

Investor Presentation

May 2018



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Investment Highlights



Company Overview



History

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

Who We Are

- 341 branches as of March 31, 2018 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, digital, referrals, and retailers

Growth

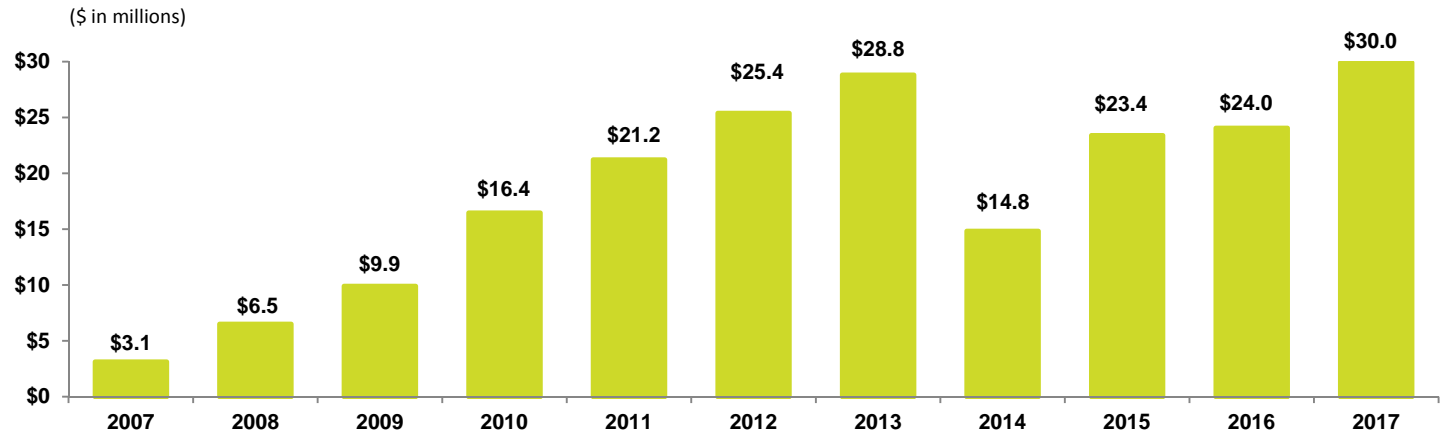
- Multi-channel platform to grow core small and large loan portfolio
- \$805 million in finance receivables as of March 31, 2018
- 3-year core loan receivable CAGR of 27% (Mar-15 to Mar-18)
- 3-year large loan receivable CAGR of 79% (Mar-15 to Mar-18)

Historical Financial Performance

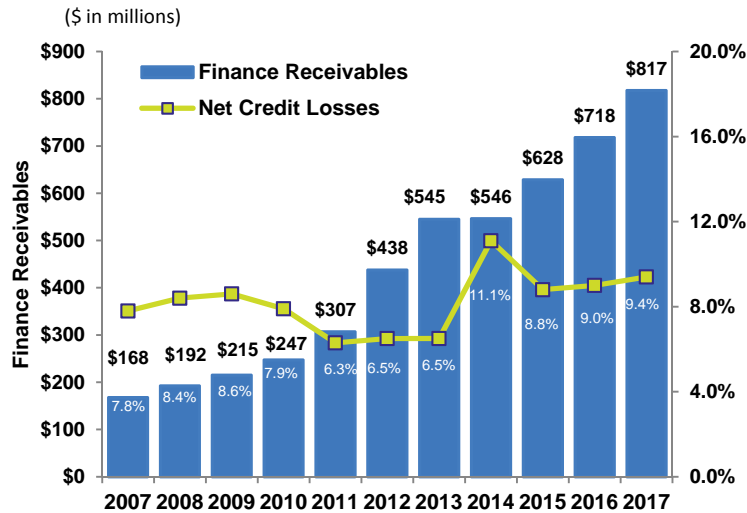


- Recent earnings growth driven by combination of volume-related revenue growth and more normalized credit losses
- Receivables and revenue have grown in parallel

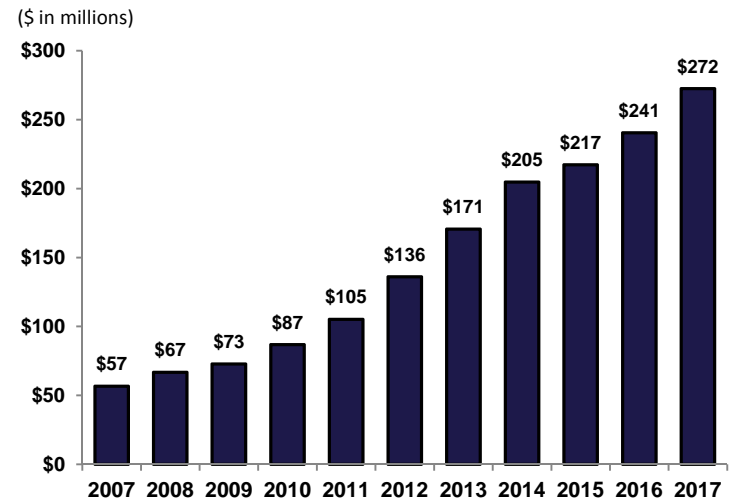
Net Income



Finance Receivables and Net Credit Losses % of Average Receivables



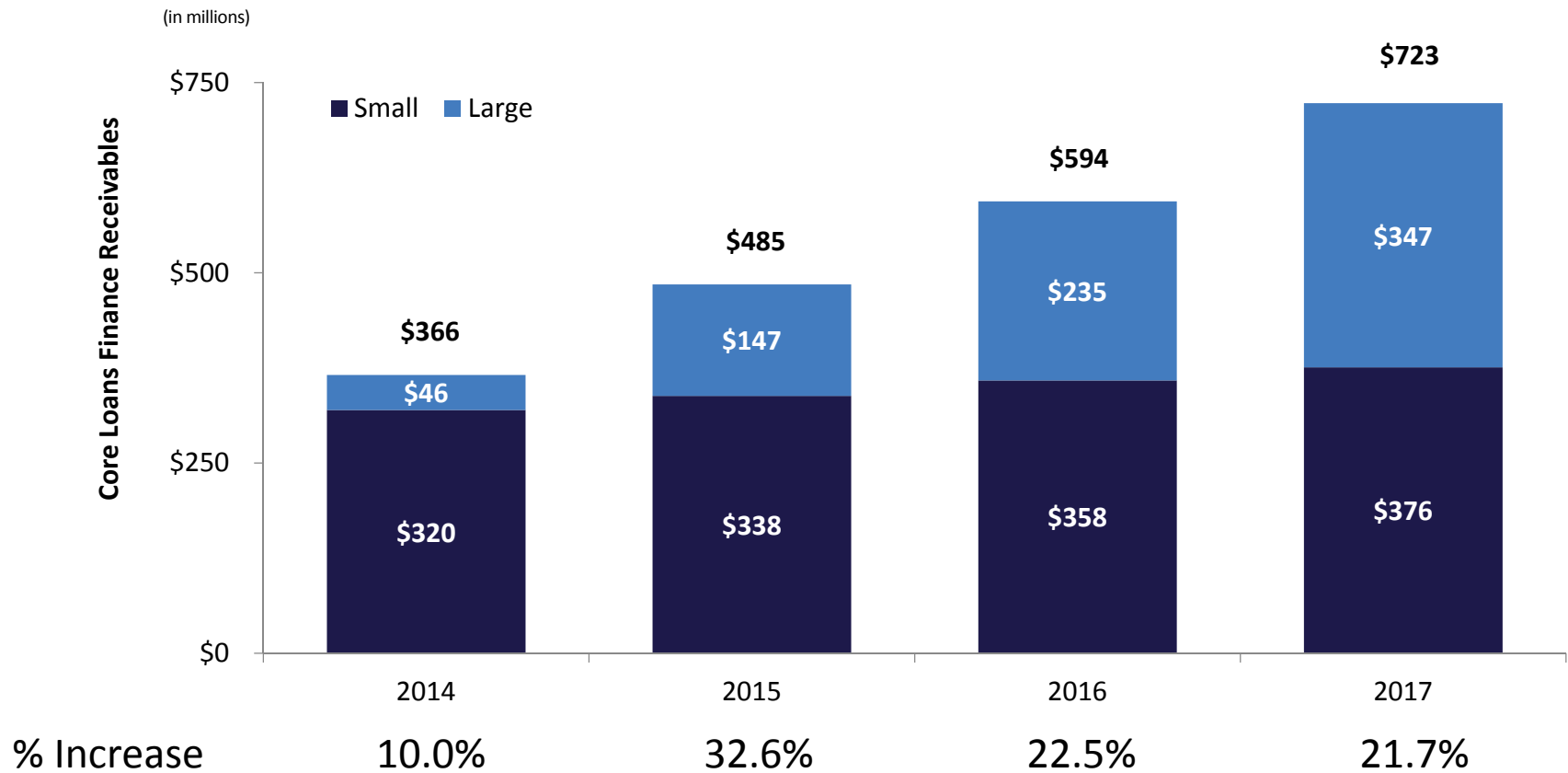
Total Revenue



Core Loan Portfolio Growth Driven by Large Loan Receivables



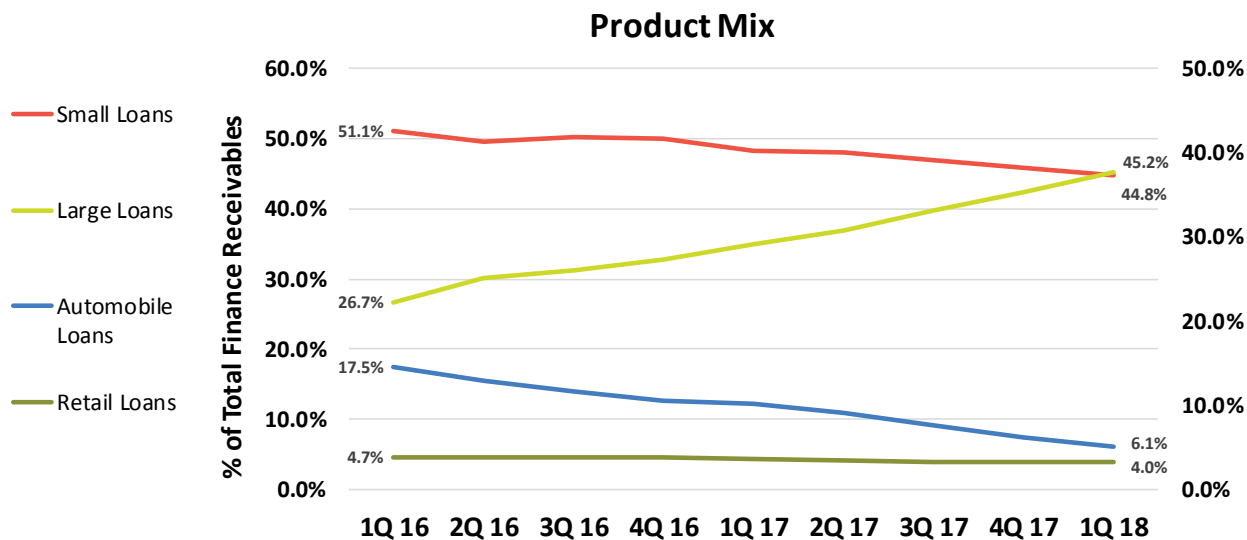
Since adding large loans as a core product, large loan receivables have grown approximately 650%, from \$46 million to \$347 million, in less than three years



Product Category Trends

in millions

Finance Receivables	1Q 16	2Q 16	3Q 16	4Q 16	1Q 17	2Q 17	3Q 17	4Q 17	1Q 18	vs. 4Q 17		vs. 1Q 17	
										\$ Chg I/(D)	% Chg I/(D)	\$ Chg I/(D)	% Chg I/(D)
Small Loans (≤ \$2,500)	\$311	\$320	\$349	\$358	\$336	\$349	\$363	\$376	\$360	(\$15)	(4.1%)	\$25	7.4%
Large Loans (> \$2,500)	\$162	\$195	\$217	\$235	\$242	\$268	\$309	\$347	\$364	\$17	4.8%	\$122	50.1%
Core Loan Products	\$473	\$515	\$566	\$594	\$578	\$617	\$672	\$723	\$724	\$1	0.2%	\$146	25.3%
Automobile Loans	\$106	\$101	\$97	\$90	\$86	\$80	\$72	\$61	\$49	(\$13)	(20.7%)	(\$37)	(43.3%)
Retail Loans	\$28	\$30	\$33	\$34	\$31	\$30	\$31	\$33	\$32	(\$1)	(3.6%)	\$1	2.1%
Total	\$607	\$646	\$696	\$718	\$695	\$727	\$775	\$817	\$805	(\$13)	(1.5%)	\$110	15.8%
Total YoY Δ (\$)	\$81	\$73	\$95	\$89	\$88	\$81	\$79	\$100	\$110				
Total YoY Δ (%)	15%	13%	16%	14%	14%	13%	11%	14%	16%				



- Large loans continue to grow and now represent over 45% of total loan portfolio
- For first time, large loans (\$364 million) are greater than small loans (\$360 million)
- Core loans are 90% of total loan portfolio
- 1st time core loans grew in 1Q

2018 & 2019: Realize the Benefits of Our Investments



- Continue double-digit core portfolio growth through hybrid approach
 - Increase receivables per branch and de novo expansion
- Modernized infrastructure provides Regional with:
 - Electronic payments, customer portal, texting
 - Integrated go-to-market capabilities – mail, digital, branch
 - More time for branch personnel to focus on sales and service
- Digital platform will enhance existing customer engagement and experience, as well as attract new digital-oriented customers
 - Test and learn approach allows for controlled progress
 - Integration with affiliates like LendingTree
- Strong credit function to improve the credit quality of new loans
 - Automation of underwriting, which should significantly reduce manual errors
 - New credit scorecards
- Centralized collections to decrease delinquency and reduce net credit losses
 - Allows branch labor to focus on local marketing and customer sales

With most large investments behind us, and our effective tax rate dropping from approximately 38% to 25%, we expect over time to:

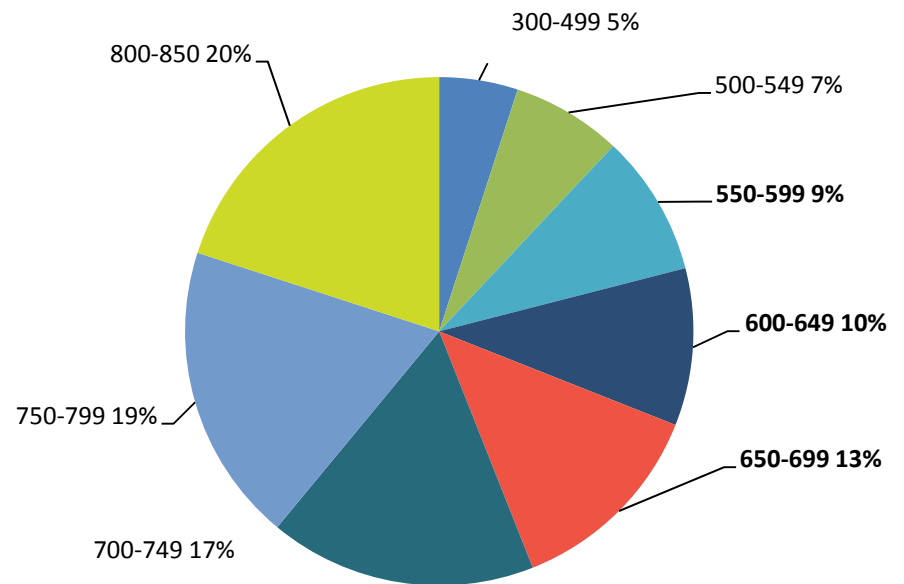
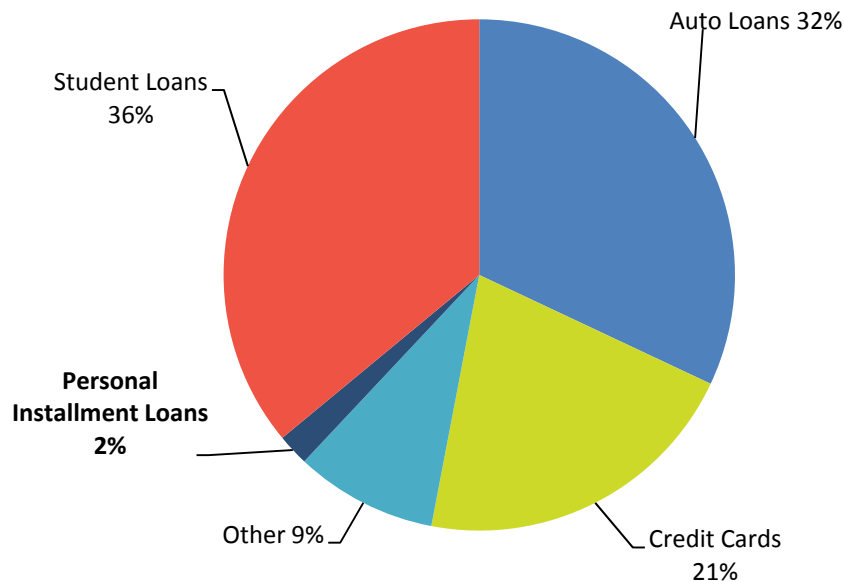
- Reduce G&A expense as a percentage of receivables
- Improve ROA & ROE over time
- Increase long-term profitability

Significant Market Opportunity

- Regional’s 370,000 customer accounts represent 0.5% of the approximately 80 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.

\$3.8 Trillion US Consumer Finance Market ⁽¹⁾
Personal Installment Loans Account for ~\$60 billion ⁽²⁾

32% of US Population with FICO Score Between 550 & 700 ⁽³⁾



⁽¹⁾ Sourced from Federal Reserve Bank of New York; 3Q 2017 Quarterly Report on Household Debt and Credit; excludes residential mortgage and home equity revolving credit

⁽²⁾ Equifax US National Consumer Credit Trends Report; September 2017, sourced from December 2017 publication

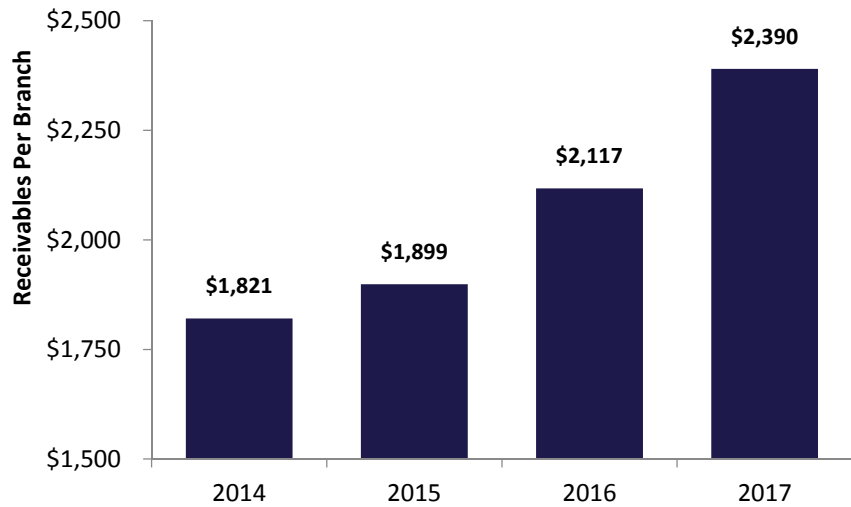
⁽³⁾ FICO™ Banking Analytics Blog © Fair Isaac Corporation (as of April 2017)

Hybrid Approach to Growth

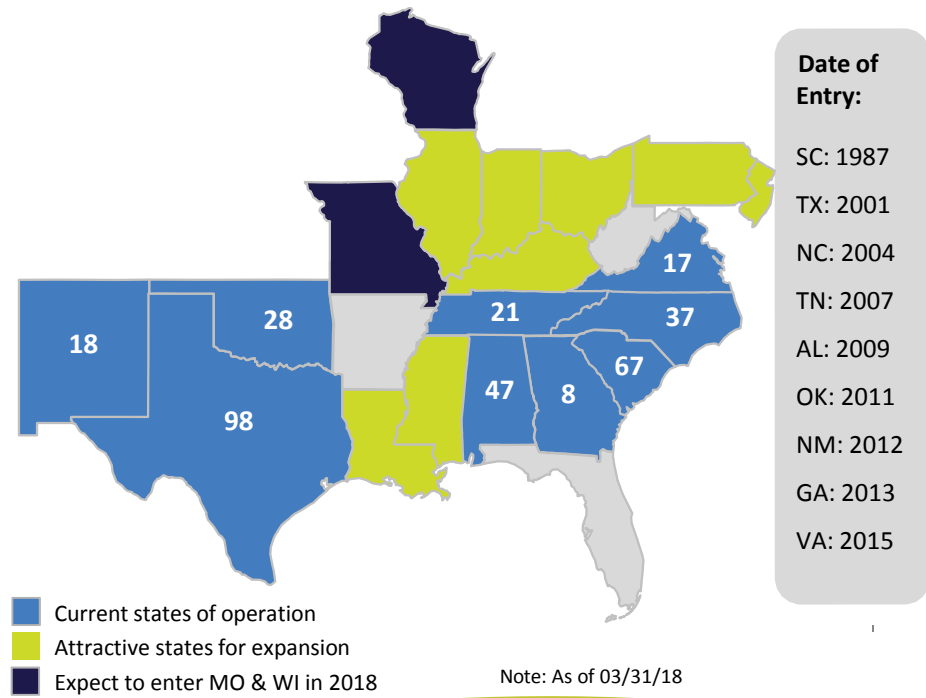
Branch Overview – Hybrid Approach to Growth

- 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
- Increasing de novo expansion in 2018 – 25 to 30 new branches, expanding into two new states

Receivables Per Branch

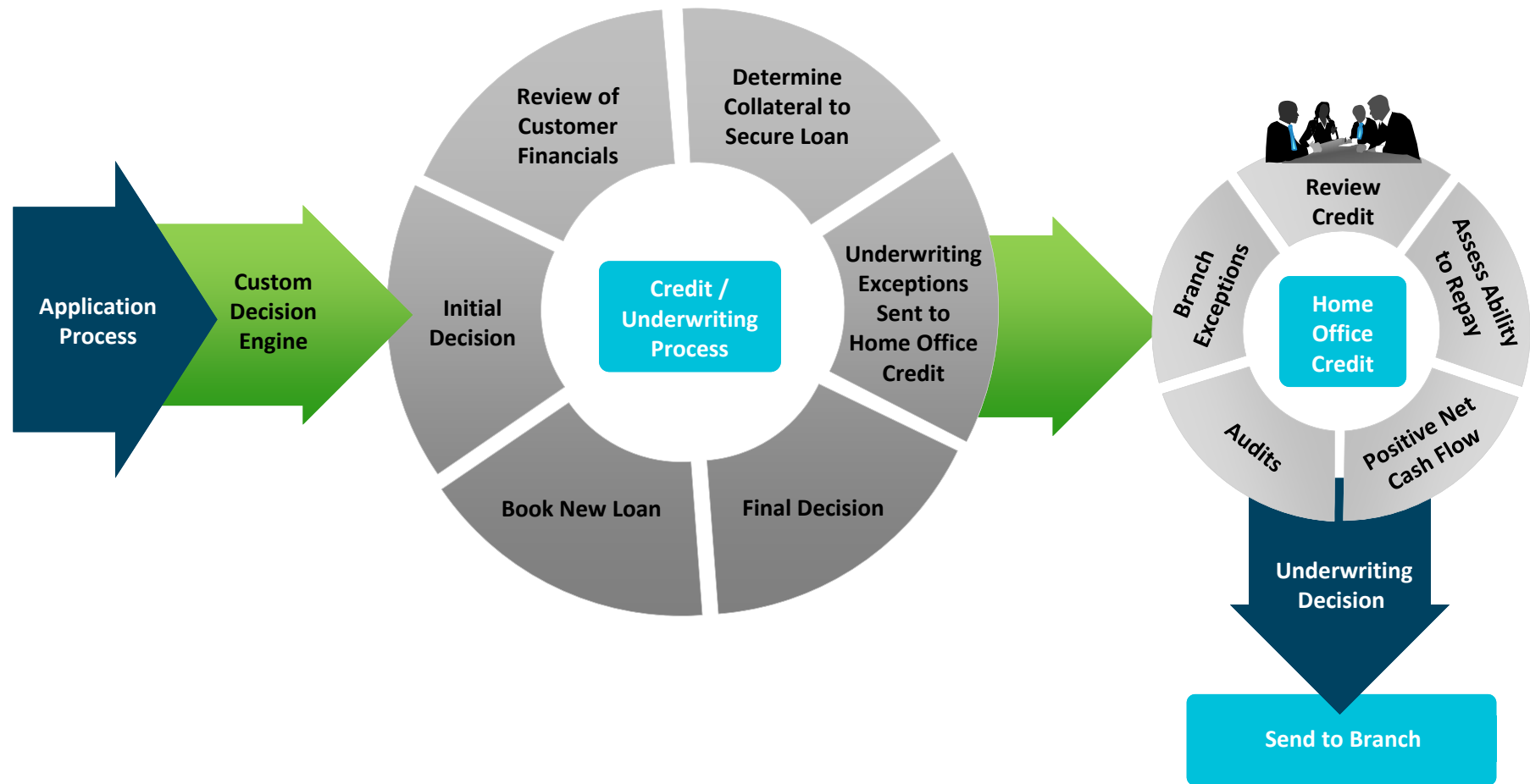


Geographic Footprint



Robust Loan Approval Process

- Custom automated decision engine used to determine if customer qualifies for product offerings
- Product offering is based on risk profile of customer and their ability to repay



Multi-Product Offering Fits Customer Needs

- Product suite provides multiple solutions for customers as their credit needs change
- Most competitors offer either small or large loans – Regional provides both
- Easy-to-understand products based on credit underwriting and ability to repay

	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: \$1,805	Range: \$2,501 to \$20,000 Average: \$5,094	Range: Up to \$7,500 Average: \$1,974
Term (b)	Up to 36 months	18 to 60 months	6 to 48 months
Security	Non-essential household goods	Title to a vehicle and/or non-essential household goods	Purchased goods (e.g. furniture)
Net Receivables (c)	\$360.5 million	\$363.9 million	\$31.9 million
# of Loans (b)	~250,000	~85,000	~22,000
Average APR (d)	46.1%	29.7%	22.2%

(a) Represents the average origination loan size (new and renewal) for quarter ended March 31, 2018

(b) Fixed installment loans with equal monthly payments

(c) Represents the portfolio balances at March 31, 2018

(d) Fixed interest rates; represents average portfolio APR for the quarter ended March 31, 2018

Note: Product offering table excludes \$48.7 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

Diverse Funding and Liquidity Profile

- 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; \$414 million outstanding at March 31, 2018
- 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

Wells Amortizing Automobile Loan

- Original amortizing loan of \$76 million secured by automobile loan receivables
- Amended and restated in November 2017 providing an additional loan advance of \$38 million
- Maturity date: December 2024; allows prepayment once balance falls below 20% of the original loan amount

Revolving Warehouse Facility

- Committed facility of \$125 million; \$91 million outstanding at March 31, 2018
- 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

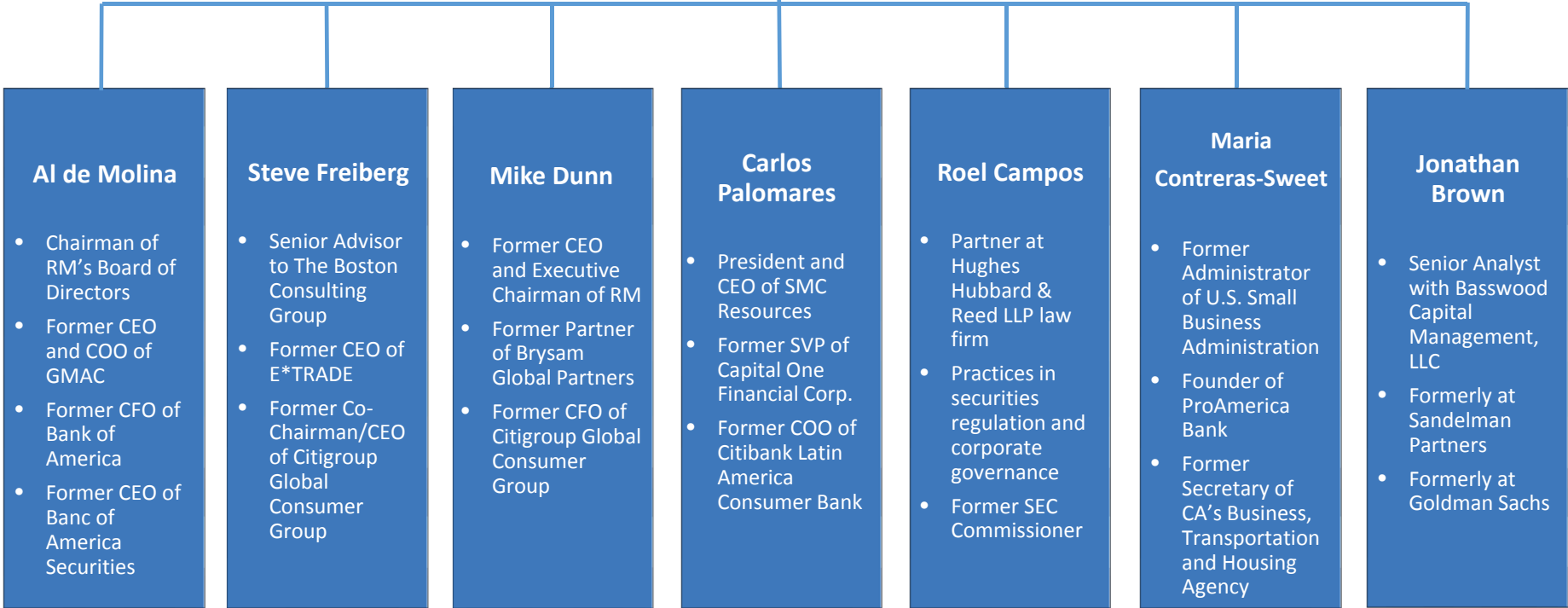
Jim Ryan
Chief
Marketing
Officer

- 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

Strong Corporate Governance and Board of Directors



Board of Directors (Non-Employee Directors)



Investment Highlights



