



ABS Investor Presentation

October 7, 2025

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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.

This presentation also contains certain financial terms and abbreviations. Please refer to the Appendix accompanying this presentation for a glossary of terms and abbreviations.

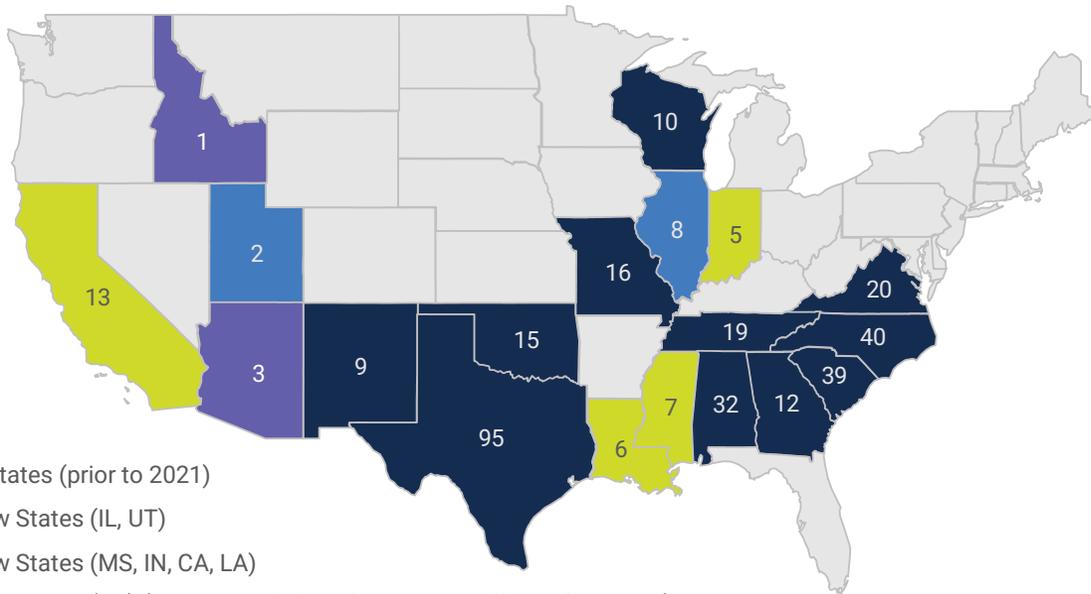
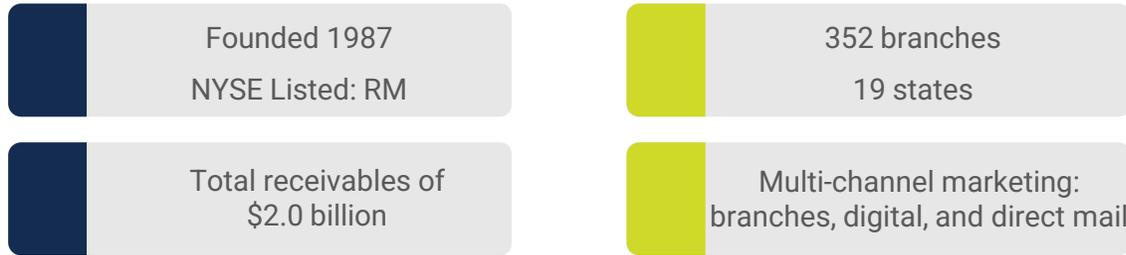
Company Overview

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 06/30/2025





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

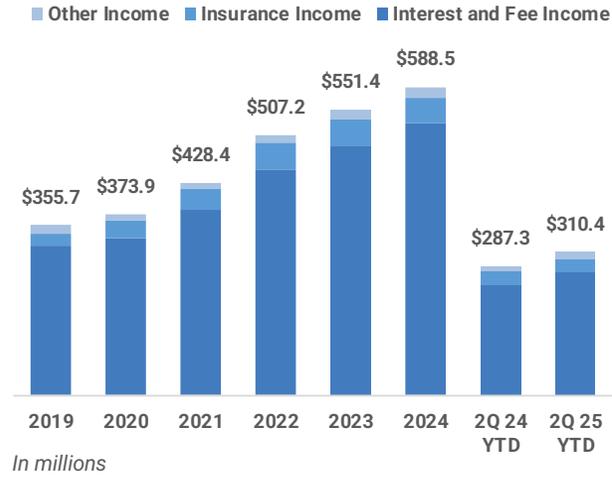


Financial Overview: Key Financial Results

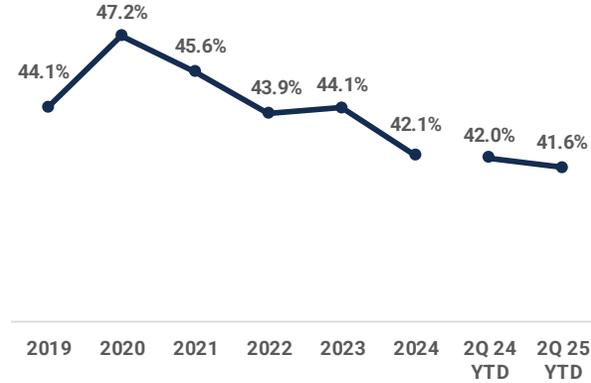
Net Finance Receivables



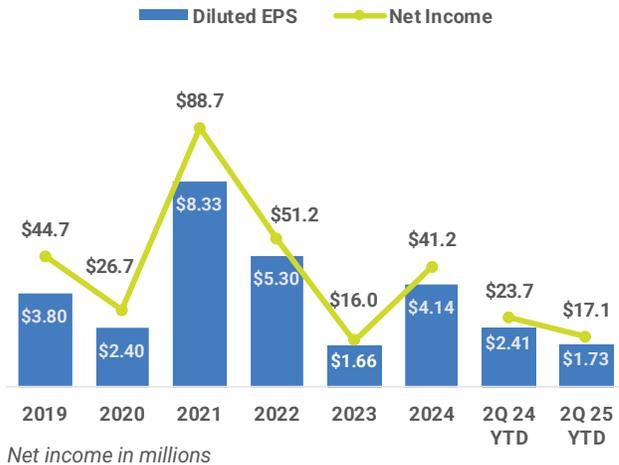
Revenue



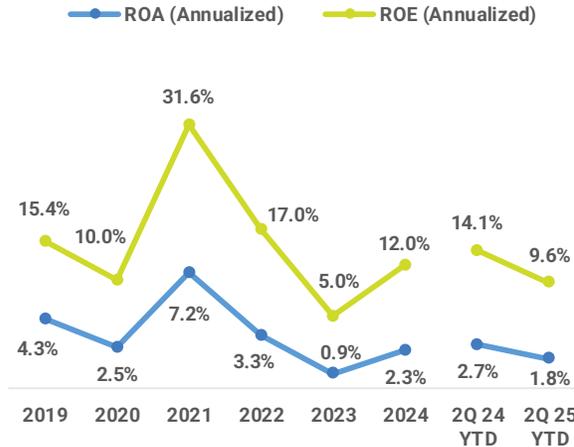
Efficiency Ratio



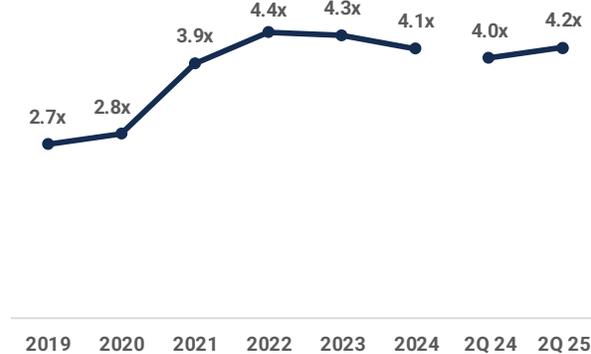
Diluted EPS and Net Income



ROA and ROE



Funded Debt-to-Equity



- Continued growth in account base and portfolio in controlled and profitable manner
- 2Q 25 YTD revenue growth outpaced G&A expense growth by 2.7x from the prior-year
- 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

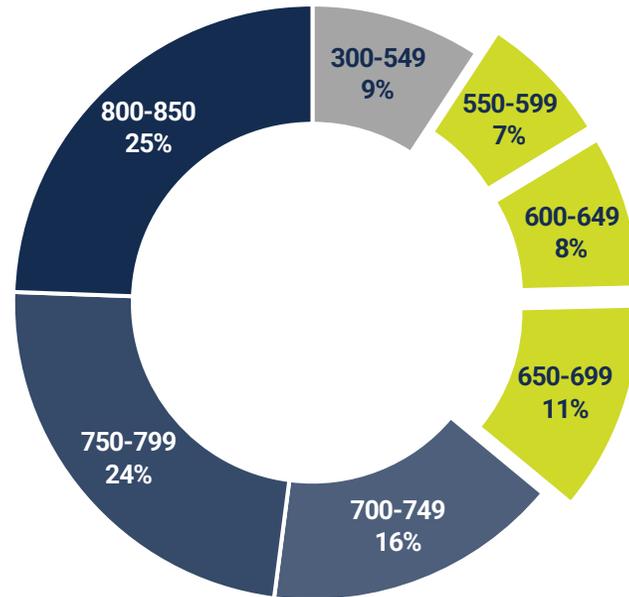
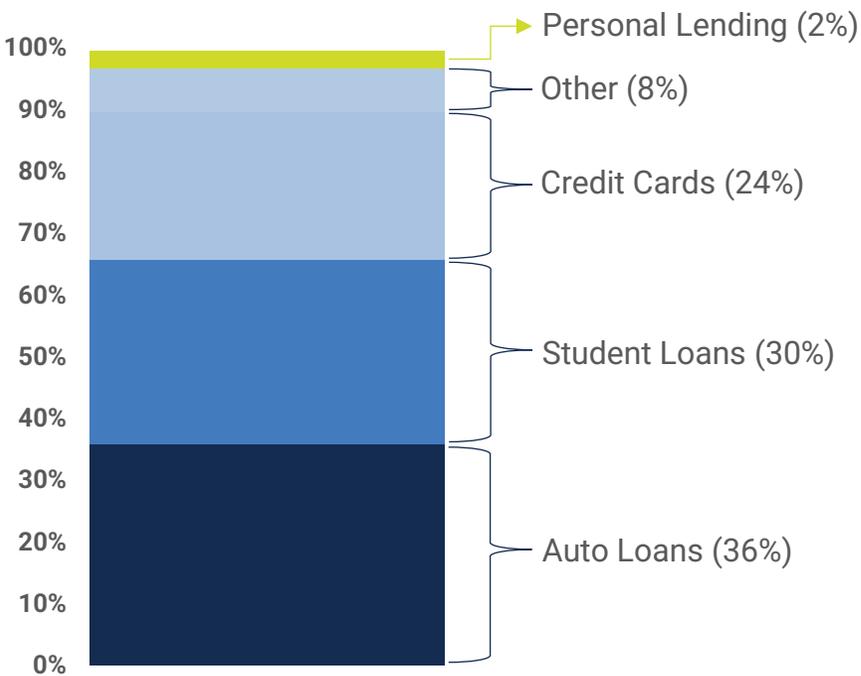
Approximately **79 million** Americans generally align with Regional’s customer base⁽¹⁾⁽³⁾

\$95 billion market opportunity – RM has ~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⁾

26% of US Population with FICO Between 550 & 700 ⁽³⁾

Personal Installment Loans Account for ~\$97 billion ⁽²⁾



(1) Adult US Population sourced from US Census Bureau <https://www.census.gov/data/tables/time-series/demo/popest/2020s-national-detail.html>
 (2) Sourced from Equifax US National Consumer Credit Trends Report; August 2025
 (3) Sourced from Arkali, Can. "Average U.S. FICO® Score Stays Steady at 717" *FICO.com*, 09 Oct. 2024, <https://www.fico.com/blogs/average-u-s-fico-score-stays-717-even-consumers-are-faced-economic-uncertainty>

Serving Our Customers Best

Top-Notch Customer Service

~90% favorable ratings for key attributes⁽¹⁾:

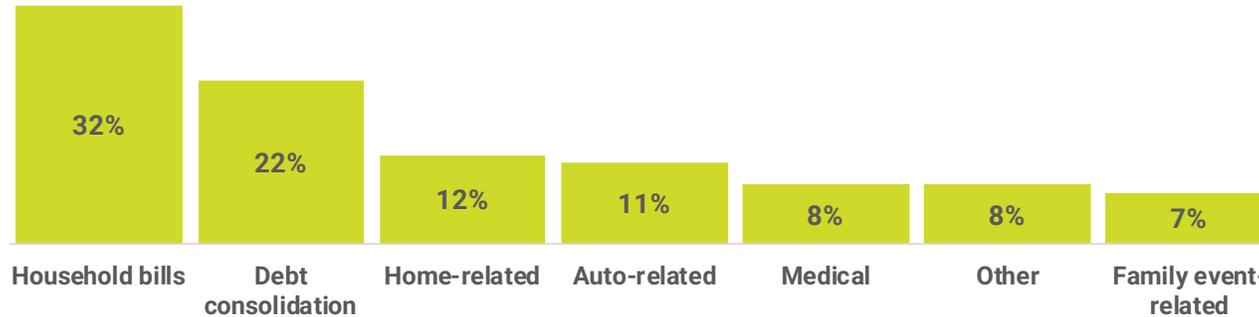
- Loan process was quick, easy, and understandable
- People are professional, responsive, respectful, knowledgeable, helpful, and friendly

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

Excellent net promoter score of 61⁽¹⁾

91% of customers would apply to Regional Finance first the next time they need a loan⁽¹⁾

Origination Needs



Demographics



Average Age ⁽²⁾
56 Years



Annual Income ⁽²⁾
\$56,000



Some College or Advanced Degree ⁽¹⁾
57%



(1) Fall 2024 Customer Satisfaction Survey (performed by third party and commissioned by RM)

(2) Based on 2Q 25 origination volume

Product Offerings

Multi-Channel Acquisition



In Branch

\$1.1B Originated
71% Large/29% Small



Direct Mail

\$489.7MM Originated
Convenience Check Loans



Digital

\$214.6MM Originated
Digital Lead Generation
Partnership Affiliates

Small Loans

Customer Need	Characteristics	Portfolio
Short-term cash needs	Size: \$500 to \$2,500	Outstanding Balance: \$547.0MM # of Loans: 310,700
Bill payment	Average Origination: ~\$2,200	
Back-to-school expenses	Average Origination APR: 44.6%	
Auto repair		

Over the last several quarters, we 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 the lowest loss rates of all product segments

Large Loans

Customer Need	Characteristics	Portfolio
Debt consolidation	Size: \$2,501 to \$35,000	Outstanding Balance: \$1.4B # of Loans: 268,500
Medical expenses	Average Origination: ~\$6,200	
Home repairs	Average Origination APR: 30.7%	

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

Originations

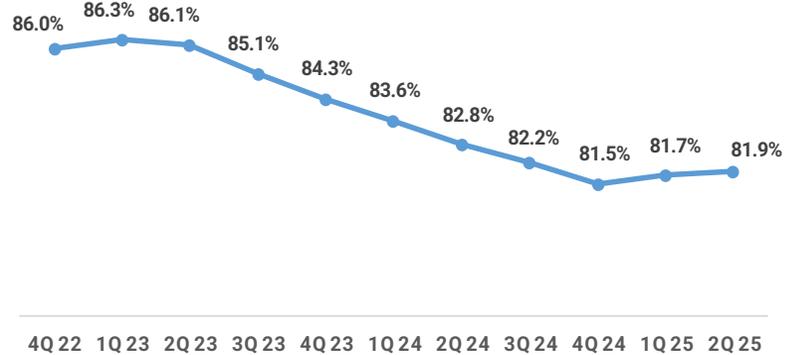
Quarterly Origination Trend



Net Finance Receivables



ENR at or below 36% APR



- Record total originations, driven by strong performance from our digital channel, demand for our auto-secured products, and our 17 new branches opened since 2Q 24
- In 2Q 25, achieved 10.5% year-over-year portfolio growth from new branch openings while strategically balancing growth of our high-quality auto-secured and higher-margin small loan portfolios
 - Auto-secured product portfolio grew \$66.2MM to 12.5% of the total portfolio, compared to 10.1% in the prior-year period
 - Portfolio of loans with an APR greater than 36% grew \$49.8MM to 18.1% of the portfolio, compared to 17.2% in the prior-year period

Funding

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	\$355MM	\$425MM	\$125MM	\$1,136MM
Interest type	Floating	Floating	Fixed	Fixed
Maturity	Oct 2028	\$125MM, May 2027 \$125MM, Oct 2026 \$100MM, Nov 2027 \$75MM, Feb 2028	Oct 2033	2021-1, \$54MM, Mar 2031 2021-2, \$200MM, Aug 2033 2022-1, \$178MM, Mar 2032 2024-1, \$188MM, Jul 2036 2024-2, \$251MM, Dec 2033 2025-1, \$266MM, April 2034
Effective rate (as of June 30, 2025)	7.4% (one-month SOFR plus a 3.0% margin and a 0.1% SOFR spread adjustment with a SOFR floor of 0.5%) (1)	\$125MM, 6.6% (one-month SOFR plus a margin of 2.3%) \$125MM, 6.7% (one-month SOFR plus a margin of 2.4%) \$100MM, 6.7% (the commercial paper rate plus a margin of 2.1%) \$75MM, 6.4% (one-month SOFR plus a margin of 2.1%)	3.9%	2021-1, \$54MM, 3.5% 2021-2, \$200MM, 2.3% 2022-1, \$178MM, 3.8% 2024-1, \$188MM, 6.2% 2024-2, \$251MM, 5.3% 2025-1, \$266MM, 5.3%
Lenders	BMO Harris (Agent), Banc of California, Texas Capital, First Horizon, EverBank	Wells Fargo Bank - \$125MM BMO Capital Markets Corp. - \$125MM JPMorgan Chase Bank - \$100MM Regions Bank - \$75MM	Qualified institutional investor	Qualified institutional investors
Collateral	Allows for funding of all products and APRs	All facilities allow for funding of all products with \leq 36% APR; BMO facility also allows for funding of $>$ 36% APR loans	Allows for the funding of all products, including $>$ 36% APR loans	Allows for funding of all products with \leq 36% APR

(1) In August 2025, we amended our Senior Revolver to, among other things, decrease margin from 3.0% to 2.75% and remove the SOFR spread adjustment

ABS Program Highlights



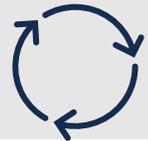
Strength of Sponsor

- Regional has been in business since 1987 and has effectively managed numerous 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 12 securitizations (1 private and 11 Rule 144A) totaling \$2.3 billion
- Regional has called 5 of the Rule 144A securitizations since program inception



Revolving Period

- Revolving period allows for reinvestment and extended duration
- Historical issuances with 2–5-year revolving periods



Rating Agencies

- In June 2025, S&P raised ratings on 6 classes of notes and affirmed ratings on the other 2 classes of RMIT transactions in amortization
- In February 2025, DBRS raised ratings on 7 classes of notes and affirmed ratings on the other 16 classes of RMIT transactions
- In September 2024, S&P raised ratings on 6 classes of notes and affirmed ratings on the other 2 classes of RMIT transactions in amortization



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 18 FTE led by Chief Compliance Officer



External Audits – Deloitte & Touche LLP



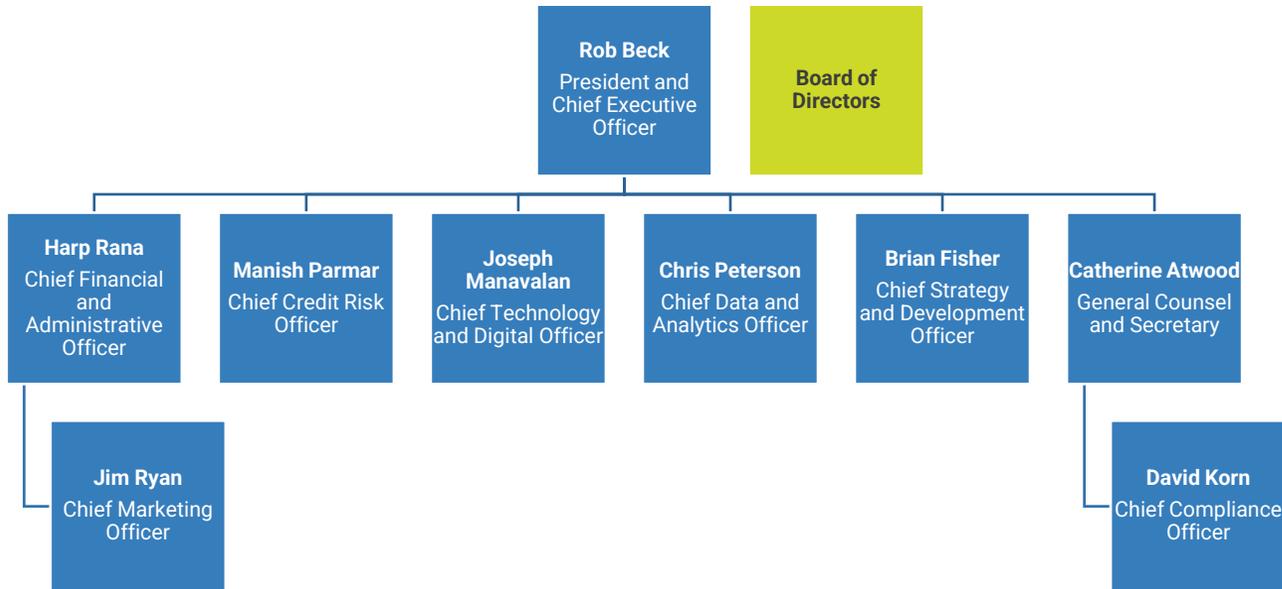
Enterprise Risk Management – Identifies and manages significant company risks



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
Chief Financial and Administrative Officer

- 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

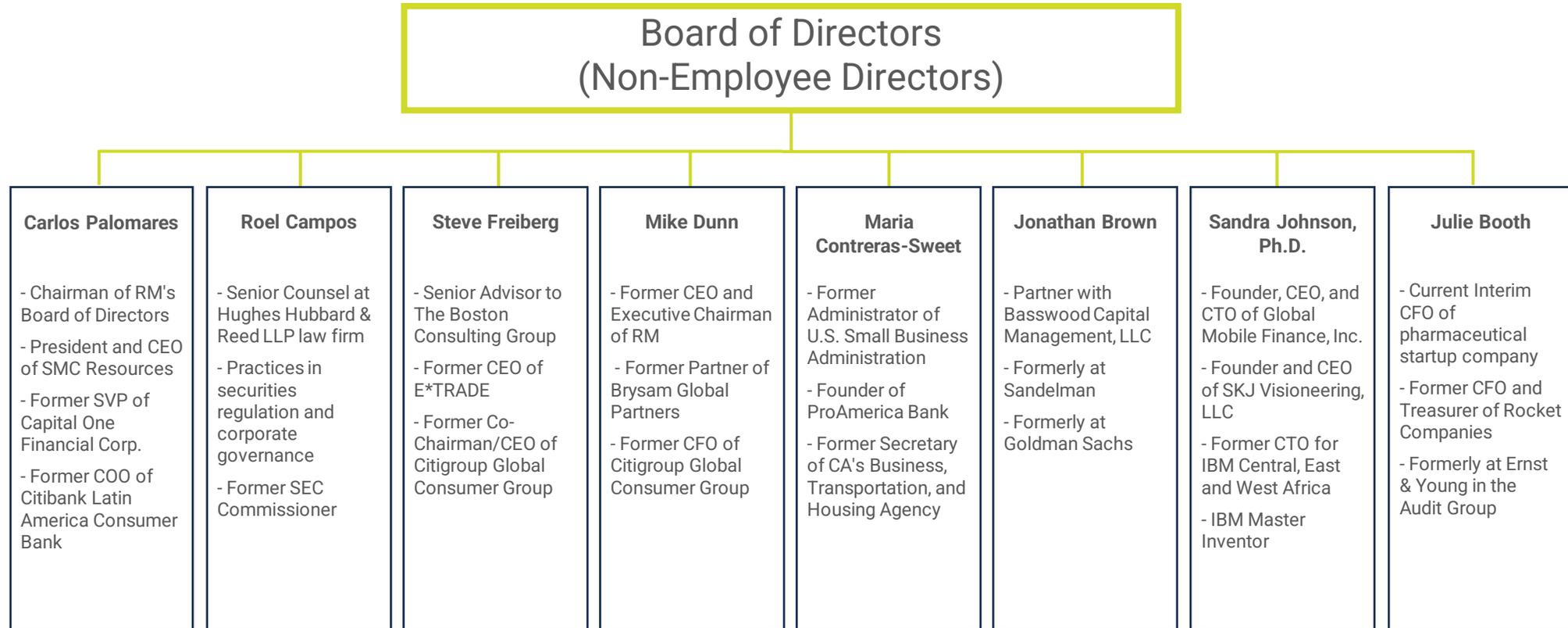
Brian Fisher
Chief Strategy and Development Officer

- 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

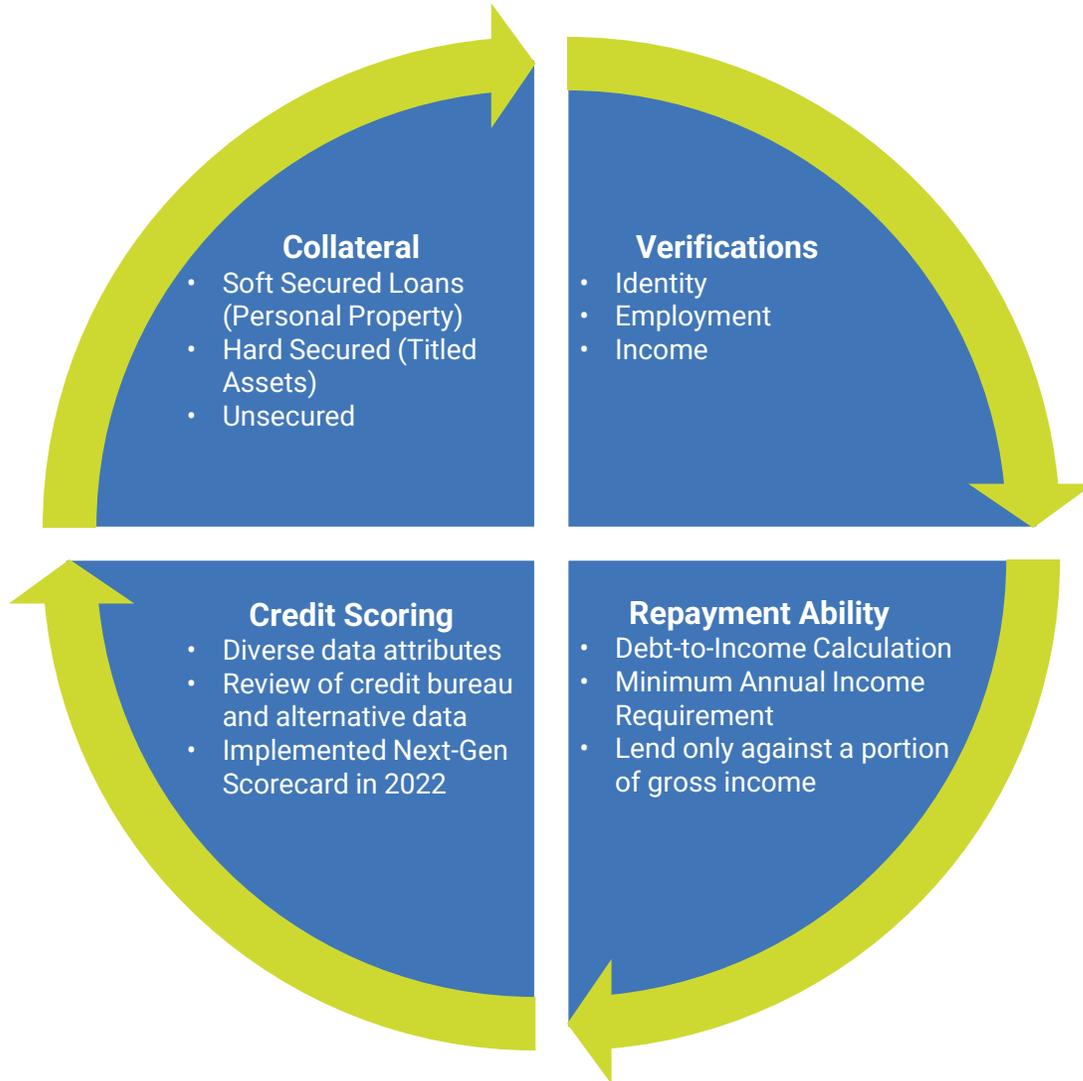
Catherine Atwood
General Counsel and Secretary

- 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



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
- Recurring Branch Self-Assessments

Compliance and Audit

Internal Audit

- Operates under a board-approved plan
- Regularly review 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

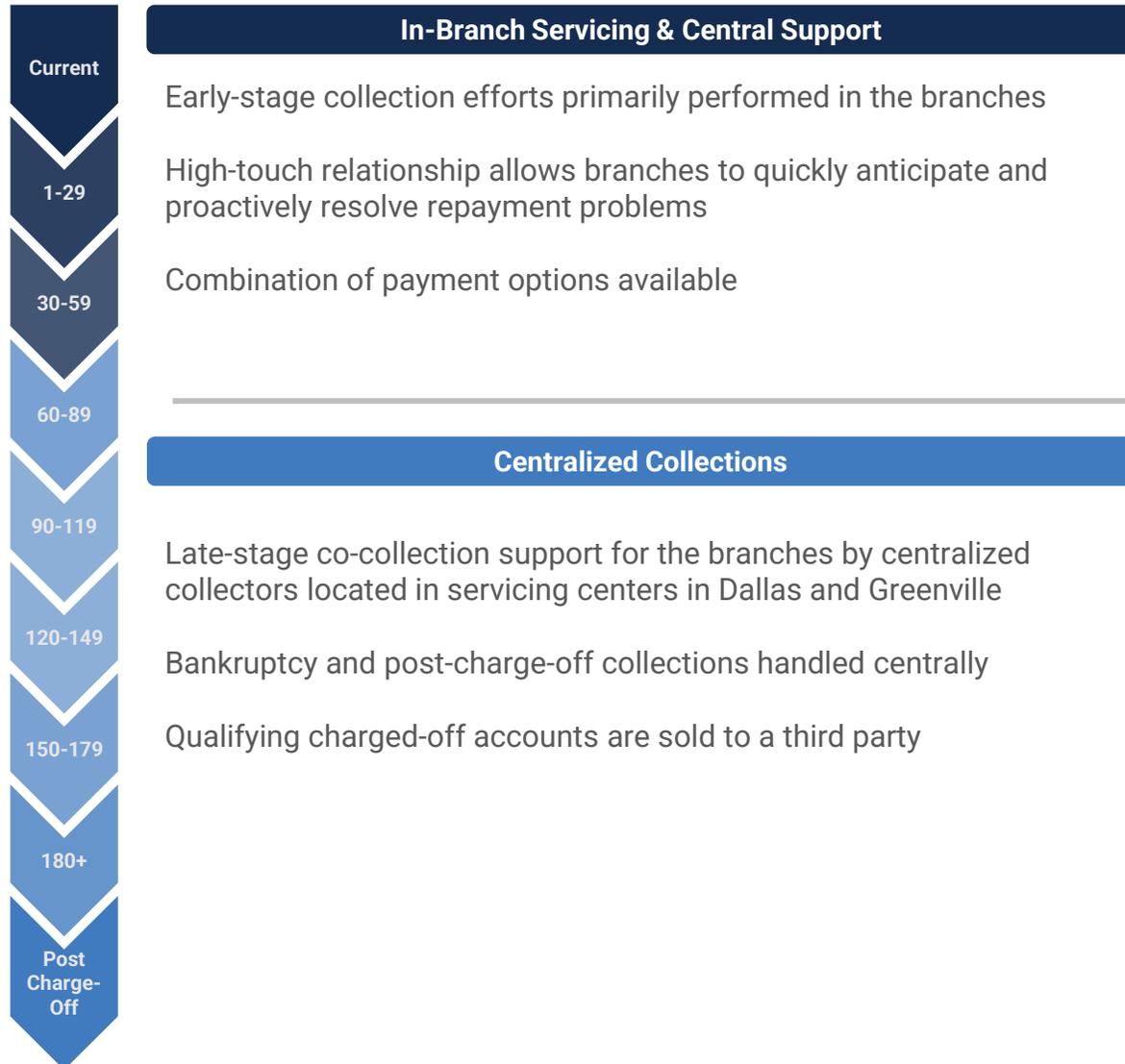
Compliance Across Home Office Departments

- 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 used to help customers navigate through short and medium-term cash flow issues

Payment Deferral

Used for customers with temporary hardships

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

Loan Modification

Used for customers with short and medium-term hardships

Allows customer an adjustment to their monthly interest rate which solves for cash flow concerns

Delinquent Renewal

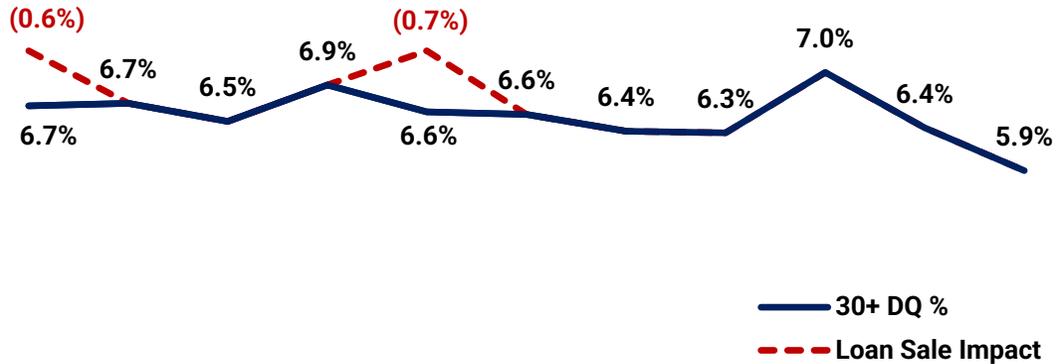
Refinance of previous loan similar to a renewal, with a recent payment and verified current employment generally required

Aids customers that are experiencing medium-term financial hardships and cash flow issues

Credit Performance

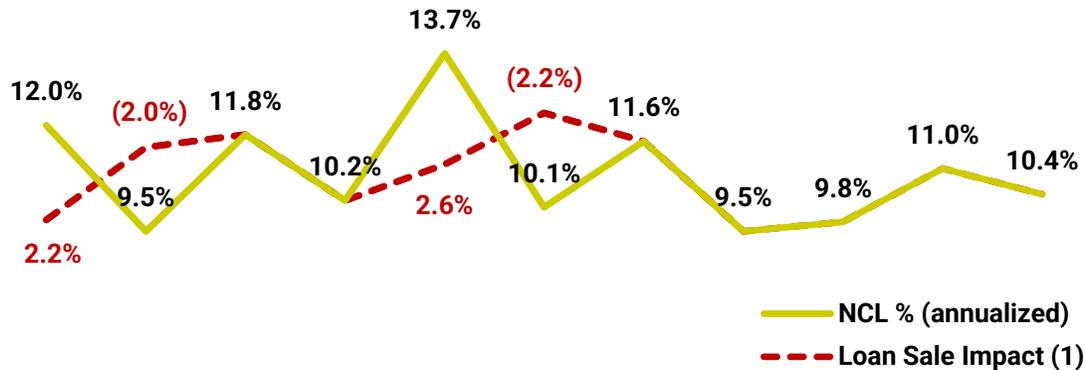
Portfolio Credit Metrics (Less than or equal to 36% APR loans)

Delinquency as a % of ENR



4Q 22 1Q 23 2Q 23 3Q 23 4Q 23 1Q 24 2Q 24 3Q 24 4Q 24 1Q 25 2Q 25

Net Credit Loss Rate

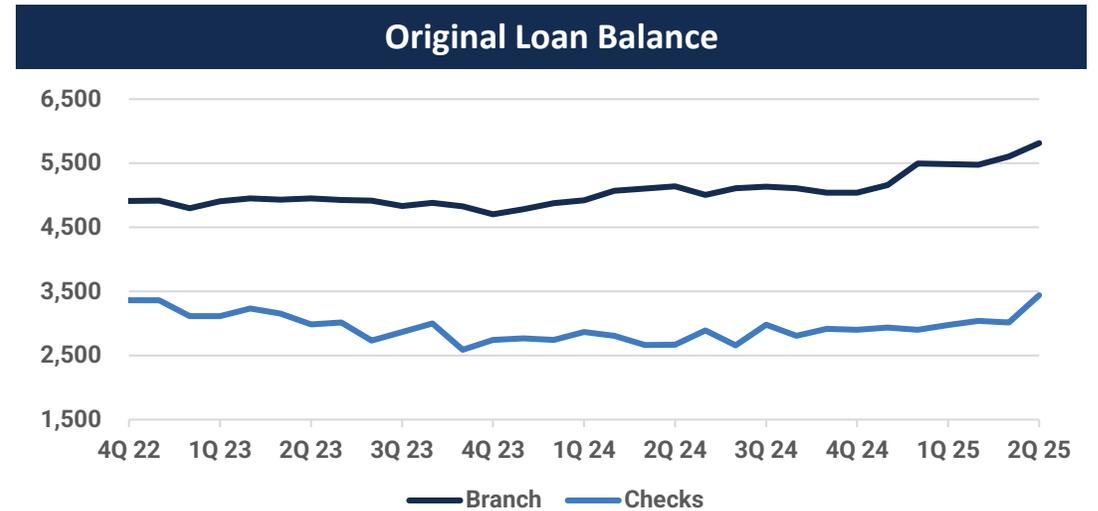
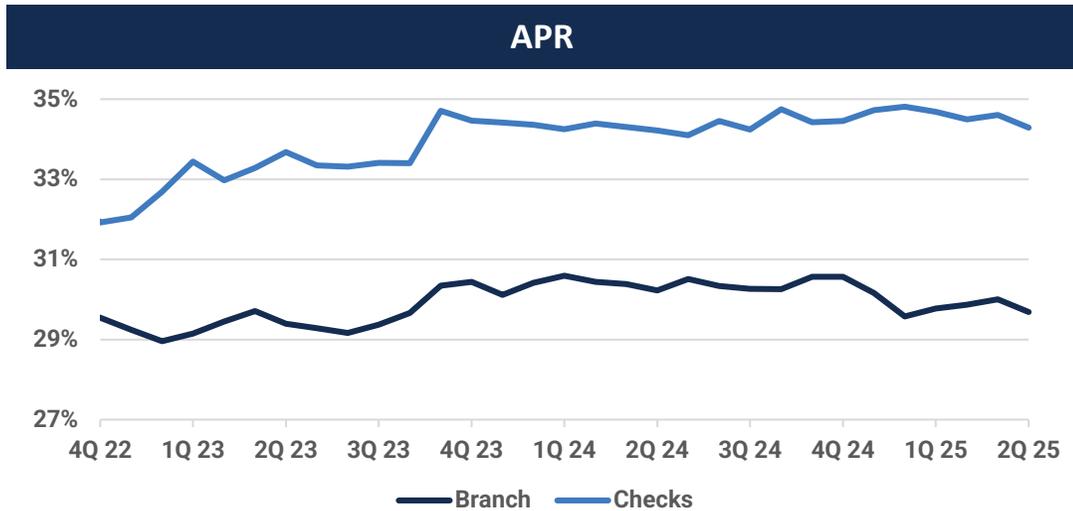
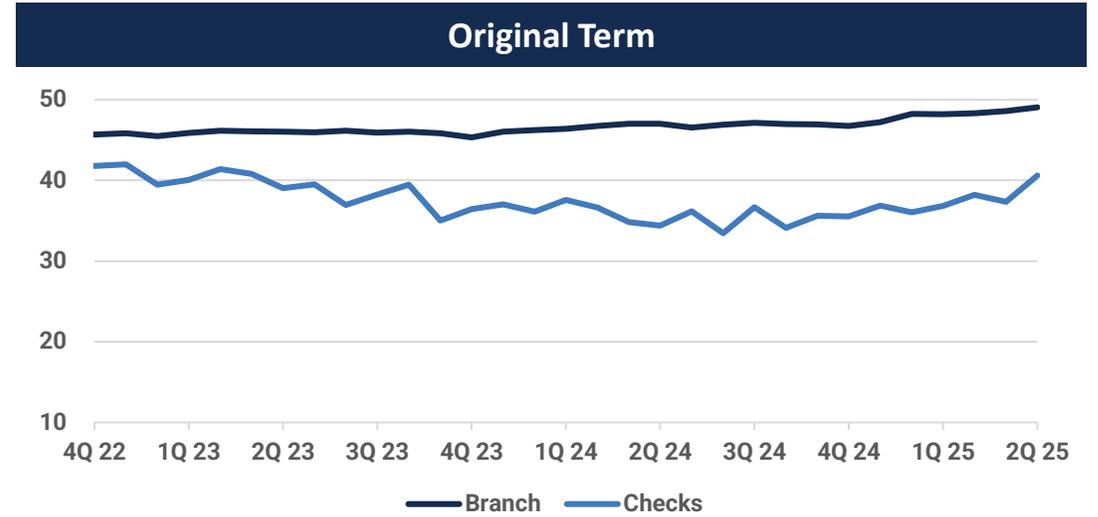
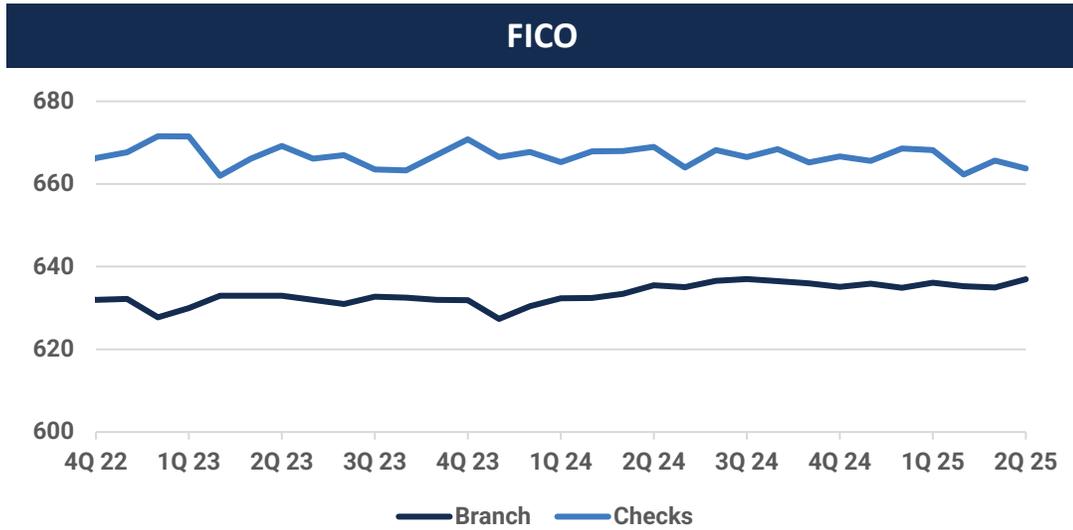


4Q 22 1Q 23 2Q 23 3Q 23 4Q 23 1Q 24 2Q 24 3Q 24 4Q 24 1Q 25 2Q 25

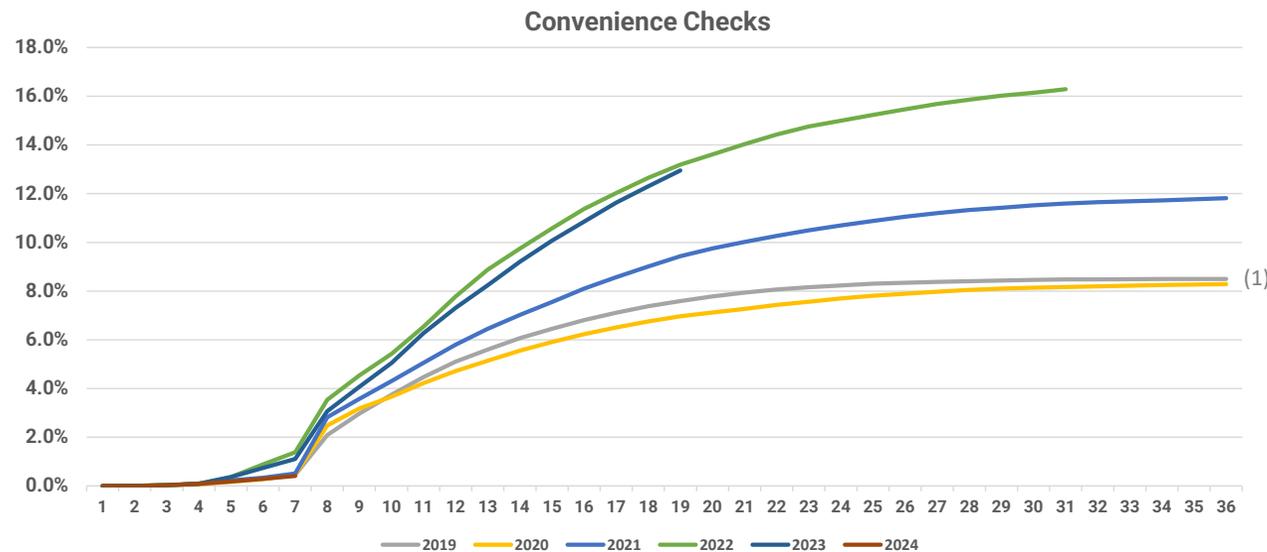
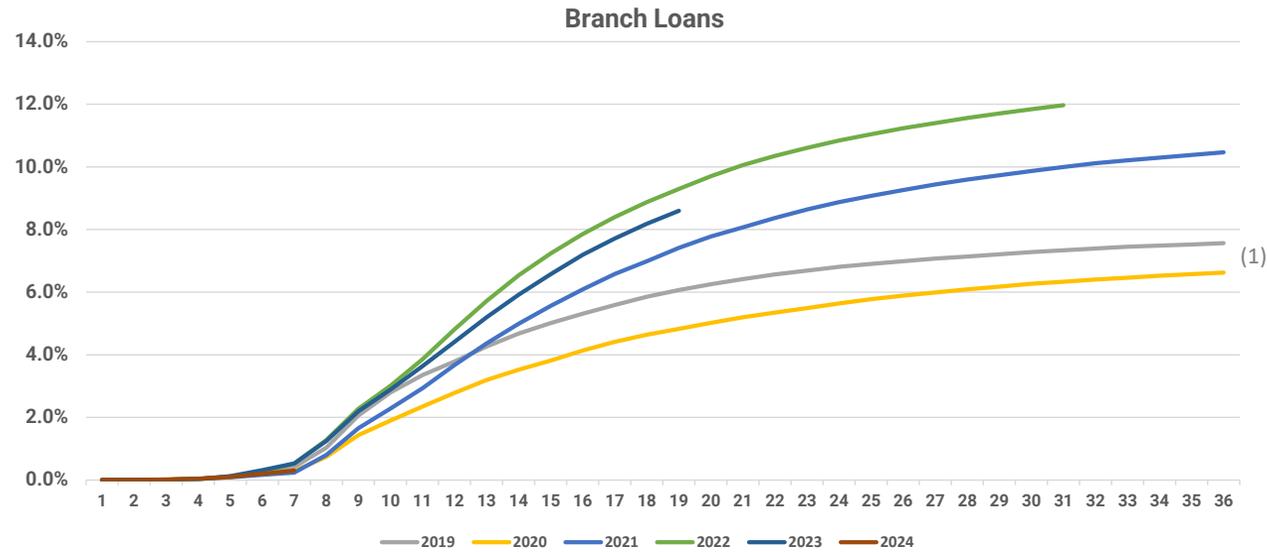
- 2Q 25 delinquency rate improved 50 bps sequentially and year-over-year
- 2Q 25 delinquency of \$94.7MM compares favorably to the allowance for credit losses of \$162.0MM
- 2Q 25 net credit loss rate improved 120 bps year-over-year from credit tightening and effective portfolio management
 - Our net credit loss rate included a 30 bps impact from losses related to prior-year hurricane activity

(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)



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



2023 and 2024 vintages are performing well due to credit tightening actions

2021 and 2022 vintages had elevated yet manageable loss levels that were impacted by peak inflation (our bond ratings support that loss levels were manageable)

In June 2025, S&P raised ratings on 6 classes of notes and affirmed ratings on the other 2 classes of RMIT transactions in amortization

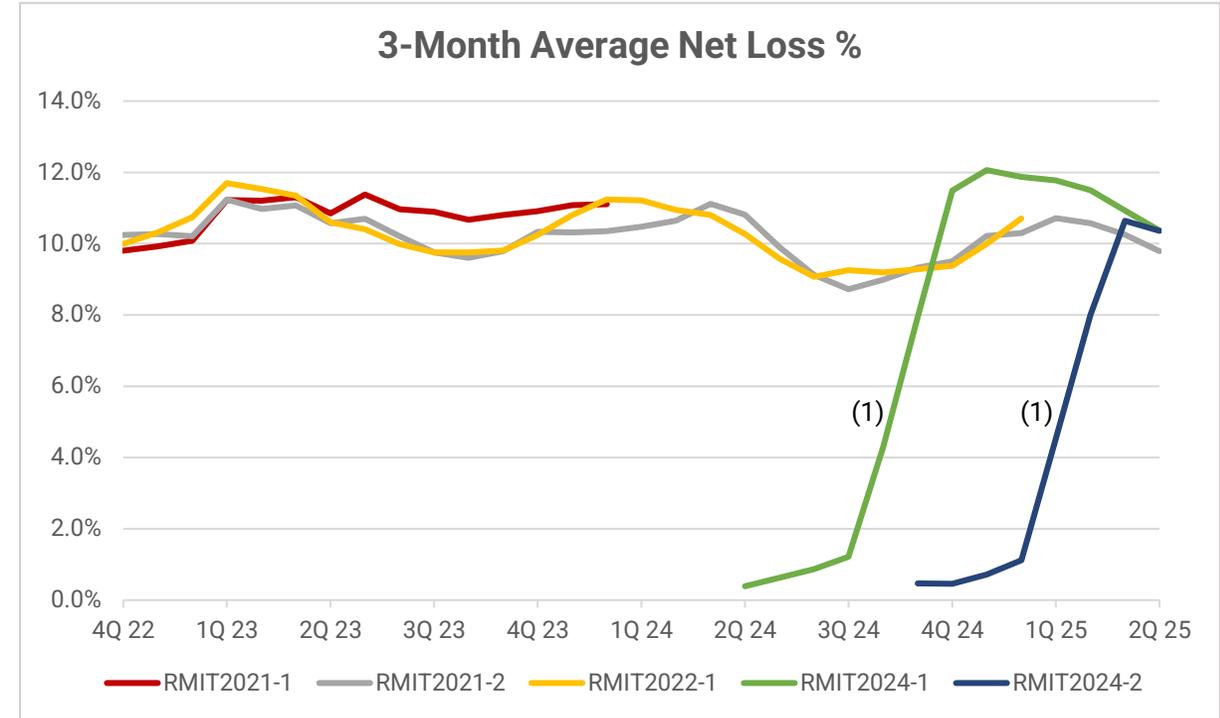
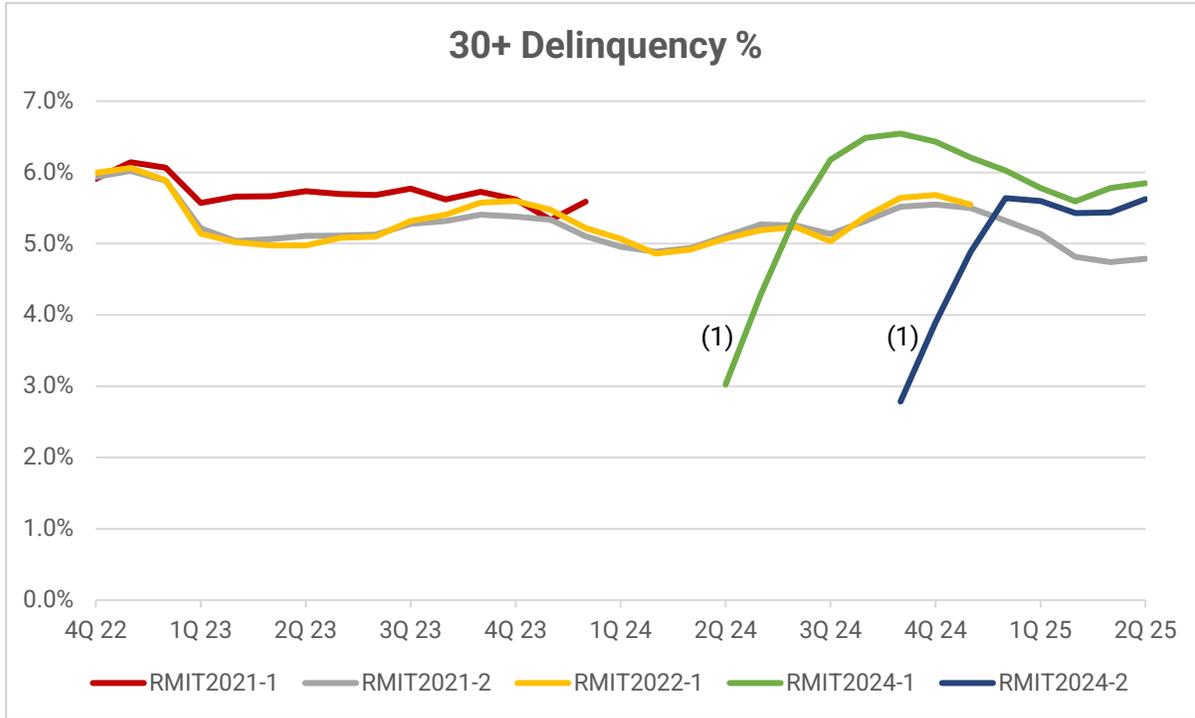
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(1) 2019 and 2020 vintages were favorably impacted by government stimulus
Note: Data as of 06/30/2025

Consistent Credit Performance for Rule 144a Transactions

ABS collateral pools have experienced steady credit performance

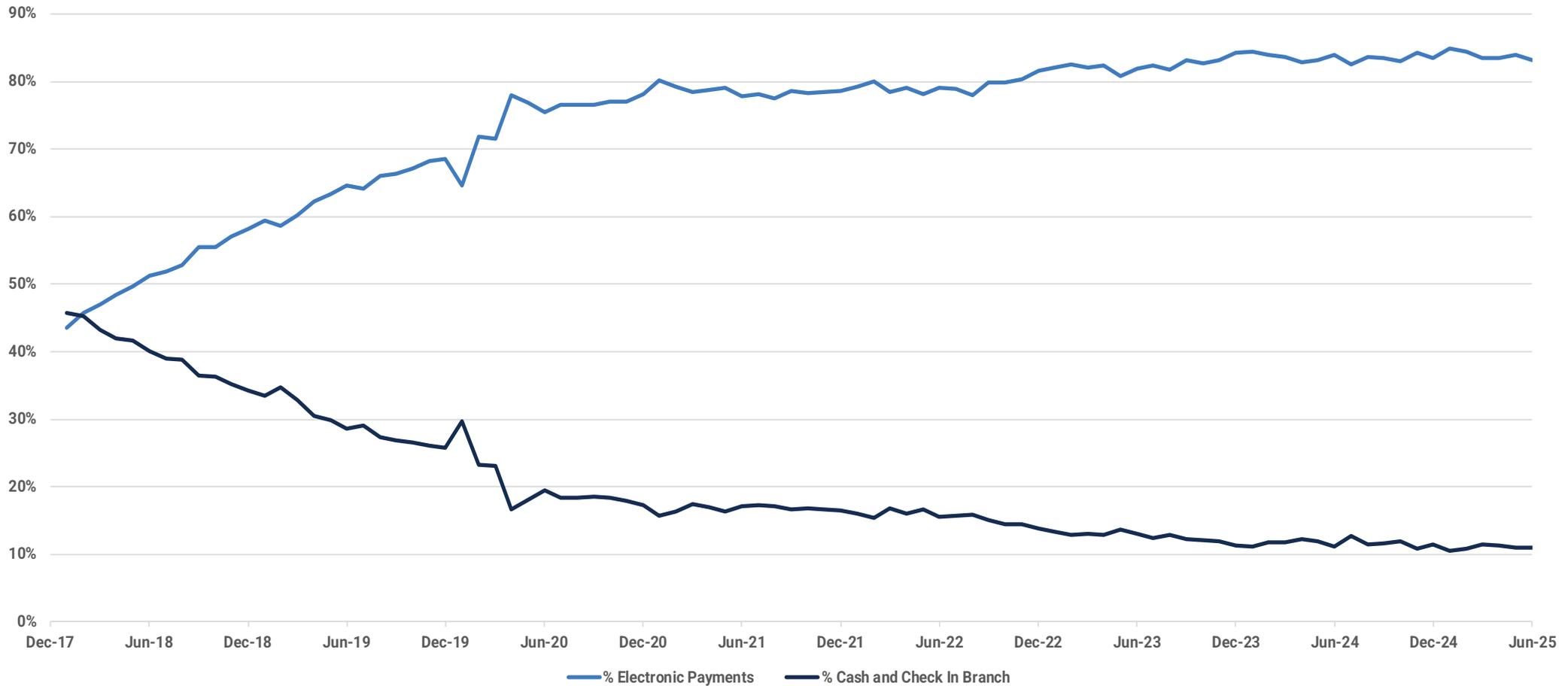


(1) Increase for RMITs 2024-1 and 2024-2 were due to normal seasoning of the collateral pools
 Note - RMIT 2025-1 was excluded due to its unseasoned pool
 Note - Credit performance for ABS transactions reflects results for active transactions during their revolving periods

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	2Q 25	2Q 24	2024	2023	2022	2021
Revenue						
Interest and fee income	\$ 140,695	\$ 127,898	\$ 528,894	\$ 489,698	\$ 450,854	\$ 382,544
Insurance income, net	11,499	10,507	40,695	44,529	43,502	35,482
Other income	5,248	4,620	18,914	17,172	12,831	10,325
Total revenue	157,442	143,025	588,503	551,399	507,187	428,351
Expenses						
Provision for credit losses	60,587	53,802	212,200	220,034	185,115	89,015
Personnel	38,584	37,097	153,789	156,872	141,243	119,833
Occupancy	6,911	6,149	25,823	25,029	23,809	24,126
Marketing	5,059	4,836	19,006	15,774	15,378	14,405
Other	12,391	12,054	49,080	45,444	42,098	37,150
Total general and administrative	62,945	60,136	247,698	243,119	222,528	195,514
Interest expense	20,426	17,865	74,530	67,463	34,223	31,349
Income before income taxes	13,484	11,222	54,075	20,783	65,321	112,473
Income taxes	3,344	2,777	12,848	4,825	14,097	23,786
Net income	\$ 10,140	\$ 8,445	\$ 41,227	\$ 15,958	\$ 51,224	\$ 88,687

Consolidated Balance Sheets

\$ in thousands	2Q 25		2Q 24		2024		2023		2022		2021	
Cash	\$	4,272	\$	4,323	\$	3,951	\$	4,509	\$	3,873	\$	10,507
Net finance receivables		1,960,364		1,773,743		1,892,535		1,771,410		1,699,393		1,426,257
Unearned insurance premiums		(49,046)		(46,081)		(48,068)		(47,892)		(51,008)		(47,837)
Allowance for credit losses		(202,800)		(185,400)		(199,500)		(187,400)		(178,800)		(159,300)
Net finance receivables, less unearned insurance premiums and allowance for credit losses		1,708,518		1,542,262		1,644,967		1,536,118		1,469,585		1,219,120
Restricted cash		117,658		138,891		131,684		124,164		127,926		138,682
Lease assets		42,665		35,144		38,442		34,303		34,521		28,721
Intangible assets		28,810		19,264		24,524		15,846		12,122		9,517
Restricted available-for-sale investments		22,122		2,157		21,712		22,740		20,416		-
Property and equipment		13,328		13,411		13,677		13,787		14,526		12,938
Deferred tax assets, net		8,367		12,376		9,286		13,641		13,810		18,420
Other assets		21,391		21,224		20,866		29,419		28,208		21,757
Total assets	\$	1,967,131	\$	1,789,052	\$	1,909,109	\$	1,794,527	\$	1,724,987	\$	1,459,662
Debt	\$	1,509,133	\$	1,378,449	\$	1,478,336	\$	1,399,814	\$	1,355,359	\$	1,107,953
Unamortized debt issuance costs		(6,862)		(5,616)		(6,338)		(4,578)		(9,512)		(11,010)
Net debt		1,502,271		1,372,833		1,471,998		1,395,236		1,345,847		1,096,943
Lease liabilities		44,768		37,286		40,579		36,576		36,712		30,700
Other liabilities		57,141		34,030		39,454		40,442		33,795		49,283
Total liabilities	\$	1,604,180	\$	1,444,149	\$	1,552,031	\$	1,472,254	\$	1,416,354	\$	1,176,926
Common stock		1,522		1,496		1,492		1,457		1,433		1,416
Additional paid-in capital		137,129		126,373		130,725		121,752		112,384		104,745
Retained earnings		389,557		367,216		378,482		349,579		345,545		306,105
Accumulated other comprehensive income (loss)		(2)		(39)		62		(372)		(586)		-
Treasury stock		(165,255)		(150,143)		(153,683)		(150,143)		(150,143)		(129,530)
Total stockholders' equity		362,951		344,903		357,078		322,273		308,633		282,736
Total liabilities and stockholders' equity	\$	1,967,131	\$	1,789,052	\$	1,909,109	\$	1,794,527	\$	1,724,987	\$	1,459,662

Glossary

- Allowance for credit loss rate – allowance for credit losses as a percentage of ending net finance receivables
- Bps – basis points
- Delinquency rate (DQ %) – delinquent loans outstanding as a percentage of ending net finance receivables
- Efficiency ratio – general and administrative expenses as a percentage of total revenue
- ENR – ending net finance receivables
- Net credit loss rate (NCL %) – annualized net credit losses as a percentage of average net finance receivables
- 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
- WAL – weighted average life



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