



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 Other Revenues, increasing the Economic Capital Ratio by 33% 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 17%, being 5.7% points above the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	63,824
Debt	762,248
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	176,316
Interest Expense	37,852
Interest Payable	0
Labor and Related Expense	109,560
Loans	951,714
Notes Receivable	0
Occupancy	22,629
Operating Expenses	0
Other Assets	88,318
Other Compr. Net Income	0
Other Expenses	-9,538
Other Liabilities	69,485
Other Net Income	0
Other Revenues	373,906
Professional Fees	0
Securities	0
Selling and Marketing Expense	10,357

Output Variable	Value in 1000 USD
Assets	1,103,856
Liabilities	831,733
Expenses	347,176
Revenues	373,906
Stockholders Equity	272,123
Net Income	26,730
Comprehensive Net Income	26,730
Economic Capital Ratio	17%