



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 29% 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 13%, being 5.2% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	127,926
Debt	1,345,847
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	222,528
Interest Expense	0
Interest Payable	0
Labor and Related Expense	141,243
Loans	1,469,585
Notes Receivable	0
Occupancy	23,809
Operating Expenses	0
Other Assets	127,476
Other Compr. Net Income	-586
Other Expenses	18,782
Other Liabilities	70,507
Other Net Income	-34,223
Other Revenues	507,187
Professional Fees	0
Securities	0
Selling and Marketing Expense	15,378

Output Variable	Value in 1000 USD
Assets	1,724,987
Liabilities	1,416,354
Expenses	421,740
Revenues	507,187
Stockholders Equity	308,633
Net Income	51,224
Comprehensive Net Income	50,638
Economic Capital Ratio	13%