



The relative strengths and weaknesses of Regional Management Corp. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Regional Management Corp. compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 34% points. The greatest weakness of Regional Management Corp. is the variable Debt, reducing the Economic Capital Ratio by 62% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 12% points above the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	8,297
Debt	489,526
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	118,632
Interest Expense	19,924
Interest Payable	0
Labor and Related Expense	68,979
Loans	676,525
Notes Receivable	0
Occupancy	20,059
Operating Expenses	0
Other Assets	27,402
Other Compr. Net Income	0
Other Expenses	-17,944
Other Liabilities	15,223
Other Net Income	0
Other Revenues	240,518
Professional Fees	0
Securities	0
Selling and Marketing Expense	6,837

Output Variable	Value in 1000 USD
Assets	712,224
Liabilities	504,749
Expenses	216,487
Revenues	240,518
Stockholders Equity	207,475
Net Income	24,031
Comprehensive Net Income	24,031
Economic Capital Ratio	21%