

QUICK FACTS (as of December 31, 2019)



\$1.105 billion
in finance receivables



366
branches



11 states
AL • GA • MO • NM • NC
OK • SC • TX • TN • VA • WI

MANAGEMENT TEAM

Robert W. Beck
President and
Chief Executive Officer

Michael S. Dymski
Vice President, Interim Chief
Financial Officer, and Chief
Accounting Officer

John D. Schachtel
Executive Vice President and
Chief Operating Officer

Manish Parmar
Executive Vice President and
Chief Credit Risk Officer

Brian J. Fisher
Executive Vice President,
General Counsel, and Secretary

CONTACT INFORMATION

Regional Management Corp.
979 Batesville Road, Suite B
Greer, SC 29651
Telephone: (864) 448-7000
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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, 2019, we had approximately 432,200 accounts and \$1.105 billion in outstanding finance receivables.

BRANCH NETWORK & ORIGINATION CHANNELS

We operate under the name "Regional Finance" in 366 branches across 11 states as of the end of 2019. Our integrated branch model is the foundation of our multi-channel origination strategy, with nearly all loans, regardless of origination channel, serviced through our branch network. We believe that our frequent, in-person contact with our customers 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, retailers, 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 repair their credit history. Our goal is to consistently grow our finance receivables and to soundly manage our portfolio 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
Small Installment Loans	Range: \$500 – \$2,500 Average loan size: \$1,900	Up to 48 months
Large Installment Loans	Range: \$2,501 – \$12,000 Average loan size: \$5,300	18 to 60 months
Retail Purchase Loans	Range: Up to \$7,500 Average loan size: \$2,100	6 to 48 months

OPPORTUNITY FOR GROWTH

We serve a large, addressable market of underbanked and non-prime consumers. We plan to continue to increase the size of our overall loan receivables by focusing on the growth of our core small and large installment loan portfolios within our existing branches and by expanding our branch network in our current footprint and in nearby states. 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 11.7%, from \$204.7 million in 2014 to \$355.7 million in 2019
- 2019 net income of \$44.7 million
- 2019 diluted earnings per share of \$3.80
- Aggregate receivables growth at a 5-year CAGR of 15.1%, from \$546.2 million in 2014 to \$1.105 billion in 2019

INVESTOR INQUIRIES

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