

Jefferies Crossover Consumer Finance Summit

December 7, 2017

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History

- Consumer finance company founded in 1987
- Focused on consumer installment lending
- IPO: March 2012; NYSE: RM

Who We Are

- 344 branches in 9 southeastern and southwestern U.S. states
- Core portfolio of small and large personal loans (“core loans”), and retail loans
 - Large loans have been a key source of growth since early 2015
- Multiple origination channels
 - Branches, direct mail, website, lead sources, and retailers

Growth

- Multi-channel platform to grow core small and large loan portfolio
- \$775 million in total loan receivables as of September 30, 2017
- 3-year core loan receivable CAGR of 24% (Sep-14 to Sep-17)
- 3-year large loan receivable CAGR of 94% (Sep-14 to Sep-17)

Recent significant investments should accelerate top and bottom line growth in the coming years.

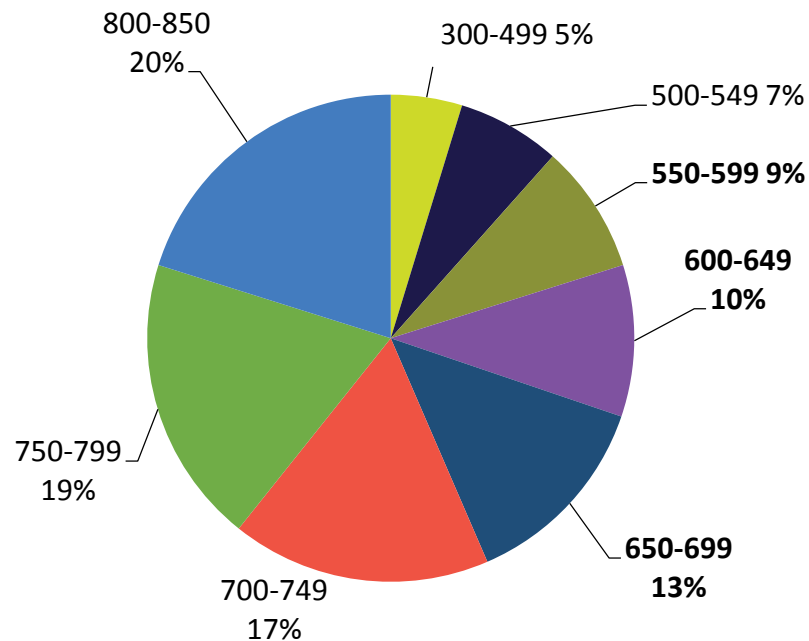
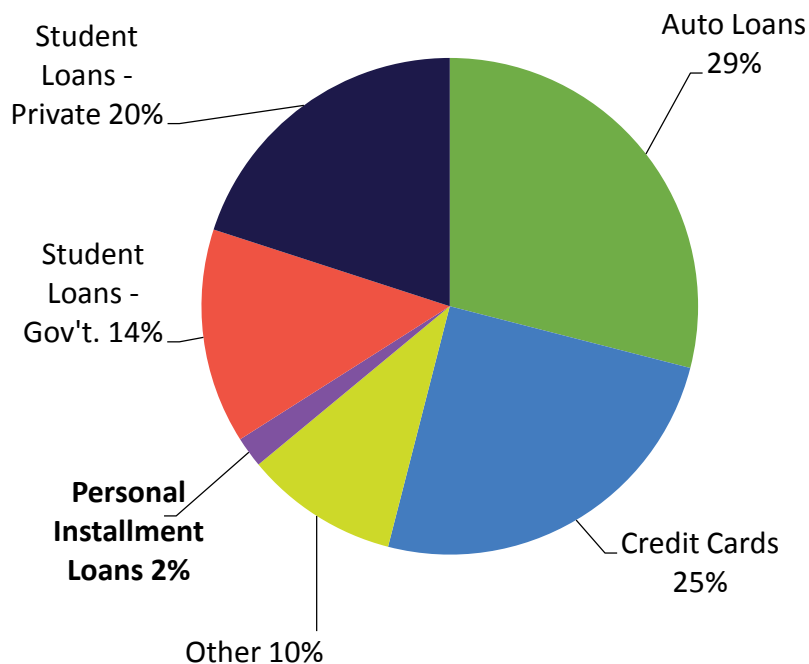
- With modernized infrastructure, plan to increase de novo branches in 2018
- Hybrid approach to growth: increased receivables per branch and de novo expansion
- Focus on core portfolio – small and large loans
- Digital platform will enhance existing customer engagement and experience, as well as attract new digital-oriented customers
- Strong credit function to improve the credit quality of new loans
 - New credit scorecards
 - Automation of underwriting, which should significantly reduce manual errors
- Centralized collections to decrease delinquency and reduce net credit losses
 - Allows branch labor to focus on local marketing and customer sales

Significant Market Opportunity

- Regional’s 360,000 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⁾



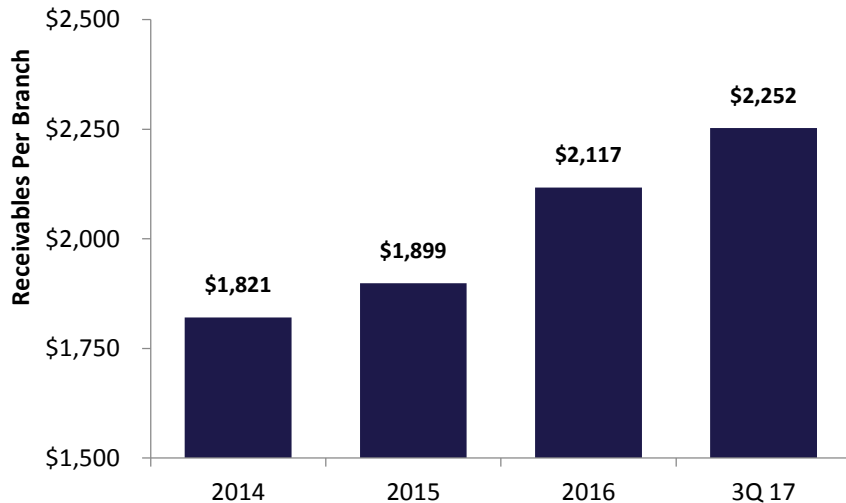
⁽¹⁾ FICO™ Banking Analytics Blog © Fair Isaac Corporation (as of April 2017)

Hybrid Approach to Growth

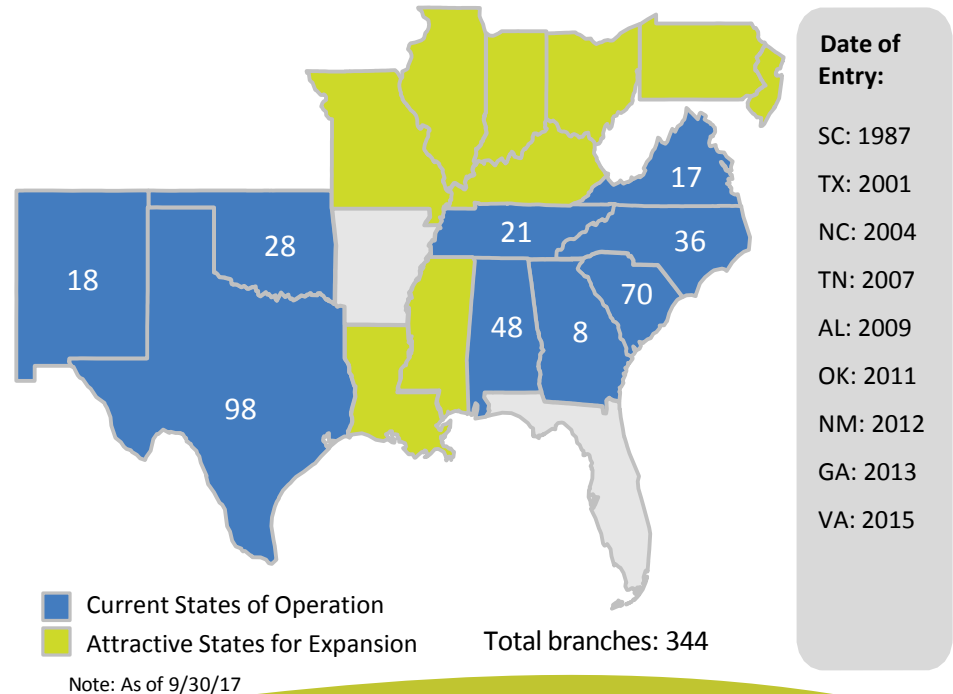
Branch Overview – Hybrid Approach to Growth

- Multiple channels and products provide attractive market opportunities
 - Most loans are serviced and collected through branches
 - Migrating late-stage delinquency / collections to centralized collections group
- Many branches have significant capacity to increase the size of their portfolios
- Renewing de novo expansion in 2018

Receivables Per Branch

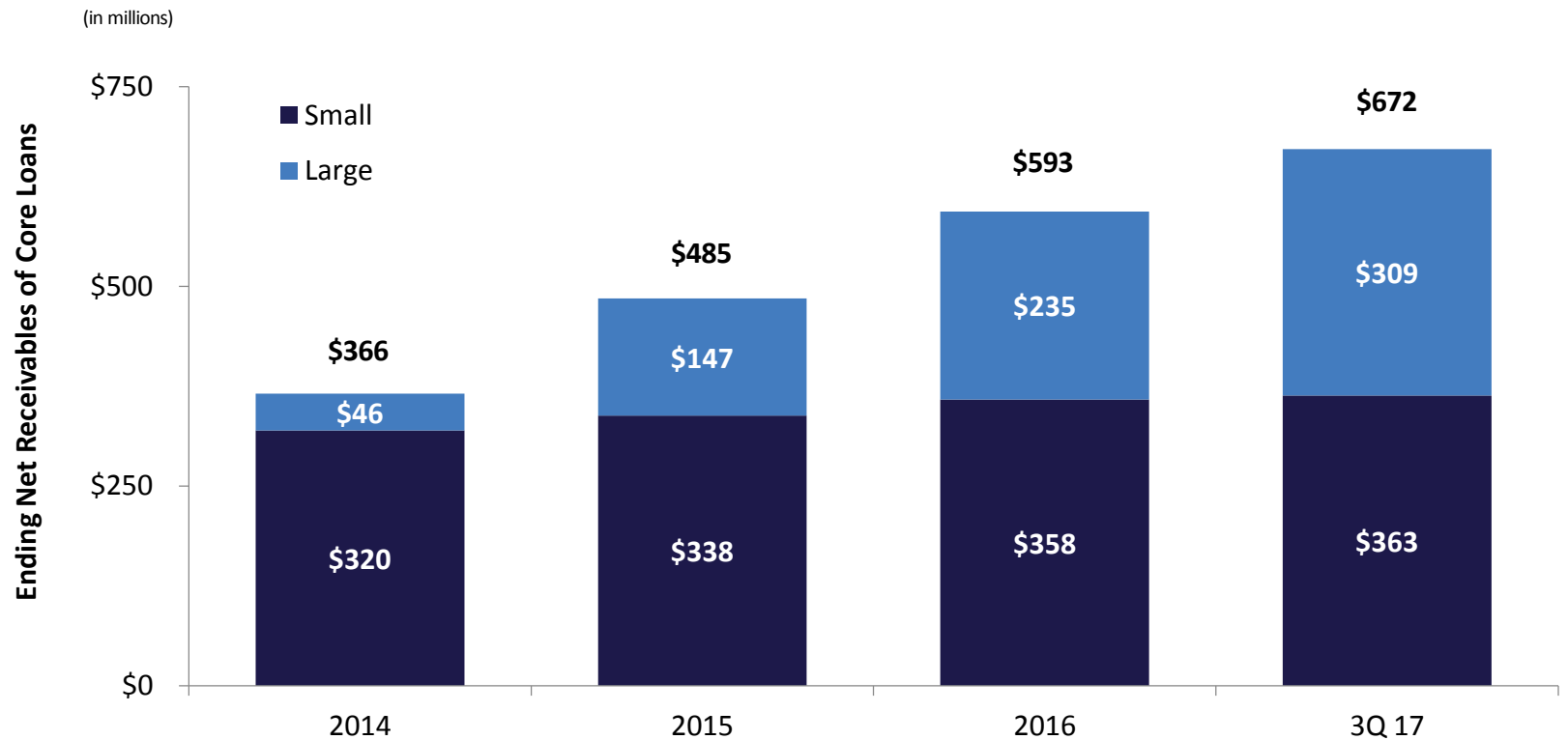


Geographic Footprint



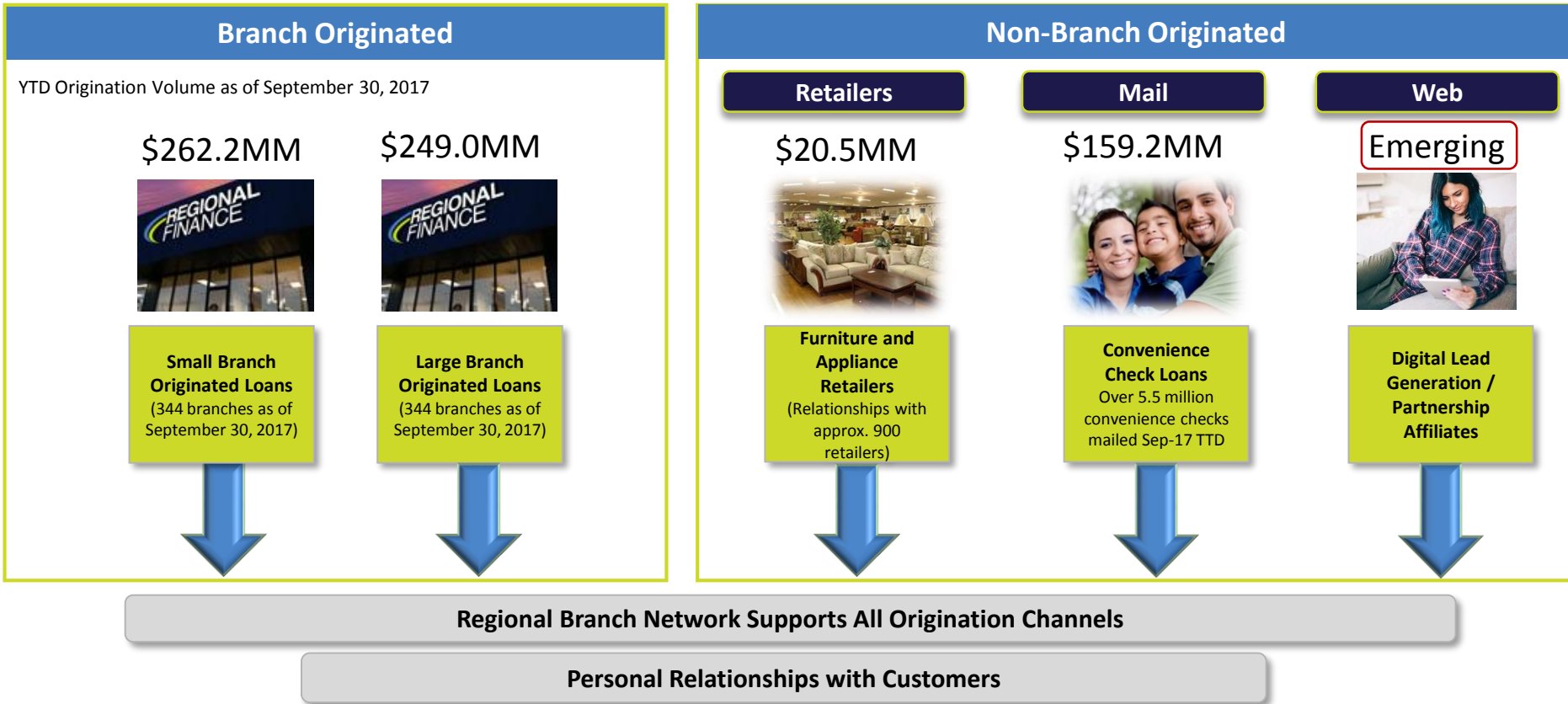
Core Loan Portfolio Growth Driven by Large Loan Receivables

Since adding large loans as a core product, large loan receivables have grown by nearly 600%, from \$46 million to \$309 million, in less than three years



Multi-Channel Origination Platform Provides Broad Reach

- Branches are foundation of Regional’s multi-channel strategy
- Mail campaigns attract ~100,000 new customers per year to Regional
- Continued expansion of digital channel / online lending capabilities to acquire customers



Multi-Product Offering Fits Customer Needs

- Product suite provides multiple solutions for customers as their credit needs change
- Easy to understand products based on credit underwriting and ability to pay

	Small	Large	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"> ▪ Home furnishings ▪ Appliances ▪ Televisions and electronics
Size ^(a)	Range: \$500 to \$2,500 Average: \$1,651	Range: \$2,501 to \$20,000 Average: \$4,937	Range: Up to \$7,500 Average: \$1,923
Term ^(b)	Up to 36 months	18 to 60 months	6 to 48 months
Security	Non-essential household goods	Title to a vehicle or non-essential household goods	Purchased goods (e.g. furniture)
Net Receivables ^(c)	\$363.3 million	\$308.6 million	\$31.3 million
# of Loans ^(b)	~260,000	~73,000	~21,400
Average APR ^(d)	48%	30%	22%

(a) Represents the average origination loan size (new and renewal) for quarter ended September 30, 2017

(b) Fixed installment loans with equal monthly payments

(c) Represents the portfolio balances at September 30, 2017

(d) Fixed interest rates; represents average portfolio APR for the quarter ended September 30, 2017

Note: Product offering table excludes \$71.7 million auto portfolio, as the Company is no longer originating auto loans.

High Customer Satisfaction

- Regional's "Net Promoter Score" (NPS) of 66%, which measures customer loyalty, compares favorably to other companies in financial services and in other industries.
- Top-three box (8, 9, or 10 out of 10) customer satisfaction of 88%
- Over 75% of customers would 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 enhancements, such as texting, online account self-service, electronic payments, and digital lending, should increase customer satisfaction

- Continue to diversify sources of funding to support future growth
- Plan to complete first capital markets ABS transaction in 2018

Amended and Upsized Senior Revolver

- Committed line of \$638 million; \$459 million outstanding at September 30, 2017
- Contains accordion feature to increase line to \$700 million
- Allows for a large loan warehouse facility and for subsequent securitizations using warehouse collateral
- Maturity date: June 2020

Revolving Warehouse Facility

- Committed facility of \$125 million; \$56 million outstanding at September 30, 2017
- Expandable to \$150 million; funded by large loan receivables
- Initial term of 18 months, to be followed by 12-month amortization period
- Plan to amend and extend facility before end of initial term
- Facility is being funded by Credit Suisse and Wells Fargo

Deep Management Experience

Peter Knitzer
President and
CEO

- 30+ years of consumer financial services experience
- Spent 14 years at Citi in various senior roles, including Chairman & CEO of Citibank North America
- Prior to joining Regional, was EVP and Head of Payments at CIBC, and President and Director at E*TRADE Bank

John Schachtel
COO

- 30 years of consumer financial services experience
- Prior to joining Regional, was Chief Operating Officer at OneMain Financial
- Extensive operations experience at CitiFinancial (now OneMain)

Don Thomas
CFO

- 30+ years of finance and accounting experience, CPA
- Prior to joining Regional, was Chief Financial Officer at TMX Finance
- Also spent 17 years at 7-Eleven, including service as Chief Accounting Officer, Controller, and acting CFO

Dan Taggart
Chief Risk
Officer

- 20+ years of financial services and credit experience
- Prior to joining Regional, was SVP at Wingspan Portfolio Advisors, managing servicing and loss mitigation
- Also spent 11 years at Citi, including service as SVP and Chief Credit Officer at CitiFinancial

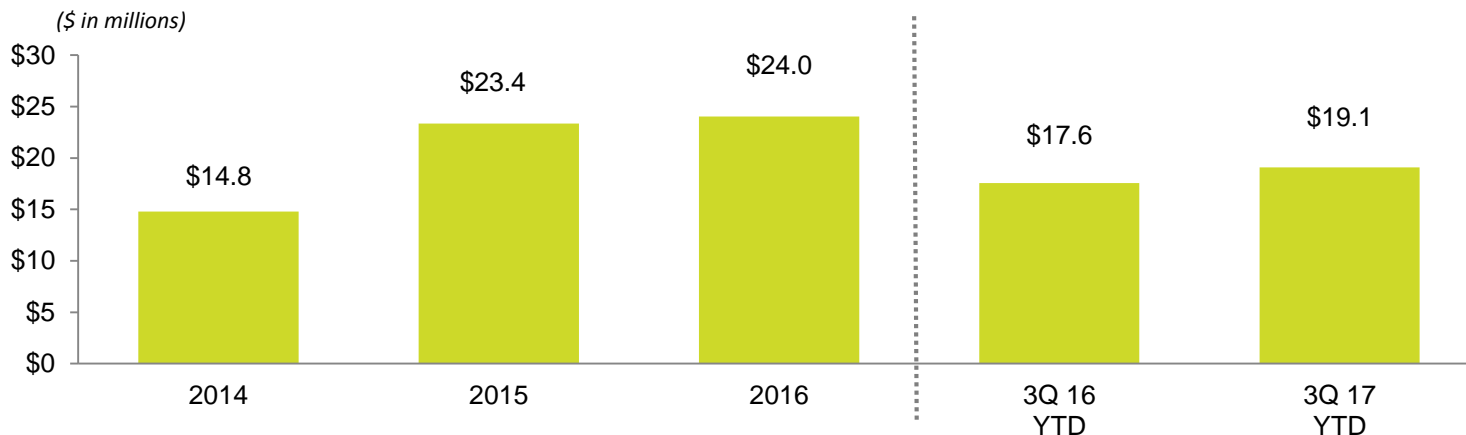
Jim Ryan
Chief
Marketing
Officer

- 20+ years of consumer financial services experience
- Prior to joining Regional, was Chief Marketing Officer at OneMain Financial for 10 years
- Also held additional senior positions at CitiFinancial, including SVP of Operations and Vice President of Credit Risk

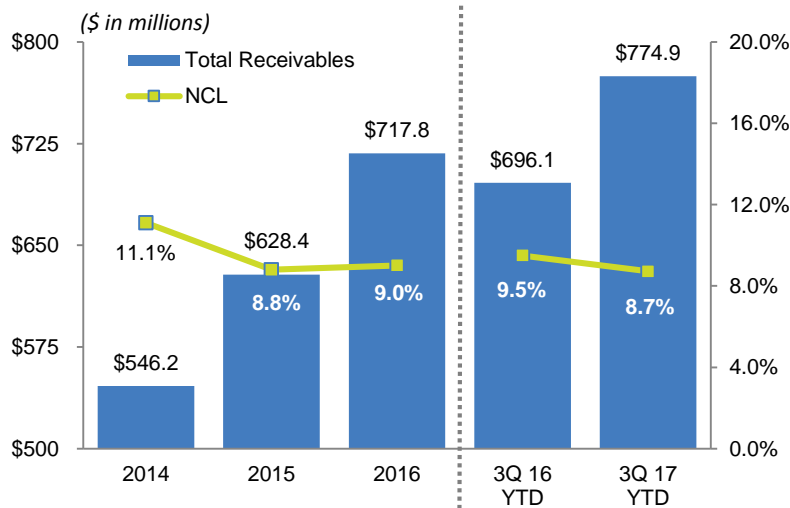
Recent Historical Financial Performance

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

