



Regional Management Corp.

ABS East Conference

September 18–19, 2017

Safe Harbor Statement

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, which represent Regional Management Corp.’s expectations or beliefs concerning future events. 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 are about matters that are inherently subject to risks and uncertainties, many of which are outside of the control of Regional Management. Factors that could cause actual results or performance to differ from the expectations expressed or implied in such forward-looking statements include, but are not limited to, the following: changes in general economic conditions, including levels of unemployment and bankruptcies; risks associated with Regional Management’s transition to a new loan origination and servicing software system; risks related to opening new branches, including the ability or inability to open new branches as planned; risks inherent in making loans, including repayment risks and value of collateral, which risks may increase in light of adverse or recessionary economic conditions; changes in interest rates; the risk that Regional Management’s existing sources of liquidity become insufficient to satisfy its needs or that its access to these sources becomes unexpectedly restricted; changes in federal, state, or local laws, regulations, or regulatory policies and practices, and risks associated with the manner in which laws and regulations are interpreted, implemented, and enforced; the timing and amount of revenues that may be recognized by Regional Management; changes in current revenue and expense trends (including trends affecting delinquencies and credit losses); changes in Regional Management’s markets and general changes in the economy (particularly in the markets served by Regional Management); changes in the competitive environment in which Regional Management operates or in the demand for its products; risks related to acquisitions; changes in operating and administrative expenses; and the departure, transition, or replacement of key personnel. Such factors and others are discussed in greater detail in Regional Management’s filings with the Securities and Exchange Commission. We cannot guarantee future events, results, actions, levels of activity, performance, or achievements.

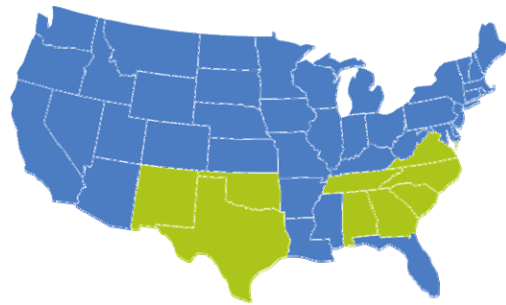
Except to the extent required by law, neither Regional Management nor any of its respective agents, employees, or advisors intend or have any duty or obligation to supplement, amend, update, or revise any forward-looking statement, whether as a result of new information, future developments, or otherwise.

The information and opinions contained in this document are provided as at the date of this presentation and are subject to change without notice. This document has not been approved by any regulatory or supervisory authority.

Company Overview



- Consumer Finance Installment Lender
- 30 Years of Operating History
- Ability-to-Repay, Brick-and-Mortar Business Model



- Headquartered in Greenville, SC
- Operations in the Southeast, Southwest, and Mid-Atlantic
- Near-Prime to Non-Prime Customer Base

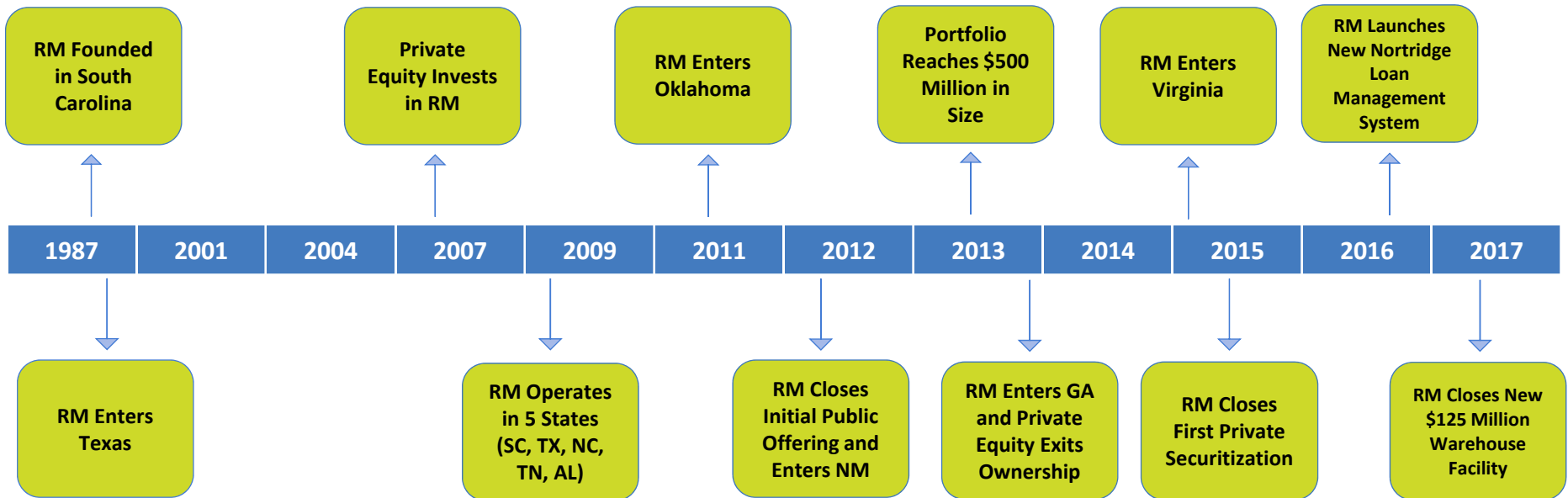


- Parent Company is a Delaware Corporation
- Operating Subsidiaries in Each State
- 347 Branches in 9 States as of June 30, 2017



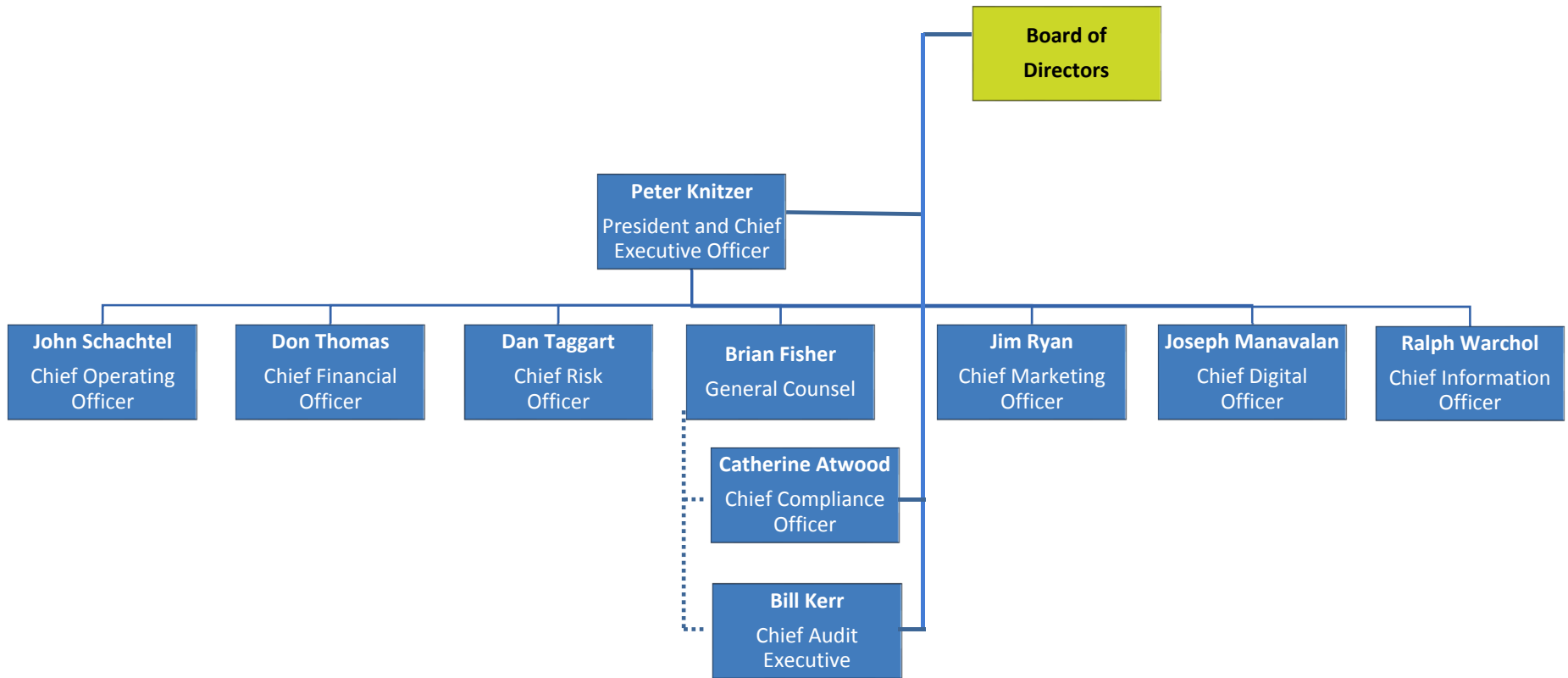
- Initial Public Offering in 2012
- Listed on NYSE
- Ticker Symbol is "RM"

Operating History



RM has operated successfully through multiple credit cycles

Management Team



Accomplished team with extensive backgrounds in consumer finance

Senior Team Bios

Peter Knitzer
President and
CEO

Peter joined the RM Board of Directors in July 2015, and has served as Chief Executive Officer since August 2016 and President since May 2017. Prior to joining RM, he served as EVP and Head of Payments at CIBC, and President and Director at E*TRADE Bank. He also spent 14 years at Citi in various senior roles, including Chairman & CEO of Citibank North America, Business Head, Cross-Sell Customer Management for all Citigroup businesses, and EVP/Managing Director of Citi Cards. He also previously held senior marketing positions at Chase Manhattan Bank, American Express, and Nabisco Brands. Peter received his MBA from Columbia University and his B.A. degree in political science from Brown University.

John Schachtel
COO

John joined RM in May 2017, bringing to RM nearly 30 years of experience in consumer financial services. Prior to joining RM, John served as the Chief Operating Officer of OneMain Financial from 2013 to 2016. He also served for over 10 years as the Executive Vice President, Northeast & Midwest Division at OneMain Financial. He held various other positions at OneMain/CitiFinancial, including Operations Director and Director of Field Compensation, New Branch Development, and Project Management, before becoming Senior Vice President of Corporate Marketing in 1999. He holds a B.S. degree from Northwestern University and an MBA in Finance from New York University.

Don Thomas
CFO

Don joined RM in January 2013. He has 30 years of finance and accounting experience and was formerly the CFO of TMX Finance. He spent 17 years with 7-Eleven, where he served in various capacities, including Chief Accounting Officer and Controller, acting CFO, VP of Operations, and VP of Human Resources. He also spent over 11 years in the audit function at Deloitte & Touche LLP. He has accounting and finance degrees from Tarleton State University and is a CPA.

Dan Taggart
Chief Risk
Officer

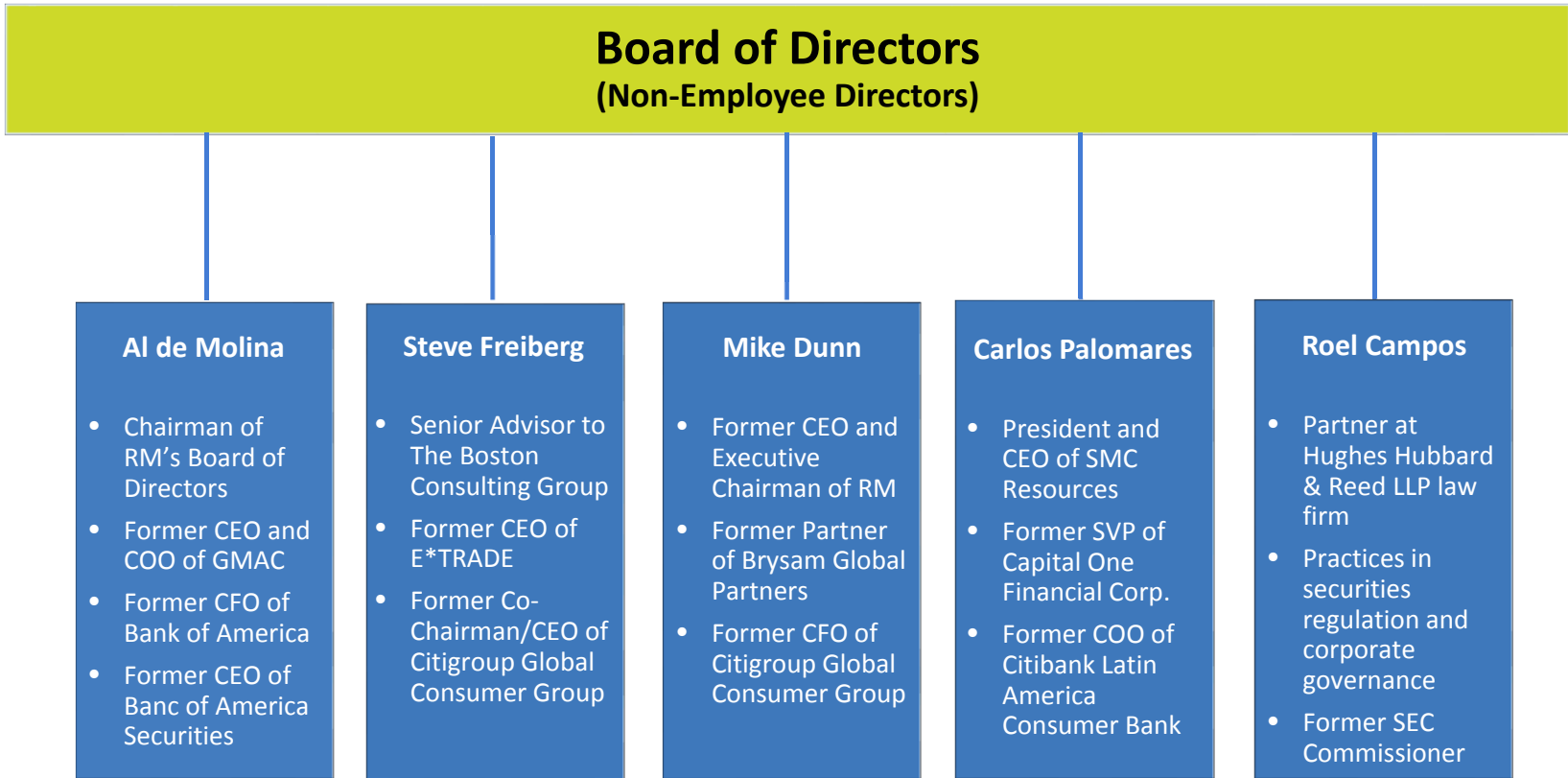
Dan joined RM in January 2015. He was formerly an EVP of Agility 360, a financial services consultancy. He also served as SVP at Wingspan Portfolio Advisors, a specialty mortgage service provider, and as EVP of REDC Default Solutions LLC, a mortgage loss mitigation subservicer. He spent 11 years at Citigroup, where he held a variety of positions, including SVP and Chief Credit Officer of CitiFinancial (now known as OneMain Financial). He received a B.S. degree in Finance from Canisius College.

Jim Ryan
Chief
Marketing
Officer

Jim joined RM in June 2016. Previously, Jim served as the Chief Marketing Officer for OneMain Financial from 2006 to 2016. Prior to that, he held several positions at CitiFinancial, including SVP of Operations, VP of Credit Risk, and Director of Field Administration. He received his B.A. degree in Economics from Williams College.

Brian Fisher
General
Counsel

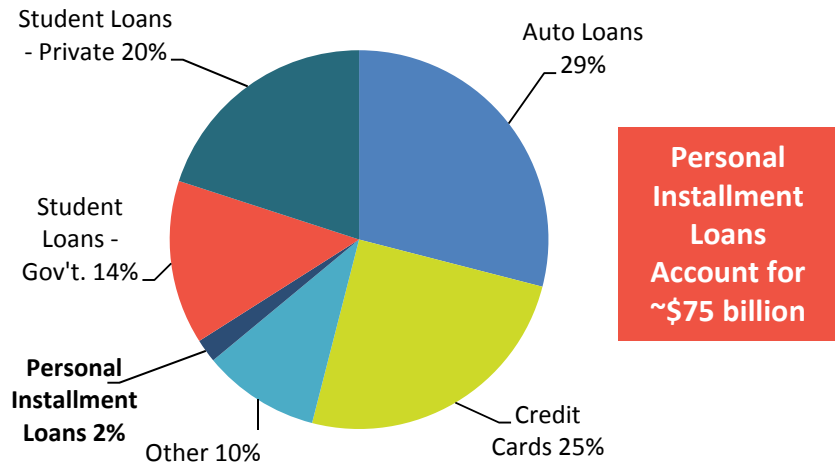
Brian joined RM in in January 2013. Prior to joining RM, he served as an attorney in the Corporate and Securities practice group of Womble Carlyle Sandridge and Rice, LLP from 2009 to 2013. He holds a B.A. degree in Economics from Furman University and a J.D. degree from the University of South Carolina School of Law.



Significant Market Opportunity

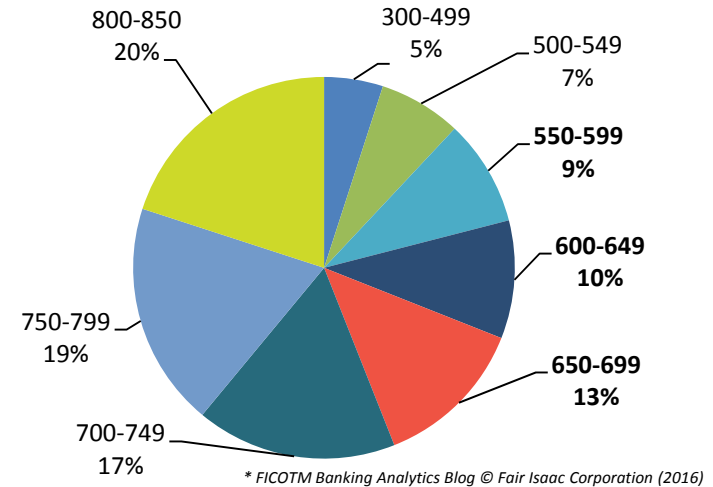
- There are approximately **115 million** Americans that generally align with our customer base.
- We believe that the personal installment loan segment is an approximately **\$75 billion** market opportunity.
- Regional has assembled an experienced leadership team to help drive the profitable growth of our portfolio.

\$3.7 Trillion Consumer Finance Market



* Federal Reserve Bank of New York (2017)

32% of US Population with FICO Between 550 & 700



* FICOTM Banking Analytics Blog © Fair Isaac Corporation (2016)

Competition

- Consolidation in consumer finance industry
- Numerous smaller competitors
- Strong expansion opportunities
- Well-positioned within regulatory landscape

Customers

- Considerable underserved addressable market
- Sustained credit need

Products

- Fit needs of customers
- Easy to understand
- Flexible
- Fully amortizing
- Based on credit underwriting and ability to repay

Delivery

- Centralized operations and relationship-driven model drives higher portfolio performance
- Community-based network and expertise hard to replicate
- Testing online capabilities

Strong Liquidity Profile



- Long history of liquidity support from a strong group of banking partners
- Diversified funding platform with an ABL, warehouse facility, and private securitization

Senior Revolver (ABL)

- **Size:** \$638 Million
- **Maturity:** June 2020
- **Agent:** Bank of America
- **Lenders:** Bank of America, Wells Fargo, BMO Harris, First Tennessee, Texas Capital, Capital Bank, Synovus, Bank United
- Allows for the funding of Small, Large, Retail, and Auto Loans
- Facility has been upsized and renewed multiple times over the last 25 years

Warehouse Facility

- **Size:** \$125 Million (expandable to \$150 Million)
- **Revolving Period Termination:** December 2018
- **Maturity:** December 2019
- **Administrative Agent:** Wells Fargo
- **Structuring Agent:** Credit Suisse
- Allows for the funding of Large Loans

Private Securitization

- **Size:** \$75 Million
- **Close Date:** December 2015
- Bankruptcy remote amortizing secured loan
- **Administrative Agent:** Wells Fargo
- Wells Fargo Corporate Trust acts as Backup Servicer
- Unrated transaction
- Allowed for the funding of Auto Loans

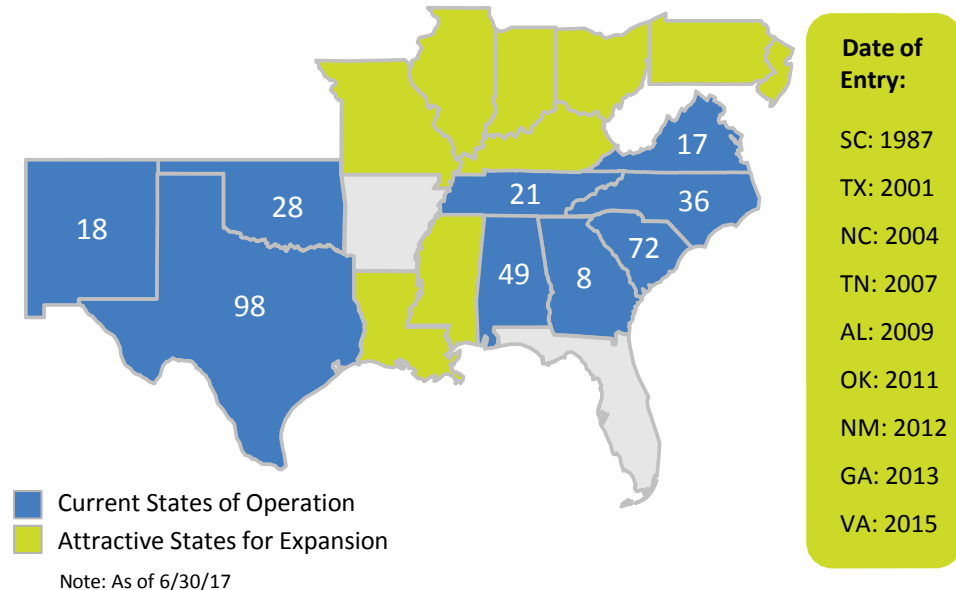


Branch Network Overview

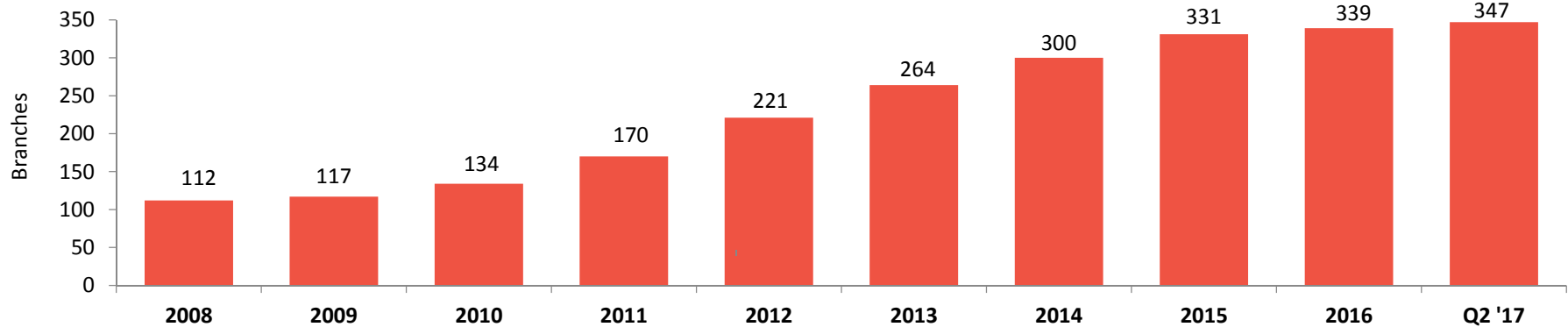
Branch Overview

- Approximately 350,000 individual borrower accounts through network of 347 branches as of June 30, 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



Regional Product Offerings



- Product diversity allows Regional to offer customers various products as credit needs change
- Diverse product offerings provide a 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: \$1,659	Range: \$2,501 to \$20,000 Average: \$4,886	Range: Up to \$27,500 Average: \$15,020	Range: Up to \$7,500 Average: \$1,855
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)	\$348.8 million	\$267.9 million	\$79.9 million	\$30.2 million
# of Loans (b)	~255,000	~64,000	~9,000	~21,000
Average APR (d)	48.1%	30.3%	19.1%	22.1%

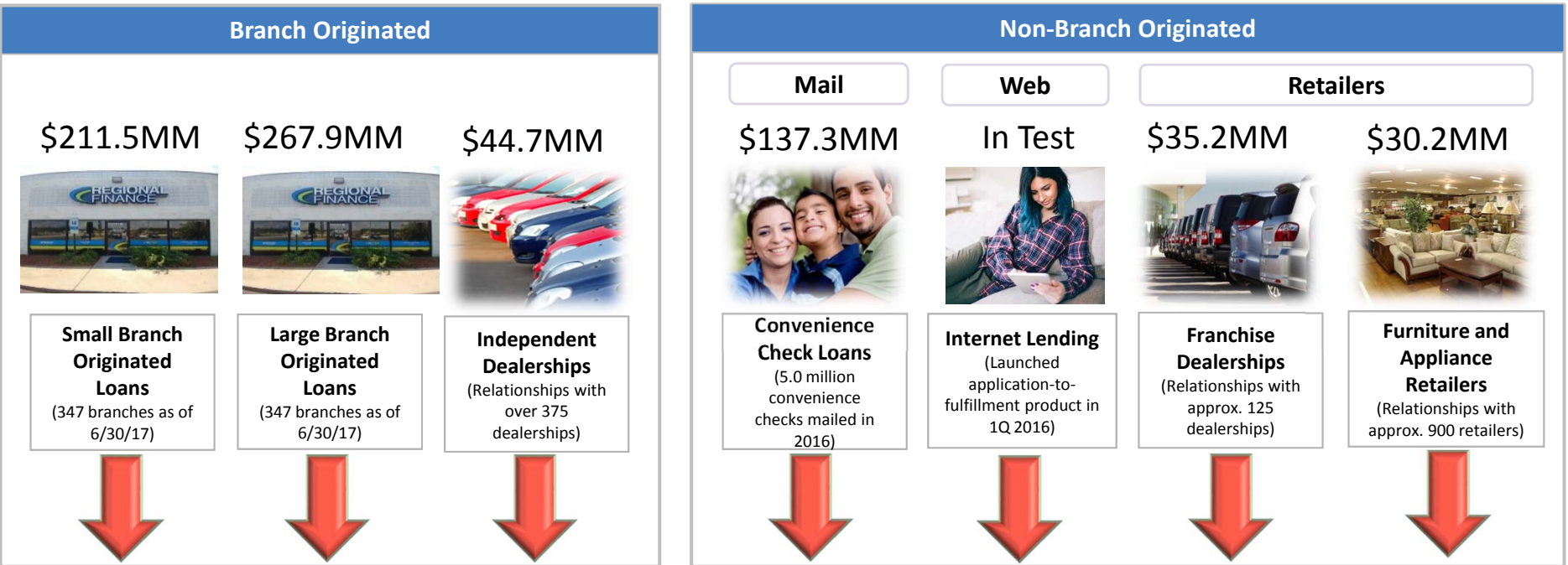
(a) Represents the average origination loan size (new and renewal) for quarter ended June 30, 2017
 (b) Fixed installment loans with equal monthly payments
 (c) Represents the portfolio balances at June 30, 2017
 (d) Fixed interest rates; represents average portfolio APR for the quarter ended June 30, 2017

Multi-Channel Origination Platform



- Branches are foundation of Regional’s multi-channel strategy
- Mail campaigns attract ~ 100,000 new customers per year to Regional
- Dealership and retailers serve as “virtual” branches

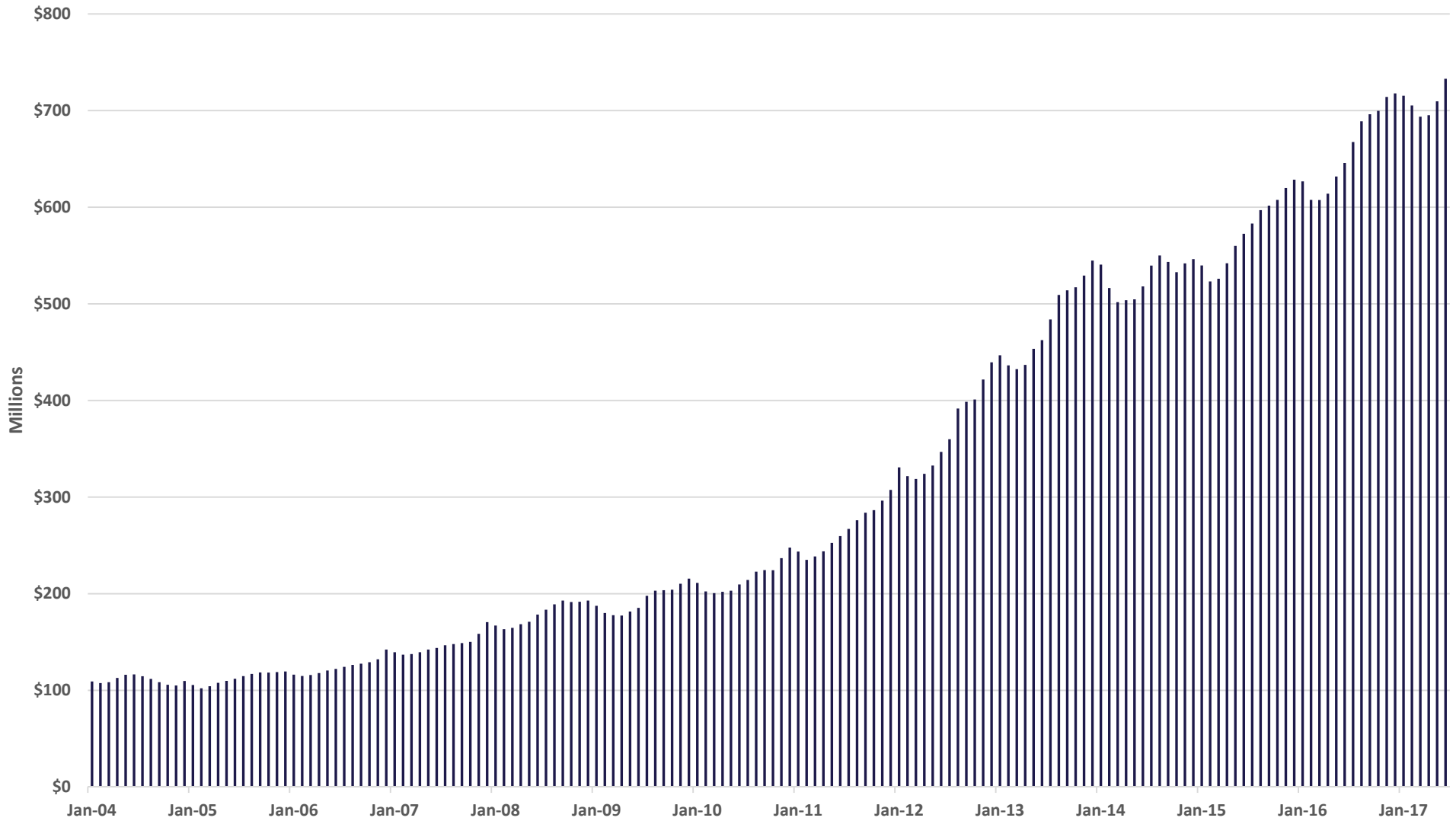
Net Ledger Balances as of June 30, 2017



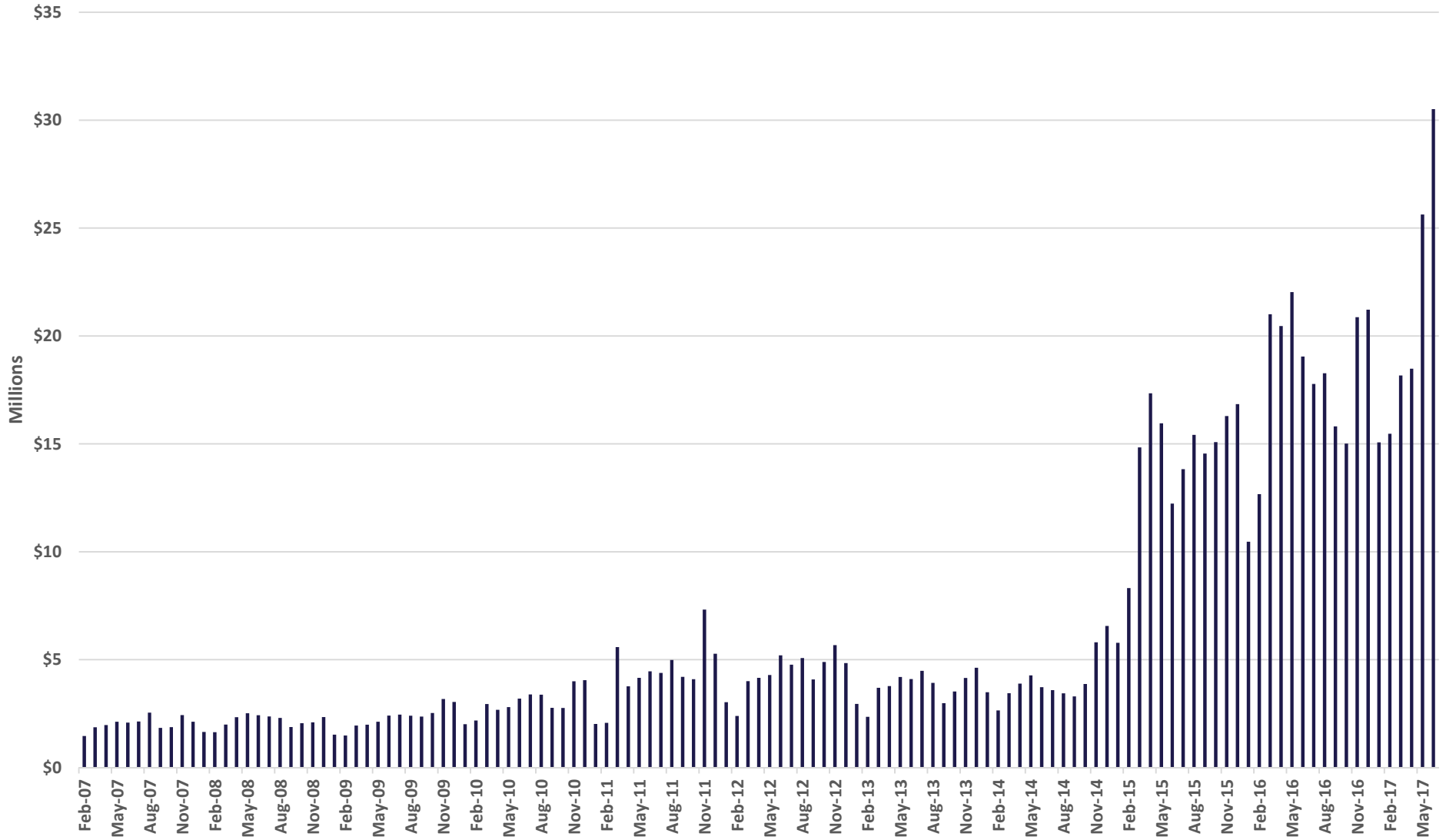
Regional Branch Network Supports All Origination Channels

Personal Relationships with Customers

Consistent Portfolio Growth Through Multiple Cycles

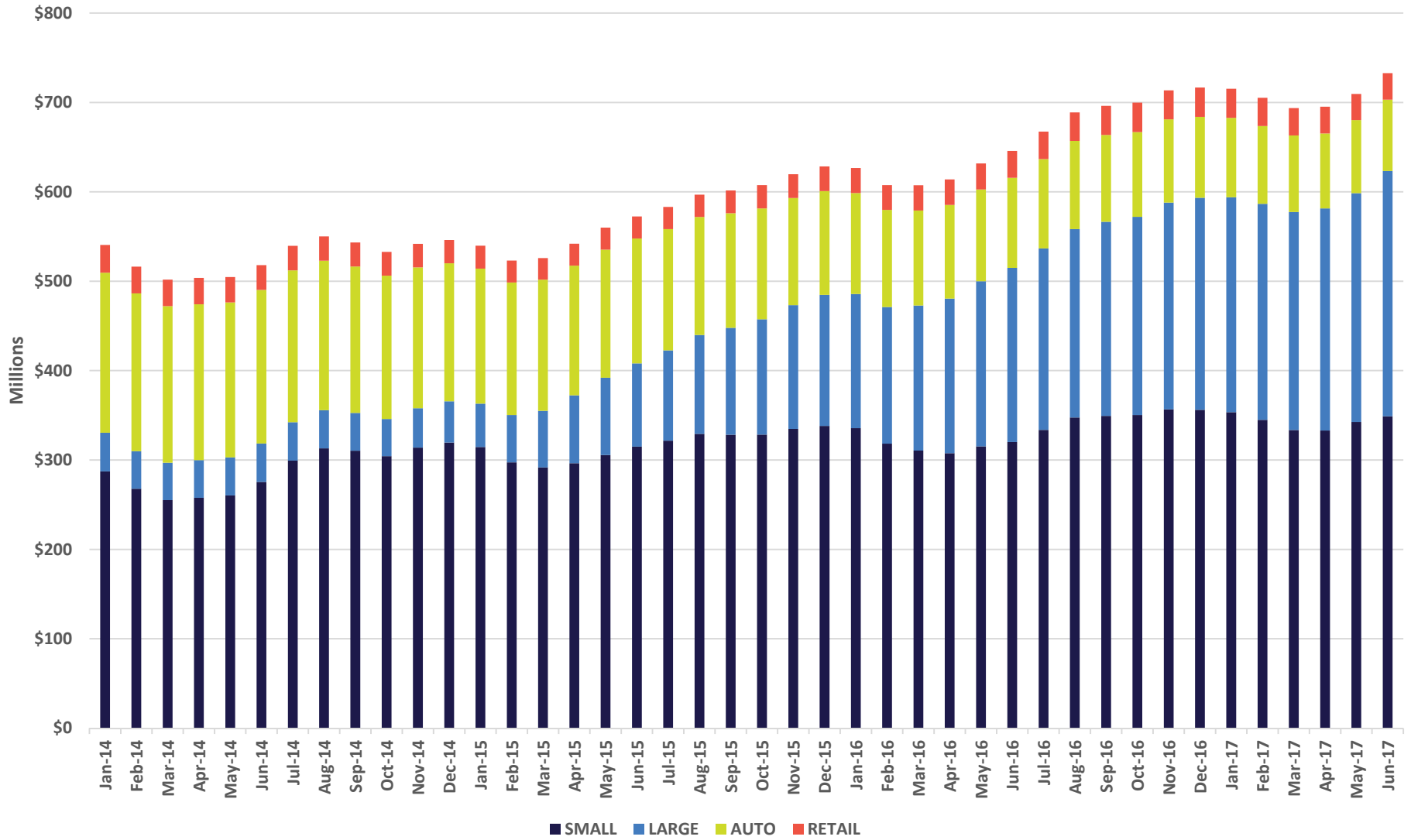


Large Loan Originations



* Data includes large loans <=36% only

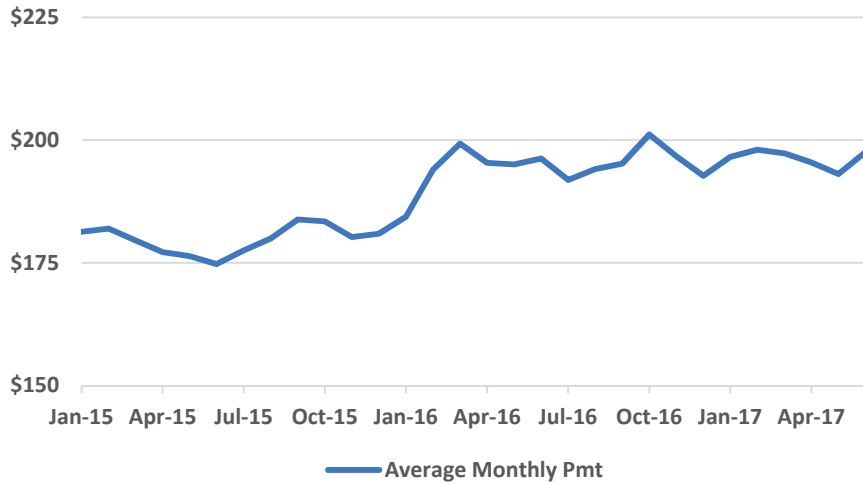
Recent Portfolio Growth Driven by Large Loans



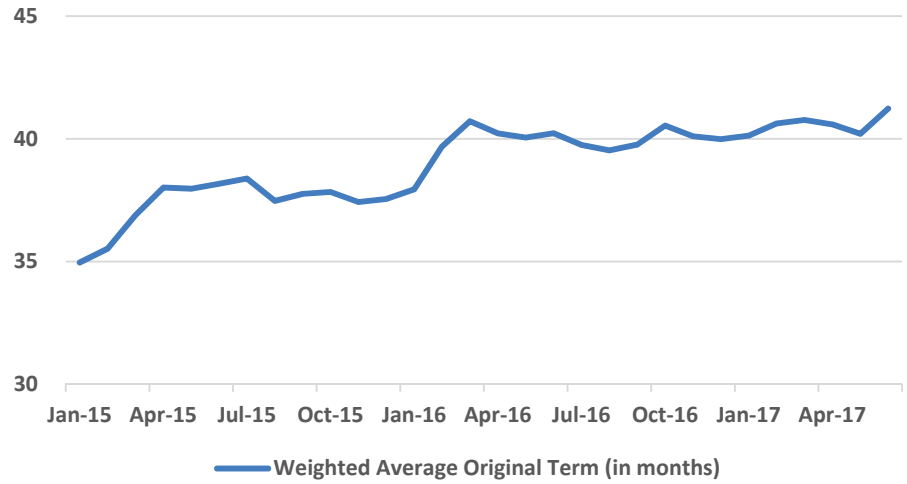
Large Loan Origination Metrics



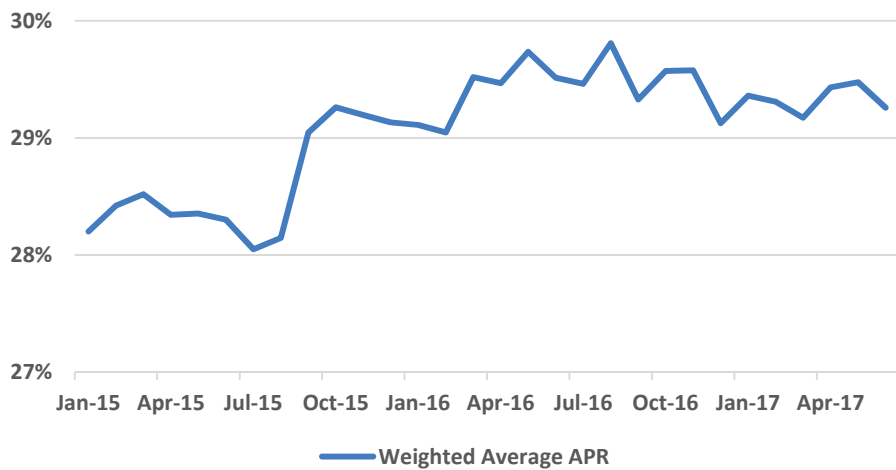
Monthly Payment



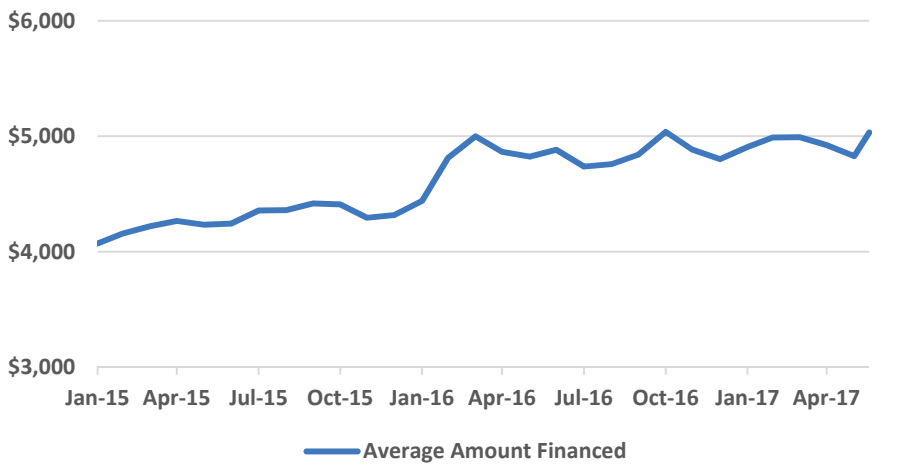
Original Term



APR



Amount Financed



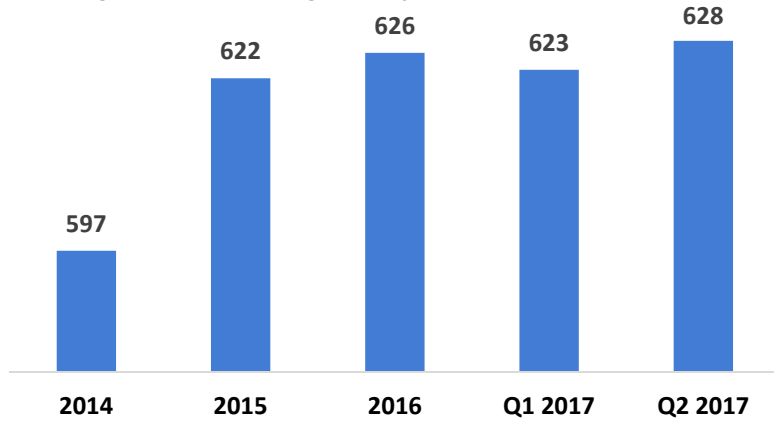
* Data includes only large loans <=36% APR

Large Loan Portfolio Performance



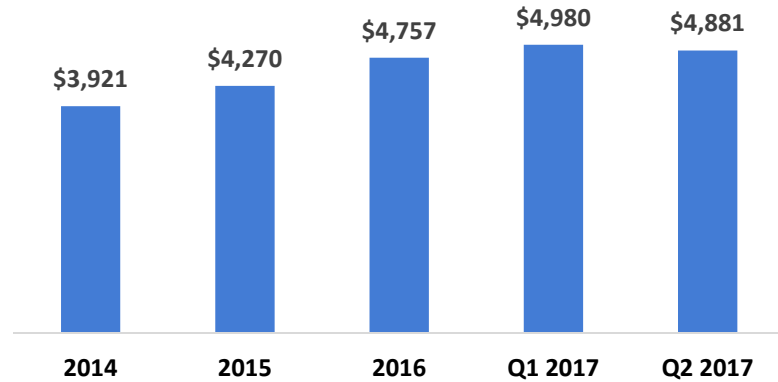
Average FICO - Origination

Origination FICO has generally increased over time



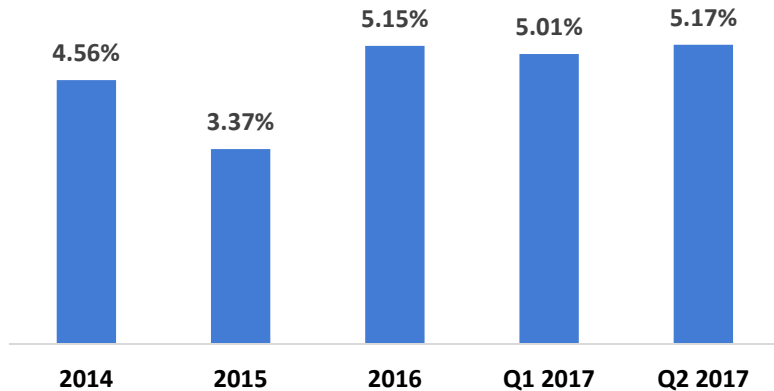
Average Loan Amount - Origination

Loan size has generally increased over time as credit has improved



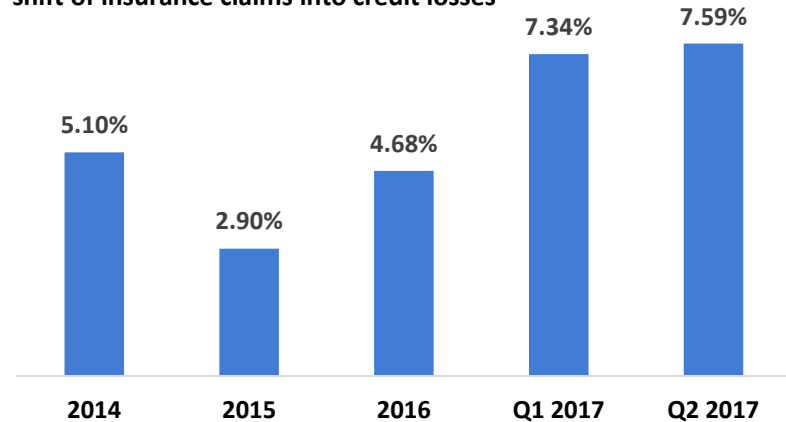
Portfolio 30+ Delinquency

Delinquency rate has generally remained consistent over time



Portfolio Net Credit Losses

Increase in 2017 is a result of portfolio seasoning and temporary shift of insurance claims into credit losses



Q1 2017 and Q2 2017 include 112 bps and 191 bps, respectively, of insurance claims that temporarily shifted into net credit losses

Regional employs a hybrid strategy of localized collections efforts through the branches and centralized support for late stage collections

Early Stage Collections

- Collection efforts primarily performed in the branches
- High-touch interaction allows branches to quickly anticipate and proactively resolve repayment problems
- Combination of electronic payments, cash, and checks

Late Stage Collections

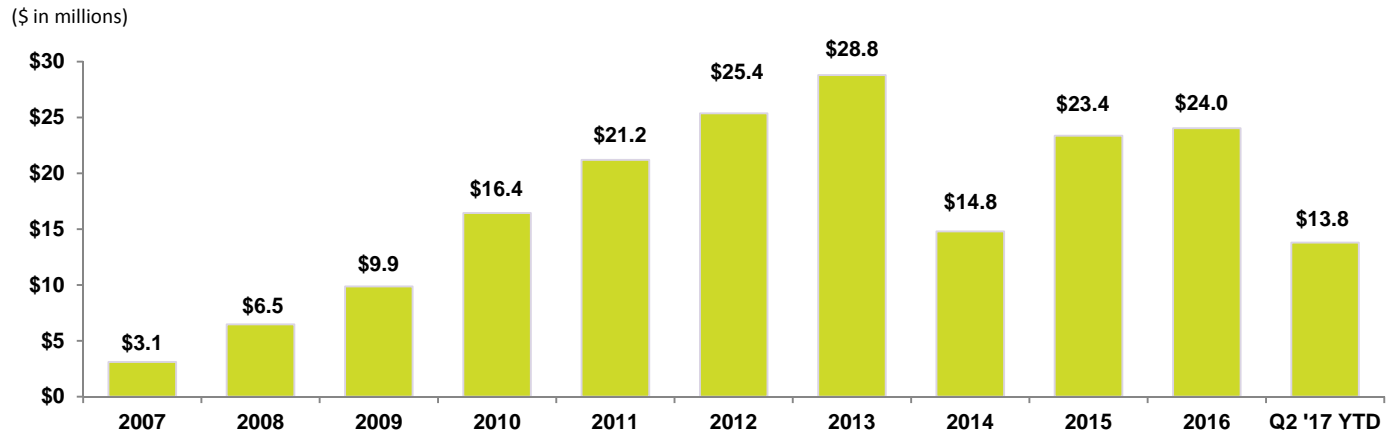
- Late stage co-collection support to the branches by centralized collectors
- 100% electronic payments
- Bankruptcy and post-charge off collections handled centrally
- Sell charged off loans

Historical Financial Performance

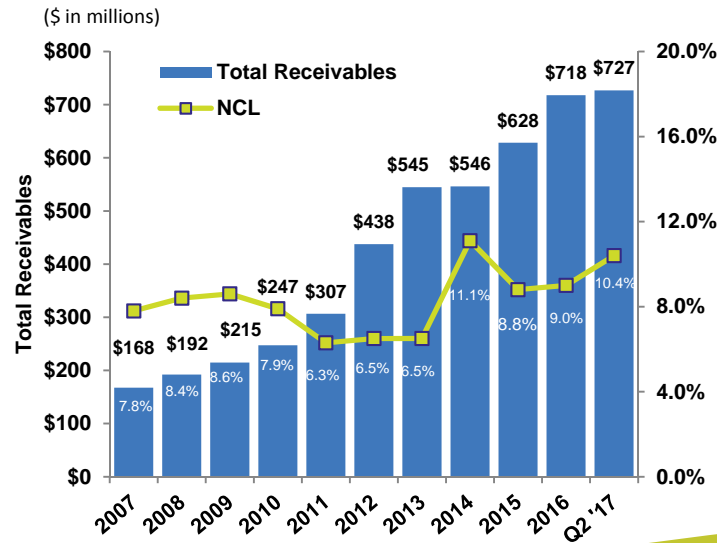


- Recent earnings growth driven by combination of volume-related revenue growth and more normalized credit losses
- Receivables and revenue have grown in parallel

Net Income



Total Receivables and Net Credit Losses % of Average Receivables



Total Revenue

