



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 30% points. The greatest weakness of Regional Management Corp. is the variable Debt, reducing the Economic Capital Ratio by 67% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 7.7% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	138,682
Debt	1,096,943
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	195,514
Interest Expense	31,349
Interest Payable	0
Labor and Related Expense	119,833
Loans	1,219,120
Notes Receivable	0
Occupancy	24,126
Operating Expenses	0
Other Assets	101,860
Other Compr. Net Income	0
Other Expenses	-45,563
Other Liabilities	79,983
Other Net Income	0
Other Revenues	428,351
Professional Fees	0
Securities	0
Selling and Marketing Expense	14,405

Output Variable	Value in 1000 USD
Assets	1,459,662
Liabilities	1,176,926
Expenses	339,664
Revenues	428,351
Stockholders Equity	282,736
Net Income	88,687
Comprehensive Net Income	88,687
Economic Capital Ratio	17%