





SAVINGS & CREDIT 2020



Regional Management Corp. Rank 5 of 96

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 32% points. The greatest weakness of Regional Management Corp. is the variable Debt, reducing the Economic Capital Ratio by 60% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 10% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	54,164
Debt	798,611
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	156,984
Interest Expense	40,125
Interest Payable	0
Labor and Related Expense	94,000
Loans	1,042,613
Notes Receivable	0
Occupancy	24,618
Operating Expenses	0
Other Assets	61,763
Other Compr. Net Income	0
Other Expenses	-12,952
Other Liabilities	57,146
Other Net Income	0
Other Revenues	355,713
Professional Fees	0
Securities	0
Selling and Marketing Expense	8,206

Output Variable	Value in 1000 USD
Assets	1,158,540
Liabilities	855,757
Expenses	310,981
Revenues	355,713
Stockholders Equity	302,783
Net Income	44,732
Comprehensive Net Income	44,732
Economic Capital Ratio	19%