



**Regional Management Corp.
SFIG Conference
February 27–28, 2017**

Safe Harbor Statement

This presentation and the responses to various questions contain forward-looking statements, which reflect our current views with respect to, among other things, the Company's operations and financial performance. You can identify these forward-looking statements by the use of words such as "outlook," "believes," "expects," "potential," "continues," "may," "will," "should," "seeks," "approximately," "predicts," "intends," "plans," "estimates," "anticipates" or the negative version of these words or other comparable words. Such forward-looking statements are subject to various risks and uncertainties. Accordingly, there are or will be important factors that could cause actual outcomes or results to differ materially from those indicated in these statements. These factors include but are not limited to those described under "Risk Factors" in the Company's Annual Report on Form 10-K. We cannot guarantee future events, results, actions, levels of activity, performance or achievements. Neither the Company 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.

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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

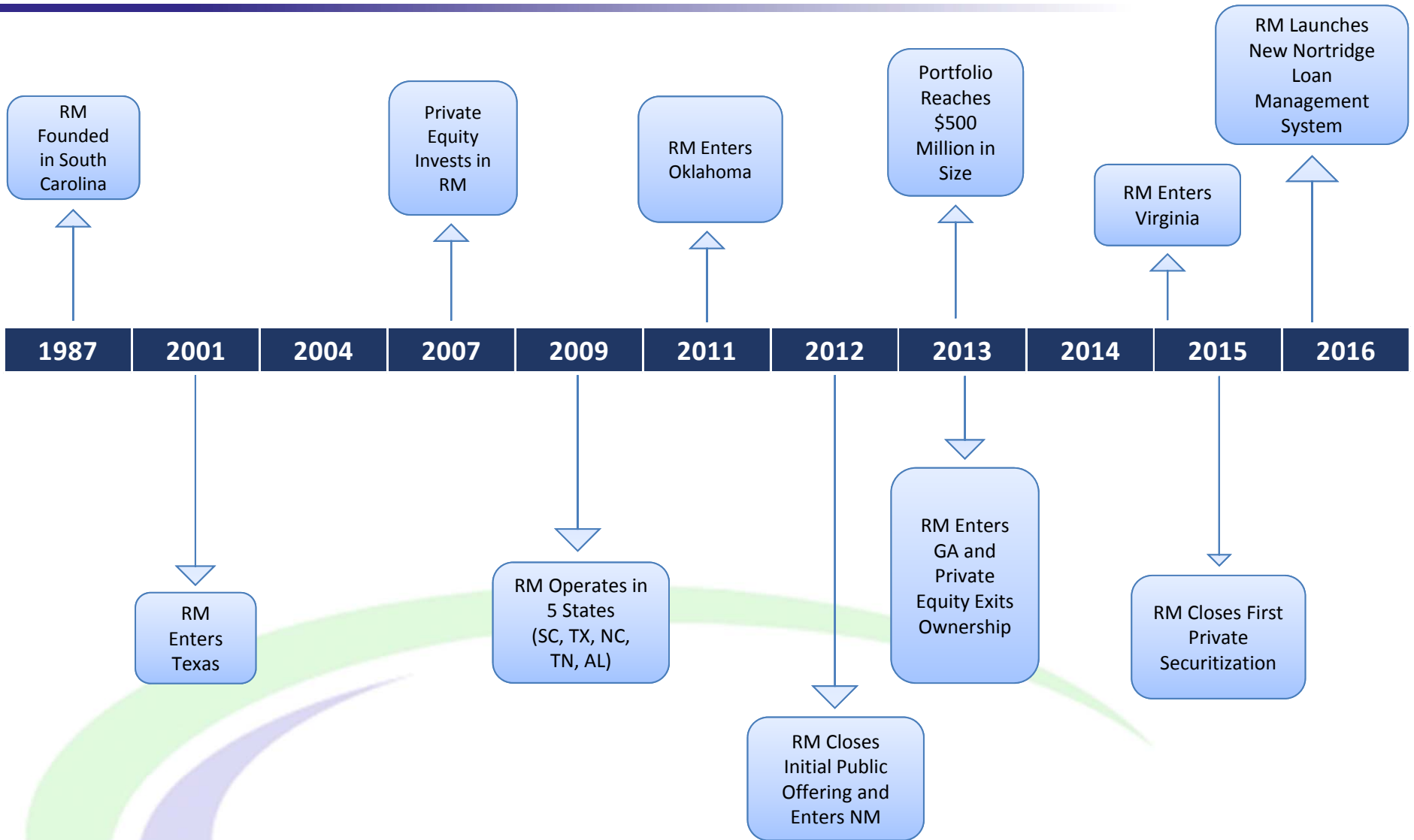


- Parent Company is a Delaware Corporation
- Operating Subsidiaries in Each State
- 339 Branches in 9 States as of 12/31/2016



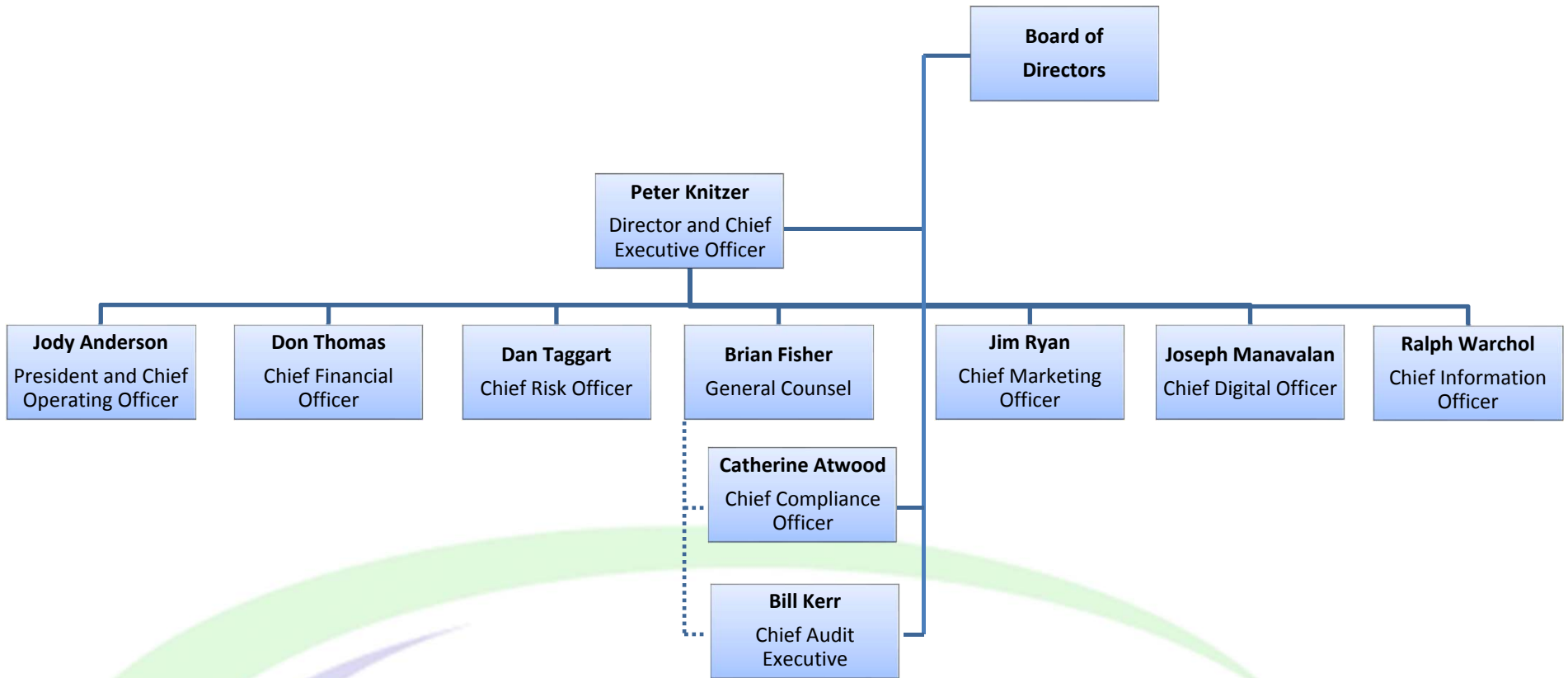
- Initial Public Offering in 2012
- Listed on NYSE
- Ticker Symbol is "RM"

Operating History

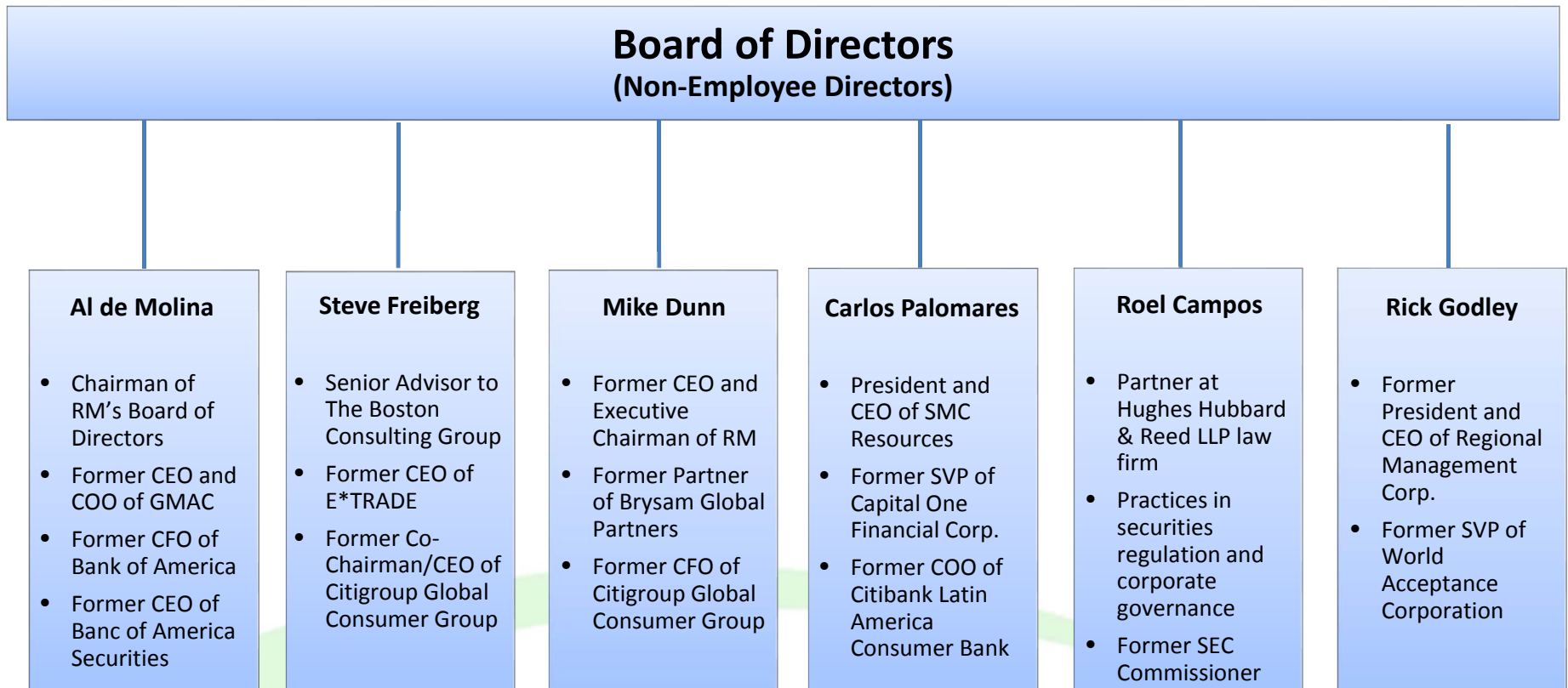


RM has operated successfully through multiple credit cycles

Experienced Management Team



Strong Corporate Governance and Board of Directors

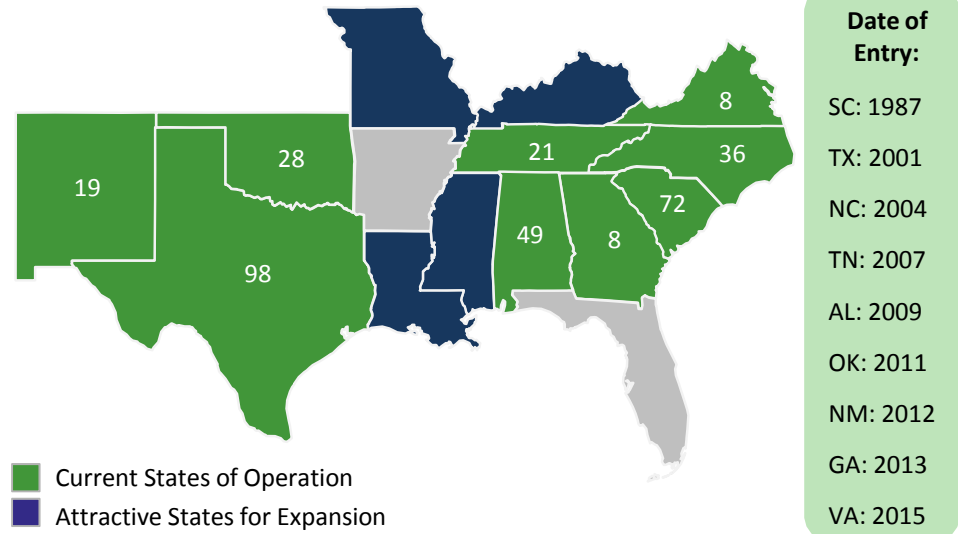


Branch Network Overview

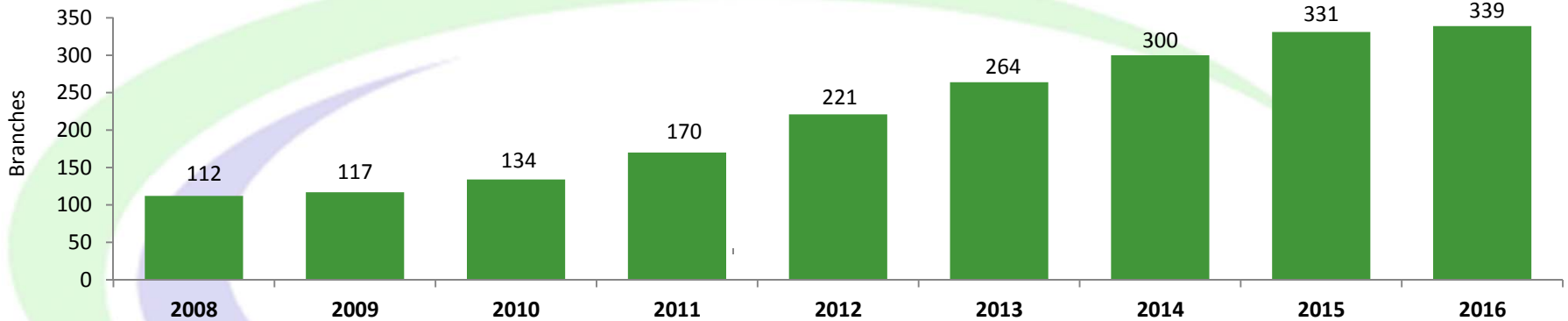
Branch Overview

- Approximately 358,000 individual borrower accounts through network of 339 branches as of 12/31/2016
 - Nearly all loans serviced and collected through branches
- Branch personnel establish and develop customer relationships throughout life of loan
- Today, loan proceeds distributed primarily as checks
- Multiple channels and multiple products provide attractive market opportunities while diversifying risk
- Opportunity to expand into over 700 additional branches in states where it is favorable to conduct business

Geographic Footprint



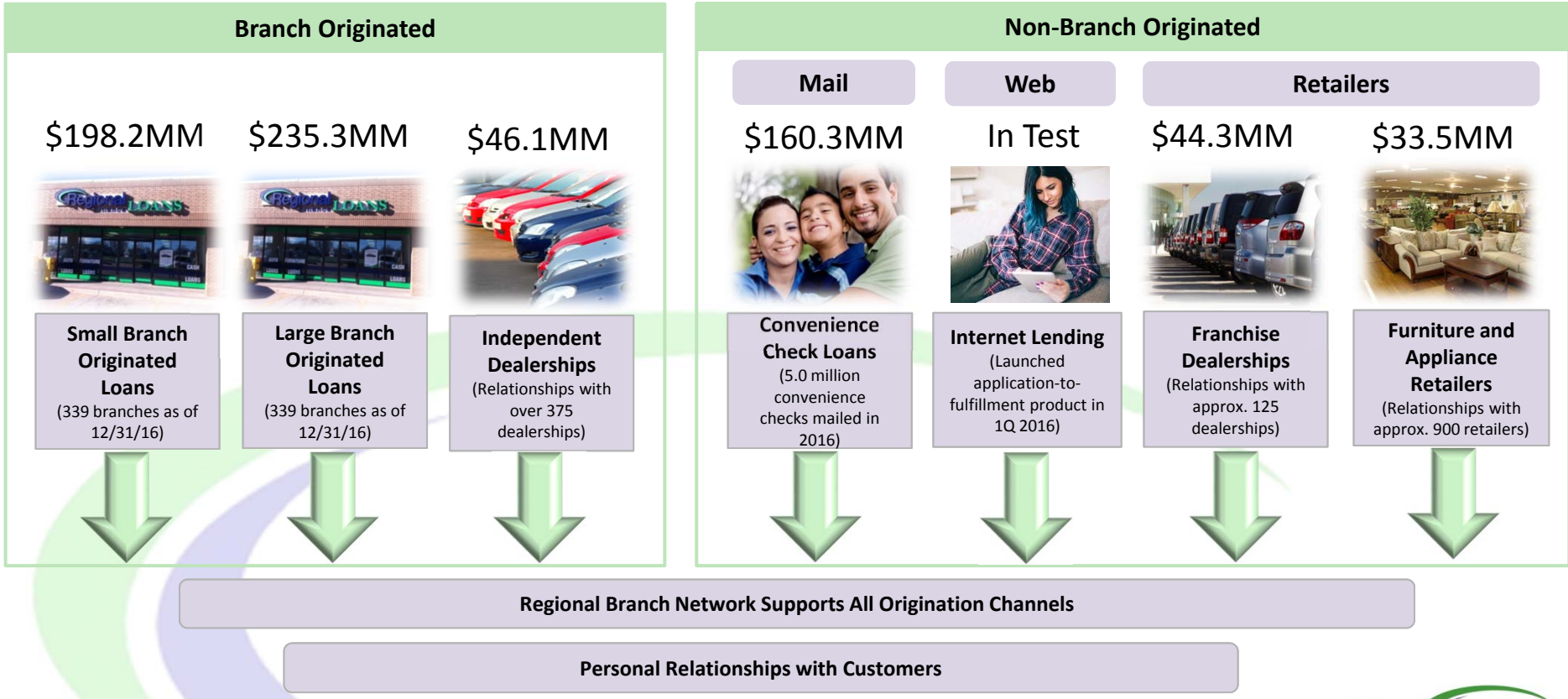
Branch Count



Multi-Channel Origination Platform

- 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
- Dealership and retailers serve as “virtual” branches
- Online lending pilot launched in 2016

Net Ledger Balances as of December 31, 2016



Multiple Financial Solutions for Customer Base

- 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 | Auto | 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"> Vacations 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: \$1,536 | Range: \$2,501 to \$20,000 Average: \$4,776 | Range: Up to \$27,500 Average: \$13,532 | Range: Up to \$7,500 Average: \$2,012 |
| Term (b) | Up to 36 months | 18 to 60 months Average: 40.4 | 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) | \$358.5 million | \$235.3 million | \$90.4 million | \$33.5 million |
| # of Loans (b) | ~268,000 | ~57,000 | ~11,000 | ~23,000 |
| Average APR (d) | 49.2% | 30.2% | 19.6% | 22.2% |

(a) Represents the average origination loan size (new and renewal) in 2016

(b) Fixed installment loans with equal monthly payments

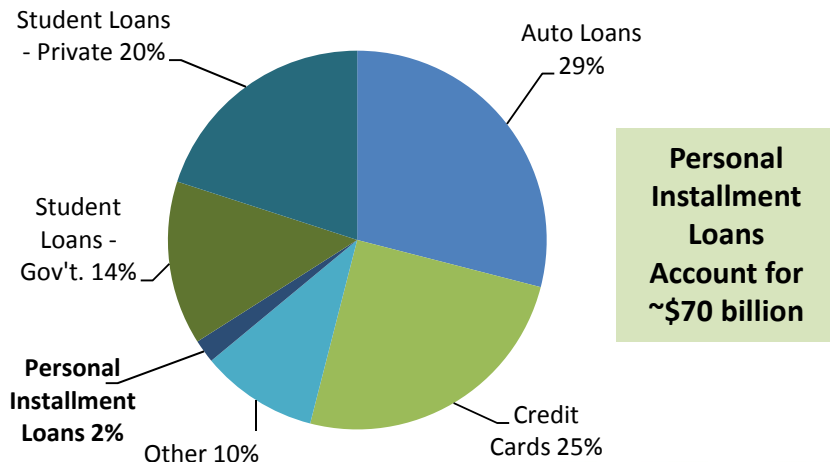
(c) Represents the portfolio balances at December 31, 2016

(d) Fixed interest rates; represents average portfolio APR for month end December 31, 2016

Significant Market Opportunity

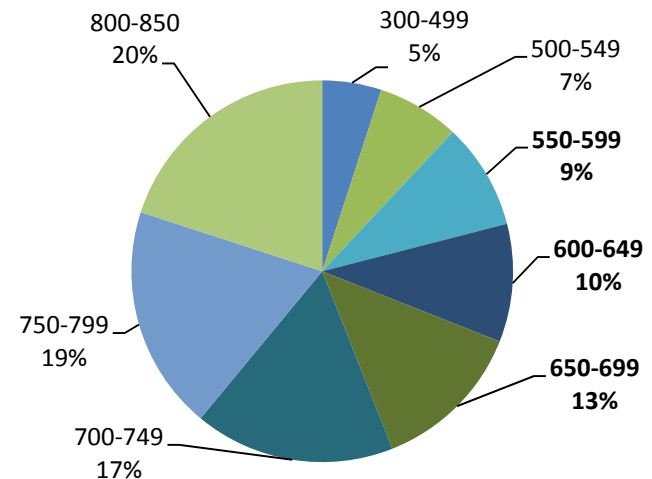
Our 358,000 customer accounts (as of 12/31/2016) represent a very small fraction of the approximately **115 million** Americans that generally align with our customer base. We believe that the personal installment loan segment is an approximately **\$70 billion** market opportunity. Regional has assembled an experienced leadership team with significant experience in the large loan market, which is driving profitable growth of our portfolio.

\$3.1 Trillion Consumer Finance Market



* Federal Reserve Bank of New York (2014)

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 evolving regulatory landscape

Customers

- Considerable underserved addressable market
- Sustained credit need

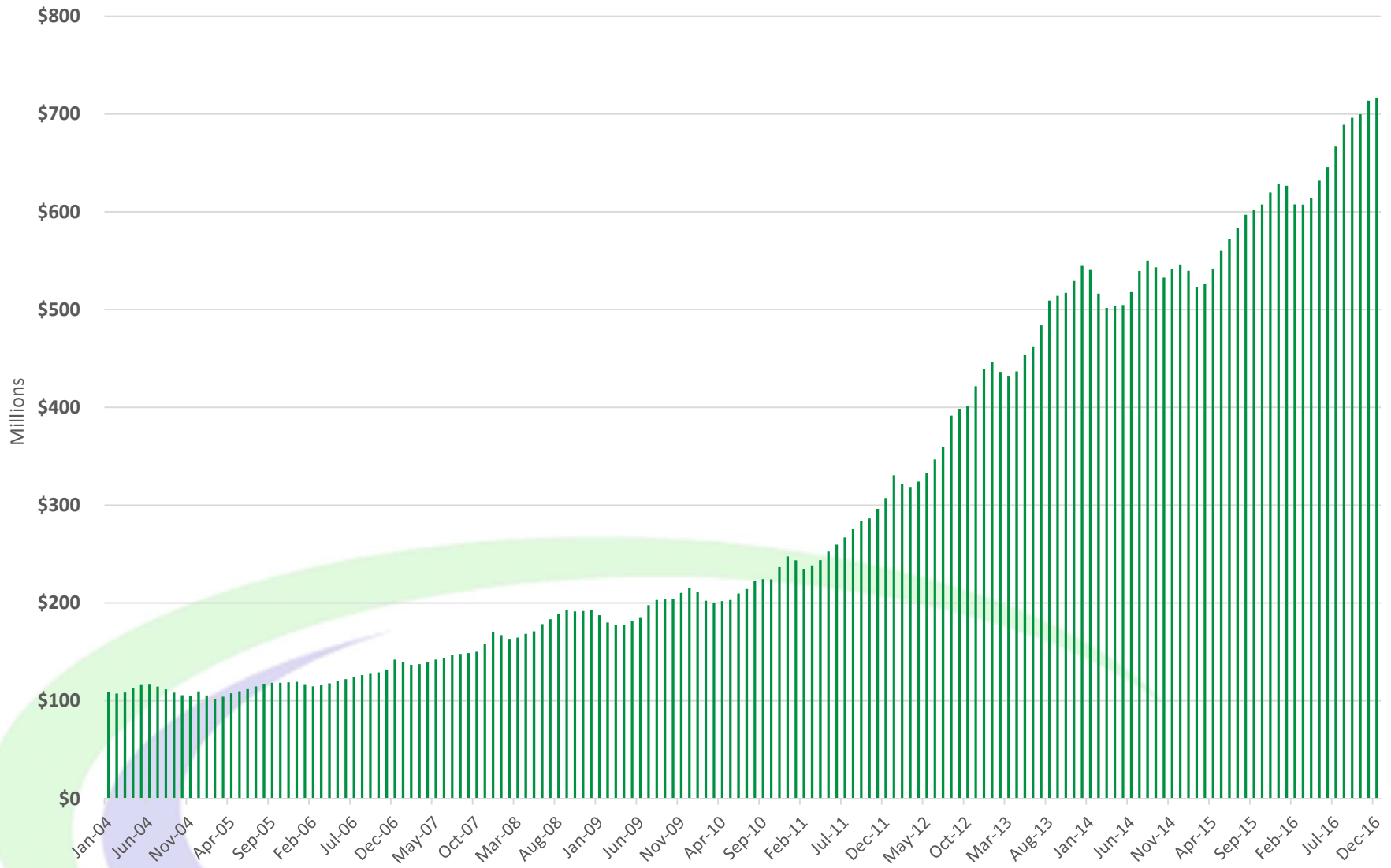
Products

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

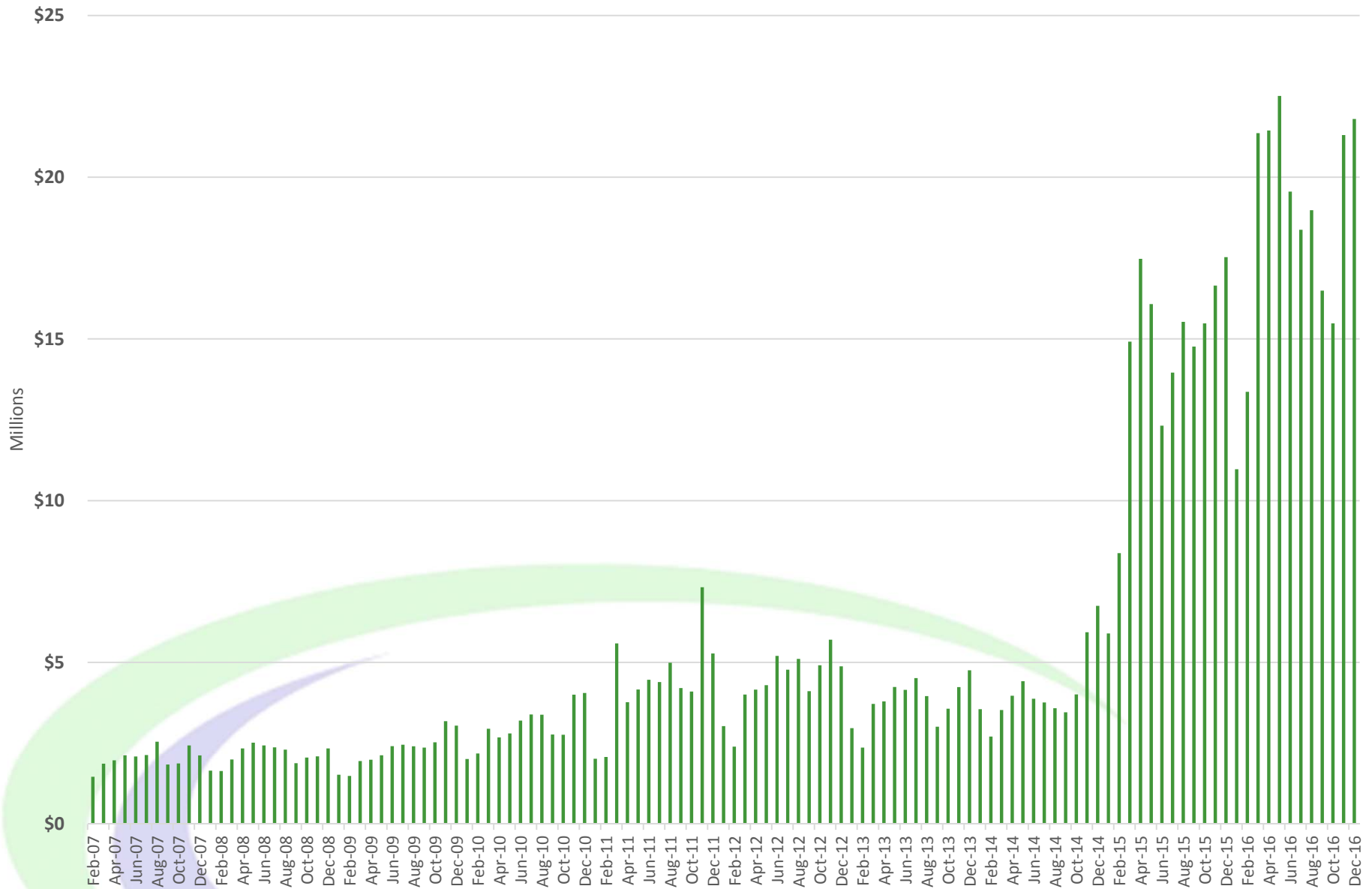
Delivery

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

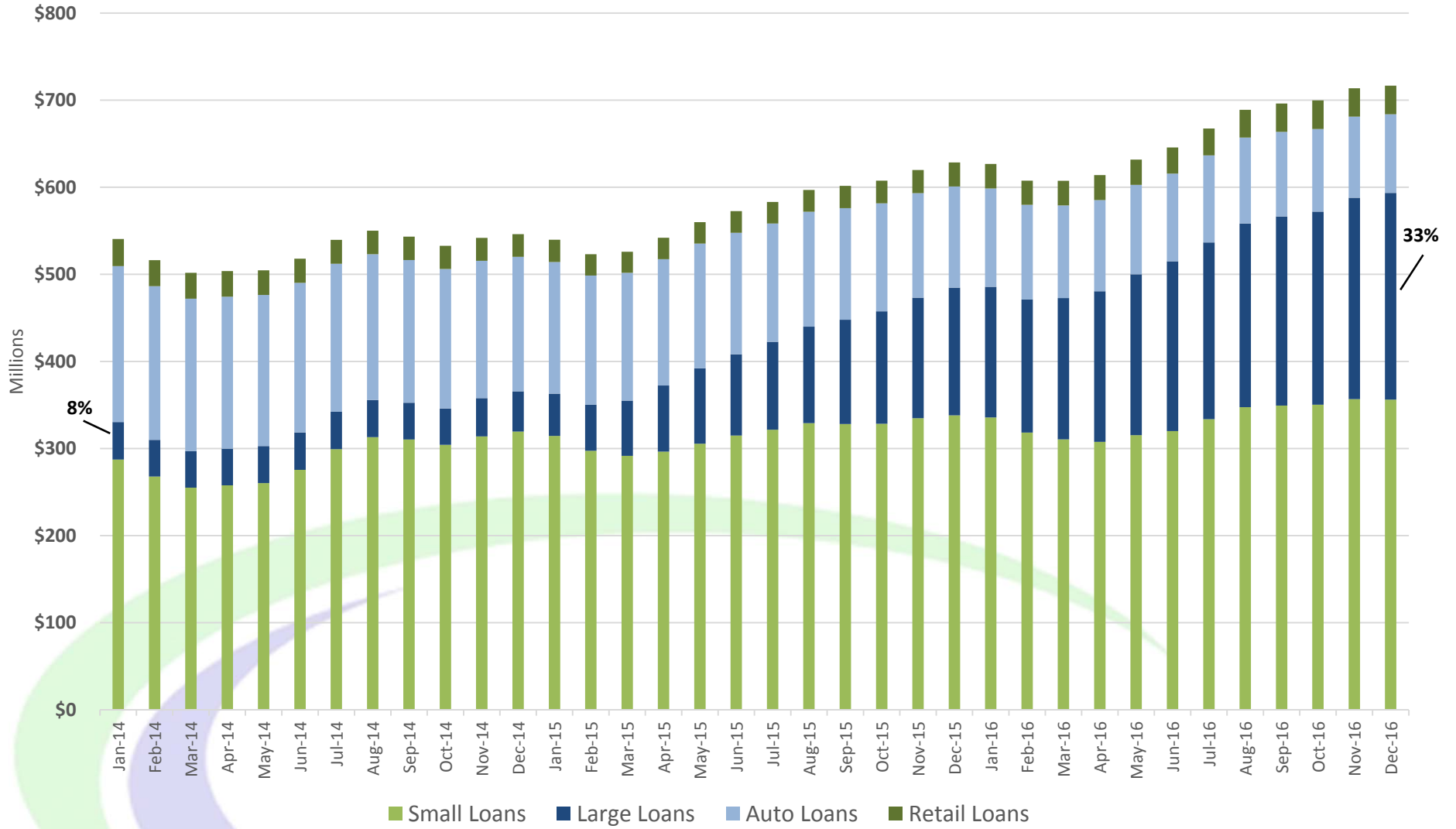
Consistent Portfolio Growth Through Multiple Business Cycles



Monthly Large Loan Originations – Significant Growth Since Late 2014

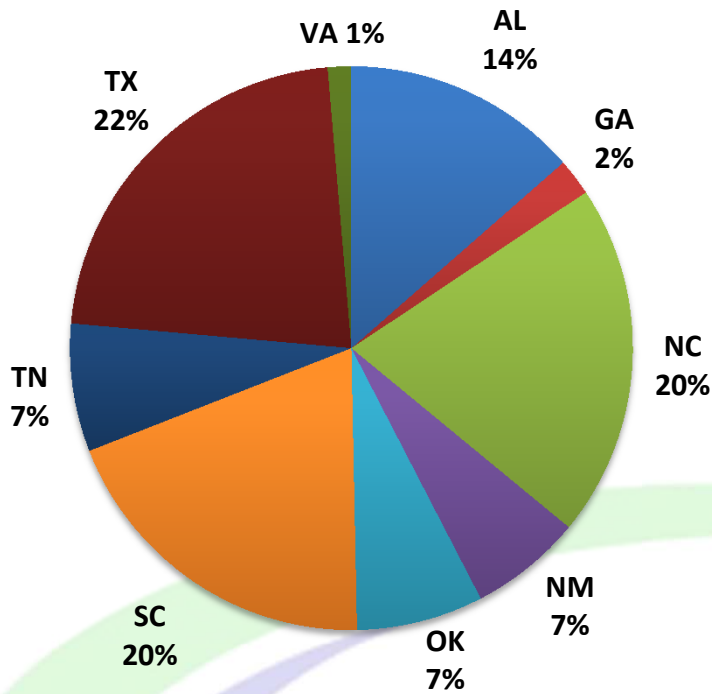


Recent Portfolio Growth Driven by Large Personal Loans

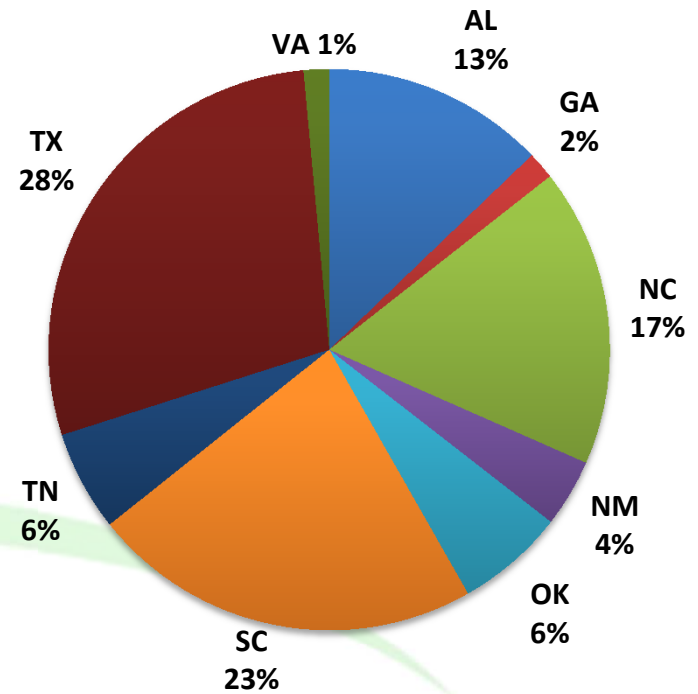


Well Diversified Geographically

Large Loan State Distribution

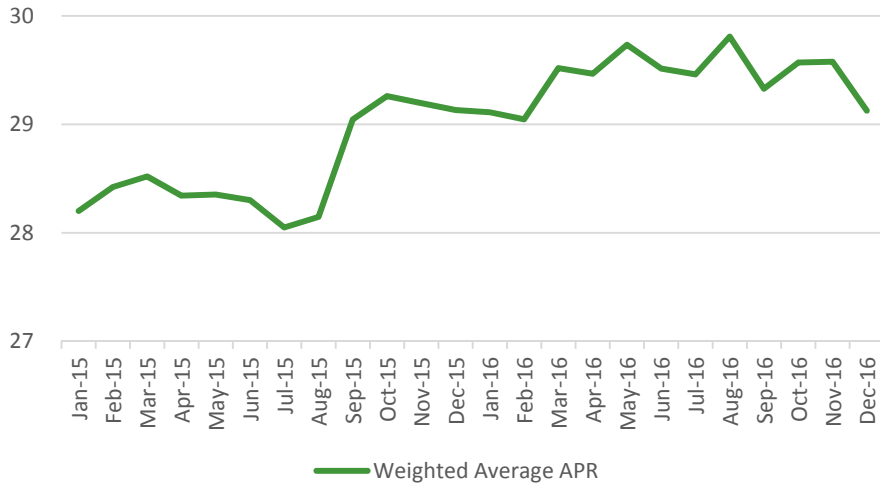


Total Portfolio State Distribution

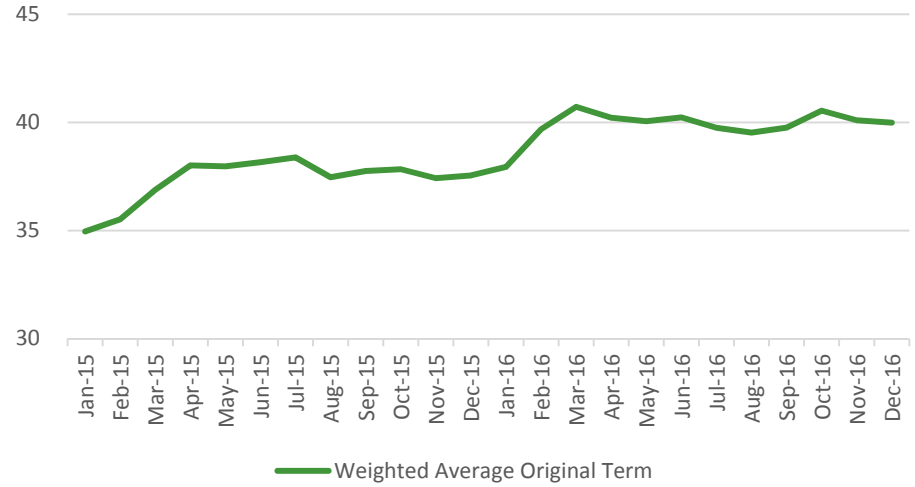


Large Loan Origination Metrics

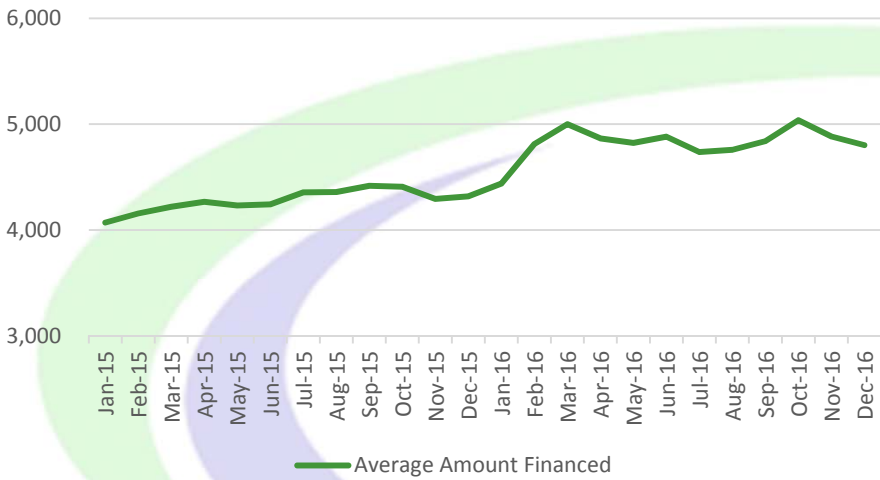
APR



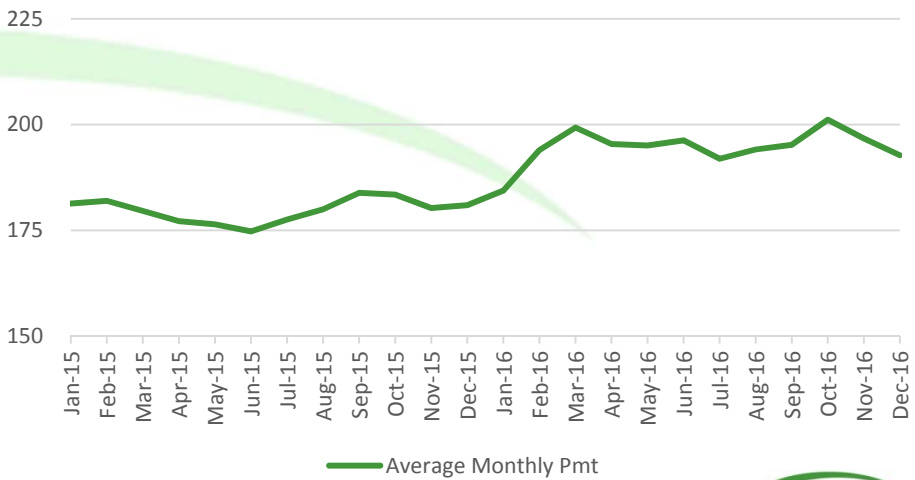
Original Term



Amount Financed



Monthly Payment



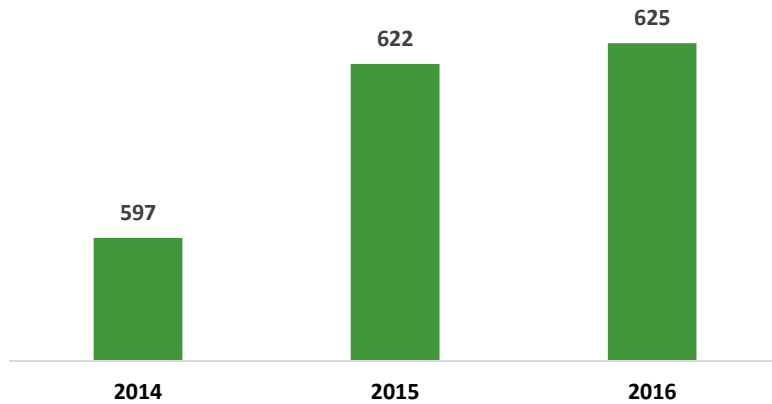
* Data includes only large loans <=36% APR



Portfolio Performance – Large Loans

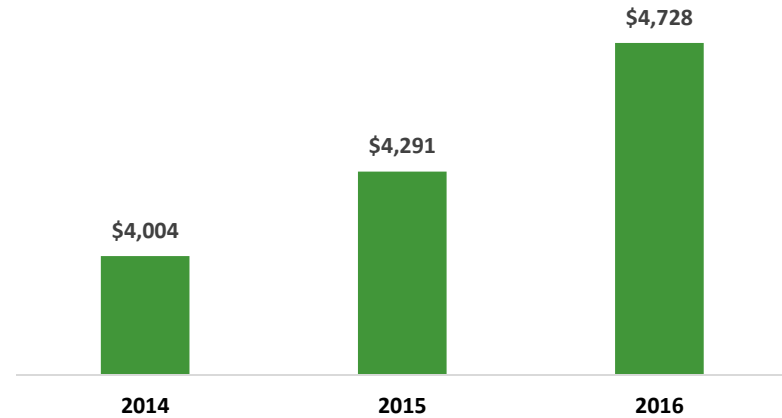
Average FICO - Origination

Origination FICO has increased over time



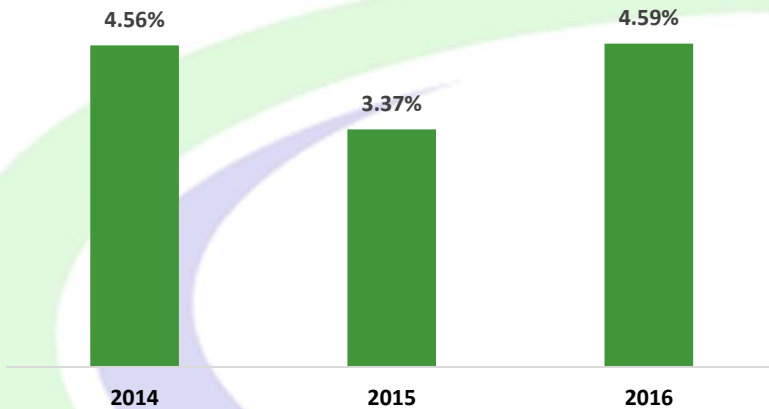
Average Loan Amount - Origination

Loan size has increased over time as credit has improved



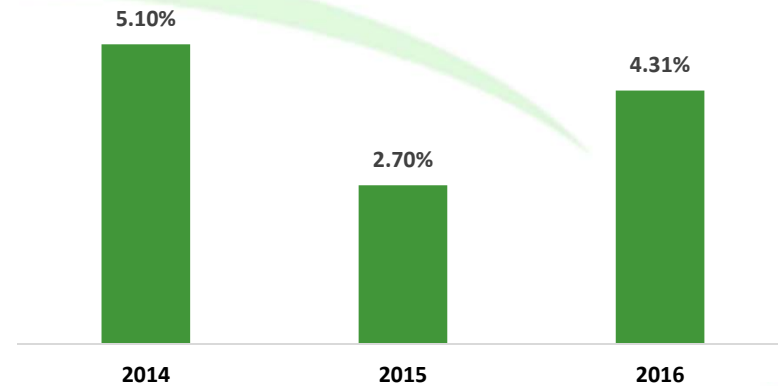
Portfolio 30+ Delinquency

Delinquency rate has remained consistent over time



Portfolio Net Credit Losses

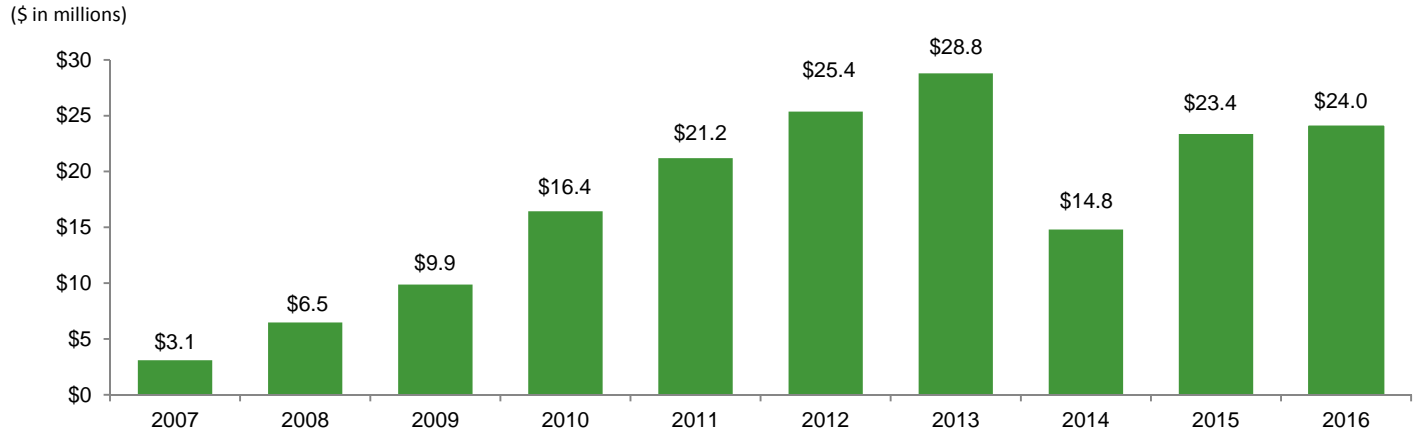
Net credit losses have improved as credit quality has improved. The increase in 2016 is due to portfolio seasoning.



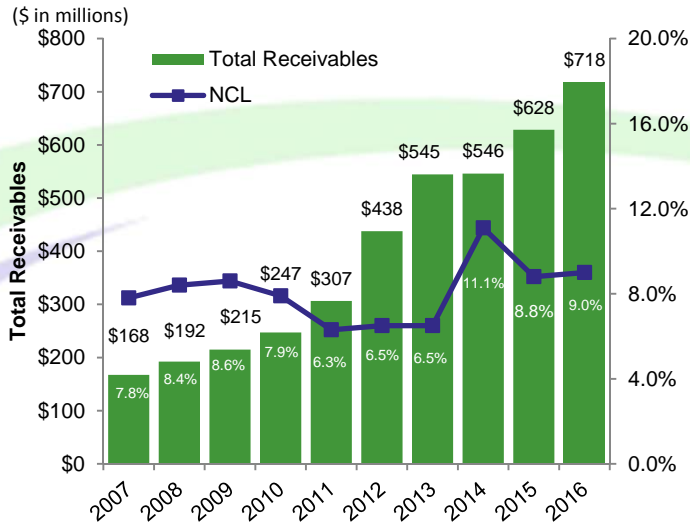
Historical Financial Performance

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

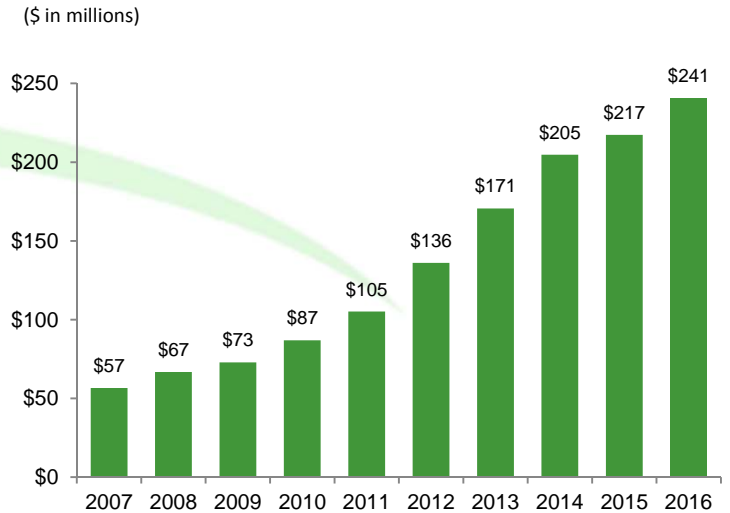
Net Income



Total Receivables and Net Credit Losses % of Average Receivables



Total Revenue



Strong Liquidity Profile

- Long history of liquidity support from a strong 7-member bank group
 - Bank of America
 - Wells Fargo
 - BMO Harris
 - Capital One
 - First Tennessee
 - Texas Capital
 - Capital Bank
- \$585 million committed ABL line (Bank of America acting as Agent)
- Maturity Date: August 2019
- Facility has been upsized and renewed multiple times over the last 25 years
- Structured first private unrated securitization transaction with Wells Fargo in December 2015
 - Wells Fargo Corporate Trust acts as Backup Servicer, with comprehensive transition plan in place

