



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 65% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 12% points above the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	16,787
Debt	566,546
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	130,955
Interest Expense	23,908
Interest Payable	0
Labor and Related Expense	75,992
Loans	768,553
Notes Receivable	0
Occupancy	21,530
Operating Expenses	0
Other Assets	44,143
Other Compr. Net Income	0
Other Expenses	-17,017
Other Liabilities	23,526
Other Net Income	0
Other Revenues	272,459
Professional Fees	0
Securities	0
Selling and Marketing Expense	7,128

Output Variable	Value in 1000 USD
Assets	829,483
Liabilities	590,072
Expenses	242,496
Revenues	272,459
Stockholders Equity	239,411
Net Income	29,963
Comprehensive Net Income	29,963
Economic Capital Ratio	21%