REGIONAL MANAGEMENT®

RM
LISTED
NYSE

ABS Investor Presentation

November 10, 2026

Legal Disclosures

The information contained in this electronic presentation (the “Information”) is being provided to you on a confidential basis solely for your review and may not be downloaded, copied, reproduced, or redistributed, in whole or in part, directly or indirectly, by you.

The Information is provided to you solely for informational purposes, is intended for your use only, and does not constitute an offer or a commitment, a solicitation of an offer or commitment, or any advice or recommendation, to enter into or conclude any transaction (whether on the indicative terms shown or otherwise). The Information will not constitute an offer to sell or the solicitation of an offer to buy the Series 2026-1 Class A, Class B, Class C and Class D Notes (the "Offered Notes") contemplated to be issued by Regional Management Issuance Trust 2026-1 (the “Issuer”) discussed in the Information, nor will there be any offer to sell or solicitation of an offer to buy the Offered Notes in any jurisdiction or to any person in which or to whom such offer, solicitation, or sale would be unlawful.

This electronic presentation is not an offering circular and the Information does not include all of the information required to be included in the offering circular relating to the Offered Notes. Any indicative terms described in the Information are subject to and qualified in their entirety by the offering circular relating to the Offered Notes, which will supersede the indicative terms described in the Information in their entirety, and other preliminary information made (or to be made) available to you. As such, the Information may not reflect the impact of all structural characteristics of the Offered Notes. The assumptions underlying the Information, including structure and collateral, are for preliminary discussion purposes only and may be modified to reflect changed circumstances. The Information does not purport to contain all of the information that an interested party may desire. In all cases, interested parties should conduct their own investigative analysis of the transaction described in the Information and the data set forth herein. Each person receiving these materials should make an independent assessment of the merits of pursuing a transaction described in these materials and should consult their own professional advisors.

THIS ELECTRONIC PRESENTATION AND THE INFORMATION ARE NOT INTENDED TO FURNISH LEGAL, REGULATORY, TAX, ACCOUNTING, INVESTMENT, OR OTHER ADVICE TO ANY PROSPECTIVE INVESTOR IN THE OFFERED NOTES.

This presentation 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 concerning the Company, 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.

The Information and 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 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.

Legal Disclosures (continued)

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, including launching its bank partnership program 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.

Except to the extent required by law, the Company, its respective agents, employees, and advisors, and BMO Capital Markets Corp., J.P. Morgan Securities LLC, Regions Securities, LLC, and Wells Fargo Securities, LLC (collectively, the "Initial Purchasers") do not intend or have any duty or obligation to supplement, amend, update, or revise any forward-looking statement or other Information, whether as a result of new information, future developments, or otherwise.

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.

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.

Transaction Overview

Overview

- RMIT 2026-1 represents the 14th transaction from the Regional Management Issuance Trust (RMIT) platform
- The transaction will feature a 2-year revolving period, during which time the collateral will be governed by reinvestment criteria
- The collateral is comprised of hard-secured, soft-secured, and unsecured fixed-rate personal loans
- The collateral has an Initial Cut-off Date of October 31, 2026
- RMIT 2026-1 is expected to issue 4 classes of Notes offered via 144A and Regulation S
- Credit enhancements for the Notes will consist of: (i) subordination (sequential pay structure with Class B, C, and D Notes), (ii) non-declining overcollateralization, (iii) a non-declining cash reserve account, and (iv) available excess spread
  - Total initial hard credit enhancement for the Class A, Class B, Class C, and Class D Notes is 37.00%, 29.75%, 21.35%, and 10.50%, respectively
  - Available excess spread is estimated to be 17.09% per annum
- The Notes will be priced using a 35% Constant Prepayment Rate (CPR) assumption to maturity
- The transaction will include an optional par redemption of the Notes at the end of the revolving period, as well as a 10% cleanup call option, based on the percentage of the Initial Note Balance

Participants and Timeline

Transaction Parties	
Issuer	Regional Management Issuance Trust 2026-1
Seller/Servicer	Regional Management Corp
Depositor	Regional Management Receivables III, LLC
Issuer's Counsel	Alston & Bird LLP
Lead Underwriters	BMO Capital Markets (Str.), J.P. Morgan, Wells Fargo Securities, and Regions Securities LLC
Co-Managers	FHN Financial Securities Corp., Texas Capital Securities, and Banc of California
Advisor	EverBank N.A.
Initial Purchasers' Counsel	Orrick, Herrington & Sutcliffe LLP
Accountant	Deloitte & Touche LLP
Indenture Trustee	Computershare Trust Company, N.A.
Owner Trustee	Wilmington Trust, N.A.
Backup Servicer	Computershare Trust Company, N.A.

Transaction Timeline	
Price Transaction	On or about Wednesday, November 18th
Close Transaction	Wednesday, November 25th

Indicative Structure

Class	Principal Amount	Modeled Coupon	Expected Rating (S&P) / (DBRS)	Expected WAL to Call[1]	Expected WAL to Maturity[2]	Final Maturity Date	Expected Initial Credit Enhancement[3]
A	$169,330,000	6.10%	AAA / AAA	2.06	2.55	December 15, 2038	37.00%
B	$19,340,000	6.84%	AA / AA(L)	2.06	3.30	December 15, 2038	29.75%
C	$22,400,000	7.19%	A / A(L)	2.06	3.53	December 15, 2038	21.35%
D	$28,930,000	8.05%	BBB- / BBB(L)	2.06	3.88	December 15, 2038	10.50%

- Expected Pool Balance: $266,673,713
- Expected Reserve Account: 0.50% of initial collateral balance at closing
- Expected Required Overcollateralization: 10.00% of initial collateral balance at closing
- Optional Clean-up Call: 10% of the Initial Note Balance
- Servicing Fee: 4.75% per annum of the beginning-of-period collateral balance
- Early Amortization Events:
  - 3-month average Monthly Net Loss Percentage exceeds 17.00%
  - Reinvestment Criteria Event is ongoing for 3 months
  - Servicer Default occurs
- Denominations: Minimum denominations of $100,000 and integral multiples of $1,000
- ERISA Eligibility: All Notes will be ERISA eligible
- Tax Treatment: All Notes are expected to be treated as indebtedness for tax purposes
- Interest will accrue on the Note Balance thereof, payable monthly based on a fixed coupon with a 30/360 interest accrual basis

(1) Assumes Optional Call is exercised on the first payment following the Revolving Period Termination Date
(2) Assumes 35% CPR and no losses to maturity
(3) Credit Enhancement is the sum of Overcollateralization, Subordination, and the Reserve Account

Reinvestment Criteria

Reinvestment Criteria	2026-1	2025-2	2025-1	2024-2	2024-1	2022-2B	2022-1
Top 3 States	75.00%	70.00%	70.00%	70.00%	70.00%	80.00%	80.00%
Top State	45.00%	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%	10.00%	15.00%	15.00%
Minimum Weighted Average Coupon	28.50%	29.00%	29.00%	29.00%	28.50%	27.50%	25.00%
Maximum Weighted Average Loan Remaining Term	47 months	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%	10.00%
Obligors with a Credit Score less than 541	4.00%	4.00%	4.00%	2.50%	2.50%	4.00%	7.00%
Obligors with a Credit Score less than 581	12.00%	12.00%	12.00%	10.00%	10.00%	13.00%	19.00%
Obligors with a Credit Score less than 621	33.00%	35.00%	35.00%	35.00%	35.00%	45.00%	50.00%
Obligors with a Credit Score less than 661	65.00%	70.00%	70.00%	70.00%	70.00%	80.00%	85.00%
Unsecured (including Convenience Checks)[(1)]	70.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
Convenience Checks	23.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
Convenience Checks with Credit Score less than 621	5.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Loans with an Original Balance >$25,000 & <$50,000	10.00%	5.00%	5.00%	5.00%	3.00%	-	-
Overcollateralization Event	Yes	Yes	Yes	Yes	Yes	Yes	Yes

(1) Limit for unsecured loans was increased to reflect the projected phase-out of personal property collateral over the revolving period, which shifts loans from soft-secured to unsecured

Credit Enhancement

The RMIT 2026-1 transaction benefits from the following credit enhancements:

Subordination

- Class A: 26.50% of the initial pool balance
- Class B: 19.25% of the initial pool balance
- Class C: 10.85% of the initial pool balance

Overcollateralization (non-declining)

- The required overcollateralization amount is 10.00% of the initial pool balance and is non-declining over the life of the transaction

Reserve Account (non-declining)

- The required reserve account is 0.50% of the initial pool balance and is non-declining over the life of the transaction

Excess Spread

- Excess spread per annum is estimated to be 17.09%, calculated as:
  - The minimum collateral weighted average coupon, 28.50%
  - less: the weighted average bond coupon, 6.61%
  - less: the servicing fee, 4.75%
  - less: the backup servicing fee, 0.05%

Credit Enhancement Comparison							
	2026-1	**2025-2**	**2025-1**	**2024-2**	**2024-1**	**2022-2B**	**2022-1**
Subordination							
Class A	26.50%	23.17%	25.00%	26.15%	27.44%	29.75%	30.00%
Class B	19.25%	17.09%	20.00%	19.70%	20.40%	7.00%	16.00%
Class C	10.85%	9.65%	11.50%	9.80%	11.54%	-	8.00%
Class D	-	-	-	-	-	-	-
Overcollateralization							
Required O/C	10.00%	8.99%	11.00%	11.85%	13.15%	14.00%	5.50%
Reserve Account	0.50%	0.50%	0.50%	0.50%	0.50%	1.00%	1.00%
Total Initial Hard Credit Enhancement							
Class A	37.00%	32.66%	36.50%	38.50%	41.08%	44.75%	36.50%
Class B	29.75%	26.58%	31.50%	32.05%	34.05%	22.00%	22.50%
Class C	21.35%	19.14%	23.00%	22.15%	25.19%	15.00%	14.50%
Class D	10.50%	9.49%	11.50%	12.35%	13.65%	-	6.50%

Collateral Eligibility Criteria

Eligible Loan criteria for RMIT 2026-1 remain mostly unchanged from RMIT 2025-2, except for (xxii) which allows loans originated by a Bank Originator to be eligible if it satisfies the State Screen Eligibility Criteria

A Loan is an "Eligible Loan" if, as of the related Cut-Off Date:

i. It is not categorized as a Bankruptcy Loan
ii. It is either an interest-bearing loan or a Precompute Loan
iii. It has a fixed-rate of interest
iv. It is denominated in U.S. dollars
v. The maturity date therefor had not occurred
vi. It is not a Delinquent Loan or a Charged-Off Loan
vii. It is not a Revolving Loan
viii. If an Electronic Loan, then the related Contract is an Electronic Contract
ix. [Reserved]
x. It was originated in all material respects in accordance with the Credit and Collection Policy in effect as of the date of origination of such Loan
xi. It has an origination term of not more than 72 months
xii. In connection with the origination thereof, a Contract was created
xiii. It is not secured by real property
xiv. It has an Amount Financed that is greater than $500 and less than $50,000
xv. The collateral that secures such Loan had not been, and was not in the process of being, repossessed
xvi. Other than in respect of any Loan that constitutes a Renewal Loan, is not an Extension Loan
xvii. [Reserved]
xviii. It has an original and current APR equal to or greater than 5.00% and equal to or less than 36.00%
xix. It is not subject to litigation or legal proceedings
xx. The Loan Obligor of which had a FICO® score or VantageScore at the time of origination and such FICO® score or VantageScore was at least 475 (or, in the case of a Loan with two Loan Obligors, based on the higher of the two FICO® scores or VantageScores, at origination)
xxi. It is not a Delinquent Renewal Loan that is pledged to the ABL Facility or any Warehouse Facility immediately prior to the transfer thereof for which no payment has been made since the related Delinquent Renewal
xxii. It satisfies the State Screen Eligibility Criteria, if applicable

RMIT Securitization Collateral Comparison

	RMIT 2026-1[1]	RMIT 2025-2	RMIT 2025-1	RMIT 2024-2	RMIT 2024-1	RMIT 2022-2B	RMIT 2022-1
Aggregate Current Principal Balance ($)	266,673,713	277,781,312	297,752,809	283,617,395	215,654,466	225,012,687	264,550,594
Average Current Principal Balance ($)	5,697	4,499	4,134	4,146	3,956	4,322	4,248
Weighted-Average APR (%)	30.70	30.61	31.01	30.70	31.15	30.78	30.60
Original Term (months)	51	48	45	47	45	44	46
Remaining Term (months)	47	41	39	38	38	40	38
Seasoning (months)	4	7	6	9	7	4	8
Credit Score	645	644	643	647	647	648	647
Original Term (Months)[2]							
0.01 – 12.00	0.0%[3]	0.0%[3]	0.0%[3]	0.0%[3]	0.0%[3]	0.1%	0.0%[3]
12.01 – 24.00	2.0%	6.0%	8.5%	7.5%	10.6%	17.3%	14.8%
24.01 – 36.00	14.0%	16.2%	23.4%	15.8%	19.9%	13.3%	10.2%
36.01 – 48.00	27.9%	26.7%	25.0%	28.5%	29.6%	34.2%	35.8%
48.01 – 60.00	56.0%	51.0%	43.0%	48.0%	39.8%	35.1%	39.3%
60.01 - 72.00	0.0%[3]	0.0%[3]	0.1%	0.1%	0.0%[3]	0.0%	0.0%
Borrower Credit Score[2][4]							
475 – 540	3.2%	4.0%	4.0%	1.5%	1.8%	0.7%	0.7%
541 – 580	8.4%	7.9%	7.9%	7.0%	7.3%	3.2%	4.5%
581 – 620	19.1%	17.7%	18.8%	18.2%	17.8%	21.1%	21.0%
621 – 660	29.7%	31.2%	31.4%	34.5%	33.9%	38.7%	38.3%
661 – 850	39.5%	39.3%	38.0%	38.7%	39.2%	36.2%	35.4%
Collateral Type[2]							
Hard Secured	19.0%	14.2%	11.2%	12.6%	12.3%	8.5%	3.0%
Soft Secured	22.7%	56.4%	61.5%	62.4%	64.6%	74.8%	79.6%
Unsecured	58.3%	29.4%	27.3%	25.0%	23.1%	16.6%	17.5%
Product Type[2]							
Branch Loans	81.3%	80.1%	81.3%	81.6%	80.8%	84.8%	83.1%
Convenience Checks	18.7%	19.9%	18.7%	18.4%	19.2%	15.2%	16.9%
Top 3 States by Obligor Residence[2]							
State 1	TX 44.9%	TX 32.3%	TX 34.7%	TX 34.2%	TX 34.7%	TX 35.2%	TX 35.5%
State 2	NC 18.3%	NC 18.1%	NC 18.3%	NC 20.5%	NC 18.0%	NC 20.6%	NC 15.9%
State 3	SC 4.6%	SC 7.7%	CA 8.1%	SC 7.8%	CA 7.7%	SC 9.0%	SC 13.6%

(1) Based on the Initial Cut-off Date of October 31, 2026
(2) Distribution based on aggregate Loan Principal Balance
(3) Greater than 0.0% but less than 0.1%
(4) Total may not sum to 100% due to rounding

Preliminary Priority of Payments

1. Indenture Trustee, Note Registrar, Owner Trustee, Back-up Servicer, fees, expenses and indemnities up to applicable caps and annual limitations
2. Back-up Servicing Fee and Servicing Transition Costs up to a maximum
3. Servicing Fee
4. Class A Monthly Interest Amount
5. First Priority Principal Amount, if any
6. Class B Monthly Interest Amount
7. Second Priority Principal Payment, if any
8. Class C Monthly Interest Amount
9. Third Priority Principal Payment, if any
10. Class D Monthly Interest Amount
11. Fourth Priority Principal Payment, if any
12. Amounts, if any, required to replenish the Reserve Account
13. Regular Principal Payment Amount
14. Unpaid amounts to the Indenture Trustee, Note Registrar, Owner Trustee, Back-up Servicer
15. Indemnified amounts to the Indenture Trustee, Note Registrar, Owner Trustee, Back-up Servicer
16. All remaining funds, at the sole option of the Issuer, (1) to be deposited into the Principal Distribution Amount or (2) to be distributed to the holder of the Trust Certificate

Company Overview

Investment Highlights



Strong balance sheet supports capital returns



Bank partnership program expands product reach and speeds market entry



Geographic, product, and channel expansion drive growth



AI and data-driven tools improve underwriting, servicing, and efficiency



High customer satisfaction and loyalty



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



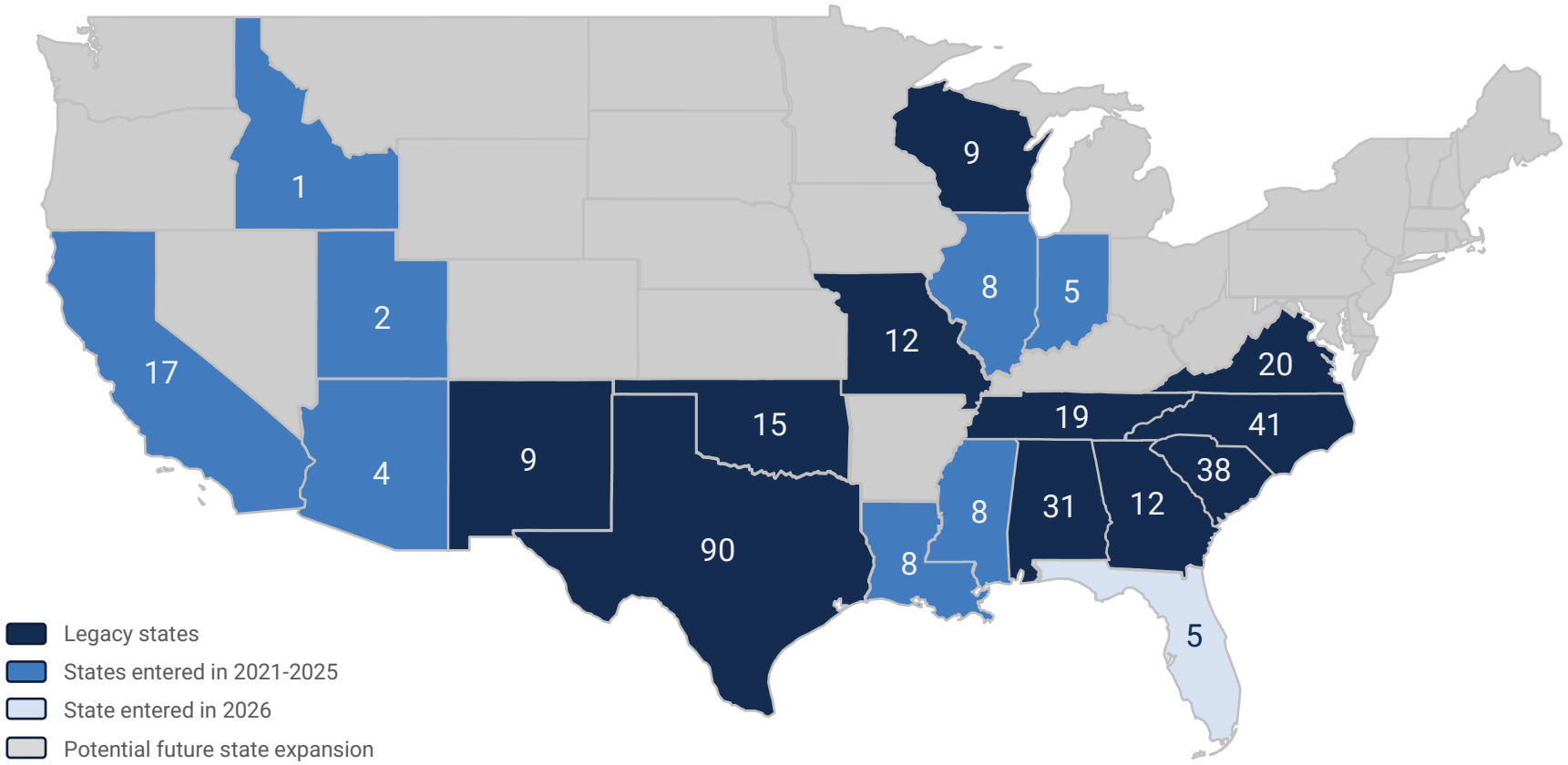
Omni-channel growth strategy with abundant market opportunity



Deep management experience through credit cycles

Business Snapshot

- Diversified consumer finance company operating under the name “Regional Finance”
- Providing responsible credit solutions to a diverse customer base underserved by traditional financial institutions
- Offering transparent, accessible installment loans — driving consistent portfolio growth with disciplined risk management



Founded 1987
NYSE Listed: RM

354 branches
20 states

Total ENR of
$2.2 billion

Omni-channel customer acquisition: branches, digital, and direct mail

Note: Numbers indicate branch count by state. Geographic footprint and net finance receivables as of September 30, 2026.

Abundant Total Addressable Market

- Approximately **70 million** Americans generally align with Regional's customer base[1][2]
- **$108 billion** personal installment loan market[3] – Regional has increased addressable market by ~120% since 2020
- Significant runway for growth within the broader ~$4.8 trillion consumer finance market[3]

Bank Partnership Expands Our Addressable Market

Today

$108B personal installment loans
Regional holds ~2% share

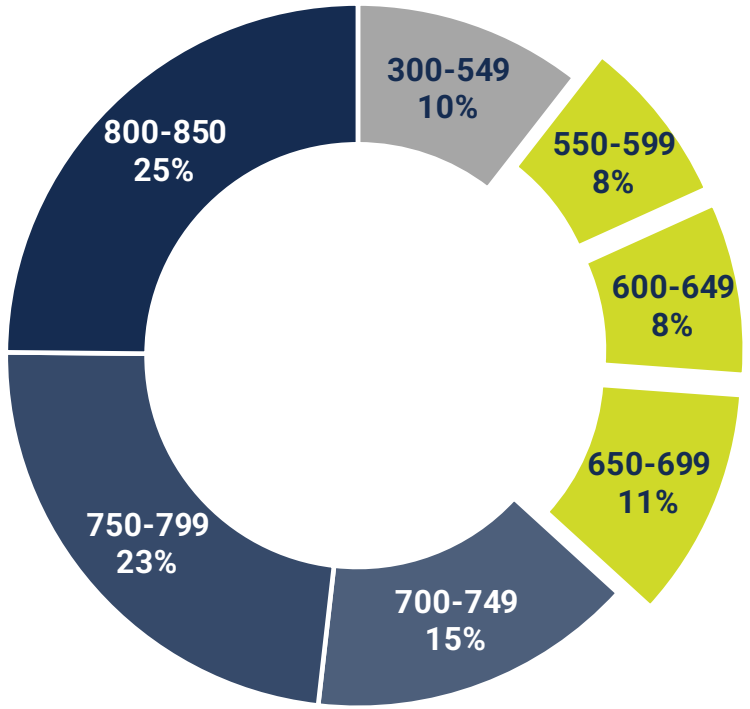
Underway

Geographic expansion
Entered 9 states since 2020 increasing addressable market by ~120%

Long-term

Product expansion
Bank partnership supports measured entry into the broader ~$4.8T consumer finance market

27% of Adult US Population with FICO Between 550 & 700 [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 FICO Score Credit Insights Report, Fall 2026 Edition https://www.fico.com/en/latest-thinking/annual-report/fico-score-credit-insights-fall-2026-edition
(3) Sourced from Equifax US National Consumer Credit Trends Report; October 2026

Serving Our Customers Best

Top-Notch Customer Service (1)

~90% favorable ratings for key attributes:

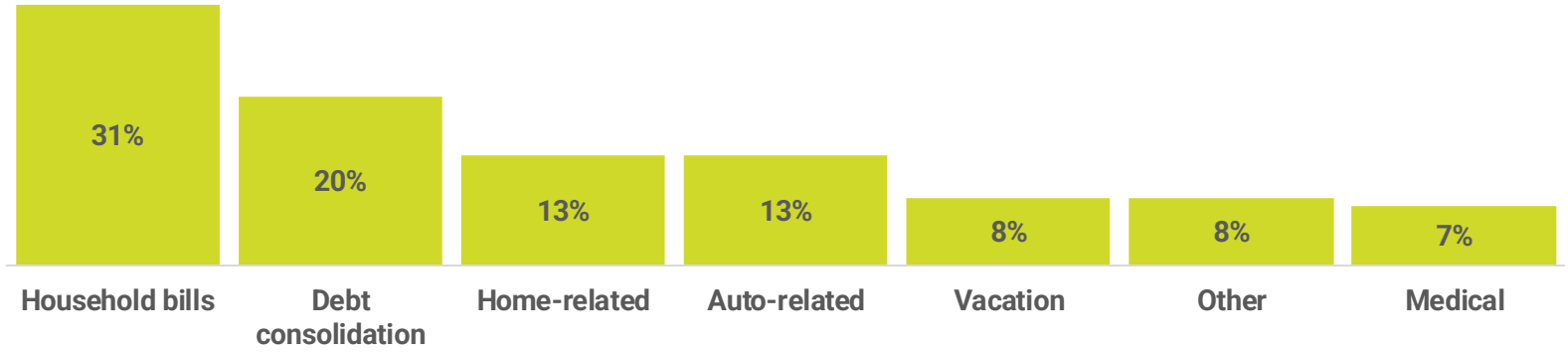
- Loan process was quick, easy, and understandable
- People are professional, responsive, respectful, knowledgeable, helpful, and friendly

Continued investment in digital channels and remote servicing capabilities, with a sustained focus on delivering positive customer experience

Excellent net promoter score of 58

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

Origination Needs (1)



Demographics

Average Age (2)
58 Years

Annual Income (3)
$58,000

Some College or Trade School (1)
58%

(1) Fall 2025 Customer Satisfaction Survey (performed by third party and commissioned by RM)
(2) Average age of borrower in our portfolio as of September 30, 2026
(3) Based on 3Q 26 origination volume excluding convenience checks

Meeting Our Customers' Needs

Omni-Channel Acquisition



In Branch
$1.2B Originated
77% Large/23% Small



Direct Mail
$506.6MM Originated
Convenience Check Loans



Digitally Sourced
$245.1MM Originated
Digital Lead Generation
Partnership Affiliates

Large Loans

Customer Need	Characteristics	Portfolio
Debt consolidation	Size: $2,501 to $45,000	Outstanding Balance: $1.7B
Medical expenses	Average Origination: ~$6,800	# of Loans: 300,300
Home repairs	Average Origination APR: 31.0%	

Small Loans

Customer Need	Characteristics	Portfolio
Short-term cash needs	Size: $500 to $2,500	Outstanding Balance: $467.9MM
Bill payment	Average Origination: ~$2,300	# of Loans: 259,200
Back-to-school expenses	Average Origination APR: 43.8%	
Auto repair		

- Three complementary acquisition channels — branch, direct mail, and digital — driving $2.0 billion in originations across products
- Customer graduation strategy allows borrowers to build payment history and renew into larger, lower-APR loans as their credit profiles evolve
- Auto-secured product portfolio was 15.6% of the total portfolio, compared to 13.4% in the prior-year period
- Optimal product/channel mix balances credit quality, yield, and customer reach

Note: Origination metrics reflect trailing twelve months (4Q 25 - 3Q 26); portfolio data is as of September 30, 2026

Growth Strategy



Bank Partnership Program

Expanded from TX at launch in 1Q 26 to NC, LA, and MO in 4Q 26

>40% of October originations through the partnership

200+ bps projected pre-tax margin uplift vs. similar state-licensed loans



Accelerate Innovation

Deploy AI-enabled technology to advance omni-channel experience; end-to-end digital lending launched July 2026

Apply proprietary origination scorecard in underwriting to improve risk-adjusted returns



Expand Reach

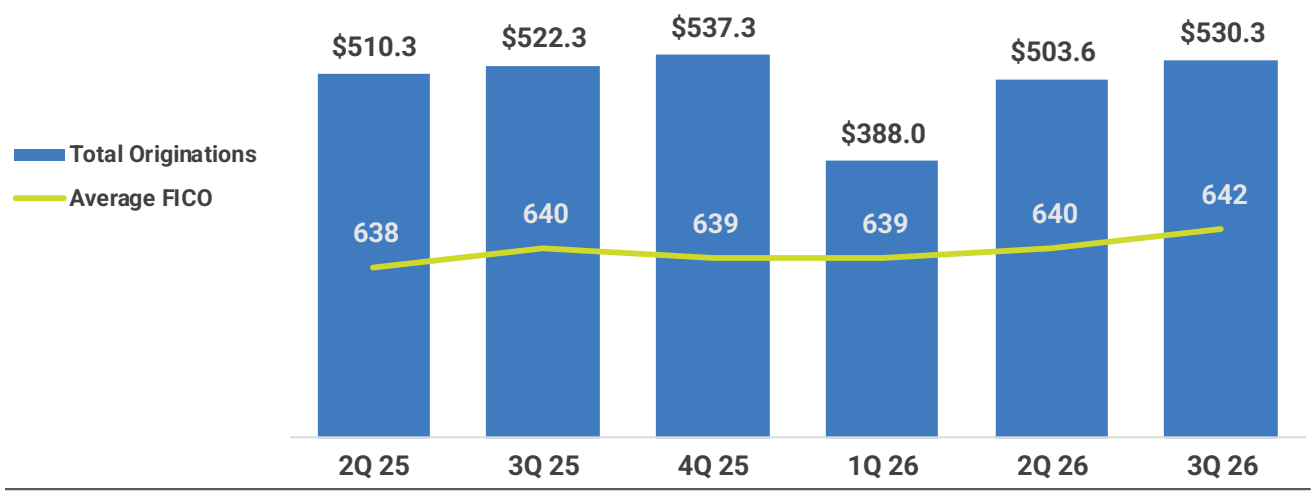
Identify states with favorable economics for expansion; entered 20th state in May 2026

Execute on distribution of larger auto-secured loans and end-to-end digital originations

Assess new product offerings and use national scale to unlock strategic partnerships

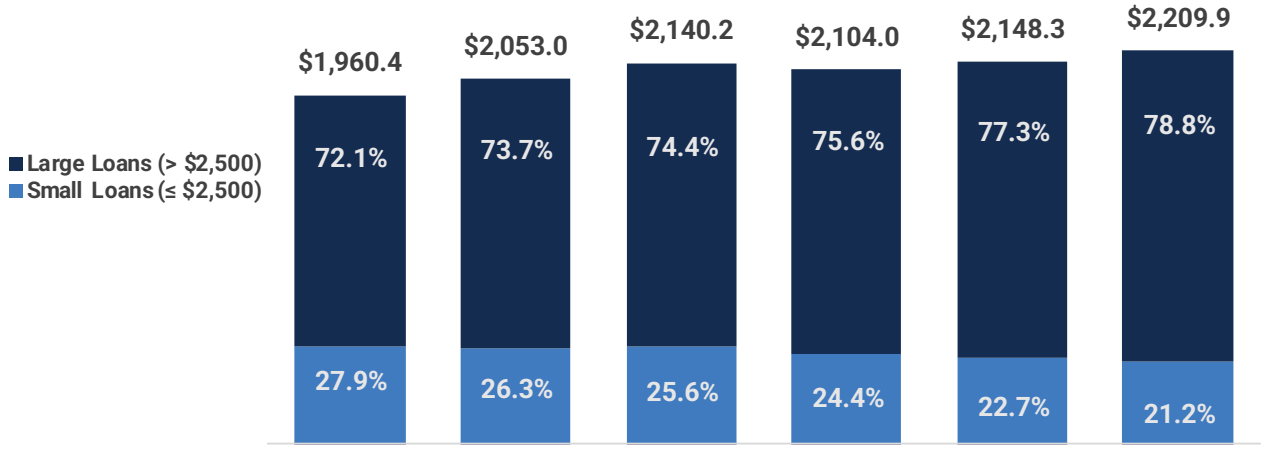
Responsible Portfolio Growth

Quarterly Origination Trend *($ in millions)*



	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26	3Q 26
% YoY Δ	19.8%	22.5%	12.9%	(1.1%)	(1.3%)	1.5%

Portfolio Growth Trend *($ in millions)*



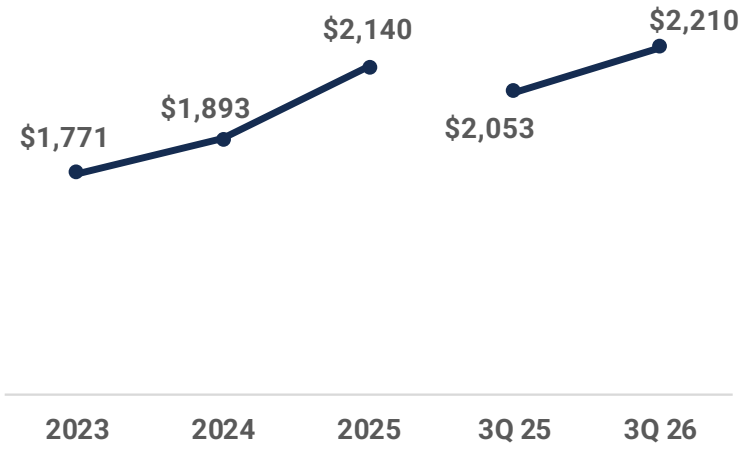
	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26	3Q 26
% YoY Δ	10.5%	12.8%	13.1%	11.3%	9.6%	7.6%
Total sequential change	$70.0	$92.7	$87.2	($36.2)	$44.3	$61.7

- Total originations up 5.3% from 2Q 26 and 1.5% from 3Q 25
- Achieved 7.6% YoY portfolio growth driven by large loans, including high-quality auto-secured loans, and new branch openings
  - Auto-secured product portfolio grew $69.5 million to 15.6% of the total portfolio, compared to 13.4% in the prior-year period
  - New branches opened since 3Q 25 have generated $23.4 million, or 14.9%, of total YoY portfolio growth

Key Financial Results

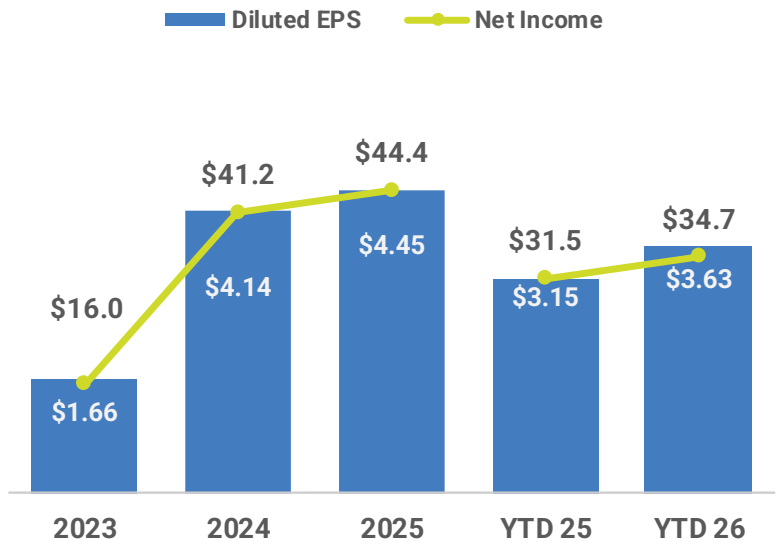
- Responsible and profitable portfolio growth driven by large loans, including high-quality auto-secured loans, and new branch openings
- Strong execution driving revenue growth, improved operating leverage, and higher earnings

Net Finance Receivables



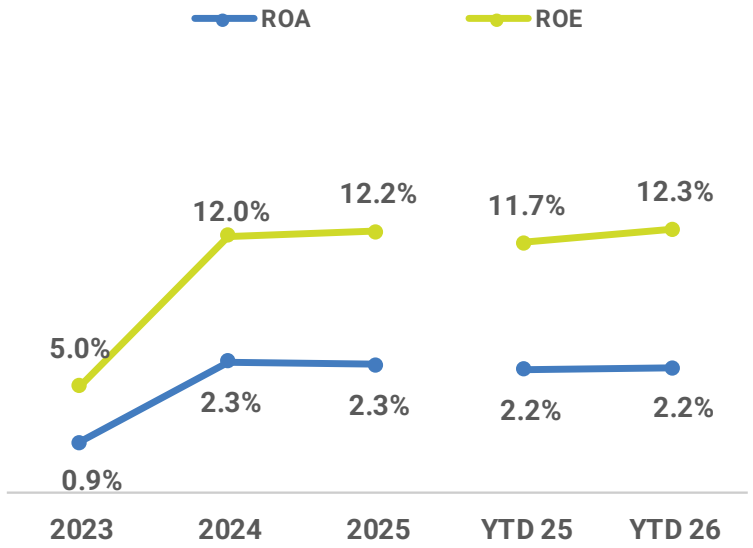
In millions

Diluted EPS and Net Income



Net income in millions

ROA and ROE



Note: YTD 26 and YTD 25 reflect the nine months ended September 30, 2026 and 2025, respectively.

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 September 30, 2026	Senior Revolver	Warehouse Facilities	Private Securitization	Securitizations
Size	$355MM	$425MM	$125MM	$1,166MM
Interest type	Floating	Floating	Fixed	Fixed
Maturity date	Aug 2028	$125MM, May 2028 $125MM, Oct 2028 $100MM, Nov 2028 $75MM, Apr 2029	2021-3, $125MM, Oct 2033	2021-2, $172MM, Aug 2033 2022-1, $37MM, Mar 2032 2024-1, $188MM, Jul 2036 2024-2, $251MM, Dec 2033 2025-1, $266MM, Apr 2034 2025-2, $253MM, Nov 2037
Effective rate	6.4% (one-month SOFR plus a 2.8% margin with a SOFR floor of 0.5%)	5.7% to 6.2% (one-month SOFR plus a 2.1% to 2.3% margin)	3.9%	2021-2, $172MM, 2.4% 2022-1, $37MM, 5.8% 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 BMO Capital Markets Corp. JPMorgan Chase Bank Regions Bank	Qualified institutional investor	Qualified institutional investors
Collateral type	All products and APRs	All products with <= 36% APR; >36% APR loans eligible in one facility	All products, including > 36% APR loans	All products with ≤ 36% APR

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 July 2026, DBRS raised ratings on 2 classes of notes and affirmed ratings on the remaining 21 classes of RMIT notes • In May 2026, S&P raised ratings on 2 classes of notes and affirmed ratings on the remaining class of notes in amortizing RMIT transactions • In December 2025, S&P raised ratings on 3 classes of notes and affirmed ratings on the remaining class of notes in amortizing 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 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

Bios of Executive Officers

Lakhbir Lamba
President and CEO

- 30 years of leadership experience in consumer lending and financial services
- Prior to joining Regional, was Head of Consumer Lending & Analytics at PNC
- Held additional leadership roles 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 Bank at Citi
- Held additional roles in business and finance at Citigroup, including Head of US Retail Deposit and Lending Products

Elizabeth Canini
Chief Credit Risk Officer

- 25+ years of credit risk and consumer lending experience
- Prior to joining Regional, was Managing Director and Senior Credit Officer for the Retail Bank at Citi
- Held additional senior leadership roles at PNC and HSBC, including Senior VP and Head of Product 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 Citi 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 Citi 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

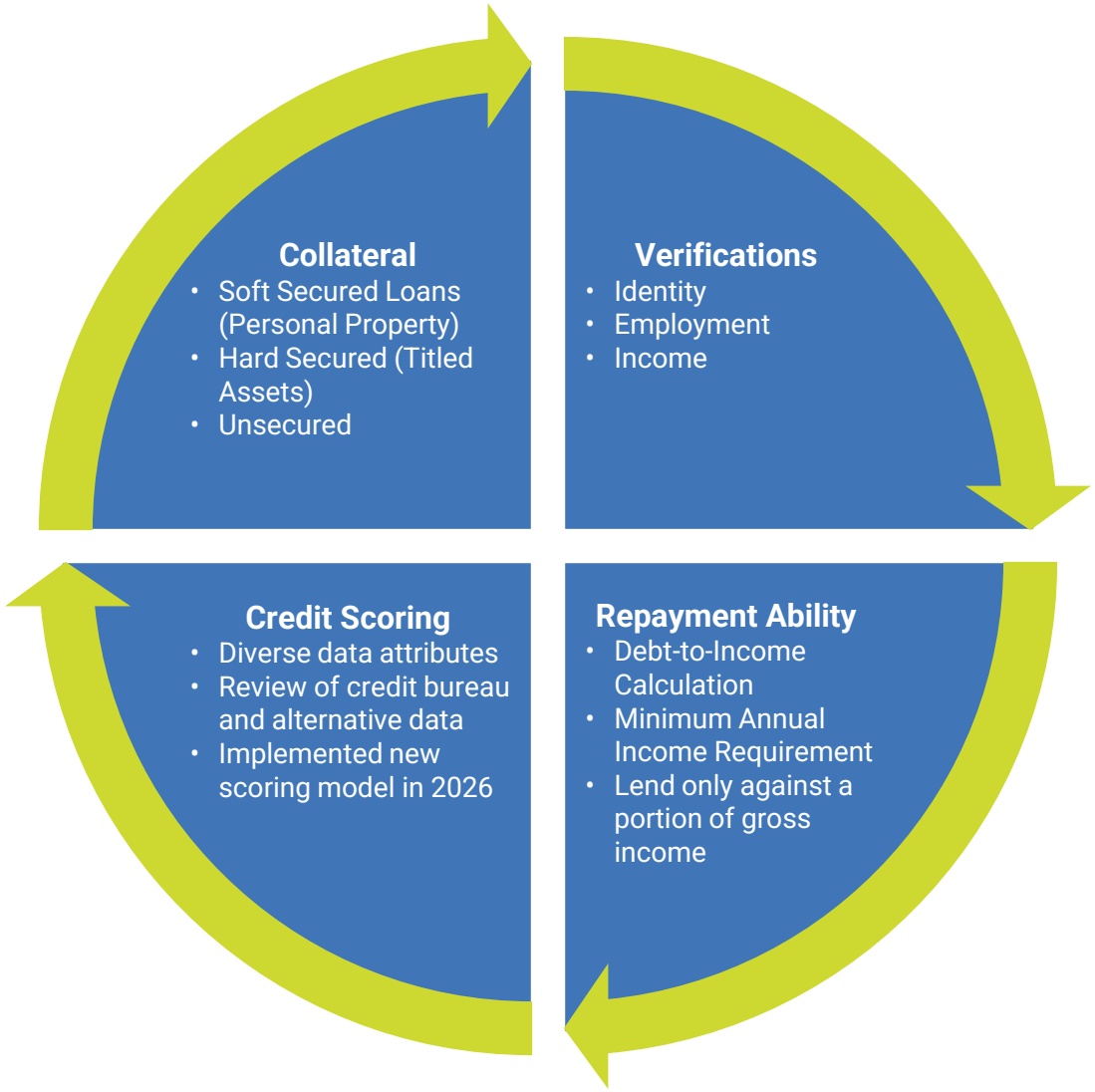
Sandra Johnson, Ph.D.

- 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
- Oversees internal branch audits

Branch and Central Employees

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

Compliance Across Home Office Departments

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



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

Early-stage collection efforts primarily performed in the branches

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

Centralized Collections

Mid and late-stage collection support for the branches by centralized collectors and offshore vendors

Implemented compliance-first agentic AI that improves collections and efficiency

Bankruptcy and post-charge-off collections handled centrally

Legal and auto repossession actions handled centrally

Qualifying charged-off accounts are sold to a third party

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

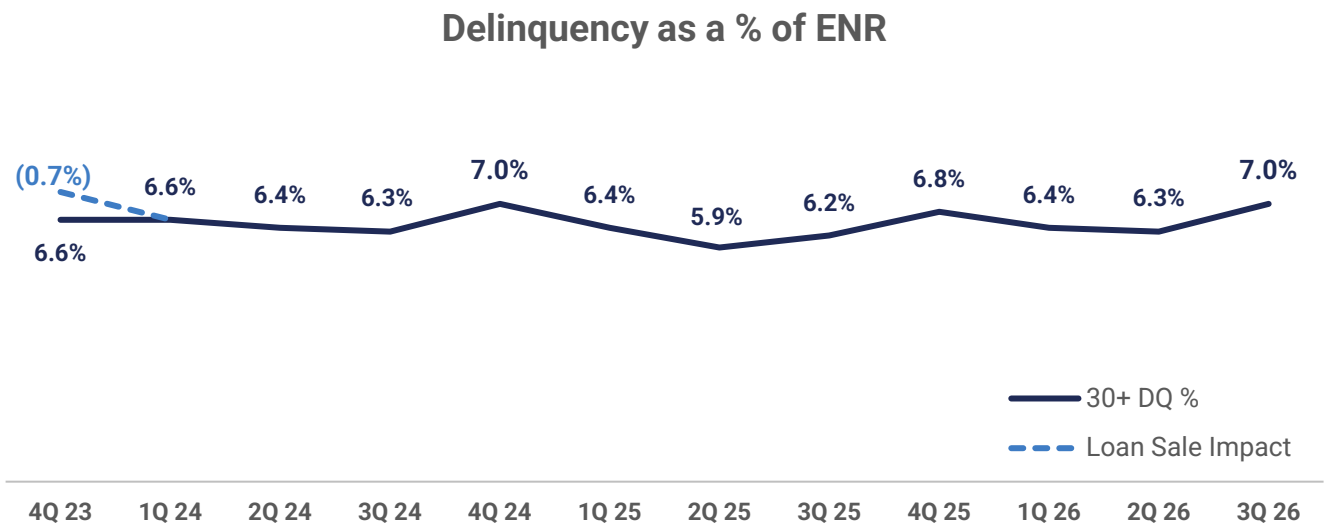
- Refinance of previous loan similar to a renewal, with a recent payment and verified current employment generally required
- Aids customers that are experiencing medium-term financial hardships and cash flow issues

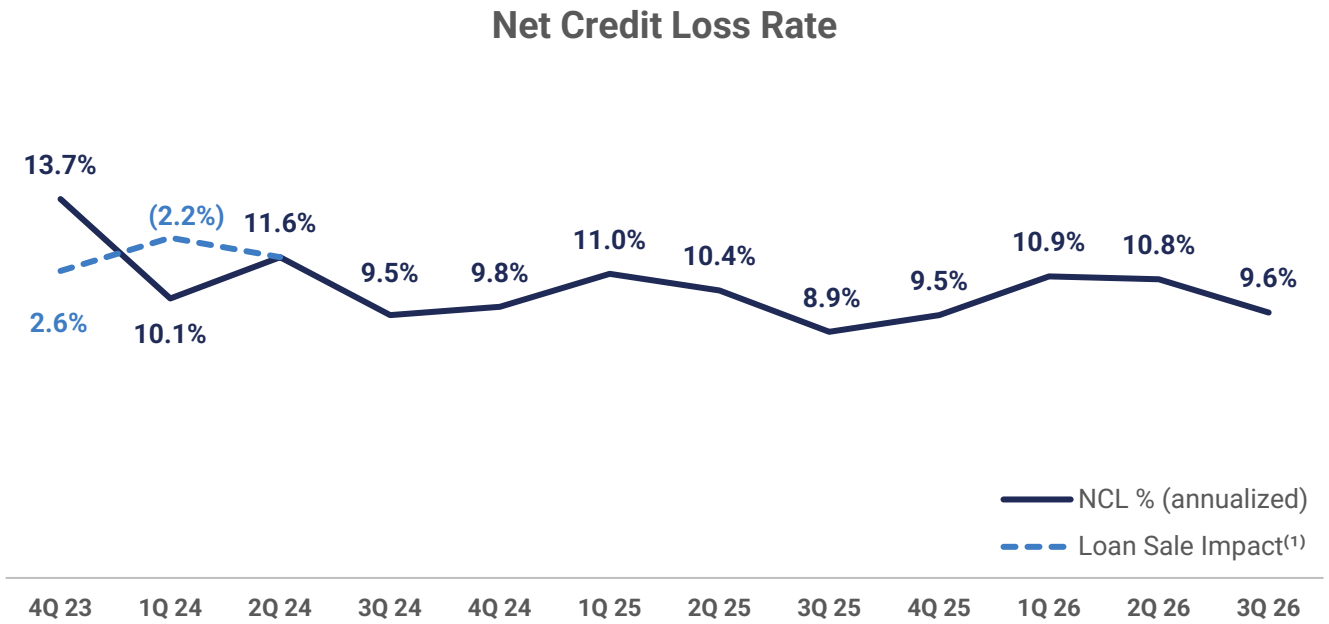
Settlement

- Used in limited cases where it is unlikely to collect the full outstanding balance of the loan
- May be one-time or recurring payments

Credit Performance

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





(1) Loan sales of late-stage delinquent accounts in 4Q 23 accelerated 1Q 24 charge-offs into 4Q 23
(2) Allowance for credit loss amount for <= 36% APR portfolio

Delinquency

- 3Q 26 delinquency rate increased 70 bps sequentially and 80 bps year-over-year; reflects slower portfolio growth and performance of segments we have since tightened
- 3Q 26 delinquency of $124.7 million compares favorably to the allowance for credit losses of $179.9 million(2)

Net Credit Loss Rate

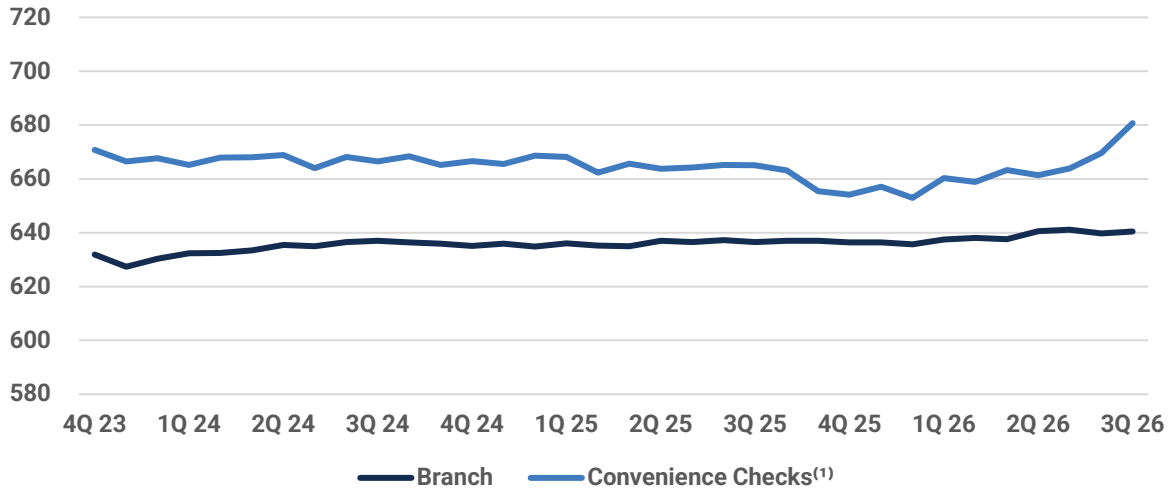
- 3Q 26 net credit loss rate decreased 120 bps sequentially and increased 70 bps year-over-year; increase reflects slower portfolio growth and performance of segments we have since tightened

Payments

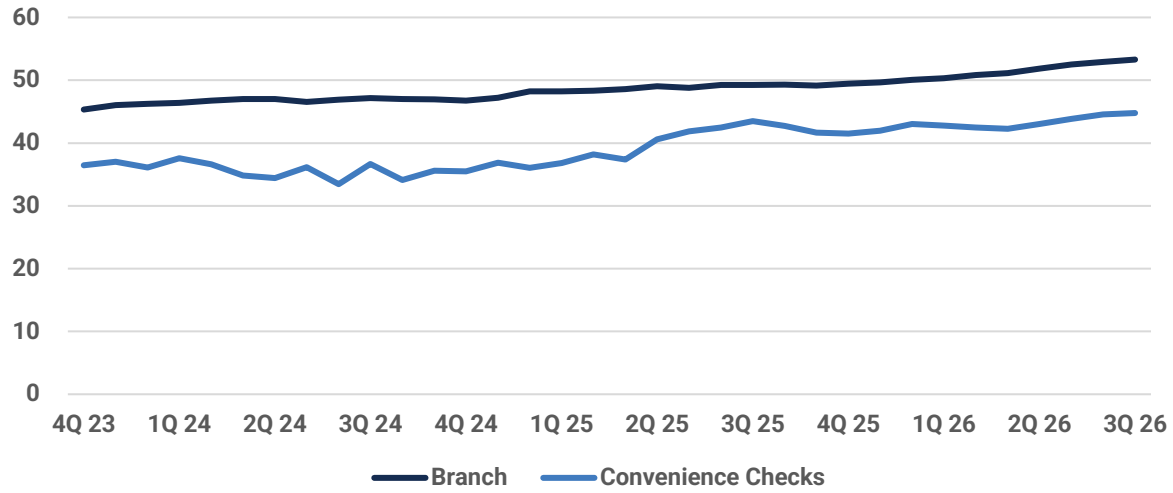
- 82% of customer payments are made electronically (ACH and Debit)

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

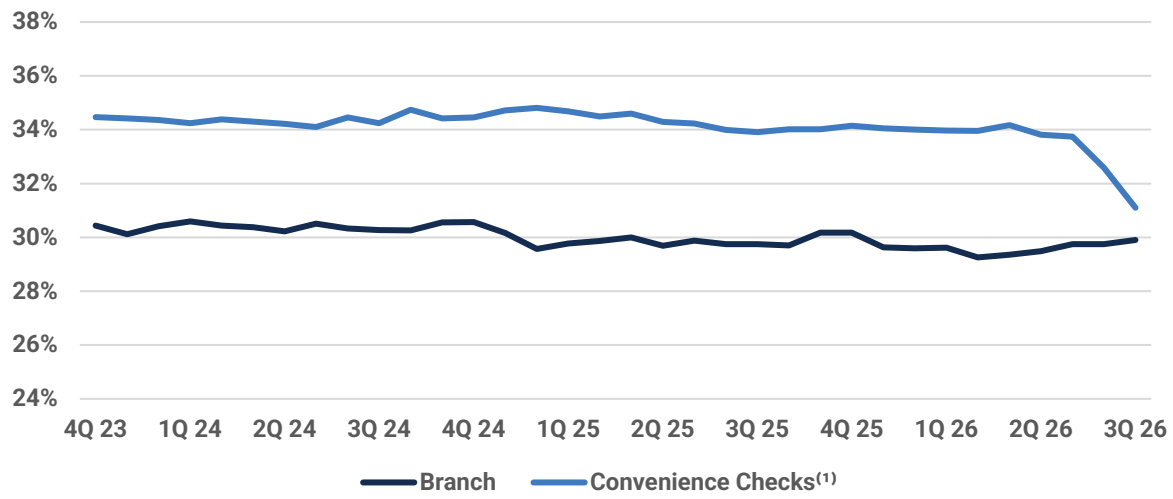
FICO



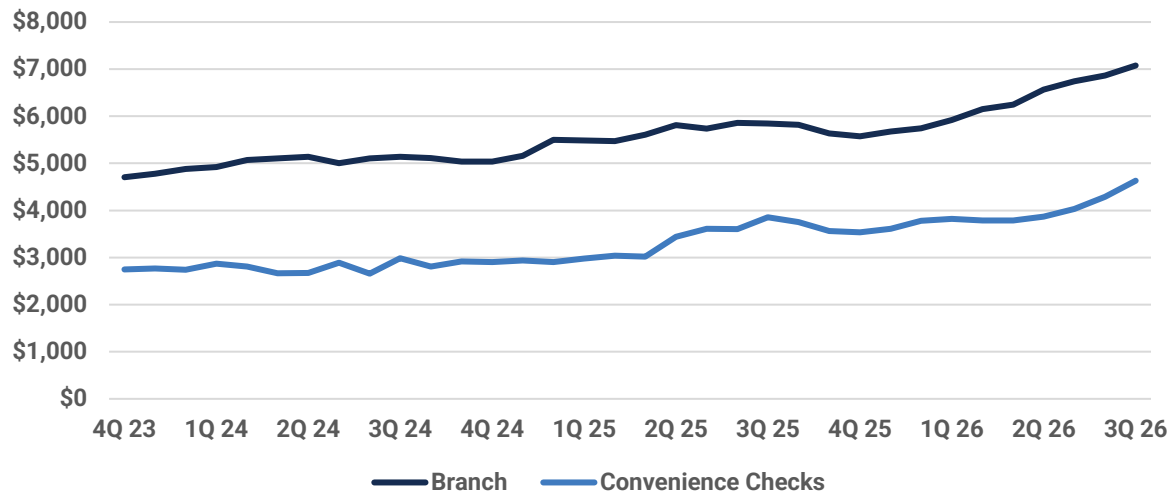
Original Term



APR

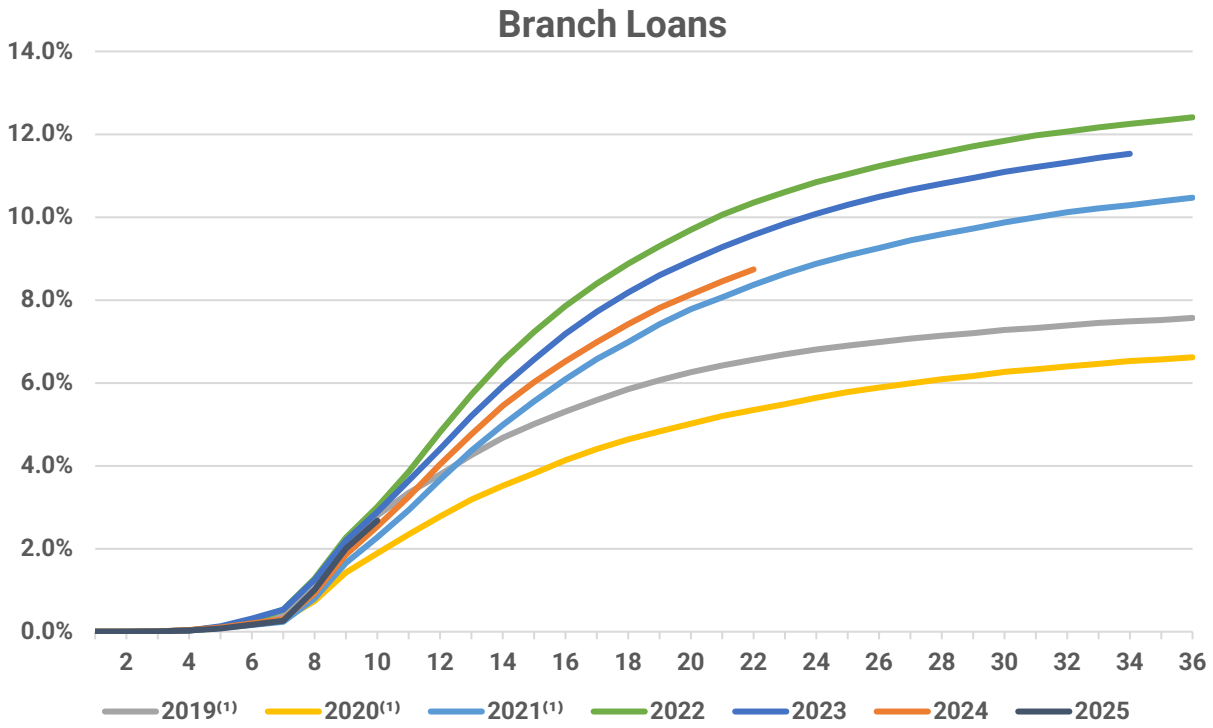


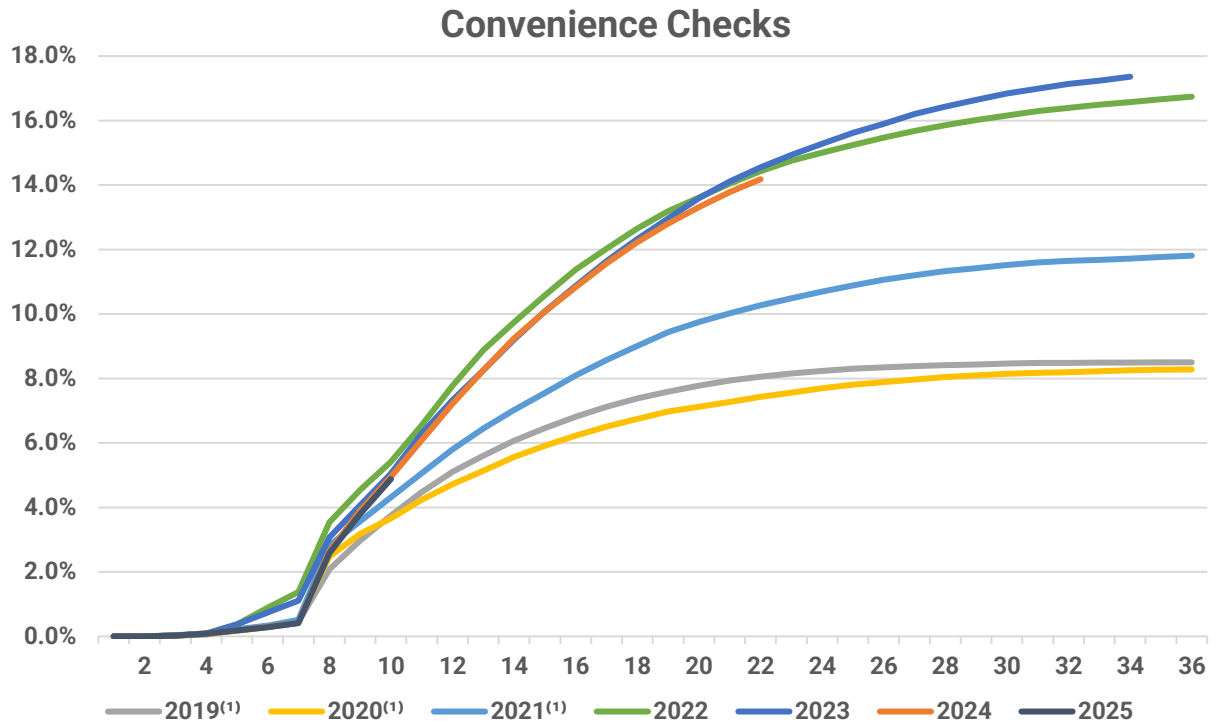
Original Loan Balance



(1) Average FICO increased and APR decreased with targeted marketing to a higher FICO, lower APR customer segment

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

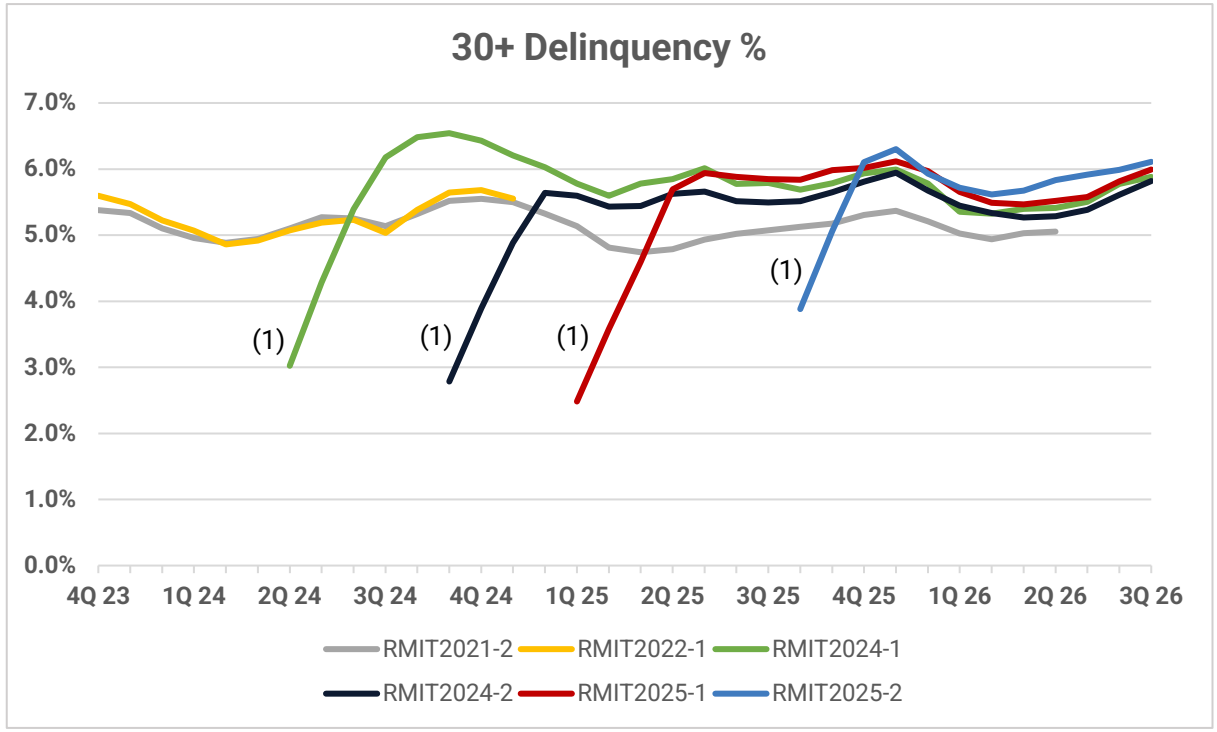


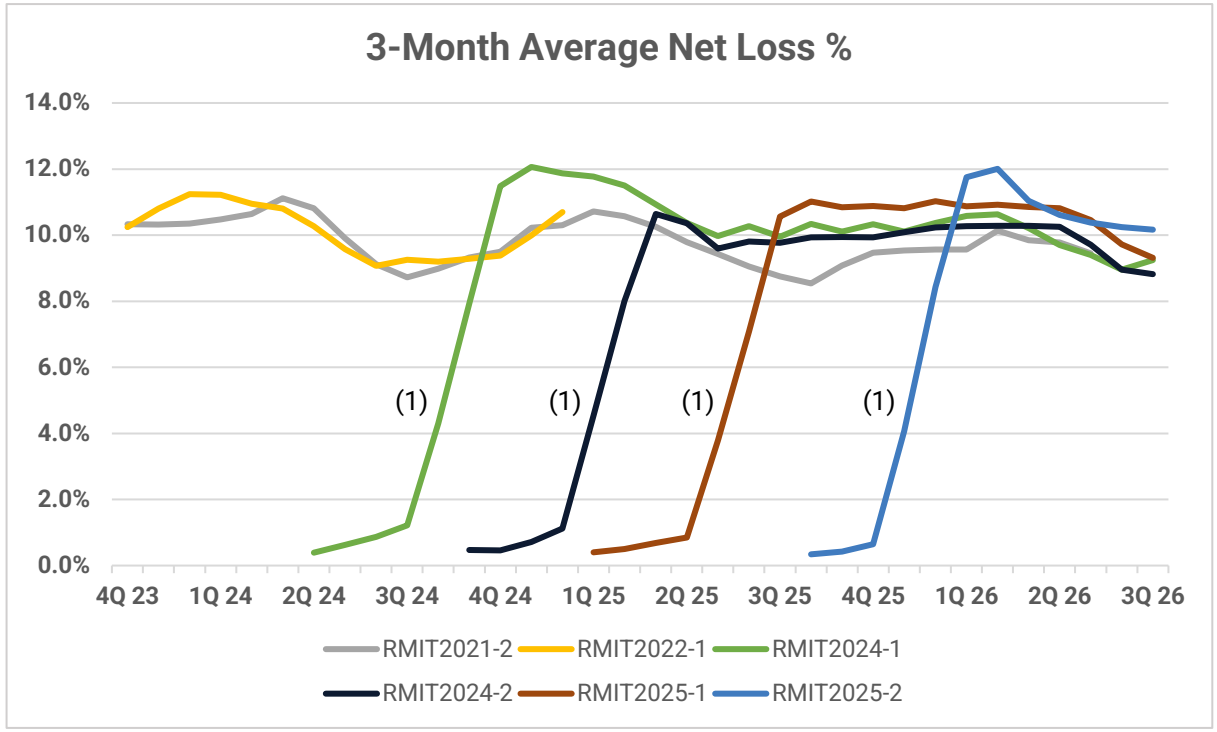


Note: Data as of 09/30/2026
(1) 2019–2021 vintages were favorably impacted by government stimulus

Consistent Credit Performance for RMIT Program

- ABS collateral pools have experienced steady credit performance





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

Appendix

Consolidated Income Statements

$ in thousands	3Q 26	3Q 25	2025	2024	2023	2022
Revenue						
Interest and fee income	$ 155,747	$ 148,672	$ 578,949	$ 528,894	$ 489,698	$ 450,854
Insurance income, net	10,727	11,391	45,573	40,695	44,529	43,502
Other income	12,302	5,424	21,076	18,914	17,172	12,831
Total revenue	178,776	165,487	645,598	588,503	551,399	507,187
Expenses						
Provision for credit losses	66,163	60,474	245,432	212,200	220,034	185,115
Personnel	40,546	39,517	159,637	153,789	156,872	141,243
Occupancy	7,451	7,160	28,204	25,823	25,029	23,809
Marketing	5,312	4,212	18,551	19,006	15,774	15,378
Other	15,318	13,179	51,183	49,080	45,444	42,098
Total general and administrative	68,627	64,068	257,575	247,698	243,119	222,528
Interest expense	24,148	21,971	84,814	74,530	67,463	34,223
Income before income taxes	19,838	18,974	57,777	54,075	20,783	65,321
Income taxes	4,725	4,618	13,365	12,848	4,825	14,097
Net income	**$ 15,113**	**$ 14,356**	**$ 44,412**	**$ 41,227**	**$ 15,958**	**$ 51,224**

Consolidated Balance Sheets

$ in thousands	3Q 26	3Q 25	2025	2024	2023	2022
Cash	$ 7,628	$ 4,084	$ 3,823	$ 3,951	$ 4,509	$ 3,873
Net finance receivables	2,209,925	2,053,017	2,140,199	1,892,535	1,771,410	1,699,393
Unearned insurance premiums	(49,073)	(50,987)	(52,896)	(48,068)	(47,892)	(51,008)
Allowance for credit losses	(230,800)	(212,000)	(220,900)	(199,500)	(187,400)	(178,800)
Net finance receivables, less unearned insurance premiums and allowance for credit losses	1,930,052	1,790,030	1,866,403	1,644,967	1,536,118	1,469,585
Restricted cash	133,276	104,459	94,174	131,684	124,164	127,926
Lease assets	45,903	40,782	43,828	38,442	34,303	34,521
Intangible assets	36,355	30,385	31,781	24,524	15,846	12,122
Restricted available-for-sale investments	24,015	22,344	24,211	21,712	22,740	20,416
Property and equipment	12,576	12,996	13,156	13,677	13,787	14,526
Deferred tax assets, net	-	587	-	9,286	13,641	13,810
Other assets	20,634	22,599	26,554	20,866	29,419	28,208
Total assets	**$ 2,210,439**	**$ 2,028,266**	**$ 2,103,930**	**$ 1,909,109**	**$ 1,794,527**	**$ 1,724,987**
Debt	$ 1,749,991	$ 1,581,992	$ 1,650,764	$ 1,478,336	$ 1,399,814	$ 1,355,359
Unamortized debt issuance costs	(4,141)	(7,521)	(8,591)	(6,338)	(4,578)	(9,512)
Net debt	1,745,850	1,574,471	1,642,173	1,471,998	1,395,236	1,345,847
Lease liabilities	48,018	42,906	45,968	40,579	36,576	36,712
Deferred tax liabilities, net	1,090	-	3,345	-	-	-
Accounts payable and accrued expenses	34,131	38,971	39,352	39,454	40,442	33,795
Total liabilities	**1,829,089**	**1,656,348**	**1,730,838**	**1,552,031**	**1,472,254**	**1,416,354**
Common stock	1,541	1,522	1,517	1,492	1,457	1,433
Additional paid-in capital	144,101	139,868	138,666	130,725	121,752	112,384
Retained earnings	436,623	400,844	410,721	378,482	349,579	345,545
Accumulated other comprehensive income (loss)	(392)	(10)	(2)	62	(372)	(586)
Treasury stock	(200,523)	(170,306)	(177,810)	(153,683)	(150,143)	(150,143)
Total stockholders' equity	**381,350**	**371,918**	**373,092**	**357,078**	**322,273**	**308,633**
Total liabilities and stockholders' equity	**$ 2,210,439**	**$ 2,028,266**	**$ 2,103,930**	**$ 1,909,109**	**$ 1,794,527**	**$ 1,724,987**

Glossary

- 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


REGIONAL®
MANAGEMENT
RM
LISTED
NYSE