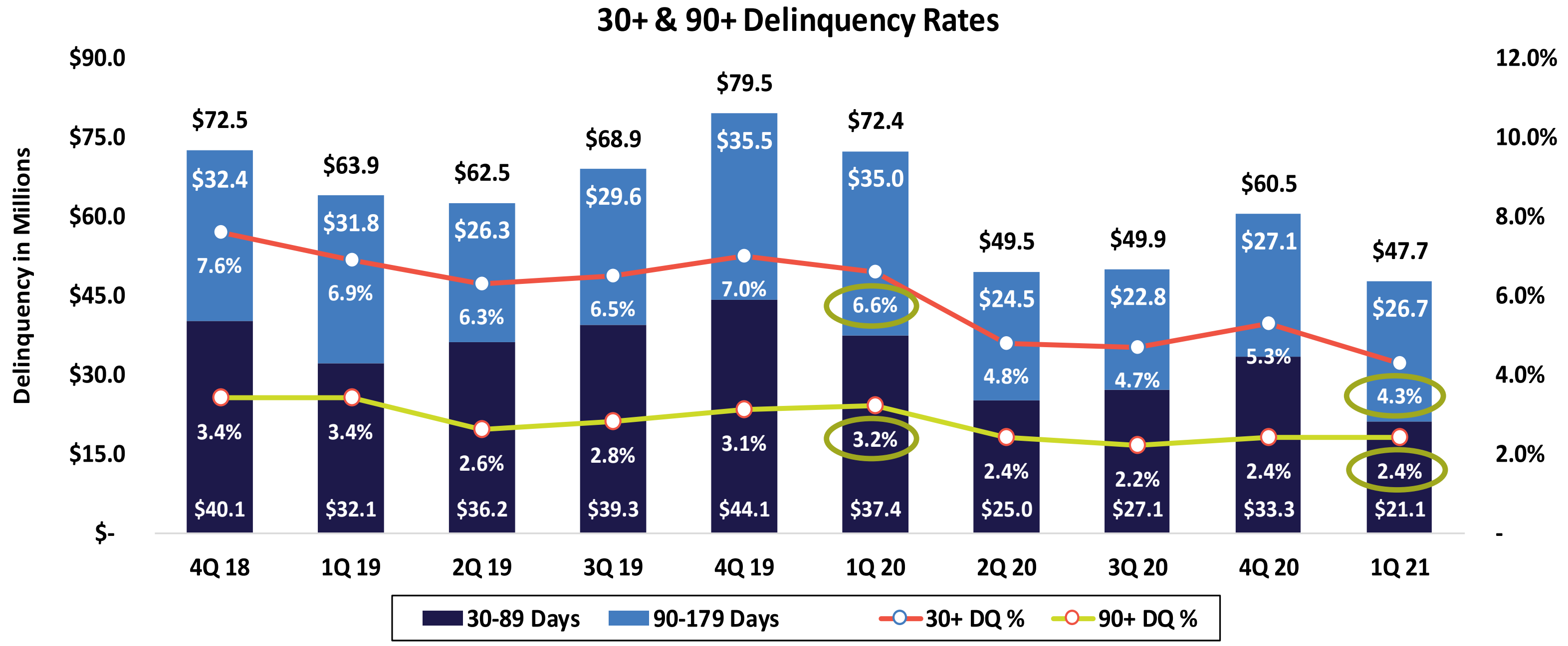


	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20	3Q 20	4Q 20	1Q 21
Sequential Δ	1.3%	1.8%	(0.3%)	(2.3%)	0.9%	1.5%	0.1%	(2.8%)	(0.9%)	0.8%
Year/Year Δ	0.1%	0.8%	1.1%	0.5%	0.1%	(0.2%)	0.2%	(0.3%)	(2.1%)	(2.8%)
Net credit loss rate above includes:										
System outage	-	-	-	-	-	0.3%	-	-	-	-
Hurricane losses	0.1%	0.4%	0.6%	-	-	-	-	-	-	-

Delinquency at Historically Low Levels

1Q 21 delinquency is down from the prior year as a result of government stimulus and enhanced credit standards

- 30+ days past due of 4.3% is 230 basis points lower than prior year
- 30+ days past due of $47.7 million (loan loss reserves of $139.6 million)

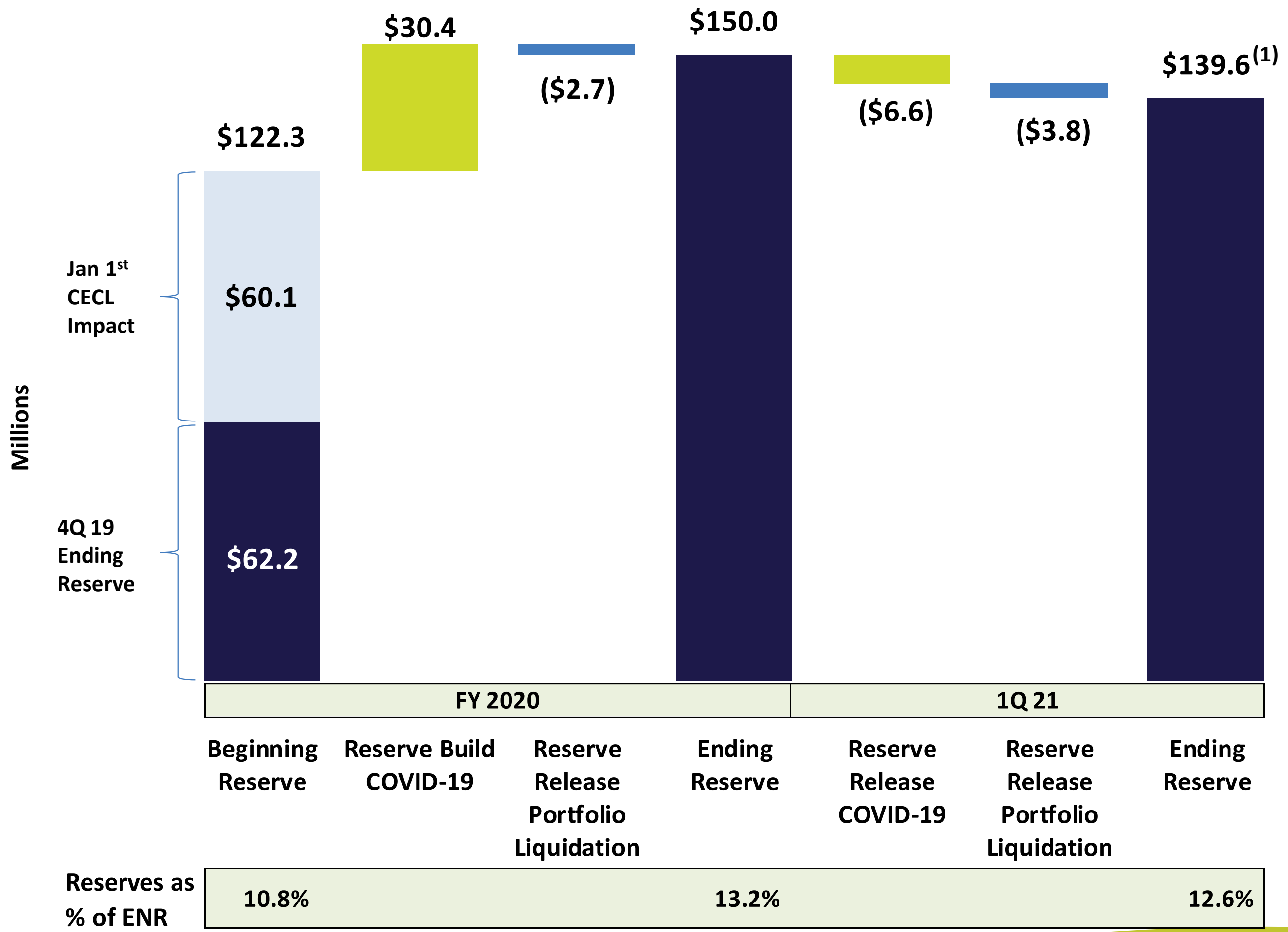


30+ DQ	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20	3Q 20	4Q 20	1Q 21
Sequential Δ	0.6%	(0.7%)	(0.6%)	0.2%	0.5%	(0.4%)	(1.8%)	(0.1%)	0.6%	(1.0%)
YoY Δ	0.2%	0.5%	0.1%	(0.5%)	(0.6%)	(0.3%)	(1.5%)	(1.8%)	(1.7%)	(2.3%)

90+ DQ	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20	3Q 20	4Q 20	1Q 21
Sequential Δ	0.6%	-	(0.8%)	0.2%	0.3%	0.1%	(0.8%)	(0.2%)	0.2%	-
YoY Δ	0.1%	0.2%	-	-	(0.3%)	(0.2%)	(0.2%)	(0.6%)	(0.7%)	(0.8%)

Reserved For Stressed Credit Losses

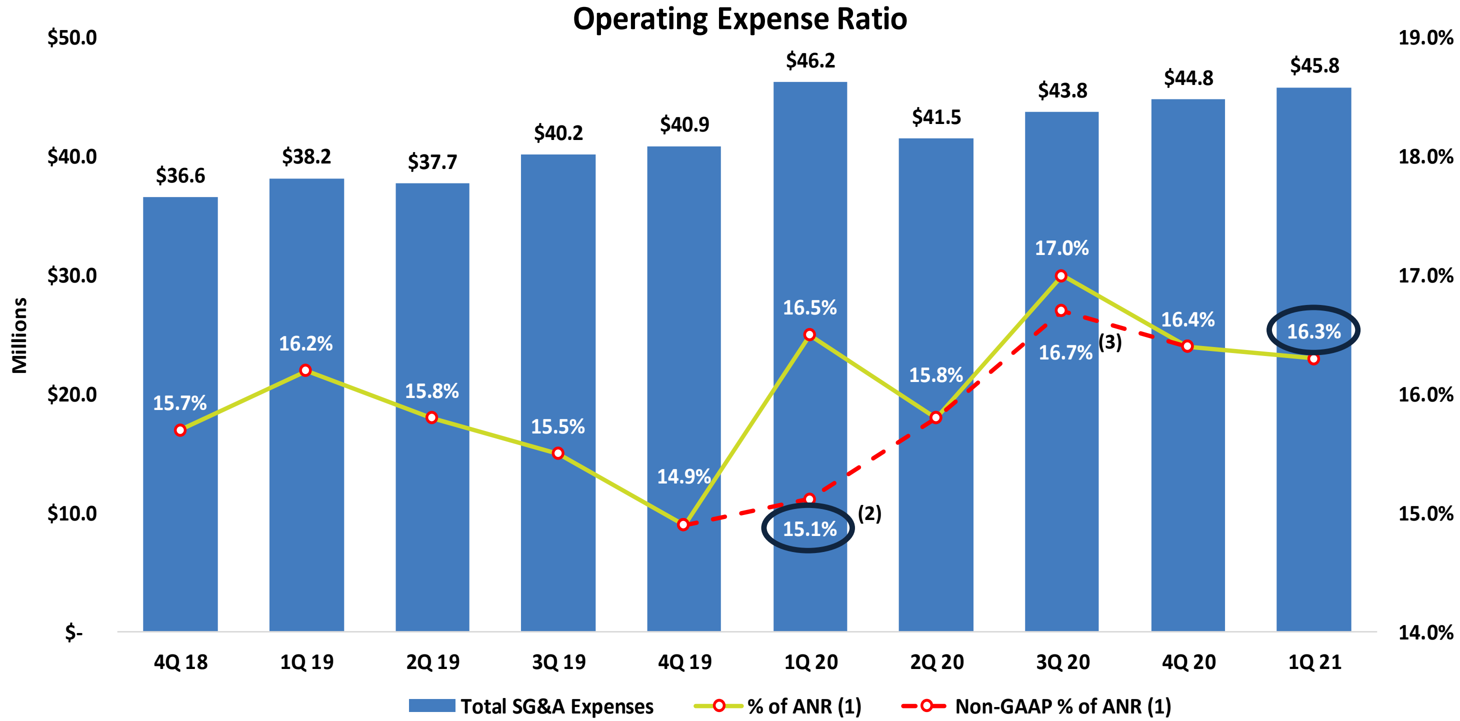
We ran several macroeconomic stress scenarios and adjusted for the potential benefits of government stimulus. In 1Q 21, we released \$3.8 million of the reserve primarily for \$30.7 million in sequential portfolio liquidation and released COVID-19 related reserves of \$6.6 million based on the macroeconomic model.



(1) 1Q 21 Ending Reserve includes \$23.8 million of incremental COVID-19 reserves

Operating Expense Ratio Trend

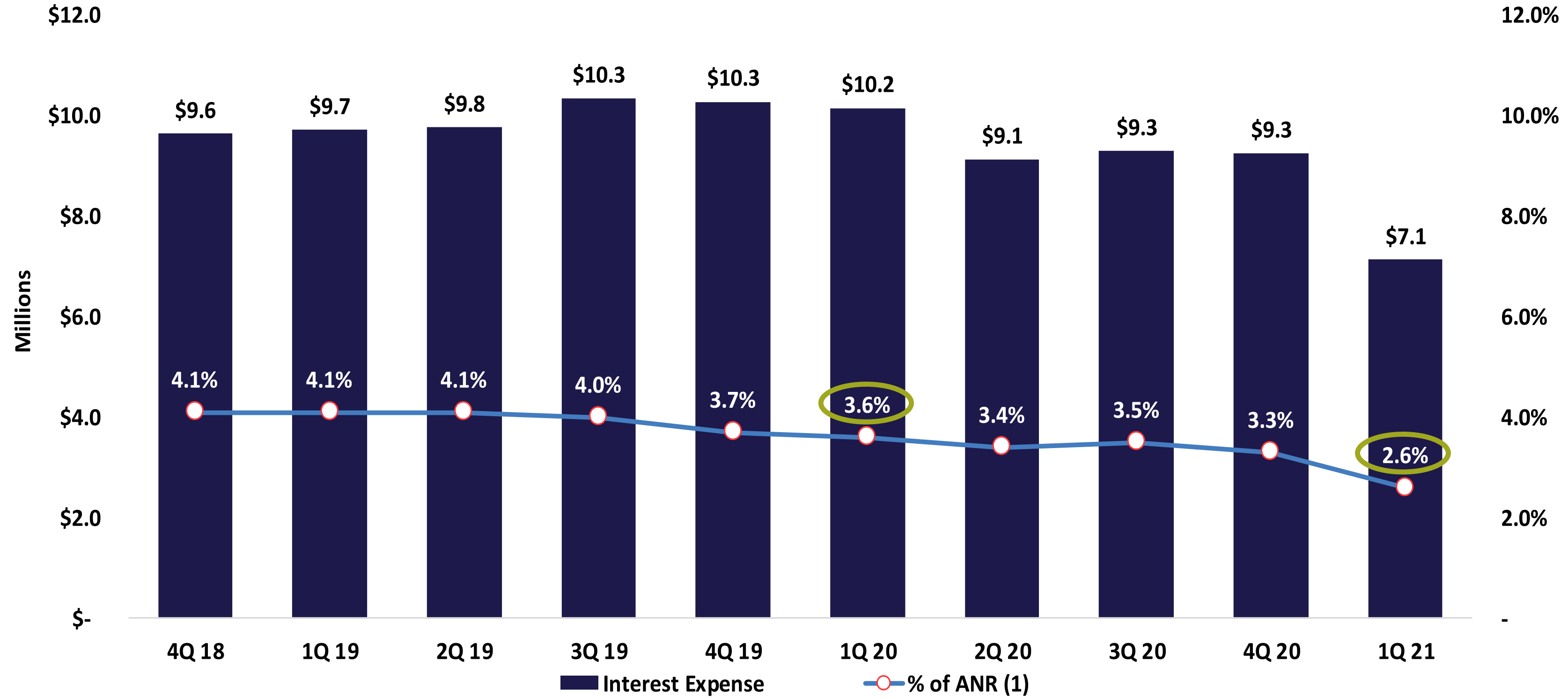
The following items impacted the Operating Expense Ratio by 80 basis points in 1Q 21: our investment in digital and technological capabilities of $1.3 million, and increased marketing expenses of $1.0 million to support our growth initiatives



As % of ANR	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20	3Q 20	4Q 20	1Q 21
Year/Year Δ	(1.0%)	(0.4%)	(0.1%)	(0.6%)	(0.8%)	0.3%	-	1.5%	1.5%	(0.2%)

(1) Annualized general and administrative expenses as a percentage of average net finance receivables
(2) Normalized to exclude $3.8 million of non-operating costs; $3.1 million related to the CEO transition and $0.7 million from the system outage. This is a non-GAAP measure. Refer to the Appendix for a reconciliation to the most comparable GAAP measure.
(3) Normalized to exclude $0.8 million of severance related to workforce actions. This is a non-GAAP measure. Refer to the Appendix for a reconciliation to the most comparable GAAP measure.

Cost of Funds Trending Downward

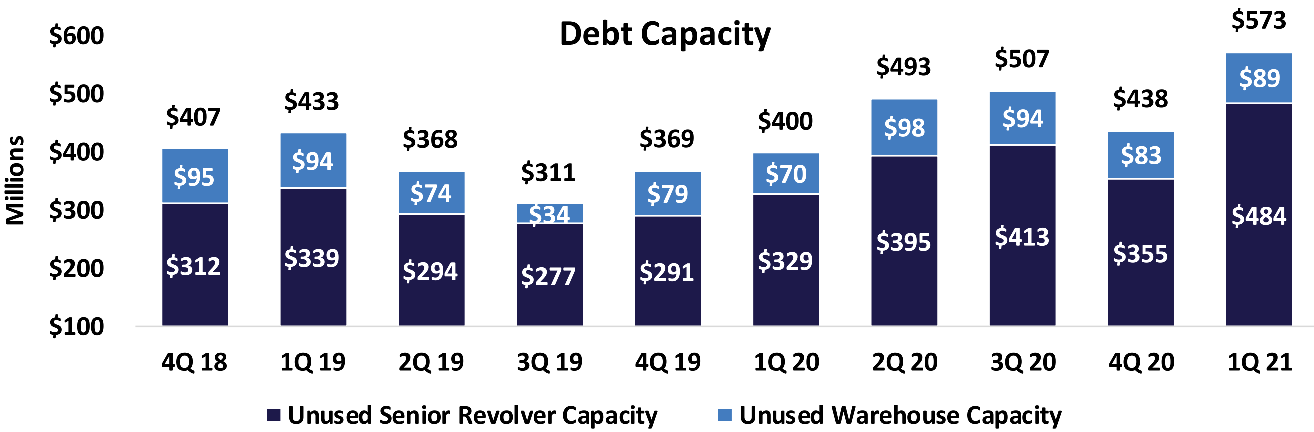


As % of ANR (1)	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20	3Q 20	4Q 20	1Q 21
Year/Year Δ	0.7%	0.6%	0.4%	-	(0.4%)	(0.5%)	(0.7%)	(0.5%)	(0.4%)	(1.0%)

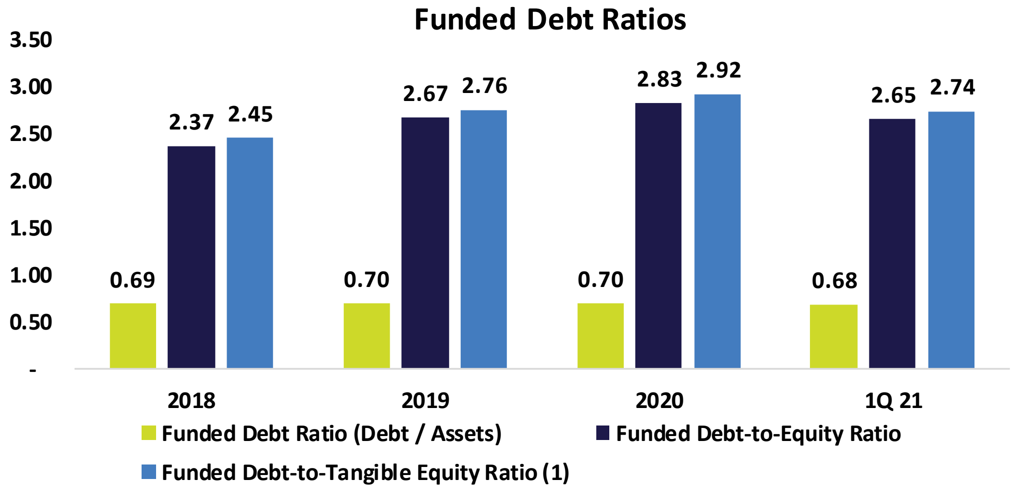
- 1Q 21 annualized interest expense as a percentage of ANR improved 100 basis points from the prior-year period
- Favorable market value increases on interest rate caps impacted 1Q 21 by 30 basis points
- Closed new securitization transactions in 3Q 20 and 1Q 21 with weighted-average coupons (WACs) of 2.85% and 2.08%; replacing prior transactions with WACs of 3.93% and 4.87%, respectively
- Purchased $100 million of interest rate caps in 1Q 21 to take advantage of the favorable interest rate environment

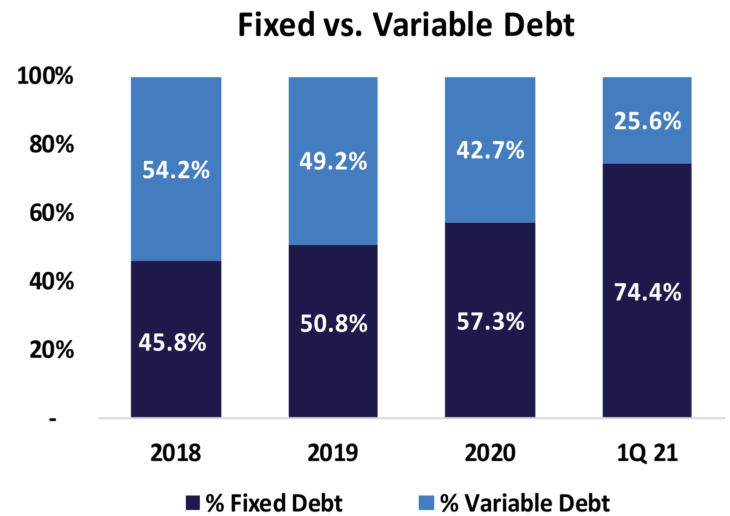
(1) Annualized interest expense as a percentage of average net finance receivables

Strong Funding Profile



- As of March 31, 2021, total unused capacity was $573 million (subject to borrowing base)
- Available liquidity of $207 million as of March 31, 2021
- Fixed-rate debt represents 74% of total debt
- Senior revolver has a 1% LIBOR floor; as such, we are nearing the lower end of our cost of funds





Interest Expense % (2)	3.7%	4.0%	3.6%	2.6%

(1) This is a non-GAAP measure. Refer to the Appendix for a reconciliation to the most comparable GAAP measure.
(2) Interest expense as a percentage of average net finance receivables

Appendix

Significant Capacity to Absorb Losses

Our balance sheet is in a strong position to absorb losses

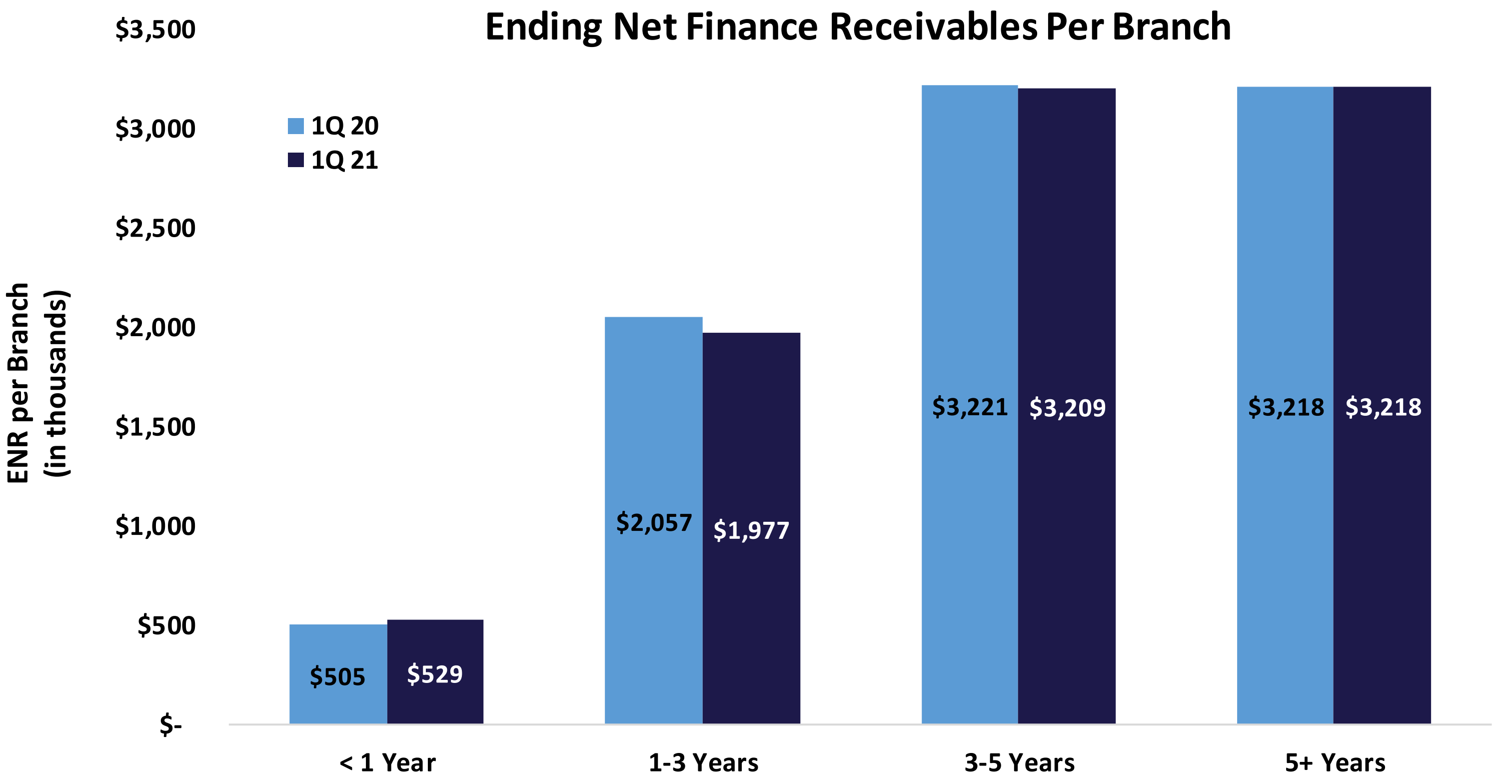
Absorption Capacity (in millions)	1Q 21
Total stockholders' equity	$283.6
Allowance for credit losses	$139.6
Total absorption capacity	**$423.2**
Absorption capacity as % of net finance receivables	**38.3%**
TTM Margin (revenue less G&A and interest expense) (1)	$164.8
Additional capacity using TTM margin	**14.9%**
Total absorption capacity with TTM margin	**53.2%**
TTM Net credit loss rate (2)	**8.2%**
Net finance receivables	$1,105.6

(1) TTM Margin defined as total revenue of $375.6 million, less general and administrative expenses of $175.9 million and interest expense of $34.8 million from 2Q 20 through 1Q 21

(2) Net credit losses as a percentage of average net finance receivables

Same Store Portfolio Growth

- Same store[1] year-over-year growth rate of 0.2% in 1Q 21 vs. 17.6% in the prior-year period
- Considerable growth opportunities in our existing branch footprint, particularly from branches opened within the last 3 years



	< 1 Year	1-3 Years	3-5 Years	5+ Years
# of Branches (1Q 21)	9	36	20	300
# of Branches (1Q 20)	17	31	37	283

(1) Same store sales based on branches more than 1 year old

Diversified Liquidity Profile

- Long history of liquidity support from a strong group of banking partners
- Diversified funding platform with a senior revolving facility, warehouse facilities, and securitizations

Senior Revolver

Size: $640 million

Interest Type: Floating

Maturity: September 2022

Lenders: Wells Fargo Bank (Agent), Bank of America, BMO Harris, First Tennessee, Texas Capital, Synovus, Bank United, Axos Bank

Collateral: Allows for the funding of all products

Facility has been upsized and renewed multiple times over the last 30 years

Warehouse Facilities

Size: $300 million

Interest Type: Floating

Maturities:
$100 million, October 2023 (1)
$75 million, March 2024 (2)
$125 million, April 2024 (3)

Administrative Agents:
JPMorgan Chase Bank - $100 million
Credit Suisse - $75 million
Wells Fargo Bank - $125 million

Collateral: Allows for the funding of large and small consumer loans and convenience checks, including loans originated online

Securitizations

Size: $559 million

Interest Type: Fixed

Maturities:
$130 million, Nov 2028, WAC - 3.17%
$180 million, Oct 2023, WAC - 2.85%
$249 million, Mar 2031, WAC - 2.08%

Lenders: Qualified institutional investors

Collateral:
$130 and $180 million - Allows for the funding of large loans
$249 million - Allows for the funding of large and small consumer loans and convenience checks

(1) Entered into warehouse facility agreement in April 2021
(2) Warehouse facility amended in April 2021
(3) Entered into warehouse facility agreement in April 2021

Consolidated Income Statements

in thousands	1Q 21	1Q 20	2020	2019	2018	2017
Revenue						
Interest and fee income	$ 87,279	$ 86,997	$ 335,215	$ 321,169	$ 280,121	$ 249,034
Insurance income, net	7,985	5,949	28,349	20,817	14,793	13,061
Other income	2,467	3,128	10,342	13,727	11,792	10,364
Total revenue	97,731	96,074	373,906	355,713	306,706	272,459
Expenses						
Provision for credit losses	11,362	49,522	123,810	99,611	87,056	77,339
Personnel	28,851	29,511	109,560	94,000	84,068	75,992
Occupancy	6,020	5,227	22,629	22,576	20,864	20,462
Marketing	2,710	1,686	10,357	8,206	7,745	7,128
Other	8,262	9,819	33,770	32,202	27,607	27,373
Total general and administrative	45,843	46,243	176,316	156,984	140,284	130,955
Interest expense	7,135	10,159	37,852	40,125	33,464	23,908
Income (loss) before income taxes	33,391	(9,850)	35,928	58,993	45,902	40,257
Income taxes	7,869	(3,525)	9,198	14,261	10,557	10,294
Net income (loss)	**$ 25,522**	**$ (6,325)**	**$ 26,730**	**$ 44,732**	**$ 35,345**	**$ 29,963**

Consolidated Balance Sheets

in thousands	1Q 21	1Q 20	2020	2019	2018	2017
Cash	$ 7,226	$ 14,668	$ 8,052	$ 2,263	$ 3,657	$ 5,230
Net finance receivables	1,105,603	1,102,285	1,136,259	1,133,404	951,183	834,045
Unearned insurance premiums	(34,751)	(28,183)	(34,545)	(28,591)	(18,940)	(16,582)
Allowance for credit losses	(139,600)	(142,400)	(150,000)	(62,200)	(58,300)	(48,910)
Net finance receivables, less unearned insurance premiums and allowance for credit losses	931,252	931,702	951,714	1,042,613	873,943	768,553
Restricted cash	79,012	54,649	63,824	54,164	46,484	16,787
Lease assets	27,652	26,729	27,116	26,438	-	-
Deferred tax asset	14,366	20,025	14,121	619	-	-
Property and equipment	13,046	15,155	14,458	15,301	13,926	12,294
Intangible assets	8,926	9,144	8,689	9,438	10,010	10,607
Other assets	16,815	6,818	15,882	7,704	8,375	16,012
Total assets	$ 1,098,295	$ 1,078,890	$ 1,103,856	$ 1,158,540	$ 956,395	$ 829,483
Long-term debt	$ 752,200	$ 777,847	$ 768,909	$ 808,218	$ 660,507	$ 571,496
Unamortized debt issuance costs	(8,196)	(8,581)	(6,661)	(9,607)	(9,158)	(4,950)
Net long-term debt	744,004	769,266	762,248	798,611	651,349	566,546
Accounts payable and accrued expenses	40,943	29,459	40,284	28,676	25,138	18,565
Lease liabilities	29,712	28,803	29,201	28,470	-	-
Deferred tax liability	-	-	-	-	747	4,961
Total liabilities	814,659	827,528	831,733	855,757	677,234	590,072
Common stock	1,406	1,366	1,385	1,350	1,332	1,321
Additional paid-in capital	105,493	103,488	105,483	102,678	98,778	94,384
Retained earnings	250,659	196,582	227,343	248,829	204,097	168,752
Treasury stock	(73,922)	(50,074)	(62,088)	(50,074)	(25,046)	(25,046)
Total stockholders' equity	283,636	251,362	272,123	302,783	279,161	239,411
Total liabilities and stockholders' equity	$ 1,098,295	$ 1,078,890	$ 1,103,856	$ 1,158,540	$ 956,395	$ 829,483

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. Tangible equity and 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. In addition, the company has presented non-GAAP measures that adjust for the executive transition, the loan management system outage, and the workforce actions taken. The company believes that these non-GAAP measures provide useful information by excluding certain material items that may not be indicative of our core operating results. As a result, the company believes that the non-GAAP measures that it has presented will allow for a better evaluation of the operating performance of the business. 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 a reconciliation of GAAP measures to non-GAAP measures.

	1Q 20 Non-GAAP Reconciliation		
in thousands	**GAAP**	**Non-Operating [2]**	**Non-GAAP**
G&A expense	$ 46,243	$ (3,786)	$ 42,457
Average net finance receivables	$ 1,123,316	$ -	$ 1,123,316
Operating expense ratio[1]	16.5%	(1.4%)	15.1%

	3Q 20 Non-GAAP Reconciliation		
in thousands	**GAAP**	**Non-Operating [3]**	**Non-GAAP**
G&A expense	$ 43,754	$ (778)	$ 42,976
Average net finance receivables	$ 1,032,133	$ -	$ 1,032,133
Operating expense ratio[1]	17.0%	(0.3%)	16.7%

(1) Annualized general and administrative expenses as a percentage of average net finance receivables
(2) Non-operating G&A expense items include costs of $3,066 related to the executive transition and $720 related to the loan management system outage
(3) Non-operating G&A expense items include severance costs of $778 related to workforce actions

Non-GAAP Financial Measures (Cont'd)

in thousands	1Q 21	1Q 20	2020	2019	2018	2017
Total assets	$ 1,098,295	$ 1,078,890	$ 1,103,856	$ 1,158,540	$ 956,395	$ 829,483
Less: Intangible assets	8,926	9,144	8,689	9,438	10,010	10,607
Tangible assets (non-GAAP)	1,089,369	1,069,746	1,095,167	1,149,102	946,385	818,876
Gross long-term debt	752,200	777,847	768,909	808,218	660,507	571,496
Total stockholders' equity	283,636	251,362	272,123	302,783	279,161	239,411
Less: Intangible assets	8,926	9,144	8,689	9,438	10,010	10,607
Tangible common equity (non-GAAP)	$ 274,710	$ 242,218	$ 263,434	$ 293,345	$ 269,151	$ 228,804
Basic Shares Outstanding	10,792	11,175	10,932	11,013	11,777	11,659
Funded debt-to-equity ratio	2.65	3.09	2.83	2.67	2.37	2.39
Funded debt-to-tangible equity ratio (non-GAAP)	2.74	3.21	2.92	2.76	2.45	2.50
Total stockholders' equity to total assets	25.8%	23.3%	24.7%	26.1%	29.2%	28.9%
Tangible equity to tangible assets (non-GAAP)	25.2%	22.6%	24.1%	25.5%	28.4%	27.9%
Book value per share	$ 26.28	$ 22.49	$ 24.89	$ 27.49	$ 23.70	$ 20.53
Tangible book value per share (non-GAAP)	$ 25.45	$ 21.67	$ 24.10	$ 26.64	$ 22.85	$ 19.62