REGIONAL MANAGEMENT®

RM LISTED NYSE

2Q 26 Earnings Presentation

July 29, 2026

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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: 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 crisis 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.

2Q 26 Highlights

Portfolio Trends

$188MM ENR Growth YoY
Up 9.6% YoY

$44MM Sequential ENR Growth
In line with seasonal norms

$504MM Origination Volume
Down $7MM, or 1.3%, YoY

$6.0MM ENR per Branch
Up 8.1% YoY

$324MM Auto-Secured Portfolio
Up $78MM, or 31.8%, YoY

Operating Effectiveness

7.0% 30+ DQ %
Up 40 bps YoY, inclusive of 20 bps impact from slower portfolio growth

12.2% Net Credit Loss Rate
Up 30 bps YoY, inclusive of 20 bps impact from slower portfolio growth

12.4% Operating Expense Ratio
80 bps improvement YoY

80% Fixed-Rate Debt
WAC of 4.8%

$442MM Unused Capacity
Substantial bandwidth to fund growth

Returns

$0.85 Diluted EPS in 2Q
YTD EPS up 17.3% YoY

8.7% ROE / 1.6% ROA in 2Q
YTD ROE and ROA up 80 bps and 10 bps YoY, respectively

2.9% Dividend Yield
2Q 26 $0.30 dividend per share

$18MM Capital Return and $5MM Increase in Stockholders' Equity (YTD)

$27MM Capital Generation (YTD)[1]

Strategic Execution

Bank Partnership Program
- *Column N.A. partnership live in Texas; more states beginning this year*
- *$65MM+ originated since launch; 28% of current run-rate originations*
- *Pre-tax margin projected to improve 200+ bps vs. state-licensed loans*

Omni-Channel Lending
End-to-end digital lending capability launched July 2026

Market Expansion
Entered Florida in May 2026 — 20th state

Technology, Analytics, & AI
New branch origination platform, ML credit model, AI across operations

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

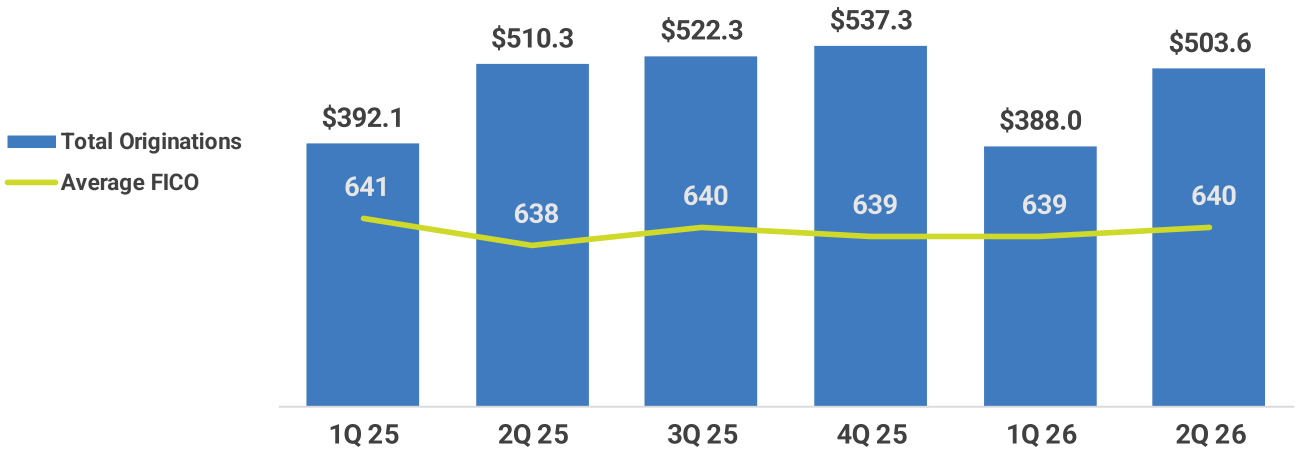
2Q 26 Financial Highlights

$ in millions *(except per share amounts)*	2Q 26	2Q 25	$ Chg B/(W)	% Chg B/(W)
Total revenue	$ 168.0	$ 157.4	$ 10.6	6.7%
Provision for credit losses	69.0	60.6	(8.4)	(13.9%)
G&A expense	65.4	62.9	(2.5)	(4.0%)
Interest expense	23.0	20.4	(2.6)	(12.6%)
Income taxes	2.4	3.3	0.9	27.9%
Net income	**$ 8.2**	**$ 10.1**	**$ (2.0)**	**(19.6%)**
Diluted EPS	**$ 0.85**	**$ 1.03**	**$ (0.18)**	**(17.5%)**
Ending net finance receivables	$ 2,148.3	$ 1,960.4	$ 187.9	9.6%
Average net finance receivables	$ 2,115.4	$ 1,912.9	$ 202.5	10.6%
Operating expense ratio	12.4%	13.2%		
Return on assets	1.6%	2.1%		
Return on equity	8.7%	11.3%		

- Net income of $8.2MM and diluted EPS of $0.85
- On a year-to-date basis, net income and diluted EPS are up 14.0% and 17.3%, respectively
- ENR up $187.9MM or 9.6% YoY
- Total revenue of $168.0MM grew 6.7% YoY
- Operating expense ratio of 12.4%, YoY improvement of 80 bps

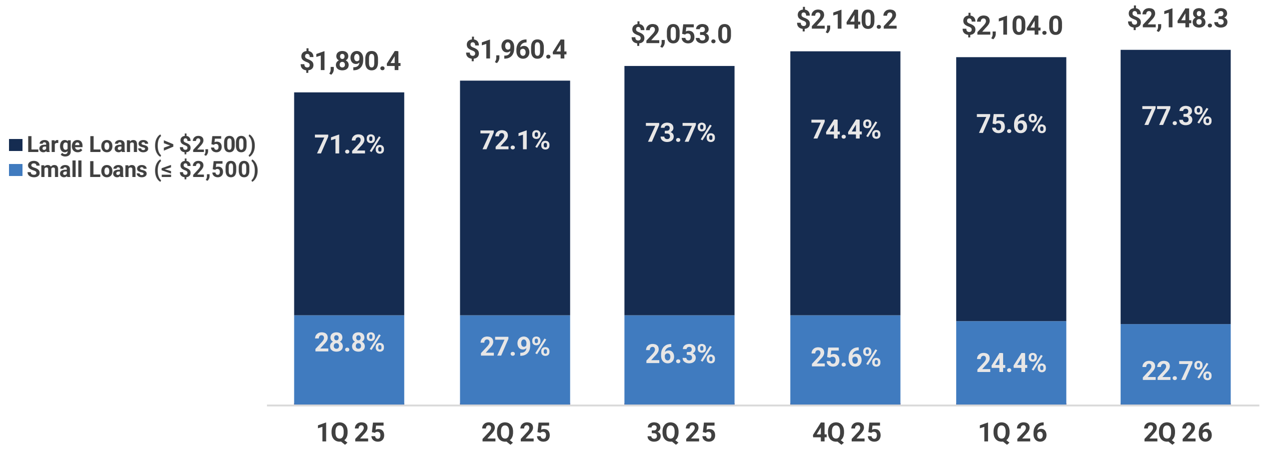
Responsible Portfolio Growth

Quarterly Origination Trend ($ in millions)



	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26
% YoY Δ	20.2%	19.8%	22.5%	12.9%	(1.1%)	(1.3%)

Portfolio Growth Trend ($ in millions)



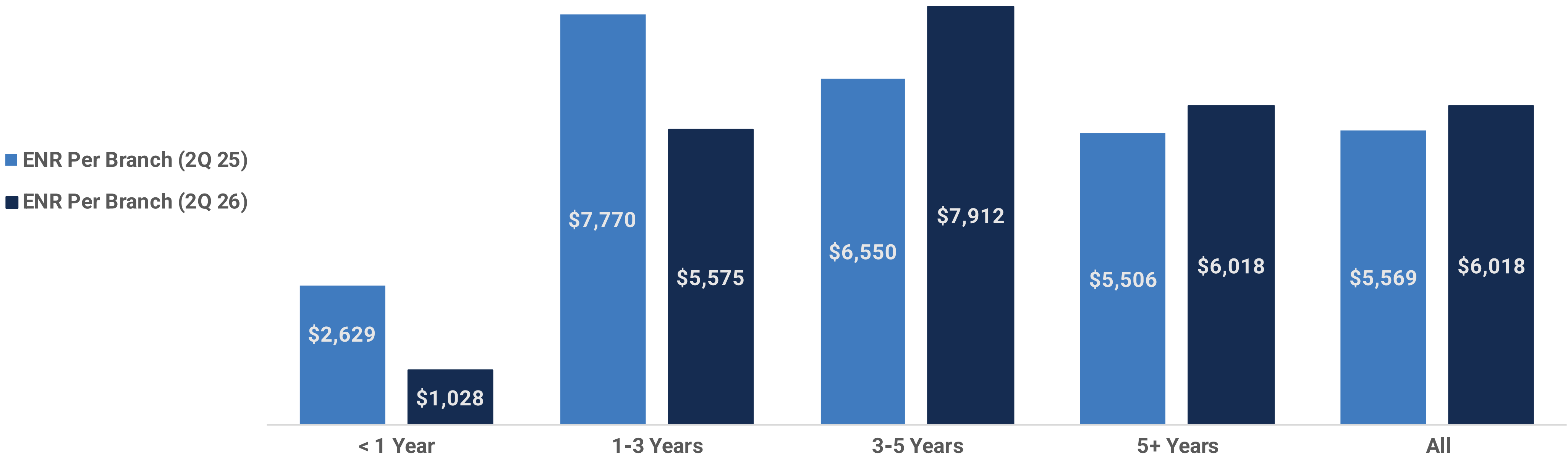
	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26
% YoY Δ	8.4%	10.5%	12.8%	13.1%	11.3%	9.6%
Total sequential change	($2.2)	$70.0	$92.7	$87.2	($36.2)	$44.3

- Total originations down 1.3% YoY, driven by tightened underwriting in higher-risk business amid a more competitive environment for new customer acquisition
- Average FICO relatively consistent YoY and over the last several quarters
- Achieved 9.6% YoY portfolio growth from large loans including high-quality auto-secured loans and new branch openings
  - Auto-secured product portfolio grew $78.1MM to 15.1% of the total portfolio, compared to 12.5% in the prior-year period
  - New branches opened since 2Q 25 have generated $12.3MM, or 6.6%, of total YoY portfolio growth

Increased ENR Per Branch is Driving Efficiency

- 12 new branches opened since 2Q 25 have generated $12.3MM, or 6.6%, of the $187.9MM YoY portfolio growth
- Same store receivables grew 9.0% YoY, outpacing 2Q 25 YoY growth of 8.1%

ENR Per Branch *($ in thousands)*

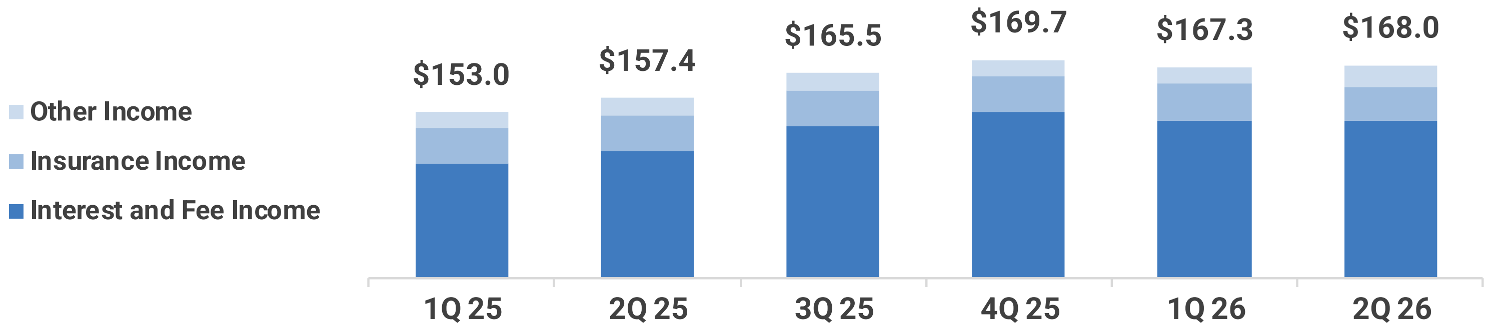


	< 1 Year	1-3 Years	3-5 Years	5+ Years	All
# of branches (2Q 25)	17	19	27	289	352
# of branches (2Q 26)	12	19	36	290	357

Note: ENR per branch in the age cohorts less than 5+ years may fluctuate period-over-period due to differences in average branch maturity within each cohort and the timing of new branch openings.

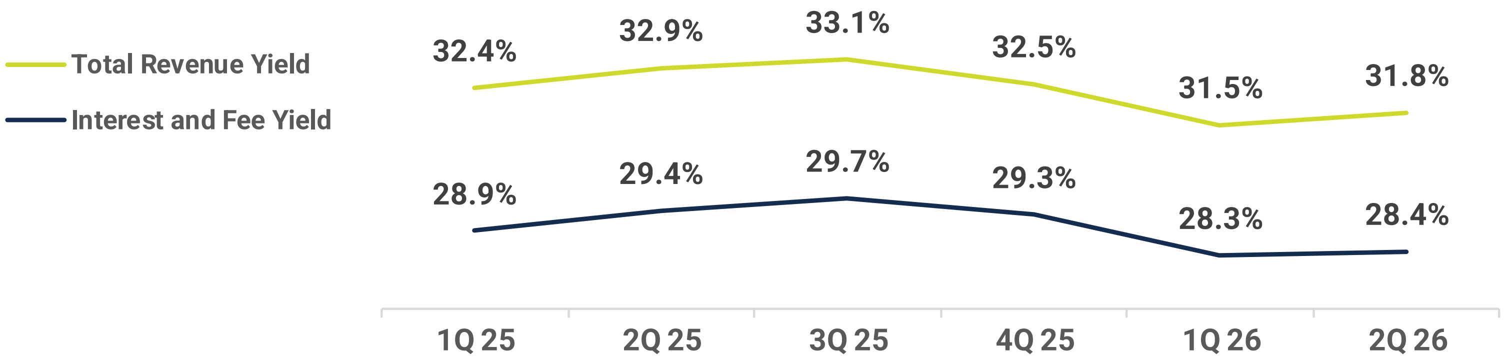
Revenue Up 6.7% on Receivable Growth

Total Revenue *($ in millions)*



	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26
Sequential Δ	(1.2%)	2.9%	5.1%	2.5%	(1.4%)	0.4%
YoY Δ	6.0%	10.1%	13.1%	9.6%	9.4%	6.7%

Total Revenue and Interest & Fee Yields

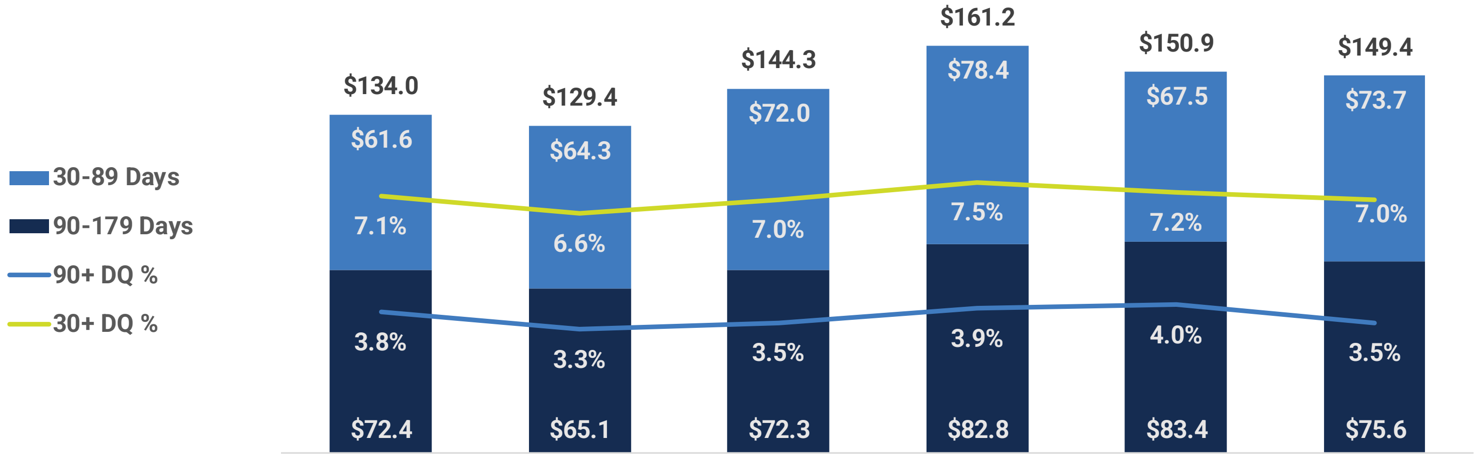


	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26
Total revenue sequential Δ	(1.0%)	0.5%	0.2%	(0.6%)	(1.0%)	0.3%
Total revenue YoY Δ	(0.4%)	0.2%	0.5%	(0.9%)	(0.9%)	(1.1%)

- Revenue grew 6.7% YoY due to $202MM increase in ANR
- Total revenue yield down 110 bps YoY, primarily due to a mix shift toward larger loans and auto-secured products, which typically carry lower yields and lower loss rates
- Total revenue yield up 30 bps sequentially, primarily reflecting seasonality and a full quarter of bank partnership fee income, offset by lower insurance income

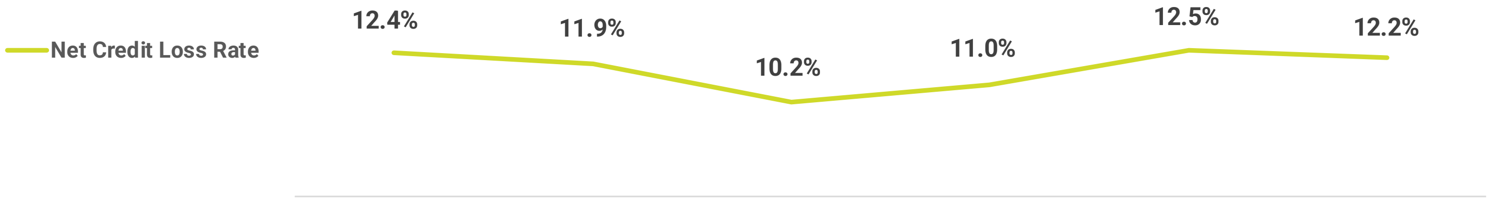
Recent Credit Trends

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



	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26
30+ DQ %						
Sequential Δ	(0.6%)	(0.5%)	0.4%	0.5%	(0.3%)	(0.2%)
YoY Δ	-	(0.3%)	0.1%	(0.2%)	0.1%	0.4%
90+ DQ %						
Sequential Δ	(0.1%)	(0.5%)	0.2%	0.4%	0.1%	(0.5%)
YoY Δ	(0.1%)	(0.1%)	-	-	0.2%	0.2%

Net Credit Loss Rates



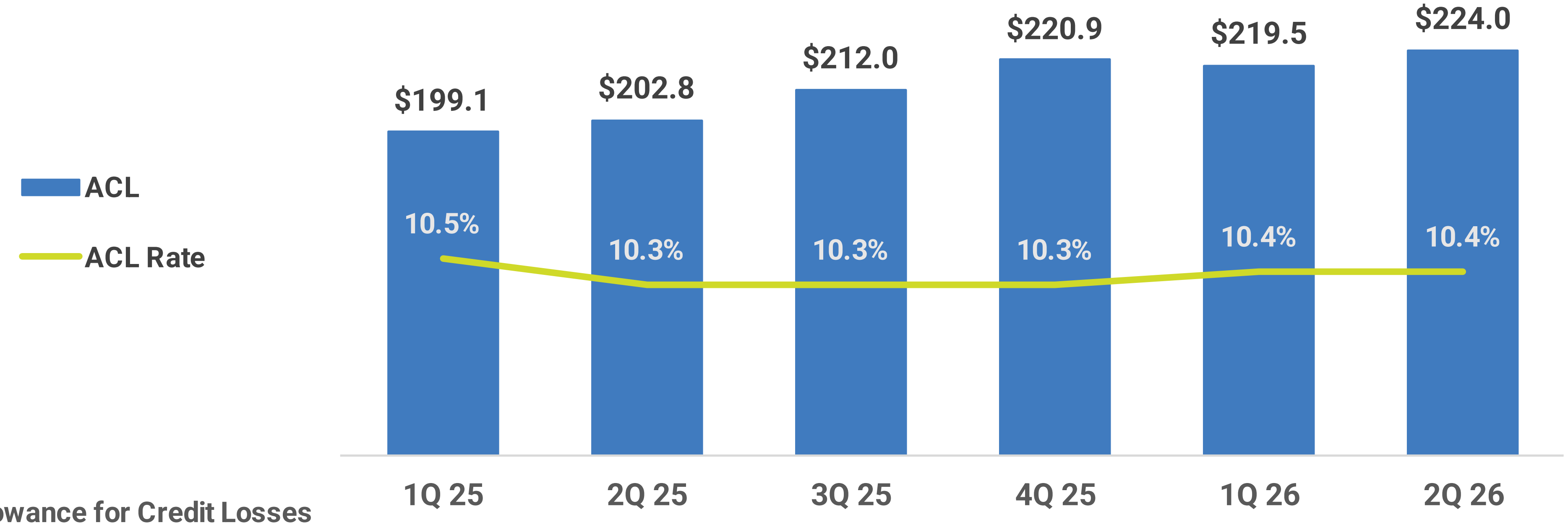
	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26
Sequential Δ	1.6%	(0.5%)	(1.7%)	0.8%	1.5%	(0.3%)
YoY Δ	1.8%	(0.8%)	(0.4%)	0.2%	0.1%	0.3%

- 2Q 26 delinquency rate of 7.0% decreased sequentially 20 bps and increased 40 bps YoY. The increase primarily reflects slower portfolio growth (20 bps) and the impact of higher-risk segments that we have since tightened.
- 30+ days past due of $149.4MM compares favorably to the allowance for credit losses of $224.0MM as of 2Q 26
- 2Q 26 net credit loss rate decreased 30 bps sequentially
- 2Q 26 net credit loss rate increased 30 bps YoY
  - Inclusive of 20 bps impact of lower YTD ANR growth compared to the prior-year period

Reserves For Credit Losses

- ACL increased $4.5MM in 2Q 26, driven by portfolio growth; ACL rate remained flat sequentially at 10.4%. The 10 bps YoY increase in the ACL rate reflects updates to macroeconomic assumptions.

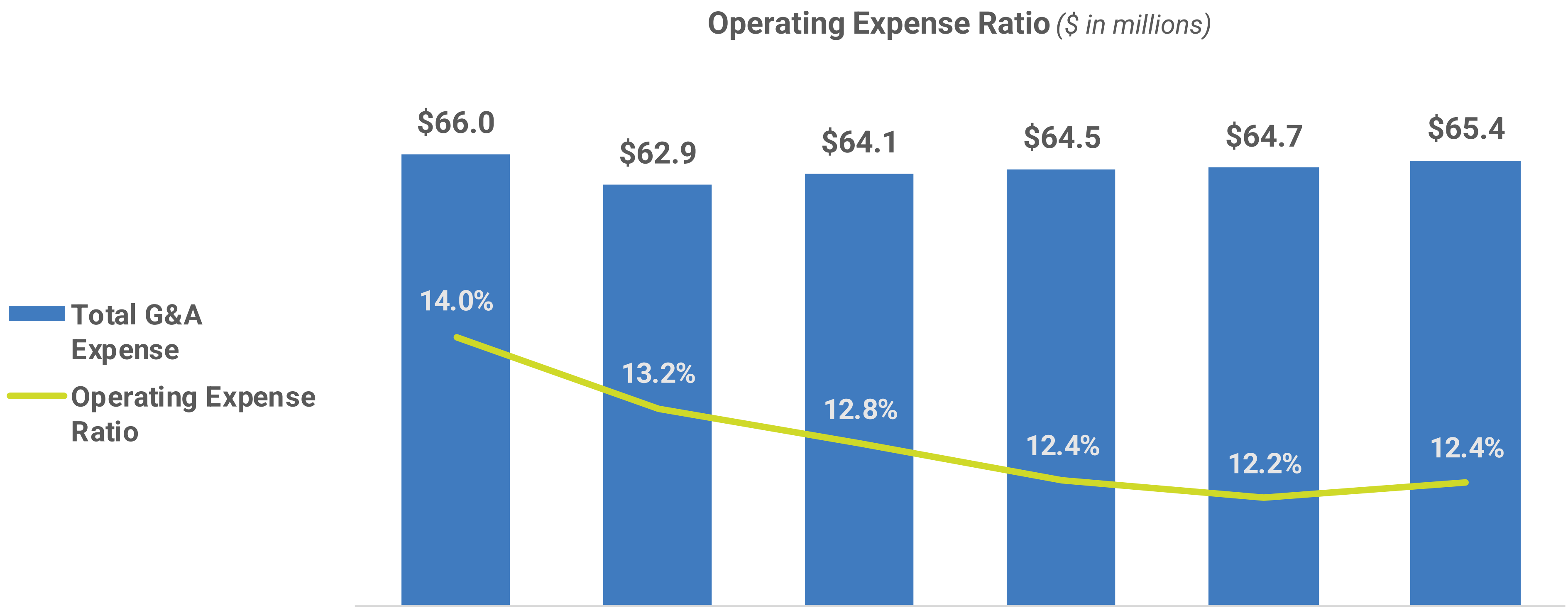
Allowance for Credit Losses *($ in millions)*



Allowance for Credit Losses	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26
Sequential $ Δ	($0.4)	$3.7	$9.2	$8.9	($1.4)	$4.5

Investing for Long Term Growth While Maintaining Expense Discipline

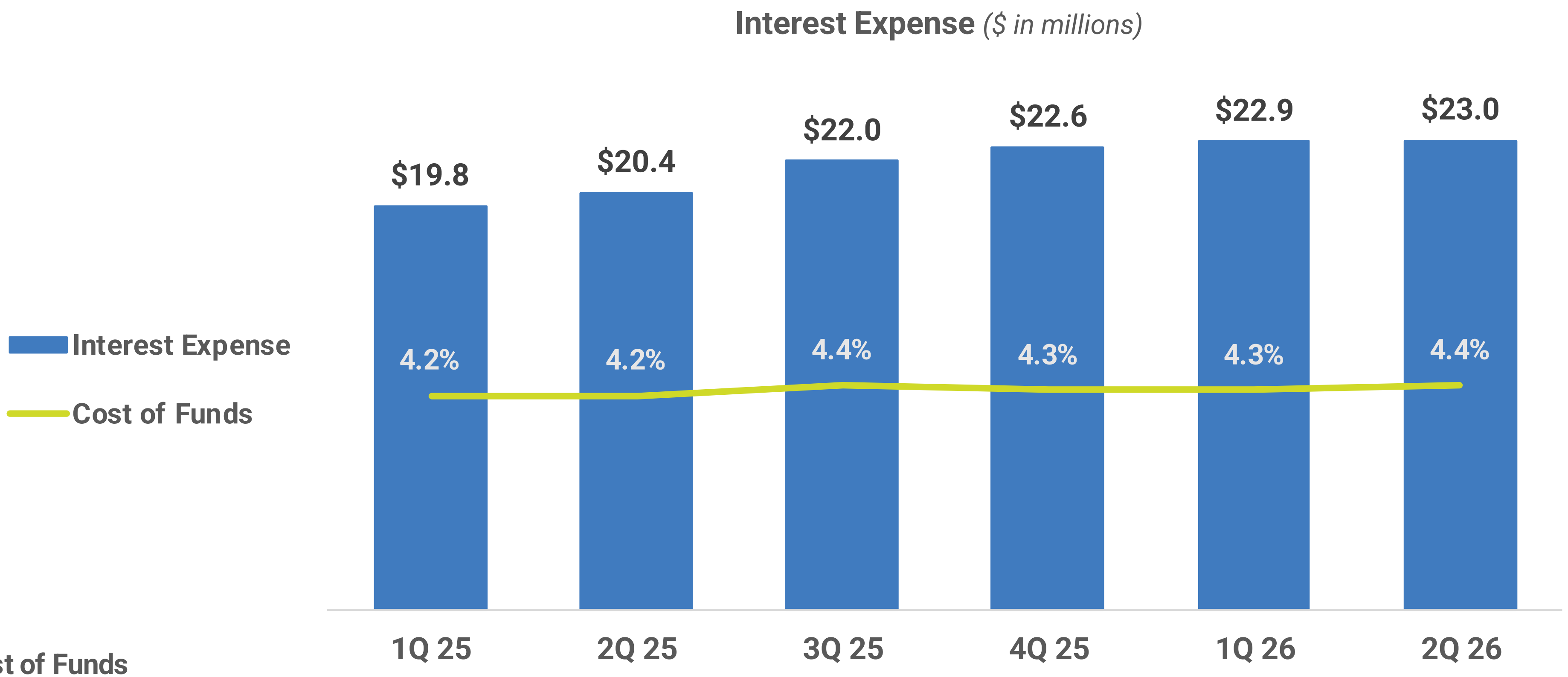
- Operating expense ratio of 12.4% improved 80 bps YoY, despite investment in technology, digital capabilities, and growth, including 12 new branches opened since 2Q 25
- YoY total revenue growth outpaced G&A expense growth by 4.2x



Operating Expense Ratio	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26
YoY Δ	0.3%	(0.6%)	(1.1%)	(1.6%)	(1.8%)	(0.8%)

Cost of Funds

- Cost of funds increased 20 bps YoY due to increased average debt and the maturation of lower-cost, fixed-rate debt



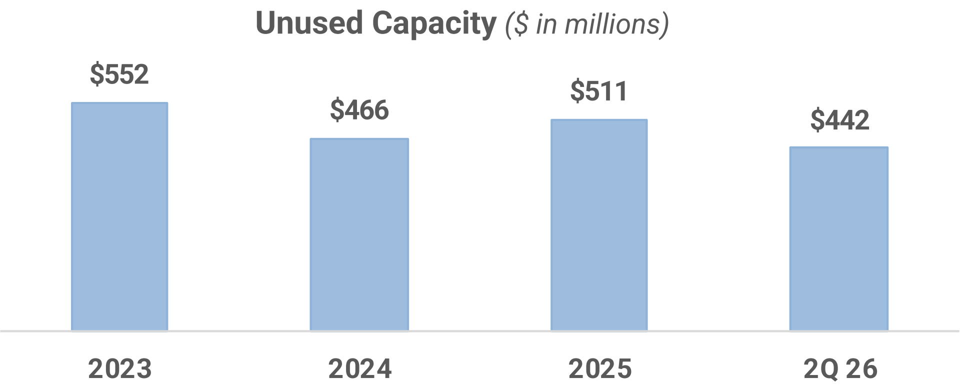
Cost of Funds	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26
YoY Δ	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%

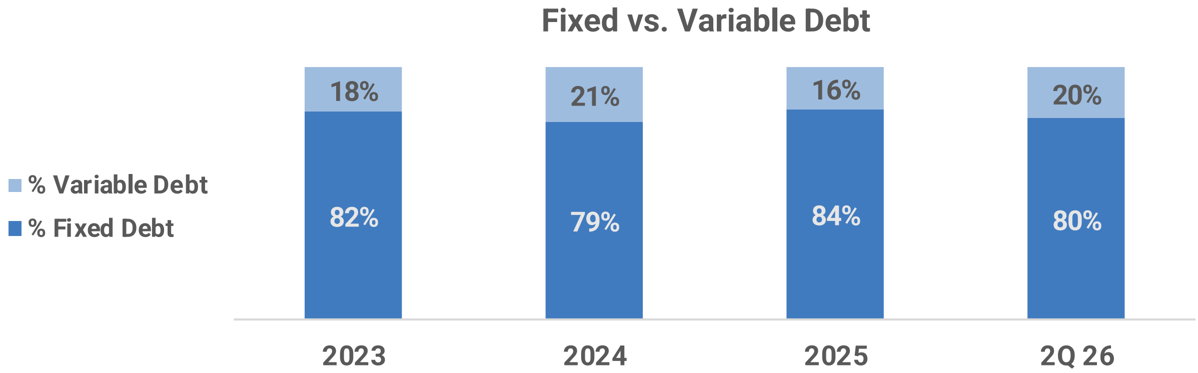
Strong Funding Profile

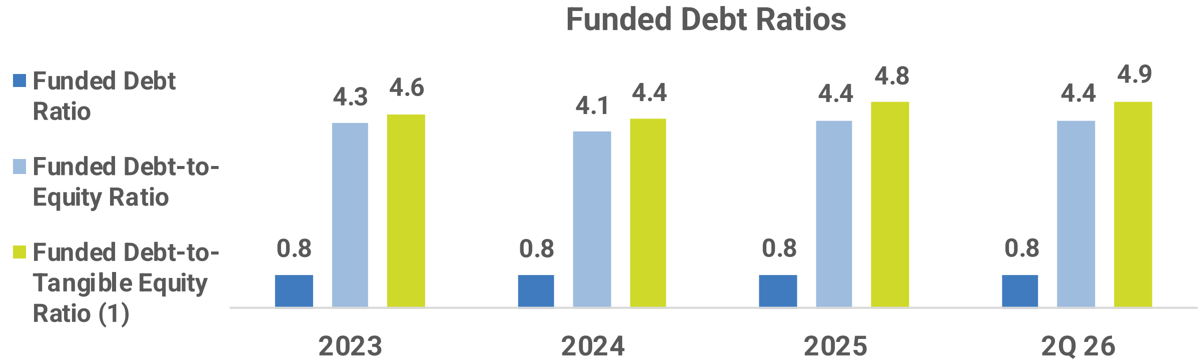
- Total unused capacity was $442MM (subject to borrowing base) as of June 30, 2026
- Available liquidity of $128MM as of June 30, 2026
- Fixed-rate debt represented 80% of total debt as of June 30, 2026, with WAC of 4.8%

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

Transaction Period	Debt Balance	Revolving Maturity	Maturity Date	WAC
3Q 21	$200	Jul 2026	Aug 2033	2.3%
4Q 21	$125	Sep 2026	Oct 2033	3.9%
1Q 22	$53	Feb 2025	Mar 2032	5.2%
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%



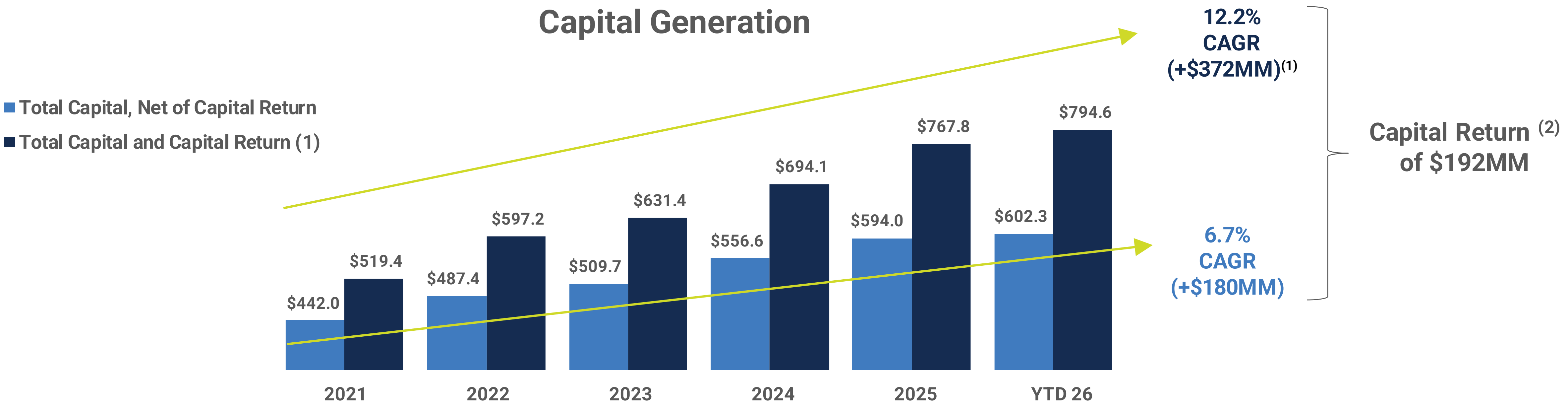




	2023	2024	2025	2Q 26
Cost of funds (YTD)	3.9%	4.2%	4.3%	4.3%

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

Excess Capital Consistently Returned to Stockholders



Capital Performance Since Year-End 2020 [2]

- $180MM total capital increase
- $192MM returned to stockholders
- $372MM [1] capital generated at 12.2% CAGR
- 20.7% ratio of capital generation to average stockholders' equity [1]

Proven Track Record

- Proven track record of excess capital generation
  - Returning capital to stockholders
  - Reinvesting to drive sustainable, long-term profitable growth
- Significant capital generated even during recent periods of high inflation

(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 2Q 26.

2026 Earnings Drivers

- Targeting 6% - 9% YoY net income growth, 10% - 13% EPS growth, and 5% - 7% ENR growth. Guidance reflects deliberate underwriting discipline in certain higher-risk segments and a measured response to a more competitive new customer acquisition environment.

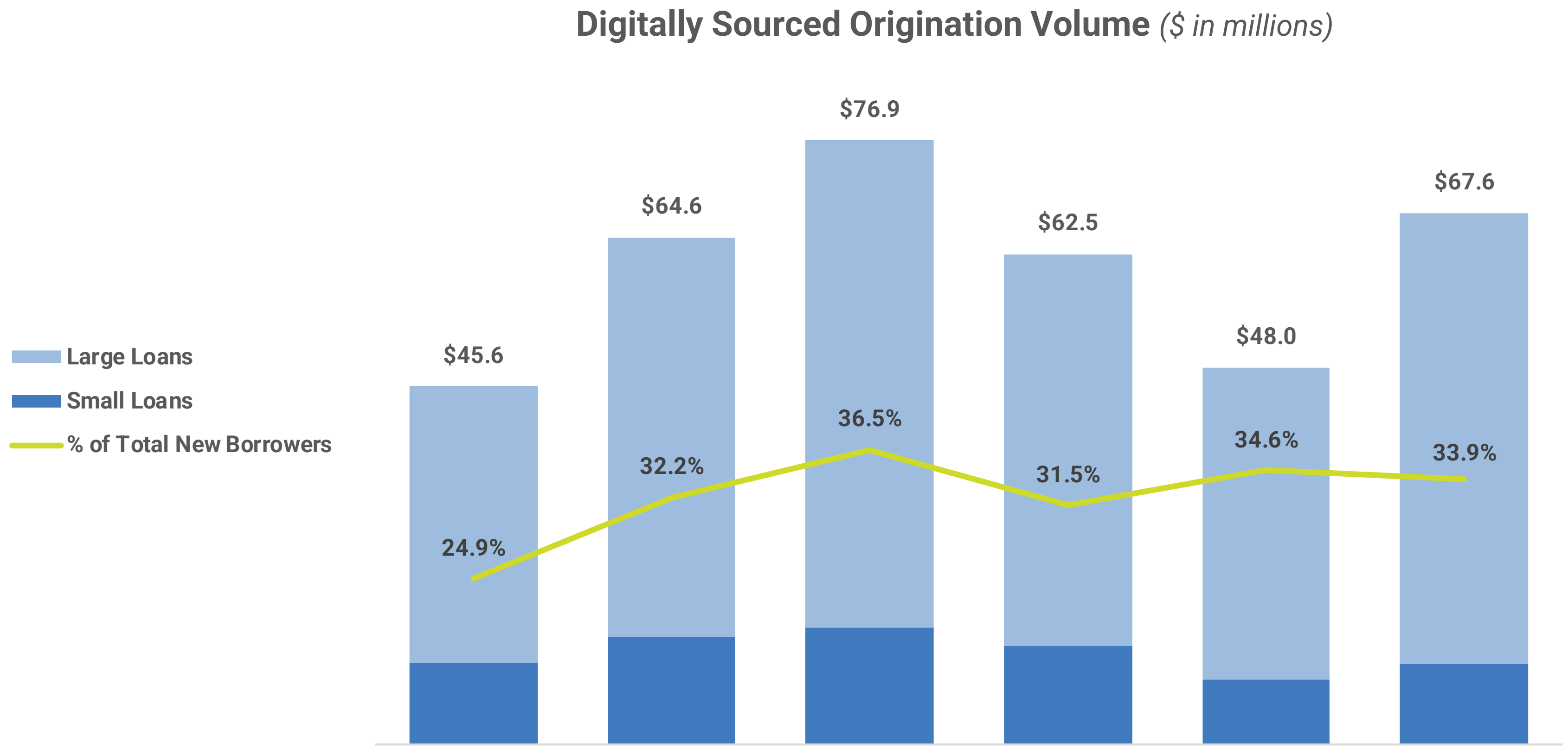
	1Q – 2Q 2026 Results		3Q – 4Q 2026 Outlook	
	1Q 26	2Q 26	3Q 26	4Q 26
Originations & Loan Growth	**Liquidation of $36MM** *Soft loan demand and higher payment/payoff activity from tax refunds*	**Growth of $44MM** *Growth from large loans including high-quality auto-secured loans and new branch openings*	**Growth ~$60MM**	**Growth ~$60MM**
			Loan demand expected to increase in 3Q and remain higher in 4Q driven by holiday demand	
CECL Provision Reserve Impact	**Release of $1.4MM** *Seasonal decline in portfolio liquidation drives a reserve release*	**Build of $4.5MM** *Seasonal increase in portfolio growth drives a reserve build*	**Build ~$6.3MM**	**Build ~$6.3MM**
			Reserve builds aligned with portfolio growth	
Net Credit Losses	**Net Credit Loss Rate – 12.5%** *Elevated in 1Q, consistent with seasonal trends*	**Net Credit Loss Rate – 12.2%** *Seasonal decrease vs prior quarter*	**Net Credit Loss Rate ~10.7%**	**Net Credit Loss Rate ~11.1%**
			Net credit loss rate expected to reach seasonal low in 3Q and normalize in 4Q	
Strategic Initiatives	**No Material Impact**	**No Material Impact**	**Net Income Benefit ~$2.5MM**	**Net Income Benefit ~$5.0MM**
			Strategic initiatives economics are included in our full year net income guidance	

Note: Ranges reflect current expectations and are subject to change based on geopolitical and macroeconomic conditions that may affect loan demand and resulting economics.

Appendix

Digitally Sourced Originations

- YoY increase in digitally sourced origination volume driven by our large loans and auto-secured products
- Digitally sourced origination volume represented 33.9% of total new borrower volume
- Large loans (inclusive of auto-secured) represented 84.5% of new borrower digitally sourced loans booked in 2Q 26



Total Digitally Sourced Volume	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26
% YoY Δ	46.1%	27.5%	51.7%	16.2%	5.4%	4.8%

Consolidated Income Statements

$ in thousands	2Q 26	2Q 25	2025	2024	2023	2022
Revenue						
Interest and fee income	$ 150,278	$ 140,695	$ 578,949	$ 528,894	$ 489,698	$ 450,854
Insurance income, net	10,976	11,499	45,573	40,695	44,529	43,502
Other income	6,752	5,248	21,076	18,914	17,172	12,831
Total revenue	168,006	157,442	645,598	588,503	551,399	507,187
Expenses						
Provision for credit losses	69,006	60,587	245,432	212,200	220,034	185,115
Personnel	39,433	38,584	159,637	153,789	156,872	141,243
Occupancy	7,252	6,911	28,204	25,823	25,029	23,809
Marketing	4,889	5,059	18,551	19,006	15,774	15,378
Other	13,870	12,391	51,183	49,080	45,444	42,098
Total general and administrative	65,444	62,945	257,575	247,698	243,119	222,528
Interest expense	22,993	20,426	84,814	74,530	67,463	34,223
Income before income taxes	10,563	13,484	57,777	54,075	20,783	65,321
Income taxes	2,410	3,344	13,365	12,848	4,825	14,097
Net income	**$ 8,153**	**$ 10,140**	**$ 44,412**	**$ 41,227**	**$ 15,958**	**$ 51,224**

Consolidated Balance Sheets

$ in thousands	2Q 26	2Q 25	2025	2024	2023	2022
Cash	$ 6,799	$ 4,272	$ 3,823	$ 3,951	$ 4,509	$ 3,873
Net finance receivables	2,148,253	1,960,364	2,140,199	1,892,535	1,771,410	1,699,393
Unearned insurance premiums	(50,713)	(49,046)	(52,896)	(48,068)	(47,892)	(51,008)
Allowance for credit losses	(224,000)	(202,800)	(220,900)	(199,500)	(187,400)	(178,800)
Net finance receivables, less unearned insurance premiums and allowance for credit losses	1,873,540	1,708,518	1,866,403	1,644,967	1,536,118	1,469,585
Restricted cash	111,776	117,658	94,174	131,684	124,164	127,926
Lease assets	45,084	42,665	43,828	38,442	34,303	34,521
Intangible assets	34,634	28,810	31,781	24,524	15,846	12,122
Restricted available-for-sale investments	24,206	22,122	24,211	21,712	22,740	20,416
Property and equipment	13,044	13,328	13,156	13,677	13,787	14,526
Deferred tax assets, net	-	8,367	-	9,286	13,641	13,810
Other assets	20,511	21,391	26,554	20,866	29,419	28,208
Total assets	**$ 2,129,594**	**$ 1,967,131**	**$ 2,103,930**	**$ 1,909,109**	**$ 1,794,527**	**$ 1,724,987**
Debt	$ 1,675,942	$ 1,509,133	$ 1,650,764	$ 1,478,336	$ 1,399,814	$ 1,355,359
Unamortized debt issuance costs	(5,617)	(6,862)	(8,591)	(6,338)	(4,578)	(9,512)
Net debt	1,670,325	1,502,271	1,642,173	1,471,998	1,395,236	1,345,847
Lease liabilities	47,241	44,768	45,968	40,579	36,576	36,712
Deferred tax liabilities, net	2,588	-	3,345	-	-	-
Accounts payable and accrued expenses	31,109	57,141	39,352	39,454	40,442	33,795
Total liabilities	**1,751,263**	**1,604,180**	**1,730,838**	**1,552,031**	**1,472,254**	**1,416,354**
Common stock	1,530	1,522	1,517	1,492	1,457	1,433
Additional paid-in capital	142,805	137,129	138,666	130,725	121,752	112,384
Retained earnings	424,469	389,557	410,721	378,482	349,579	345,545
Accumulated other comprehensive income (loss)	(49)	(2)	(2)	62	(372)	(586)
Treasury stock	(190,424)	(165,255)	(177,810)	(153,683)	(150,143)	(150,143)
Total stockholders' equity	**378,331**	**362,951**	**373,092**	**357,078**	**322,273**	**308,633**
Total liabilities and stockholders' equity	**$ 2,129,594**	**$ 1,967,131**	**$ 2,103,930**	**$ 1,909,109**	**$ 1,794,527**	**$ 1,724,987**

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 by excluding certain material items that may not be indicative of our operating results. As a result, the Company believes that the non-GAAP measures that it has presented will aid in the evaluation of the operating performance of the business.

Total capital and capital return, capital generation, and capital generation as a % of average stockholders' equity are non-GAAP measures to include stock repurchases and dividends returned to stockholders with total capital. 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 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 operating performance. 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	$ 378.3	$ 106.2
Allowance for credit losses	159.3	178.8	187.4	199.5	220.9	224.0	74.0
Total capital	**$ 442.0**	**$ 487.4**	**$ 509.7**	**$ 556.6**	**$ 594.0**	**$ 602.3**	**$ 180.2**
Dividends to stockholders	$ 9.9	$ 11.8	$ 11.9	$ 12.3	$ 12.2	$ 5.8	$ 63.9
Stock repurchased	67.4	20.6	-	3.5	24.1	12.6	128.3
Cumulative capital return	**$ 77.4**	**$ 109.8**	**$ 121.7**	**$ 137.6**	**$ 173.9**	**$ 192.3**	**$ 192.3**
Total capital and cumulative capital return (non-GAAP)	**$ 519.4**	**$ 597.2**	**$ 631.4**	**$ 694.1**	**$ 767.8**	**$ 794.6**	**$ 372.5**
Capital generation:							
Change in total capital	$ 19.9	$ 45.4	$ 22.2	$ 46.9	$ 37.4	$ 8.3	$ 180.2
Capital return	77.4	32.4	11.9	15.9	36.3	18.4	192.3
Capital generation (non-GAAP)	$ 97.3	$ 77.8	$ 34.2	$ 62.8	$ 73.7	$ 26.8	$ 372.5
÷ Average stockholders' equity (ASE)	280.8	301.4	321.1	344.6	363.8	374.8	327.3
÷ Years included in average	1.00	1.00	1.00	1.00	1.00	0.50	5.50
Change in total capital as a % of ASE	**7.1%**	**15.1%**	**6.9%**	**13.6%**	**10.3%**	**4.5%**	**10.0%**
Capital return as a % of ASE	27.6%	10.7%	3.7%	4.6%	10.0%	9.8%	10.7%
Capital generation as % of ASE (non-GAAP)	**34.7%**	**25.8%**	**10.6%**	**18.2%**	**20.3%**	**14.3%**	**20.7%**

(1) Cumulative change since year-end 2020 through the period ended 2Q 26

Non-GAAP Financial Measures (Cont’d)

$ in thousands	2Q 26	2025	2024	2023	2022
Debt	$ 1,675,942	$ 1,650,764	$ 1,478,336	$ 1,399,814	$ 1,355,359
Total stockholders' equity	378,331	373,092	357,078	322,273	308,633
Less: intangible assets	34,634	31,781	24,524	15,846	12,122
Tangible equity (non-GAAP)	$ 343,697	$ 341,311	$ 332,554	$ 306,427	$ 296,511
Funded debt-to-equity ratio	4.4	4.4	4.1	4.3	4.4
Funded debt-to-tangible equity ratio (non-GAAP)	4.9	4.8	4.4	4.6	4.6

Glossary

- ACL – Allowance for Credit Losses
- Allowance for credit loss (ACL) rate – allowance for credit losses as a percentage of ENR
- ANR – average net finance receivables
- Average FICO – weighted-average FICO score at origination, weighted by loan volume
- 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
- Dividend yield – annualized dividends per share divided by the closing share price as of the last day of the quarter
- 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
- ML – Machine learning
- Net credit loss (NCL) rate – annualized net credit losses as a percentage of average net finance receivables
- Operating expense ratio – annualized general and administrative expenses as a percentage of average net finance receivables
- Originations – Represents 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
- Same store – comparison of branches with a comparable branch base; the comparable branch base includes those branches open for at least 1 year
- 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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