ABS Investor Presentation

May 22, 2024

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The Initial Purchasers may, from time to time, participate or invest in other financing transactions with the Company and its affiliates, perform services for or solicit business from the Company and its affiliates, and/or have a position or effect transactions in the Notes or derivatives thereof.

Company Overview

Company Overview

Diversified consumer finance company operating under the name “Regional Finance”

Provide installment loan products primarily to customers with limited access to consumer credit from banks, thrifts, credit card companies, and other lenders

Goal to consistently grow finance receivables and soundly manage portfolio risk, while providing customers with attractive, safe, easy-to-understand loan products serving their varied financial needs

Founded 1987

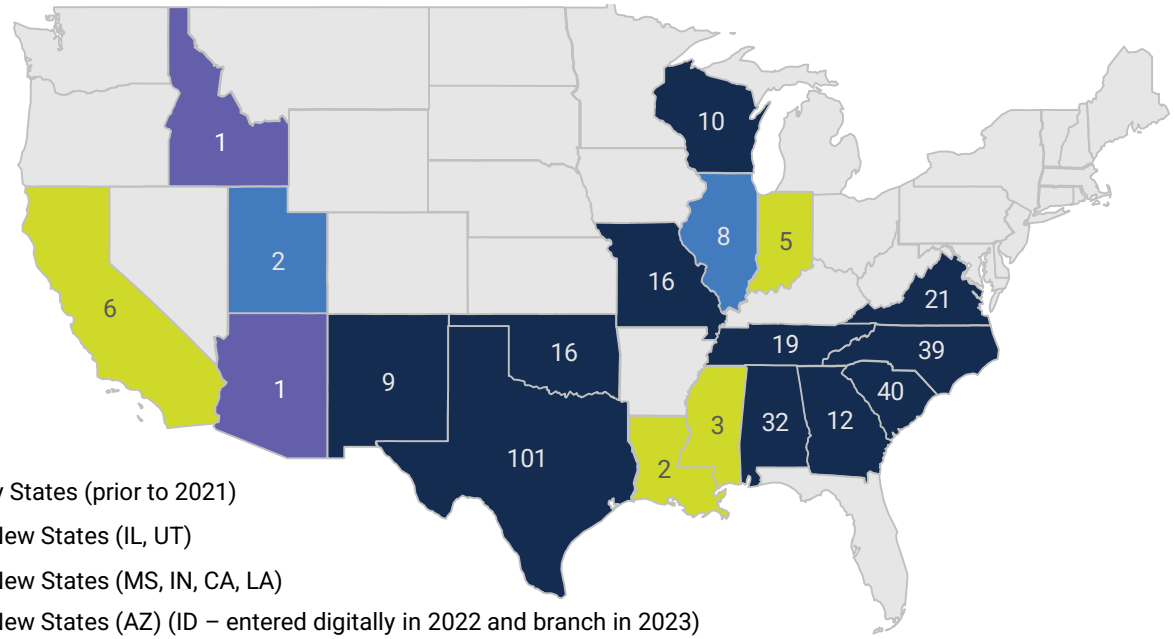
NYSE Listed: RM

343 branches

19 states

Total receivables of $1.7 billion

Multi-channel marketing: branches, digital, and direct mail



- Legacy States (prior to 2021)
- 2021 New States (IL, UT)
- 2022 New States (MS, IN, CA, LA)
- 2023 New States (AZ) (ID – entered digitally in 2022 and branch in 2023)
- Potential Future State Expansion

Geographic footprint and net finance receivables as of 3/31/2024



Growth Strategy





Geographic Expansion

Identified states with favorable economics for expansion

Continue to identify opportunities to optimize branch network within existing footprint

Continue to drive scale using centralized originations and servicing



Accelerated Innovation

Deploy new technology to further omni-channel experience

Leverage data and analytics to improve credit underwriting, customer acquisition and retention, and back-office capabilities



Product and Channel Expansion

Execute on distribution of larger auto-secured loans and E2E originations

Assess new product offerings in the marketplace

National scale should enable additional strategic partnerships

Investment Highlights



Strong balance sheet supports capital returns



Controlled growth with stable credit using advanced credit tools



Geographic, product, and channel expansion drive growth



Modern infrastructure and digital capabilities



High customer satisfaction and loyalty



Scale, digital capabilities, and lighter footprint will drive operating leverage



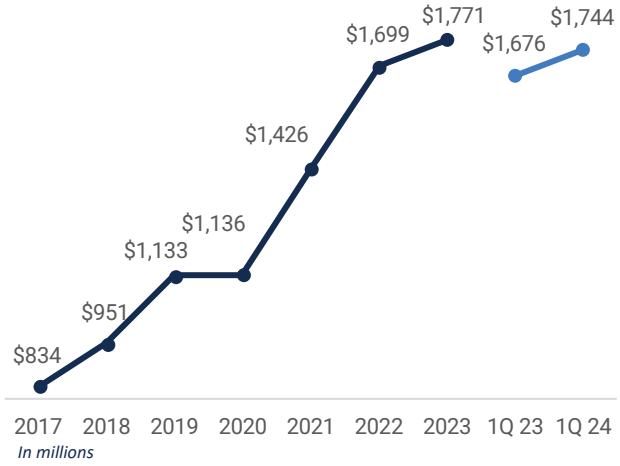
Omni-channel growth strategy with abundant market opportunity



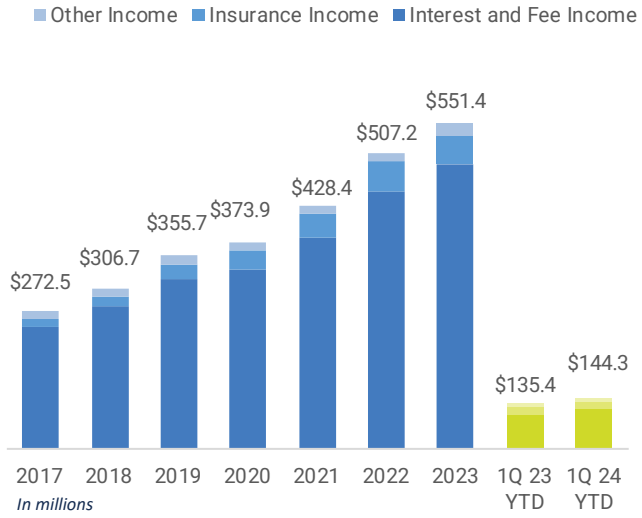
Deep management experience through credit cycles

Key Financial Results

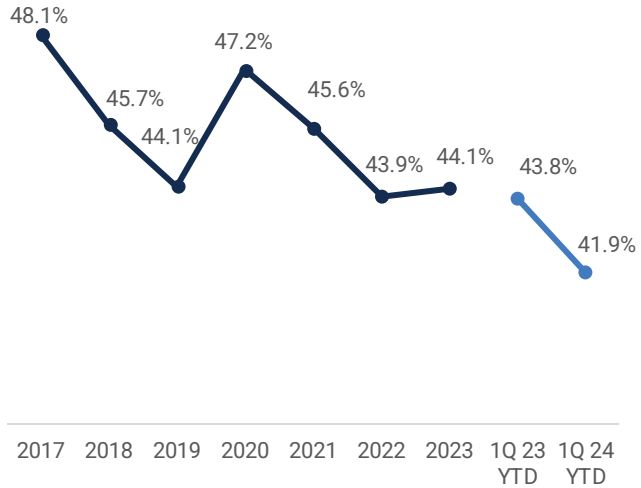
Net Finance Receivables



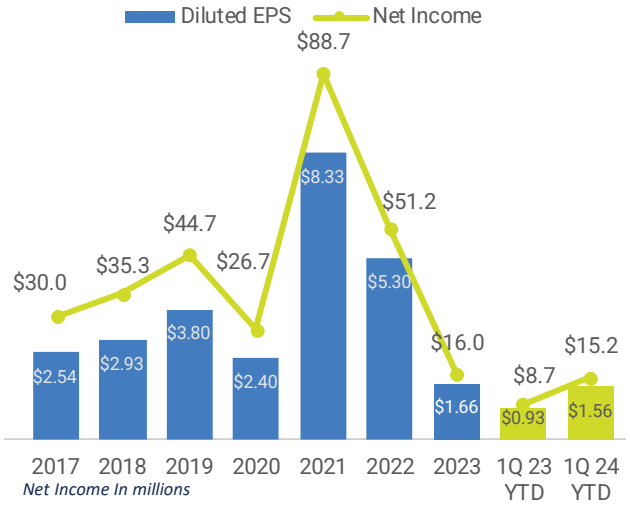
Revenue



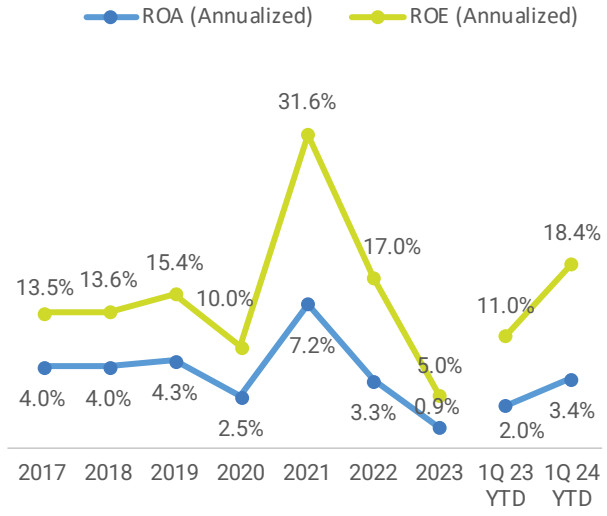
Efficiency Ratio



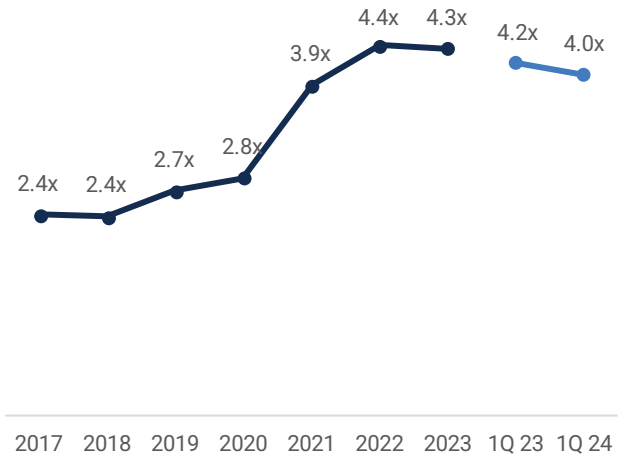
Net Income and Diluted EPS



ROA and ROE



Funded Debt-to-Equity



Continued growth in account base and portfolio in controlled and profitable manner

1Q 24 revenue growth outpaced G&A expense growth by 7.9x from the prior-year period

Enhanced prequalification capabilities and tighter integration with digital affiliate partners drive better digital leads

Digital initiatives, new state expansion, and new product development have driven strong growth

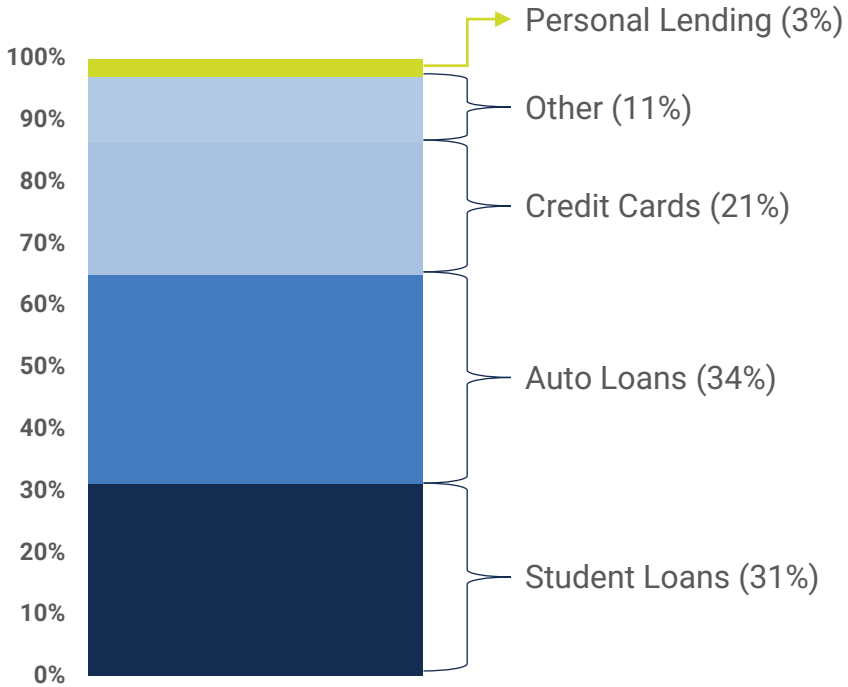
Abundant Total Addressable Market

Approximately **72 million** Americans generally align with Regional's customer base[1][3]

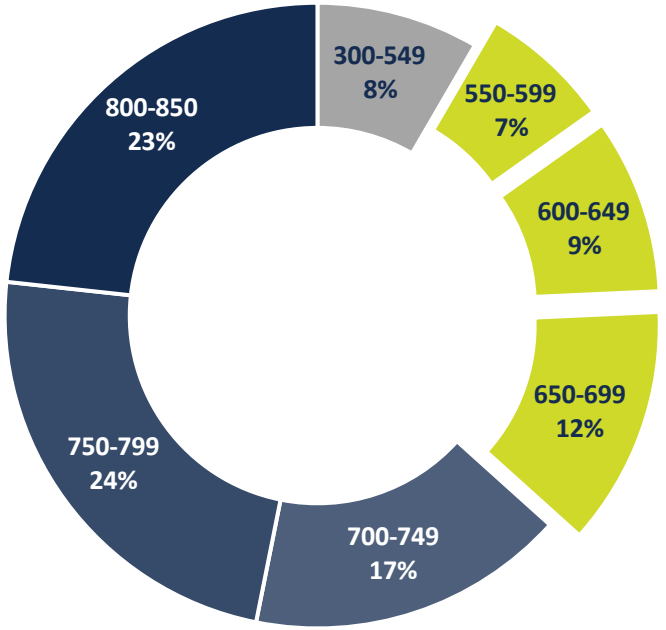
$91 billion market opportunity – RM has less than 2% market share and increased our addressable market by over 80% since 2020; still significant runway for growth

$4.7 Trillion Consumer Finance Market [2]

Personal Installment Loans Account for ~$91 billion [1]



28% of US Population with FICO Between 550 & 700 [3]





(1) Adult US Population sourced from US Census Bureau www.census.gov/library/stories/2021/08/united-states-adult-population-grew-faster-than-nations-total-population-from-2010-to-2020.html
(2) Sourced from Equifax US National Consumer Credit Trends Report; June 2023
(3) Sourced from Arkali, Can. "Average U.S. FICO® Score Stays Steady at 716" *FICO.com*, 30 Aug. 2022, www.fico.com/blogs/average-us-fico-score-stays-steady-716-missed-payments-and-consumer-debt-rises

Serving Our Customers Best

Top-Notch Customer Service

90+% favorable ratings for key attributes [1]:

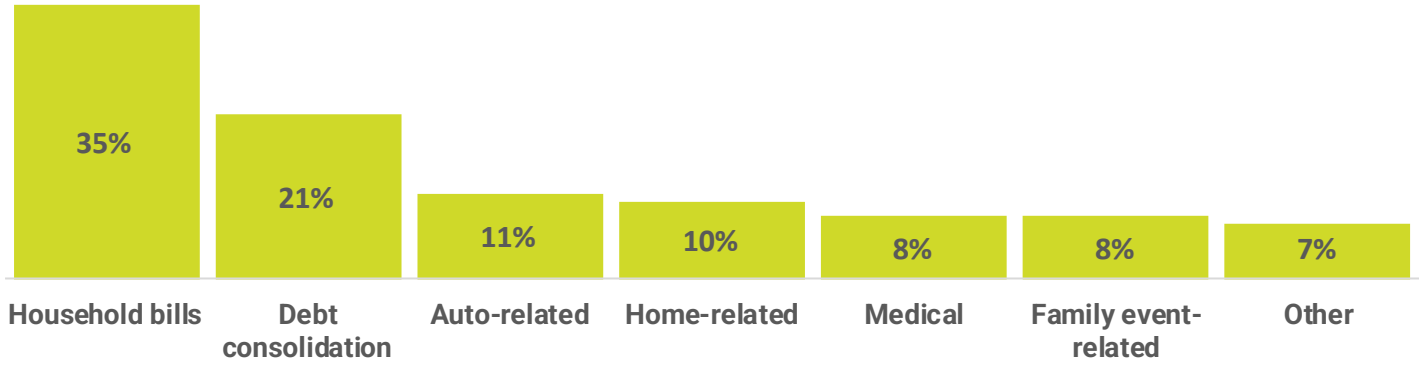
- Loan process was quick, easy, and understandable
- People are professional, responsive, respectful, knowledgeable, helpful, and friendly

Continued investment in digital channels, remote servicing options, and focused on delivering positive customer experience has allowed us to maintain strong metrics

Excellent net promoter score of 64 [1]

92% of customers would apply to Regional Finance first the next time they need a loan

Origination Needs

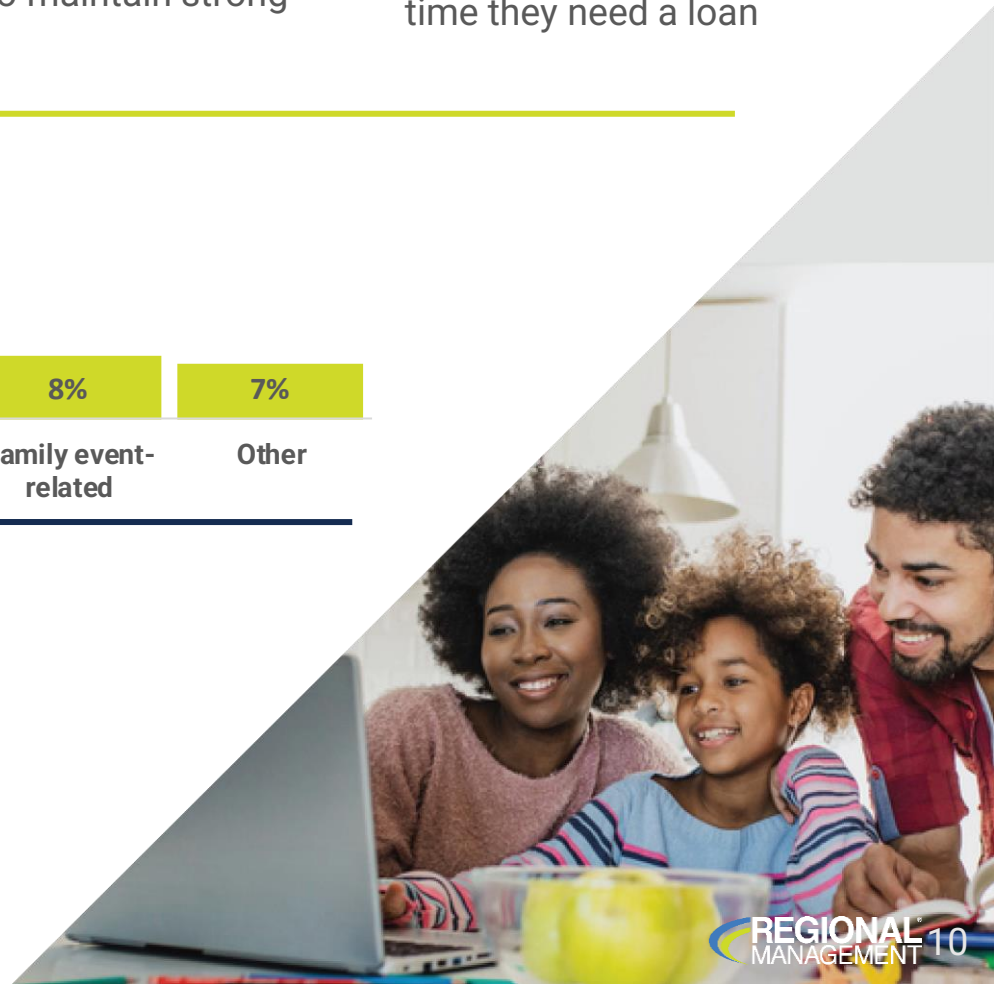


Demographics

Average Age [2]
56 Years

Annual Income [2]
$50,000

Some College or Advanced Degree [1]
54%



(1) Fall 2023 Customer Satisfaction Survey (performed by third-party and commissioned by RM)
(2) Data as of 3/31/2024

Product Offerings

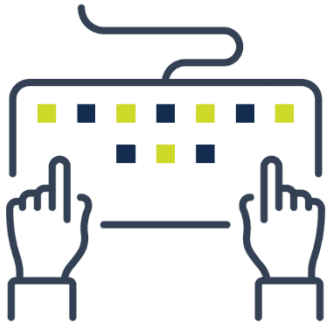
Multi-Channel Acquisition

In Branch
$196.3MM Originated
67% Large/33% Small

Direct Mail
$98.8MM Originated
Convenience Check Loans

Digital
$31.2MM Originated
Digital Lead Generation
Partnership Affiliates





Small Loans

Customer Need	Characteristics	Portfolio
Short-term cash needs	Size: $500 to $2,500	Outstanding Balance: $490.8MM
Bill payment	Average Origination: ~$2,100	# of Loans: 292,900
Back-to-school expenses	Average Origination APR: 45.3%	
Auto repair		

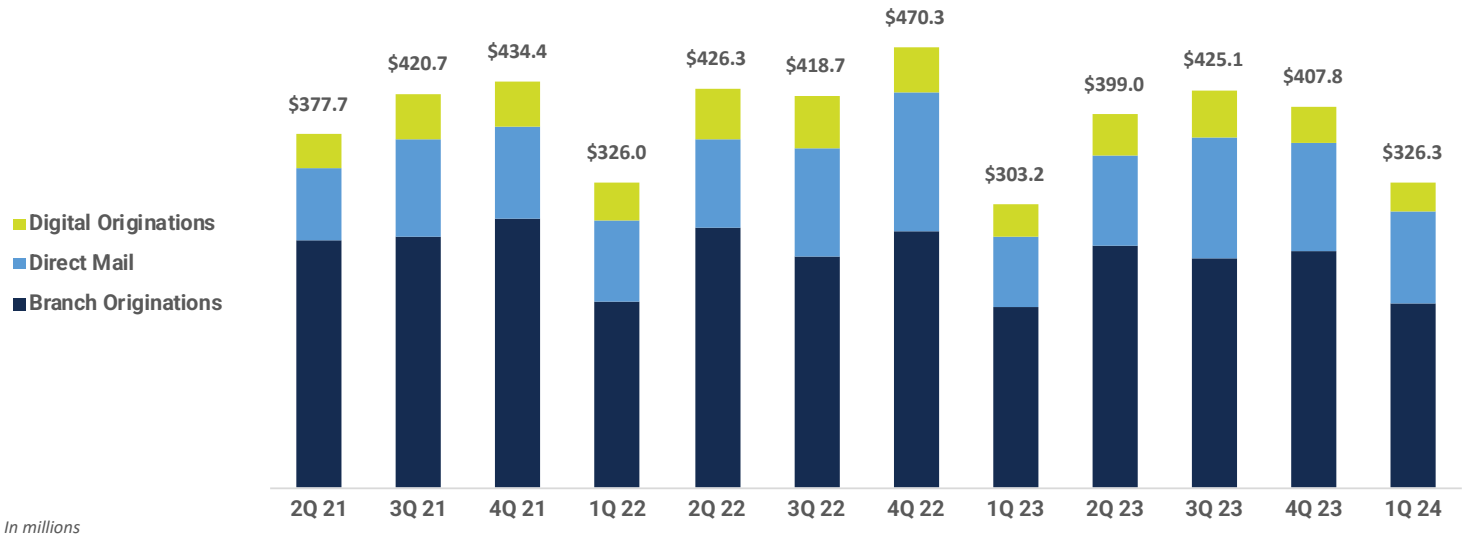
Large Loans

Customer Need	Characteristics	Portfolio
Debt consolidation	Size: >$2,500	Outstanding Balance: $1.3B
Medical expenses	Average Origination: ~$5,800	# of Loans: 245,700
Home repairs	Average Origination APR: 29.7%	

Originations and portfolio metrics are YTD and as of 3/31/2024, respectively

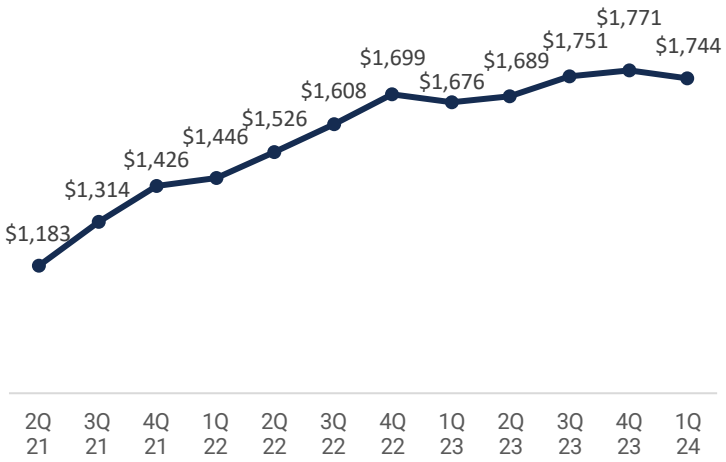
Originations

Originations by Acquistion Type



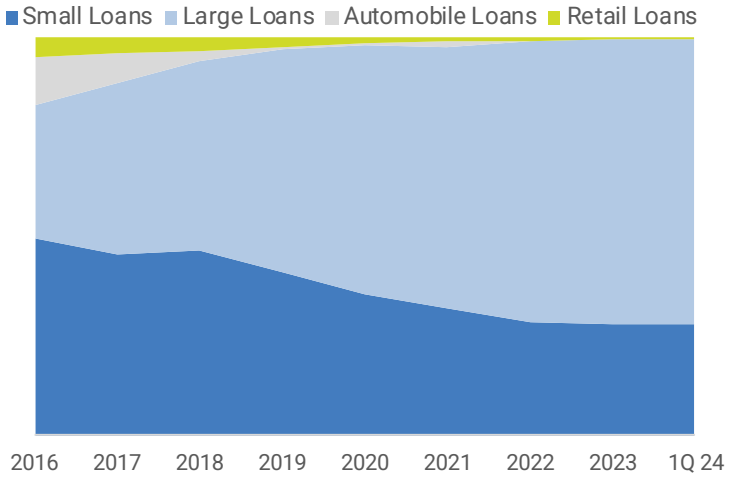
In millions

Net Finance Receivables



In millions

Portfolio Mix % of ENR



Year-over-year growth rate reduced from credit tightening actions; originations were concentrated on programs to present and former borrowers, who perform better than new borrowers

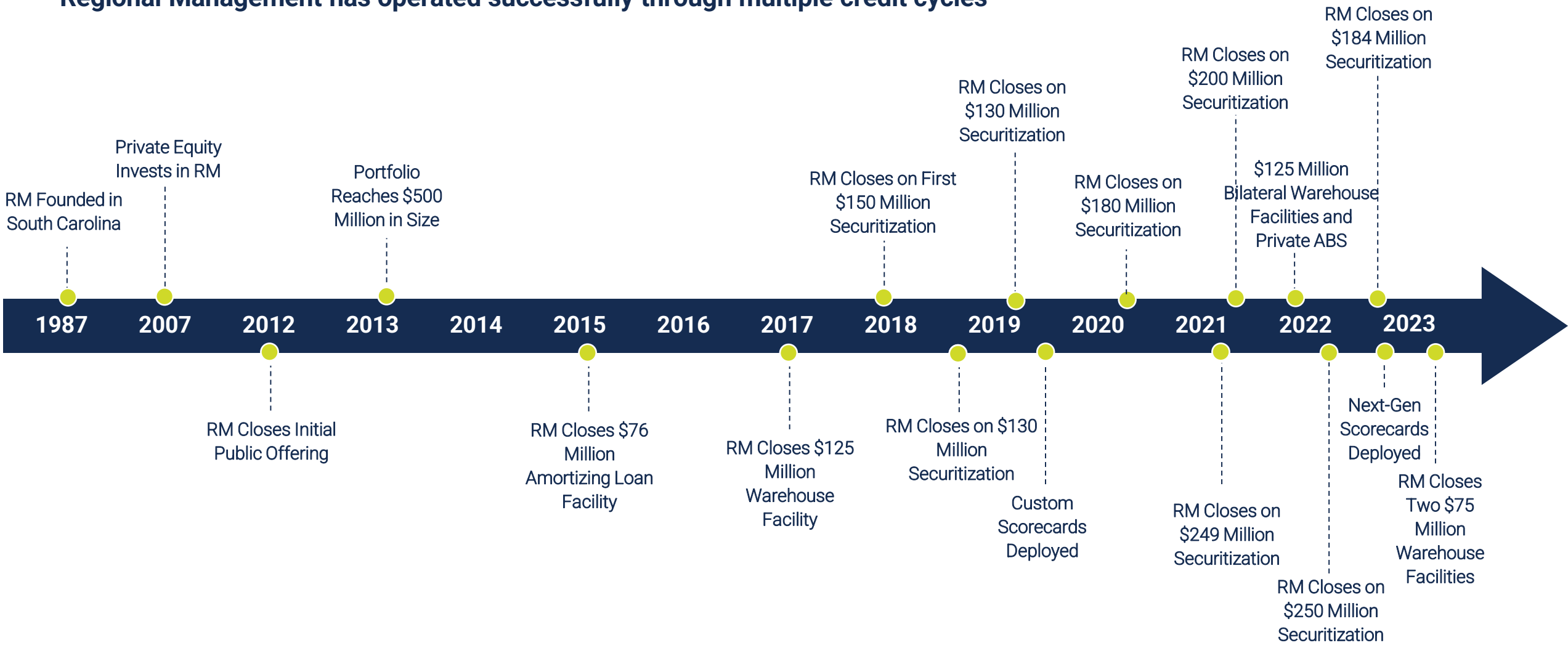
Achieved year-over-year loan growth of $68 million, or 4.1%, in 1Q 24, down from 15.9% in 1Q 23 due to credit tightening for disciplined growth

As of March 31, 2024, 84% of our portfolio carried an APR at or below 36%, down from 86% as of the prior-year period, as we grew our small loan portfolio by $46 million over the last three quarters

Funding

Evolution of Regional Management Funding

Regional Management has operated successfully through multiple credit cycles



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	Warehouse Facilities	Private Securitization	Securitizations
Size	$355 million	$375 million	$125 million	$979 million
Interest Type	Floating	Floating	Fixed	Fixed
Maturity	Sep 2025	$125 million, May 2026 $100 million, Nov 2025 $75 million, Feb 2026 $75 million, Oct 2025	Oct 2033	2020-1, $113 million, Oct 2030 2021-1, $232 million, Mar 2031 2021-2, $200 million, Aug 2033 2022-1, $250 million, Mar 2032 2022-2B, $184 million, Nov 2031
Effective Rate (as of March 31, 2024)	8.43% (one-month SOFR plus a 3.00% margin and a 0.10% SOFR spread adjustment with a SOFR floor of 0.50%)	$125 million, 8.23% (one-month SOFR plus a margin of 2.80% and a 0.10% SOFR spread adjustment) $100 million, 8.28% (the commercial paper rate plus a margin of 2.75%) $75 million, 7.93% (one-month SOFR plus a margin of 2.50% and a 0.10% SOFR spread adjustment) $75 million, 8.43% (one-month SOFR plus a margin of 3.00% and a 0.10% SOFR spread adjustment)	3.88%	2020-1, $113 million, 3.15% 2021-1, $232 million, 2.11% 2021-2, $200 million, 2.30% 2022-1, $250 million, 3.59% 2022-2B, $184 million, 7.51%
Lenders	Wells Fargo Bank (Agent), BMO Harris, First Horizon, Texas Capital	Wells Fargo Bank - $125 million JPMorgan Chase Bank - $100 million Regions Bank - $75 million BMO Capital Markets Corp. - $75 million	Qualified institutional investor	Qualified institutional investors
Collateral	Allows for funding of all products and APRs	Allows for funding of all products with ≤ 36% APR (excluding retail)	Allows for the funding of all products, including > 36% APR loans (excluding retail)	Allows for funding of all products with ≤ 36% APR (excluding retail)

ABS Program Highlights

Strength of Sponsor	▪ Regional has been in business since 1987 and has effectively managed multiple economic and business cycles ▪ Deep management and board experience in consumer finance industry ▪ Profitable every year since IPO in 2012
Seasoned Program	▪ Regional has successfully completed 9 securitizations (one private and eight 144A) totaling $1.6 billion ▪ Regional has called 3 of the 144A securitizations since program inception
Revolving Period	▪ Revolving period allows for reinvestment and extended duration ▪ Historical issuances of 2–5-year revolving periods
'AAA' Rating from S&P	▪ The Class A Notes issued in the last ABS transaction were 'AAA' rated by S&P ▪ In November 2023, S&P raised ratings on nine classes of notes and affirmed ratings on the other ten classes of Regional Management Issuance Trust Transactions ▪ In April 2024, DBRS raised ratings on four classes of notes and affirmed ratings on the other fifteen classes of Regional Management Issuance Trust Transactions
Credit Enhancement	▪ Structuring revolver to worst case pool provides additional credit enhancement versus actual pool
Rapid Deleveraging	▪ Rapid deleveraging through fixed dollar overcollateralization once amortization begins
Use of Proceeds	▪ Create capacity within warehouses and senior revolver to fund growth

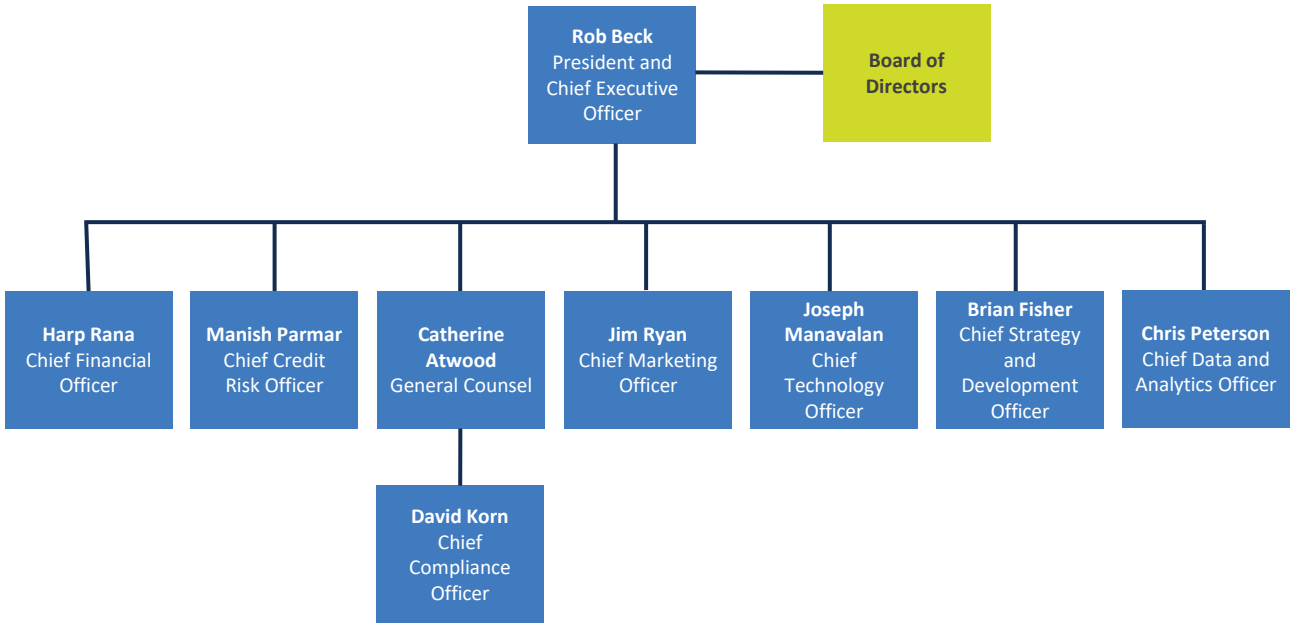
Governance & Controls

Public Company Discipline and Transparency

- **Full Transparency** – Public SEC Filings and Disclosures
- **Internal Audit** – Covers corporate office functions and branch activities
- **Internal Controls** – SOX controls in place since 2013
- **Compliance** – Team of 20 FTE led by Chief Compliance Officer
- **External Audits** – Deloitte & Touche LLP
- **Enterprise Risk Management** – Identifies and manages significant company risks
- **Cybersecurity** – Guided by National Institute of Standards and Technology (NIST) framework, coupled with 3rd party assessments

Deep Management Experience

Accomplished team with extensive backgrounds in consumer finance



Bios of Executive Officers

Rob Beck
President and CEO

- 30+ years of finance, business management and M&A experience in financial services
- Spent 29 years at Citi in various roles, including COO for the US Retail bank and Co-head of Citigroup M&A
- Prior to joining Regional, was EVP and COO for the Leukemia and Lymphoma Society, the second largest cancer non-profit in the US

Harp Rana
CFO

- 20+ years of financial services experience
- Prior to joining Regional, was Managing Director, North America Retail at Citigroup
- Held additional roles in business and finance at Citi, including Head of US Retail Deposit and Lending Products

Manish Parmar
Chief Credit Risk Officer

- 20 years of credit and financial experience in credit risk, analytics, financial partnerships, database marketing, and modeling
- Prior to joining Regional, was Chief Credit and Analytics Officer at Conn's
- Also held several senior management roles at Discover Financial Services, including the Head of Consumer Risk Management

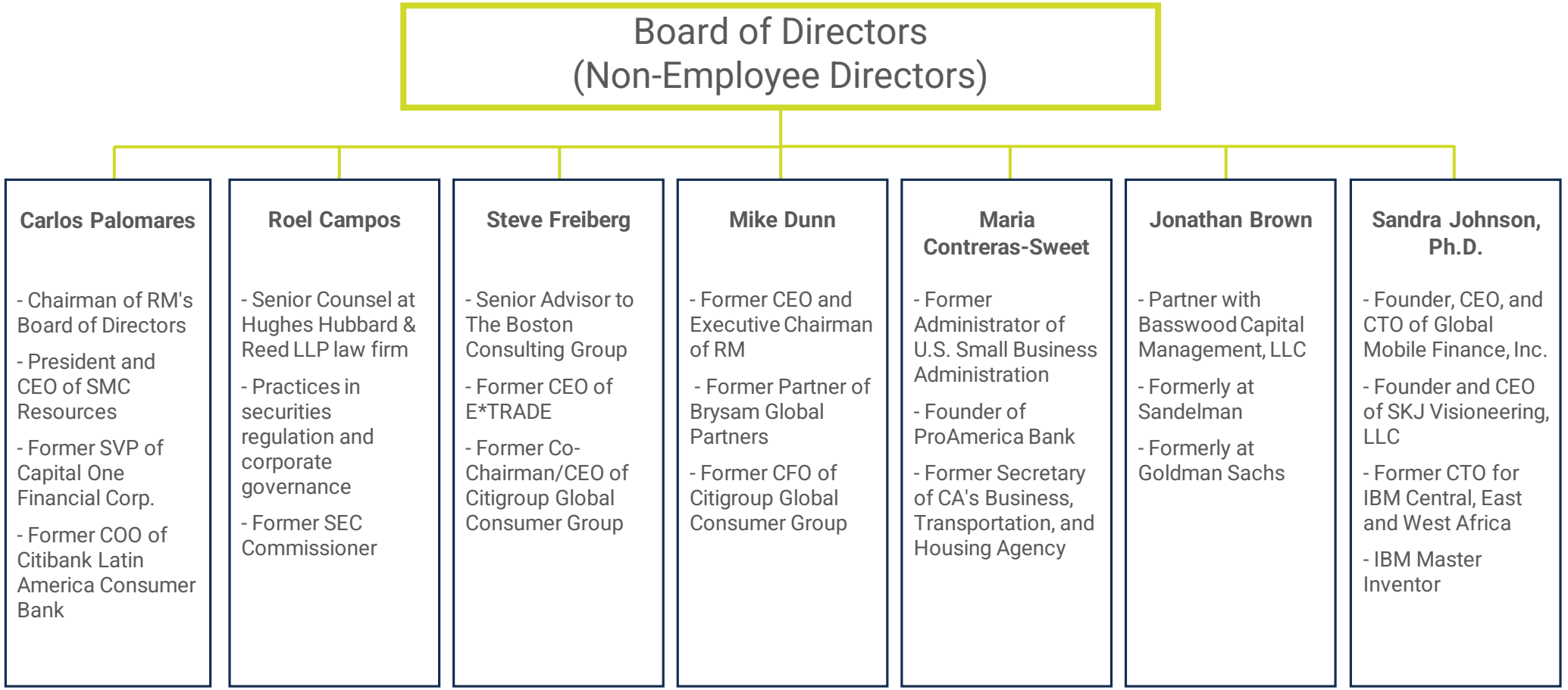
Brian Fisher
Chief Strategy and Development Officer

- 10+ years of consumer finance services experience
- Previously served as General Counsel and Secretary for Regional
- Prior to joining Regional, was a corporate and securities attorney for Womble Bond Dickinson, LLP

Catherine Atwood
General Counsel

- 10+ years of consumer finance services experience
- Previously served as VP, Deputy General Counsel, and Chief Compliance Officer for Regional
- Prior to joining Regional, was a business litigation attorney for Womble Bond Dickinson, LLP

Strong Corporate Governance and Diverse Board of Directors



- Awarded the **Latino Corporate Directors Association 2019 Corporate Visionary Award**, recognizing RM's commitment to an inclusive and diverse Board of Directors.
- Nominated for **NACD NXT™ recognition in 2019 by the National Association of Corporate Directors (NACD)**. This recognition, part of the NACD NXT initiative, applauds exemplary board leadership practices that promote greater diversity and inclusion.

Robust Procedures and Controls Oversight



- Risk-Based Audits by Internal Audit Department
- Yearly Required Training Program
- Detailed Policy and Procedure Manuals for Branch Consistency
- Incentive Program Based on Delinquency, Profitability, & Growth
- Detailed Supervisory Visits and Oversight
- Monitoring of Critical Analytics
- Monthly Branch Self-Assessments

Compliance and Audit

Internal Audit

- Operates under a board-approved plan
- Regularly review servicing and collection records
- Review internal policies and procedures to ensure compliance

Branch and Central Employees

- Annual compliance trainings and re-certification
- Strong culture of compliance
- Detailed policies and procedures manuals
- Monthly branch self-assessments
- Detailed supervisory visits

Compliance Across Home Office Departments

- Monthly monitoring of critical analytics
- Establish standards and provide guidance for risk management and controls
- Well-documented and controlled reporting framework
- Oversees external state regulatory audits and internal branch audits
- Alerts senior management and board to emerging risks



Strong Servicing Capabilities and Loss Mitigation

Regional employs a hybrid strategy of localized collection efforts through the branches and centralized support for late-stage collections



In-Branch Servicing & Central Support

Early-stage collection efforts primarily performed in the branches

High-touch relationship allows branches to quickly anticipate and proactively resolve repayment problems

Combination of payment options available

Centralized Collections

Late-stage co-collection support for the branches by centralized collectors located in servicing centers in Dallas and Greenville

Bankruptcy and post-charge-off collections handled centrally

Qualifying charged-off accounts are sold to a third party

Loss Mitigation

- Tools are designed to lower overall loss in the portfolio by helping qualified customers
- These programs are targeted toward helping customers navigate through short-term cash flow issues

Deferral

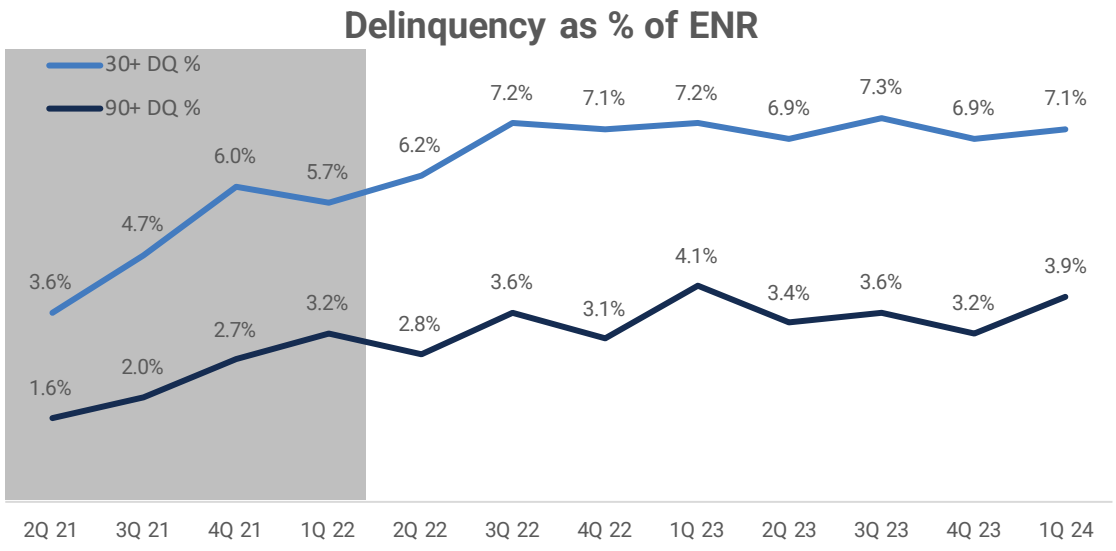
- Used for customers with short-term / temporary hardships
- Allows customer to defer their monthly payment which solves immediate cash flow concerns

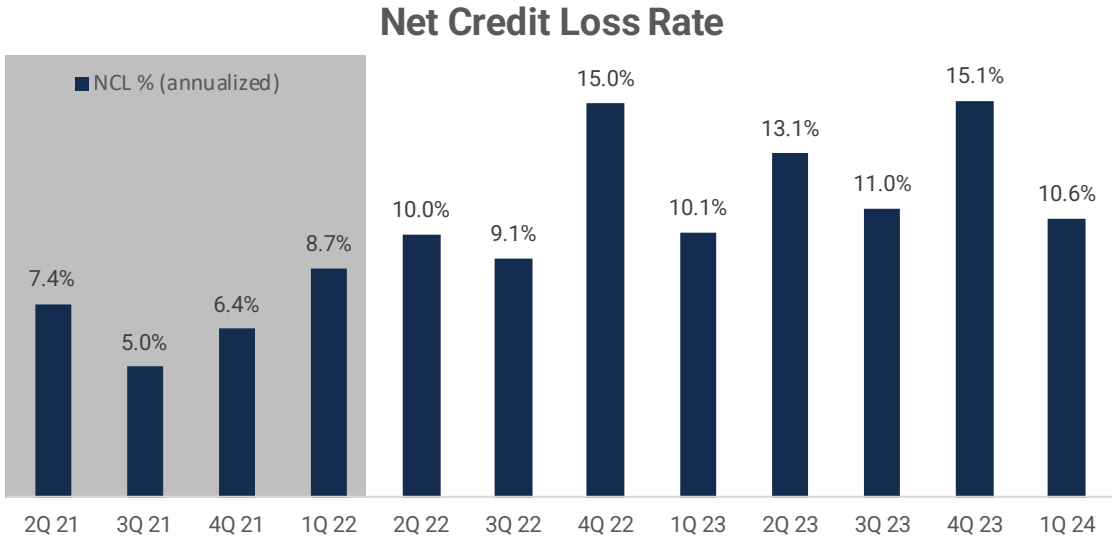
Delinquent Renewal

- Refinance of previous loan similar to a renewal, with a recent payment and verified current employment generally required
- Provides assistance to customers that are experiencing short-term financial hardships and cash flow issues but requires employment

Credit Performance

Total Portfolio Credit Metrics





1Q 24 delinquency of 7.1% compared to 6.9% in 4Q 23 (inclusive of a 0.9% reduction from the loan sale in 4Q 23)

30+ days past due of $124.2 million compares favorably to loan loss reserves of $187.1 million as of 1Q 24

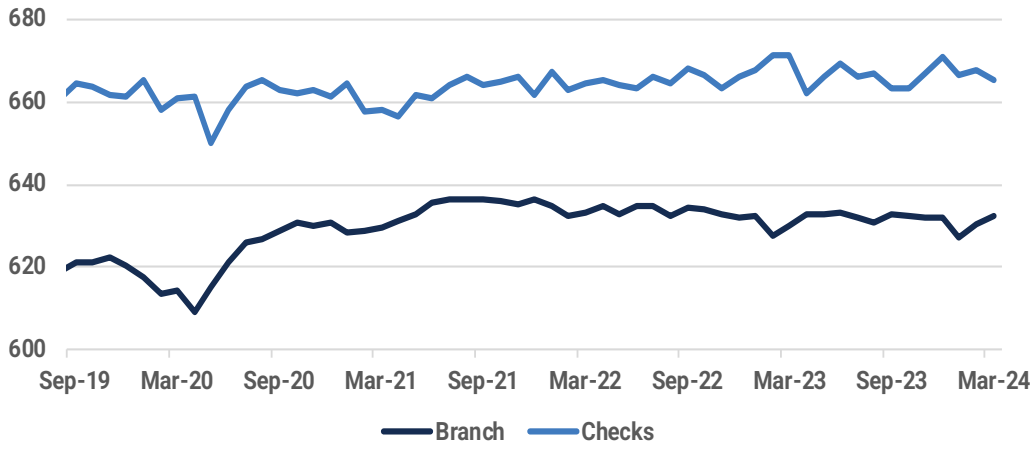
1Q 24 net credit loss rate of 10.6% included an estimated benefit of 270 basis points related to the 4Q 23 loan sale; 4Q 23 net credit loss rate of 15.1% included 320 basis points related to accelerated charge-offs from the loan sale

1Q 23 net credit loss rate of 10.1% included an estimated benefit of 280 basis points related to the 4Q 22 loan sale; 4Q 22 net credit loss rate of 15.0% included 320 basis points related to accelerated charge-offs from the loan sale

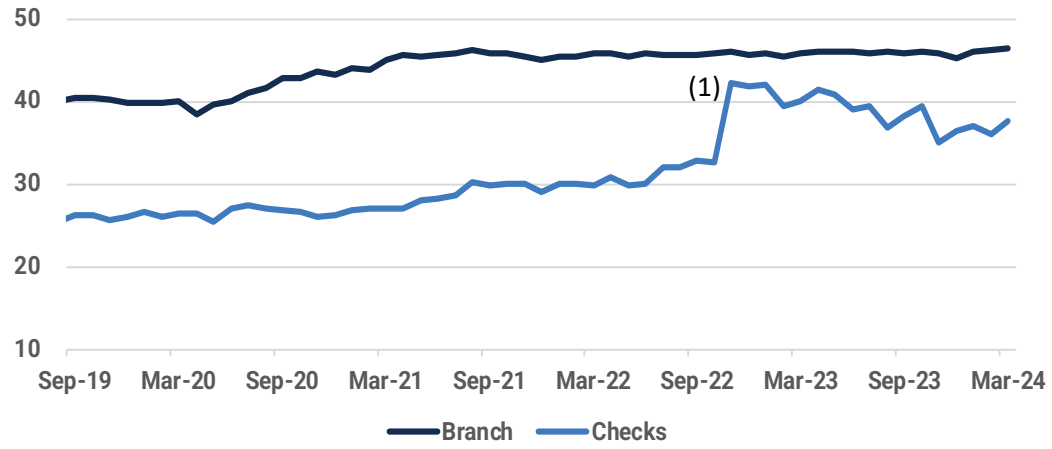
Shaded area from 2Q 21 through 1Q 22 reflect periods where credit performance benefited by government stimulus
Loan sales of late-stage delinquent accounts in 4Q 22 and 4Q 23 accelerated 1Q charge-offs into 4Q

Origination Metrics by Product (Less than or equal to 36% APR loans)

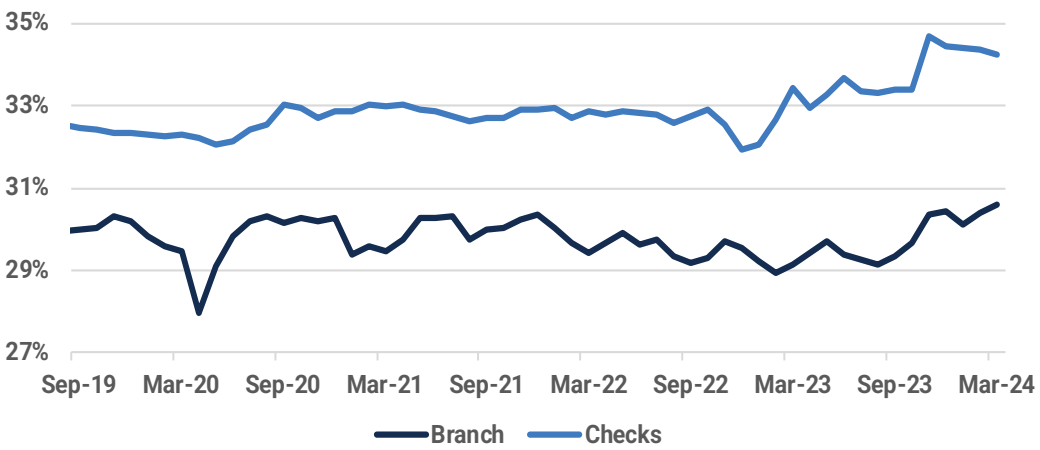
FICO



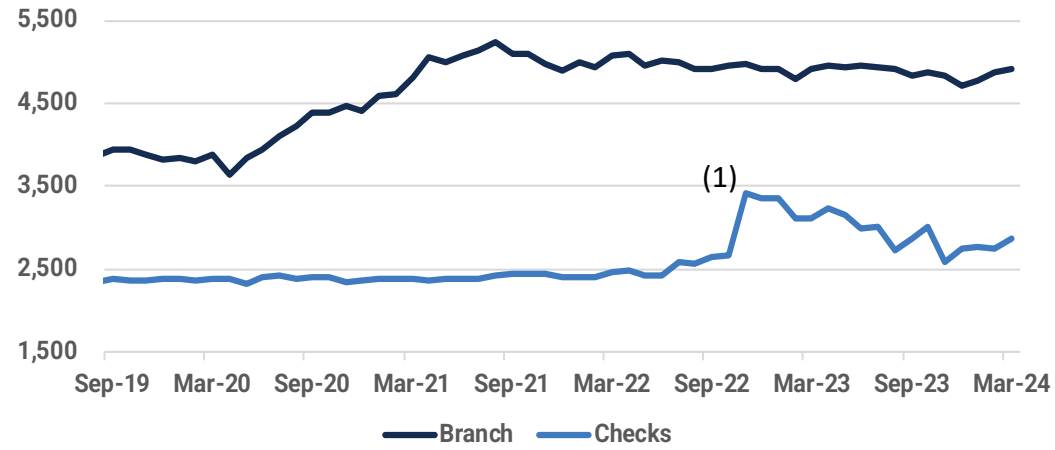
Original Term



APR

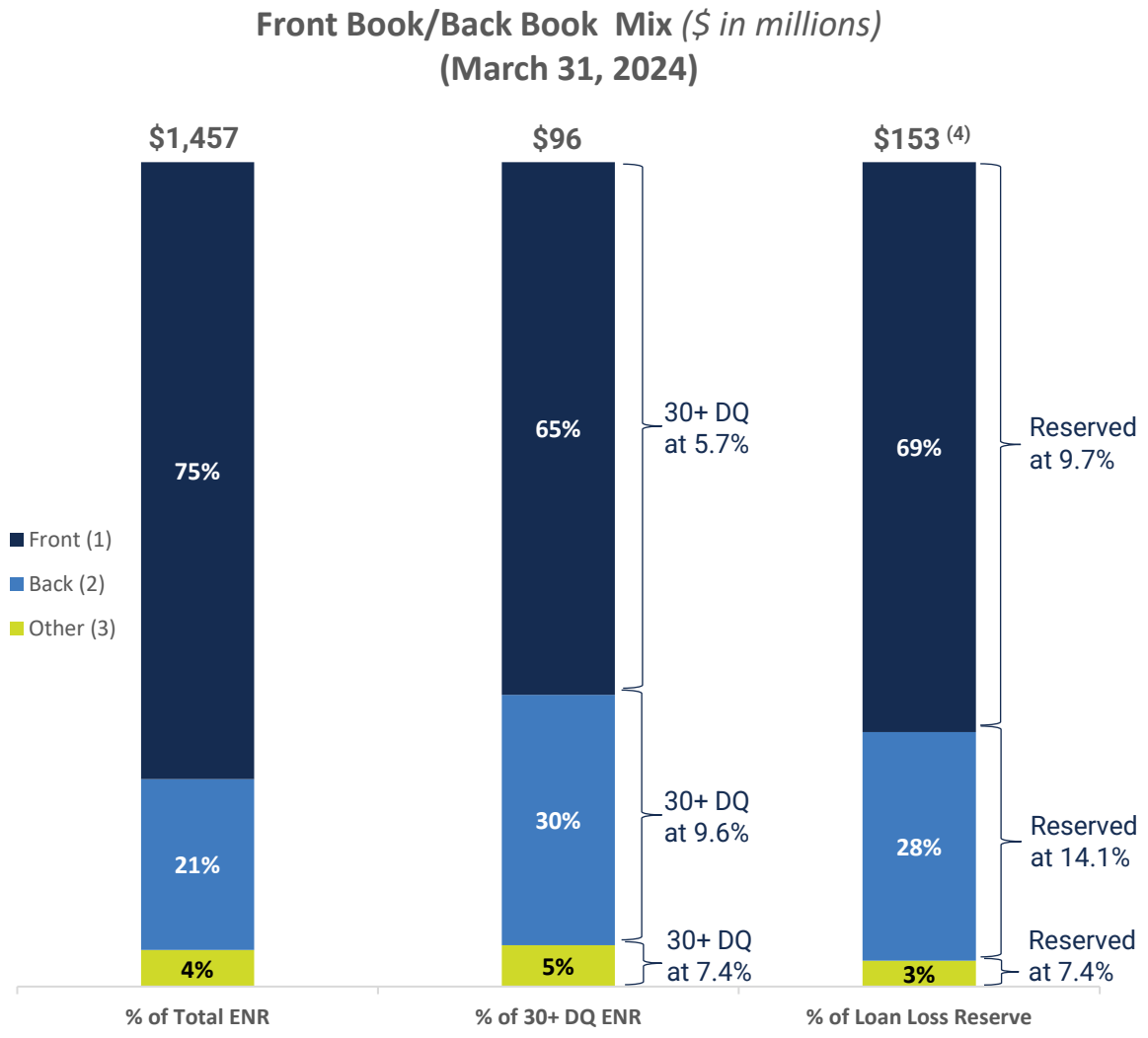


Original Loan Balance



(1) The 4Q 22 increases in original term and original balance in the convenience check portfolio were due to targeted campaigns of large checks to former borrowers

Front Book 75% of Portfolio (Less than or equal to 36% APR loans)



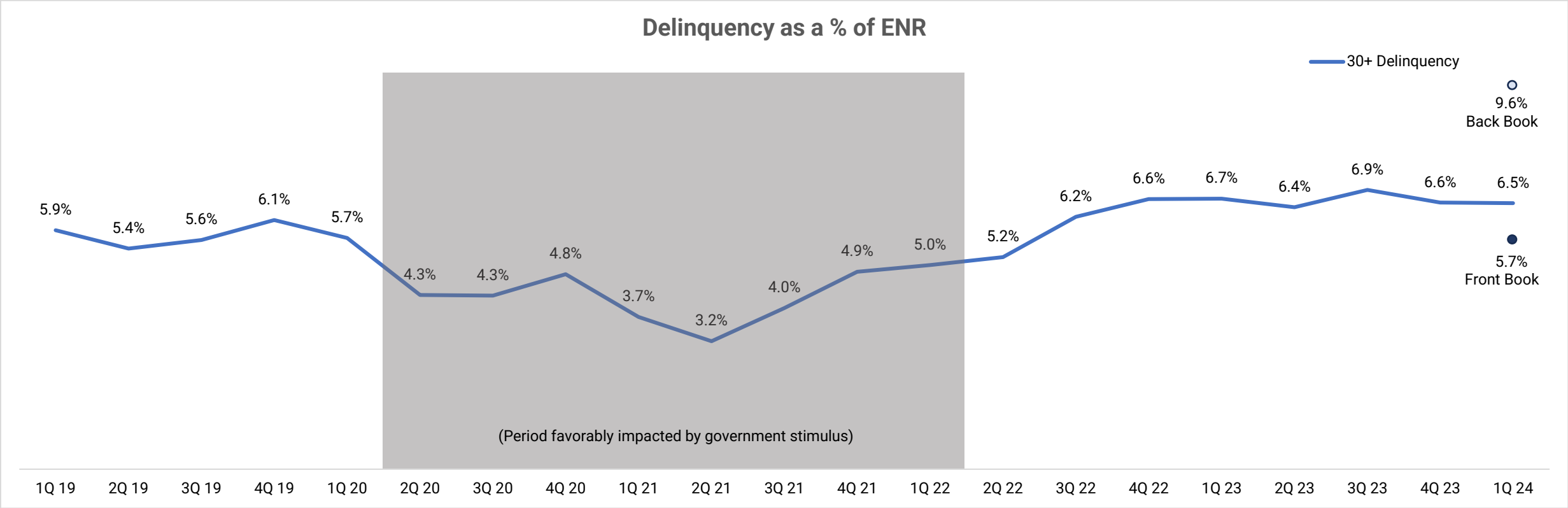
(1) Front Book defined as loans originated 4Q 22 and onwards
(2) Back Book defined as 4Q 21 to 3Q 22 originations plus all delinquent renewals associated with loans originated prior to 4Q 22
(3) Other defined as loans originated before 4Q 21
(4) Total loan loss reserves as a percentage of ENR is 10.5%

- **~96% of the statistical pool cut for RMIT 2024-1 is from 4Q 22 and forward vintages**
- ENR from higher-credit-quality front book is becoming a larger portion of the portfolio
- Front book is 75% of the <= 36% APR portfolio, but only 65% of the 30+ delinquent ENR
  - Front and back book delinquencies are 5.7% and 9.6%, respectively; front book continues to mature
- Loans from our back book represent 30% of 30+ delinquent <=36% APR loan receivables as of March 31, 2024 (the back book is expected to represent only 8% to 10% of the total company portfolio by the end of 2024)
- Front and back book loan loss reserves are 69% and 28% of <=36% APR loan loss reserves, respectively
  - Front and back book <=36% APR loan loss reserves as a percent of ENR are 9.7% and 14.1%, respectively

30+ Delinquency % Trend (Less than or equal to 36% APR loans)

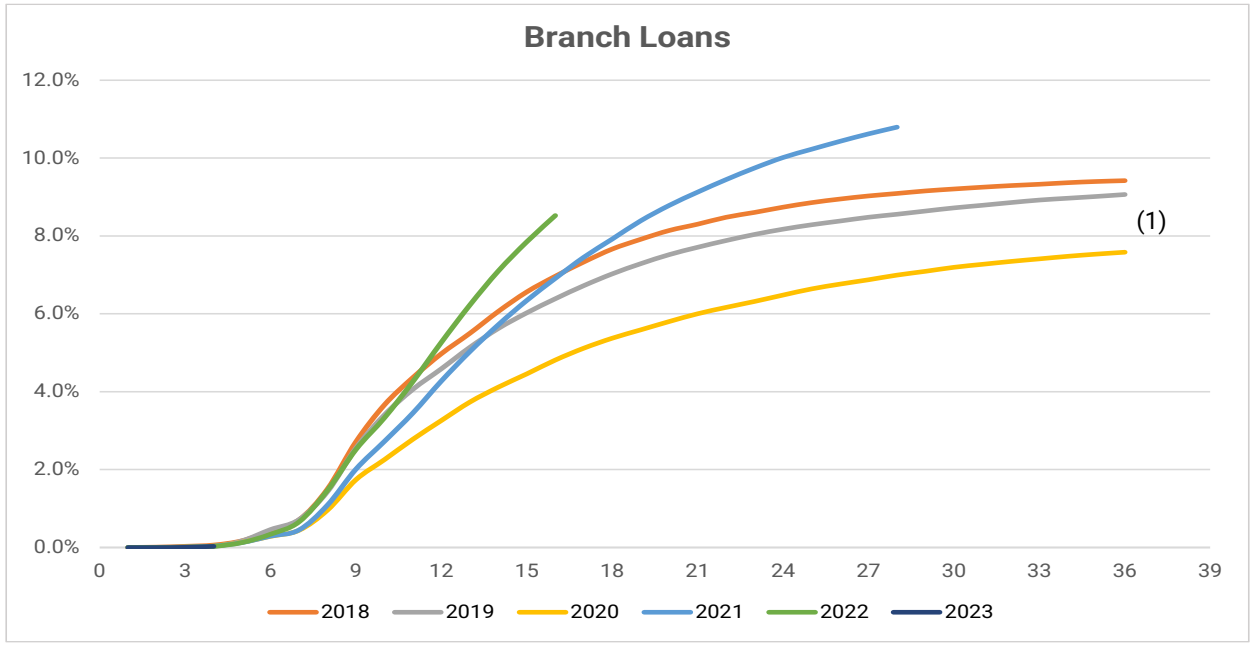
ENR from higher-credit-quality front book is becoming a larger portion of the portfolio

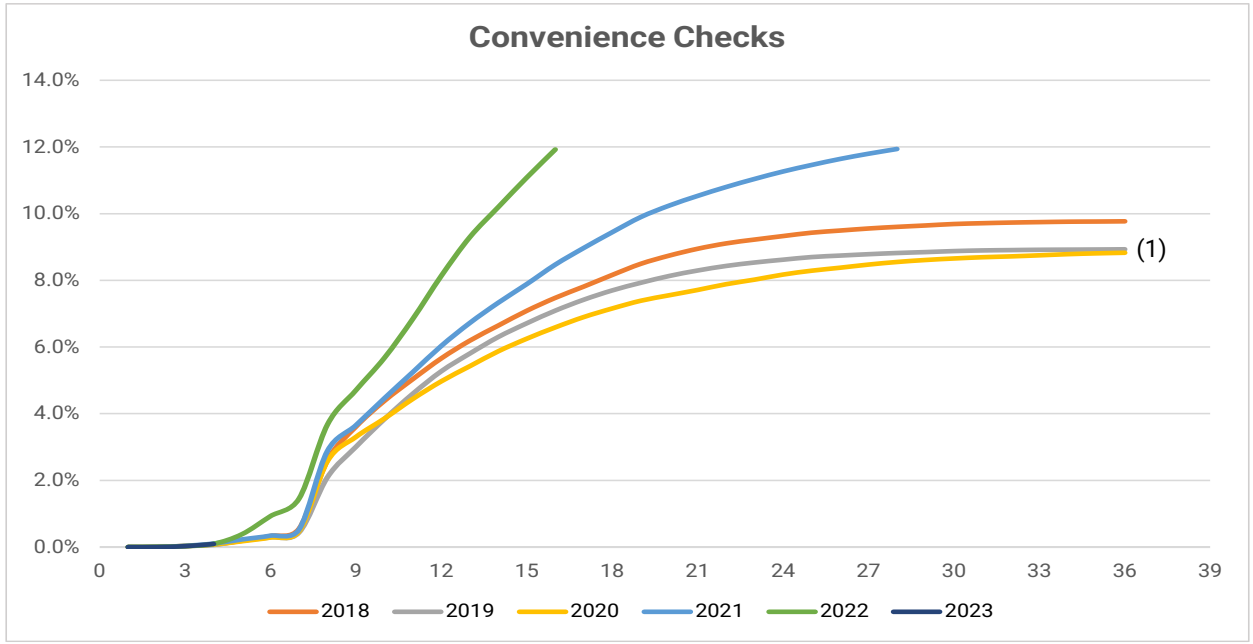
Front and back book delinquencies, as of March 31, 2024, are 5.7% and 9.6%, respectively; front book continues to mature



Front book defined as loans originated 4Q 22 and onwards; back book defined as 4Q 21 to 3Q 22 originations plus all delinquent renewals associated with loans originated prior to 4Q 22

Gross Loss Curves (Less than or equal to 36% APR loans)





2021 and 2022 back book vintages had elevated yet manageable loss levels that were impacted by peak inflation

In November 2023, S&P raised ratings on nine classes of notes and affirmed ratings on the other ten classes of Regional Management Issuance Trust Transactions

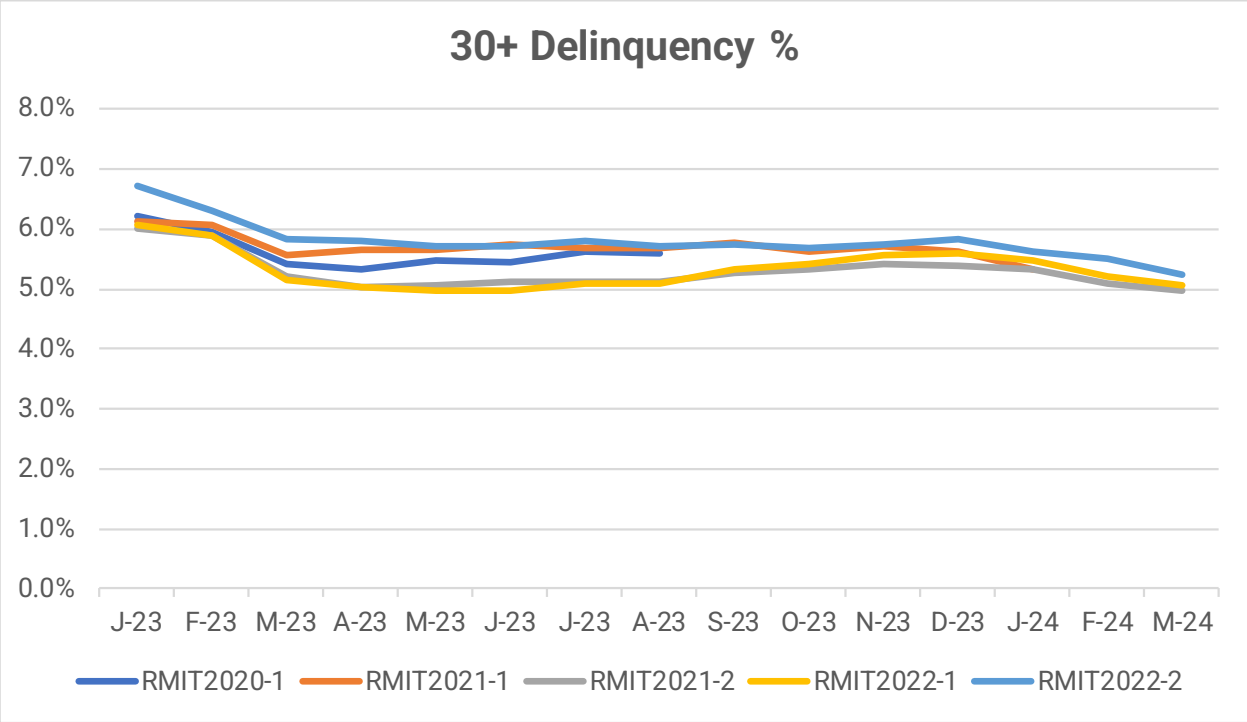
In April 2024, DBRS raised ratings on four classes of notes and affirmed ratings on the other fifteen classes of Regional Management Issuance Trust Transactions

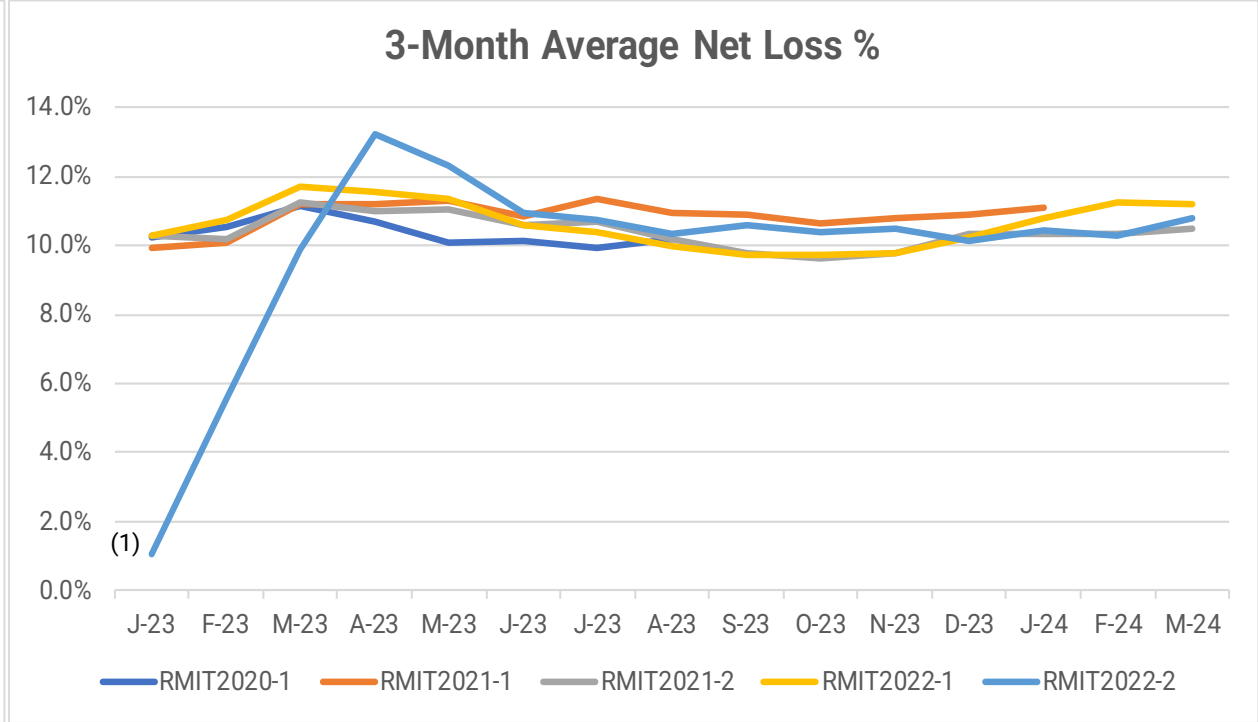
2023 and 2024 front book vintage performance has improved due to credit tightening actions

(1) 2019 and 2020 vintages were favorably impacted by government stimulus
Data as of 3/31/2024

Consistent Credit Performance for 144a Transactions

ABS collateral pools have experienced steady credit performance



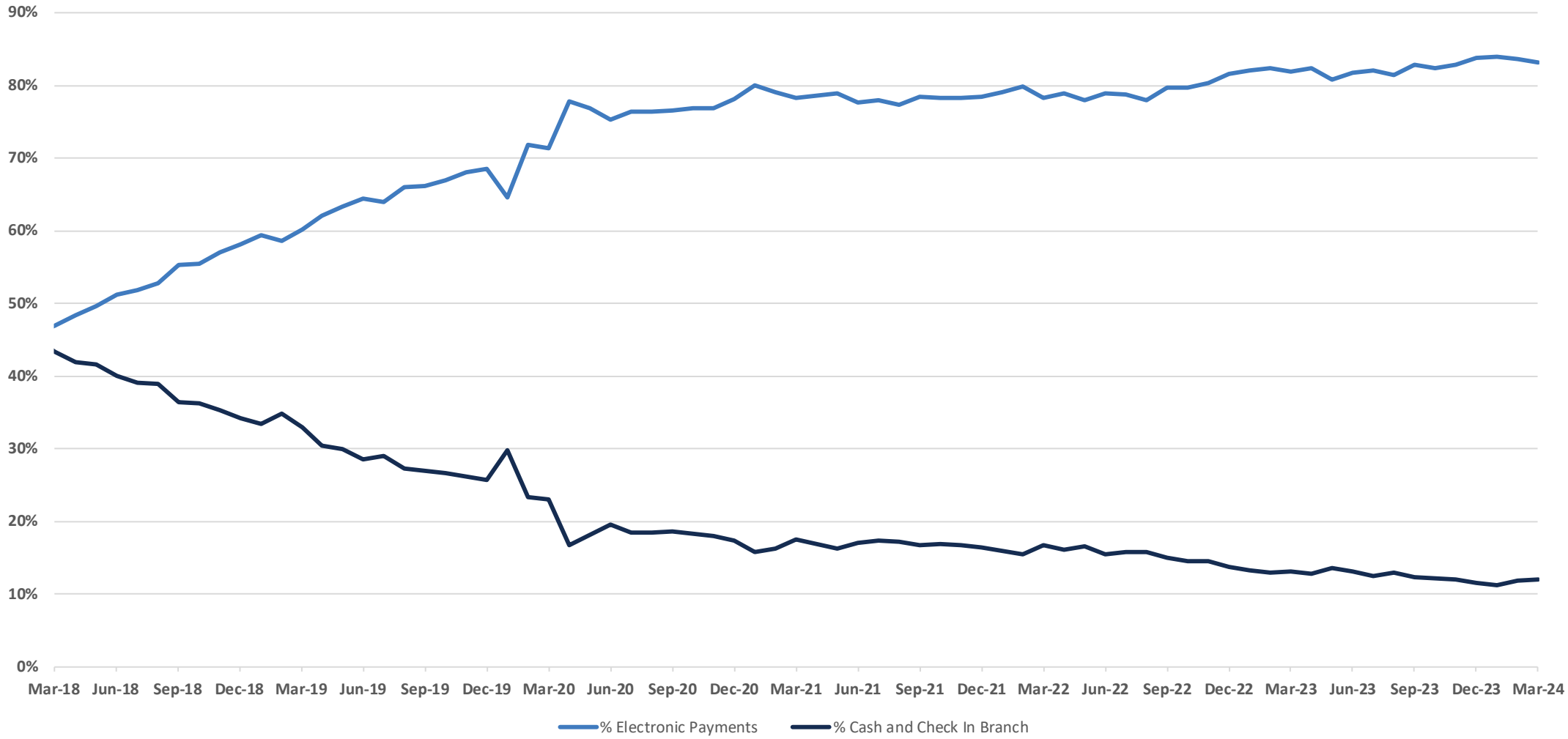


(1) RMIT 2022-2 closed in October of 2022 – minimal losses are normal during the early months of a new facility
Credit performance for ABS transactions reflects results during their revolving periods

Payment Channel Mix (Less than or equal to 36% APR loans)

Significant reduction in cash and check payments in branch

83% of payments received by RM are currently made electronically (ACH and Debit)



Appendix

Consolidated Income Statements

$ in thousands	1Q 24	1Q 23	2023	2022	2021	2020
Revenue						
Interest and fee income	$ 128,818	$ 120,407	$ 489,698	$ 450,854	$ 382,544	$ 335,215
Insurance income, net	10,974	10,959	44,529	43,502	35,482	28,349
Other income	4,516	4,012	17,172	12,831	10,325	10,342
Total revenue	144,308	135,378	551,399	507,187	428,351	373,906
Expenses						
Provision for credit losses	46,423	47,668	220,034	185,115	89,015	123,810
Personnel	37,820	38,597	156,872	141,243	119,833	109,560
Occupancy	6,375	6,288	25,029	23,809	24,126	22,629
Marketing	4,315	3,379	15,774	15,378	14,405	10,357
Other	11,938	11,059	45,444	42,098	37,150	33,770
Total general and administrative	60,448	59,323	243,119	222,528	195,514	176,316
Interest expense	17,504	16,782	67,463	34,223	31,349	37,852
Income before income taxes	19,933	11,605	20,783	65,321	112,473	35,928
Income taxes	4,728	2,916	4,825	14,097	23,786	9,198
Net income	**$ 15,205**	**$ 8,689**	**$ 15,958**	**$ 51,224**	**$ 88,687**	**$ 26,730**

Consolidated Balance Sheets

$ in thousands	1Q 24	1Q 23	2023	2022	2021	2020
Cash	$ 4,215	$ 7,108	$ 4,509	$ 3,873	$ 10,507	$ 8,052
Net finance receivables	1,744,286	1,676,230	1,771,410	1,699,393	1,426,257	1,136,259
Unearned insurance premiums	(45,675)	(49,126)	(47,892)	(51,008)	(47,837)	(34,545)
Allowance for credit losses	(187,100)	(183,800)	(187,400)	(178,800)	(159,300)	(150,000)
Net finance receivables, less unearned insurance premiums and allowance for credit losses	1,511,511	1,443,304	1,536,118	1,469,585	1,219,120	951,714
Restricted cash	118,194	127,178	124,164	127,926	138,682	63,824
Lease assets	33,400	34,507	34,303	34,521	28,721	27,116
Restricted available-for-sale investments	22,596	22,489	22,740	20,416	-	-
Intangible assets	17,360	12,972	15,846	12,122	9,517	8,689
Deferred tax assets, net	13,491	14,690	13,641	13,810	18,420	14,121
Property and equipment	13,440	14,999	13,787	14,526	12,938	14,008
Other assets	22,541	23,867	29,419	28,208	21,757	16,332
Total assets	**$ 1,756,748**	**$ 1,701,114**	**$ 1,794,527**	**$ 1,724,987**	**$ 1,459,662**	**$ 1,103,856**
Debt	$ 1,358,795	$ 1,329,677	$ 1,399,814	$ 1,355,359	$ 1,107,953	$ 768,909
Unamortized debt issuance costs	(3,948)	(8,215)	(4,578)	(9,512)	(11,010)	(6,661)
Net debt	1,354,847	1,321,462	1,395,236	1,345,847	1,096,943	762,248
Lease liabilities	35,679	36,905	36,576	36,712	30,700	29,201
Accounts payable and accrued expenses	29,762	26,054	40,442	33,795	49,283	40,284
Total liabilities	**1,420,288**	**1,384,421**	**1,472,254**	**1,416,354**	**1,176,926**	**831,733**
Common stock	1,468	1,438	1,457	1,433	1,416	1,385
Additional paid-in capital	123,563	114,452	121,752	112,384	104,745	105,483
Retained earnings	361,791	351,324	349,579	345,545	306,105	227,343
Accumulated other comprehensive loss	(219)	(378)	(372)	(586)	-	-
Treasury stock	(150,143)	(150,143)	(150,143)	(150,143)	(129,530)	(62,088)
Total stockholders' equity	**336,460**	**316,693**	**322,273**	**308,633**	**282,736**	**272,123**
Total liabilities and stockholders' equity	**$ 1,756,748**	**$ 1,701,114**	**$ 1,794,527**	**$ 1,724,987**	**$ 1,459,662**	**$ 1,103,856**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