

QUICK FACTS (as of December 31, 2018)



\$932 million
in finance receivables



359
branches



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

MANAGEMENT TEAM

Peter R. Knitzer
President and
Chief Executive Officer

John D. Schachtel
Executive Vice President and
Chief Operating Officer

Donald E. Thomas
Executive Vice President and
Chief Financial Officer

Daniel J. Taggart
Executive Vice President and
Chief Credit Risk Officer

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

CONTACT INFORMATION

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INVESTOR INQUIRIES

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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, 2018, we had approximately 401,500 accounts and \$932.2 million in outstanding finance receivables.

BRANCH NETWORK & ORIGINATION CHANNELS

We operated under the name "Regional Finance" in 359 branches across 11 states at the end of 2018. 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: \$1,600	Up to 48 months
Large Installment Loans	Range: \$2,501 – \$12,000 Average loan size: \$4,400	18 to 60 months
Retail Purchase Loans	Range: Up to \$7,500 Average loan size: \$1,400	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 12.4%, from \$170.6 million in 2013 to \$306.7 million in 2018
- 2018 net income of \$35.3 million
- 2018 diluted earnings per share of \$2.93
- Aggregate receivables growth at a 5-year CAGR of 11.3%, from \$544.7 million in 2013 to \$932.2 million in 2018