

Investor Presentation

June 2017

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Safe Harbor Statement



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Company Overview

- 30-year old consumer finance company focused on installment lending based primarily in the Southeast and South Central U.S.
- Branch-based with 344 storefronts in 9 states as of March 31, 2017
- Products include small and large personal loans, auto loans, and retail loans
 - Large loans have been key focus since late 2014
- Channels include direct mail, branches, website, lead sources, auto dealers, and retail dealers



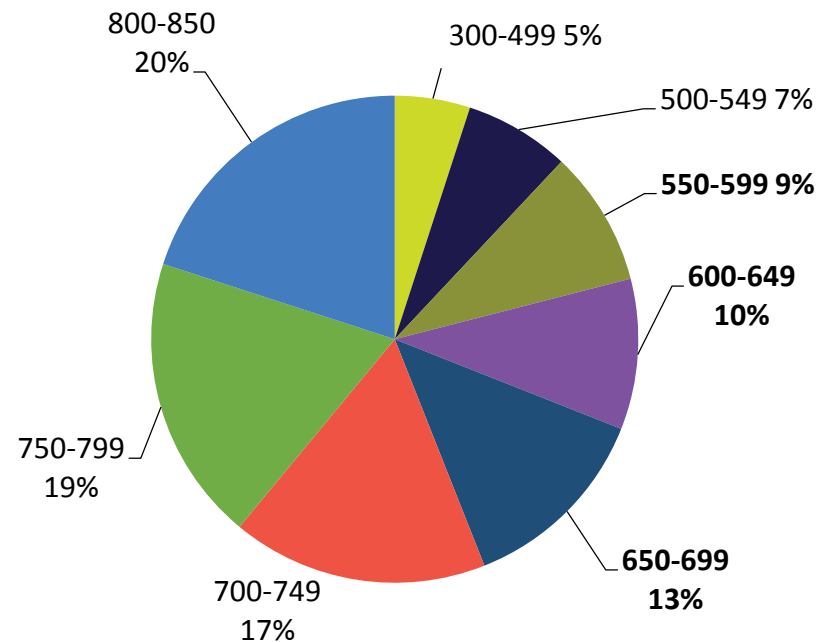
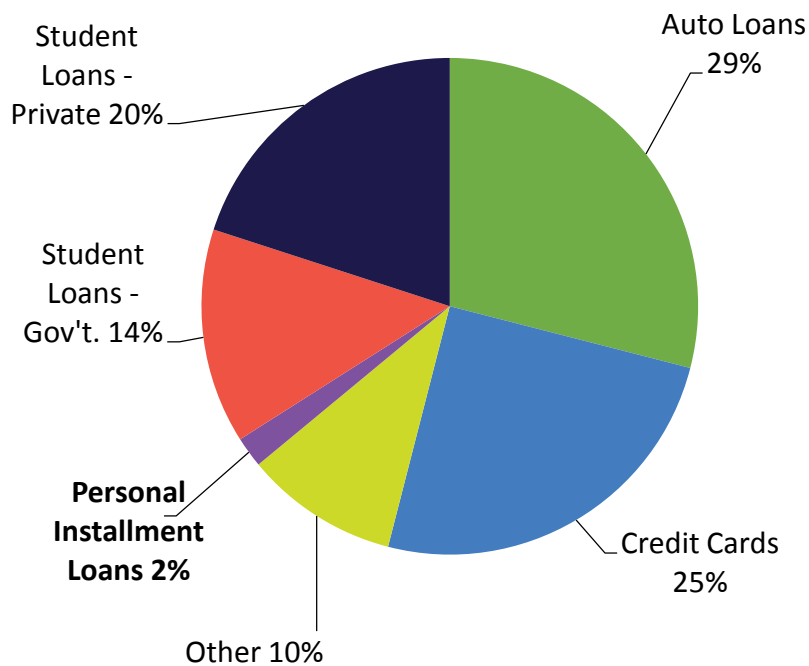
Significant Market Opportunity

- Regional’s 350,000 customer accounts represent 0.3% of the approximately 115 million Americans that generally align with the Company’s customer base.
- Regional believes that most of this population is underserved and provides an attractive market opportunity.

\$3.1 Trillion US Consumer Finance Market

Personal Installment Loans Account for ~\$70 billion

32% of US Population with FICO Score Between 550 & 700 ⁽¹⁾



Significant Market Opportunity

Competition

- Numerous smaller competitors
- Consolidation in consumer finance industry
- Online lending
- Regional branch footprint in only nine states represents strong expansion opportunities
- Well-positioned and compliant within evolving regulatory landscape

Customers

- Considerable underserved addressable market
- Continued credit need

Products

- Easy to understand
- Amortizing
- Based on credit underwriting and ability to repay
- Continued growth in large loans

Delivery

- Community-based branch network and face-to-face contact
- Piloting digital capabilities to provide optionality for consumers
 - Acquisitions
 - Online portal
 - Text messaging

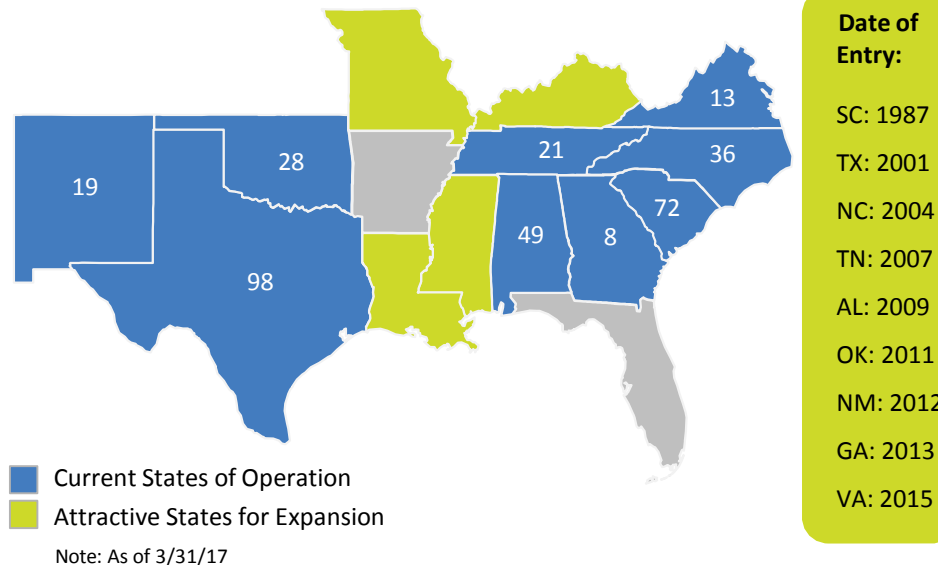


Branch Network – Growing Organically

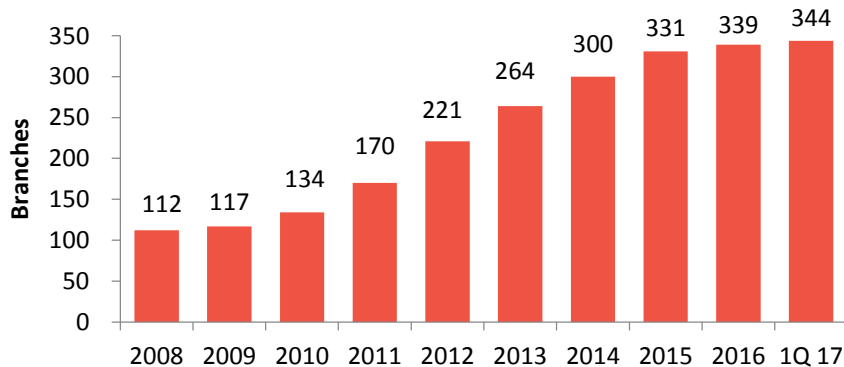
Branch Overview

- Approximately 350,000 individual borrower accounts through network of 344 branches as of March 31, 2017
- Branch personnel establish and develop customer relationships throughout life of loan
 - Today, most loan proceeds distributed as checks
 - Most loans serviced and collected through branches
 - Migrating late stage delinquency / collections to centralized group
- Multiple channels and multiple products provide attractive market opportunities while diversifying risk
- Many branches have significant capacity to increase size of portfolios**
- Opportunity for over 200 additional branches within existing state footprint
- In 9 states with opportunity to expand to 46 over time

Geographic Footprint

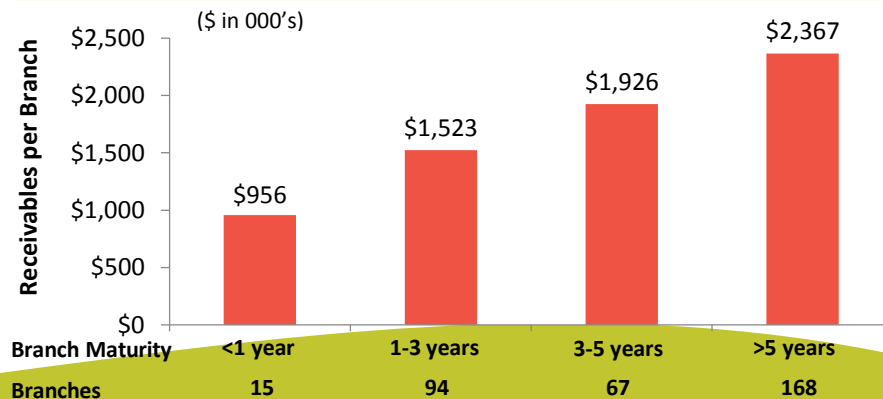


Branch Count



Note: Branch count as of December 31 of each year, except for 2017

Expected Growth as Branches Mature



Note: Data as of 3/31/17

Multi-Product Offering Fits Customer Needs

- Product suite provides multiple solutions for customers as their credit needs change
- Diversification provides competitive advantage versus monoline lenders

	Small	Large	Automobile	Retail
Customer Need	<ul style="list-style-type: none"> Short-term cash needs Bill payment Back-to-school expenses Auto repair 	<ul style="list-style-type: none"> Vacation expenses Loan consolidation Medical expenses 	<ul style="list-style-type: none"> New and used car purchases 	<ul style="list-style-type: none"> Home furnishings Appliances Televisions and electronics
Size (a)	Range: \$500 to \$2,500 Average: \$1,620	Range: \$2,501 to \$20,000 Average: \$4,987	Range: Up to \$27,500 Average: \$14,563	Range: Up to \$7,500 Average: \$1,895
Term (b)	Up to 36 months	18 to 60 months	36 to 72 months	6 to 48 months
Security	Non-essential household goods	Title to a vehicle or non-essential household goods	Title to a vehicle	Purchased goods (e.g. furniture)
Net Receivables (c)	\$335.6 million	\$242.4 million	\$85.9 million	\$31.2 million
# of Loans (b)	~255,000	~59,000	~10,000	~21,000
Average APR (d)	49%	30%	19%	22%

(a) Represents the average origination loan size (new and renewal) for quarter ended March 31, 2017

(b) Fixed installment loans with equal monthly payments

(c) Represents the portfolio balances at March 31, 2017

(d) Fixed interest rates; represents average portfolio APR for the quarter ended March 31, 2017

- Regional's "Net Promoter Score" (NPS) of 66%, which measures customer loyalty, compares favorably to other companies in the financial services industry and in other industries.
- Top-three box (8, 9, or 10 out of 10) customer satisfaction of 88%
- Over 75% of customers say they will apply to Regional Finance first the next time they need a loan
- ~90% favorable ratings for key attributes:
 - Loan process was quick, easy, affordable, understandable
 - People are professional, responsive, respectful, knowledgeable, helpful, friendly
- Customers pleased with products/services; anticipate that enhancements such as texting, online account self-service, electronic payments, and digital lending should increase customer satisfaction

Multi-Channel Origination Platform Provides Broad Reach

- Branches are foundation of Regional’s multi-channel strategy
 - Primary point of customer contact
- Mail campaigns attract ~100,000 new customers per year to Regional
- Dealerships and retailers serve as “virtual” branches
- Website connects customers to branches for servicing
- Online lending pilot launched in January 2016

Branch Originated

YTD Origination Volume as of March 31, 2017

\$72.3MM



Small Branch Originated Loans
(344 branches as of March 31, 2017)



\$57.1MM



Large Branch Originated Loans
(344 branches as of March 31, 2017)



\$7.0MM



Independent Dealerships
(Relationships with over 375 dealerships)



Non-Branch Originated

Retailers

\$1.8MM



Franchise Dealerships
(Relationships with approx. 125 dealerships)



Mail

\$43.3MM



Convenience Check Loans
Over 5.1 million convenience checks mailed in 2016



Web

NEW



Internet Lending
Launched application to fulfillment product in 1Q 2016



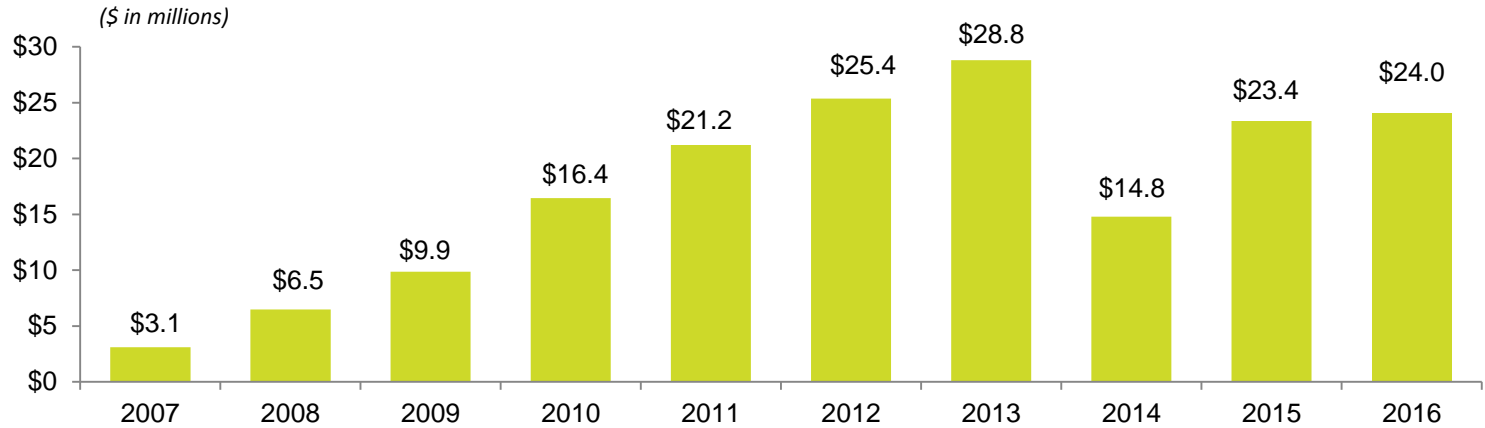
Regional Branch Network Supports All Origination Channels

Personal Relationships with Customers

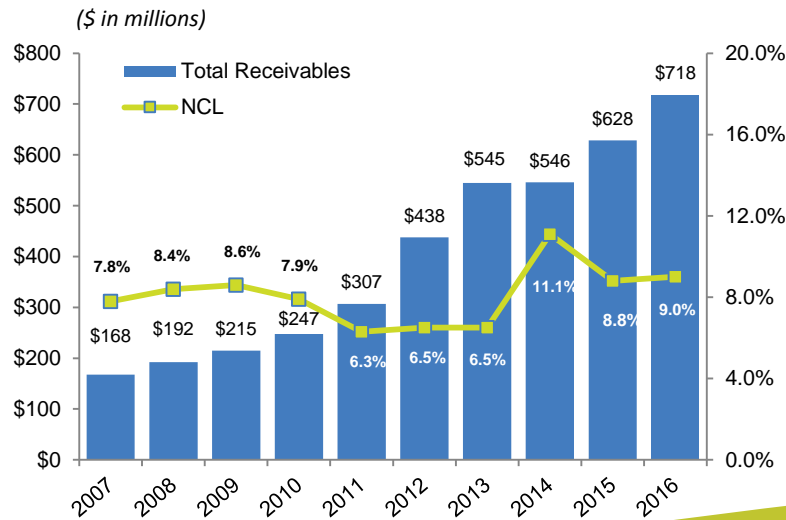
Historical Financial Performance

Receivables and revenue have grown in parallel and over time should create opportunity for improved net income margins

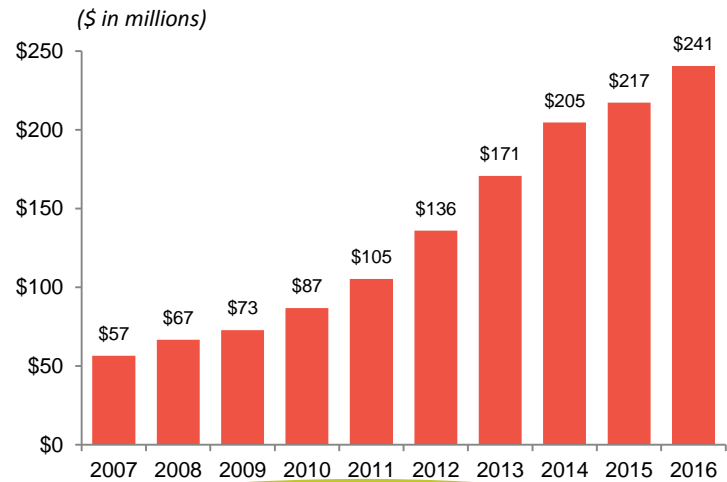
Net Income



Total Receivables and Net Credit Losses

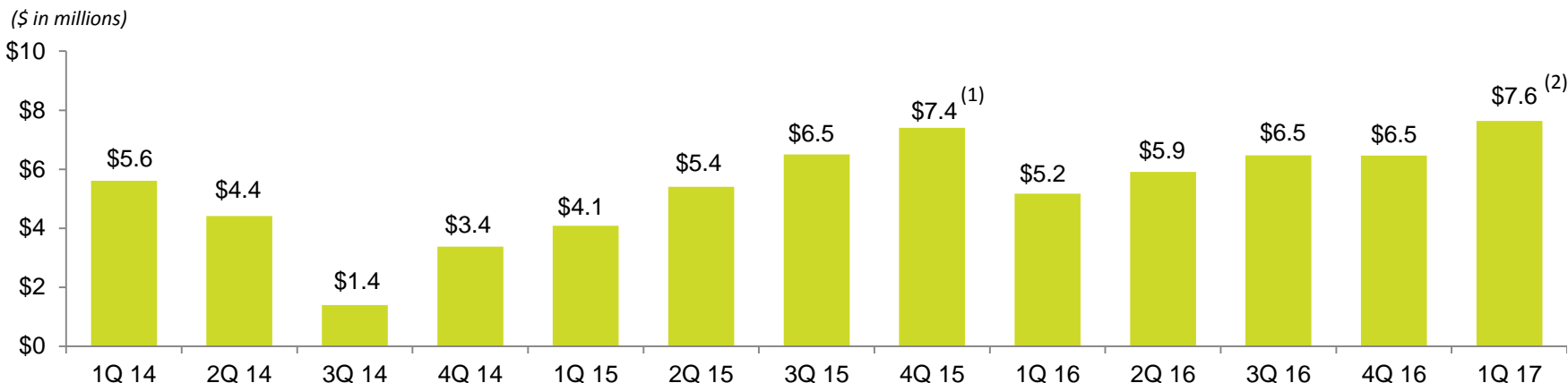


Total Revenue

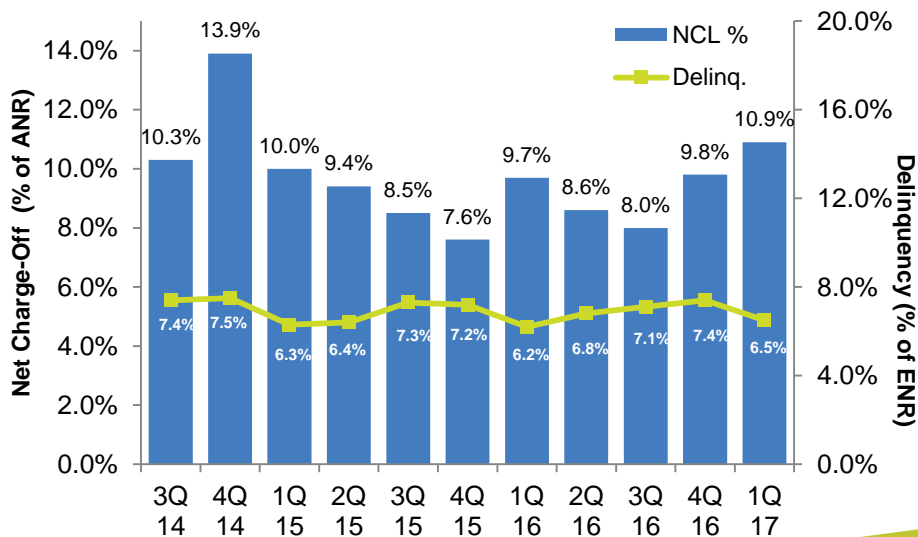


Recent Quarterly Historical Performance

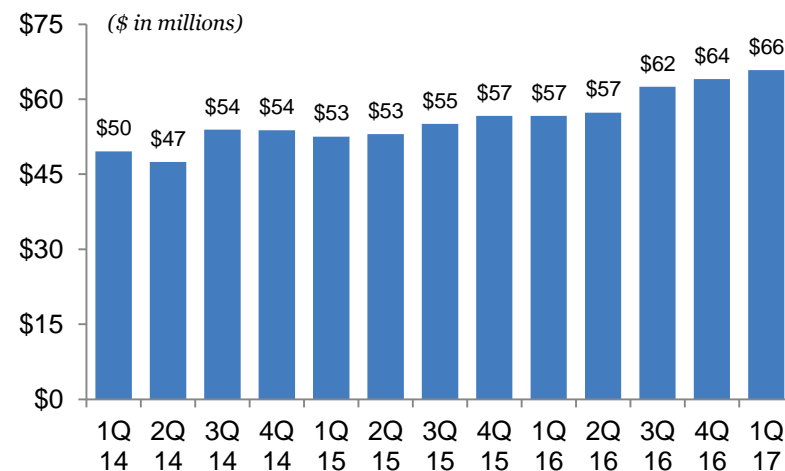
Net Income



Net Credit Losses & 30+ Delinquency Rates



Total Revenue



¹ 4Q 15 includes \$1.2 million benefit from bulk charge-off debt sale

² 1Q 17 includes \$1.5 million tax benefit related to share-based compensation

- **Implementing NLS loan origination and servicing platform**
 - Resumed state conversions in 2Q 2017
 - Network-wide conversion expected by end of year
- **System features and improvements**
 - Significant movement toward paperless environment
 - Document management system in place to support paperless environment
 - Electronic applications start the flow of data
 - Automated pull of credit bureau reports
 - Automated underwriting decision engine and product advisor
 - New data elements add significantly to MIS capabilities
 - Custom scorecards, E-signature, and tablets are part of future enhancements

Positions Company to handle long-term portfolio growth

Provides valuable information to further improve marketing and credit functions

Significant workflow efficiency opportunities to be realized

- **Enhancing digital channel as part of multi-channel platform**
 - Texting capabilities assist with payment reminders and late payment notices, and will be used for future marketing messages
 - Customer portal to handle their information needs and support customer-initiated electronic payments

- **Digital leads**
 - Improvements to RegionalFinance.com website
 - LendingTree relationship

- **Launched online module; currently testing in New Mexico and South Carolina**
 - Module extends from application to funding in one, 20-minute online session with e-signature and ACH capabilities
 - Software enhancements planned in 2017 to improve current offering
 - Current and potential new products will continue to be tested throughout 2017
 - Expect first significant originations in 2018
 - Drive to web / digital should attract new customer segments for acquisitions and servicing, and expected to reduce delinquencies in 2018

- **Amended and Upsized the Senior Revolver**
 - Increased the committed line to \$638 million from its previous amount of \$585 million
 - The upper limit of the accordion feature has also been increased to \$700 million from its previous amount of \$650 million
 - Other borrowing terms under the facility, including the cost of funds, remain largely unchanged
 - The amended and restated senior revolving credit facility allows for both the new warehouse facility and for subsequent securitizations using warehouse collateral
 - The maturity date has been extended to June 2020

- **Entered into a \$125 Million Revolving Warehouse Facility**
 - Expandable to \$150 million and will be funded by large loan receivables
 - Initial term of 18 months, to be followed by a 12-month amortization period
 - Credit Suisse is acting as the structuring and syndication agent and Wells Fargo is acting as the administrative agent



