REGIONAL® MANAGEMENT

RM LISTED NYSE

SFVegas 2026

February 2026

Legal Disclosures

This document contains summarized information concerning Regional Management Corp. (the "Company") and the Company's business, operations, financial performance, and trends. No representation is made that the information in this document is complete. For additional financial, statistical, and business information, please see the Company's most recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q filed with the U.S. Securities and Exchange Commission (the "SEC"), as well as the Company's other reports filed with the SEC from time to time. Such reports are or will be available on the Company's website (www.regionalmanagement.com) and on the SEC's website (www.sec.gov). The information and opinions contained in this document are provided as of the date of this presentation and are subject to change without notice. This document has not been approved by any regulatory or supervisory authority.

This presentation, the related remarks, and the responses to various questions may contain various "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are not statements of historical fact but instead represent the Company's expectations or beliefs concerning future events. Forward-looking statements include, without limitation, statements concerning financial outlook or future plans, objectives, goals, projections, strategies, events, or performance, and underlying assumptions and other statements related thereto. Words such as "may," "will," "should," "likely," "anticipates," "expects," "intends," "plans," "projects," "believes," "estimates," "outlook," and similar expressions may be used to identify these forward-looking statements. Such forward-looking statements speak only as of the date on which they were made and are about matters that are inherently subject to risks and uncertainties, many of which are outside of the control of the Company. As a result, actual performance and results may differ materially from those contemplated by these forward-looking statements. Therefore, investors should not place undue reliance on such statements.

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.

This presentation contains certain non-GAAP measures. Please refer to the Appendix accompanying this presentation for a reconciliation of non-GAAP measures to the most comparable GAAP measures.

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

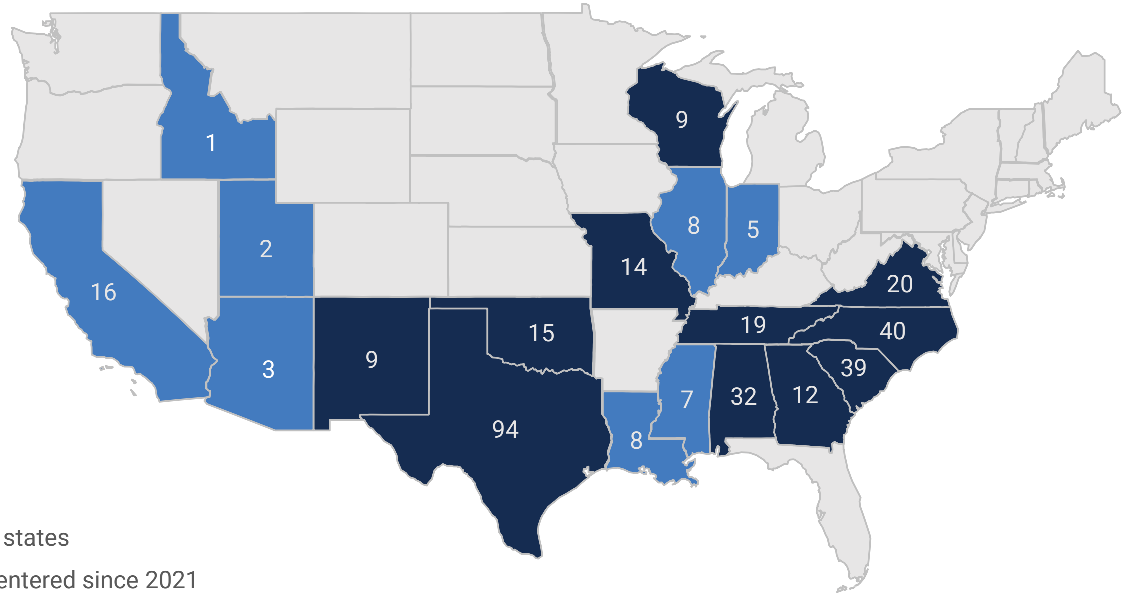
Goal to consistently grow finance receivables and soundly manage portfolio risk, while providing customers with attractive, safe, easy-to-understand loan products serving their varied financial needs

Founded 1987
NYSE Listed: RM

353 branches
19 states

Total receivables of
$2.1 billion

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



Legacy states

States entered since 2021

Potential future state expansion

Geographic footprint and net finance receivables as of 12/31/2025

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 efficiencies leveraging centralized originations and servicing

Accelerated Innovation

Deploy new technology to further omni-channel experience

Leverage AI and 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 digitally sourced originations

Assess new product offerings in the marketplace

National scale should enable additional strategic partnerships

Investment Highlights

Strong balance sheet supports capital returns

Responsible growth with stable credit using advanced credit tools

Geographic, product, and channel expansion drive growth

Modern infrastructure and digital capabilities

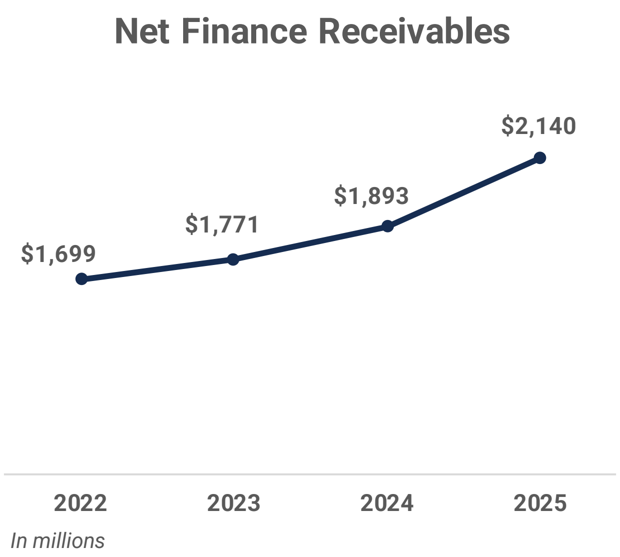
High customer satisfaction and loyalty

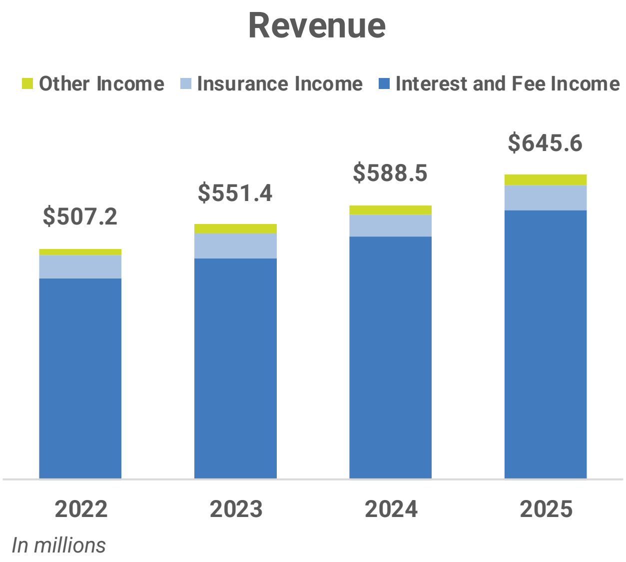
Digital and AI capabilities and scale will drive operating leverage

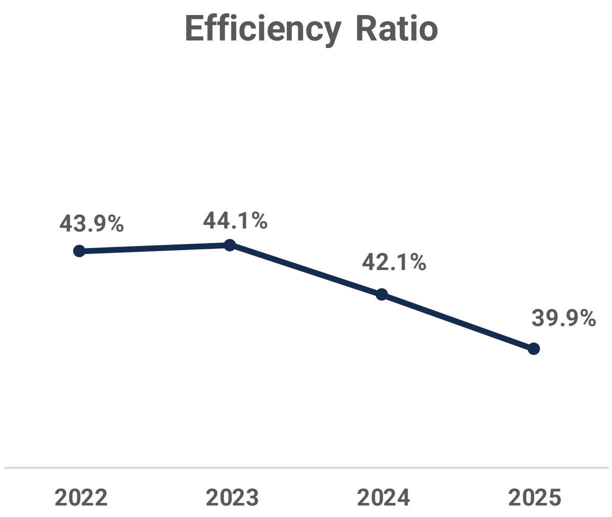
Omni-channel growth strategy with abundant market opportunity

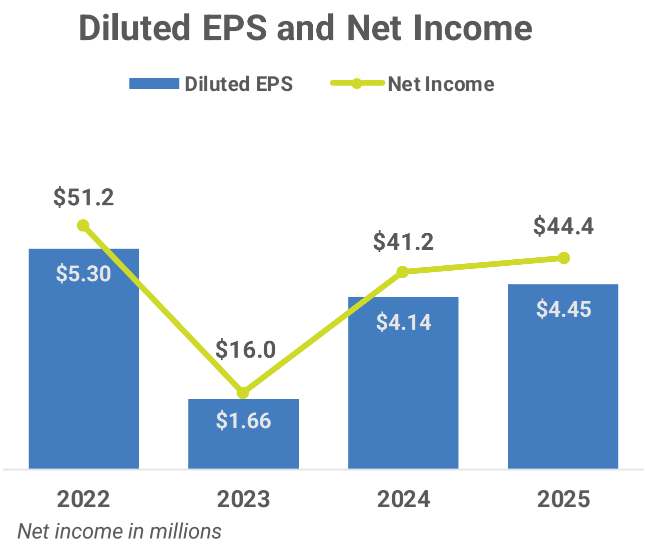
Deep management experience through credit cycles

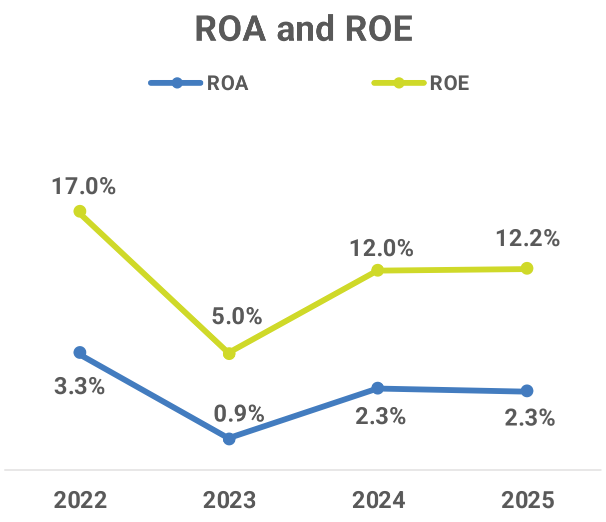
Key Financial Results

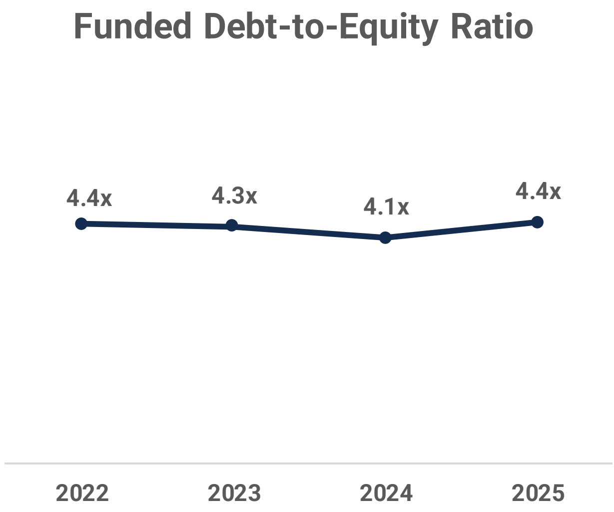












- Responsible and profitable growth in the portfolio
- State expansion, product development, and digital affiliate initiatives have driven solid growth
- Efficiency improvement driven by innovation and disciplined expense management
- Strong execution resulting in continuous improvements in credit quality, operational efficiency, and profitable growth

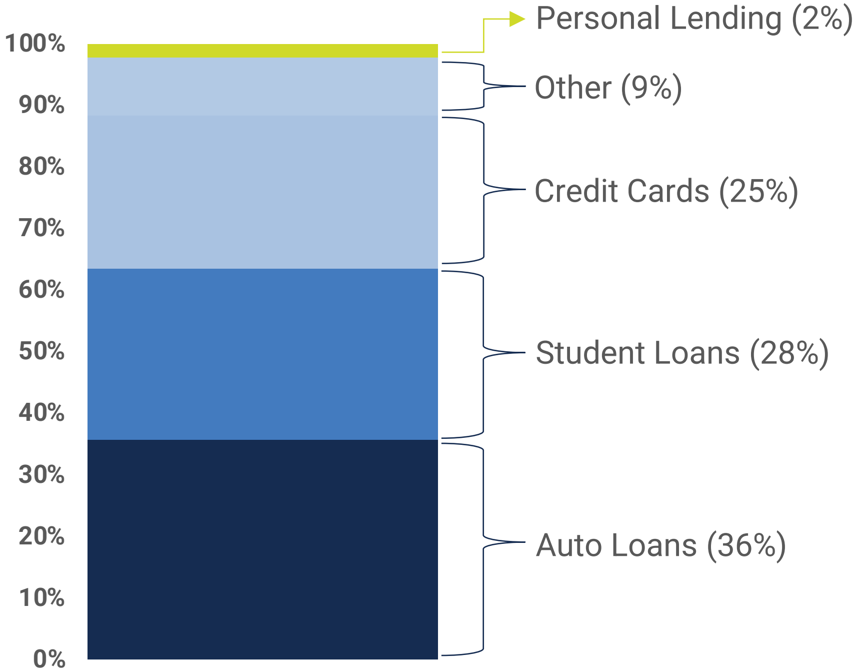
Abandant Total Addressable Market

Approximately **80 million** Americans generally align with Regional's customer base[1][3]

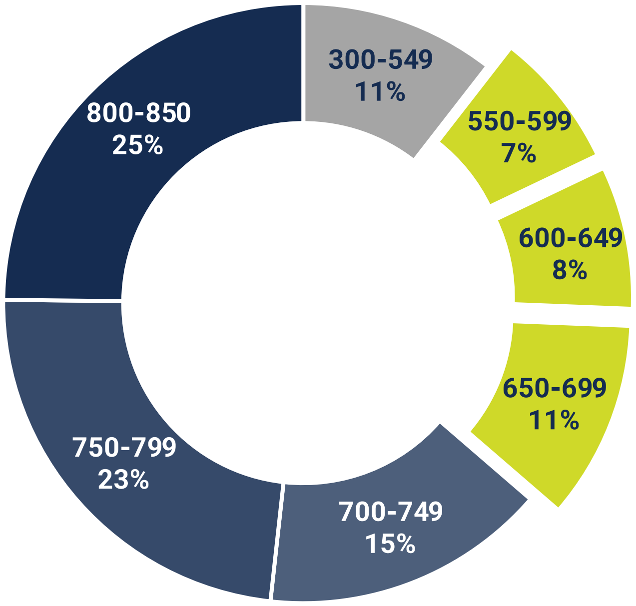
$99 billion market opportunity – RM has ~2% market share and increased our addressable market by over 80% since 2020; still significant runway for growth

$4.7 Trillion Consumer Finance Market [2]

Personal Installment Loans Account for ~$101 billion [2]



26% of US Population with FICO Between 550 & 700 [3]



(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; January 2026
(3) Sourced from FICO Score Credit Insights Report, Fall 2025 Edition https://www.fico.com/en/latest-thinking/market-research/fico-score-credit-insights-fall-2025-edition

Serving Our Customers Best

Top-Notch Customer Service

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

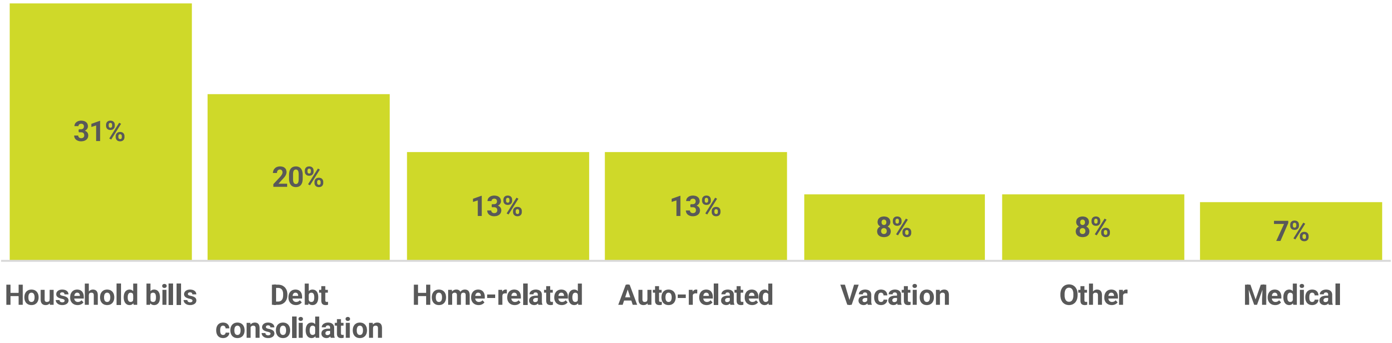
- Loan process was quick, easy, and understandable
- People are professional, responsive, respectful, knowledgeable, helpful, and friendly

Continued investment in digital channels and remote servicing options, and focus on delivering positive customer experience

Excellent net promoter score of 58(1)

84% of customers would apply to Regional Finance first the next time they need a loan(1)

Origination Needs

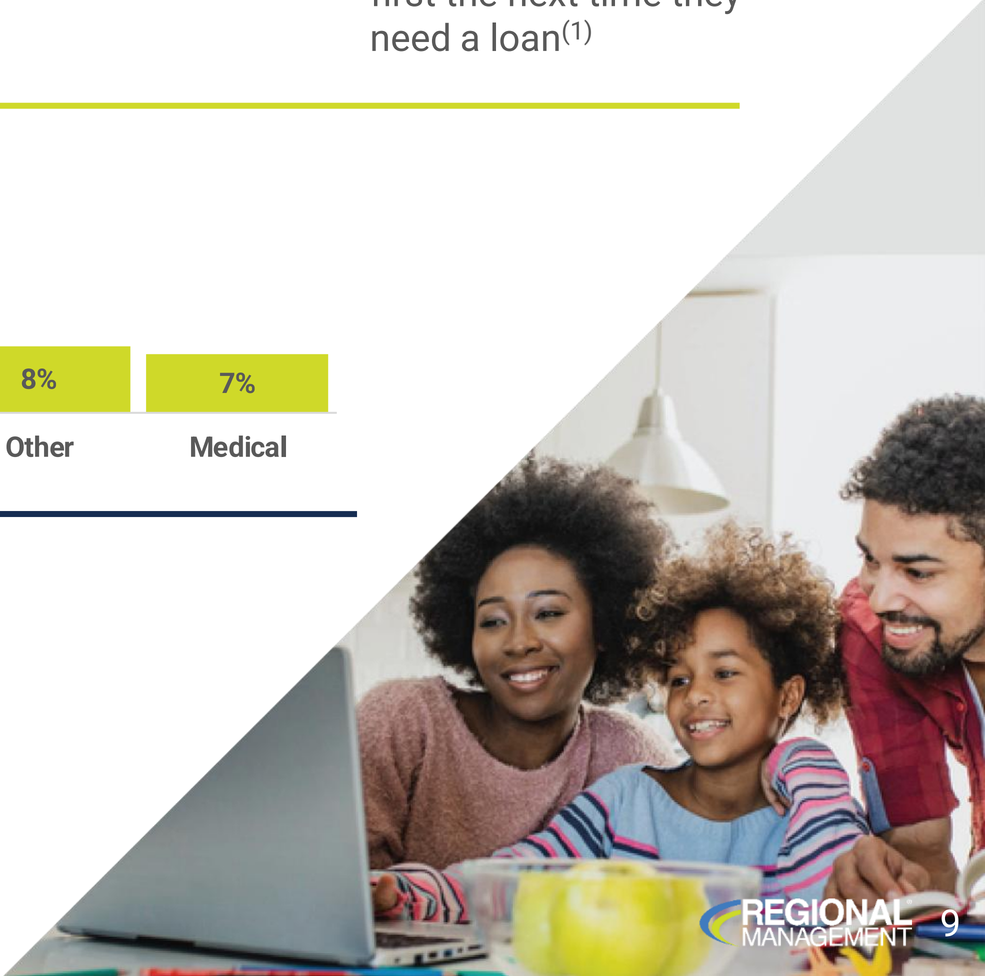


Demographics

Average Age (2)
57 Years

Annual Income (2)
$55,000

Some College or Trade School (1)
58%



(1) Fall 2025 Customer Satisfaction Survey (performed by third party and commissioned by RM)
(2) Based on 4Q 25 origination volume

Product Offerings

Multi-Channel Acquisition

In Branch
$1.2B Originated
74% Large/26% Small

Direct Mail
$513.8MM Originated
Convenience Check Loans

Digitally Sourced
$249.5MM Originated
Digital Lead Generation
Partnership Affiliates

Large Loans

Customer Need	Characteristics	Portfolio
Debt consolidation	Size: $2,501 to $35,000	Outstanding Balance: $1.6B
Medical expenses	Average Origination: ~$6,500	# of Loans: 289,300
Home repairs	Average Origination APR: 30.6%	

Small Loans

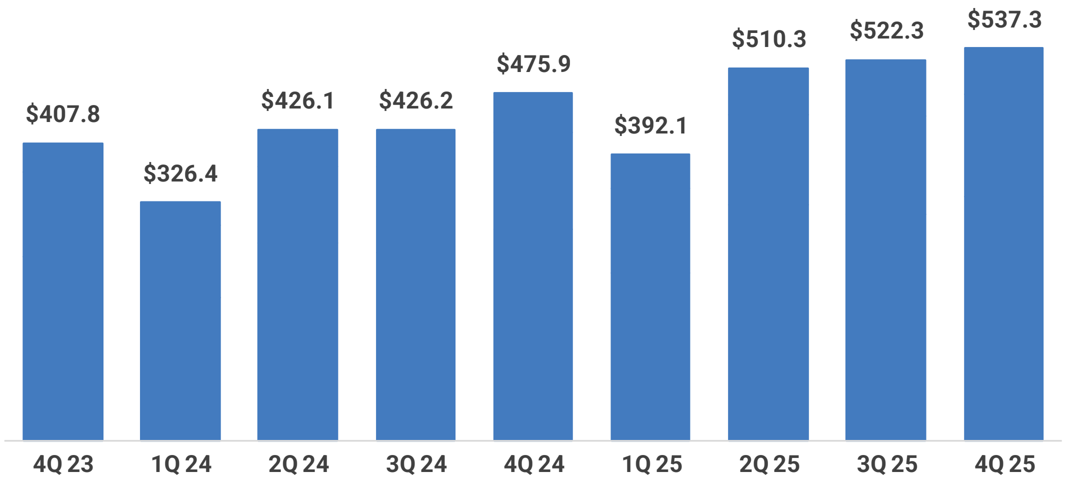
Customer Need	Characteristics	Portfolio
Short-term cash needs	Size: $500 to $2,500	Outstanding Balance: $547.0MM
Bill payment	Average Origination: ~$2,200	# of Loans: 301,500
Back-to-school expenses	Average Origination APR: 44.3%	
Auto repair		

- Over the last several quarters, we have focused on 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
- 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 metrics reflect trailing twelve months (1Q 25 - 4Q 25); portfolio data is as of 12/31/2025

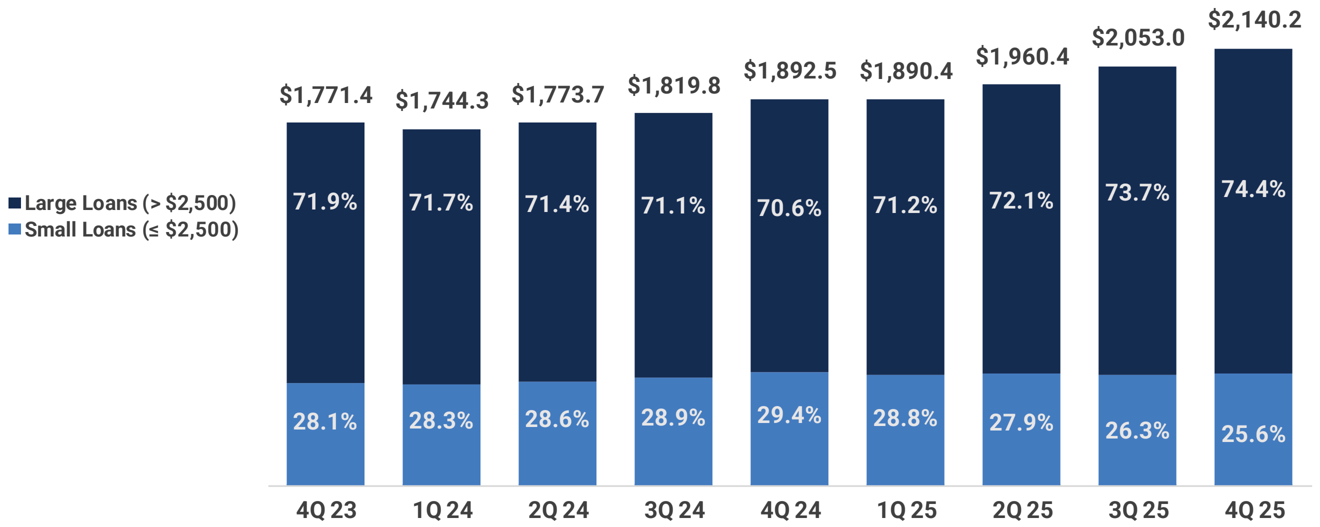
Quarterly Originations & Portfolio Growth

Quarterly Origination Trend *($ in millions)*



	4Q 23	1Q 24	2Q 24	3Q 24	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25
% YoY Δ	(13.3%)	7.6%	6.8%	0.3%	16.7%	20.2%	19.8%	22.5%	12.9%

Portfolio Growth Trend *($ in millions)*



	4Q 23	1Q 24	2Q 24	3Q 24	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25
% YoY Δ	4.2%	4.1%	5.0%	3.9%	6.8%	8.4%	10.5%	12.8%	13.1%
Total sequential change	$20.4	($27.1)	$29.5	$46.0	$72.8	($2.2)	$70.0	$92.7	$87.2

- Record total originations in 4Q 25, driven by strong performance from digital leads, demand for auto-secured product, and 17 new branches opened since 4Q 24
- Achieved 13.1% YoY portfolio growth from new branch openings and from growth in high-quality auto-secured and higher-margin small loan portfolios
    - Auto-secured product portfolio grew $87.7MM to 13.7% of the total portfolio, compared to 10.9% in the prior-year period
    - Portfolio of loans with an APR greater than 36% grew $32.5MM, or 9.3%, and represents 17.9% of the total portfolio

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

As of December 31, 2025	Senior Revolver	Warehouse Facilities	Private Securitization	Securitizations
Size	$355MM	$425MM	$125MM	$1,255MM (1)
Interest type	Floating	Floating	Fixed	Fixed
Maturity date	Aug 2028	$125MM, May 2027 $125MM, Oct 2026 $100MM, Nov 2027 $75MM, Feb 2028	Oct 2033	2021-2, $200MM, Aug 2033 2022-1, $98MM, Mar 2032 2024-1, $188MM, Jul 2036 2024-2, $251MM, Dec 2033 2025-1, $266MM, April 2034 2025-2, $253MM, November 2037
Effective rate	6.6% (one-month SOFR plus a 2.8% margin with a SOFR floor of 0.5%)	$125MM, 6.1% (one-month SOFR plus a margin of 2.3%) $125MM, 6.3% (one-month SOFR plus a margin of 2.4%) $100MM, 6.2% (the commercial paper rate plus a margin of 2.1%) $75MM, 5.9% (one-month SOFR plus a margin of 2.1%)	3.9%	2021-2, $200MM, 2.3% 2022-1, $98MM, 4.4% 2024-1, $188MM, 6.2% 2024-2, $251MM, 5.3% 2025-1, $266MM, 5.3% 2025-2, $253MM, 4.8%
Lenders	BMO Harris (Agent), Banc of California, Texas Capital, EverBank, First Horizon	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 ≤ 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 ≤ 36% APR

(1) Debt balance as of 12/31/2025

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 13 securitizations (1 private and 12 Rule 144A) totaling $2.6 billion • Regional has called 6 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 December 2025, S&P raised ratings on 3 classes of notes and affirmed ratings on the other 1 class of notes for RMIT transactions in amortization • In October 2025, DBRS raised ratings on 5 classes of notes and affirmed ratings on the other 17 classes of notes for RMIT transactions • In June 2025, S&P raised ratings on 6 classes of notes and affirmed ratings on the other 2 classes of notes for 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

Recent ABS Issuances

Reinvestment Criteria	2025-2	2025-1	2024-2	2024-1	2022-1	2021-2
Top 3 States	70.00%	70.00%	70.00%	70.00%	80.00%	80.00%
Top State	40.00%	40.00%	40.00%	40.00%	45.00%	45.00%
Top State (excluding Top 3)	10.00%	10.00%	10.00%	10.00%	15.00%	15.00%
Minimum Weighted Average Coupon	29.00%	29.00%	29.00%	28.50%	25.00%	25.00%
Maximum Weighted Average Loan Remaining Term	45 months	45 months	45 months	48 months	48 months	48 months
Maximum Loans with Payment Deferment during Collection Period	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
Obligors with a Credit Score less than 541	4.00%	4.00%	2.50%	2.50%	7.00%	7.00%
Obligors with a Credit Score less than 581	12.00%	12.00%	10.00%	10.00%	19.00%	19.00%
Obligors with a Credit Score less than 621	35.00%	35.00%	35.00%	35.00%	50.00%	50.00%
Obligors with a Credit Score less than 661	70.00%	70.00%	70.00%	70.00%	85.00%	85.00%
Unsecured (including Convenience Checks)	30.00%	30.00%	30.00%	30.00%	30.00%	25.00%
Convenience Checks	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
Convenience Checks with Credit Score less than 621	3.00%	3.00%	3.00%	3.00%	3.00%	2.50%(1)
Loans with an Original Balance >$25,000 & <$50,000	5.00%	5.00%	5.00%	3.00%	-	-
Overcollateralization Event	Yes	Yes	Yes	Yes	Yes	Yes

Latest Issuance: RMIT 2025-2

- Historical issuances with 2–5-year revolving periods (RMIT 2025-2 below had a 2-year revolving period)

Class	Principal Amount	Rating S&P / DBRS	WAL to Maturity	Initial Credit Enhancement
A	$188,445,000	AAA / AAA	2.56	32.66%
B	$16,890,000	AA / AA (L)	3.32	26.58%
C	$20,660,000	A+ / A (L)	3.55	19.14%
D	$26,815,000	BBB / BBB (L)	3.94	9.49%

- Reserve account: 0.50% of initial collateral balance
- Optional clean-up call: 10% or less of the initial note balance
- Servicing fee: 4.75% per annum of average collateral balance
- Early amortization events:
  - 3-mo average net loss percentage (annualized) exceeds 17.00%
  - Reinvestment criteria event is ongoing for 3 months
  - Servicer default occurs

(1) RMIT 2021-2 concentration limit included unsecured branch and convenience check loans with credit score less than 621

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 19, 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 background in consumer finance

Lakhbir Lamba
President and Chief Executive Officer

Board of Directors

- **Harp Rana** – Chief Financial and Administrative Officer
- **Manish Parmar** – Chief Credit Risk Officer
- **Joseph Manavalan** – Chief Technology and Digital Officer
- **Chris Peterson** – Chief Data and Analytics Officer
- **Brian Fisher** – Chief Strategy and Development Officer
- **Catherine Atwood** – General Counsel and Secretary
- **Eric Bowers** – EVP of Branch and Central Operations

Bios of Executive Officers

Lakhbir Lamba
President and CEO

- Nearly 30 years of leadership experience in consumer lending and financial services
- Prior to joining Regional, was EVP, Head of Consumer Lending & Analytics at PNC Financial Services Group
- Spent 15+ years at PNC including EVP of Retail Lending and EVP of Analytics and Portfolio Management

Harp Rana
Chief Financial and Administrative Officer

- 25+ 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

Board of Directors (Non-Employee Directors)

Carlos Palomares
- Chairman of RM's Board of Directors
- President and CEO of SMC Resources
- Former SVP of Capital One Financial Corp.
- Former COO of Citibank Latin America Consumer Bank

Roel Campos
- Senior Counsel at Hughes Hubbard & Reed LLP law firm
- Practices in securities regulation and corporate governance
- Former SEC Commissioner

Steve Freiberg
- Senior Advisor to The Boston Consulting Group
- Former CEO of E*TRADE
- Former Co-Chairman/CEO of Citigroup Global Consumer Group

Mike Dunn
- Former CEO and Executive Chairman of RM
- Former Partner of Brysam Global Partners
- Former CFO of Citigroup Global Consumer Group

Maria Contreras-Sweet
- Former Administrator of U.S. Small Business Administration
- Founder of ProAmerica Bank
- Former Secretary of CA's Business, Transportation, and Housing Agency

Jonathan Brown
- Partner with Basswood Capital Management, LLC
- Formerly at Sandelman
- Formerly at Goldman Sachs

Sandra Johnson, Ph.D.
- Founder, CEO, and CTO of Global Mobile Finance, Inc.
- Founder and CEO of SKJ Visioneering, LLC
- Former CTO for IBM Central, East and West Africa
- IBM Master Inventor

Julie Booth
- Current Interim CFO of pharmaceutical startup company
- Former CFO and Treasurer of Rocket Companies
- Formerly at Ernst & Young in the Audit Group

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
- Establishes 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

Current
1-29
30-59
60-89
90-119
120-149
150-179
180+
Post Charge-Off

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 offshore and in servicing centers in Texas and South Carolina

Bankruptcy and post-charge-off collections handled centrally

Qualifying charged-off accounts are sold to a third party

Loss Mitigation Tools

Programs are designed to help qualified customers navigate through short- and medium-term cash flow issues and to reduce overall loss in the portfolio

- **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

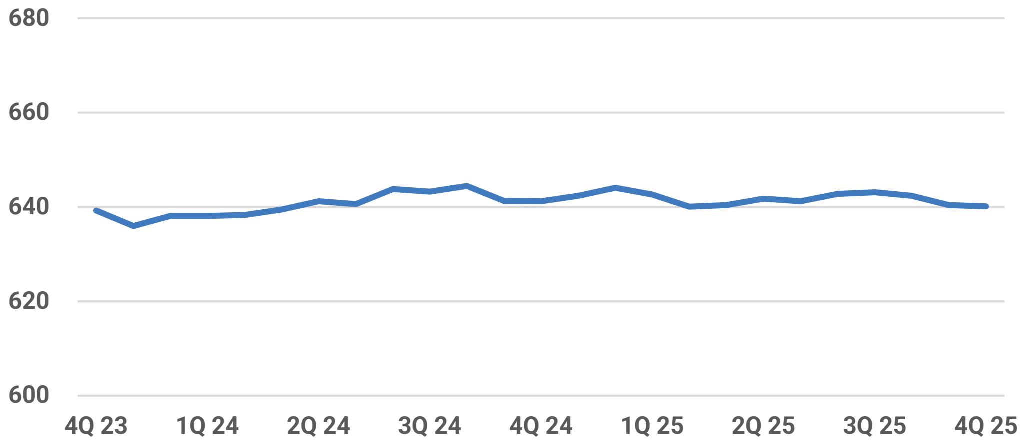
  Aids customers that are experiencing medium-term financial hardships and cash flow issues

Credit Performance

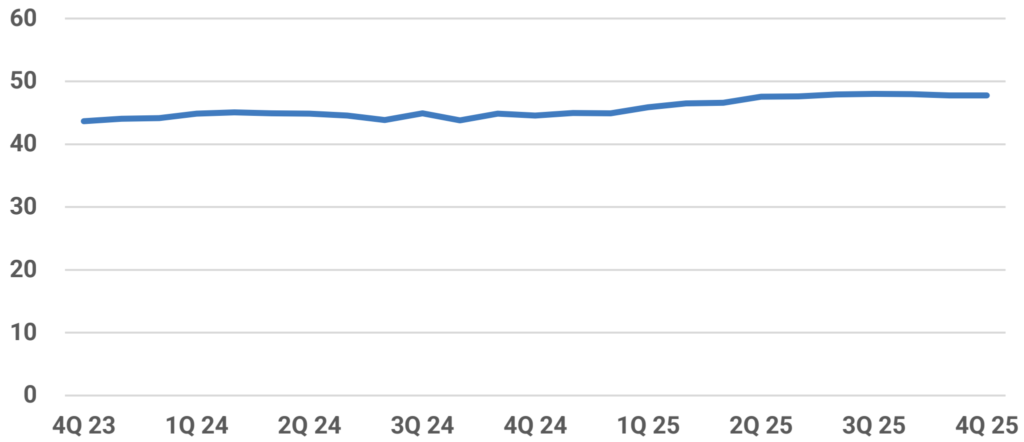
Origination Metrics by Product (Less than or equal to 36% APR loans)

Original term and loan balance increased due to the continued focus on auto-secured loans

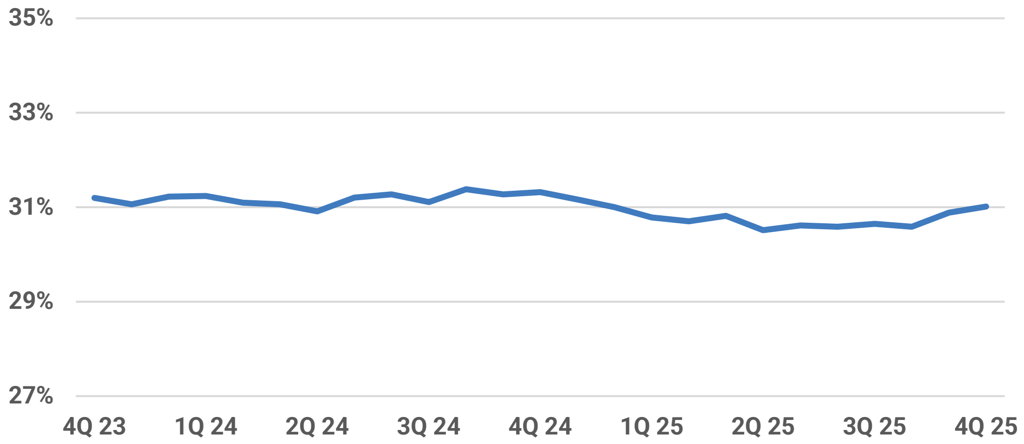
FICO



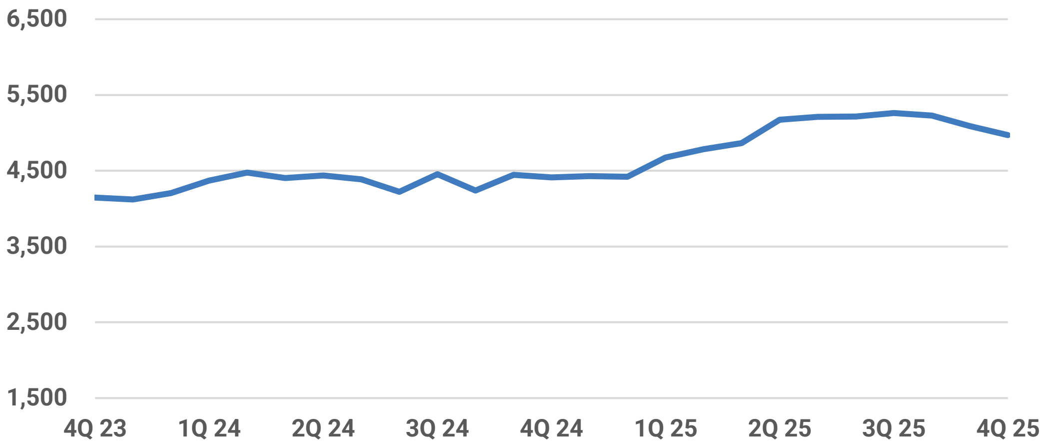
Original Term



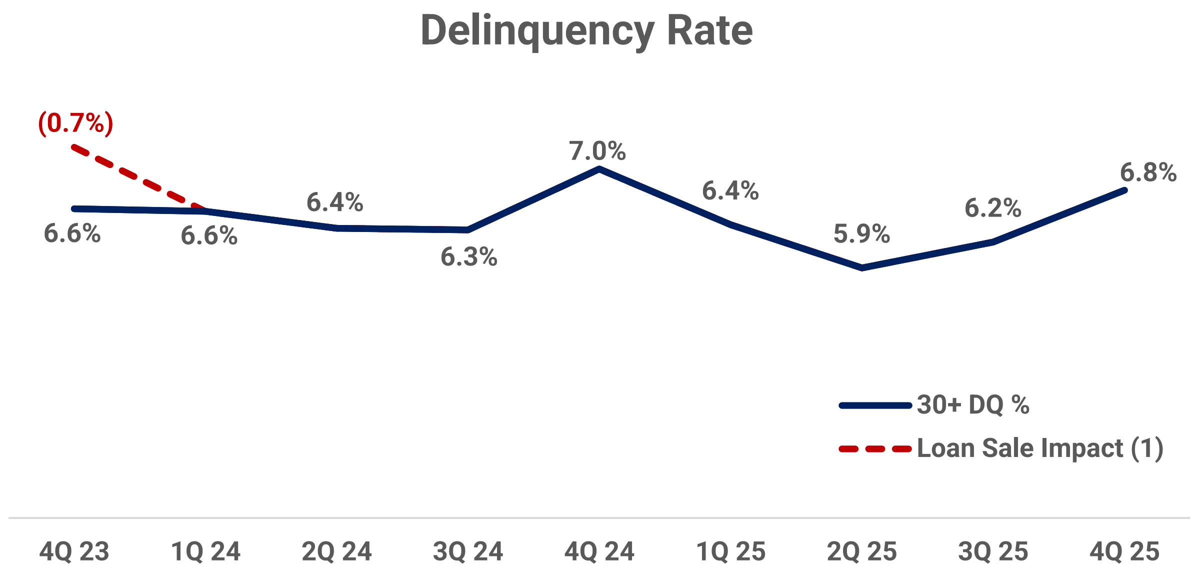
APR

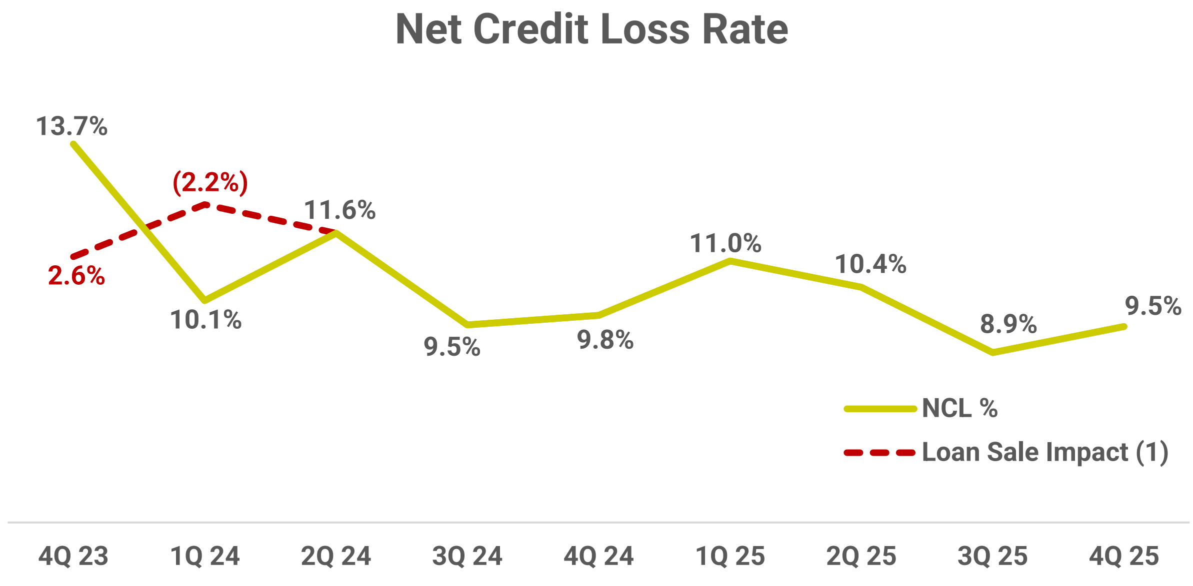


Original Loan Balance



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





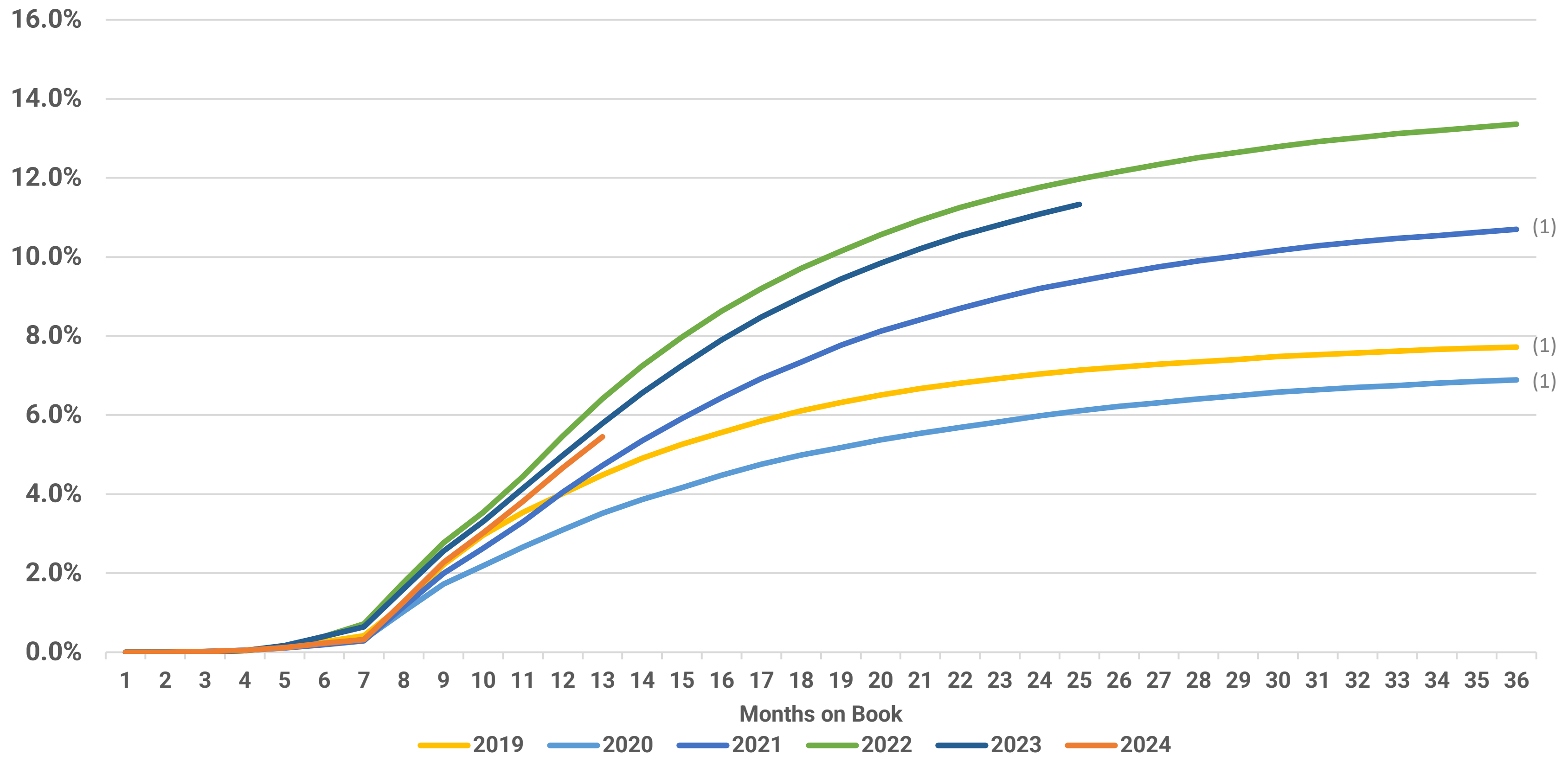
- 4Q 25 delinquency rate improved 20 bps YoY
- 4Q 25 allowance for credit losses of $174.4MM was 145% of 30+ delinquency of $119.9MM, providing strong coverage of delinquent loans
- 4Q 25 net credit loss rate improved 30 bps YoY from credit tightening and effective portfolio management

(1) Loan sale of late-stage delinquent accounts in 4Q 23 accelerated 1Q 24 charge-offs into 4Q 23

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

2023 and 2024 vintages are performing well due to credit tightening and effective portfolio management

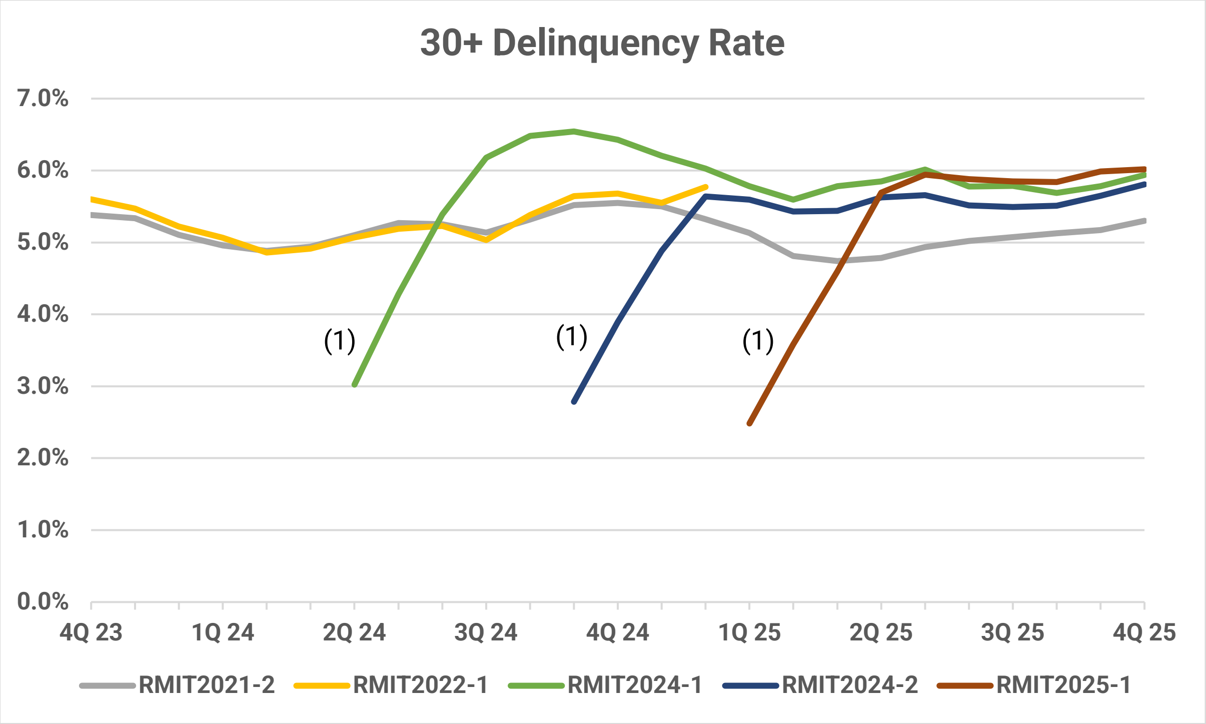
2022 vintage had elevated yet manageable loss levels that were impacted by peak inflation

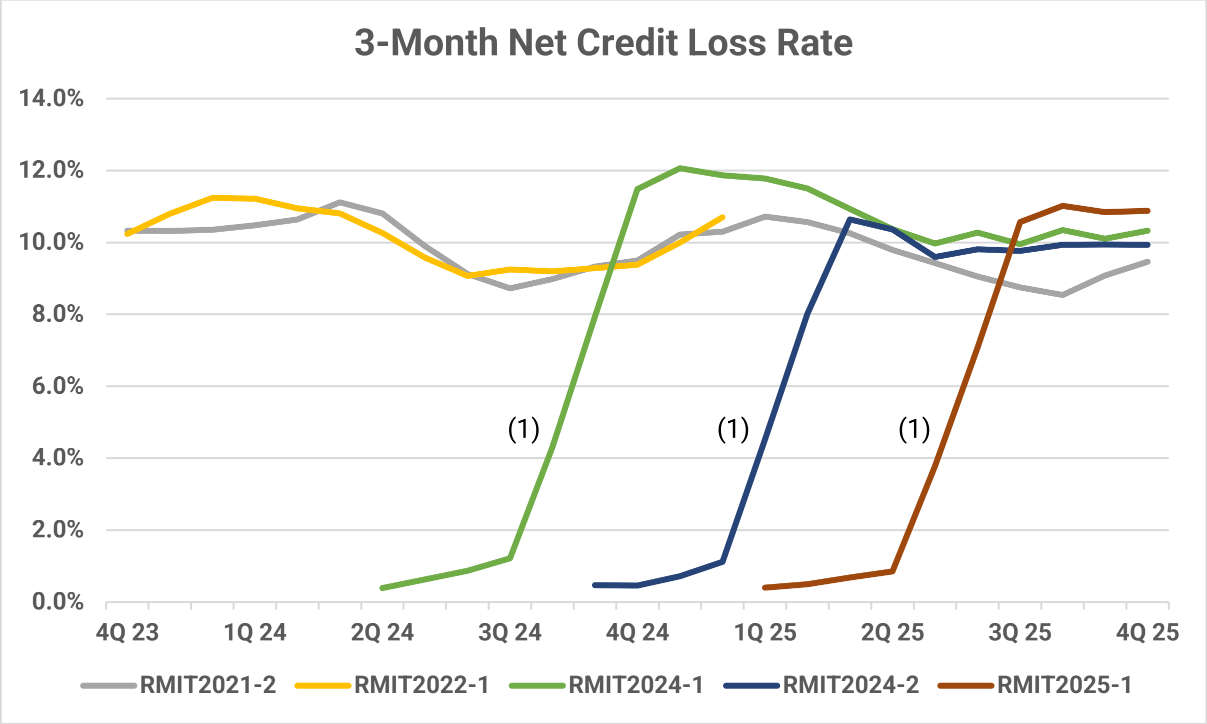


(1) 2019, 2020, and 2021 vintages were favorably impacted by government stimulus
Note: Data as of 12/31/2025

Consistent Credit Performance for Rule 144a Transactions

ABS collateral pools have experienced steady credit performance





(1) Increase for RMITs 2024-1, 2024-2, and 2025-1 were due to normal seasoning of the collateral pools
Note - RMIT 2025-2 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	4Q 25	4Q 24	2025	2024	2023	2022
Revenue						
Interest and fee income	$ 153,029	$ 138,246	$ 578,949	$ 528,894	$ 489,698	$ 450,854
Insurance income, net	11,386	11,792	45,573	40,695	44,529	43,502
Other income	5,287	4,794	21,076	18,914	17,172	12,831
Total revenue	169,702	154,832	645,598	588,503	551,399	507,187
Expenses						
Provision for credit losses	66,379	57,626	245,432	212,200	220,034	185,115
Personnel	40,394	40,549	159,637	153,789	156,872	141,243
Occupancy	7,227	6,748	28,204	25,823	25,029	23,809
Marketing	3,874	4,777	18,551	19,006	15,774	15,378
Other	13,024	12,572	51,183	49,080	45,444	42,098
Total general and administrative	64,519	64,646	257,575	247,698	243,119	222,528
Interest expense	22,646	19,805	84,814	74,530	67,463	34,223
Income before income taxes	16,158	12,755	57,777	54,075	20,783	65,321
Income taxes	3,249	2,841	13,365	12,848	4,825	14,097
Net income	**$ 12,909**	**$ 9,914**	**$ 44,412**	**$ 41,227**	**$ 15,958**	**$ 51,224**

Consolidated Balance Sheets

$ in thousands	2025	2024	2023	2022
Cash	$ 3,823	$ 3,951	$ 4,509	$ 3,873
Net finance receivables	2,140,199	1,892,535	1,771,410	1,699,393
Unearned insurance premiums	(52,896)	(48,068)	(47,892)	(51,008)
Allowance for credit losses	(220,900)	(199,500)	(187,400)	(178,800)
Net finance receivables, less unearned insurance premiums and allowance for credit losses	1,866,403	1,644,967	1,536,118	1,469,585
Restricted cash	94,174	131,684	124,164	127,926
Lease assets	43,828	38,442	34,303	34,521
Intangible assets	31,781	24,524	15,846	12,122
Restricted available-for-sale investments	24,211	21,712	22,740	20,416
Property and equipment	13,156	13,677	13,787	14,526
Deferred tax assets, net	-	9,286	13,641	13,810
Other assets	26,554	20,866	29,419	28,208
Total assets	**$ 2,103,930**	**$ 1,909,109**	**$ 1,794,527**	**$ 1,724,987**
Debt	$ 1,650,764	$ 1,478,336	$ 1,399,814	$ 1,355,359
Unamortized debt issuance costs	(8,591)	(6,338)	(4,578)	(9,512)
Net debt	1,642,173	1,471,998	1,395,236	1,345,847
Lease liabilities	45,968	40,579	36,576	36,712
Deferred tax liabilities, net	3,345	-	-	-
Accounts payable and accrued expenses	39,352	39,454	40,442	33,795
Total liabilities	**1,730,838**	**1,552,031**	**1,472,254**	**1,416,354**
Common stock	1,517	1,492	1,457	1,433
Additional paid-in capital	138,666	130,725	121,752	112,384
Retained earnings	410,721	378,482	349,579	345,545
Accumulated other comprehensive income (loss)	(2)	62	(372)	(586)
Treasury stock	(177,810)	(153,683)	(150,143)	(150,143)
Total stockholders' equity	**373,092**	**357,078**	**322,273**	**308,633**
Total liabilities and stockholders' equity	**$ 2,103,930**	**$ 1,909,109**	**$ 1,794,527**	**$ 1,724,987**

Glossary

- APR – annual percentage rate
- 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
- EPS – earnings per share
- Net credit loss rate (NCL %) – net credit losses as a percentage of average net finance receivables
- Return on assets (ROA) – net income as a percentage of average total assets
- Return on equity (ROE) – net income as a percentage of average stockholders' equity
- WAL – weighted-average life
- YoY – year-over-year

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