



ABS Investor Presentation

November 13th, 2024

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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 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 evolving underwriting models and processes, including as to the effectiveness of Regional Management's 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; 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 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; 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 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 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.

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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.

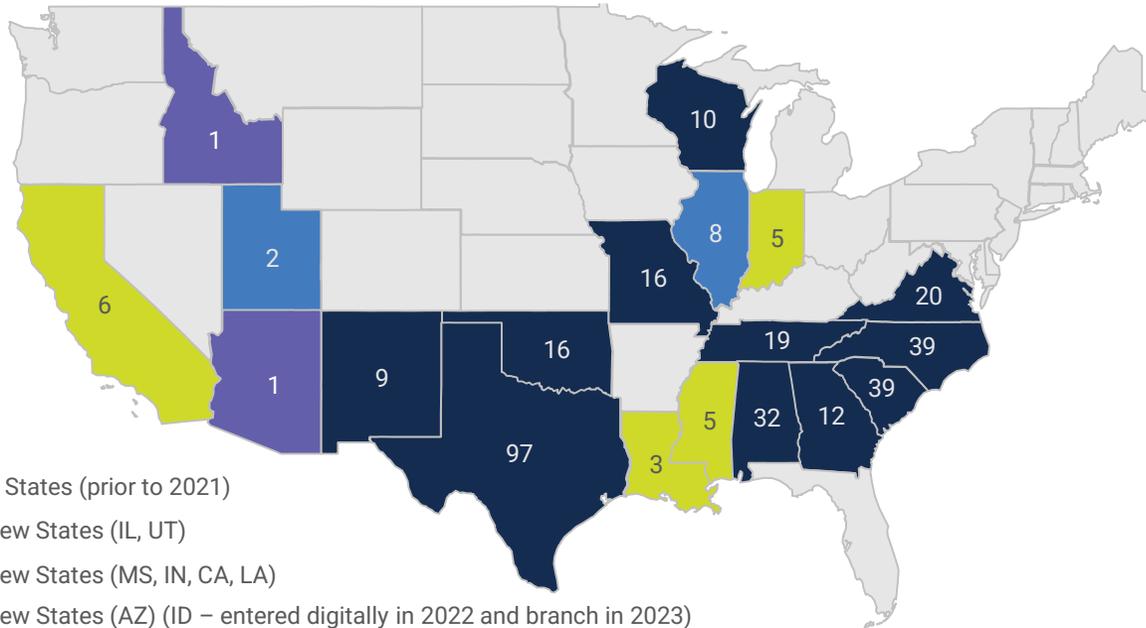
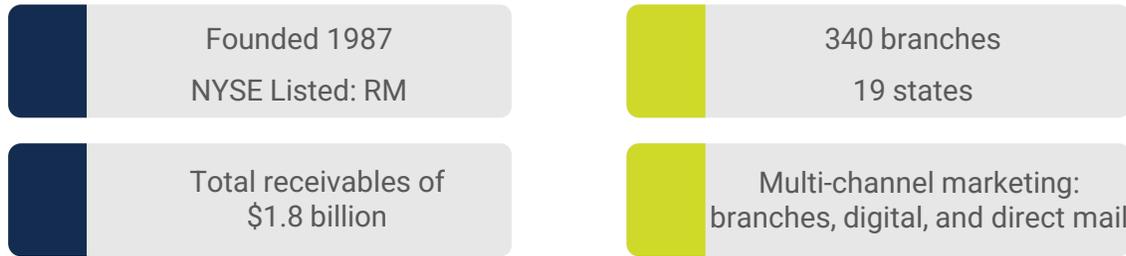
Company Overview

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



- 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 9/30/2024





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, higher-margin small loans, and end-to-end digital 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



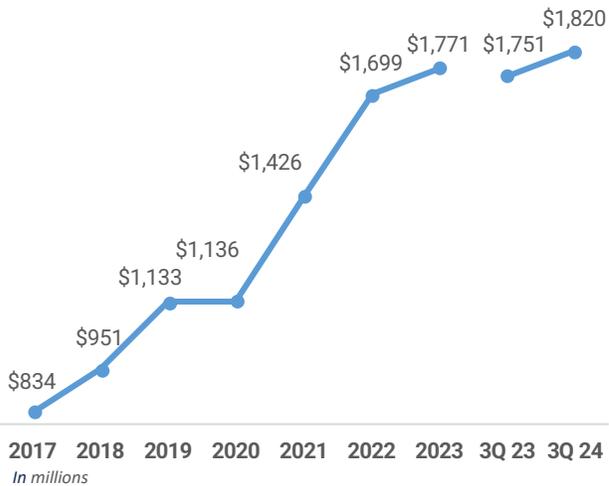
Deep management experience through credit cycles



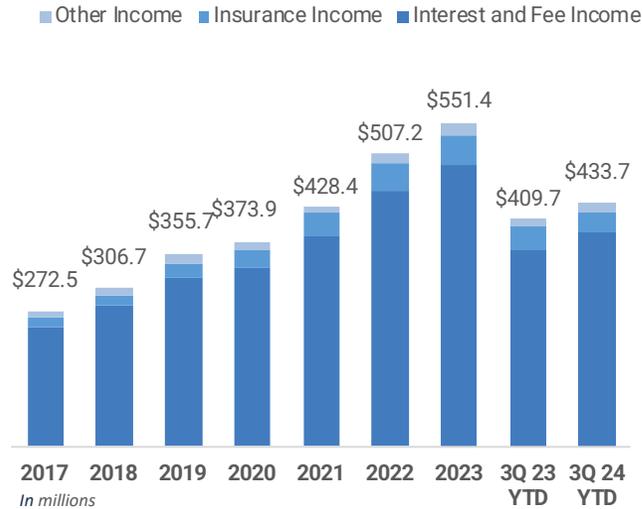
Financial Overview: Key Financial Results

Challenging macroeconomic conditions have impacted recent returns and profitability levels

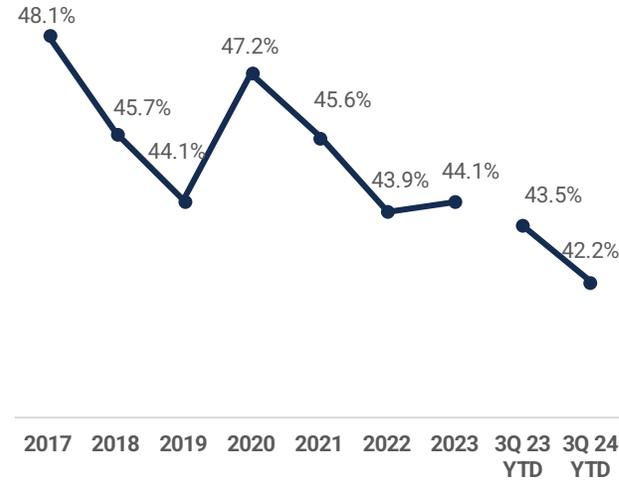
Net Finance Receivables



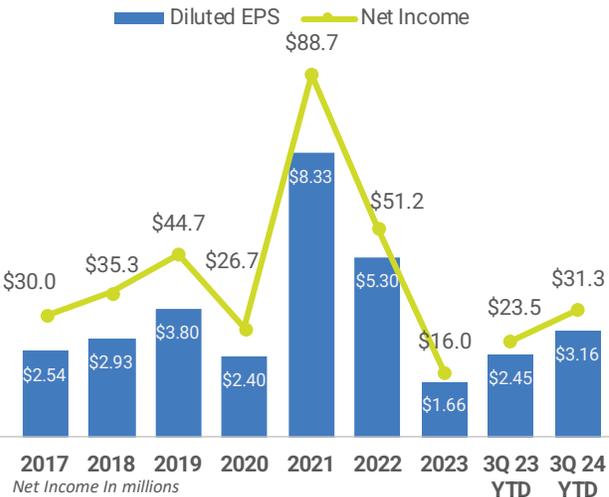
Revenue



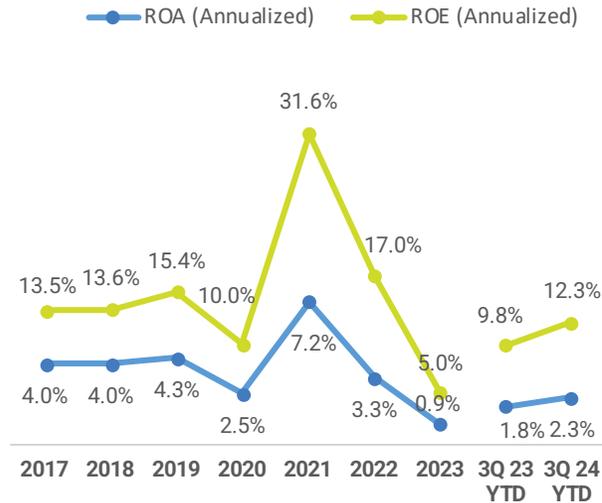
Efficiency Ratio



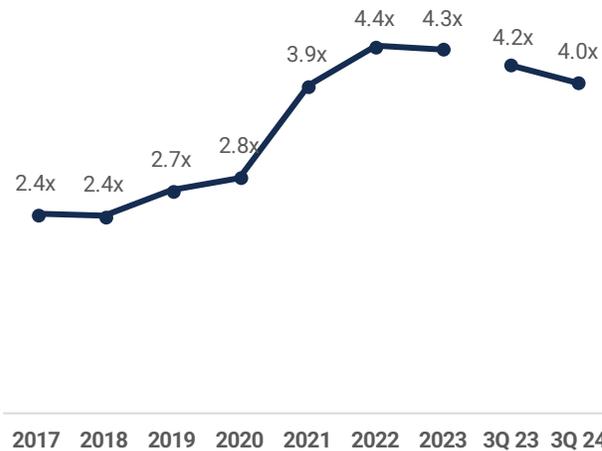
Net Income and Diluted EPS



ROA and ROE



Funded Debt-to-Equity



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

3Q 24 year-over-year total revenue growth outpaced G&A expense growth by 15.0x

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

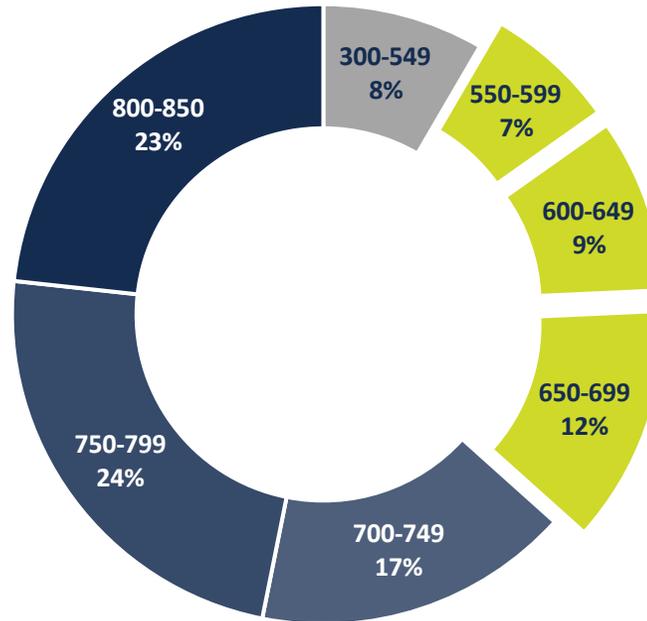
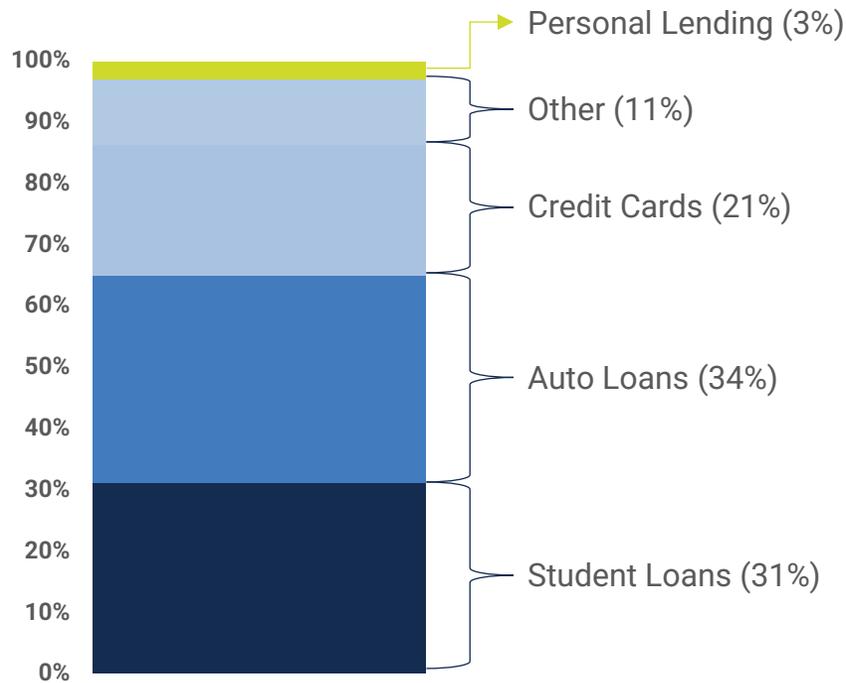
Abundant Total Addressable Market

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⁾

28% of US Population with FICO Between 550 & 700 ⁽³⁾

Personal Installment Loans Account for ~\$91 billion ⁽¹⁾



(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⁾:

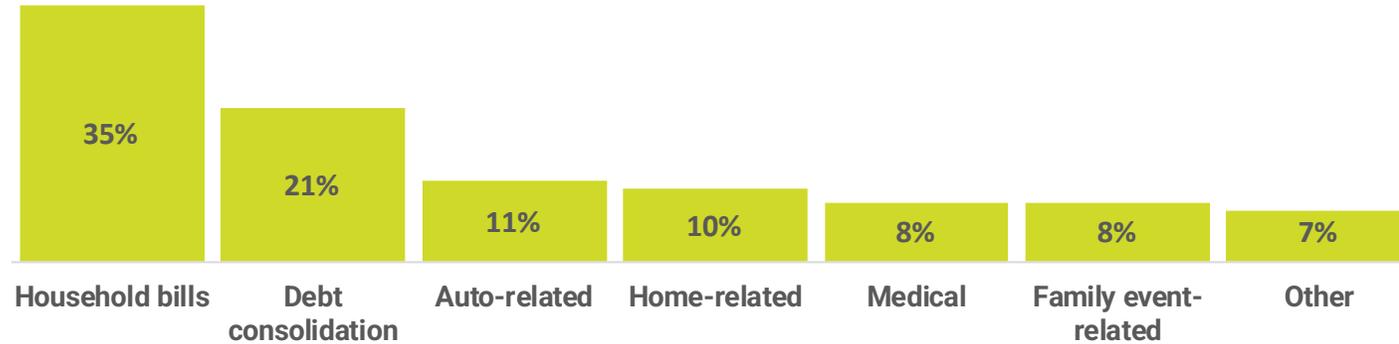
- Loan process was quick, easy, and understandable
- People are professional, responsive, respectful, knowledgeable, helpful, and friendly

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⁾
55 Years



Annual Income ⁽²⁾
\$53,000



Some College or Advanced Degree ⁽¹⁾
54%



(1) Fall 2023 Customer Satisfaction Survey (performed by third-party and commissioned by RM)

(2) Based on 3Q 2024 origination volume

Product Offerings

Multi-Channel Acquisition



In Branch

\$976.9MM Originated
69% Large/31% Small



Direct Mail

\$437.2MM Originated
Convenience Check Loans



Digital

\$172.4MM Originated
Digital Lead Generation
Partnership Affiliates

Small Loans

Customer Need	Characteristics	Portfolio
Short-term cash needs	Size: \$500 to \$2,500	Outstanding Balance: \$524.8MM
Bill payment	Average Origination: ~\$2,100	# of Loans: 303,900
Back-to-school expenses	Average Origination APR: 45.4%	
Auto repair		

Large Loans

Customer Need	Characteristics	Portfolio
Debt consolidation	Size: >\$2,500	Outstanding Balance: \$1.3B
Medical expenses	Average Origination: ~\$5,900	# of Loans: 252,200
Home repairs	Average Origination APR: 30.7%	

Over last several quarters, deployed a barbell strategy of growth in auto-secured loans (a large loan segment) and higher-margin small loans (particularly loans with APRs greater than 36%)

Auto-secured loans are available for higher credit quality customers, carry lower APRs, and have lowest loss rates of all product segments

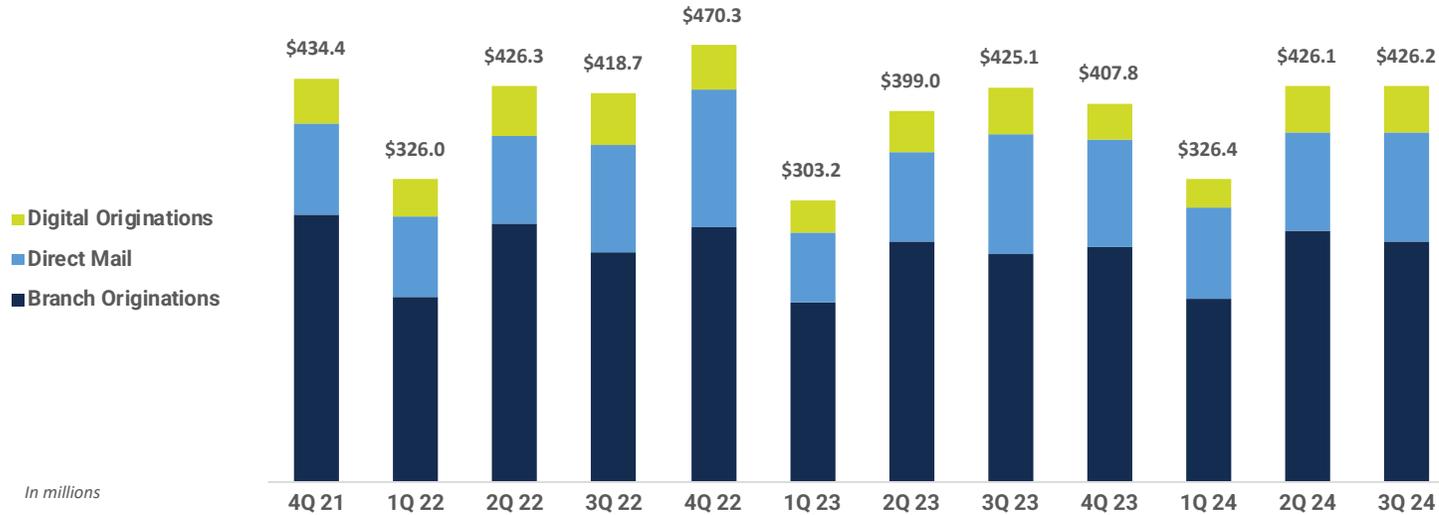
Higher-margin small loans enable greater access to credit while generating a margin sufficient to address higher credit risk and to meet return hurdles

Barbell strategy contributed to year-over-year increase in interest and fee yield of 90 basis points in 3Q 2024

Meanwhile, net credit loss rate improved by 40 basis points year-over-year in 3Q 2024, inclusive of an estimated 30 basis point impact from growth in the higher-margin small loan segment

Originations

Originations by Acquisition Type

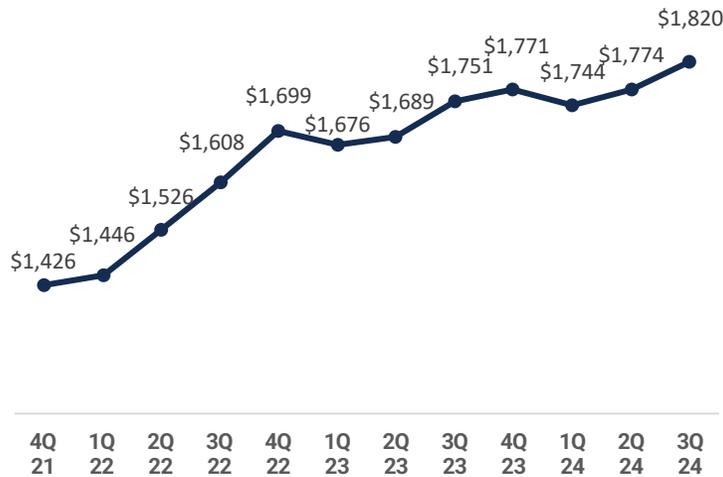


In millions

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

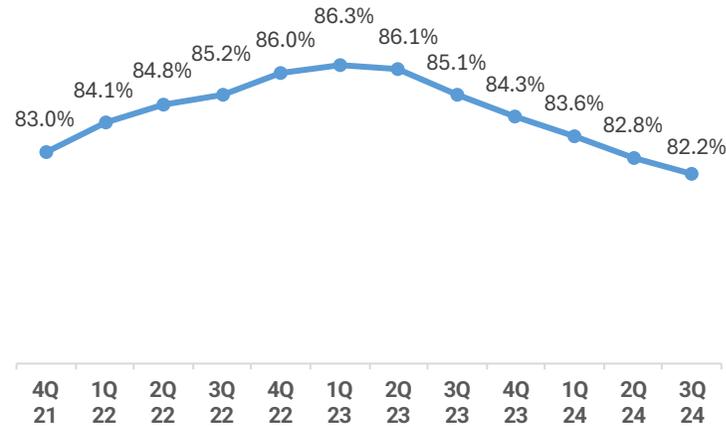
Branch originations in 3Q 24 were up year-over-year by 5.3%, while digital originations remained relatively flat year-over-year

Net Finance Receivables



In millions

ENR at or below 36% APR



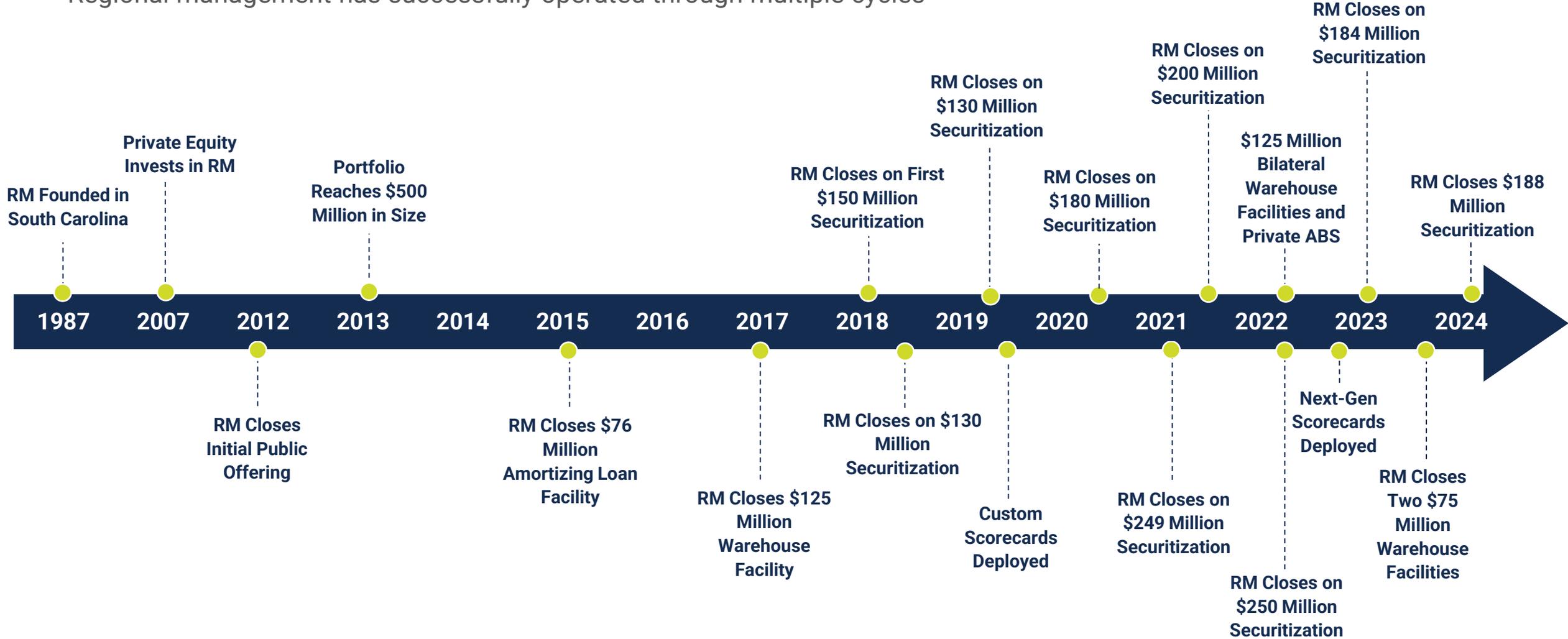
Direct mail originations were down year-over-year by 9.1%, as we de-emphasized large loan convenience check offers to new borrowers as part of our credit tightening

Achieved year-over-year portfolio growth of \$69 million, or 3.9%, in 3Q 24; down from 8.9% in 3Q 23 due to credit tightening for disciplined growth

Funding

Evolution of Regional Management Funding

Regional management has successfully operated through multiple 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
Debt balance	\$355 million	\$375 million	\$125 million	\$1,021 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 ⁽¹⁾	Oct 2033	2020-1, \$63 million, Oct 2030 2021-1, \$135 million, Mar 2031 2021-2, \$200 million, Aug 2033 2022-1, \$250 million, Mar 2032 2022-2B, \$184 million, Nov 2031 2024-1, \$188 million, Jul 2036
Effective rate (as of September 30, 2024)	8.30% (one-month SOFR plus a 3.00% margin and a 0.10% SOFR spread adjustment with a SOFR floor of 0.50%)	\$125 million, 8.10% (one-month SOFR plus a margin of 2.80% and a 0.10% SOFR spread adjustment) \$100 million, 7.91% (the commercial paper rate plus a margin of 2.75%) \$75 million, 7.80% (one-month SOFR plus a margin of 2.50% and a 0.10% SOFR spread adjustment) \$75 million, 8.30% (one-month SOFR plus a margin of 3.00% and a 0.10% SOFR spread adjustment) ⁽¹⁾	3.88%	2020-1, \$63 million, 3.79% 2021-1, \$135 million, 2.42% 2021-2, \$200 million, 2.30% 2022-1, \$250 million, 3.59% 2022-2B, \$184 million, 7.51% 2024-1, \$188 million, 6.19%
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 ⁽¹⁾	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) ⁽¹⁾	Allows for the funding of all products, including > 36% APR loans (excluding retail)	Allows for funding of all products with ≤ 36% APR (excluding retail)

(1) During October 2024, we amended our BMO warehouse facility to, among other things, increase the commitment amount from \$75 million to \$125 million, decrease margin from 3.00% to 2.40%, extend the maturity date from October 2025 to October 2026, and the facility now allows for funding of >36% APR loans

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 fiscal year since IPO in 2012



Seasoned Program

- Regional has successfully completed 10 securitizations (one private and nine 144A) totaling \$1.8 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



Rating Agencies

- In September 2024, S&P raised ratings on six classes of notes and affirmed ratings on the other two classes of RMIT transactions in amortization
- In April 2024, DBRS raised ratings on four classes of notes and affirmed ratings on the other fifteen classes of all RMIT transactions
- In November 2023, S&P raised ratings on nine classes of notes and affirmed ratings on the other ten classes of all RMIT 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



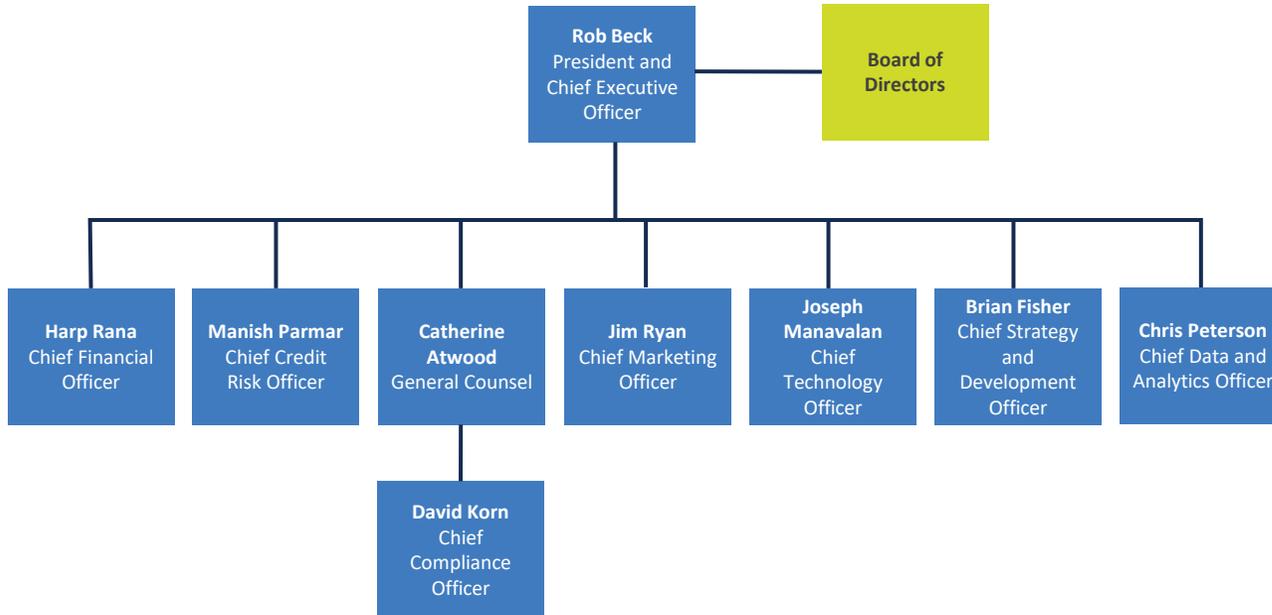
Enterprise Risk Management – Identifies and manages significant company risks



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

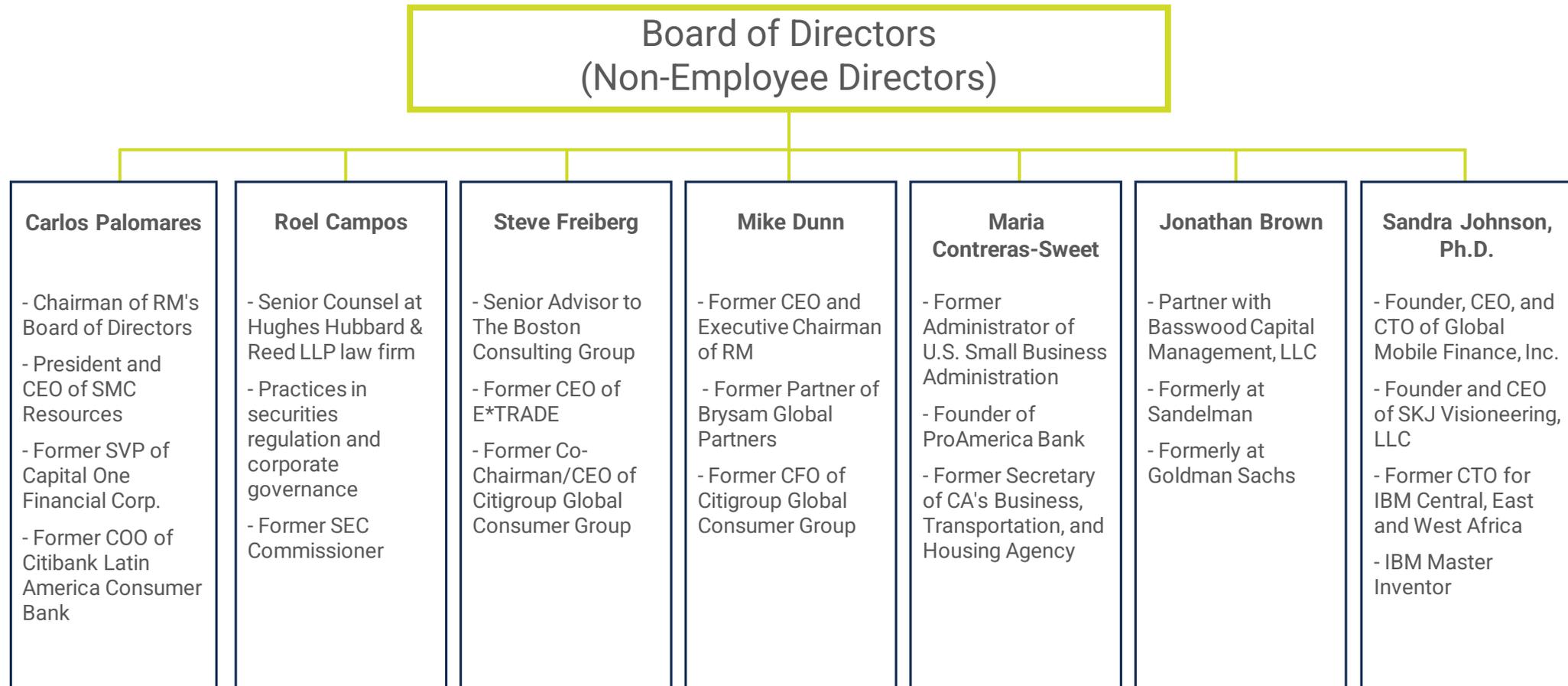
Catherine Atwood
General Counsel

- 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

Brian Fisher
Chief Strategy and Development Officer

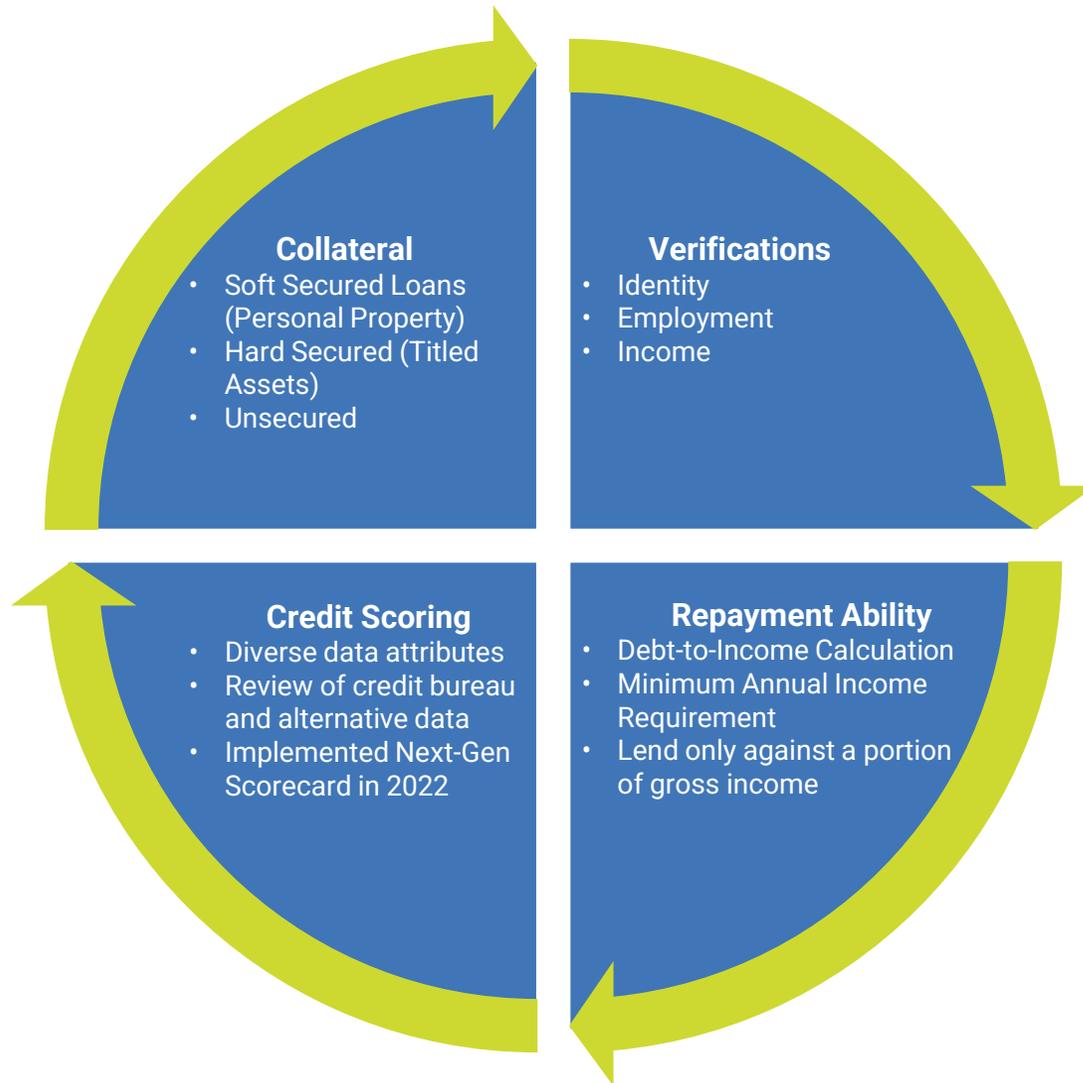
- 10+ years of consumer finance services experience
- Previously served as General Counsel and Secretary for Regional
- Prior to joining Regional, was a corporate and securities attorney for Womble Bond Dickinson, LLP

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
- Routine Branch Self-Assessments

Compliance and Audit

Internal Audit

- Operates under a board-approved plan
- Regularly review of loan originations and servicing 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

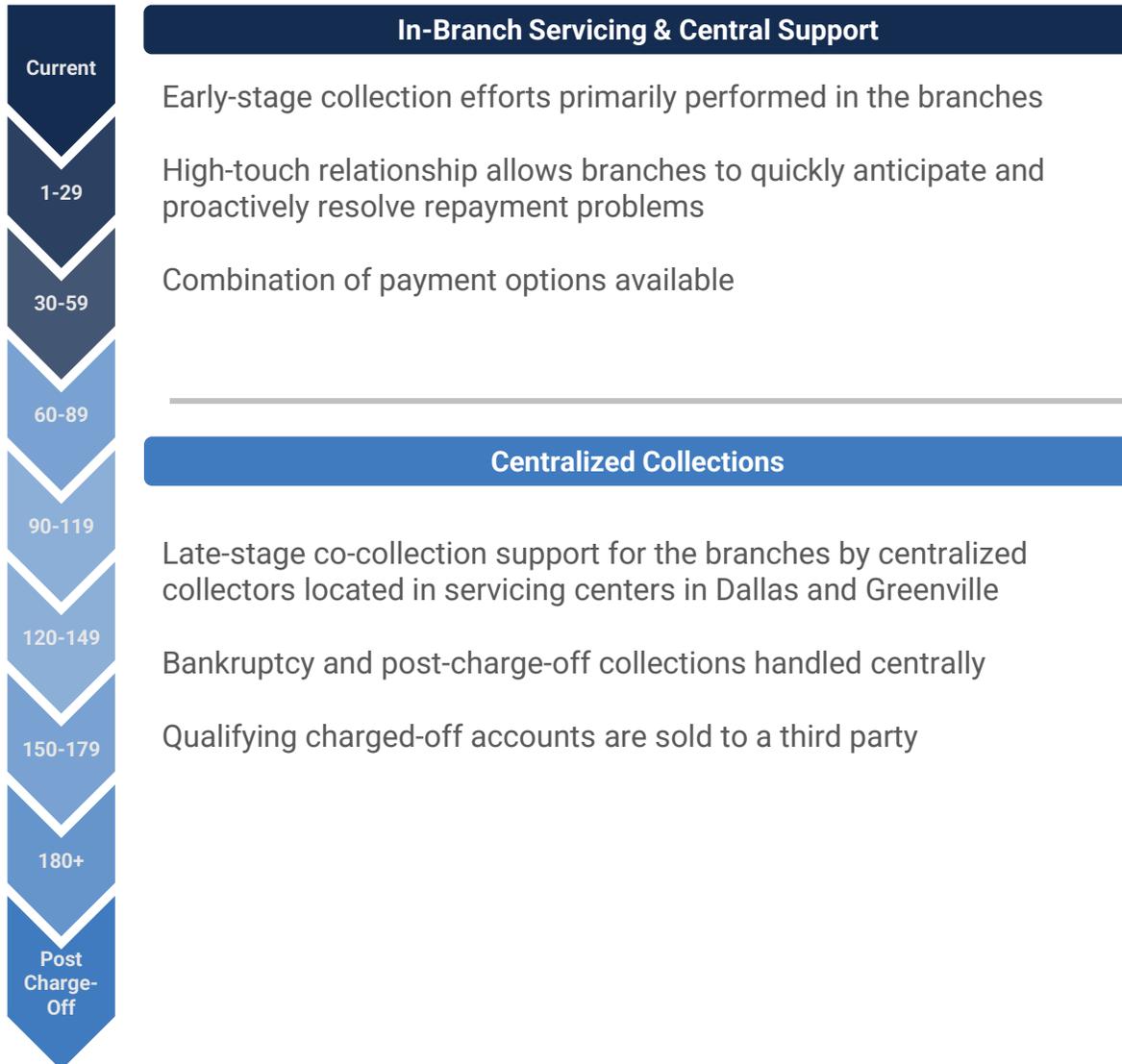
Compliance Across Home Office Departments

- 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



Loss Mitigation

Tools are designed to reduce overall loss in the portfolio by helping qualified customers

These programs are targeted toward helping customers navigate through short-term cash flow issues

Payment Deferral

Used for customers with short-term / temporary hardships

Allows customer to defer their monthly payment which solves immediate cash flow concerns

Loan Modification

Used for customers with short-term / temporary hardships

Allows customer a short-term adjustment to their monthly interest rate which solves for immediate cash flow concerns

Delinquent Renewal

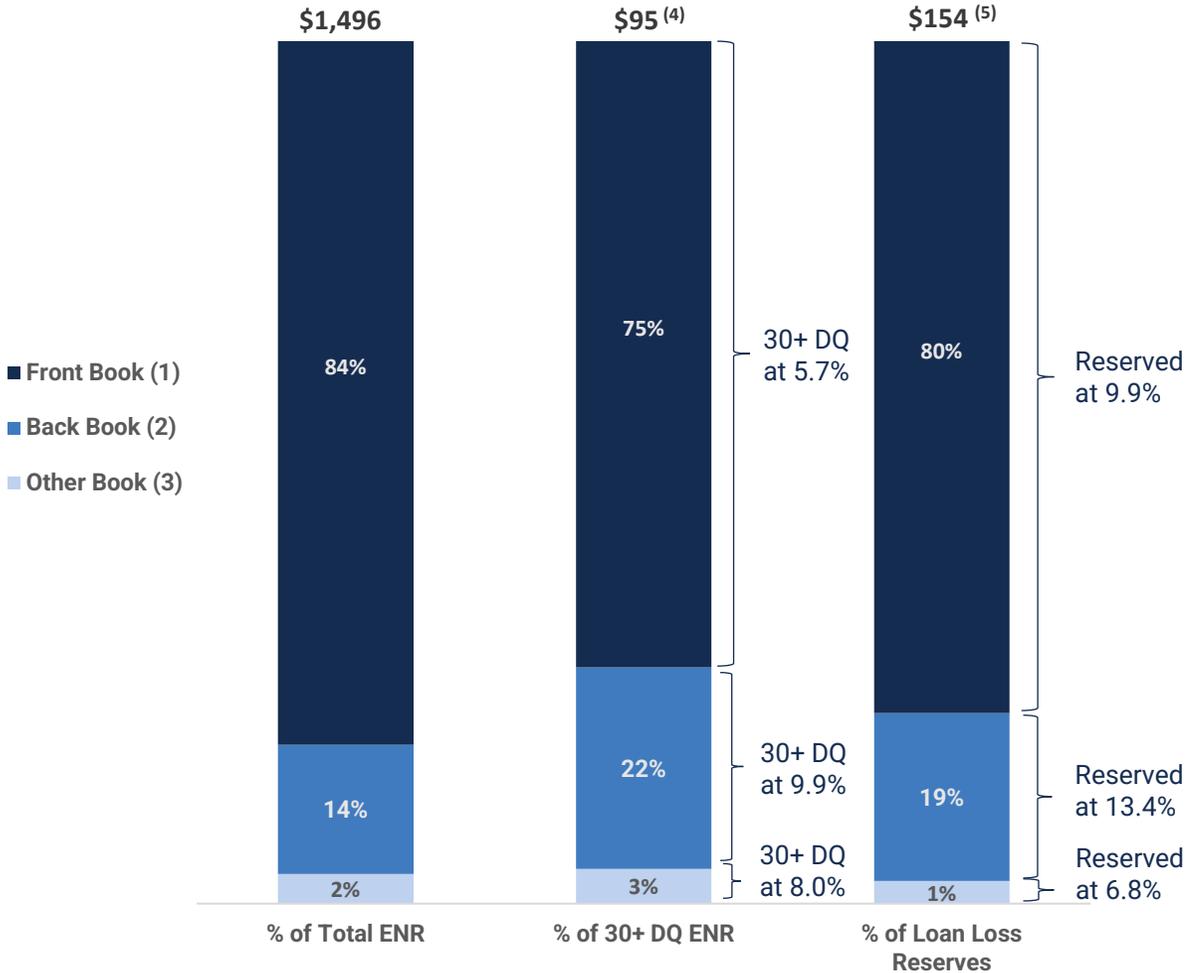
Refinance of previous loan similar to a renewal, with a recent payment and verified current employment generally required

Provides assistance to customers that are experiencing short-term financial hardships and cash flow issues but requires employment

Credit Performance

Front Book 84% of Portfolio (Less than or equal to 36% APR loans)

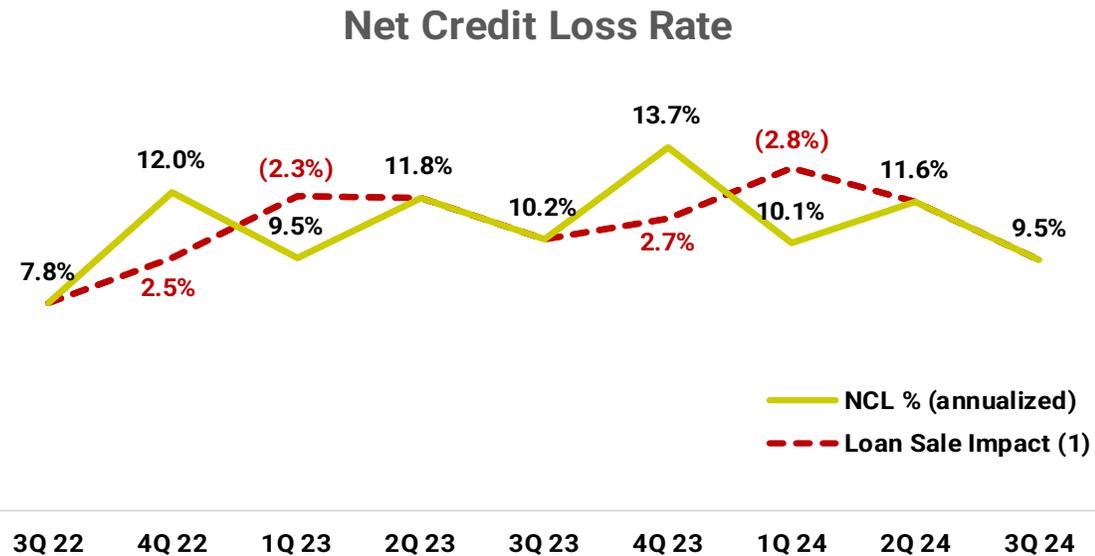
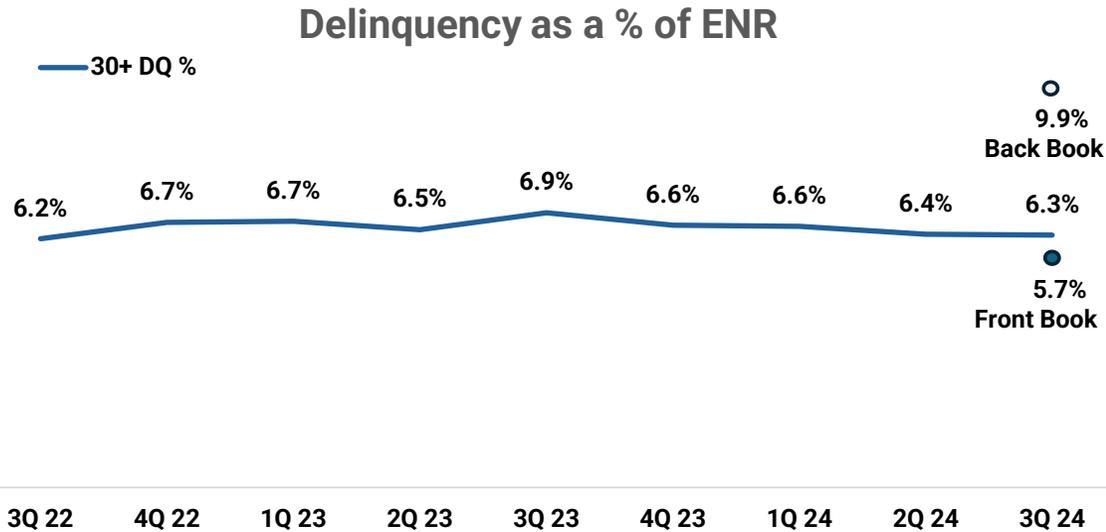
Front Book/Back Book Mix (\$ in millions)
(September 30, 2024)



- Higher-credit-quality ENR from the front book is performing as expected and becoming a larger portion of the portfolio
- Front book was 84% of the <= 36% APR portfolio, an increase from 75% as of March 31, 2024
 - Front book was 75% of the 30+ delinquent loan receivables
 - Front and back book delinquencies were 5.7% and 9.9%, respectively; front book continues to mature
- Loans from our back book represent 22% of 30+ delinquent <=36% APR loan receivables as of September 30, 2024; total company 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 were 80% and 19% of <=36% APR loan loss reserves, respectively
 - Front and back book <=36% APR loan loss reserves as a percent of ENR were 9.9% and 13.4%, respectively

(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 delinquency over 30 days was 6.3%
 (5) Total loan loss reserves as a percentage of ENR is 10.3%

Portfolio Credit Metrics (Less than or equal to 36% APR loans)



3Q 24 delinquency of 6.3% improved 60 basis points from 3Q 23

3Q 24 delinquency was inclusive of an estimated 40 basis point benefit from special borrower assistance programs related to hurricane activity

30+ days past due of \$94.8 million compares favorably to loan loss reserves of \$154.2 million as of 3Q 24

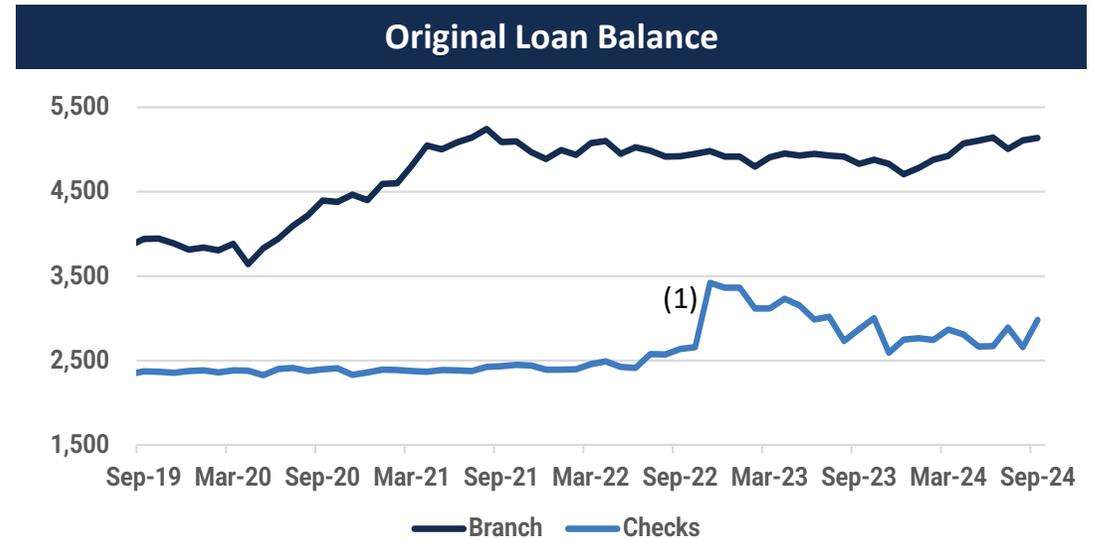
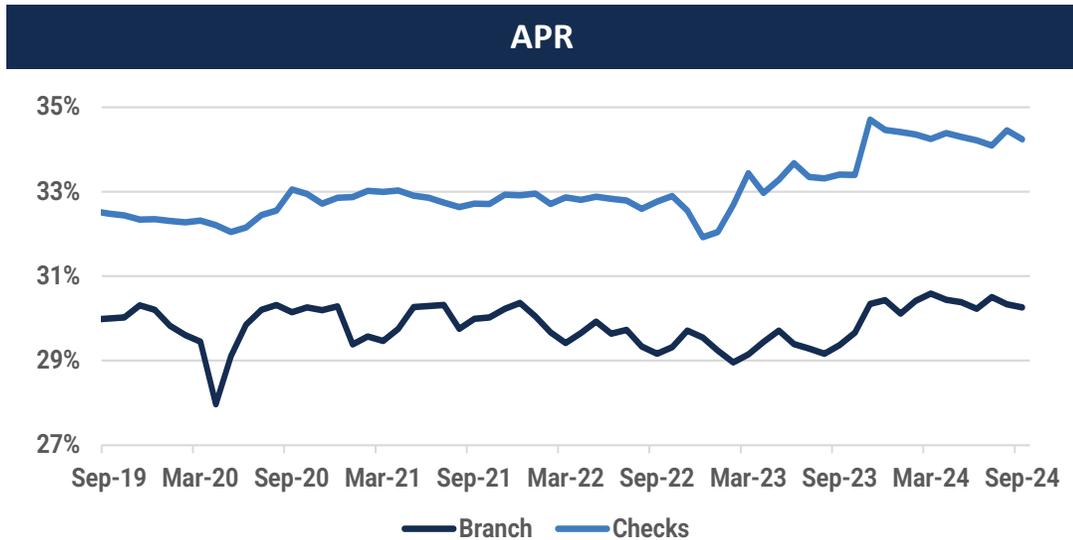
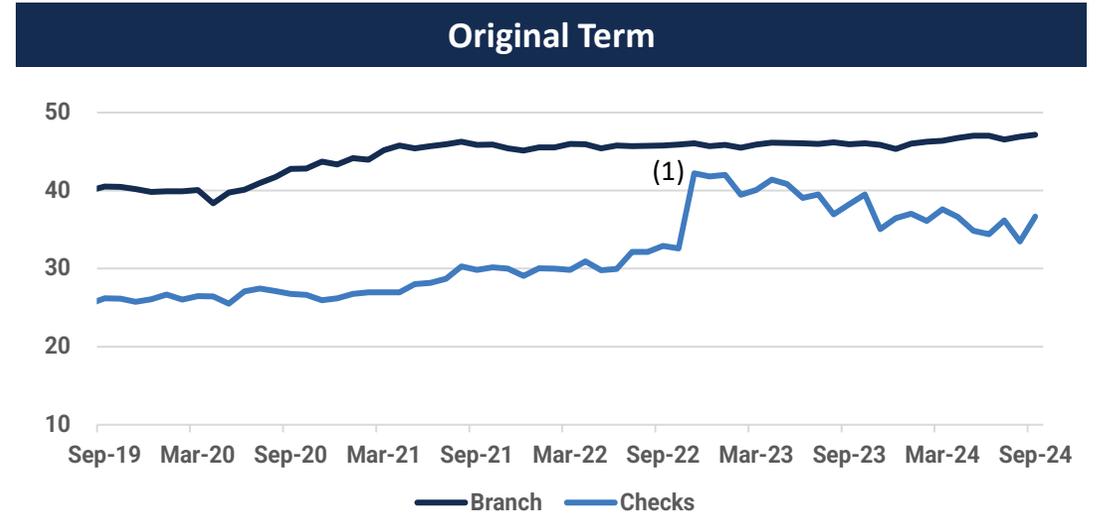
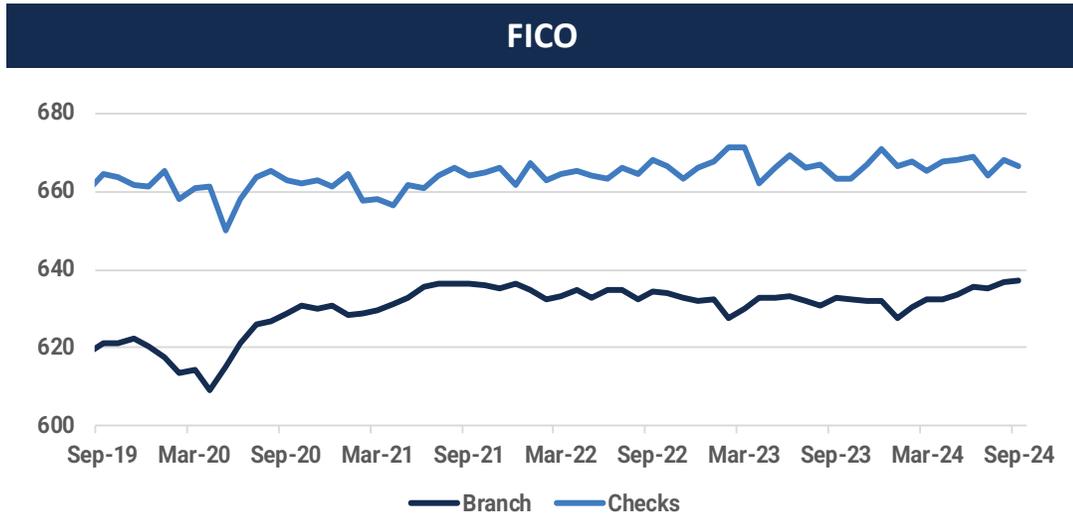
3Q 24 net credit loss rate of 9.5%, down 70 basis points from 3Q 23

1Q 24 net credit loss rate of 10.1% included an estimated benefit of 280 basis points related to the 4Q 23 loan sale; 4Q 23 net credit loss rate of 13.7% included 270 basis points related to accelerated charge-offs from the loan sale

1Q 23 net credit loss rate of 9.5% included an estimated benefit of 230 basis points related to the 4Q 22 loan sale; 4Q 22 net credit loss rate of 12.0% included 250 basis points related to accelerated charge-offs from the loan sale

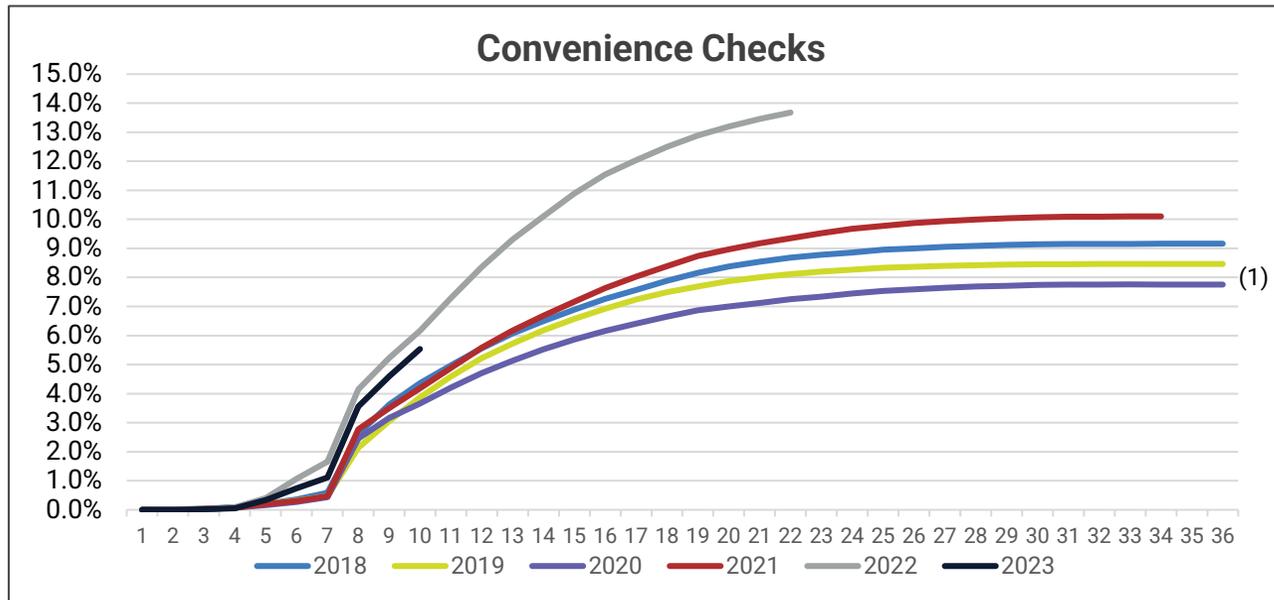
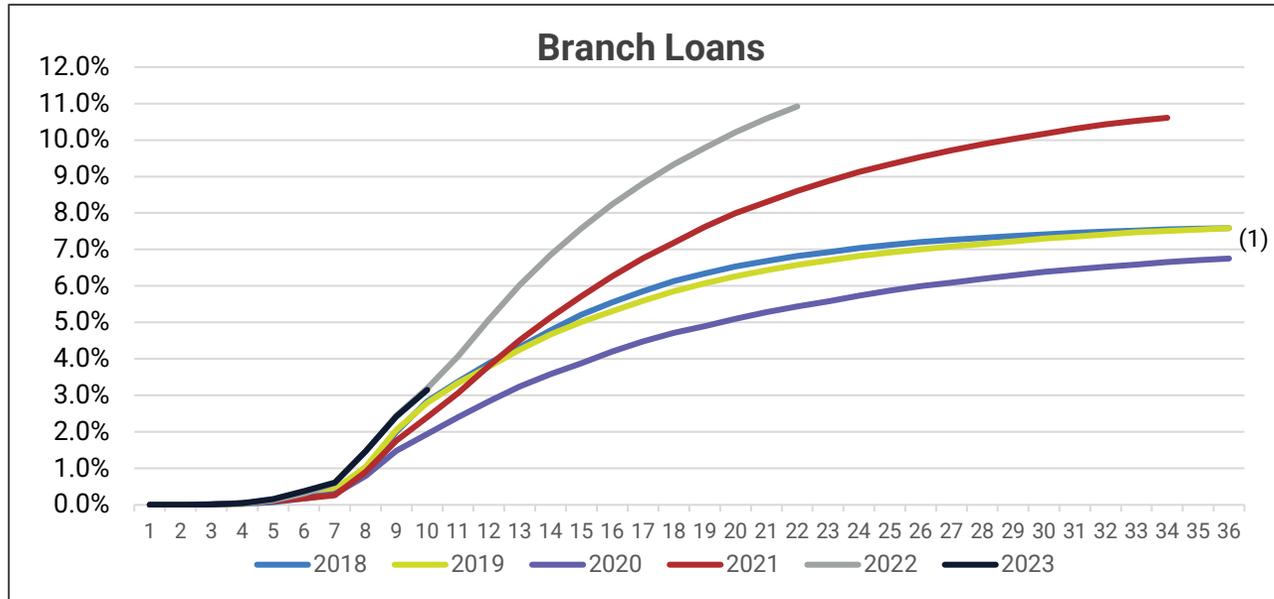
(1) Loan sales of late-stage delinquent accounts in 4Q 22 and 4Q 23 accelerated 1Q charge-offs into 4Q

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



(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

Net 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 September 2024, S&P raised ratings on six classes of notes and affirmed ratings on the other two classes of RMIT transactions in amortization

In April 2024, DBRS raised ratings on four classes of notes and affirmed ratings on the other fifteen classes of all RMIT transactions

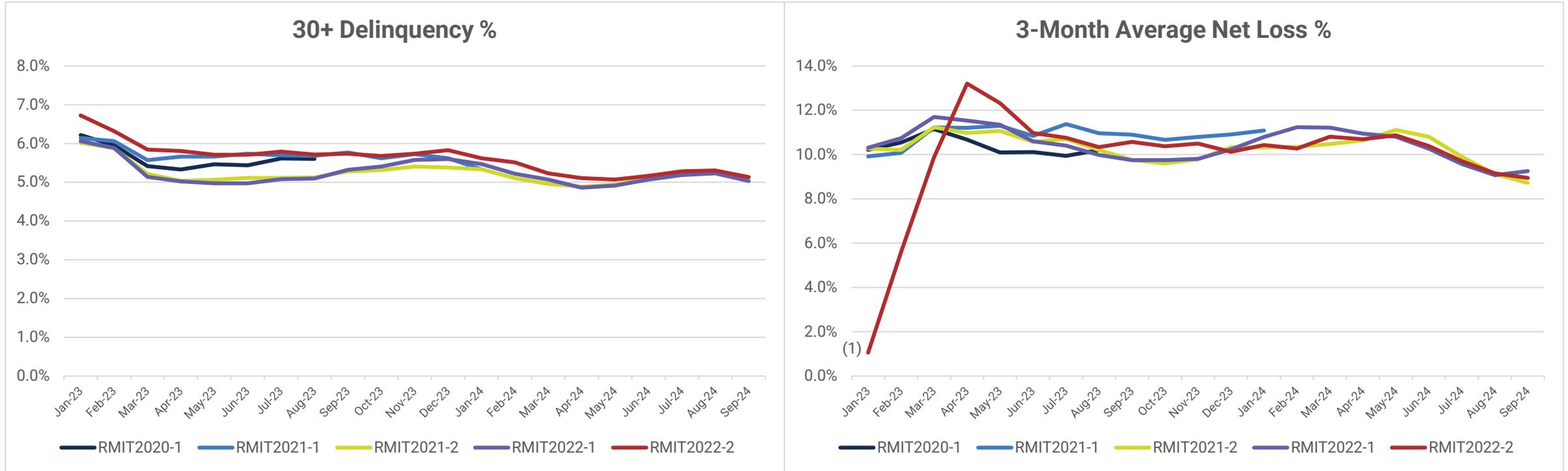
In November 2023, S&P raised ratings on nine classes of notes and affirmed ratings on the other ten classes of all RMIT transactions

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
 Note: Data as of 9/30/2024

Consistent Credit Performance for 144a Transactions

ABS collateral pools have experienced steady credit performance



(1) RMIT 2022-2 closed in October 2022 – minimal losses are normal during the early months of a new facility

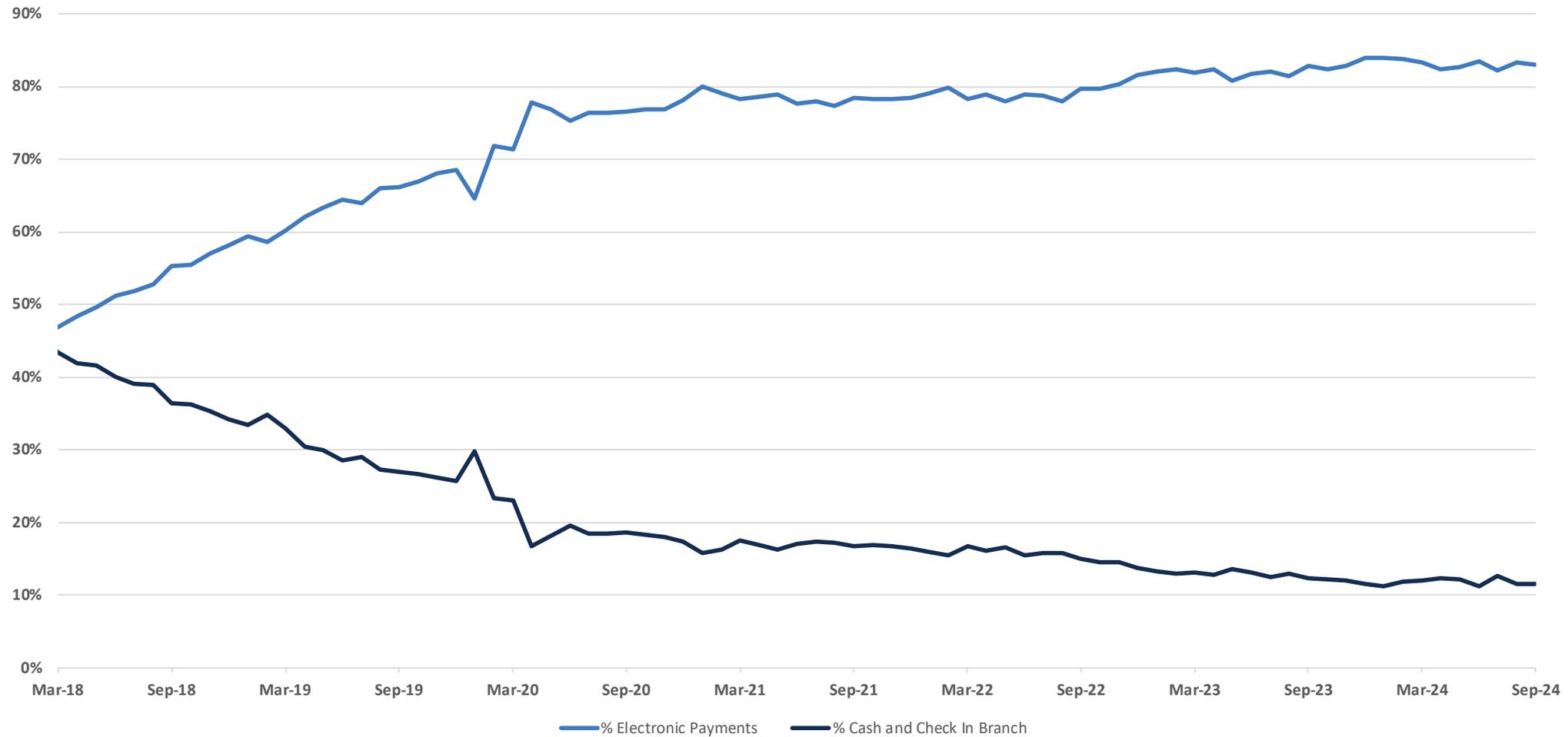
Note: RMIT 2024-1 excluded due to immaterial loss and delinquency on the unseasoned pool

Note: 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	3Q 24	3Q 23	2023	2022	2021	2020
Revenue						
Interest and fee income	\$ 133,932	\$ 125,018	\$ 489,698	\$ 450,854	\$ 382,544	\$ 335,215
Insurance income, net	7,422	11,382	44,529	43,502	35,482	28,349
Other income	4,984	4,478	17,172	12,831	10,325	10,342
Total revenue	146,338	140,878	551,399	507,187	428,351	373,906
Expenses						
Provision for credit losses	54,349	50,930	220,034	185,115	89,015	123,810
Personnel	38,323	39,832	156,872	141,243	119,833	109,560
Occupancy	6,551	6,315	25,029	23,809	24,126	22,629
Marketing	5,078	4,077	15,774	15,378	14,405	10,357
Other	12,516	11,880	45,444	42,098	37,150	33,770
Total general and administrative	62,468	62,104	243,119	222,528	195,514	176,316
Interest expense	19,356	16,947	67,463	34,223	31,349	37,852
Income before income taxes	10,165	10,897	20,783	65,321	112,473	35,928
Income taxes	2,502	2,077	4,825	14,097	23,786	9,198
Net income	\$ 7,663	\$ 8,820	\$ 15,958	\$ 51,224	\$ 88,687	\$ 26,730

Consolidated Balance Sheets

\$ in thousands	3Q 24	3Q 23	2023	2022	2021	2020
Cash	\$ 4,745	\$ 7,413	\$ 4,509	\$ 3,873	\$ 10,507	\$ 8,052
Net finance receivables	1,819,756	1,751,009	1,771,410	1,699,393	1,426,257	1,136,259
Unearned insurance premiums	(46,508)	(48,764)	(47,892)	(51,008)	(47,837)	(34,545)
Allowance for credit losses	(192,100)	(184,900)	(187,400)	(178,800)	(159,300)	(150,000)
Net finance receivables, less unearned insurance premiums and allowance for credit losses	1,581,148	1,517,345	1,536,118	1,469,585	1,219,120	951,714
Restricted cash	115,576	117,029	124,164	127,926	138,682	63,824
Lease assets	37,229	34,864	34,303	34,521	28,721	27,116
Intangible assets	22,250	15,048	15,846	12,122	9,517	8,689
Restricted available-for-sale investments	21,727	22,510	22,740	20,416	-	-
Property and equipment	13,425	14,157	13,787	14,526	12,938	14,008
Deferred tax assets, net	11,833	14,140	13,641	13,810	18,420	14,121
Other assets	13,898	22,834	29,419	28,208	21,757	16,332
Total assets	\$ 1,821,831	\$ 1,765,340	\$ 1,794,527	\$ 1,724,987	\$ 1,459,662	\$ 1,103,856
Debt	\$ 1,395,892	\$ 1,372,748	\$ 1,399,814	\$ 1,355,359	\$ 1,107,953	\$ 768,909
Unamortized debt issuance costs	(4,645)	(5,647)	(4,578)	(9,512)	(11,010)	(6,661)
Net debt	1,391,247	1,367,101	1,395,236	1,345,847	1,096,943	762,248
Lease liabilities	39,350	37,095	36,576	36,712	30,700	29,201
Accounts payable and accrued expenses	38,306	30,559	40,442	33,795	49,283	40,284
Total liabilities	1,468,903	1,434,755	1,472,254	1,416,354	1,176,926	831,733
Common stock	1,497	1,464	1,457	1,433	1,416	1,385
Additional paid-in capital	129,936	119,507	121,752	112,384	104,745	105,483
Retained earnings	371,725	360,155	349,579	345,545	306,105	227,343
Accumulated other comprehensive loss	(87)	(398)	(372)	(586)	-	-
Treasury stock	(150,143)	(150,143)	(150,143)	(150,143)	(129,530)	(62,088)
Total stockholders' equity	352,928	330,585	322,273	308,633	282,736	272,123
Total liabilities and stockholders' equity	\$ 1,821,831	\$ 1,765,340	\$ 1,794,527	\$ 1,724,987	\$ 1,459,662	\$ 1,103,856



RM

LISTED

NYSE